

WEBINAR

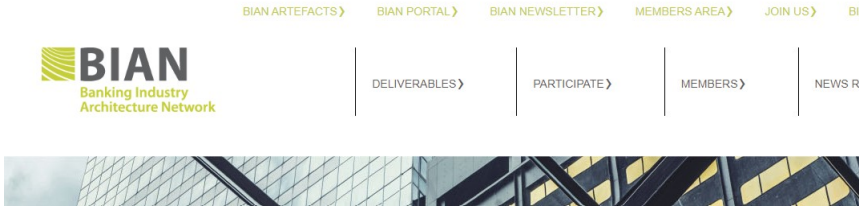
Building a Better Banking Data Architecture by using BIAN

April 5, 2023 | Q&A

Question	Answer
<p>What are non - Real world things?</p>	<p>Answered in session</p>
<p>Hi, some industry hype around the concepts of data mesh and data products. Would be interesting to hear your comment on it from BIAN point of view.</p>	<p>Data Mesh</p> <p>BIAN is focussing on the meaning and the structure of data independent from any type of usage, being business usage or IT-usage.</p> <p>BIAN only focusses on Semantics. In the metamodel of BIAN there is a data component “Analytics Object”. This data concept is introduced for the purpose of all type of analysis and reporting. BIAN did not yet do much work on this. By focussing on the meaning and the patterns we hope that this can help in realising the principles and objectives of a data mesh solution. The Service Domains can be seen as the Domain-Oriented decentralized ownership and Architecture. The data as a product principle can be seen as the Information Offering by a service domain, conformant to the data quality requirements relevant for that service domain.</p> <p>The Business Object Model of BIAN is the Conceptual canonical model that defines the meaning of the data independent from any usage or technical implementation.</p> <p>Zhamak Dehghani wrote an article, Data Mesh Principles and Logical Architecture (see https://martinfowler.com/articles/data-mesh-principles.html) , where she write about the Core principles and logical architecture of data mesh:</p> <p><i>“Data mesh objective is to create a foundation for getting value from analytical data and historical facts at scale - scale being applied to constant change of data landscape, proliferation of both sources of data and consumers, diversity of transformation and processing that use cases require, speed of response to change. To achieve this objective, I suggest that there are four underpinning principles that any data mesh implementation embodies to achieve the promise of scale, while delivering quality and integrity guarantees needed to make data usable : 1) domain-oriented decentralized data ownership and architecture, 2) data as a product, 3) self-serve data infrastructure as a platform, and 4) federated computational governance.”</i></p> <p>In the same she speaks about Data as a product:</p> <p><i>“One of the challenges of existing analytical data architectures is the high friction and cost of discovering, understanding, trusting, and ultimately using quality data. If not addressed, this problem only</i></p>

	<p><i>exacerbates with data mesh, as the number of places and teams who provide data - domains - increases. This would be the consequence of our first principle of decentralization. Data as a product principle is designed to address the data quality and age-old data silos problem; or as Gartner calls it dark data - “the information assets organizations collect, process and store during regular business activities, but generally fail to use for other purposes”. Analytical data provided by the domains must be treated as a product, and the consumers of that data should be treated as customers - happy and delighted customers.”</i></p>
<p>Are there Banks using BIAN's Architecture "live"? How does BIAN's Architecture works in conjunction with TOGAF?</p>	<p>Live: More and more of our member banks use BIAN as a reference to get insight in their own organization specific landscape.</p> <p>TOGAF: See this case study: that illustrates the combined use of the Banking Industry Architecture Network (BIAN) Reference Model with the ArchiMate® 2odelling notation and the TOGAF® framework (both standards of The Open Group). <i>Archi Banking Group: Combining the BIAN Reference Model, ArchiMate® Modelling Notation, and the TOGAF® Framework</i> (https://publications.opengroup.org/archimate-library/y201)</p>
<p>That is correct but the concept comes down to almost the same. I would like to know how this correlated with the CBDC standards?</p>	<p>From a Business Object perspective there is no difference with Currencies or any other Financial Instrument. From a Functional perspective ... that is another story ...</p> <p>What Is a Central Bank Digital Currency (CBDC)? Central bank digital currencies are a form of digital currency that is issued by a country's central bank. They are similar to cryptocurrencies, except their value is fixed by the central bank and equivalent to the country's fiat currency.</p> <p>Many countries are developing CBDCs, and some have even implemented them. Because so many countries are researching ways to transition to digital currencies, it's important to understand what they are and what they mean for society. (https://www.investopedia.com/terms/c/central-bank-digital-currency-cbdc.asp)</p>
<p>There are a lot of systems in our banking backend. There are some integrations to commercial products like core banking, erp, crm, cash management, credit card systems and so one, in order to help do mapping between BIAN</p>	<p>BIAN Datamodels will help in getting insight in the meaning of tables and columns. Every Commercial Product has its own database structure. When you want to bring data from the one system to another system there is a need for a canonical structure, which can be used as a translation hub to any other database structure. BIAN will help from a semantical perspective, not from a technical perspective.</p>

<p>data models and current banking solutions implemented?</p>	
<p>Could you please repeat what is the difference between the 2 types of data diagrams? And what are their purposes?</p>	<p>We have 2 types of data models.</p> <ol style="list-style-type: none"> 1. Control Record Model: a model per Service Domain, that is keeping the information that is relevant for the fulfilment of the responsibility of the Service Domain. 2. We have 1 Business Object Model which is defining the information that is relevant for a Financial Institution. Information as it is, no matter how it is called or looked at. It is a model representing (data-) reality independent from any view on the data. Per Service Domain we create a diagram that is visualising the Business Objects, their relationships and attributes. It is meant to guarantee consistency in the definition and structure of any data concept.
<p>This is great, is there an adoption guidance for a financial org to adopt and align to existing data model for an existing partner with BIAN?</p>	<p>The adoption guidance we have is a training on BIAN Business Object. The adoption and alignment approach is dependent on the purpose such as “restructuring”, “migration”, “vertical lineage”, etc.</p>
<p>Is there a view that relates Business Capability Model with Business Object Model? What is granularity level of Business Capabilities that relates 1-to-1 with Business Object BIAN?</p>	<p>Where possible we attributed the Business Capability with the main Business Object. But not all Business Capabilities are attributed with a Business Object. In case it is, it can be navigated using our BIAN repository.</p>
<p>How do I get access to the BIAM data model?</p>	<p>You can go to the BIAN portal: https://bian.org/servicelandscape-11-0-0/</p> <p>Go to the Service Landscape overview: https://bian.org/servicelandscape-11-0-0/views/view_52821.html</p> <p>Select a service domain: Please visit https://envizion.eu/bian-models.html</p> <p>Example Loans and Deposits: https://bian.org/servicelandscape-11-0-0/views/view_247883.html</p> <p>Go to Loan SD Overview: https://bian.org/servicelandscape-11-0-0/views/view_52591.html</p> <p>Select Loan BOM diagram: https://bian.org/servicelandscape-11-0-0/views/view_33413.html</p> <p>As such you can view all Business Object Models per Service Domain in read-only mode.</p>

	<p>If interested in buying, please see following: https://envizion.eu/bian-models.html:</p> <p>Model files BIAN uses BiZZdesign software for modelling the BIAN Object Models, the Control Records and the Scenarios (using Archimate® and UML languages), unfortunately BiZZdesign lacks the facility to export the UML models to XMI.</p> <p>At Envizion we make these UML models available to anyone by offering them in generic (XMI) and tool specific formats. Organised per Business area, Business Domain, Service domain (class diagrams), helper, landscape and overview diagrams with and without referenced diagrams and as one global file containing all objects.</p> <p>These formats will allow you to elaborate, in the tool of your choice, your own logical and physical models, database scripts, where you can use the BIAN models as a starting point.</p> <p>BIAN members Are you a BIAN member? Then you will receive a 90% discount</p>
<p>Where does PSD2 fit into BIAN?</p>	<p>PSD2 is not as such in the BIAN Object Model, but the Business Objects and Relationships which are involved in the PSD2 will be for sure in the Model.</p> <p>PSD2 is a usage of the BIAN Business Object Model for this particular regulation. PSD2 will not change the Business Objects, nor the relationships that are in a Bank. PSD2 will focus on specific and objects and relationships. We do not have a diagram representing this situation.</p> <p>The information BIAN has on PSD2 can be found on the BIAN Website. Search for it by typing PSD2 in the search box on the top right of the screen.</p> 
<p>Is Power BI an example tool shown and Tableau, Qlikview etc are also supported?</p>	<p>Power BI, Tableau and Qlikview are Business Intelligence (BI) tools. In the presentation it was only given as an example of where the BIAN Business Object Model can be of value.</p>
<p>What is DMBOK?</p>	<p>The DMBOK is a generally accepted Body of data management knowledge. It is owned by the DATA MANAGEMENT association. The DMBOK makes an inventory the most fundamental Data management</p>

	<p>capabilities and explains each of these capabilities from the perspective of the activities , deliverables, participating roles, tools, etc. For many data professionals the DAMA DMBOK is “the” reference.</p> <p>Data Management Book of Knowledge https://www.dama.org/cpages/body-of-knowledge</p> <p>MISSION DAMA International is a not-for-profit, vendor-independent, global association of technical and business professionals dedicated to advancing the concepts and practices of information and data management.</p>
<p>Is this XMI available for download?</p>	<p>Please visit https://envizion.eu/bian-models.html</p> <p>Model files BIAN uses BiZZdesign software for modelling the BIAN Object Models, the Control Records and the Scenarios (using Archimate® and UML languages), unfortunately BiZZdesign lacks the facility to export the UML models to XMI.</p> <p>At Envizion we make these UML models available to anyone by offering them in generic (XMI) and tool specific formats. Organised per Business area, Business Domain, Service domain (class diagrams), helper, landscape and overview diagrams with and without referenced diagrams and as one global file containing all objects.</p> <p>These formats will allow you to elaborate, in the tool of your choice, your own logical and physical models, database scripts, where you can use the BIAN models as a starting point.</p> <p>BIAN members Are you a BIAN member? Then you will receive a 90% discount</p>
<p>What book is available for BOM?</p>	<p>BIAN works together with Van Haren Publishing for: BIAN Books https://downloads.vanharen.net/standards/bian BIAN training materials https://downloads.vanharen.net/standards/bian</p> <p>https://downloads.vanharen.net/standards/enterprise-architecture/bian/bian-data-architecture-design-specialist-courseware</p> <p>BIAN certifications https://www.vanharen.store/catalogsearch/result/index/?filter_standards=5507&q=BIAN+Foundation+EXAM+-+Online+Voucher</p> <p>For the training itself:</p>

	<p>https://bian-services.com/individual-in-house-training/?v=d3dcf429c679</p> <p>or</p> <p>https://envizion.eu/home#solutions</p>
Are the XMI models available for free?	No, but BIAN members get a 90% discount. standard price is 25.000€
Van Haren Website is having certification. What is the URL for this Website?	<p>Please visit:</p> <p>BIAN certifications</p> <p>https://www.vanharen.store/catalogsearch/result/index/?filter_standards=5507&q=BIAN+Foundation+EXAM+-+Online+Voucher</p>
Do we need to map current data models from various systems to the BIAN BOM?	<p>No, you don't need to map current data models from various systems to the BIAN BOM. Only do that when BIAN BOM can be an accelerator for</p> <ul style="list-style-type: none"> • getting insight in the real meaning of data-elements as implemented in various situations. • create/update Logical Data Models. • Define ETL via a canonical model • Common vocabulary • ...
Is the export of the BIAN BOM and how to use it included in the data specialist training?	<p>No. these are 2 separate offerings.</p> <p>The training uses the BIAN BOM for exercises.</p> <p>For more info on the export, see question "Is this XMI available for download?"</p>
<p>https://app.swaggerhub.com/apis/BIAN-3/Commissions/11.0.0</p> <p>I noticed there were some changes between version 10 and 11. In our organization we're currently trying to implement service domain in link above. Unfortunately, from the API definition it's unclear under which scenarios are BQ Calculation and BQ Payment initiated (since there is no POST method). Could you elaborate what's the reasoning behind it's functionality?</p>	<p>The POST method should be there, this is an incompleteness. In case a method is missing, and it is allowed according to the functional pattern, you can always add this yourself as long as you remain faithful to BIAN principles and patterns.</p>

<p>For an architect, what is the best way to get started with BIAN?</p>	<p>follow the foundation training. Please visit https://downloads.vanharen.net/standards/enterprise-architecture/bian</p> <p>When you are a Data or Information Architect, follow the BIAN Data Architecture & Design Specialist training.</p> <p>See https://bian-services.com/request-in-house-training/?v=d3dcf429c679</p>
<p>Is there a way to align new Banking APIs to be developed to BIAN model?</p>	<p>BIAN’s point of view is that the BIAN APIs are semantic, which means its value is in the “BIAN API template” to can be used as a reference. More information on this can be found on the BIAN Website</p> 