Attachment D
OPERATIONS FRAMEWORK
Banking Industry Architecture Network
("Association")

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Overview

This document outlines the operating processes of the Banking Industry Architecture Network (BIAN). The purpose of the document is to describe BIAN development methodology, including the process for building specifications. This document assumes an overall familiarity with the Organization Framework of the Banking Industry Architecture Network.

Introduction

BIAN is focused on supporting the banking industry by defining a consensus based on major architectural topics of banking IT. Today one of the very important views is Service-Oriented Architecture (SOA) and thus BIAN concentrates on delivering service definitions based on a sound architectural framework. Besides this approach of standardizing banking IT views, BIAN is designed to help and support its members and the industry by defining and discussing best practices, strategic approaches and meaningful concepts for architecture development in the banking industry.

The BIAN is focused on delivering practical specifications defining interoperability requirements and Because of this, the development methodology of the BIAN is focused on:

- Working Groups that drive for quality specifications[1] based on well-defined requirements
- Practical timeframes to build and deliver the content necessary to define a specification for targeted scenarios
- The Working Group selects the date when they plan to have the project completed

The operations framework is based on rapid development principles and draws upon best practices taken from these principles. The specific techniques used to enable this are:

- Collaborative Design
- Short project schedules
- Small, largely autonomous, Working Groups
- Joint cross-organizational design methodology

Planning Assumptions

Only Members (ordinary and extraordinary) of the BIAN can participate in a Working Group.

All Working Group Members must formally join the Working Group and they must have a signed BIAN Membership Agreement on file with the BIAN.

Working Group Members must participate in the operations process if they want their contributions to be included in the final deliverables of the Working Group. This participation may include email lists, teleconferences, and face-to-face meetings. It is not required that Members attend all Working Group meetings in order to vote on the Working Group content. If a Member misses too many meetings, though, the Working Group Chair may ask the Member to abstain from voting because of their lack of knowledge and participation. Both ordinary and extraordinary Members are entitled to vote on the level of Working Groups. If Representatives of ordinary and extraordinary Members belonging to the same group are participating in a Working Group, they shall only have one vote.

Projects will not be re-started when new Members join the meetings. If a Member gets involved late in the process and wishes to change the Working Group content, they may propose a new Working Group to re-consider the content and they can bring the work back through a full cycle for review and approval by the Working Group.

[1] The term specification is used in a broad meaning including e.g. service definitions, models and documents written in prose.

Policies and Procedures

Notwithstanding any provision of the Statutes, the Membership agreement, the IPR Policy and/or this document, all technical operations of BIAN, including the rights, procedures and authority of all Working Groups, shall be subject to such rules, policies, procedures and guidelines as may from time to time be adopted by the Board of Directors following approval by the General Assembly.

Working Group-Operating Procedures

Operating Procedures Overview

The BIAN Operations Process has been designed in such a way that all decisions will be consistent with the principles, vision and architecture of the BIAN IPR Policy. The BIAN Operations Process consists of three major phases and is embedded in an overall deliverable lifecycle process. This topic management is essential for steering the BIAN towards community priorities as well as to propose topics, which are necessary to guarantee an overall consistency of the different deliverables including versioning and individual retirement of results.
The Working Group-Operating Procedure consists of three phases:

- Scoping
- Definition
- Publication

Scoping is the preparatory phase taking place before the actual initiation of a Working Group and before the actual Working Group activities commence. The results of the scoping phase are used to create the Charter for initiating a Working Group.

The Definition Phase is designed to create specifications, validate the results, and approve through a review via a vote of the Working Group. This process starts typically with an analysis and iterates until the review by the Working Group results in a vote that approves the Specifications.

The final Phase is Publication which culminates in ratification of the specifications and promotion to the BIAN Community and general public.

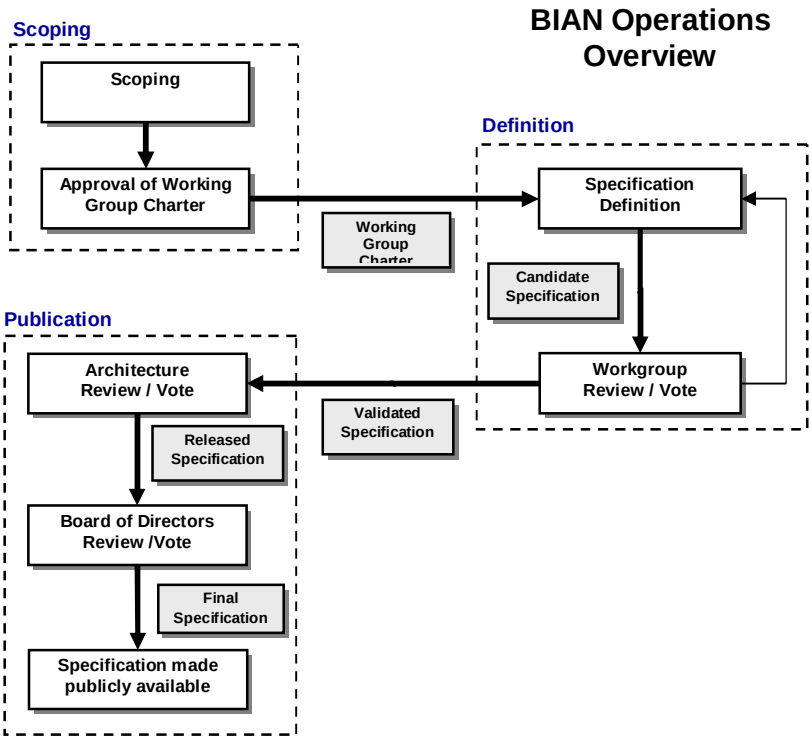

Figure 1. BIAN Operations Process

Initiation of a Working Group

A new Working Group can be initiated at any time. The following sections define the steps based on the process defined in the BIAN Organization Framework. A Working Group can officially begin work on a specification when the following requirements have been presented to and approved by the Board of Directors and the Architecture Committee.

1. The minimum set of Members as defined by the BIAN Organization Framework has indicated their intention to form and participate in the Working Group
2. A Charter meeting the criteria established in the BIAN Organization Framework has been agreed by the potential Members and approved by the BIAN Board of Directors and the Architecture Committee
3. A temporary Chair has been appointed

Working Group deliverables

The deliverables of a Working Group will vary depending on the nature and scope of the topics to be addressed. A Working Group that defines services will produce a different set of deliverables versus an Working Group that is addressing an architectural topic. The expected outputs for a Working Group are precisely described in the Working Group Charter.

Working Group Operations

Scoping

The scoping phase is the preparatory phase of a Working Group. It includes all work necessary for creating the Charter for setting up a Working Group.

Step	Description
Activities	Identify scope and business requirements Identify Members for the Working Group Development of the Working Group Charter
Potential Methods / Tools	Brainstorming with qualified moderation Potential use of Modeling Tools
Results	Working Group Charter containing: ▪ The proposed name of the Working Group; ▪ The description of the Working Group mission objective, scope, expected impact and criteria for success; ▪ Planned duration – including planned start date and end date; ▪ Nature and description of the major deliverables and the milestones; ▪ Meeting mechanisms and frequency; ▪ A business plan that outlines expected Working Group expenses and funding.

Working Group activities may need to be coordinated with other Working Groups in related areas. This may include coordinating with neighborhood activities or pre- and post activities of other Working Groups. To support these surrounding activities, the Secretariat manages the coordination of all Working Groups, deliverables and expected outputs.

Each member of a BIAN Working Group must sign the Working Group Charter to participate in any subsequent activity of the Working Group.

Definition

The Working Group Charter provides the foundation for the definition phase, which might be done in one or multiple sub steps with defined sub goals and deliverables. Typically, the definition phase starts with an overall analysis of the scope to break the work down in smaller parts.

At the end of this period, all Working Group Members must be notified that the Candidate Specifications are ready for review by the Working Group.

Step	Description
Activities	Analyze the requirements in detail Define specific deliverables and sub goals Conduct independent workshops for the sub goals
Potential Methods / Tools	Enterprise & Business Modeling Tools Collaborative Interoperability Modeling Service Modeling Model Transformation Data/Document Modeling Data Mapping Semantic Annotation Market Research Member Consultation
Results	Candidate Specification(s)

Working Group Review and Vote

The Working Group declares when a Candidate Specification is ready for review and approval. The Candidate Specification enters a review period of 30 days. Working Groups are encouraged to circulate preliminary drafts of deliverables during the development process to gather feedback from other BIAN constituencies, prior to declaring that a deliverable is a Candidate Specification ready for approval by the Working Group. It is especially recommended to solicit early review if the scope is divided into smaller parts.

During the 30-day review period, the Working Group evaluates the Candidate Specification against the Working Group Charter as well as any other relevant BIAN documentation or guidelines.

The Working Group Members vote as to whether the Candidate Specification is complete and fully addresses the original requirements. If the vote is successful, then the Candidate Specification is promoted to a Validated Specification. At that point, the Validated Specification is forwarded to the Architecture Committee for review and approval.

If the vote for the Candidate Specification should fail then the Working Group continues to develop the specification until it declares that a new Candidate Specification is ready for review and approval and the Specification again enters a review period of 30 days.

Step	Description
Activities	Review the Candidate Specification and vote
Potential Methods / Tools	Critical review with qualified moderation
Deliverables	Validated Specification

	Certification and compliance test criteria (optional). Recommendation to the Board of Directors and Architecture Committee for ratification.

Architecture Committee Review

At the end of the Definition phase, the Architecture Committee reviews the Validated Specification along with any additional collateral, such as criteria for certification and compliance. The Architecture Committee Members vote as to whether the Validated Specification addresses the original requirements of the Working Group Charter and conforms to the current architectural principles and guidelines established by BIAN. If the vote is successful, then the Validated Specification is promoted to a Released Specification.

If the Architectural Committee votes against the Validated Specification then the Specification is returned to the Working Group for further development. The Architecture Committee must precisely define the deficiencies of the Specification.

Step	Description
Activities	Review the Validated Specification and vote
Potential Methods / Tools	Critical review with qualified moderation
Deliverables	Released Specification or documented deficiencies in a proposed specification Certification and compliance test criteria (optional). Recommendation to the Board of Directors for ratification.

Board of Directors Review

In the final step, the Secretariat verifies that due process was followed and presents the Released Specification to the BIAN Board of Directors for ratification. The BIAN Board of Directors reviews the Released Specification and conducts a vote to promote it to a Final Specification. At that point, the Released Specification is published and made available to the public at large as a Final Specification.

Step	Description
Activities	Review the Released Specification
Potential Methods / Tools	Critical review with qualified moderation
Deliverable	Final Specification

Working Group Policies

Working Group Decision Making Process

Consensus

Working Groups will operate under the principle of Consensus except for the election of Chairs and ratification of Specifications. Consensus is a core value of BIAN. To promote Consensus, the BIAN process requires chairs to ensure that Working Groups consider all legitimate views and objections, and endeavor to resolve them, whether these views and objections are expressed by the active participants of the group or by others (e.g., another BIAN Working Group, another BIAN group, a group in another organization, or the general public). Decisions may be made during meetings as well as through email.

The following terms are used in this document to describe the level of support for a decision among a set of eligible individuals:

1. Consensus: A substantial number of individuals in the Working Group support the decision and nobody in the Working Group registers a Formal Objection. Individuals in the Working Group may abstain. Abstention is either an explicit expression of no opinion or silence by an individual in the Working Group. Unanimity is the particular case of Consensus where all individuals in the Working Group support the decision (i.e., no individual in the Working Group abstains).
2. Dissent: At least one individual in the Working Group registers a Formal Objection.

By default, the set of individuals eligible to participate in a decision is the set of group participants in Good Standing. For Steering Committees and BIAN Working Groups, the BIAN Operations Framework does not require a quorum for decisions. The Working Group Charter may include a quorum requirement for Consensus decisions.

Where unanimity is not possible, a group should strive to make Consensus decisions where there is significant support and few abstentions. To avoid decisions where there is widespread apathy, (i.e., little support and many abstentions), groups should set minimum thresholds of active support before a decision can be recorded. The appropriate percentage may vary depending on the size of the group and the nature of the decision. A Working Group Charter may include threshold requirements for Consensus decisions. For instance, a Charter might require a supermajority of eligible participants (i.e., some established percentage above 50%) to support certain types of Consensus decisions.

Managing Dissent

In some cases, even after careful consideration of all points of view, a group might find itself unable to reach Consensus. The Chair may record a decision where there is dissent (i.e., there is at least one Formal Objection) so that the Working Group may make progress (for example, to produce a deliverable in a timely manner). Dissenters cannot stop the output of a Working Group simply by saying that they cannot live with a decision. When the Chair believes that the Working Group has duly considered the legitimate concerns of dissenters as far as is possible and reasonable, the group should move on.

Groups shall favor proposals that create the weakest objections. This is preferred over proposals that are supported by a large majority but that cause strong objections from a few people.

Recording and Reporting Formal Objections

In the BIAN process, a Working Group Member may register a Formal Objection to a decision in a Working Group of which they are an active participant. A Formal Objection to a Working Group decision is one where the reviewer requests that the Chair consider an objection to work product. An evaluation of the Formal Objection is done in a first step by the Architecture Committee and in a second step by the Board of Directors. It is the responsibility of the Working Group Chair to set a timely process for the evaluation of a Formal Objection, manage the communication flow and track the process steps of a Formal Objection. A record of each Formal Objection must be available to the BIAN community, e.g. in a section on the BIAN web portal that is available to Members.

An individual who registers a Formal Objection shall cite technical arguments and propose changes that would remove the Formal Objection; these proposals may not be vague or incomplete. Formal Objections that do not provide substantive arguments or rationale are unlikely to receive serious consideration by the Board of Directors or the Architecture Committee.

The Architecture Committee reviews the Formal Objection and produces a recommendation to the Working Group, which may include amending the Work Product particularly with respect to technical considerations. As a second, step the Board of Directors reviews the Formal Objection and makes a recommendation to the Working Group.

Note: In this document, the term "Formal Objection" is used to emphasize this process implication: Formal Objections receive Board of Directors and Architecture Committee consideration. The word "objection" used alone has ordinary English connotations.

Formal Objection Voting Procedure

A Working Group should conduct a vote to resolve a substantive issue or Formal Objection after the Working Group Chair has determined that all available means of reaching Consensus through technical discussion and compromise have failed, and that a vote is necessary to break a deadlock. In this case, the Chair must record in the minutes of the meeting, an explanation of the issue being voted on, the decision to conduct a vote to resolve the deadlock, the outcome of the vote and any Formal Objections. A decision is reached by a majority vote. The denominator is the total number of votes cast minus abstentions. The Chair does have a vote on issues or Formal Objections.

Working Group Voting Procedures

Election Voting Procedures

Working Groups shall have one (1) Chair and one (1) Vice Chair. The Chair of a Working Group must be a Member of BIAN. Chairs and Vice Chairs are nominated from the Members of each Working Group. Nominees must be from Members in Good Standing. The nomination is submitted to the Secretariat with a description of the candidate qualifications and a commitment letter (indicating the Representatives commitment to time and resources) from the Member Company. All nomination requests endorsed by a Member will be accepted.

If there are multiple candidates vying for election to an open chair seat the election will be conducted as follows. If the first round voting yields a candidate with a two-thirds majority, that candidate is elected. If the first round of voting does not yield a candidate with a two-thirds majority, the two candidates receiving the most votes will participate in a run-off election. The result is decided by simple majority The election of the Chair may be conducted electronically or at a face-to-face meeting. A decision is reached by a majority vote. The denominator is total votes cast minus abstentions.

The voting population will consist of all Working Group Members (i.e. ordinary or extraordinary Members) in Good Standing. A decision for Chair and Vice Chair is reached by a majority vote. The denominator is the total number of votes cast minus abstentions.

Specification Voting Procedures

Voting on Specifications occurs at various Phases in the BIAN Operations Process.
Each Member company represented in the Working Group, Architecture Committee or Board of Directors in the Operations Process has one vote, even when the Company is represented by more than one Representative. The same applies if an organization is represented by two or more Representatives of Ordinary and Extraordinary Members belonging to the same organization. The voting population shall consist of all Members (i.e. ordinary or extraordinary Members) in Good Standing. A two-third (2/3rd) majority is required for approval of a Specification. The denominator is the total number of votes cast minus abstentions. Any member of the Board of Directors whose company has declared the intention to license on RAND terms must recuse himself/herself from the Board's vote to ratify the specification in question.

Voting may be accomplished either electronically in an open environment where all votes are visible or during a face-to-face meeting or a combination of both. The Chair does have a vote.

If a Representative is unable to attend a vote, that Representative may authorize any other Representative at the meeting to act as a proxy. The absent Representative must inform the Chair in writing who is acting as proxy, with written instructions on the use of the proxy. Use of the proxy mechanism will not affect future voting privileges.