WEBINAR

Implementing the BIAN Specifications by using the Semantic API User Guide

Q&A

Question	Answer
Recent system communication experiences between banks and US Small Business Administration makes me wonder about BIAN linkages and recommendations to modernization of governmental agencies regulating Financial Services. Are you reaching out now?	This is a good example of external access management and the need for banks to support a flexible secure customer interface. It is also an opportunity for banks to do more to act as a proxy for their customers when dealing with government agencies. But I think this is likely to be a response to current events – it has not been a focus in the past
The component view supports the simplification of the process interactions via API quite well -- but what about the need for the consistency, harmonization, and quality of the underlying data stores that are either service-domain-local, or enterprise-wide ? Isn't this another requirement for the component model to work ? / Not intending to impose a universal data model, just that the Enterprise must be consistent internally. Thanks :)	The mapping of business information to components and the governance is a complex issue and hard to explain briefly. In essence every Service Domain governs its own information base independently. It may request information from other Service Domains, but this information is passed by value and its fit for purpose is interpreted by the calling Service Domain to update its local values as appropriate. There is no 'shared' data in this model. In the exchange of information, it clearly helps if we have a common data definition to an appropriate level of precision. This is what we hope to support with the BIAN BOM and work we are starting to develop for data types…
How can we adopt BIAN API for building open banking platform? Please provide any high-level case study or currently any pilots going on about it?	Hopefully, the guide provides a starting point, and the Developer's Cookbook to follow shortly will be useful too. There are several BIAN members that have established significant internal development teams that are applying the standard. Yet it is a little early for case studies, but hopefully we will publish some in time for the next release
Hi, Thanks for the Webinar, is this Guide already available to BIAN users?	Yes, the Guide is available for IBAN members on the BIAN internal collaboration Portal – You can find it in the Document List on the Semantic API working group page
Where do I get the complete list of resources for BIAN::Datatypes Library mapped to ISO20022?	Each Service Domain has a descriptive element which is the link to the ISO20022 mapping. If there is a mapping it is filled in and accordingly published on the BIAN Portal. A more detailed link is available for 16 service domains.

	For members we also have the links available in an excel format.
Do you have any more information or material on how to move towards a SOA/BIAN? I am looking for a lessons learned document from other practitioners?	I think the Guide is the latest representation of this - it is available in its draft form to members in the documents list on the Semantic API working group page. The final guide will be made available on the public site once we have completed the feedback cycle from members and made any necessary changes – probably in 1-2 months
Do you mean with the "External Access Platform" a third party outside the bank?	Exactly – you may relate this to OIDC or FAPI – but it covers the secure access for third parties to customer information and services with their consent. It also covers direct customer access of course
Are you available to answer some architecture questions to non-members by email?	Yes, if does refer to the webinar
What are the primary lessons learned from early adopters?	1 – BIAN only gets to a descriptive level and consumers need to understand that there is still significant implementation specific detail to add (but the services are unambiguous and standard). We probably do need more detail to many of the semantic designs even so (this is simply an issue of resources) 2 – there is a learning curve to properly understand how a component view of business relates to legacy and more traditional development. But the benefits are significant and real once the approach has been established 3 – there needs to be more training/explanation/examples and tooling to support developers. This is a bit of a Catch-22 situation as we need pioneers to first use the content to really understand what they need in terms of support. But we are getting there as quickly as we can 4 – for A2A the Service Domains can be mapped to core systems quite well. For end user applications (B2B/C) we need to consider how to package-up services to make them more consumable and hide away some of the internal complexity from developers
Why there are no supporting services in BIAN like 'business process management', 'enterprise architecture management', etc. These activities are or should be performed in a bank.	There are business architecture, systems development and support Service Domains in the Landscape. It is not an area we have developed many scenarios and detail content

	for as the focus has been on mainstream banking activities. If you look in the Resources/Systems area of the Service Landscape, you should find a few of the main Service Domains that cover these activities
How will the central banking business (one per country) benefit from BIAN compliance?	Perhaps one main way is through the standardization of control and reporting activities. As BIAN can be used to define a common framework meeting these reporting requirements that can then be related consistently to the underlying physical systems in any one enterprise. Also, the component architecture can support better integration of bank systems that can help eliminate inconsistencies and fragmentation that is a source of operational risk of concern to central banks and regulators. The framework also provides a common language that will ease the communication between the central bank and the member banks.
Hello, 1. I would like to find more details of Control Record life cycle. Maybe you can address some document? 2. How does Control Record of Current Account is mapped to BOM model?	You may find what you are looking for in the complete guide when it is published. The expanded definition of the Current Account Service Domain and its mapping to the BOM is available to members in the internal BiZZDesign model. The link between the Control Record Model elements and the BOM attributes will be published in the next public release. We're gradually completing this work.
Can you speak to the business case of why a bank core processor would adopt BIAN and lose the leverage of selling their own proprietary systems? Brad Jacobson	The BIAN Service Domains define the building blocks, main functions and business information exchanges that are well understood and common to all core banking applications. It defines the modules and boundaries between them. Differentiation will be in more specific implementation details – the specific algorithms, prices, policies, performance of the staff etc. For Example BIAN has a Service Domain that handles the derivation of Customer Insights – it explains where this fits in the big scheme and the main sources of its information, but how any one bank might develop algorithms that extract insights is not considered – and that is where the differentiation is found. The value of aligning to an industry component blueprint is the support for plug and play and greater interoperability capabilities

Is there a mapping of IBM – CBM to BIAN Business service Model ?	There is not a mapping of CBM to BIAN that I am aware of. As it happens I (Guy) defined the CBM model when I worked at PwC and then IBM 10-15 years ago. BIAN represents a second generation CBM, based on the same broad design principles but with significantly more formal supporting techniques. You will find many CBM components map directly to BIAN Service Domains. We did not keep the Direct, Control/Execute layers (I believe with hindsight that these added little value to the CBM model). The other thing you will find is that some CBM components have been broken down into finer grained Service Domains and this is to ensure they are 'elemental' structures as found with the improved design techniques since CBM. Bottom line is if you have used CBM, migrating to BIAN should be pretty easy. IBM can provide you with a mapping of the BIAN Service Landscape with the underlying IFW artifacts like processes and data.
On the Business scenario and wireframe slide, the reference to London map was given. Where I am having a challenge to understand that on a wireframe where is the starting point. Same situation, unless you are at a starting point in London, you do not know your next step	Aha, good point and that is precisely why you need both the dynamic/business scenario view and the static wireframe view in combination. The business scenario defines the journey that describes how you get from A to B (the steps to handle a business event). Any journey can then be overlain on the map that shows the allowed paths and connections between the Service Domains that the journey can follow… That is why there is one map for everyone , but they all have their own journeys to follow…
Regarding Externalization, if you have a lot of the general Loan information in the Loan Service Domain, does the Service Eligibility SD need to call Loan to get that information? Or can they get it from the host. This would reduce our web service calls by from 2 to 1 if we do not have to call the Loan SD.	You need to distinguish between the conceptual designs defines by BIAN and how you interpret these for your physical design for performance purposes of whatever. What the BIAN Service Domain defines is specialised functions/responsibilities. How these share information/coordinate in a physical deployment is very flexible. Customer Product/Service Eligibility is actually responsible for keeping track of which of the bank's products a customer is eligible for under what terms (both for sold/in-force products and for product that they have not subscribed to). This is different from the product specific information associated with an in-force Loan product that would be found in the Loan

	Fulfilment Service Domain. I am not sure what role of the 'Host' is in your question, but when implementing the BIAN conceptual designs in a physical implementation it is often the case that you build 'proxy' views of a Service Domain in an application cluster to provide a local high performance access. You should find a more complete explanation in the Guide final section…
Any inputs on the FIBO Model collaboration with the BIAN Models?	In our definitions we are using ISO20022 as our default. If ISO does not cover the topic, we take the FIBO definitions. The reasoning for this is that most FI's are acquainted with the ISO Standard and therefor it will easy the BIAN adaptation.
We don't see any card (credit/debit /prepaid) issuance API models , how do we partner with BIAN to define a new set of APIs	There are quite extensive models for Credit/Charge Cards in the model. If you are a member, I suggest you join the Cards Working Group where you can connect with the specialists and get access to anything you need. If you are not a member, I think it is rather difficult to collaborate on creating content due to the need for IP management controls to ensure all content can be freely published.
First time I've seen the 3 types of APIs, which publication can I reference that?	The 3 access types are frequently discussed within the BIAN API community – the descriptions are included in the member API training materials. We are working on a PoC with FDX/Chase to develop a production implementation of the Type 3 access. The results of this effort will be published in a case study, though when this will be is not clear yet.
Why did you create capability model in BIAN 8.0? What is the difference between service landscape & capability model?	This is a great question and very difficult to answer succinctly. Indeed, we have a very active working group that is trying to nail this down right now. At the risk of jumping the gun the main difference is that they provide two different perspectives of banking activity that reveal different things. A Business Capability model provides a comprehensive list of the things a bank needs to be able to do in a form that can be associated with value generation (the what and why). A Service Domain view defines the discrete business capability building blocks that can be combined to support the realization of different business capabilities (the what and a bit of the how). A BIAN Service Domain is really a specialised type of business capability view that isolates discrete non-overlapping business functions (that can then

	scope out highly operational reusable supporting solution components). We also refer to a Service Domain as an Business Function. A traditional Business Capability model defines a hierarchical view of capabilities but does not attempt to eliminate duplicated functionality. The ability to on-board new customers and the ability to cross-sell existing customer are two different business capabilities that might make use of an overlapping collection of partitioned Service Domain capabilities in implementation… We will hopefully have more of an example and explanation as to how these two views can be linked soon. We expect this linkage will be a many-to-many relationship. If you are a member, I recommend joining the working group as there are always interesting discussions.
Pradeep here, So I see here a lot of Togaf flavour. So will it be easy to integrate with Togaf framework of implementation;	BIAN and The Open Group have published a case study, which is illustrating the use of BIAN in a TOGAF approach. This case is now part of the TOGAF Library. It is case "Y201 ArchiBanking_Combining the BIAN Reference Model, ArchiMate and the TOGAF Framework" . It is also available on the BIAN website. https://bian.org/deliverables/case-studies/
is this based on DDD? Can we map the key concepts of the BIAN model into DDD concepts – e.g. core domain, aggregate … etc.	There are many parallels between DDD and BIAN, so yes to your question. Indeed, the EA team at a member has done quite a lot of work in this area amongst others. The key thing I note is that through the application of the 'asset leverage' technique BIAN defines discrete elemental business partitions that are well suited to DDD. I am not an expert in DDD, but whenever I speak to one I ask how they do their business partitioning to ensure they define truly discrete partitions as this seems to me to be core to the whole thing working – and so far they've never had a good answer!
What Working groups are available?	In the BIAN homepage you can browse and see which Working Groups are available and their scope is https://bian.org/participate/bian-working-groups/