



# BIAN Webinar; “How SPD Bank is using BIAN in their strategy program”

November 24<sup>th</sup> 2020



A laptop screen is the central focus, displaying a dark blue background with a white network diagram of interconnected nodes and lines. In the center of the screen, a white rectangular box contains the word "WEBINAR" in bold, white, uppercase letters. The laptop is on a desk, and a white coffee cup is visible in the foreground to the left. The background is a blurred office setting with windows and other people.

# WEBINAR

A Warm Welcome to YOU –  
Dialing in From all around the globe!

# On Today's Webinar

- **Hans Tesselaar**  
BIAN Executive Director
  
- **Wang Meng**  
Application Architect  
Shanghai Pudong Development Bank



# 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.

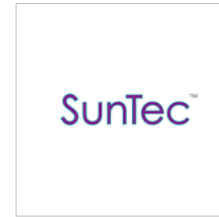
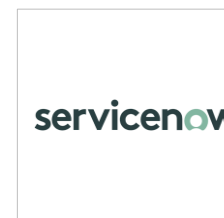
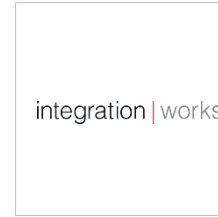
To provide a trusted roadmap for constant innovation. We create best practice architecture that the world's banks can rely upon 100%. To gather the best minds in banking architecture for the world to share in an open way.

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 & Financial Institutions



# Introduction | BIAN & Partners



# Introduction | BIAN & Academic, Standard Bodies and Training Partners



# Panoramic Banking and BIAN Adoption

November, 2020

# Shanghai Pudong Development Bank

Date of establishment : January 9<sup>th</sup>, 1993  
Total assets : RMB 7.67 trillion (USD 1+ trillion) by the end of September, 2020  
Place of the Head Office : Shanghai, China  
Employees : 55,000  
Customers : 1.46 million Corporate, 76.89 million Retail

Inside Mainland China :  
covering all the provincial regions  
41 tier-one branches, 1,700 Banking outlets  
Overseas Branches:  
in Hong Kong SAR, Singapore and London

# The Panoramic Banking Announcement

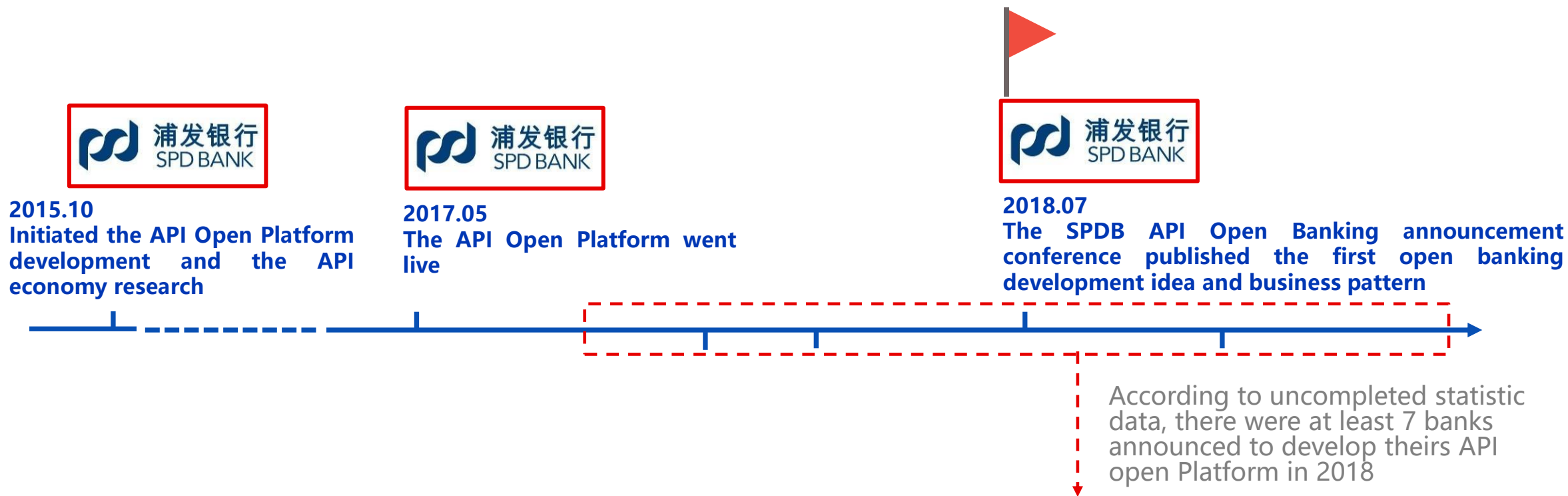
SPD Bank released the Open Banking 2.0 – The Panoramic Banking Blue Paper formally in the Open Finance and Future Forum in the 2020 INCLUSION. Bund Fintech Conference on September 25<sup>th</sup>, 2020. The Open Finance Union was announced to establish in the same time.



# Contents

- 1. Open Banking Practice**
- 2. Panoramic Banking Planning**
- 3. Scenario Twins**
- 4. Ecosystem Security**

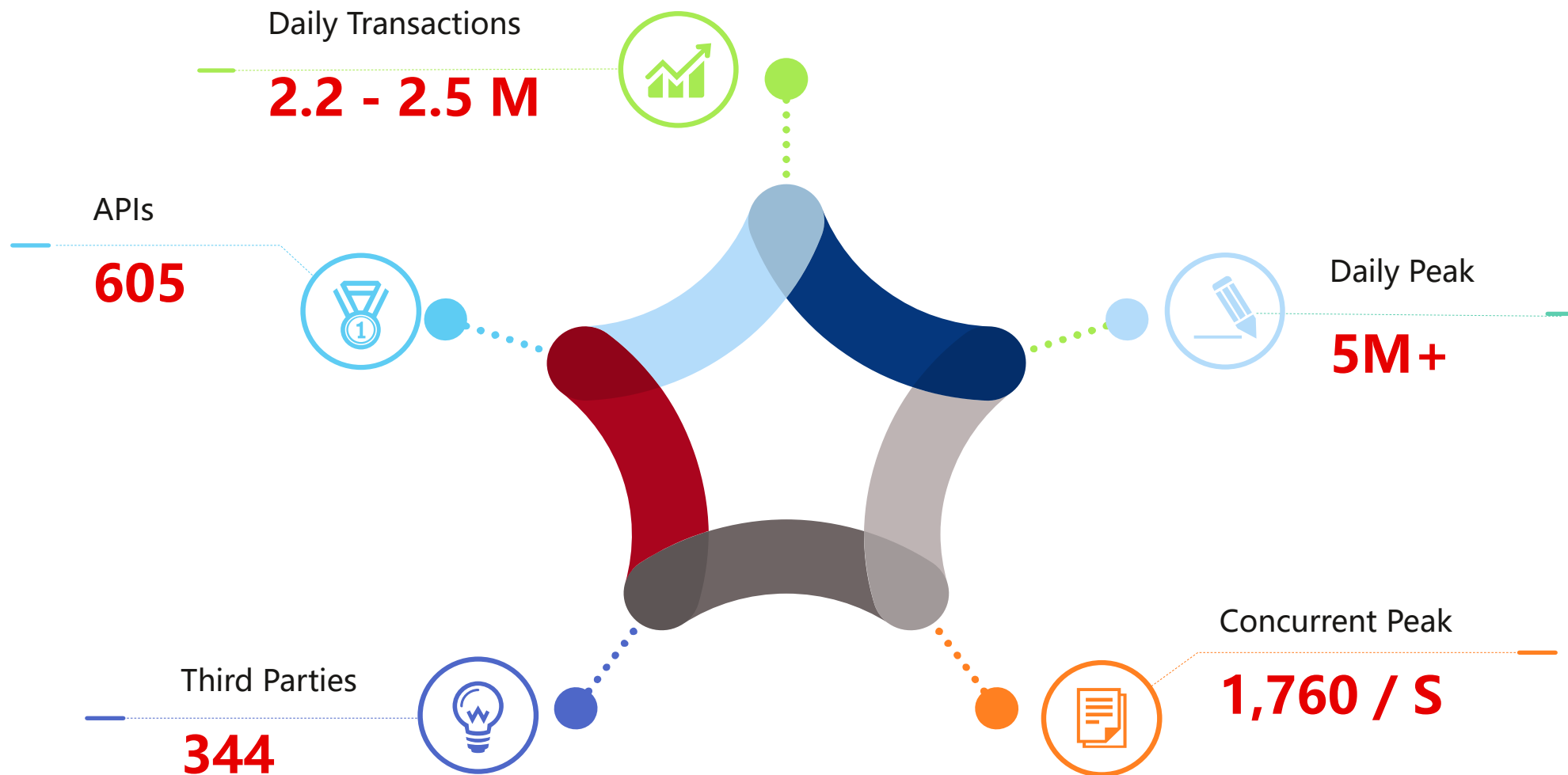
# The First Year of Open Banking in China



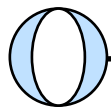
2018 is the first year of Open Banking in China, a lot of open banking platforms have been developed, the business model has been formed gradually since then.

API Bank of SPD Bank has attracted great attention of China's financial industry and was awarded one of the ten major events of *China's financial informatization* in 2018, as well as won the best API platform in *The Asian Banker* and the Best API Bank award in *Think2019*

# API Open Platform Status

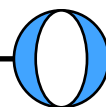
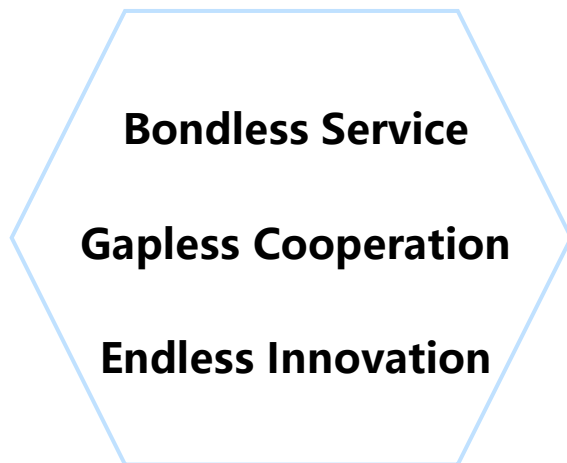


# From Open Banking to Panoramic Banking



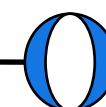
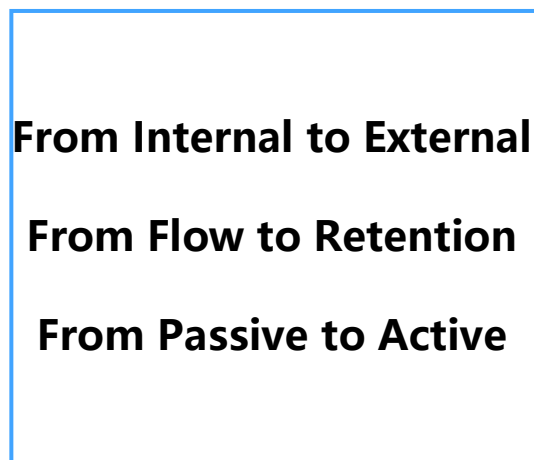
**2018.7.12**

**API Bank Boundless  
Open Banking**



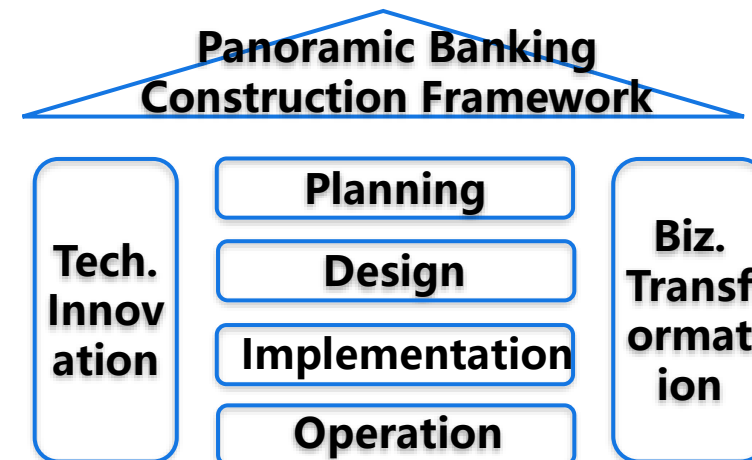
**2019**

**Practice and  
Exploration**



**2020.9.25**

**BaaS Panoramic  
Banking**



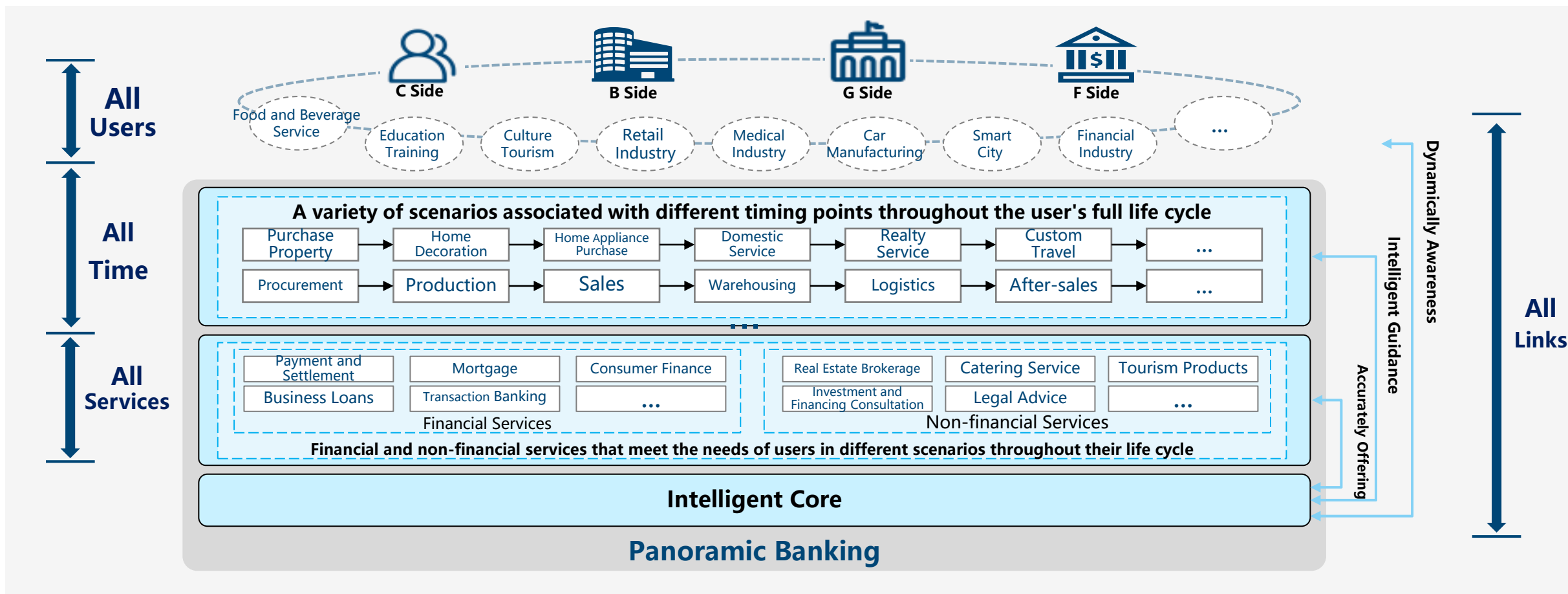
# Contents

- 1. Open Banking Practice**
- 2. Panoramic Banking Planning**
- 3. Scenario Twins**
- 4. Ecosystem Security**

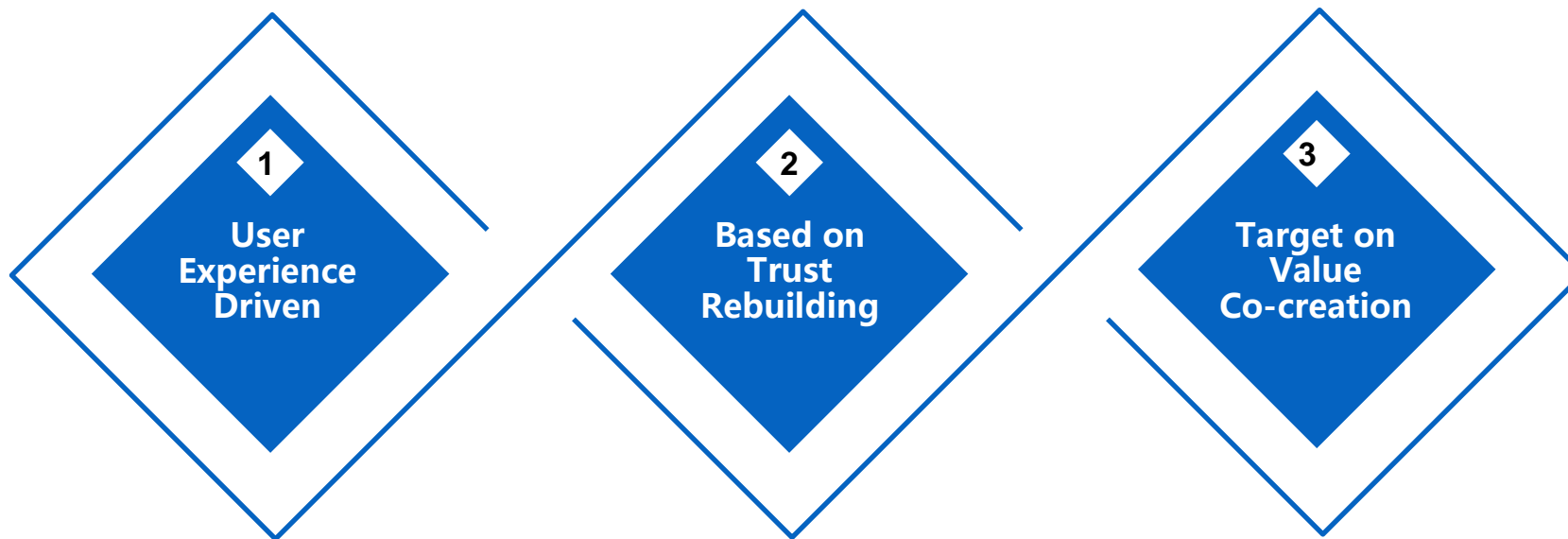
# Panoramic Banking Concept and Vision

Panorama banking means that bank builds platform-based ecosystem around the needs of customer life cycle and production cycle, sharing brand, channel, customer, technology and other resources with business partners, uses data intelligence dynamically perceiving customer requirements, provides integrated financial and non-financial products and services, so as to create value adding and achieve best experience for customers

Facing "all users", running through "all time", providing "all services" and realizing "all links"



# Panoramic Banking Features



- Focus on understanding and solving user' s pain points
- Integrate internal and external resources to meet user needs, provide quality services and improve user experience

- Improve the overall digital level of related parties
- Build digital credit system, reduce the information asymmetry between customer and financial institution and build trust of them

- Open capabilities, enable ecosystem partners achieve win-win cooperation
- Aims on value adding for users and partners, instead of playing zero-sum game

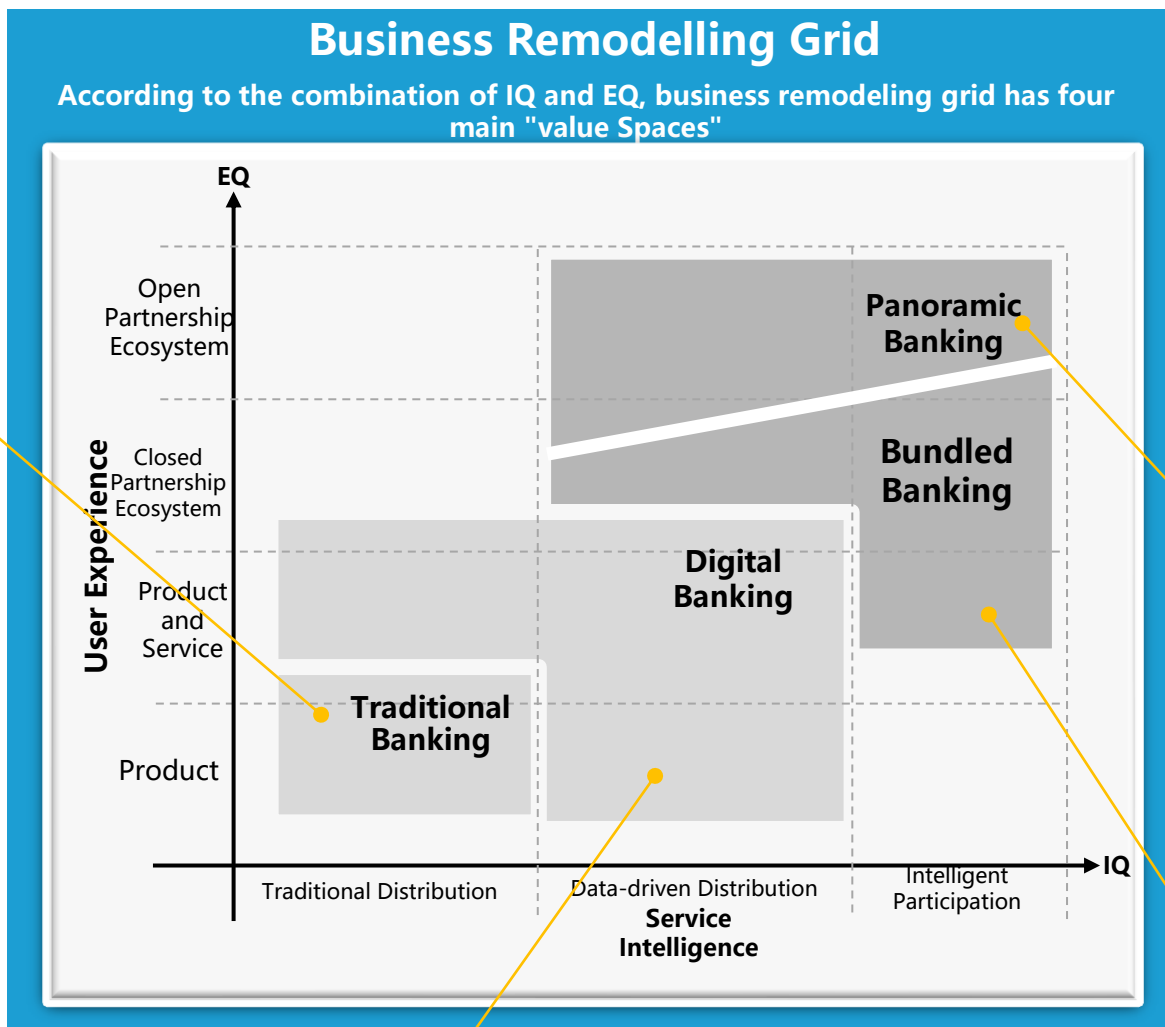
# Panoramic Banking Basic Value Point

## Traditional Banking

- **Realized value: Customers buy financial products or make financial transactions**
- The bank sells products or services to customers as an independent distribution channel. Such banks typically have high cost/revenue ratios and are prone to become infrastructure if lacking scale advantages

## Digital Banking

- **Realized value: Customers buy financial products or make financial transactions**
- Most banks are in the process of transforming from traditional banking to digital banking. They use digitalization to upgrade traditional business model and enhance user experience. Banks in this range are still product distribution channels, profits have begun to shrink



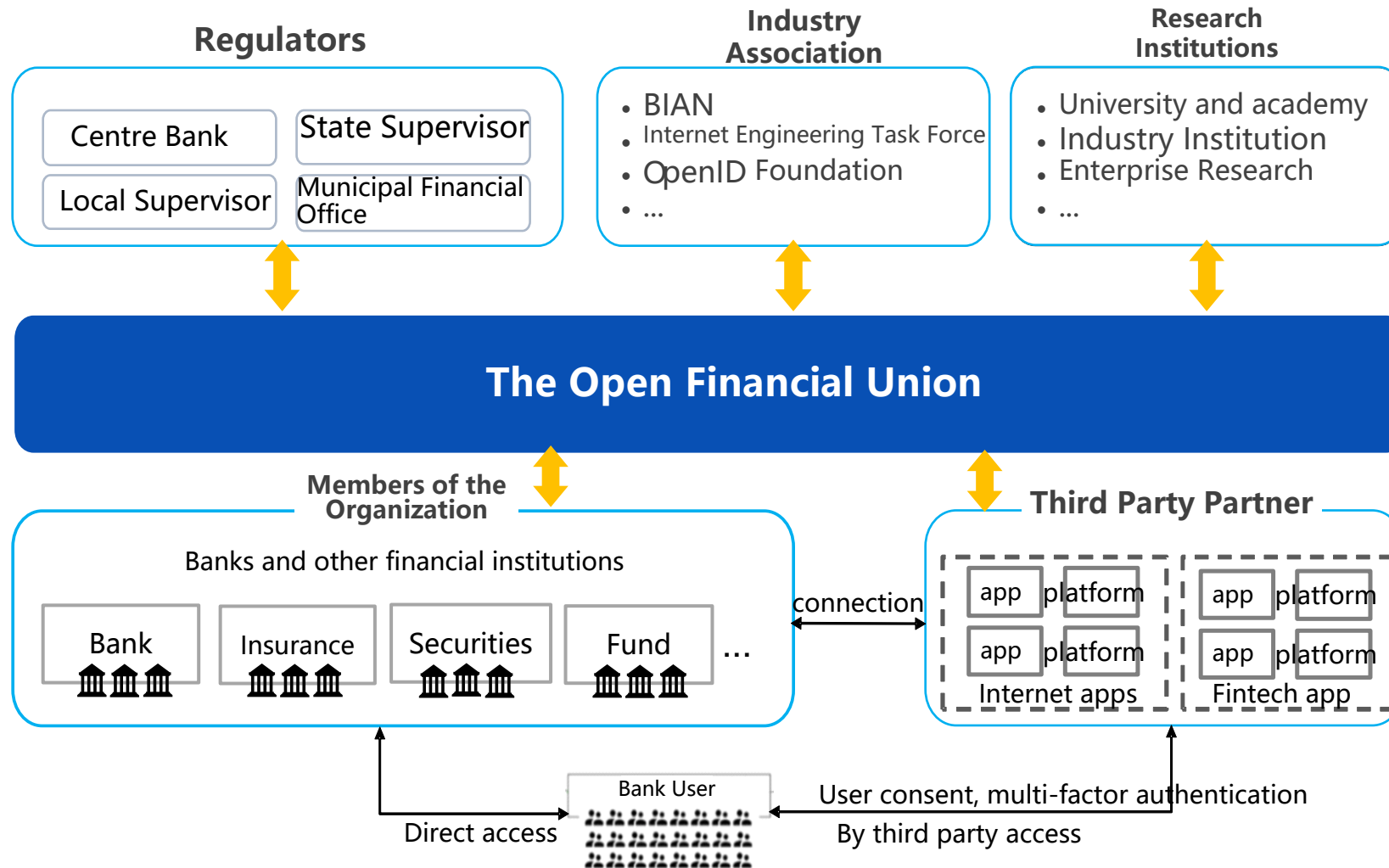
## Panoramic Banking

- **Realized value: Customers production and consume life cycle serving**
- Start from customer needs, constructs financial and non-financial scenarios to support ecosystem parties to interact. Reduce the information asymmetry of parties and promote win-win cooperation. Provide intelligent services, enable efficient interaction and improves profitability

## Bundled Banking

- **Realized value: Customers achieve their financial goals**
- Build open banking capabilities, integrate fintech products, and provide customers with better services. With the progress of technology, the distribution will be transformed from "data-driven" into "intelligent participation"

# Industry Co-construction and Co-prosperity



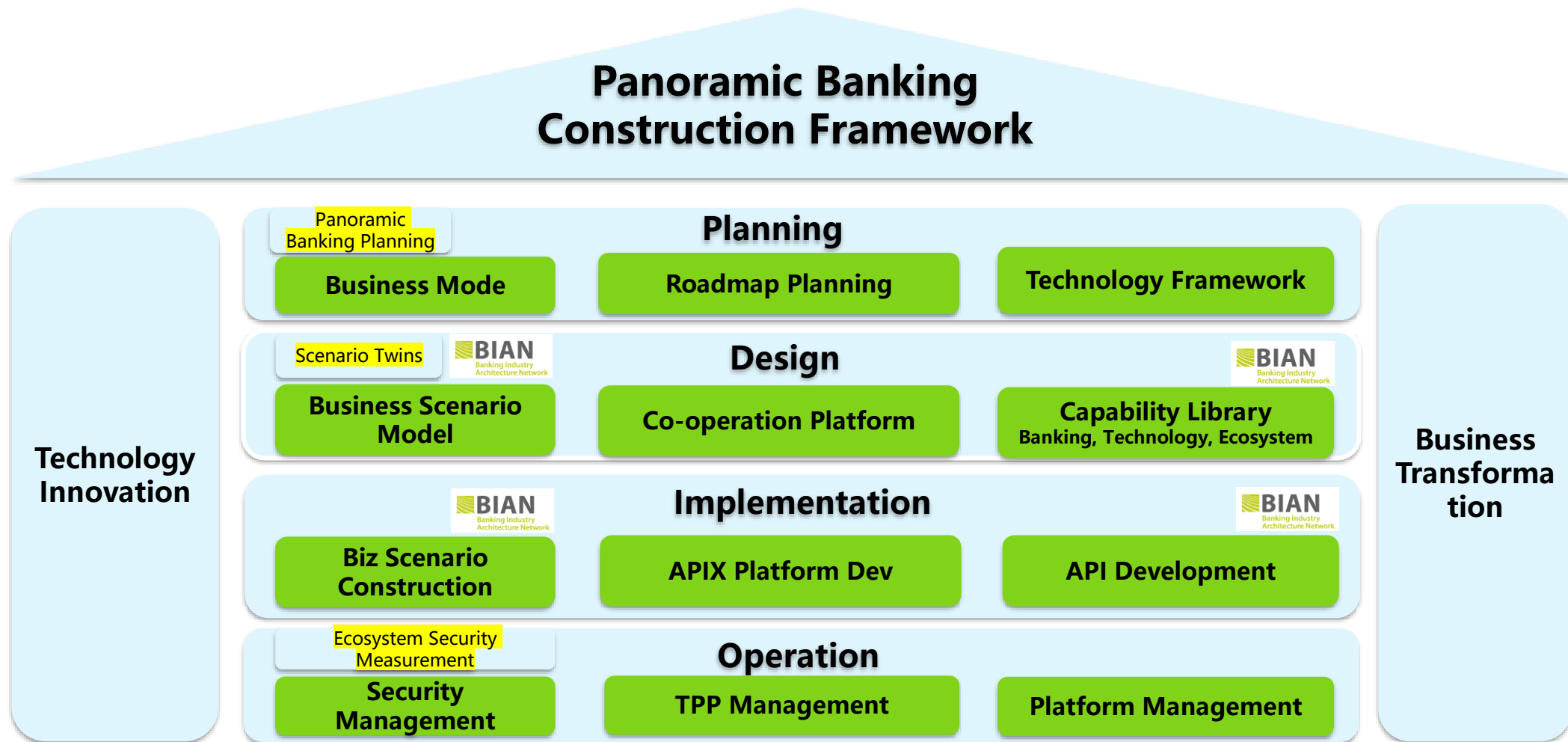
## • The proposition of the Open Financial Union

- Pan-financial mutual assistance platform
- Gather, create and share good resources
- Create value for users and related parties

## • The main services of the Open Financial Union

- **Technology sector:** Promote the sharing of open banking platforms such as API Exchange and technical platforms
- **Business sector:** Promote extensive cooperation among members in various fields of business operation
- **Ecosystem sector:** Realize the sharing of ecosystem operation capability, enhance ecosystem vitality, and realize scale advantage

# Panoramic Banking Construction Framework



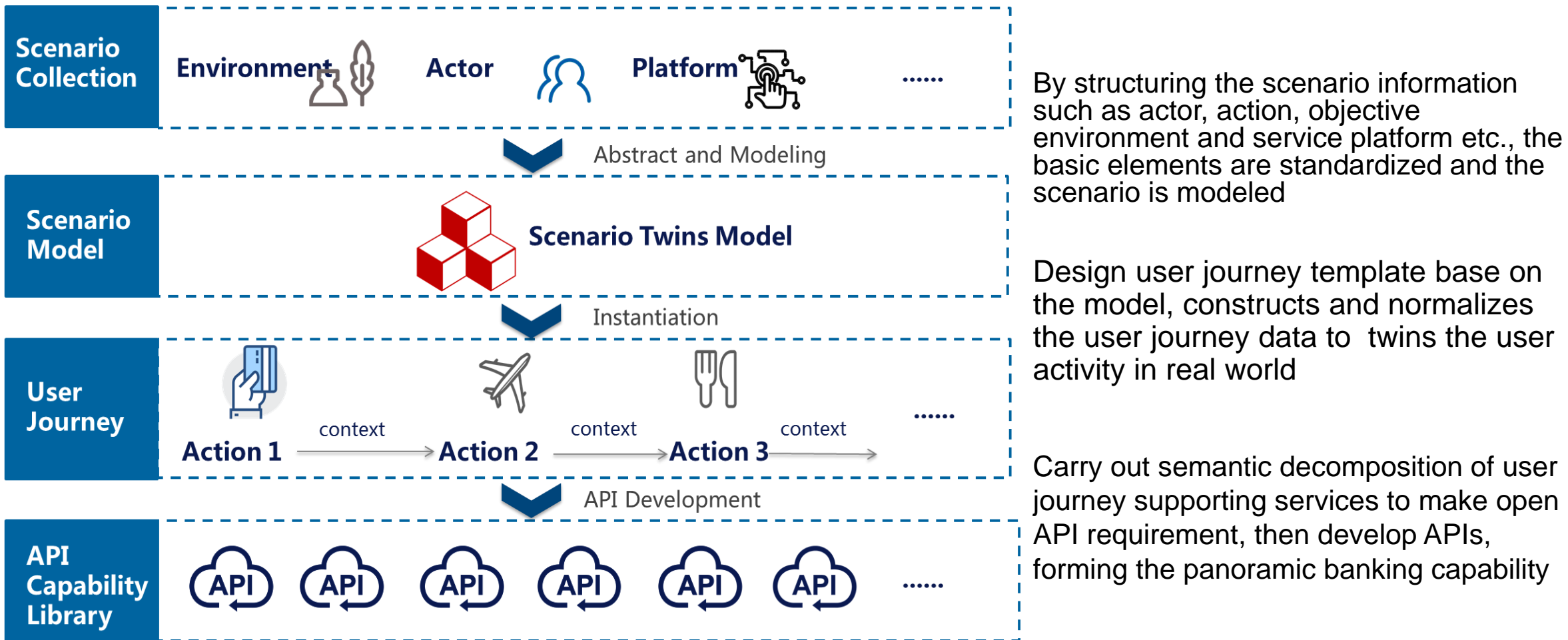
“ Adopting a set of completed and standardized methods to enhance panoramic banking core competitive capability. ”

# Contents

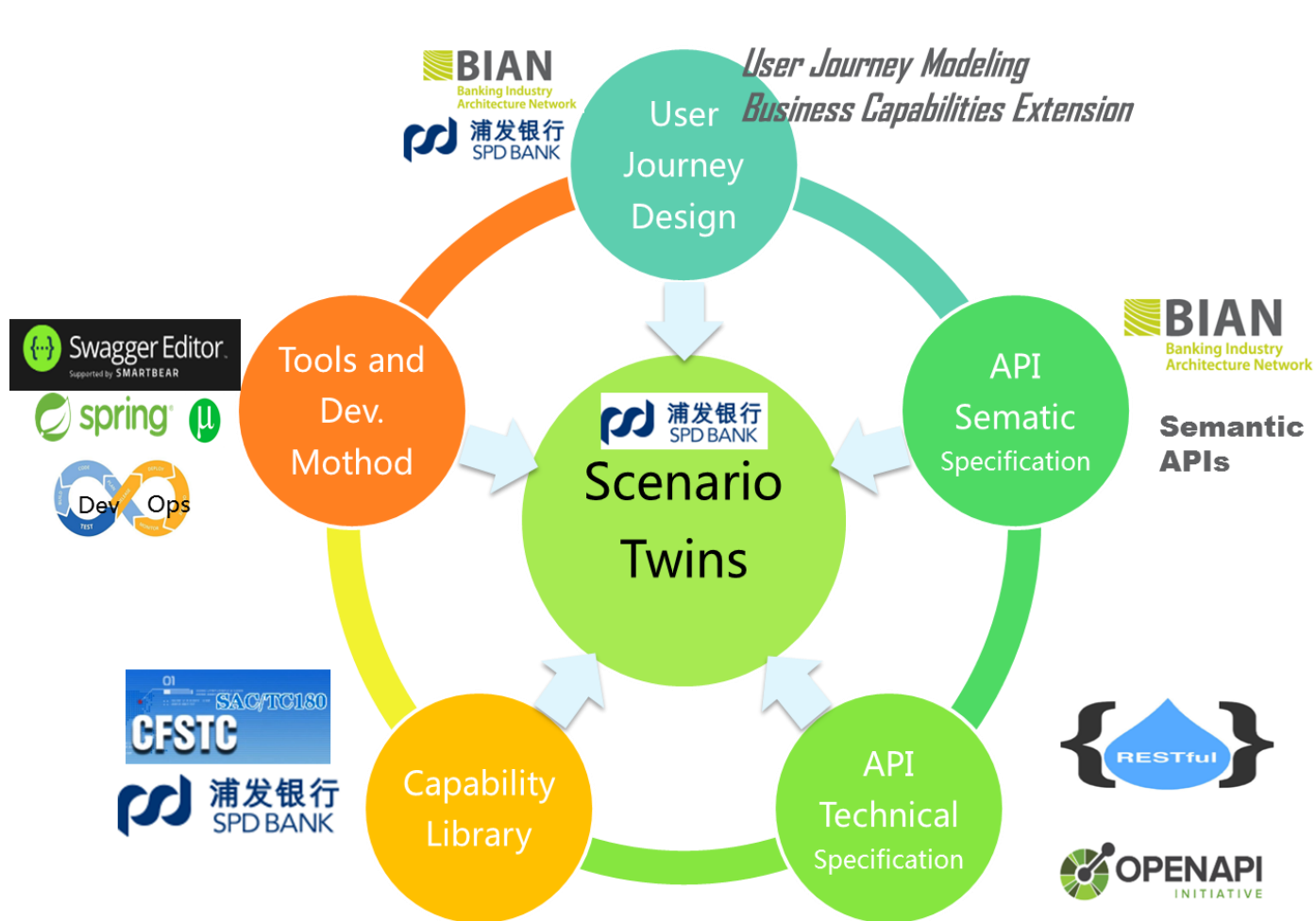
- 1. Open Banking Practice**
- 2. Panoramic Banking Planning**
- 3. Scenario Twins**
- 4. Ecosystem Security**

# Scenario Twins

Scenario twins implementation includes scenario modeling, user journey design, open API design and capability construction.



# Panoramic Banking Technic Combination



## 1 User Journey Design

Based on BIAN standard, introduces the concept of user journey design, expands the service domain and business capability model, describes the scenario twins.

## 2 API Sematic Specification

With the help of BIAN semantic API specification, adapts to Chinese local requirements and creates the API design specification.

## 3 API Technical Specification

Using OPENAPI standard and RESTful API best practices, creates API technical specification.

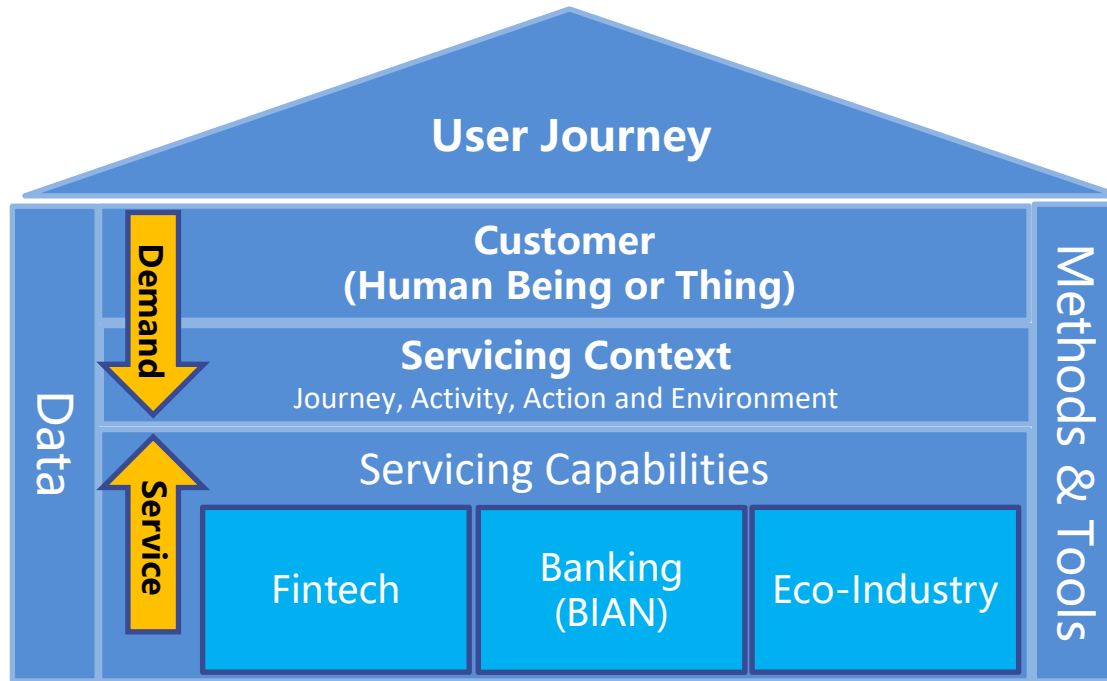
## 4 Capability Library

Be compatible with the *Commercial Bank Application Program Interface Security Management Specification* issued in 2020, builds panoramic banking capability directory.

## 5 Tools and Development Method

Swagger Editor tool is used to define API and generate microservice framework code. DevOps pipeline is used to standardize the process of design, development, testing and production.

# User Journey Model



Service demand comes from customer's activities in ecosystem. The activities are not totally alone, some of them are closely related with each other even when they belong to different industries. To make the service more smart and pleasant to customer, the service provider should not care only about the activities themselves, but also the relationship and the environment of the activities

The information of the linked activities to accomplish a goal and their environmental information assembly is user journey.

With user journey information, the bank could get deep insight of customer, then could possibly serve the personalized, contextual demand.

User Journey Model is base on User Journey Map and is enhanced with completed information. It is the structured information mirroring the customer's behavior and its background in real world.

# User Journey Map



Industry

Travel

Bank

Retail

User Journey

Travel Journey (context: Travel Itinerary, Budget, Social Event)

User Task

Book Travel

Foreign Exchange

Travel

Shopping

Travel

Reverse FX

User Action

# 1

# 2

# 3

# 4

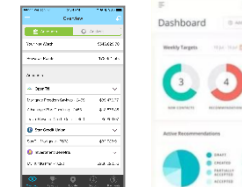
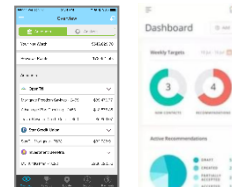
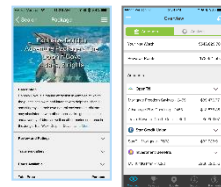
# 5

# 6

Action Context



Touch Point



Travel agency app

Travel agency app  
Or via bank api

Bank app

Merchant o2o

Bank app

Travel agency app  
via tax api

Bank app

User Achievement



User Experience

Wow, only spend 15min finish all booking

Wow, saved a lot of exchange fee

Wow, I got my most wanted bag in 50% discount in suggested mall without wasting shopping time.

Wow, bank helped on mitigate potential FX risks

Frustrated, shopping receipts should be paper-less and automated tax refund for me seamlessly

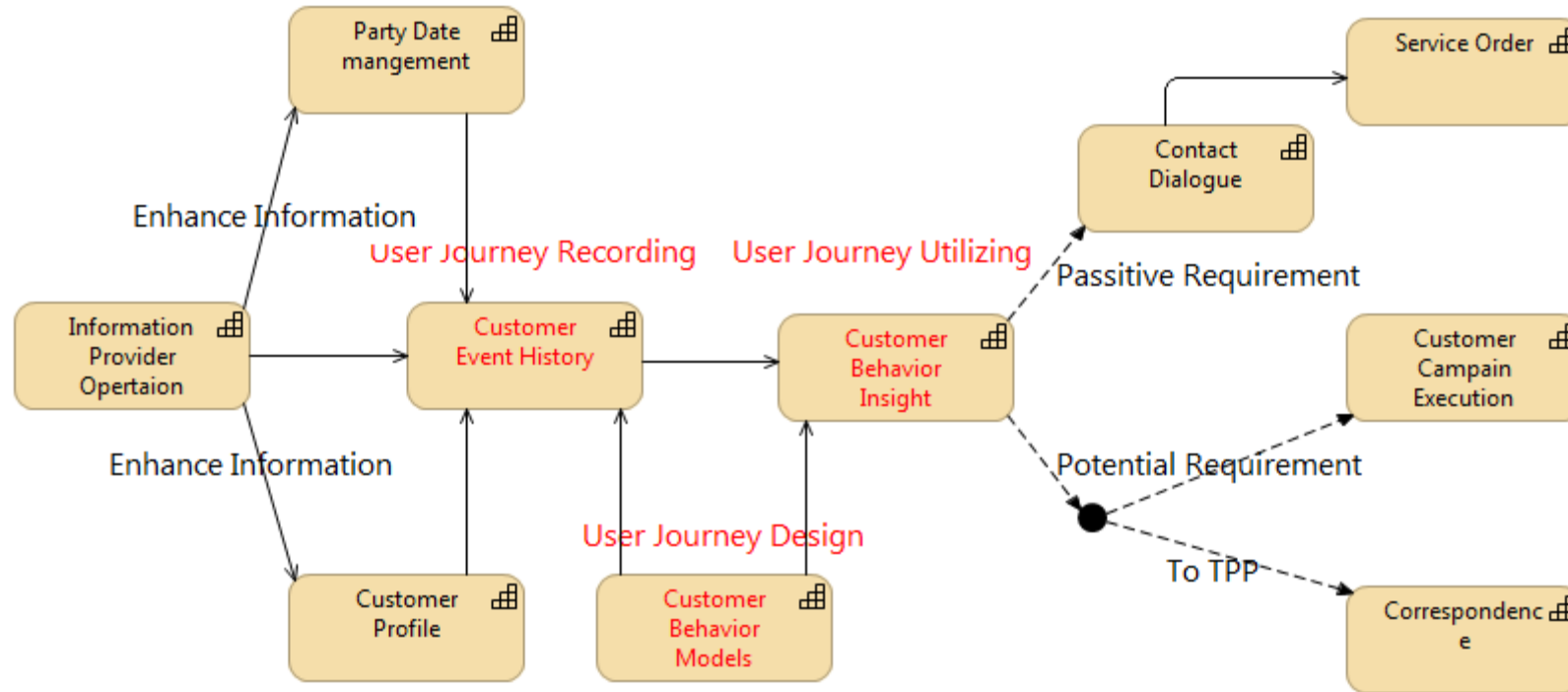
Wow, bank automatically convert excess foreign currency for me at optimal rate

Anna  
"I want a Seamless Travel and shopping experience abroad"

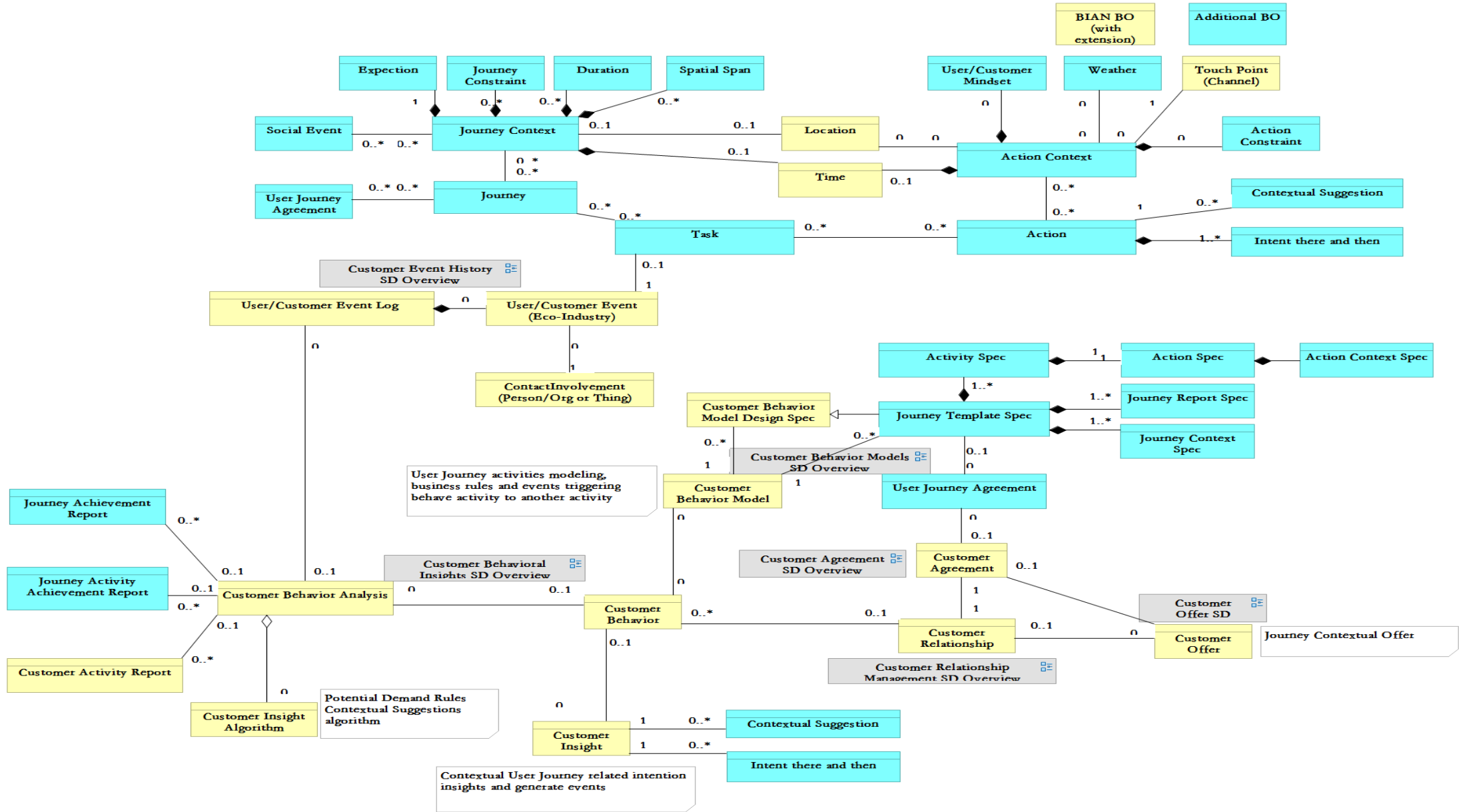
As a sales of a big firm, Anna travels periodically. She manages work life balance by making the most pleasant experience each stop of the way. Travel should not be stressful experience.

User Persona Expectation

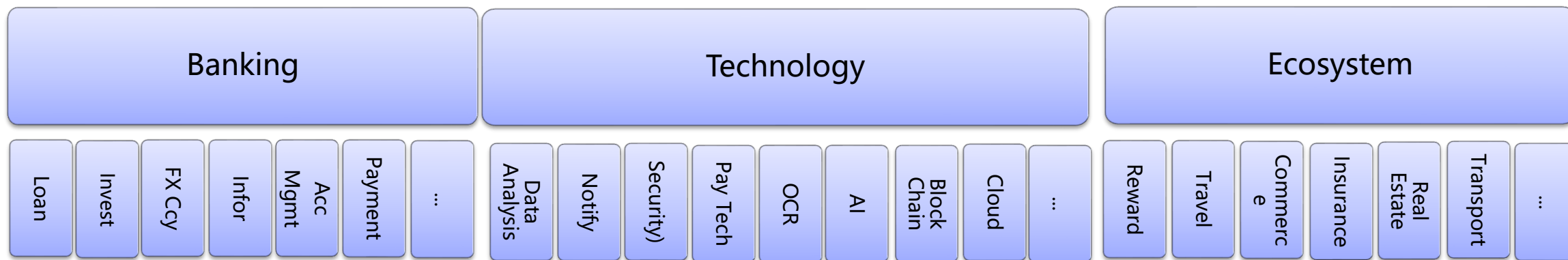
# BIAN SD Extention for User Journey



# BIAN BOM Extention for User Journey



# API Library



Banking: Traditional Banking product and Service



Classify align with current business line



Technology: Not relate to banking directly, base on digital technology, aims to improve performance



Focus on new technology, include OCR, Face Recognition, Block Chain, Big Data, Cloud etc.



Ecosystem: Not belongs to banking and finance serving ecosystem



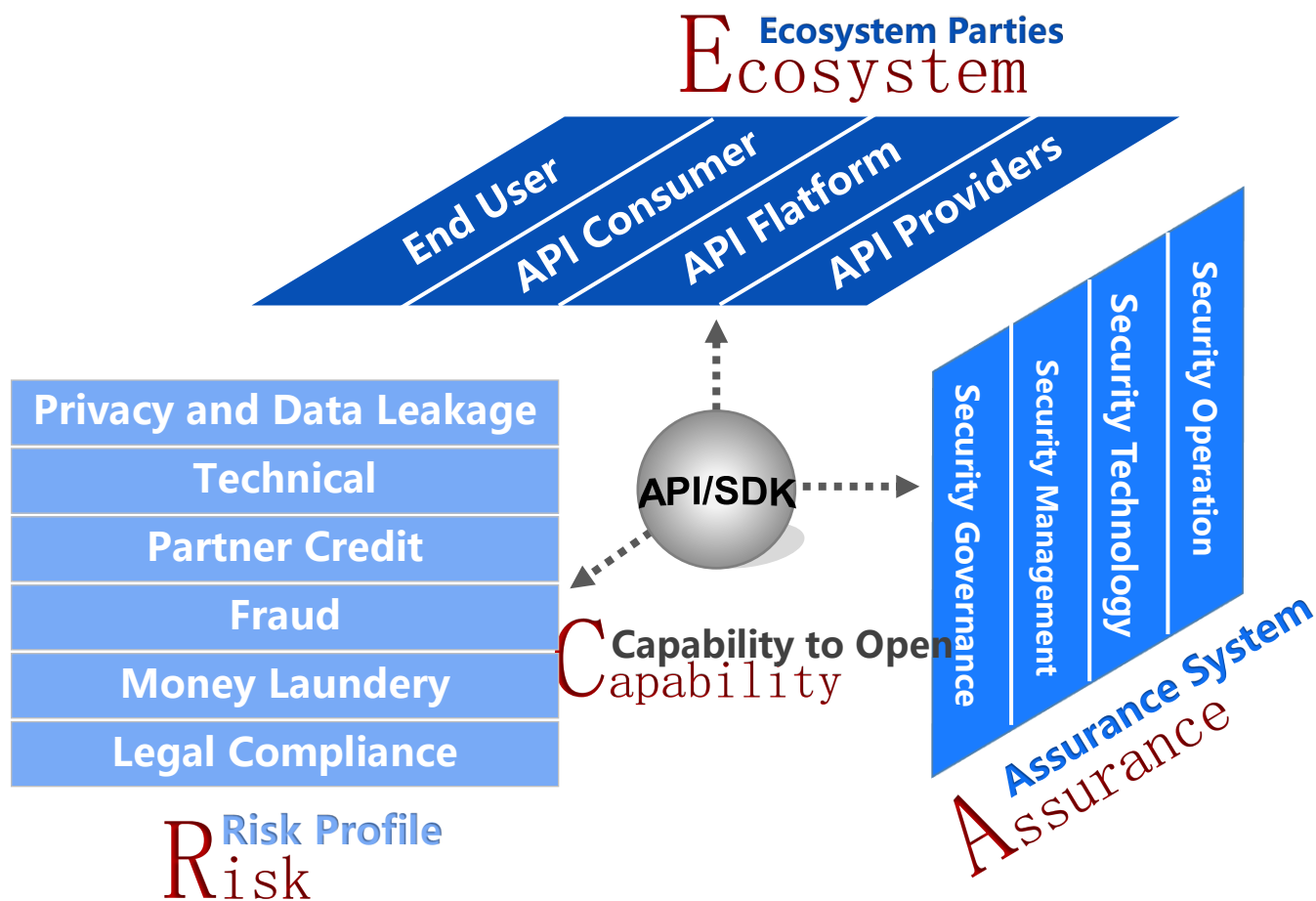
Eyes on ecosystem, such as Transport, Real Estate, Food, E-commerce, Logistic etc.

# Contents

- 1. Open Banking Practice**
- 2. Panoramic Banking Planning**
- 3. Scenario Twins**
- 4. Ecosystem Security**

# CARE Security Model

By deconstructing the security elements in scenario and taking the open capability as the core, construct the security framework from three dimensions of risk profile, ecosystem parties and assurance system.



## C Capability to Open(Capability)

Capability is the core element of the CARE model. The APIs/SDKs and other application interfaces have business values involve information and capital flow, and it is the subject to link risk, assurance and ecosystem participants.

## A Assurance System (Assurance)

From the perspective of assurance measures, banks should have the security capabilities such as security governance, security management, security technology and security operations.

## R Risk Profile (Risk)

Define the risk types and levels of dynamic changes in ecosystem of panoramic banking.

## E Ecosystem Party(Ecosystem)

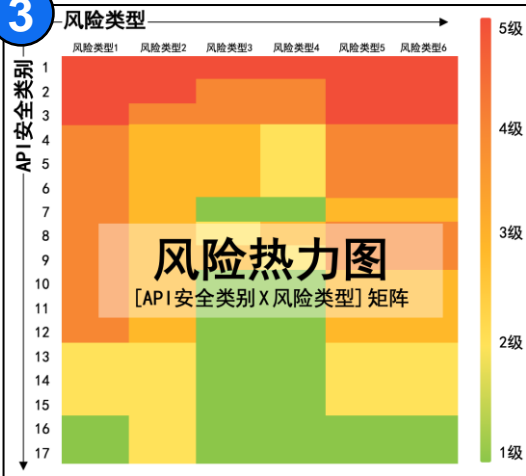
End user, API consumer (partner), API platform, and API provider each bears the corresponding security responsibility according to the principle of equal rights, and participate in the construction of security defense frontier.

# User Journey Security Design Method

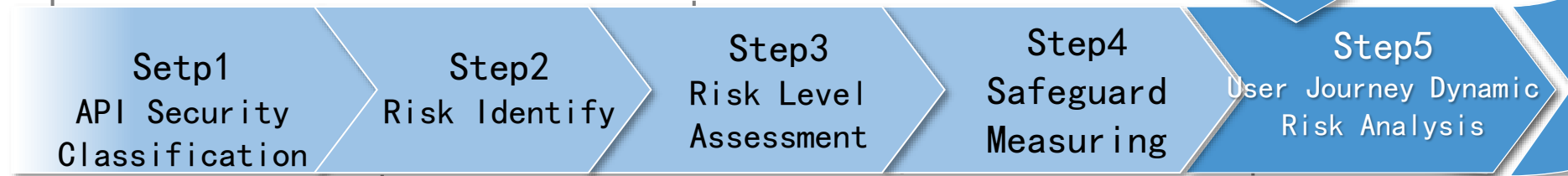
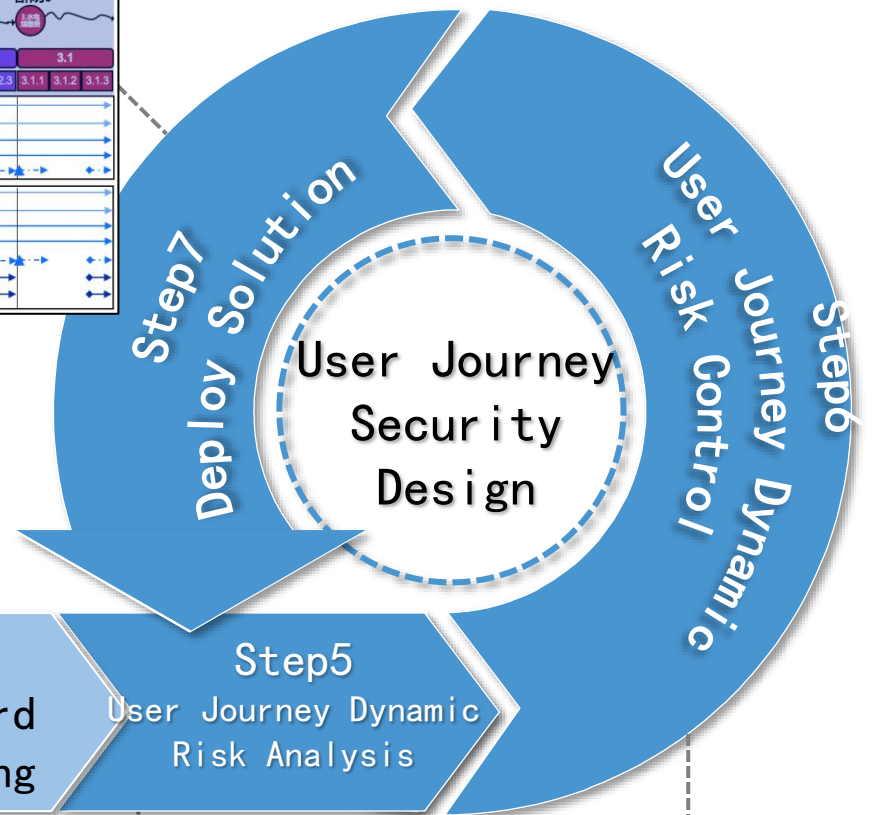
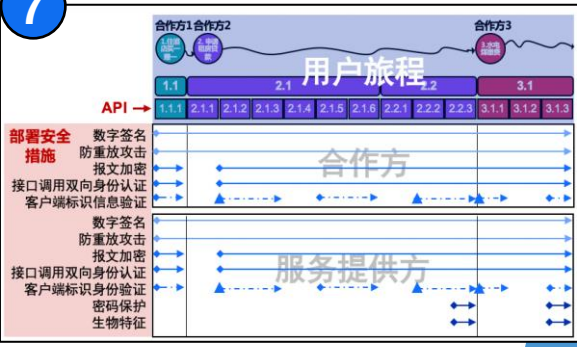
1

资金流动类操作	1. 资金无限制流动操作 2. 资金有限制流动操作 1-3类 API 3. 资金仅在客户自主账户体系内流动操作
涉及客户敏感数据的查询/操作	4. 申请资金无限制流动产品或服务操作 5. 申请资金有限制流动产品或服务操作 6. 申请资金仅在客户自主账户体系内流动产品或服务操作 7. 不涉及资金流动产品或服务的申请操作
	8. 信用担保类金融操作 4-12类 API 9. 其他金融操作
不涉及资金流动、不涉及客户敏感数据的查询/操作	10. 非金融场景下涉及客户敏感信息的操作 11. 金融场景下涉及客户敏感信息的查询 12. 非金融场景下涉及客户敏感信息的查询 13. 金融场景下不涉及客户敏感信息的操作 14. 金融场景下不涉及客户敏感信息的查询 15. 非金融场景下不涉及客户敏感信息的查询 16. 通用金融信息查询 17. 非金融信息查询

3



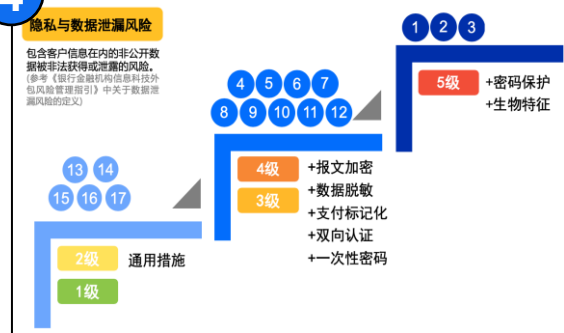
7



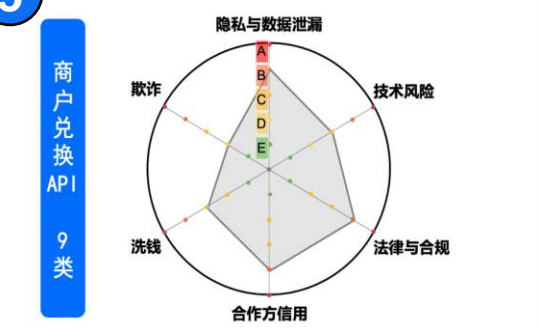
2

风险类型	描述
隐私与数据泄漏风险	指包含客户信息在内的非公开数据被非法获得或泄露的风险
技术风险	指由于信息技术故障、外部服务终端、人为破坏和自然灾害导致信息资产完整性、可用性被破坏的风险
法律合规风险	指因未能遵循法律法规、监管要求，而可能遭受法律制裁或监管处罚、重大财产损失或声誉损失的风险
欺诈风险	指由于诈骗、盗用财产，或伪造要件而导致损失的风险
洗钱风险	指通过全景银行进行洗钱和恐怖融资活动的风险
合作方信用风险	指合作方未能履行与全景银行服务提供方约定契约中的义务，而对全景银行或最终用户造成损失的风险

4



5



6

用户旅程

合作方1 合作方2 合作方3

API

通用控制措施

控制增强

# Panoramic Banking Creates Extreme Experience

## Open Finance Completes a Better Life

# Benefits: Premium versus Freemium

		MEMBER	NON-MEMBER
COMMUNITY	<b>Consume software and standards</b> Anyone in the community can use and provide feedback for our open source projects and standards	•	•
	<b>Contribute to the BIAN Standard</b> Members and non-members are encouraged to get engaged and contribute	•	—
	<b>Propose New Programs</b> Any member can propose ideas for new programs or working groups	•	—
	<b>Approve and Steer Programs</b> The Board approves new programs driving the Foundation direction	•	—
NETWORK	<b>Foundation Corporate Governance</b> Board and Members meet annually to drive the strategy of the community	•	—
	<b>Program Promotion &amp; Thought Leadership</b> We work with our Community to promote standards adoption and produce thought leadership content	•	•
	<b>Strategy Advisory</b> Free attendance and additional member perks at our annual conference.	•	—
	<b>BIAN Introduction Days</b> Meet-ups open to the entire community focused on specific topics	•	•
	<b>Member Meetings, Resources and Events</b> Member only events with market leaders including shared networking and workgroup meetings	•	—
BIAN SERVICES	<b>Open Developer API Platform</b> Our Open API Sandbox environment is open for all contributions	•	•
	<b>BIAN Architect Certification Program</b> Access to training and certification program and supporting materials	•	•
	<b>Project Startup and Support</b> Mentor and advisory services to our members as they consider to use the BIAN Models in their Architectural environment to ensure the projects succeed.	•	—
	<b>General Assembly Meeting</b> All members have voting rights, 1 member 1 vote, due = ring our annual general assembly regarding Board Elections, Budget, Strategy and so on	•	—
	<b>Roundtables, Training, Workshops</b> SMEs from BIAN and member firms provide custom training and workshops on a range of topics	•	—

# 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:

## ABSA BANK – BIAN API Adoption

In this webinar the South African Bank ABSA, will share details of their BIAN API adoption journey in partnership with TCS to achieve their goal of becoming 'The Digital Bank of Choice'.

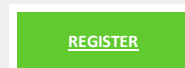
You will hear about:

- ABSA's Digital Transformation journey using modular architecture
- Strangulation Strategy for existing services



Time: 1pm – 2pm (CET)

Can't make it on December 1?  
Sign-up anyway we send you the recording.

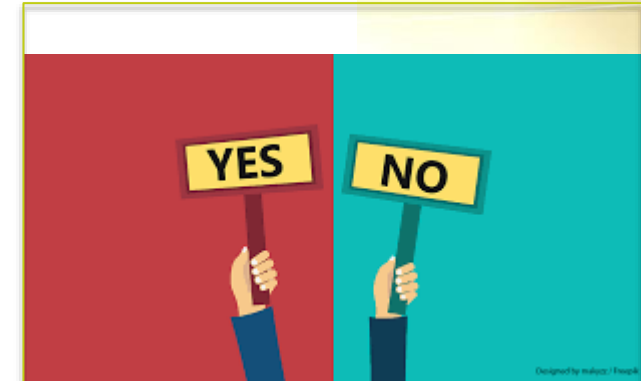


# TCS BANCs



# Questions?

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

