BIAN Webinar;
“BIAN Release 9.0, from Open Banking Enterprise Architecture up to Open Semantic APIs”

November 3rd, 2020
A Warm Welcome to YOU – Dialing in From all around the globe!
On Today’s Webinar

• Hans Tesselaar
  BIAN Executive Director

• Patrick Derde
  BIAN Architect
Since 2011 I’m the Executive Director of the Banking Industry Architecture Network responsible for the day to day operations, PR, New Member Acquisition and long- and mid-term strategy.
I’m also owner / director of The Netherlands based consultancy company Advance Banking Design.
Professional Skills.
Over 30 years experience in Financial Services Industry being active for Banks, Insurance companies and Pension funds.
For 15 years at different management positions within ING Insurance, from Chief Architect to Director Sourcing, Innovation and Governance (Director CIO Office) and Program Director.
Special areas of knowledge: Enterprise Architecture, Banking Transformation, IT Strategy, API and Microservices development and implementations.

Contact information:

Hans Tesselaar

Email: hans.tesselaar@bian.org
Web: www.bian.org
www.portal.bian.org
Patrick Derde is a BIAN 9.0, Cobit 5, TOGAF 9.2, ArchiMate 3.1 and SFIA 6 certified enterprise architect. He has more than 20 years experience in the different domains of enterprise architecture in financial institutions, Retail, Government, Utilities, etc. He has a master in Commercial Engineering and at the university of Leuven KULeuven and he also graduated in Insurance sciences. In 2009 he was awarded and nominated as a fellow of the university of Leuven. He is founding member and director of the Data Management Association (www.dama-belux.org), Managing Partner of Envizion (www.envizion.eu). In 2018 he started developing the BIAN Information Architecture and became responsible for the BIAN Architecture Repository (www.bian.org).
Agenda

- Briefly understand BIAN
  - The Organization (Hans Tesselaar)
    - The Reference Architecture (Patrick Derde)
  - Navigating the Open Banking Industry Architecture
  - How to get involved? (Hans Tesselaar)
- Q&A
BIAN’s Mission

To provide the world with the best banking architecture. To be the banking technology standard. The Central objective is to support the banking business/clients with high performance and security.

One of the key objectives for IT in the banking industry are to lower the IT and operational costs of the bank and help banks mitigate the risks associated with technology innovation.

To provide a trusted roadmap for constant innovation. We create best practice architecture that the world’s banks can rely upon 100%. To gather the best minds in banking architecture for the world to share in an open way.

By collaborating and sharing in an open way, the best expertise across our global ecosystem of leading banks, technology providers, FinTech players, academics and consultants to define a revolutionary banking technology framework that standardizes and simplifies the overall banking architecture.
Introduction | BIAN & Academic, Standard Bodies and Training Partners
Agenda

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▪ Q&A
Digital Transformation Goals for Banks

1. Adaptive to known and unknown changes
2. Be the financial service provider in whatever Stakeholder Journey
3. Defining new Business Operating Models
4. Information Driven (operational BI, AI, Common business language)
5. Lowering Development Costs to realize Integration/Interoperability

Agile Architecture principles

Separation of concerns

Loose Coupling
Reusability
Encapsulation
Interoperability
Service Oriented

Simplicity and transparency
BIAN – Banking Industry Architecture Network - Framework

Data Models

BIAN

Agile Bank

White Papers & Guidelines

Semantic APIs

Continuous Improvement

BIAN release 9.0

Certification

Training

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Stakeholders

- Strategists
- Business/ICT Managers
- Enterprise Architects
- Business Architects
- Information Architects
- Business Analysts
- Business Process Modelers
- Application Architects
- Data Architects
- Software Developers
- API developers
BIAN v9 - Updates

- Modeling Tool & Metamodel
- Service Domain & Service Landscape
- Business Capability Model
- Information Model
- Business Scenarios
- Semantic APIs, Practitioner Guide & Book
BIAN v9 – Continuous Improvement

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<th>Portfolio Metrics</th>
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<th>SD Supporting</th>
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<tbody>
<tr>
<td>322</td>
<td>190</td>
<td>132</td>
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</tbody>
</table>

**API Progress**
- Low: 186
- Moderate: API Core 131
- High: API supporting 55

**BOM Progress**
- Low: 194
- Moderate: BOM Core 139
- High: BOM Supporting 55

**CR Progress**
- Low: 185
- Moderate: CR Core 130
- High: CR Supporting 55

Legend:
- To Do
- Wave 1
- Wave 2
- Wave 3
- Wave 4
- CR_Progress % 68

Progress is calculated for the core business domains of the value chain.
Service Landscape – Value Chain View
Service Domain & Service Landscape Updates

- **BIAN v9 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
    - **Virtual Account**
  - 315 to 328 Service Domains, Value Chain View included in Excel file now

- **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

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

- **Other Changes**
  - “Dunning” merged with “Delinquent Account Handling”
  - “Customer Precedents” merged with “Party Life Cycle Management”
  - Value Chain SL: Business Domain “Customer Order” => “Customer Care”
    Business Domain “Investment Products” => “Corporate Finance”
  - Behavior Qualifier in “Correspondence” “Outbound with Response” => “Outbound with Reply”
  - Service Operations elaborated in wave 1-5 have input/output parameters associated
Service Domain Overview Diagrams

Consumer Loan SD Overview

- Consumer Loan Control Record Diagram
- Consumer Loan BOM Diagram
- Consumer Loan API

- FunctionalPatterns: Fulfill
- GenericArtifacts: Arrangement
- BehaviorQualifier: Feature

- AssetType: Consumer Loan
- ServiceDomain: Consumer Loan

- ServiceGroups:
  - Consumer Loan_SD_Operations
  - Arrangement_Initiation
  - Arrangement_Invoicing
  - Arrangement_Reporting

- ReferenceInformation:
  - BankRates
  - ProductAndServicePricing
  - TaxationRules
  - AccountingRules

- BehaviorQualifier:
  - Restructuring
  - Repayment
  - Withdrawal
  - Maintenance
  - Disbursement
  - ServiceFee
  - Interest
Information Model Updates

Service Domain based Business Object Model (BOM)
A Business Object Model (BOM) is created for a Service Domain, representing the main objects managed by the Service Domain; BiZZdesign repository
89 BOM diagrams => 143

Service Domain based Control Record (CR) Model
A Control Record (CR) Model is created which represents main business information governed by the Service Domain.
0 Control Record (CR) Model diagrams => 183

Control Record BOM to ISO20022 Mappings (Light)
Between Control Record elements, business objects and attributes (BIAN BOM) and business components and elements (ISO20022 BM)
16 Full ISO20022 Mappings in v7 + Light Mapping for 35 SDs in v9
Business Scenarios Updates

- **Business Scenarios important updates**
  - 31 new Business Scenarios
  - Linking Service Connections in the Business Scenarios to the Service Operations
  - Upgraded to reflect the new Service Domains and changes to existing Service Domains
  - A Business Purpose is defined for each Business Scenario
  - Explanatory description added to each Business Scenario as documentation
Consumer Loan (V2)

It handles the fulfillment of a consumer loan product.

Azure APM Access Token: 082a0d78add0a4f0b56f23d5c5a509bca1f

Download Swagger File  Documentation  Discussions

activate

POST /consumer-loan/activation
Activate a SDConsumerLoan session session

configuro

PUT /consumer-loan/td-reference-idl/configuration
Update an active SDConsumerLoan session configuration

feedback

PUT /consumer-loan/td-reference-idl/feedback
Collecting feedback against the SDConsumerLoan service that can target different levels of detail.

retrieve

GET /consumer-loan/td-reference-idl
Analytical views maintained by the SDConsumerLoan service center for management reporting and analysis purposes

Invoke a reporting action to obtain a Consumer Loan Fulfillment Arrangement instance related report

bq-reference-idl/
Invoke a reporting action to obtain a Interest instance related report.

bq-reference-idl/
Invoke a reporting action to obtain a Service/Pax instance related report.
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<th>Data Element</th>
<th>Description</th>
<th>REM</th>
<th>REMO</th>
<th>REMO202</th>
<th>REMO2022</th>
<th>REMO2022 2022 Reره Cheerers</th>
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**Source:** ISO20022

**Correlation:**
- Linked to ISO20022

**Archive:**
- Download ISO20022 specification from BIAN's official website.
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  ▪ The Reference Architecture (Patrick Derde)

▪ Navigating the Open Banking Industry Architecture

▪ How to get involved? (Hans Tesselaar)

▪ Q&A
Walkthrough

- BIAN Portal: Open Banking Reference Architecture: [https://www.bian.org](https://www.bian.org)
- BIAN Portal: Open Banking Semantic API: [https://portal.bian.org](https://portal.bian.org)
Navigating BIAN Digital Repository

BIAN Meta Model

Strategy Elements
- Value Stream
- Information System Strategy
- Banking Strategy

Business Area

Service Domain

Capability

Business Scenario

Control Record
- Asset Type
- Analysis Object
- Behavior Qualifier
- Generic Artifact
- Action Term
- Business Object

Service Operation

Semantic API

Business Object

Business Service

Information System Architecture Elements
- Data Object
- Application Service
- API

Technology Architecture Elements

Swagger File

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BIAN Service Landscape 9.0

More about BIAN:
https://www.bian.org/

BIAN Service Landscape in ArchiMate:
https://bian.org/servicelandscape-9-0/

BIAN API Portal:
https://portal.bian.org/landing

BIAN Certified Architect:
https://www.vhls.global/examination/exam-instructions/
BIAN Certified Architect

1. Purchase exam voucher
   €449,95
   (Ex. VAT) via
   www.vanharen.net
2. Register exam voucher at
   https://certn.global/
3. Identity yourself via registration
4. Do the trial exam (Simulated exam)
   (Over 60 questions multiple trials)
5. Do the actual exam (online)
6. Score minimal 70%
7. Download your certificate and
   social badge

More info available at
https://www.vhls.global/examination/exam-instructions/
## Benefits: Premium versus Freemium

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<tr>
<th>Service Category</th>
<th>MEMBER</th>
<th>NON-MEMBER</th>
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<td>Consume software and standards</td>
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<td>✓</td>
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<tr>
<td>Contribute to the BIAN Standard</td>
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<td>✗</td>
</tr>
<tr>
<td>Propose New Programs</td>
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<td>✗</td>
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<tr>
<td>Approve and Steer Programs</td>
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<td>Foundation Corporate Governance</td>
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<td>Program Promotion &amp; Thought Leadership</td>
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<td>Strategy Advisory</td>
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<td>BIAN Introduction Days</td>
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<td>Member Meetings, Resources and Events</td>
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<td>Open Developer API Platform</td>
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<td>BIAN Architect Certification Program</td>
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<tr>
<td>Project Startup and Support</td>
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<tr>
<td>General Assembly Meeting</td>
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<td>✗</td>
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<tr>
<td>Roundtables, Training, Workshops</td>
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Member driven organization

Fees (annual membership)

- **Large Software / Tech vendors / Integrators**
  (250 employees or more)
  
  EUR 30.000,-

- **Banks / FI's that are not vendors**
  
  EUR 20.000,-

- **Mid-Size Software / Tech vendors / Integrators**
  (less than 250 employees)
  
  EUR 10.000,-

- **Federal Banks / Central Banks**
  
  EUR 10.000,-

- **Small Software / Tech vendors / Integrators / FinTech's**
  (less than 50 employees)
  
  EUR 5.000,-

- **Academic Partners**
  
  EUR 0,-
Complimentary BIAN Webinar: BIAN Release 9.0, from Open Banking Enterprise Architecture to Open Semantic APIs

In this webinar BIAN will give an introduction in the BIAN release 9.0 of the Banking Industry Reference Architecture. We guide you through the content of the BIAN release 9.0 digital repository and show how to navigate through the BIAN architectural artifacts.

November 3
9am - 10am (CET) or 3pm - 4pm (CET)
Can’t make it on November 3?

Complimentary BIAN Webinar: The BIAN Framework as the Cornerstone for Open Banking in China

In this webinar, our members Shanghai Pudong Development Bank share their experiences on an Open Banking PoC they launched in China. Their experiences are an example for the usage BIAN for the Chinese Banking and Insurance Sector.

tbd
Questions?

Please stay muted and type your Questions in the righthand bar, or send them to info@bian.org

There is a short poll at the end of this webinar, please take a few minutes to share your thoughts with us! Thank you in advance.