

WEBINAR

## Driving a New Banking Era: Convergence of Payments and Global Standardization

May 23, 2024 | Q&A

Question	Answer
How do you make it efficient to call back and forth between service domains with data in the frame banking and the legacy system and Mambu?	The key for connection between legacy and modern systems is the canonical, as it is a data model intermediary that maps fields for the communication to and from legacy systems. For example a purchase can come from a channel with an ISO8583 format then gets translated into the canonical with the mapped fields for a purchase (such as, amount, concept, vat, currency, etc). Then we use this mapping to create an API call in a REST service mapping them to the JSON call. This mapping is performed in real time and with in memory computing and in auto scaling pods, therefore performance is enhanced.
Does BIAN's data model provide a full coverage for your needs?	Not necessarily but it provides a solid foundation for the design of the transaction, our platform solves this by using flexible data models that can be enhanced on a per transaction basis.
Is there a mapping between BIAN and other industry standards that is available?	Well we provide standardization with BIAN but we also connect to many of the most popular industry standards such as REST, SOAP, ISO8583, ISO20022 and others.
Your platform provides out-of-box integrations with card processors (niubiz, izipay, etc) in Perú?	No, we don't currently provide out of the box integrations for these card processors, nevertheless we are currently connected to many popular card processors across latam using APIS and ISO8583 depending on the card processor necessities. Considering our architecture, actually we could offer those integrations in weeks.
Does AI/GenAI play a role in your architecture and implementation?	No, we currently don't offer AI or GenAI in our architecture, but we are working on that and will be ready in the near future.
Do BIAN support to transform Core Banking based on Loosely Coupled architecture?	Yes, please take a look at our homepage at our Coreless PoC's (3x). There we demonstrate how to move to an "Best of Breed" environment. There is also a recent Gartner research paper on Core Banking transformation explaining how to use the BIAN Service Landscape in combination with the BIAN APIs. The call this the "Undercover" approach.
Do you use BIAN's data objects? how do they map to other fin industry standards?	Our Business Object Model is fully aligned with ISO20022. This implies our models is ISO compliant. We also linked all our API endpoints to our BOM on

	<p>which our APIs are also ISO compliant out of the box. Please check it out at our homepage.</p> <p>Frame Banking internally models Business Objects and their attributes are mapped to ISO20022.</p> <p>Internal messaging between microservices is handled in canonical but all I/O is mapped to the standard.</p>
<p>Could you elucidate the interconnections between BIAN business capabilities and the service domain landscape, particularly how they align to optimize financial services architecture?</p>	<p>We are linking our Business capabilities to our Service Domains in our tooling (M:N)</p> <p>A service domain equals PBC. So you can consider them as a building block of an Composable Architecture.</p>
<p>Frame banking platform supports BNPL models?</p>	<p>Yes</p>
<p><b>Answered in Session</b></p>	
<p>How long did the implementation take?</p>	
<p>What are the best practices for implementing packaged business capabilities based on the BIAN framework, ensuring alignment with industry standards and scalability?</p>	
<p>What are the key challenges that you face in managing your internal canonical model and how you address them?</p>	
<p>How do you separate the microservices for the processing of payments (Frame Banking) and the APIs and services in the legacy system and the new CBS Mambu?</p>	
<p>Were the external partners acquainted with BIAN - or how mature were they in BIAN understanding?</p>	