



User Guide for BIAN contribution

Prepared by





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Introduction

This is a user guide for all BIAN members and non-members to contribute any suggestions or changes in the existing BIAN artefacts that are in the scope. The artefacts include Service Domain Specification, BOM, Control Record and Service Operations.

The suggestions and changes will be further validated, verified and merged into the baseline version by the BIAN Core team. The use guide is applicable for all the available service domain artefacts which are in CSV format in Github repository.

Various scenarios depicting contributions to BIAN artefacts are provided below.

Scenario 1

Service Domain Specification: Any changes with respect to Service domain specification like updating Example of Use, Functional Pattern, Asset type, Generic Artifact can be made by extracting the corresponding artefact document (CSV file) from the Github Repository. A sample Current Account Service domain specification and the corresponding artefact (CSV file) screenshots are shown below.

Current Account Service Domain Specification Web Page

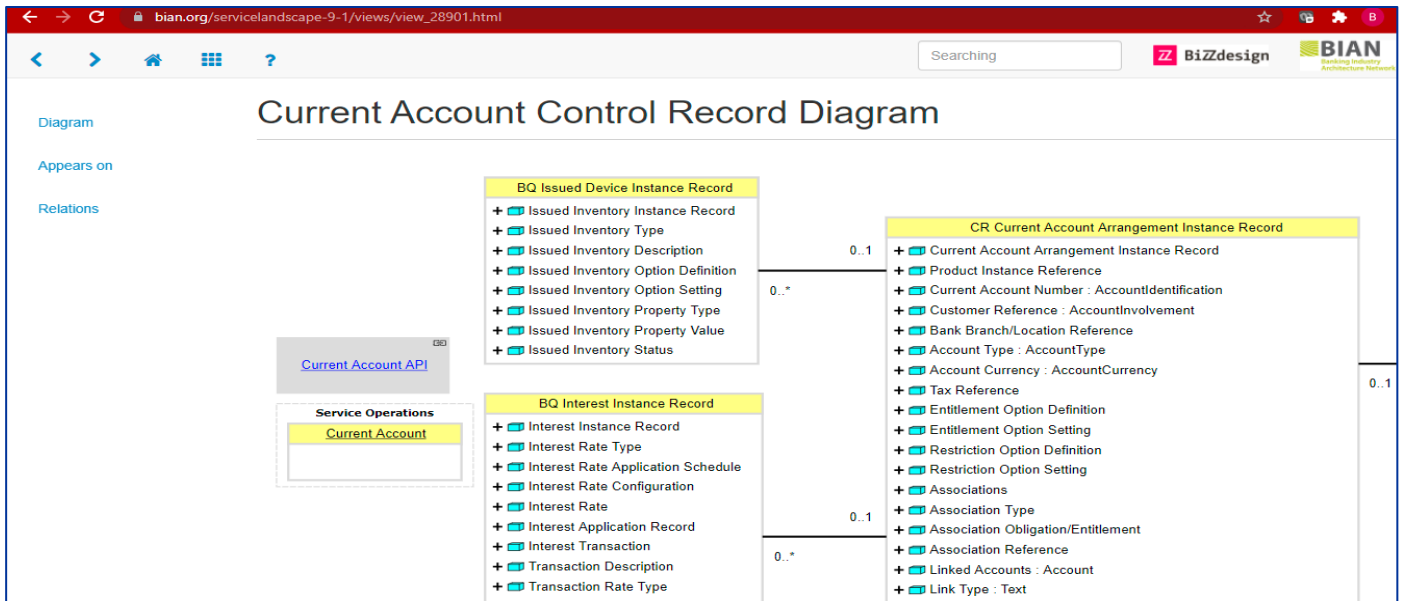
The screenshot shows the BIAN.org website interface. The browser address bar displays 'bian.org/service-landscape-9-1/object_7.html?object=44350'. The page title is 'Current Account (Capability)'. On the left, a navigation menu lists: 1. Role Definition, 2. Example of Use, 3. Executive Summary, 4. Key Features, Properties, Appears on, and Relations. The main content area displays the '1. Role Definition' section, which describes the Current Account or Demand Deposit Account as a financial facility. Below this, sections for '2. Example of Use', '3. Executive Summary', and '4. Key Features' are visible, each with a blue upward arrow icon. The '4. Key Features' section includes the text 'Set-up current account facilities' and 'Issue cards, check-books for an account'.

File Home Insert Page Layout Formulas Data Review View Developer Help																			Share	Comments
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Service Domain specification for Current Account																				
1	Account	Products																		
2	Business Area	Consumer Banking																		
3	Business Domain	Current Account																		
4	Service Domain	The Current Account or Demand Deposit Account as it can be called is a financial facility that represents the general checking account facility at the core of the consumer and small business banking activity. There is a range of supporting features that make up the standard facility (checks/cheques, standing orders, debit cards, phone and on-line banking services etc.). The fulfillment can include a range of optional services, fees and interest payments and penalties and will often be bundled and or underlie/support other financial facilities and financial transactions																		
5	Role Definition	A customer processes a series of services (e.g., request printed statements, initiate a transfer, set up a standing order) through the call center by accessing their current account																		
6	Example of use	This service domain orchestrates a consumer checking/demand deposit account. The typical range of services and fees covers payments and deposits, standing orders, sweeps, liens, check and debit card access.																		
7	Executive Summary	Set-up current account facilities																		
8	Key Features																			
9	Issue cards, check-books for an account																			
10	Process deposits and withdrawals																			
11	Handle standing orders and direct debits																			
12	Process fees and apply interest charges																			
13	Provide balance/statements and reports																			
14	Functional Pattern	Fulfill																		
15	Asset Type	CurrentAccount																		
16	Generic Artifact	Facility																		
17	Control Record	CurrentAccountArrangement																		
18	Registration Status	Registered																		
19																				
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22																				
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Scenario 2

Control Record: Suggestions on changes in Control Record regarding Record Type, Instance Record, Attribute, Description, Data Type can be made by extracting the artefact document (CSV file) from the Github Repository. A sample Current Account Control Record and the corresponding artefact (CSV file) screenshots are shown below.

Control Record Web Page



Associated artefact in excel

File	Home	Insert	Page Layout	Formulas	Data	Review	View	Developer	Help	Share	Comment
B4 CR Current Account Arrangement Instance Record											
Not set											
Public Internal Use Confidential Private and Confidential Restricted											
	A	B	C	D	E	F	G				
1	Control Record Model	Current Account									
2	for:	Instance Record	Attribute	Description	Data Type						
3	CR	CR Current Account Arrangement Instance Record									
4	CR	CR Current Account Arrangement Instance Record	Product Instance Reference	Reference to the current account product instance	Object						
5	CR	CR Current Account Arrangement Instance Record	Current Account Number	The associated account number in any suitable format (e.g. IBAN)	AccountIdentification						
6	CR	CR Current Account Arrangement Instance Record	Customer Reference	Reference to the account primary party/owner	AccountInvolvement						
7	CR	CR Current Account Arrangement Instance Record	Bank Branch/Location Reference	Bank branch associated with the account for booking purposes	Object						
8	CR	CR Current Account Arrangement Instance Record	Account Type	The type of current account (e.g. checking, student, small business)	AccountType						
9	CR	CR Current Account Arrangement Instance Record	Account Currency	The primary account currency	AccountCurrency						
10	CR	CR Current Account Arrangement Instance Record	Tax Reference	Reference identifier linking the account to appropriate tax handling	Object						
11	CR	CR Current Account Arrangement Instance Record	Entitlement Option Definition	The definition of an applicable entitlement option	String						
12	CR	CR Current Account Arrangement Instance Record	Entitlement Option Setting	The setting for the entitlement option	String						
13	CR	CR Current Account Arrangement Instance Record	Restriction Option Definition	The definition of an applicable restriction option	String						
14	CR	CR Current Account Arrangement Instance Record	Restriction Option Setting	The setting for the restriction option	String						
15	CR	CR Current Account Arrangement Instance Record	Associations	Definition of the associations to the account	String						
16	CR	CR Current Account Arrangement Instance Record	Association Type	The type of association (e.g. guarantor, co-signer)	String						
17	CR	CR Current Account Arrangement Instance Record	Association	Description of the role, obligations or entitlements of the associated party	String						
18	CR	CR Current Account Arrangement Instance Record	Obligation/Entitlement	Reference to the associated party	Object						
19	CR	CR Current Account Arrangement Instance Record	Association Reference								
19	CR	CR Current Account Arrangement Instance Record	Linked Accounts	Definition of the associations to the account	Account						
20	CR	CR Current Account Arrangement Instance Record	Link Type	The type and purpose for the link	Text						
21	CR	CR Current Account Arrangement Instance Record	Account Details	Details of the linked account	Text						

BOM Web Page



BIAN Contribution – User Manual

API screen showing request and response

Associated artefact in excel

BIAN Contribution – User Manual



Audience

BIAN users who want to contribute changes in BIAN artefacts.



Prerequisites

- Git client and Github desktop must be installed in the system
 - If not,
 - » Install Git Client from <https://git-scm.com/downloads>
 - » Install Github desktop from desktop.github.com
 - User must have Git account
-

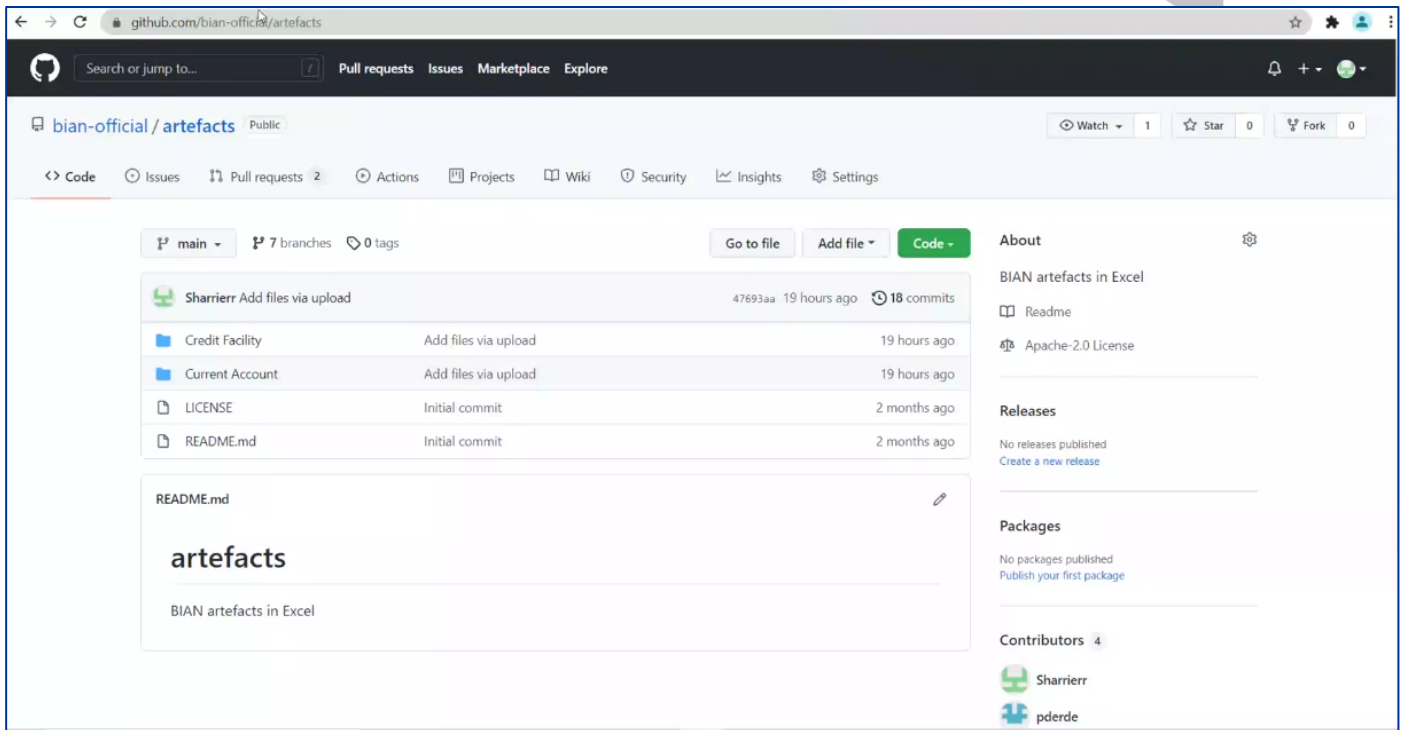


Step by Step Instructions

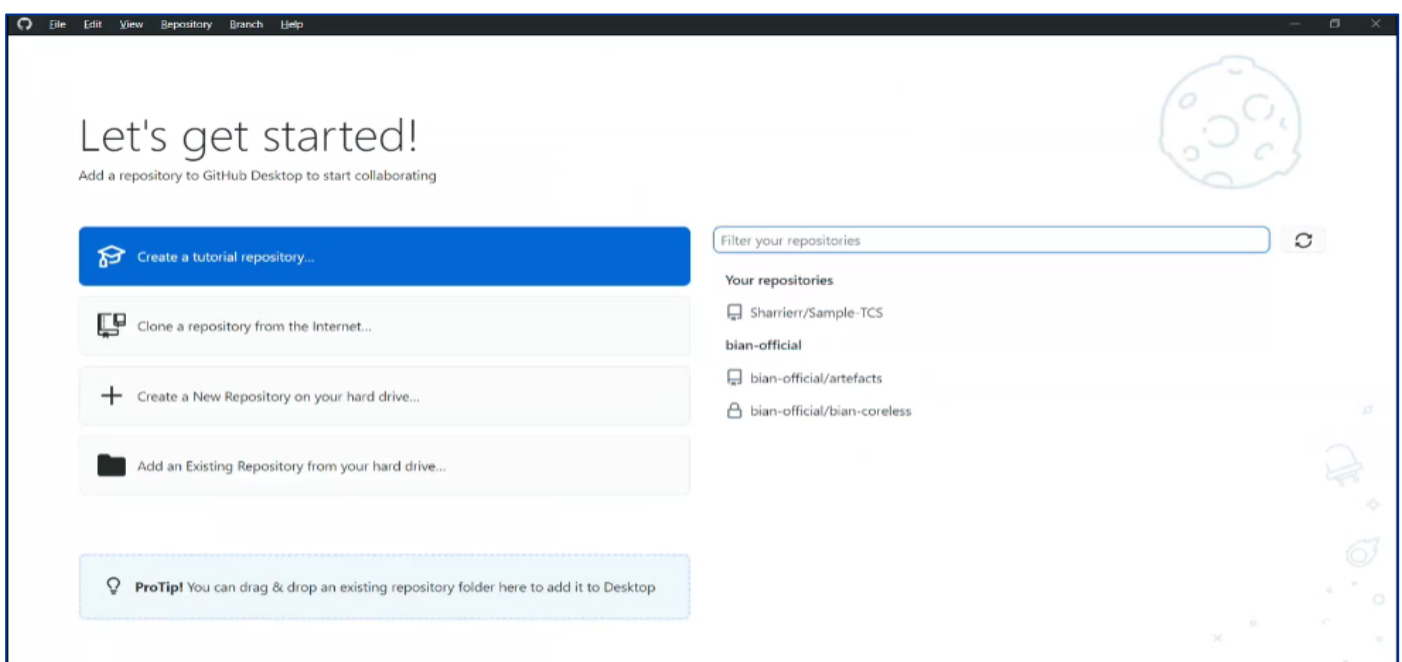
- Copy the artefacts into the local directory
- Modify the files present in local folder
- Create new branch in Github (first time activity) for your organization
- Commit the changes to new branch
- Publish the changes
- Create Pull request to notify the reviewers about the changes

Step 1: Copy the artefacts into local directory

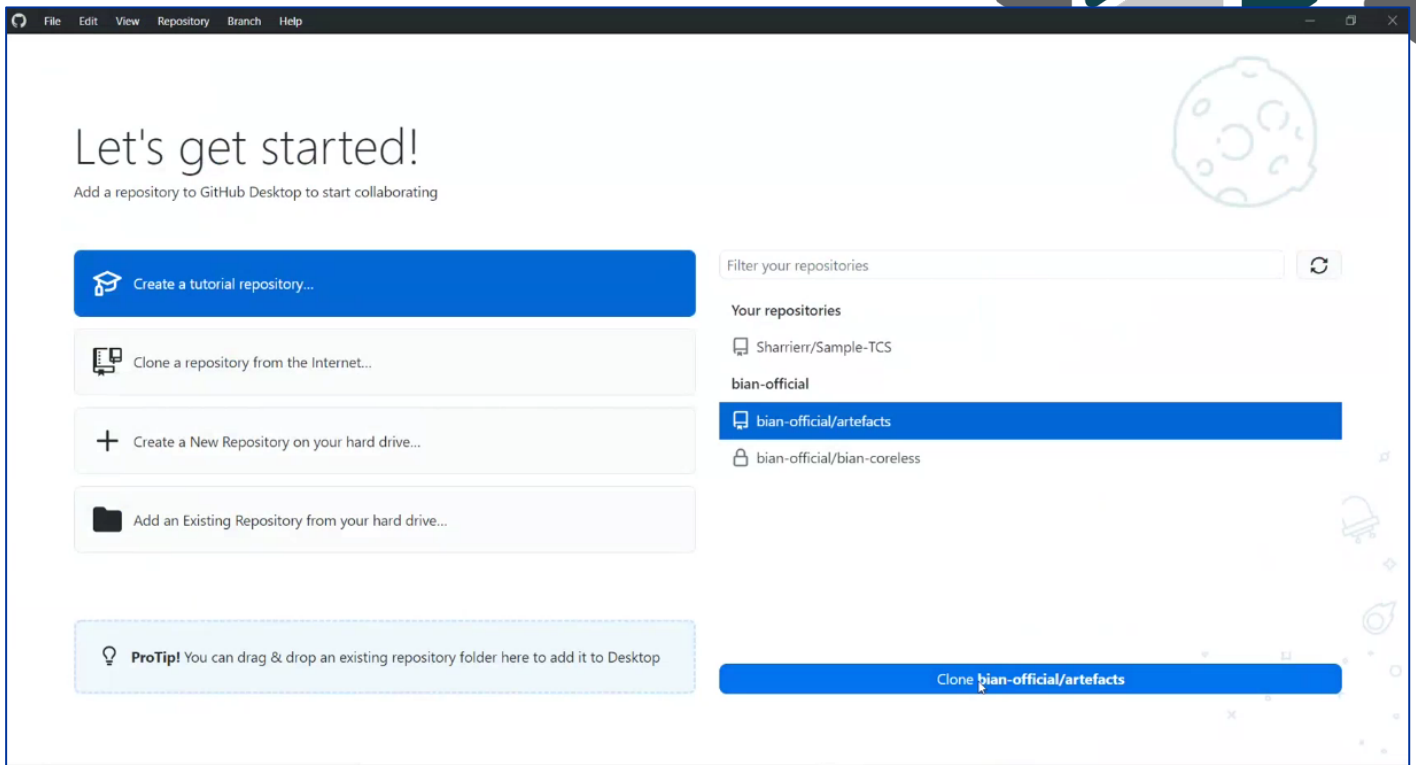
Open the [Github.com/bian-official/artefacts](https://github.com/bian-official/artefacts) portal and sign in on the login page. A new user may have to create a login ID.



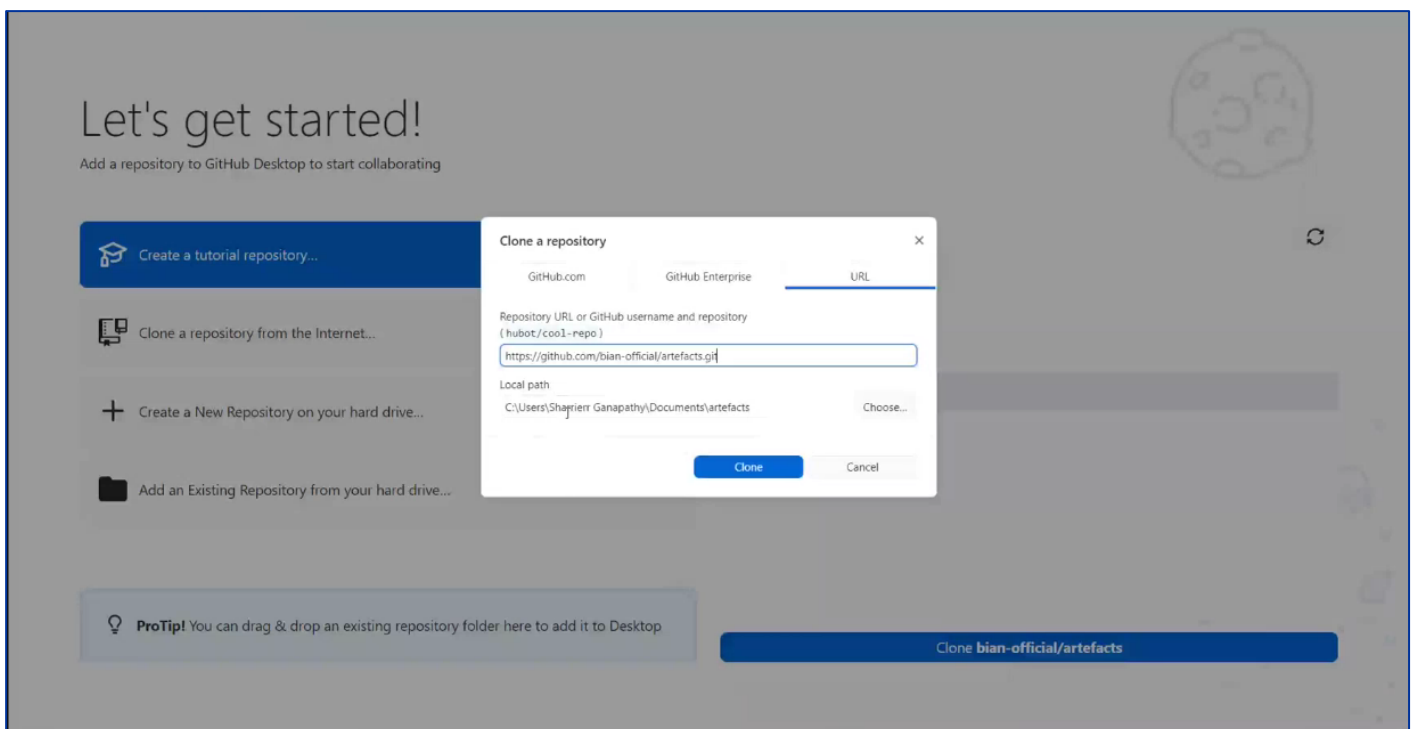
As artefacts are in CSV file format, the user needs to clone the artefacts in the local directory to execute the changes. To do that, the user needs to open the Github desktop. It will lead to the below screen.



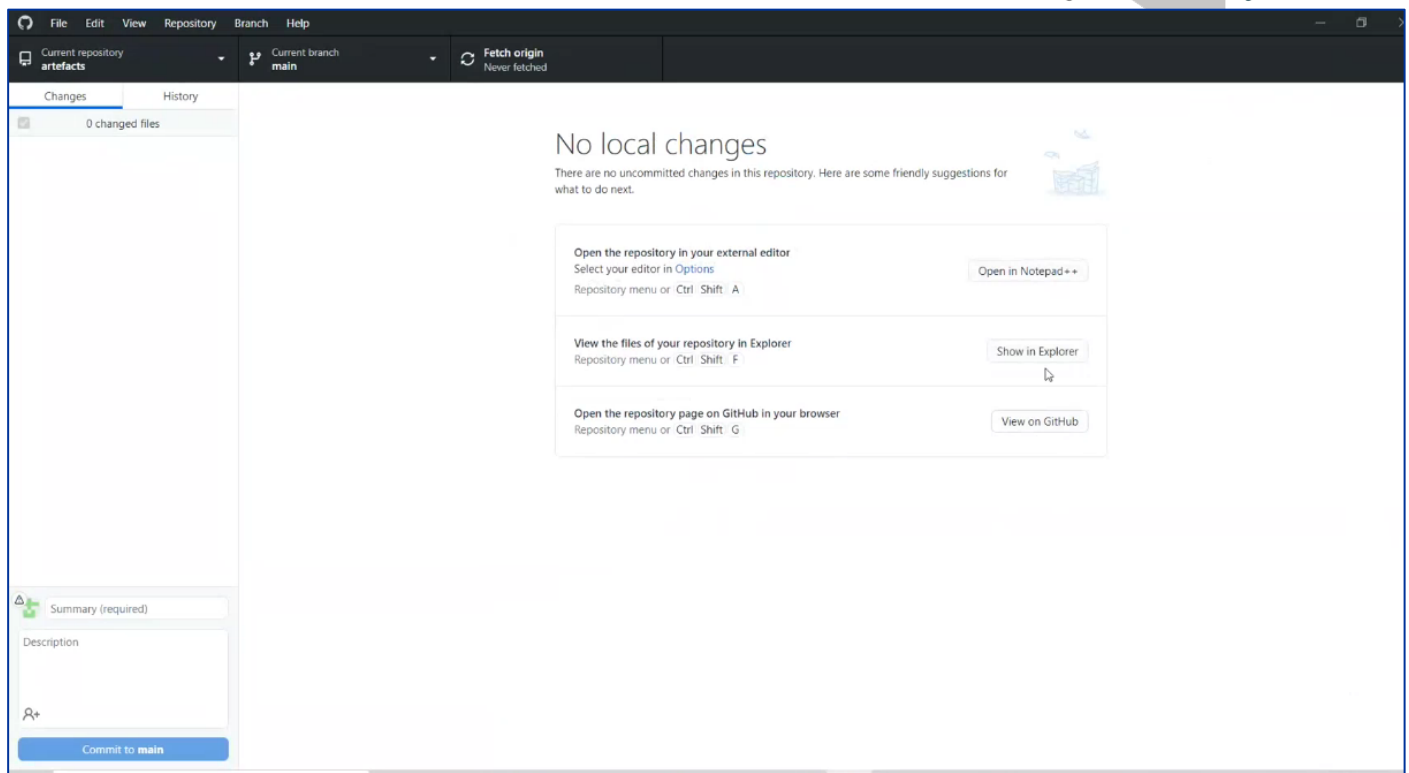
The user will need to select bian-offical/artefacts folder and click on Clone bian-offical/artefacts.



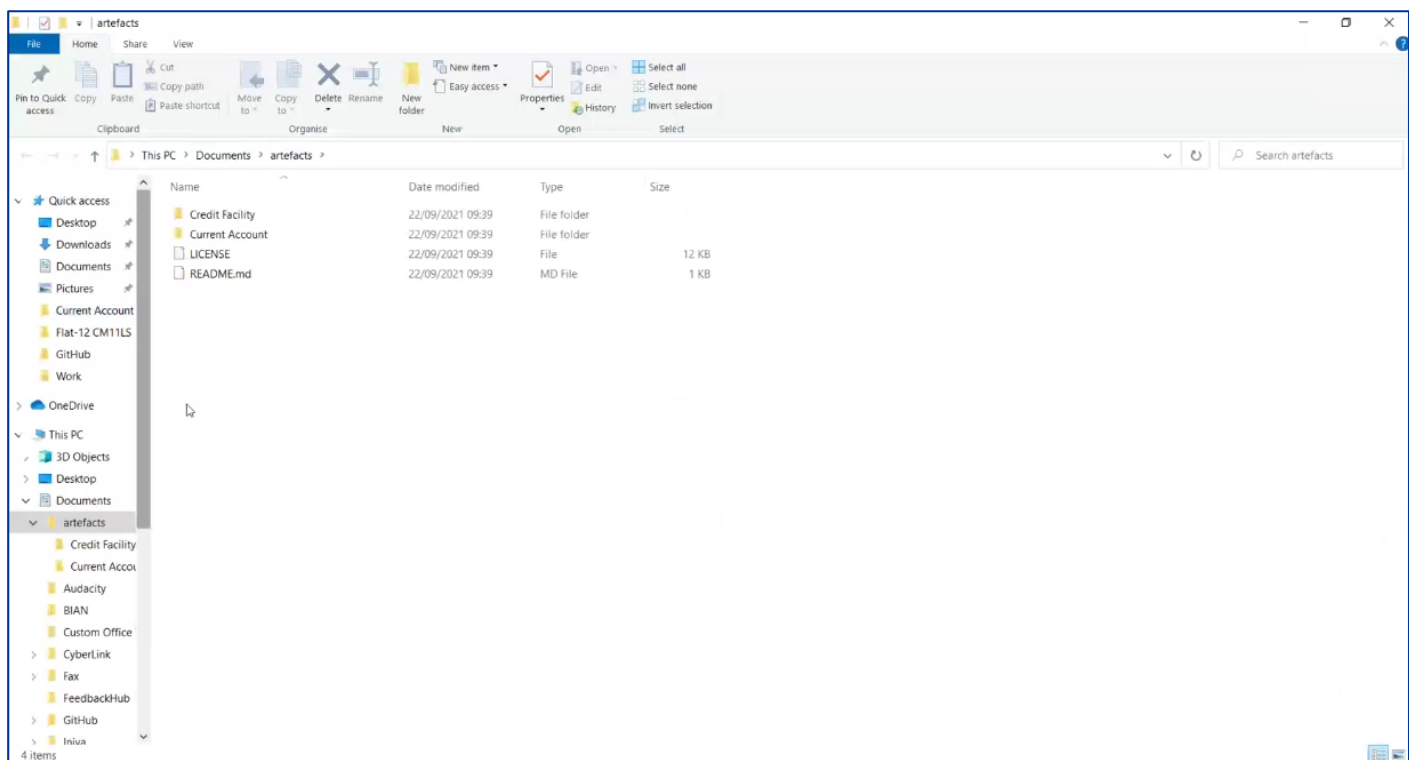
It will lead to a confirmation screen where the clone copy of the artefacts would be placed in a local path. If required, the local path can be changed according to user convenience where the artefacts can be cloned. Click Clone button to copy.



Completion of cloning will lead to the below screen wherein the user will have to select show in explorer button to check the files in local path.



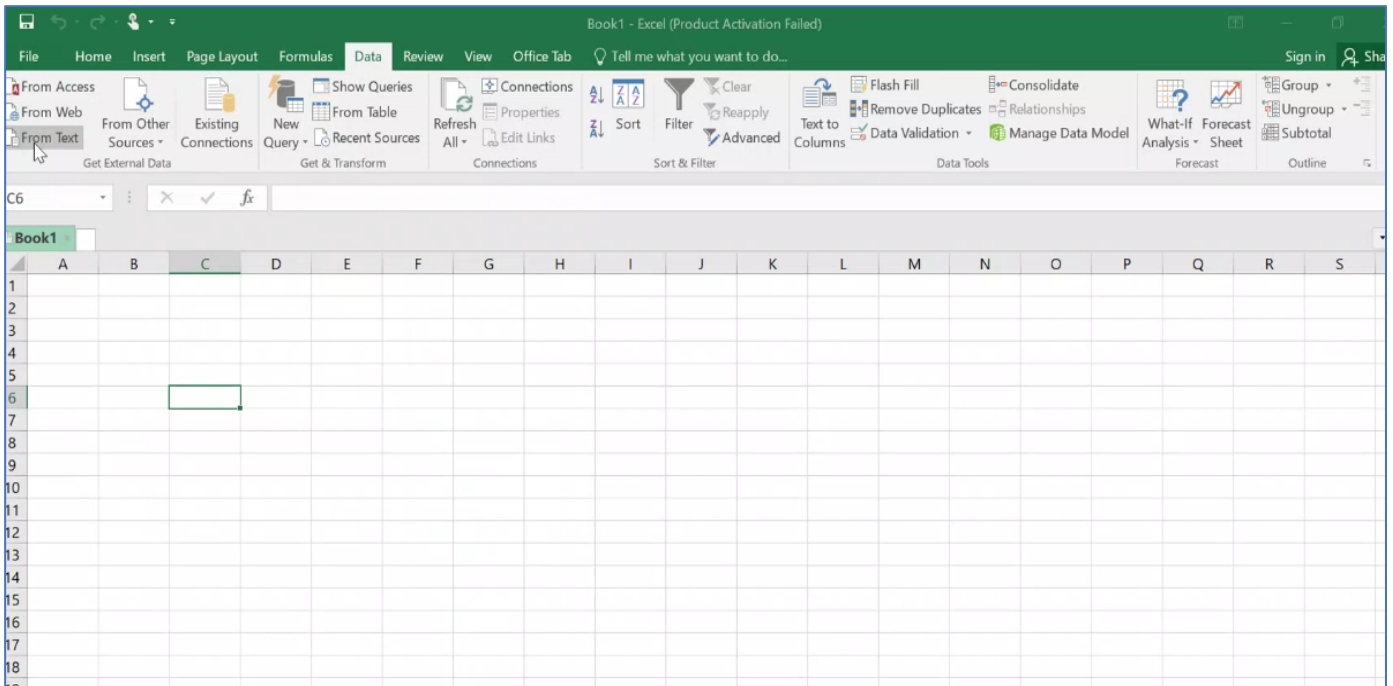
Cloned files will be available in the local directory as shown below.



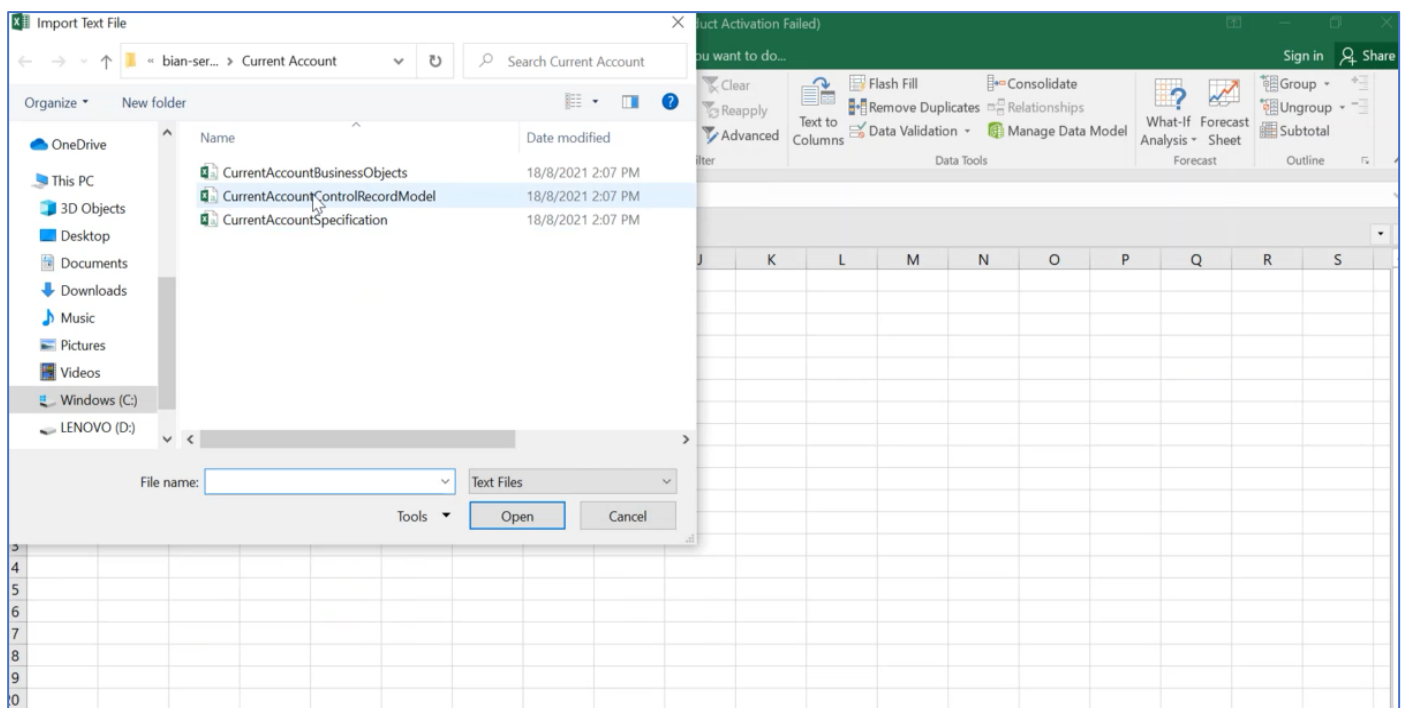
Step 2: Modify the files present in local folder

As the artefacts are in CSV file format, it is recommended to open the blank Microsoft excel document and then follow the below steps to open the CSV file.

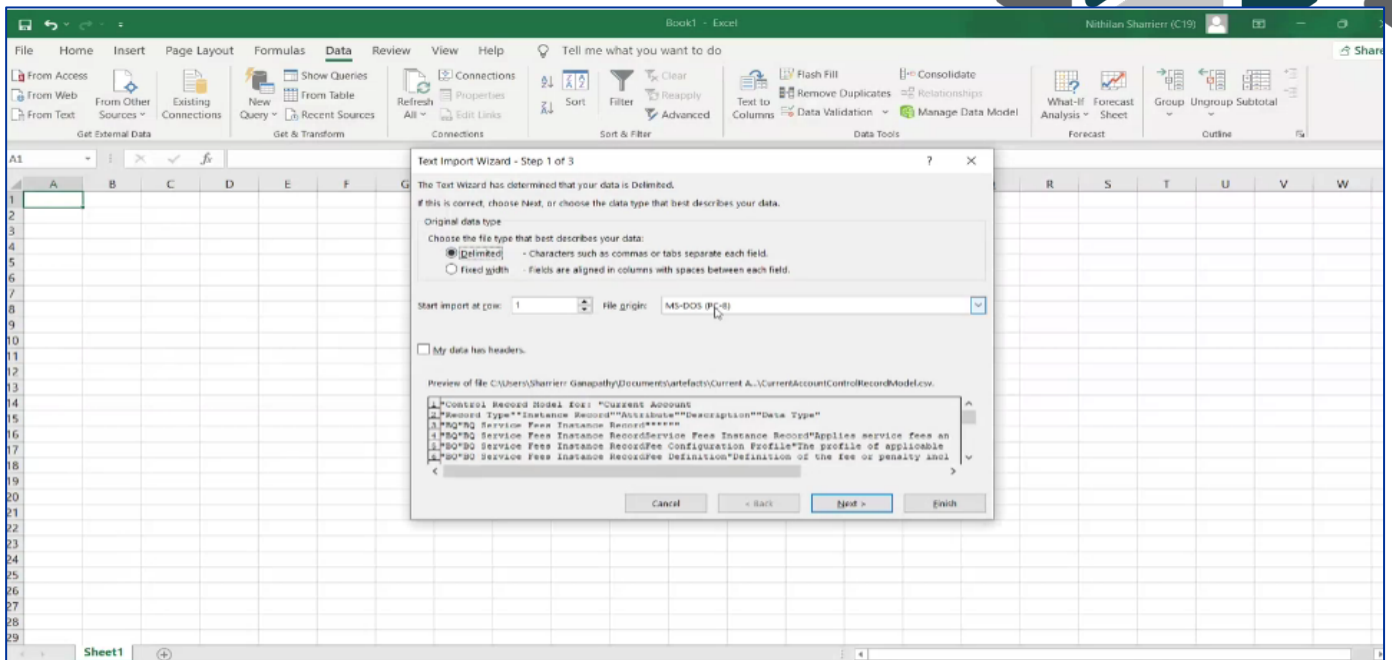
Open MS Excel → open Data menu → Select 'From Text' option from the Data menu



Navigate to GitHub folder where artefacts are cloned.



On the Text Import Wizard choose the option 'Delimited', follow the default steps to open the CSV file.



Sample modification of Current Account Service Domain Specification. In this Service domain specification artefact, the permissible or allowed attributes which can be modified are Service Domain, Role Definition, Example of Use, Executive Summary, and Key features.

In case the user wants to change the functional pattern of this SD specification, its corresponding Generic Artefact and Asset type would also require to be changed appropriately.

Note: Modifications are done for demo purpose only and these are not the proposed modifications.

1	Service Domain specification for Current Account	
2	Business Area	Products
3	Business Domain	Consumer Banking
4	Service Domain	Checking Account
		The Checking Account or Demand Deposit Account as it can be called is a financial facility that represents the general checking account facility at the core of the consumer and small business banking activity. There is a range of supporting features that make up the standard facility (checks/cheques, standing orders, debit cards, phone and on-line banking services etc.). The fulfillment can include a range of optional services, fees and interest payments and penalties and will often be bundled and or underlie/support other financial facilities and financial transactions
5	Role Definition	A customer processes a series of services (e.g., request printed statements, initiate a transfer, set up a standing order, set up a direct debit) through the call center by accessing their current account
6	Example of use	This service domain orchestrates a consumer checking/demand deposit account. The typical range of services and fees covers payments and deposits, standing orders, direct debit, sweeps, liens, check and debit card access.
7	Executive Summary	Set-up current account facilities, Issue cards, check-books for an account, Process deposits and withdrawals, Handle standing orders and direct debits, Process fees and apply interest charges, Provide balance/statements and reports
8	Key Features	Fulfill
9	Functional Pattern	CheckingAccount
10	Asset Type	Facility
11	Generic Artifact	CurrentAccountArrangement
12	Control Record	Registered
13	Registration Status	

Similarly, below mentioned fields can also be changed

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A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S		
1	Service Domain specification for Current Account																			
2	Business Area	Products																		
3	Business Domain	Consumer Banking																		
4	Service Domain	Current Account																		
5	Role Definition	The Current Account or Demand Deposit Account as it can be called is a financial facility that represents the general checking account facility at the core of the consumer and small business banking activity. There is a range of supporting features that make up the standard facility (checks/cheques, standing orders, debit cards, phone and on-line banking services etc.). The facility also supports optional services, fees and interest payments and or underlies/support other financial facilities and services (e.g. direct debits, standing orders, etc.).																		
6	Example of use	A customer processes a series of services (e.g. direct debits, standing orders, etc.). The customer processes a series of services (e.g. direct debits, standing orders, etc.). The customer processes a series of services (e.g. direct debits, standing orders, etc.). The customer processes a series of services (e.g. direct debits, standing orders, etc.).																		
7	Executive Summary	This service domain orchestrates a consumer checking/demand deposit account. The typical range of services and fees covers payments and deposits, standing orders, sweeps, liens, check and debit card access.																		
8	Key Features	Set-up current account facilities																		
9	Issue cards, check-books for an account																			
10	Process deposits and withdrawals																			
11	Handle standing orders and direct debits																			
12	Process fees and apply interest charges																			
13	Provide balance/statements and reports"																			
14	Functional Pattern	Maintain																		
15	Asset Type	CurrentAccount																		
16	Generic Artifact	Facility																		
17	Control Record	CurrentAccountArrangement																		
18	Registration Status	Registered																		
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File Home Insert Page Layout Formulas Data Review View Developer Help

Share Comments

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	A	B	C	D	E	F	G
22	CR	CR Current Account Arrangement Instance Record	Position Limits	Position limits that are maintained by the account	String		
23	CR	CR Current Account Arrangement Instance Record	Position Limit Type	The type of position maintained for the account (e.g. transaction credit/debit, netting, position)	String		
24	CR	CR Current Account Arrangement Instance Record	Position Limit Settings	The position definition, associated limit settings and rules	String		
25	CR	CR Current Account Arrangement Instance Record	Position Limit Value	The current calculated position	String		
26	CR	CR Current Account Arrangement Instance Record	Date Type	Key dates associated with the account (e.g. opening date, closing date)	String		
27	CR	CR Current Account Arrangement Instance Record	Date	Value of the date type	AccountDate		
28	CR	CR Current Account Arrangement Instance Record	overdraft limit	Eligible overdraft limit	String		
29	BQ	BQ Associations Instance Record					
				The type of association with the customer (e.g. familial or corporate, includes household associations, for corporations allowed users/buyers)			
30	BQ	BQ Associations Instance Record	****Associate Type		String		
			****Associate Obligation/Dependency Description	Description of the rights or obligations granted to the associate			
31	BQ	BQ Associations Instance Record			String		
			****Association Valid From/To Date	The start and end dates for the association if appropriate			
32	BQ	BQ Associations Instance Record			Date		
			****Product Instance Reference	Reference to a product or service where the association is linked in some manner (e.g. guarantor)			
33	BQ	BQ Associations Instance Record			String		
34	BQ	BQ Interest Instance Record					
35	BQ	BQ Interest Instance Record	Interest Rate Type	Applicable rate type	String		
			Interest Rate Application Schedule	The processing schedule for applying interest rates to the account			
36	BQ	BQ Interest Instance Record	Interest Rate Configuration	The collection of applicable rates	Rate		
37	BQ	BQ Interest Instance Record	Interest Rate	The rate value to be applied	Rate		
38	BQ	BQ Interest Instance Record	Interest Application Record	The record of applied interest	String		
39	BQ	BQ Interest Instance Record	Interest Transaction	A record of applied interest	String		
40	BQ	BQ Interest Instance Record					

Adding the new attribute under control record. This change is for demonstration purpose only

Adding new BQ (5 rows). This change is for demonstration purpose only.



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	A	B	C	D	E	F	G	H	
409	Attribute	Account		AccountStatus	A characteristic of account which refers to the LifecycleStatus of account like opened, closed, blocked, etc.	String			
410	Attribute	Account		AccountIdentification	The identifier of account like Account Number.	AccountIdentification			
411	Attribute	Account		AccountDate	A characteristic of account which refers to LifecycleDate of account (e.g. OpeningDate, LiveDate, etc.)				
412	Attribute	Account		AccountType	Specifies the category of account like payment account, loan account, securities account, etc.	AccountType			
413	Attribute	Account		AccountSubType	SubType of the account	AccountSubType			
414	Attribute	Account		AccountPurpose		Text			
					The state of the obligations managed on the account; the result of all entries on the account... Numerical representation of the net increases and decreases in an account at a specific point in time. (ISO20022). . Banking: Amount available in an account for withdrawal or use.. Read more: http://www.businessdictionary.com/definition/balance.html . . Bookkeeping: Difference between the debit and credit sides of an account.. Read more: http://www.businessdictionary.com/definition/balance.html				
415	Attribute	Account		AccountBalance		AccountBalance			
416	Attribute	Account		AccountCurrency		AccountCurrency			
417	Attribute	Account		AccountDescription	A detailed explanation or commentary of account. .	Text			
418	Class	Account	Log		A record of events/entries..				
419	Class	CurrentAccountArrangement			An arrangement within the current account agreement				
420	Class	CurrentAccountArrangement			An agreed commitment to perform actions that meet obligations under an agreement				
421	Class	Party Relationship			Holds the party association details				
422	Attribute	Party Relationship		RelationshipType	Type of the relationship party has with customer (e.g Guarantor etc)	RelationshipType			
423	Attribute	Party Relationship		RelationshipValidityPeriod	Relationship period	RelationshipValidityPeriod			
424									
425									
426									

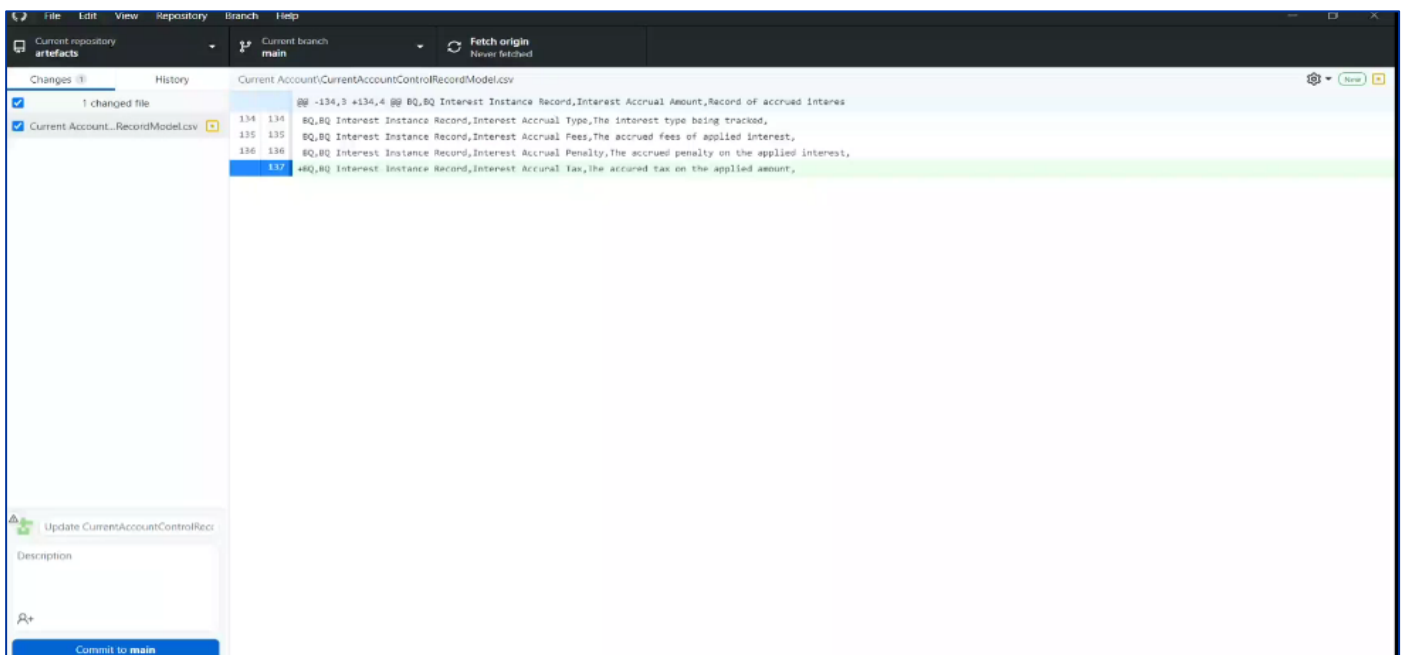
Adding the new attribute (new row). This change is for demonstration purpose only.

Adding the new class and attribute (3 new rows). This change is for demonstration purpose only.

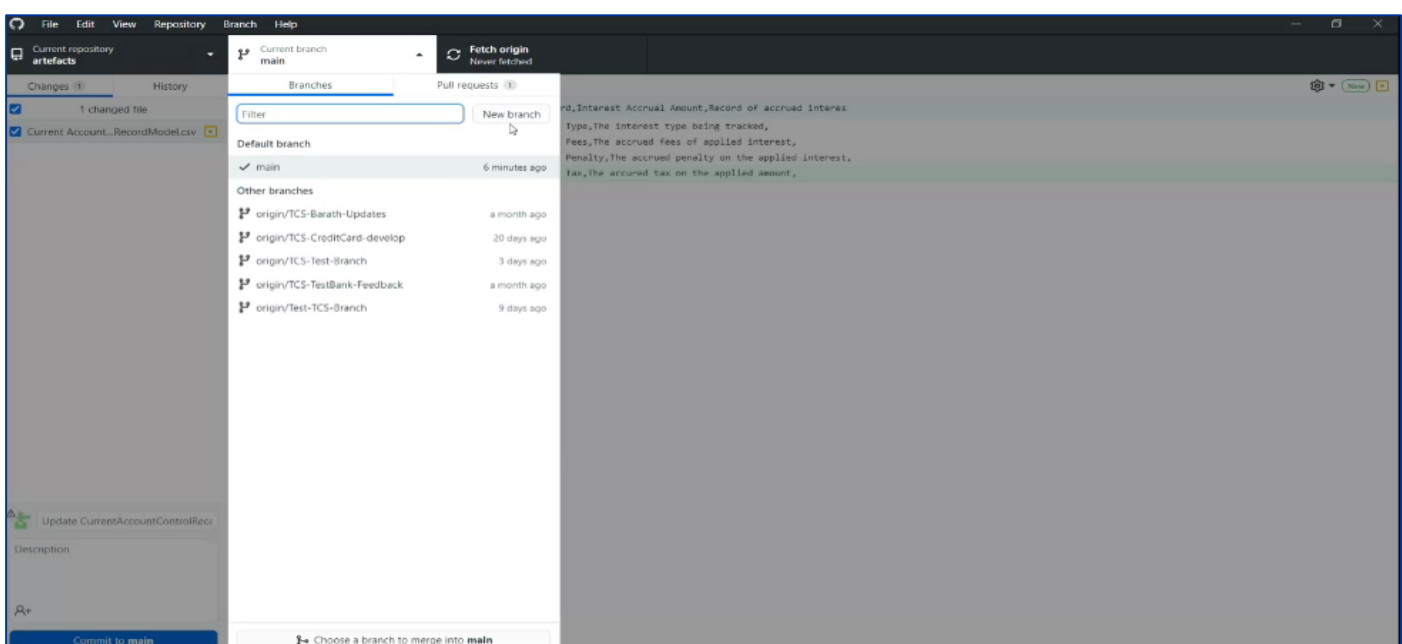
Step 3: Create a new branch in Github (first time activity) for your organization

Now the changed artefacts from the contributor need to be pushed for review through creation of a new branch in Github desktop.

Open Github desktop. The user will be able to see that the changed artefact is pointing to the main branch and the comparison result is shown as below.



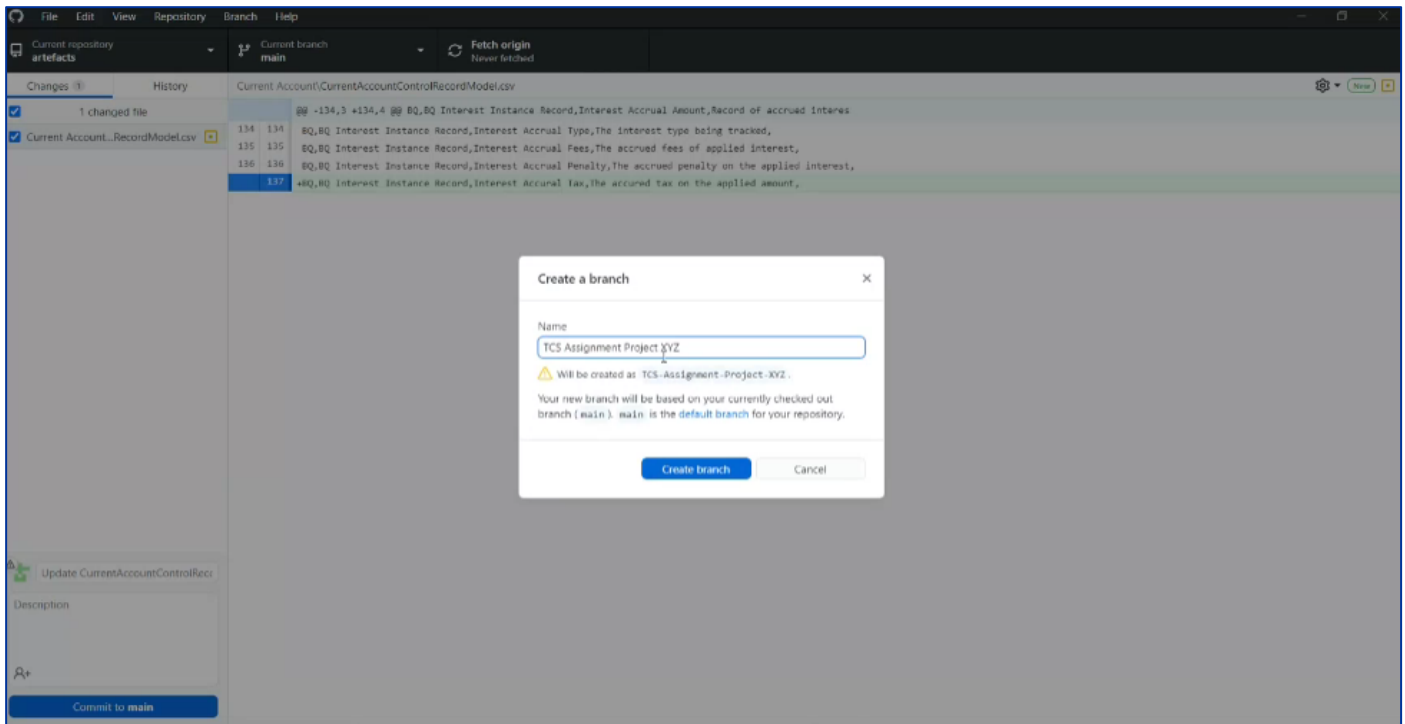
To initiate the deployment process, the user will have to create a new branch and commit the changes in it. To create a new branch, user will have to select the current branch and then select the new branch option as shown below.





Create a new branch starting with company name or contributor name.

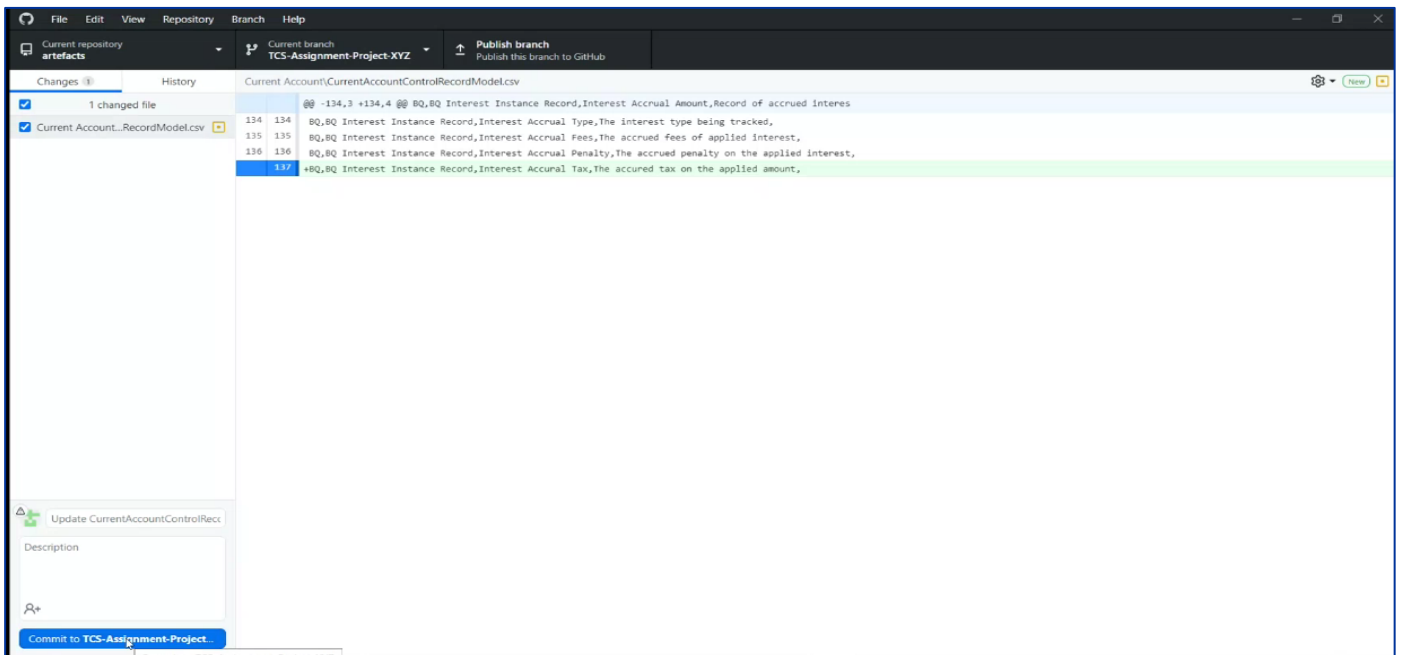
For example, mention new branch name as **TCS-Assignment-Project-XYZ** and click on **Create Branch** button.



Step 4: Commit the changes to the new branch

Now user will notice that the current branch has changed to TCS-Test-Branch and the repository is pointing to artefacts.

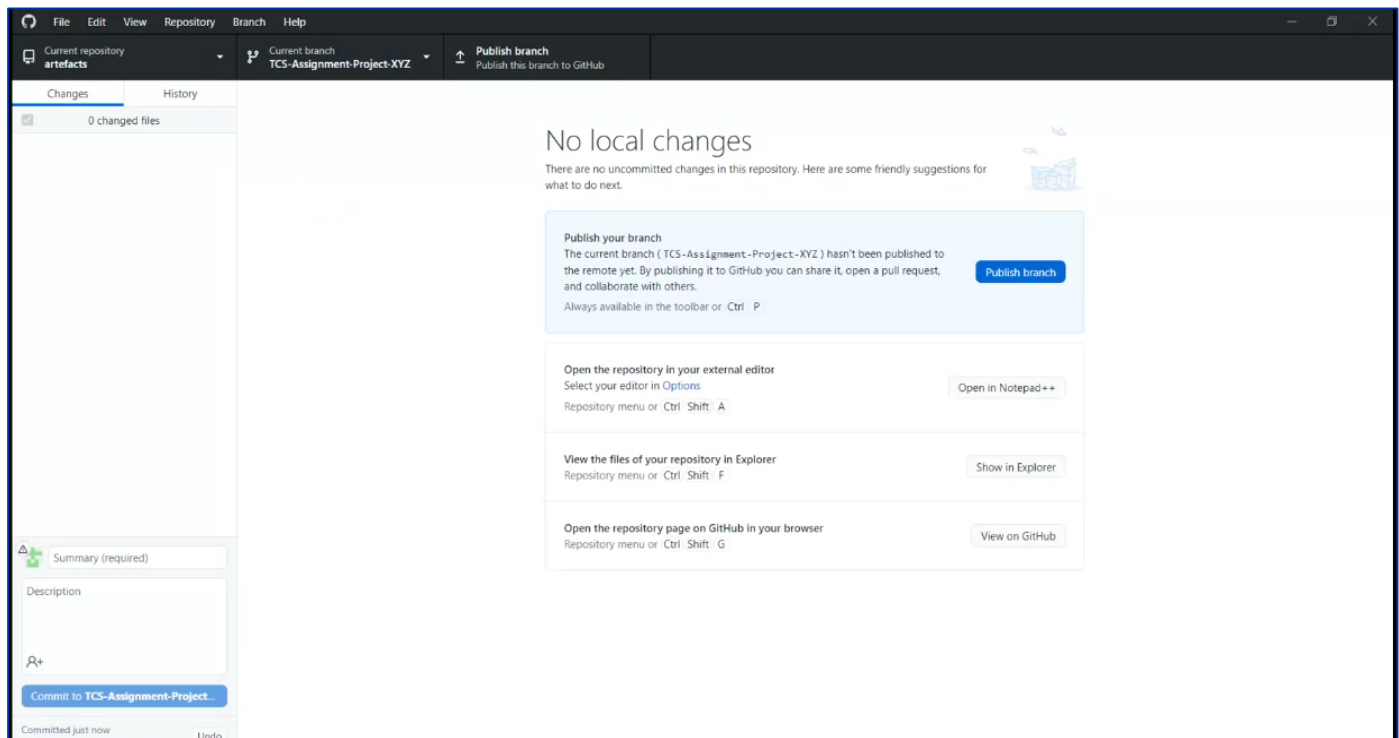
The user can select “Commit to TCS-Assignment-Project-XYZ” button to commit the changes in BIAN Github repository.



Step 5: Publish the changes to the new branch

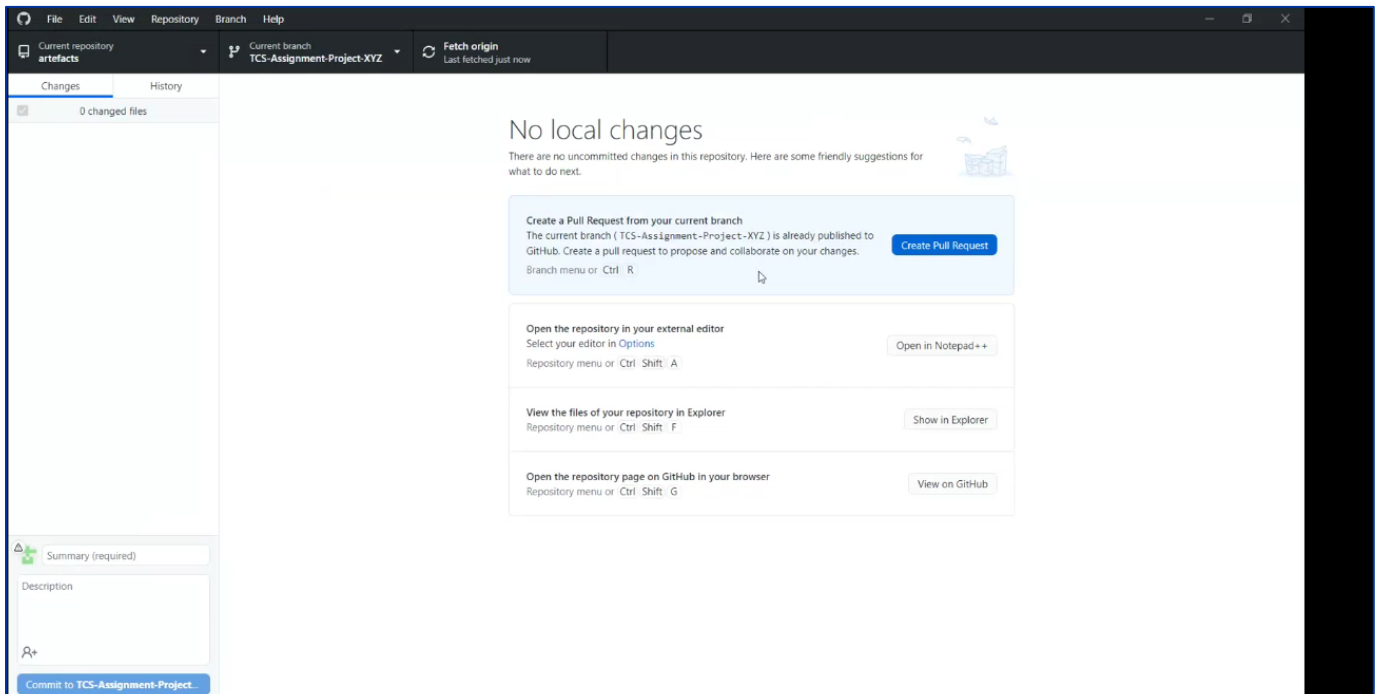
Now the changes are ready to be published.

The user can click on the publish branch button to make it visible to all users.

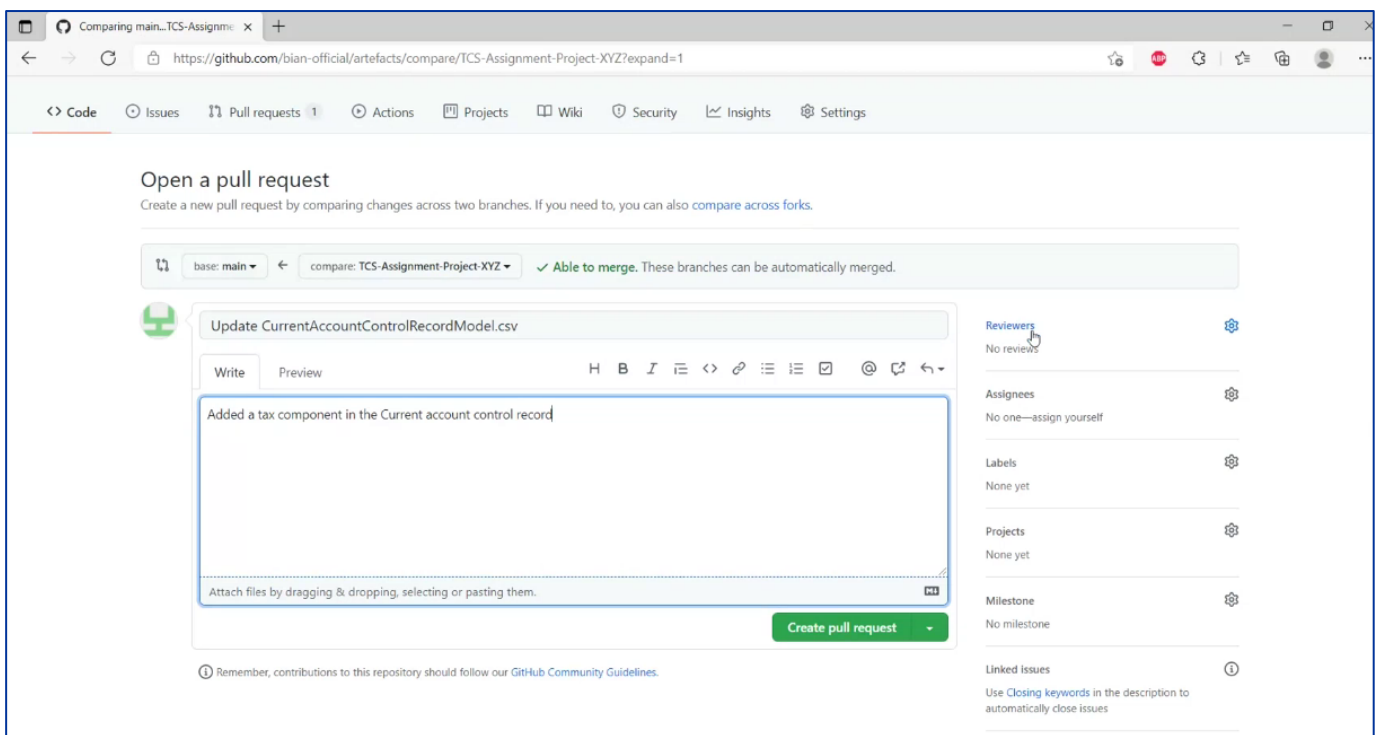


Step 6: Create Pull request to notify the reviewers about the changes

Once the changes are published to public, new screen will enable the user to create a pull request which will send notification of changes to reviewers/all users.



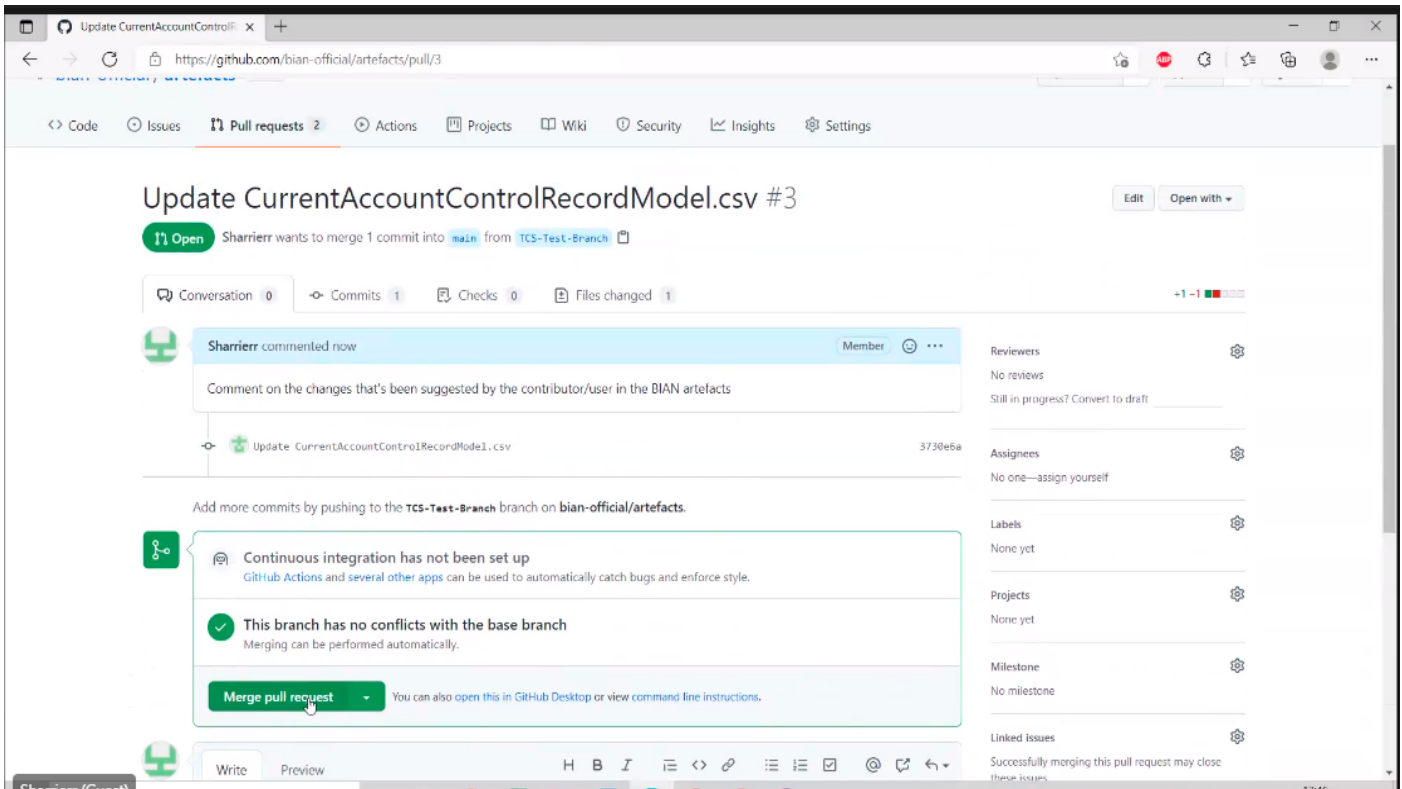
Create pull request will bring the user to the below screen wherein user can enter the comments for the changes done in the comment box.





Once comments are provided user should click on “create pull request”. This will send an email to the Review team so that they are notified about the changes.

The Review team will review, provide further comments and approve or reject the suggested changes. Once the changes are approved they will be available in the next planned release of BIAN artefacts.





BIAN Contribution – User Manual

We look forward to your contributions to BIAN artefacts which will help its enrichment and evolution and mutually benefit BIAN and all its users.