

Banking Industry Architecture Network

BIAN Release 11.0 **Release Notes**

Organization

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1 Overview of Release 11.0

BIAN 11.0 provides more content and an enhanced quality of existing artifacts. In the figure below the evolution of the content of BIAN is presented. These changes are explained more detailed in the subsequent paragraphs.

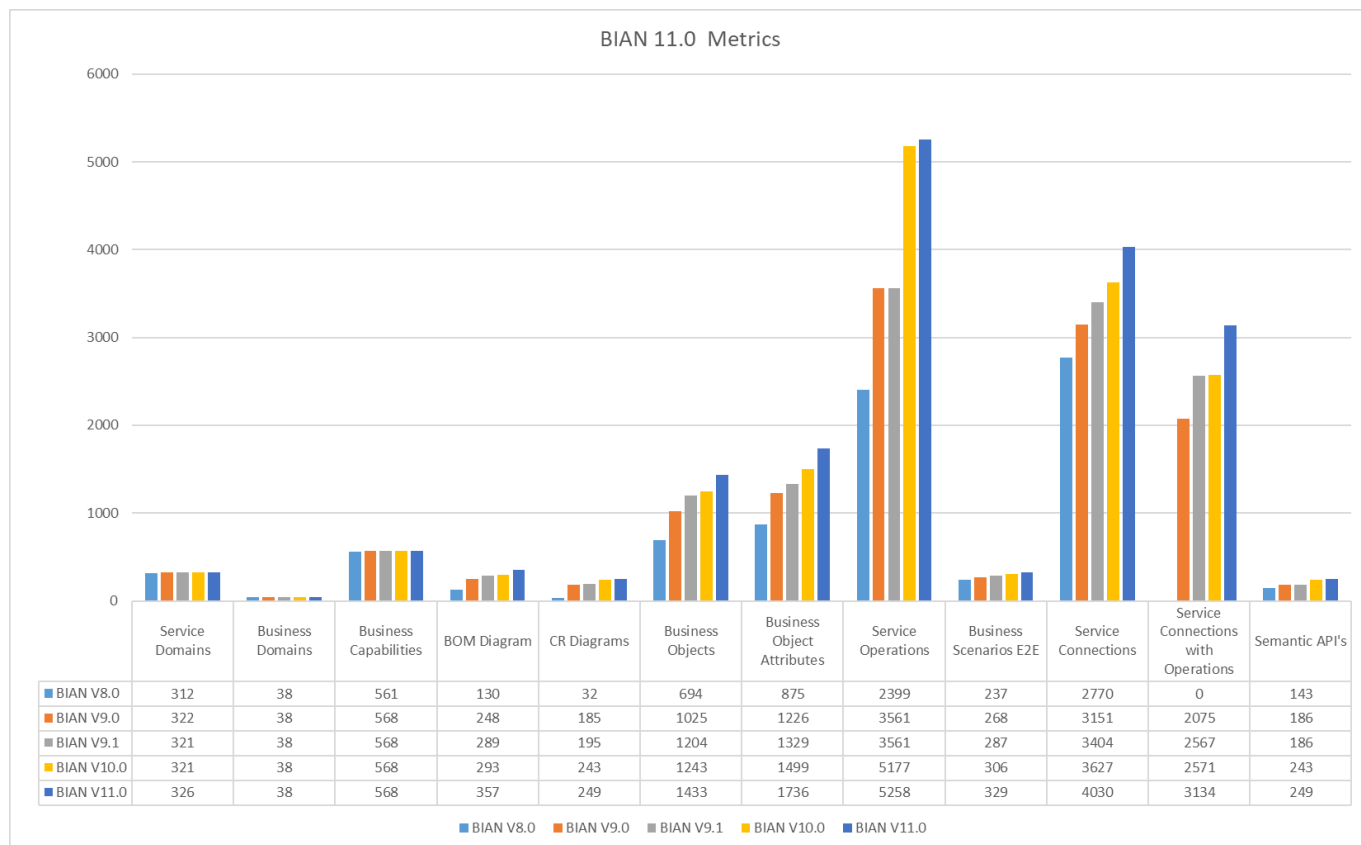


Figure 1 BIAN v11.0 Numbers of artefacts compared to the previous releases

1.1 Increase in the Creation of Bank-verified Content

Release 11.0 is based on participation of the Working Groups in defining content, which made it possible to add meaningful descriptions to the documented Business Capabilities, Business Scenarios, Business Objects and Service Domains.

From Release 8 onwards the model is being documented in BiZZdesign, BIAN's repository tool. It currently includes all the BIAN artefacts and their relationships. The Business Capability Model, the Business Scenario Model with Service Domain descriptions, the Business Object Model and Control Records, descriptions of Service Operations and input/output parameters are all documented, conformant to the BIAN meta model. In release 11 we now also added a number of Wireframe Diagrams as a starting point for organisation specific Business Scenarios.

The Service Domains and Business Capabilities are all fully expressed in the ArchiMate 3.1 language. The Control Records, Business Objects with Attributes and the Business Scenarios are expressed in UML because of the detailed nature of these artefacts.

1.2 BIAN Modelling Language and Notation

The BIAN Metamodel Architectural concepts are expressed in the ArchiMate 3.1 architecture modelling language. It gives Banking Enterprise Architects a more precise understanding of the BIAN defined meta model.

The BIAN Reference Architecture is expressed in a combination of ArchiMate and UML. The BIAN Service Landscape is documented in ArchiMate language. The Business Object Model and Control Record Model are documented in UML Class Diagrams, the Business Scenarios are documented in UML Sequence Diagrams.

1.3 Digital Repository in HTML

The starting page of BIAN's digital repository is changed a little. It now contains a link to more detailed modelling patterns that are used within BIAN. Also a link to some basic wireframe diagrams is provided. Continuously BIAN is striving to enhance the ease of access of the full content digital repository.

The HTML version of BIAN V11.0 offers a starting page for the navigation. A search function allows finding elements in the digital repository. When searching for a Service Domain, the starting point to navigate through the Service Domain information is the Service Domain Overview Diagram.

All model elements which have a relationship to another model element can be browsed following a relation driven navigation path. This navigation path is most easily understood by having the BIAN meta model in mind.

2 Metamodel Updates

2.1 Updated Metamodel Diagrams

Updated Metamodel Diagram
BIAN Metamodel_Core View (Basic)

2.2 New Metamodel Diagrams

Updated Metamodel Diagram
BIAN Metamodel_Service Landscape View
BIAN Metamodel_Service Domain View
BIAN Metamodel_Control Record Model View
BIAN Metamodel_Business Object View
BIAN Metamodel_Service Operation View
BIAN Metamodel_Event Driven View
BIAN Metamodel_Business Scenario and Wireframe View
BIAN Metamodel_Business Capability View
Functional Pattern_Generic Artifact Mapping View
Functional Pattern_Generic Artifact_Behavior Qualifier Type Mapping View

3 Business Capability Model Updates

There is no update.

4 Service Domain Updates

4.1 New Service Domains

New Service Domain
Term Deposit Framework Agreement SD
Party Asset Directory SD
Loan Syndication SD
Processing Order SD
Legal Advisory SD

4.2 Deleted Service Domains

Deleted Service Domain
Trade Finance SD
Customer Precedents SD

4.3 Service Domain Name Changes

Renamed Service Domain
Renamed Card Capture SD into Card Transaction Capture SD (only at the level of UML; To be discussed at the level of ArchiMate)
Renamed Document Library SD to Document Directory SD

4.4 Service Domain Documentation Changes

Updated Service Domain Documentation
Changed the documentation of Term Deposit SD
Changed the documentation of Collateral Allocation Management SD
Updated the documentation of Document Directory SD

5 Behavior Qualifier Updates

5.1 New Behavior Qualifiers

New Behavior Qualifier
Created a new Behavior Qualifier "Token Assignment" for Issued Device Administration SD
Created a new Behavior Qualifier "Account Balance Statement" for the following service domains: <ul style="list-style-type: none">▪ Consumer Loan▪ Corporate Current Account▪ Corporate Loan▪ Credit Card▪ Current Account▪ Loan▪ Merchandising Loan▪ Mortgage Loan▪ Savings Account▪ Term Deposit▪ Virtual Account
Created a new Behavior Qualifier "Document Template" for Document Services SD
Created a new behavior qualifier "Batch Debit" for Direct Debit SD

5.2 Behavior Qualifier Name Changes

Renamed Behaviour Qualifier
Renamed Behavior Qualifier "Cancelled Cheque Handling" to "Cheque Exception Handling" for Cheque Processing SD

6 Service Operation Updates

6.1 New Service Operations

For newly added Service Domains a standard set of Service Operations is generated. In addition to that a number of new Service Operations and changes to existing Service Operations have been defined which have been added manually. The current section lists these manual changes.

New Service Operation
<p>The following Service Operations are created for Issued Device Administration SD at the level of Token Assignment BQ:</p> <ul style="list-style-type: none"> ▪ Capture Assigned Token ▪ Retrieve Details about Assigned Token ▪ Update Details of Assigned Token
<p>Created a new Service Operation “execute Apply Interest” for the following Service Domains:</p> <ul style="list-style-type: none"> ▪ Consumer Loan ▪ Corporate Current Account ▪ Corporate Loan ▪ Credit Card ▪ Current Account ▪ Loan ▪ Merchandising Loan ▪ Mortgage Loan ▪ Savings Account ▪ Term Deposit - Renamed ExBQ Apply interest to execute Apply Interest Virtual Account - Renamed Execute an available automated action for interest to execute Apply Interest
<p>Created a new Service Operation “execute Apply Service Fee” for the following Service Domains:</p> <ul style="list-style-type: none"> ▪ Cash Concentration ▪ Consumer Loan - Renamed Execute a fee charge against a consumer loan to execute Apply Service Fee ▪ Corporate Loan - Renamed Execute a fee charge against a corporate loan to execute Apply Service Fee ▪ Credit Facility - Renamed Execute a service fee charge against a credit facility to execute Apply Service Fee ▪ Current Account - Renamed Apply a service fee to the account to execute Apply Service Fee ▪ Investment Account - Renamed “Execute a service fee transaction” to “execute Apply Service Fee” ▪ Loan – Renamed “Execute a fee charge against a loan” to “execute Apply Service Fee” ▪ Merchandising Loan ▪ Mortgage Loan ▪ Savings Account - Renamed “Apply a service fee to the account” to “execute Apply Service Fee”

- Term Deposit - Renamed “Apply a service fee to the account” to “execute Apply Service Fee”
- Virtual Account - Changed “Execute an available automated action for fee” to “execute Apply Service Fee”

New Service Operation
<p>The following service operations are created for Branch Location Operations SD at the level of Cash Inventory Handling BQ:</p> <ul style="list-style-type: none"> ▪ Update Cash Inventory Handling ▪ Request Cash Inventory Handling ▪ Exchange Cash Inventory Handling ▪ Grant Cash Inventory Handling ▪ Notify Cash Inventory Handling ▪ Retrieve Cash Inventory Handling
<p>Created a new Service Operation "Execute Account Statement" for the following Service Domains at the level of Account Balance Statement BQ:</p> <ul style="list-style-type: none"> ▪ Consumer Loan ▪ Corporate Current Account ▪ Corporate Loan ▪ Credit Card ▪ Current Account ▪ Loan ▪ Merchandising Loan ▪ Mortgage Loan ▪ Savings Account ▪ Term Deposit ▪ Virtual Account
<p>Created the following new service operations for Document Services SD at the level of Document Template BQ:</p> <ul style="list-style-type: none"> ▪ initiate Document Template ▪ retrieve Document Template ▪ update Document Template
<p>Created a new Service Operation "Execute Batch Debit" at the level Batch Debit BQ for Direct Debit SD</p>
<p>The following service operations are created for Term Deposit Framework Agreement SD:</p> <ul style="list-style-type: none"> ▪ Initiate Term Deposit Framework Agreement Facility ▪ Retrieve Term Deposit Framework Agreement Facility ▪ Update Term Deposit Framework Agreement Facility
<p>The following service operations are created for Party Asset Directory SD at the level of Asset Properties BQ:</p> <ul style="list-style-type: none"> ▪ Register Asset Properties ▪ Retrieve Details about Asset Properties ▪ Update Details of Asset Properties
<p>The following service operations are created for Card Authorization SD:</p> <p>At the level of CR</p> <ul style="list-style-type: none"> ▪ Control Credit Card Authorization Assessment Processing <p>At the level of Credit Card Authorization BQ</p> <ul style="list-style-type: none"> ▪ Evaluate a credit card transaction authorization at Acquirer ▪ Evaluate a credit card transaction authorization at Network ▪ Evaluate a credit card transaction authorization at Issuer

New Service Operation

The following service operations are created for Legal Advisory SD:

At the level of CR

- Control the processing of the service
- Initiate an ad hoc legal advisory service
- Update details of an ad hoc legal advisory service
- Retrieve details about an ad hoc legal advisory service

At the level of Legal Advisory Arrangement BQ

- Initiate a legal advisory service arrangement
- Update details of a legal advisory service arrangement
- Retrieve details about a legal advisory service arrangement

At the level of Service Fee BQ

- Execute a service fee charge for a legal advisory service

The following service operations are created for Loan Syndication SD:

- Retrieve details about a loan syndication process
- Initiate a loan syndication process
- Update details of a loan syndication process
- Control the execution of a loan syndication process

The following service operations are created for Card Case SD:

At the level of CR

- Initiate a card case procedure at Acquirer
- Initiate a card case procedure at Issuer

The following service operations are created for Card Clearing SD:

At the level of CR

- Initiate a card clearing process at Acquirer
- Initiate a card clearing process at Network
- Initiate a card clearing process at Issuer
- Update details of a card clearing processing batch at Acquirer
- Update details of a card clearing processing batch at Network
- Update details of a card clearing processing batch at Issuer
- Retrieve details about a card clearing process at Acquirer
- Retrieve details about a card clearing process at Network
- Retrieve details about a card clearing process at Issuer

At the level of Fee BQ

- Execute calculation of interchange fees

A new service operation "Update details of the payment terms for a card collections procedure" is created at the level of Payment Term BQ for Card Collections SD.

The following service operations are created for Cash Concentration SD:

At the level of CR

- Update Account Balance Sweeping Linked Accounts
- Update Account Balance Sweeping Sweep Sequence

New Service Operation

The following service operations are created for Card Financial Settlement SD:

At the level of CR

- Retrieve details about the card settlement processing at Issuer
- Retrieve details about the card settlement processing at Acquirer
- Update details of the card settlement processing at Issuer
- Update details about the card settlement processing at Acquirer
- Initiate card financial settlement processing at issuer
- Initiate card financial settlement processing at acquirer
- Control the processing of a card financial settlement

The following service operations are created for Card Transaction Switch SD:

At the level of CR

- Update details of a Card Transaction Switch operating session at acquirer
- Update details of a Card Transaction Switch operating session at issuer
- Update details of a Card Transaction Switch operating session at network
- Retrieve details about a Card Transaction Switch operating session at acquirer
- Retrieve details about a Card Transaction Switch operating session at issuer
- Retrieve details about a Card Transaction Switch operating session at network
- Initiate a Card Transaction Switch operating session at acquirer
- Initiate a Card Transaction Switch operating session at issuer
- Initiate a Card Transaction Switch operating session at network

The following service operations are created for Cheque Processing SD:

At the level of Cheque Exception Handling BQ

- Retrieve details about Cancelled Cheque handling
- Update details of Cancelled Cheque Handling
- Initiate lost or stolen cheque handling
- Initiate cancelled cheque handling
- Initiate blocked cheque handling
- Retrieve details about lost or stolen Cheque handling
- Retrieve details about Cancelled Cheque handling
- Update details of Cancelled Cheque Handling

Created a new Service Operation "Update details of service fees" at the level of Service Fee BQ for the following service domains:

- Consumer Loan
- Corporate Current Account
- Corporate Loan
- Current Account
- Savings Account
- Term Deposit
- Virtual Account
- Merchandising Loan
- Merchant Acquiring Facility
- Credit Facility

6.2 Deleted Service Operations

Deleted Service Operation
Remove the following Service Operations from Credit Facility SD <ul style="list-style-type: none"> ▪ Request handling of an exceptional repayment ▪ Execute an automated repayment transaction ▪ Initiate credit facility account restructuring ▪ Retrieve details about a credit facility repayment ▪ Retrieve details about interest applied to a credit facility ▪ Update a repayment transaction made to the credit facility
Removed very long operations names in Branch Location Operations SD that are generated wrongly. https://bian.org/servicelandscape-10-0-0/views/view_261512.html

6.3 Service Operation Name Change

Renamed Service Operation
Renamed In CR Initiate a servicing order (within a contact session) into “InCR Initiate a servicing order”
Renamed UpBQ Update details of a device assignment into “UpBQ Update details of an assigned device”
Removed the word “active” in all Service Operations defined for Corporate Current Account, Current Account, Investment Account, Savings Account, Term Deposit
Replaced “Update properties of” with “Update details of “ in all Service Operations defined for Corporate Current Account, Current Account, Investment Account, Savings Account, Term Deposit
Replaced “Merchandising Loan” with “Mortgage Loan” for some of service operations of Mortgage Loan SD. https://bian.org/servicelandscape-10-0-0/views/view_273930.html
The service operation of Investment Account SD Re CR Retrieve information about a current account - either standard canned reports or selected instance attribute values is renamed into “Retrieve information about an Investment Account”.
Replaced “financial transactions” with “securities transactions” for most service operations of Securities Position Keeping SD. https://bian.org/servicelandscape-10-0-0/views/view_273539.html

7 Control Record Models Updates

7.1 New Service Domain CR Models

New CR Model
Legal Advisory CR Model
Loan Syndication CR Model
Processing Order CR Model
Term Deposit Framework Agreement CR Model
Party Asset Directory CR Model
Information Provider Operation CR Model

8 Business Object Model Updates

8.1 New Service Domain BOM Diagrams in UML

New Service Domain BOM Diagram
New Service Domain BOM Diagrams for 60 Service Domains listed in Appendix A

8.2 New BOM Diagrams in ArchiMate

New BOM Diagram
Party BOM Diagram
Product BOM Diagram
Agreement BOM Diagram
Arrangement BOM Diagram
Instruction BOM Diagram
Transaction BOM Diagram
Account BOM Diagram
Location BOM Diagram
Document BOM Diagram
Rule Set BOM Diagram

8.3 New BOM Metamodel Diagrams in ArchiMate

New BOM Metamodel Diagram
BOM Metamodel Diagram
BOM Concept Classification Pattern Diagram
BOM Structure Pattern Diagram
BOM Content Pattern Diagram

8.4 CR-BOM-ISO 20022 Mappings

There is no update.

9 Business Scenarios Updates

A process is in place to continuously verify the consistency and feasibility of Business Scenarios. This has resulted in small changes to a number of Business Scenarios.

New Business Scenarios

The following Business Scenarios related to Syndicated Loans have been added to the repository

- Disburse Syndicated Loan-I
- Disburse Syndicated Loan-II
- Disburse Syndicated Loan-III
- Handle Request for Loan that Requires Syndication
- Negotiate Mandate Letter and Term Sheet
- Perform Underwriting for Syndicated Loan
- Process Closing of Syndicated Loan-I
- Process Closing of Syndicated Loan-II
- Process Closing of Syndicated Loan-III
- Process Recording and Distribution of Collateral
- Record Details of Pledgeable Borrower Assets
- Set Up Syndicate and Sign Agreements-I
- Set Up Syndicate and Sign Agreements-II
- Set Up Syndicate and Sign Agreements-III
- Handle Request from Lead Bank to Sell Part of Its Syndicated Loan Participation to Other Lender-I
- Handle Request to Sell Syndicated Loan Participation to Other Bank when Lead Bank Is not Seller or Buyer-I
- Handle Request to Sell Syndicated Loan Participation to Other Bank when Lead Bank Is not Seller or Buyer-III
- Process End of Daily Booking Window for Syndicated Loan Payments-I
- Process End of Daily Booking Window for Syndicated Loan Payments-II
- Process End of Daily Booking Window for Syndicated Loan Payments-III
- Process Syndicated Loan Instalment-I
- Process Syndicated Loan Instalment-II and III
- Process Termination of Syndicated Loan-I
- Process Termination of Syndicated Loan-II
- Process Termination of Syndicated Loan-III

There is a continuous effort to update the linking of the Service Connections to Service Operations.

10 Wireframe Updates

10.1 New Wireframe Diagrams

New Wireframe Diagram
BIAN Coreless Wireframe Overview Diagram
BIAN Coreless Wireframe Diagram
External Access Framework Wireframe Area Diagram
Customer Services Wireframe Area Diagram
Production Fulfillment & Production Operations Wireframe Area Diagram
Relationship Development Wireframe Area Diagram

11 Semantic API Updates

Updates
Any changes to the APIs will in general reflect the current structure of the Service Domain in this Release, in terms of the Control Record, Behaviour Qualifiers and Service Operations.
Attributes in schemas and endpoint payloads now have a description.
APIs for Service Domains in Wave 6 (please refer to Appendix A for a complete list) have been expanded with links to the Business Object Model. This means that for these APIs, attributes in the schemas have been assigned Data Types from the BOM, which has led to their expansion with further sub-attributes. Currently, this goes 3 levels deep. The plan is to expand this further in future releases.
Removed: 'Trade Finance'
Renamed: 'Document Library' to 'Document Directory'
Added: 'Information Provider Operation', 'Document Services'

Appendix A

The list of service domains in Wave 6:

1. Account Reconciliation
2. Archive Services
3. Bank Drafts
4. Bank Guarantee
5. Brokered Product
6. Cash Concentration
7. Cheque Lock Box
8. Contractor and Supplier Agreement
9. Corporate Action
10. Corporate Finance
11. Corporate Payroll Services
12. Corporate Trust Services
13. Correspondent Bank Relationship Management
14. Counterparty Administration
15. Credit Card Position Keeping
16. Credit Risk Operations
17. Customer Products and Services
18. Customer Proposition
19. Document Directory
20. Dealer Desk
21. eTrading Workbench
22. Factoring
23. Financial Instrument Reference Data Management
24. Financial Instrument Valuation
25. Financial Statement Assessment
26. Hedge Fund Administration
27. Internal Bank Account
28. Letter of Credit
29. Market Making
30. Merchant Relations
31. Mergers and Acquisitions Advisory
32. Mutual Fund Administration
33. Notional Pooling
34. Operational Gateway
35. Order Allocation
36. Payment Instruction
37. Payment Rail Operations
38. Private Placement
39. Product Sales Support
40. Product Service Agency
41. Program Trading
42. Project Finance
43. Public Offering
44. Quote Management
45. Securities Fails Processing
46. Service Directory

- 47. Servicing Issue
- 48. Standing Order
- 49. Stock Lending and Repos
- 50. Sub Custodian Agreement
- 51. Syndicate Management
- 52. Trade and Price Reporting
- 53. Trade Clearing
- 54. Trade Confirmation Matching
- 55. Trade Settlement
- 56. Trader Position Operations
- 57. Trading Book Oversight
- 58. Trust Services
- 59. Unit Trust Administration
- 60. Virtual Account