

# Banking Industry Architecture Network

## **BIAN Release 9.0** **Release Notes**

## Organization

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# 1 Overview of Release 9.0

The V9.0 release contains substantial updates to the BIAN Meta model and content. In the figure below the evolution of the content of BIAN is presented. These changes are explained more detailed in the subsequent paragraphs.

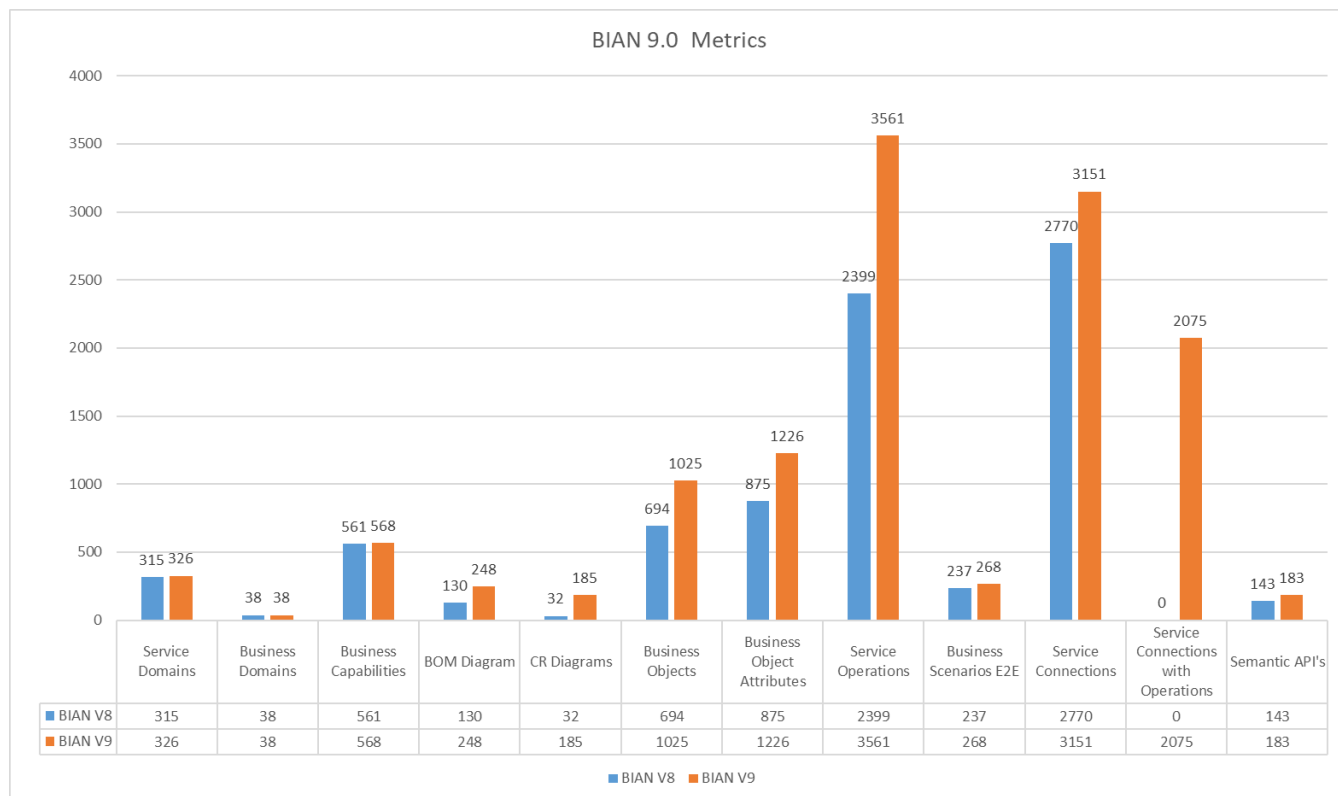


Figure 1 BIAN v9.0 Numbers of artefacts compared to the previous release

## 1.1 API Waves 1-5

Release 9.0 contains updates for artefacts that were already part of Release 8.0 as well as a significant number of new artefacts. It combines targeted extensions to the coverage of retail banking, corporate banking and fraud coupled with a broad array of Service Domains that have been identified as being required to support adoption of the model for specific projects and initiatives by BIAN members. Future releases will continue to combine selected areas of definition (as defined by product category and activity) and any Service Domains that members indicate are required.

A total of 43 Service Domains got a fundamental review/upgrade resulting in higher quality descriptions of the Service Domains and their Service Operation definitions with input and output parameters. The input and output parameters were defined on the attributes of the corresponding Control Record.

The total number of unique BIAN API's is **183**.

## 1.2 Increase in the Creation of Bank-verified Content

Release 9 has seen an increased participation of the Working Groups in defining content, which made it possible to add to the documented Business Capabilities, Business Scenarios and Service Domain descriptions.

From Release 8 onwards the model is being documented in BiZZdesign, BIAN's repository tool. It currently includes all the BIAN artefacts and their relationships. The Business Capability Model, the Business Scenario Model with Service Domain descriptions, the Business Object Model and Control Records, descriptions of Service Operations and input/output parameters are all documented, conformant to the BIAN meta model.

The Service Domains and Business Capabilities are all fully expressed in the ArchiMate 3.1 language. The Control Records, Business Objects with Attributes and the Business Scenarios are expressed in UML because of the detailed nature of these artefacts.

### 1.3 BIAN Modelling Language and Notation

The BIAN Metamodel Architectural concepts are expressed in the ArchiMate 3.1 architecture modelling language. It gives Banking Enterprise Architects a more precise understanding of the BIAN defined meta model.

The BIAN Reference Architecture is expressed in a combination of ArchiMate and UML. The BIAN Service Landscape is expressed in ArchiMate language. Business Object Model, Control Record Models and Business Scenarios are expressed in UML language. To be precise, the Business Object Model and Control Record Model is expressed in UML Class Diagrams, the Business Scenarios are expressed in UML Sequence Diagrams.

### 1.4 Digital Repository in HTML

A fundamental change on the look and feel of the digital repository has been made. Continuously BIAN is striving to enhance the access of the digital repository.

The HTML version of BIAN V9.0 offers a starting page for the navigation. A search function allows finding elements in the digital repository. When searching for a Service Domain, the starting point to navigate through the Service Domain information is the Service Domain Overview Diagram.

All model elements which have a relationship to another model element can be browsed following a relation driven navigation path. This navigation path is most easily understood by having the BIAN meta model in mind.

## 2 Metamodel Updates

The meta model of Release 9.0 contains a minor update of the portion of the meta model that supports capability modeling.

- Generic Artifact "Fulfilment Arrangement" changed to "Arrangement"
- Functional Pattern "Advice" and generic artefact "Advice" added
- Behaviour Qualifiers expressed in singular.

To better position the BIAN meta model concepts in a broader Enterprise Architecture context, several supporting meta model architecture diagrams are

provided. Also, several Information Architecture patterns, which are the meta models for the BIAN Business Object Model, are made available.

### 3 Business Capability Model Updates

The purpose of the BIAN Banking Business Capability Model (B3CM) is to promote a meaningful dialogue with business stakeholders in terms of WHAT the organization needs to deliver for their value propositions and to keep in line with regulations. The Business Capability Model supports strategic planning exercises that business stakeholders have with internal IT stakeholders and solution providers.

The scope of the Business Capability Models Working Group is to define a standard banking business capability model and align it with BIAN's Service Landscape and other relevant BIAN artefacts.

The BIAN Business Capability Model, which the BIAN Business Capability Models Working Group has produced the first time as part of BIAN release 7 is being improved incrementally in Release 8 and now in Release 9 by

- removing and adding Business Capabilities
- limiting to 3 levels instead of 4
- providing higher quality definitions of the Business Capabilities
- linking to Service Domains that support the realisation of the Business Capabilities.

Release 9.0 improves upon the previous release by ensuring adherence to the modeling principles, consistency and capability decomposition to level three in most cases. Numerous Business Capabilities have been added, moved, or removed.

The total number of Business Capabilities is now **568**.

- High level Business Capability grouping (5 groups)
- 40 Level 1 Business Capabilities
- 183 Level 2 Business Capabilities
- 345 Level 3 Business Capabilities.

### 4 Service Landscape Updates: New and Changed Service Domains

In Release 9.0 the number of Service Domains has increased from 315 to 328.

#### 4.1 Service Domain Name Changes

- Fraud AML/Resolution => Fraud Resolution
- Credit/Charge Card => Credit Card
- Customer Product/Service Eligibility => Customer Product and Service Eligibility
- Document Services => Document Library
- Party Data Management => Legal Entity Directory
- Customer Reference Data Management => Party Reference Data Directory
- Contact Dialogue => Session Dialogue.



## 4.2 Service Domain Functional Pattern Changes

- Document Library: “operate” => “catalog”
- Customer Position: “analysis” => “monitor”
- Direct Debit Mandate: “fulfill” => “catalog”
- Card Terminal Administration: “administer” => “allocate”.

## 4.3 BIAN 9.0 NEW Service Domains

- Account Balance Sweeping
- Credit Card Position Keeping
- Credit Card Transactions
- Credit Card Transaction Execution
- Customer Products and Services
- Document Services
- Employee Payment Services
- Internal Bank Account
- Notional Pooling
- Standing Orders
- Securities Position Keeping
- Investment Account
- Credit Facility

## 4.4 Other Changes to highlight:

- Service Domain “Dunning” is merged with “Delinquent Account Handling”
- Service Domain “Customer Precedents” is merged with “Party Life Cycle Management”
- The first order connection diagrams are not published anymore, because in a service oriented architecture, which listens to the agile principle “Loosely Coupled Service Domains” a Service Domain is context agnostic. However this information is still made available via the BIAN 9.0 Content Excel in the sheet called “Service Operation Connections”.
- Value Chain View: Business Domain name changes
  - Business Domain “Customer Order” => “Customer Care”
  - Business Domain “Investment Products” => “Corporate Finance”
- Behaviour Qualifier change for Service Domain “Correspondence”
  - “Outbound with Response” => “Outbound with Reply”
- Service Operations for Service Domains elaborated in wave 1-5 have now input/output parameters associated. This information is now moved from excel sheets to the BiZZdesign BIAN Repository and published in the HTML BIAN 9.0 publication.

# 5 Information Model Updates

## Information Model of Release 9.0

Release 9.0 continues the expansion of the Information Model reflecting further mapping to ISO and additional content from the new Semantic API content. The Information Model of this release includes three main artefacts:

## 5.1 Service Domain based Business Object Model (BOM)

For each Service Domain in the BIAN Service Landscape, a pure Business Object Model (BOM) has been created which represents the main objects managed by the Service Domain. BIAN has created these pure Business Object Models in the BiZZdesign repository. We refer to this information model as “BIAN Business Object Model” that is independent of ISO20022 Business Model.

In Release 8.0, BOM diagrams were included for 89 Service Domains. In Release 9.0, BOM diagrams for another 54 Service Domains have been added.

## 5.2 Service Domain based Control Record (CR) Model

For each Service Domain in the BIAN Service Landscape, a Control Record (CR) Model has been created which represents main business information governed by the Service Domain. BIAN has created these control record models in the BiZZdesign repository.

In Release 8.0, BIAN did not publish Control Record (CR) Models. In Release 9.0, Control Record (CR) Model diagrams for 183 Service Domains have been added.

## 5.3 ControlRecord-BOM-ISO20022 Mappings

This is a mapping between Control Record elements (BIAN API Semantic), business objects and attributes (BIAN BOM) and business components and elements (ISO20022 BM). We call this mapping “ISO20022 Light Mapping” which means we only refer to the existing components and elements of ISO20022 and temporarily do not extend the ISO20022 Business Model anymore in comparing with Release 7.0.

In addition to Full ISO20022 Mappings (ISO20022 extended models for 16 SDs) in the Release 7.0, we have already defined ISO20022 Light Mapping for 35 SDs in Release 9.0.

SDs	Numbers	Updated Mapping (BIAN Semantic API SD Directory 2020)
Wave 1&2	89	33
Wave 3&4	54	2
<b>TOTAL</b>	143	35

1. Consumer Loan
2. Credit Card
3. Current Account
4. Customer Offer
5. Party Reference Data Directory
6. Deposit Account
7. Legal Entity Directory
8. Payment Initiation
9. Customer Agreement
10. Contact Handler
11. Channel Activity History
12. Point of Service
13. Servicing Event History
14. Customer Behaviour Models
15. Product Directory
16. Channel Activity Analysis
17. Regulatory Compliance
18. Guideline Compliance
19. Regulatory Reporting
20. Fraud Resolution
21. Fraud Evaluation
22. Fraud Diagnosis
23. Fraud Models
24. Card Authorization
25. Card eCommerce Gateway
26. Corporate Current Account
27. Corporate Loan
28. Savings Account
29. Customer Access Entitlement
30. Customer Profile
31. Customer Event History
32. Servicing Order
33. Customer Product and Service Eligibility
34. Document Library
35. Correspondence.

We do not have these light mappings in the “BiZZdesign” repository yet and we only published them as tables in Excel files on the BIAN Wiki page.

<https://biancoreteam.atlassian.net/wiki/spaces/DB/pages/2198896641/ISO20022+Mappings+for+BIAN+Service+Domains>

## 6 Business Scenarios

With Release 9 the Business Scenarios have undergone an important revision. Main points are

- As a result of discussions in the Working Groups 31 new Business Scenarios have been added
- A start was made with linking the Service Connections in the Business Scenarios to the Service Operations as these have been defined on the Service Domains. Currently 2075 Service Connections have been linked out of a total of 3151 Service Connections
- The Business Scenarios have been upgraded to reflect the introduction of new Service Domains and changes to the capabilities of existing Service Domains.
- For each Business Scenario a Business Purpose has been defined
- Explanatory descriptions related to the Business Scenarios have been added as documentation.

## 7 BIAN Semantic API Practitioner Guide

Significant changes in the BIAN meta model concepts, raised the need for an updated version of the BIAN How-to Guides.

The How To Guides of Release 7.0 have been used as the foundation for BIAN 2019 book and the architect training and certification materials. Some revisions and extensions to the BIAN approach have been developed to support the BIAN Semantic API initiative. These changes and extensions are fully documented and published with the BIAN Semantic API Guide.

## 8 BIAN Book edition 2021

The BIAN 2019 Book has replaced the former How-to-Guides. In the near future also a new version of the BIAN Book (Edition 2021) will be published, reflecting the aforementioned changes implemented in Release 9.0.