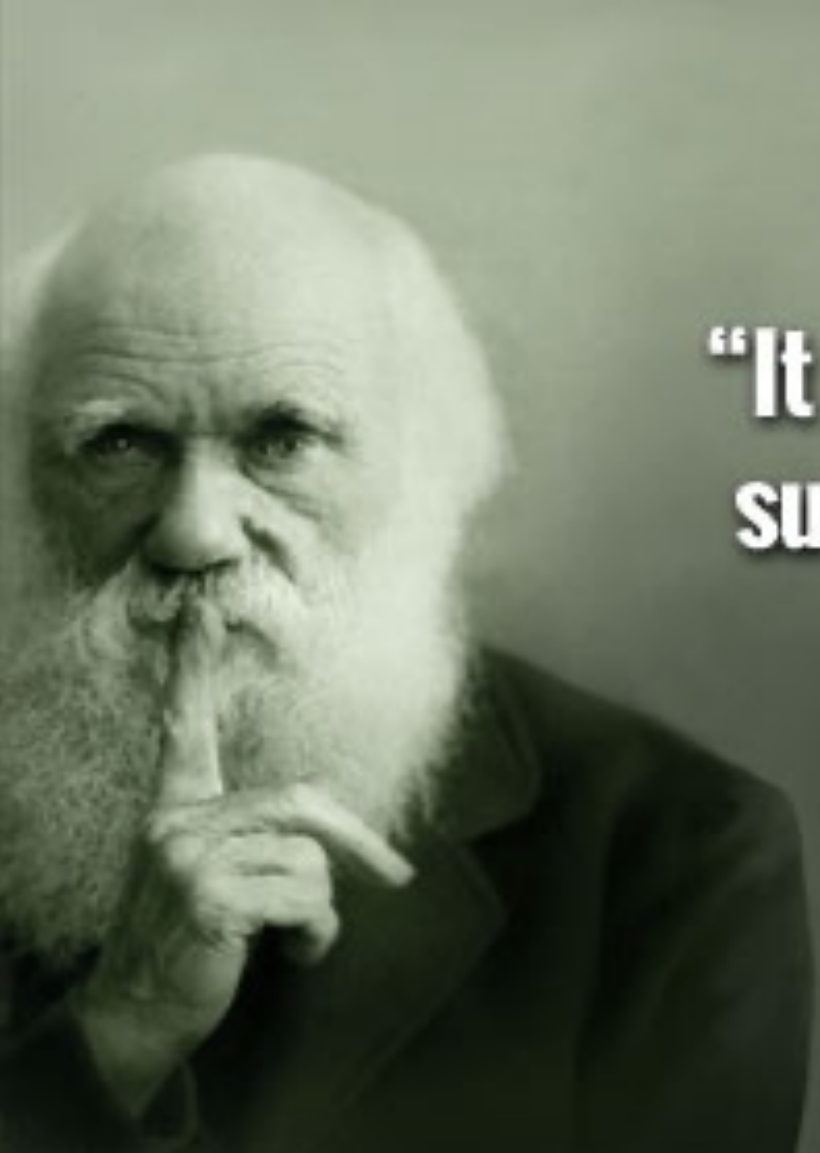


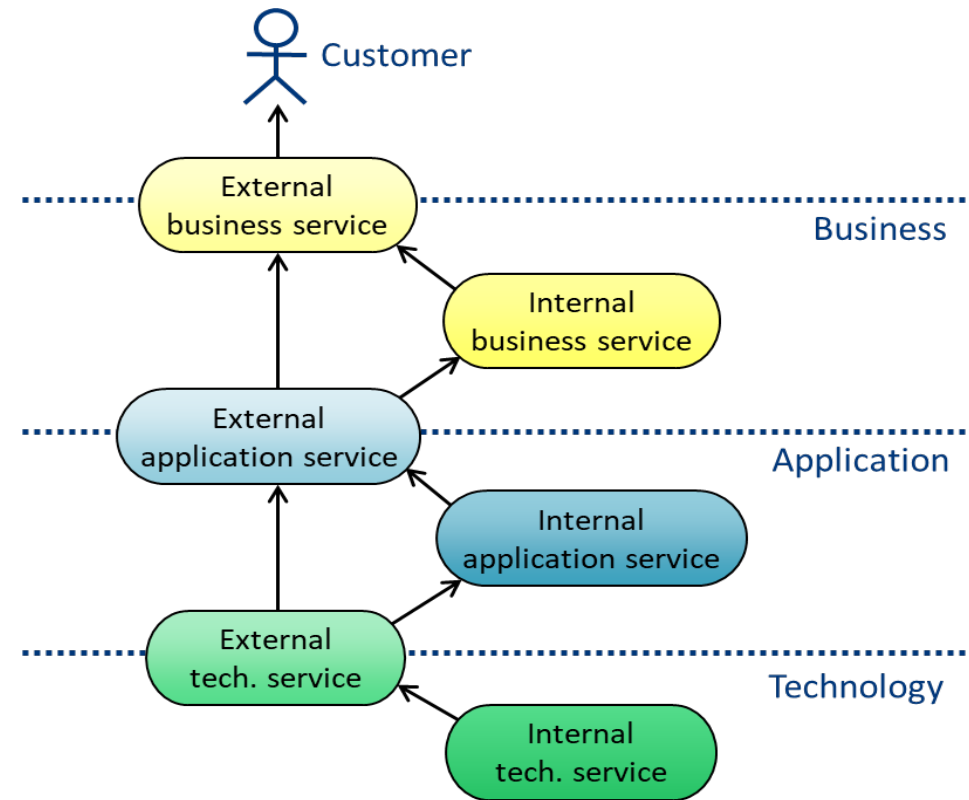
1.1 Darwin applies to the financial ecosystem too



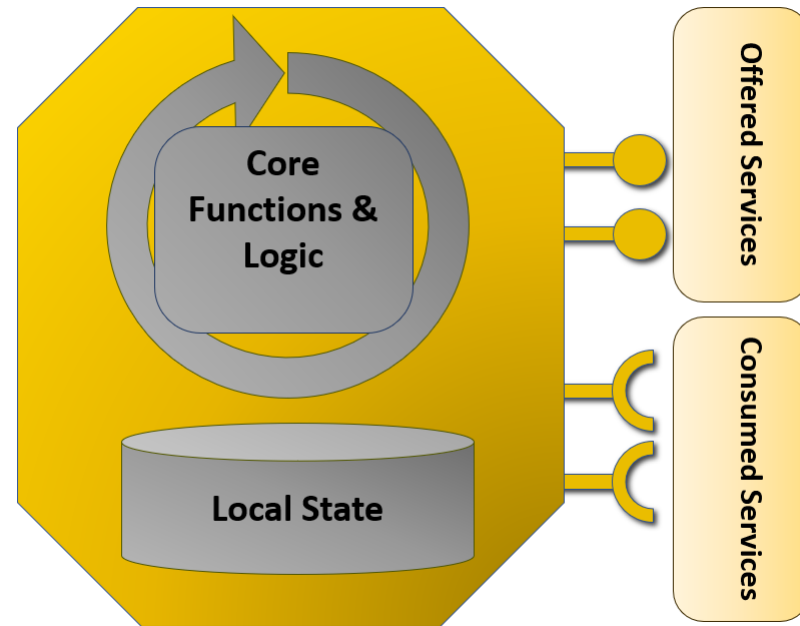
“It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change”

- Charles Darwin

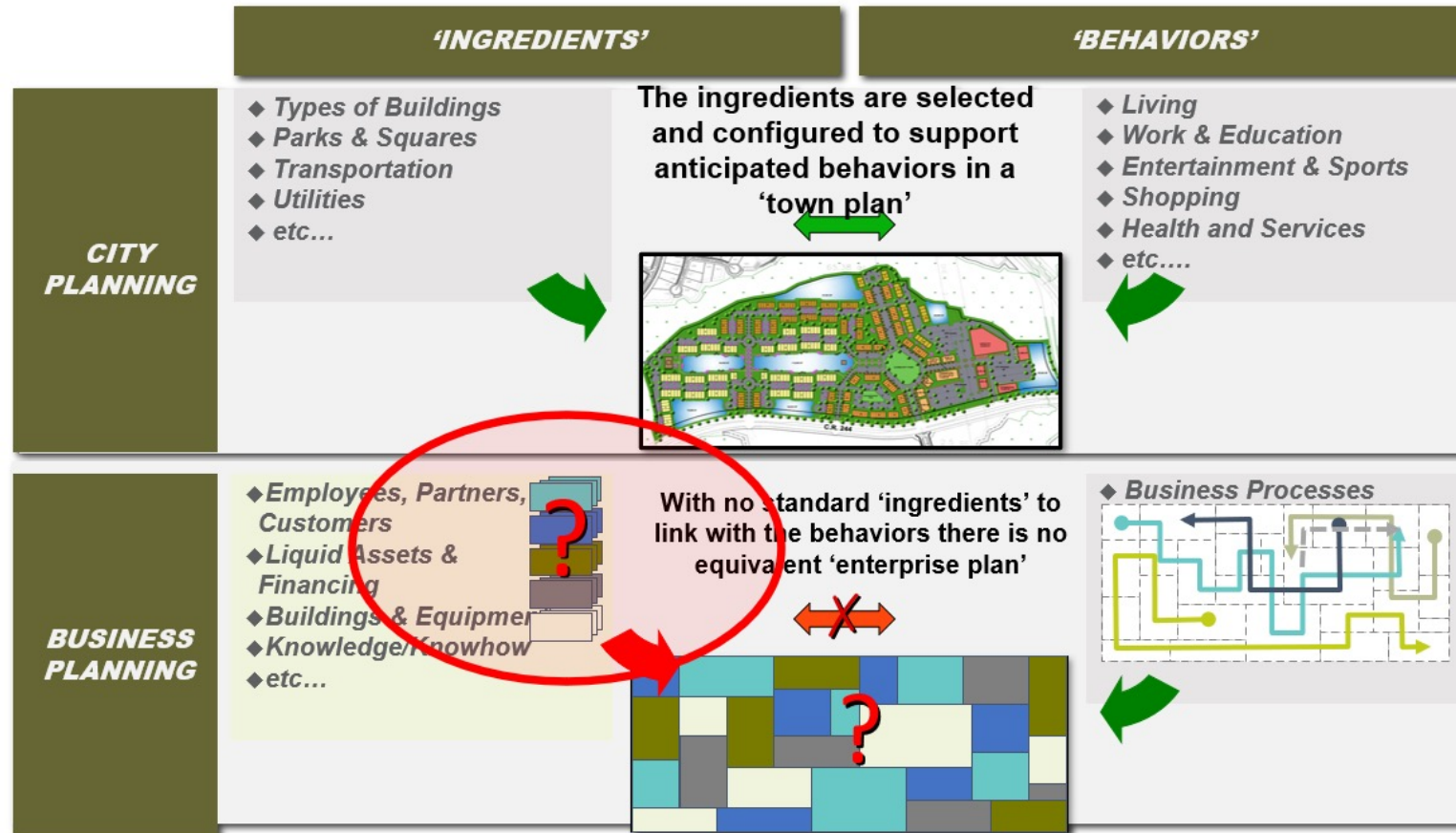
1.2 Service Orientation – Layered view



1.3 A BIAN Service Domain is a component for an agile architecture

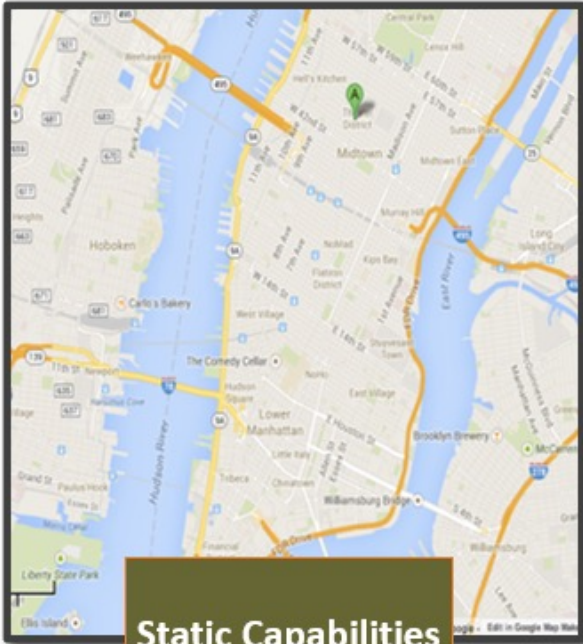


1.4 Comparing enterprise architecture and city planning

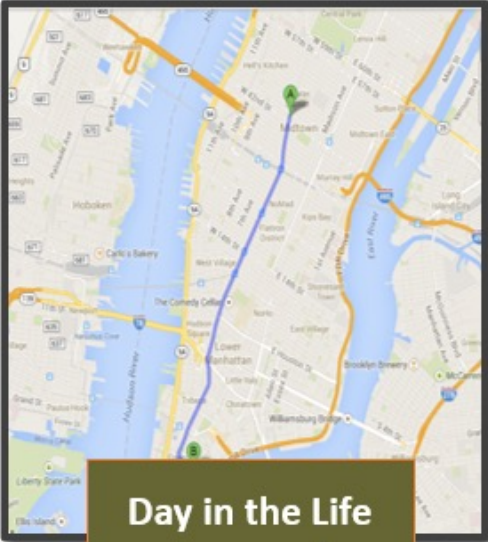


1.5 A well-designed city plan can support any journey

One static view of the city is a map of the general city layout:



Static Capabilities



Day in the Life 'Journey'

A dynamic view captures any possible journey through the city:

Walking directions to Wall St, New York, NY

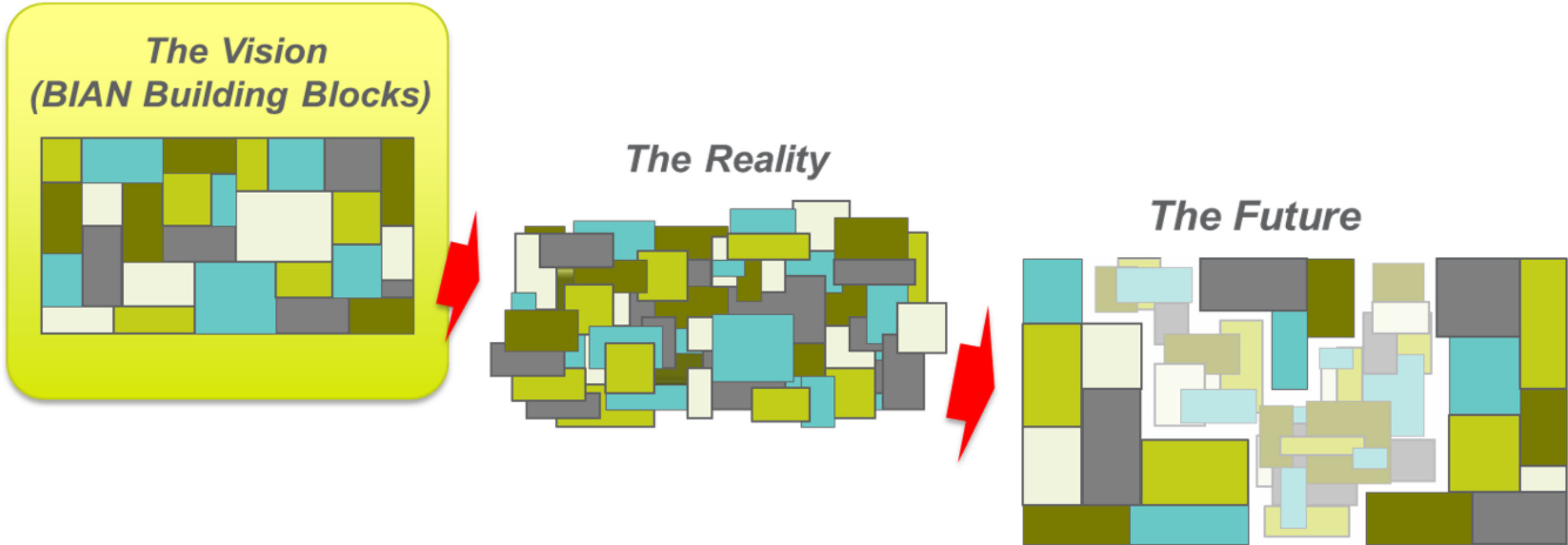
A Times Square
Manhattan, NY 10036

1. Head northwest on W 43rd St toward Broadway 7 ft
2. Turn left onto Broadway 0.5 mi
3. Turn right onto Avenue of the Americas 2.3 mi
4. Continue onto Church St 0.7 mi
5. Continue onto Trinity Pl 367 ft
6. Turn left toward Broadway 79 ft
7. Slight left toward Broadway 26 ft
8. Turn right toward Broadway 141 ft
9. Turn left toward Broadway 226 ft
10. Turn right onto Broadway 69 ft
11. Turn left onto Wall St

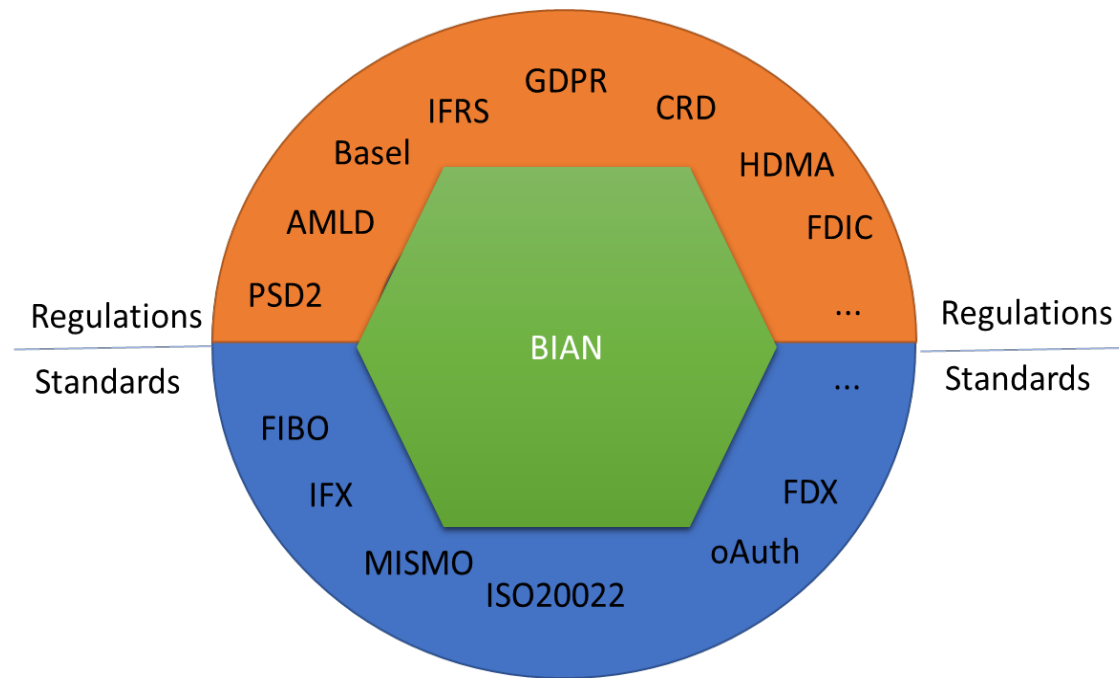
B

Dynamic Behaviors

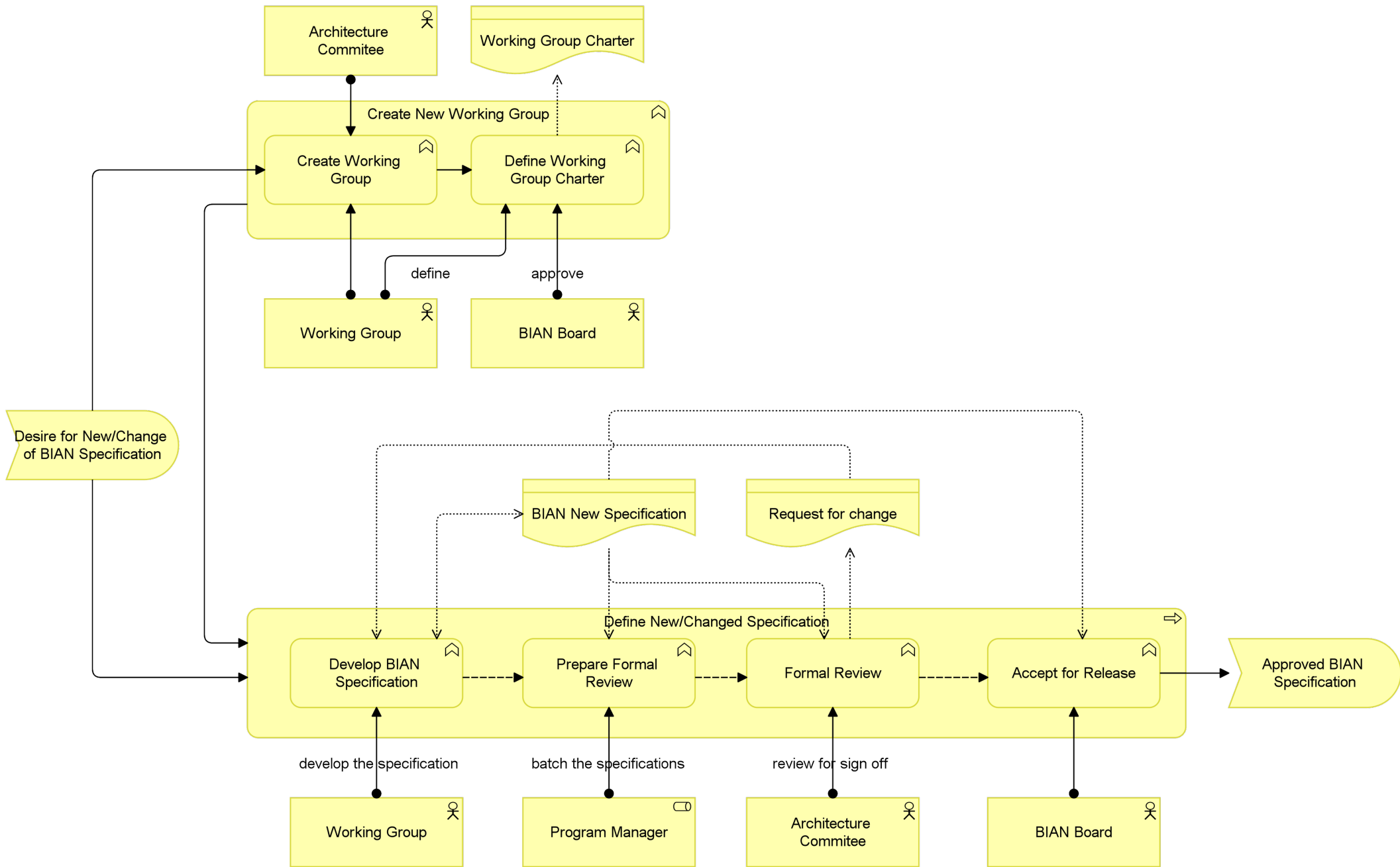
1.6 Migrating to a well-architected application landscape



1.7 BIAN as 'common language' between other standards and regulations



1.8 BIAN Validation Process



1.9 BIAN's toolbox to create an agile Banking Architecture

BIAN – Banking Industry Architecture Network - Framework

Business Capability Map

Service Domain Landscape

Business Scenarios

Data Models

White Papers & Guidelines

Meta Model

Semantic APIs

Training

Certification

BIAN Digital Bank

About the BIAN Foundation Exam

The BIAN Foundation level 1 Certification can be achieved by passing the BIAN Foundation Exam.

The Exam is Proctor based, to take this exam you will need an exam voucher which can be purchased via Van Haren Publishing.

Preparation for the exam can either be done by attending a training course or by self-study.

[Purchase an exam voucher](#)

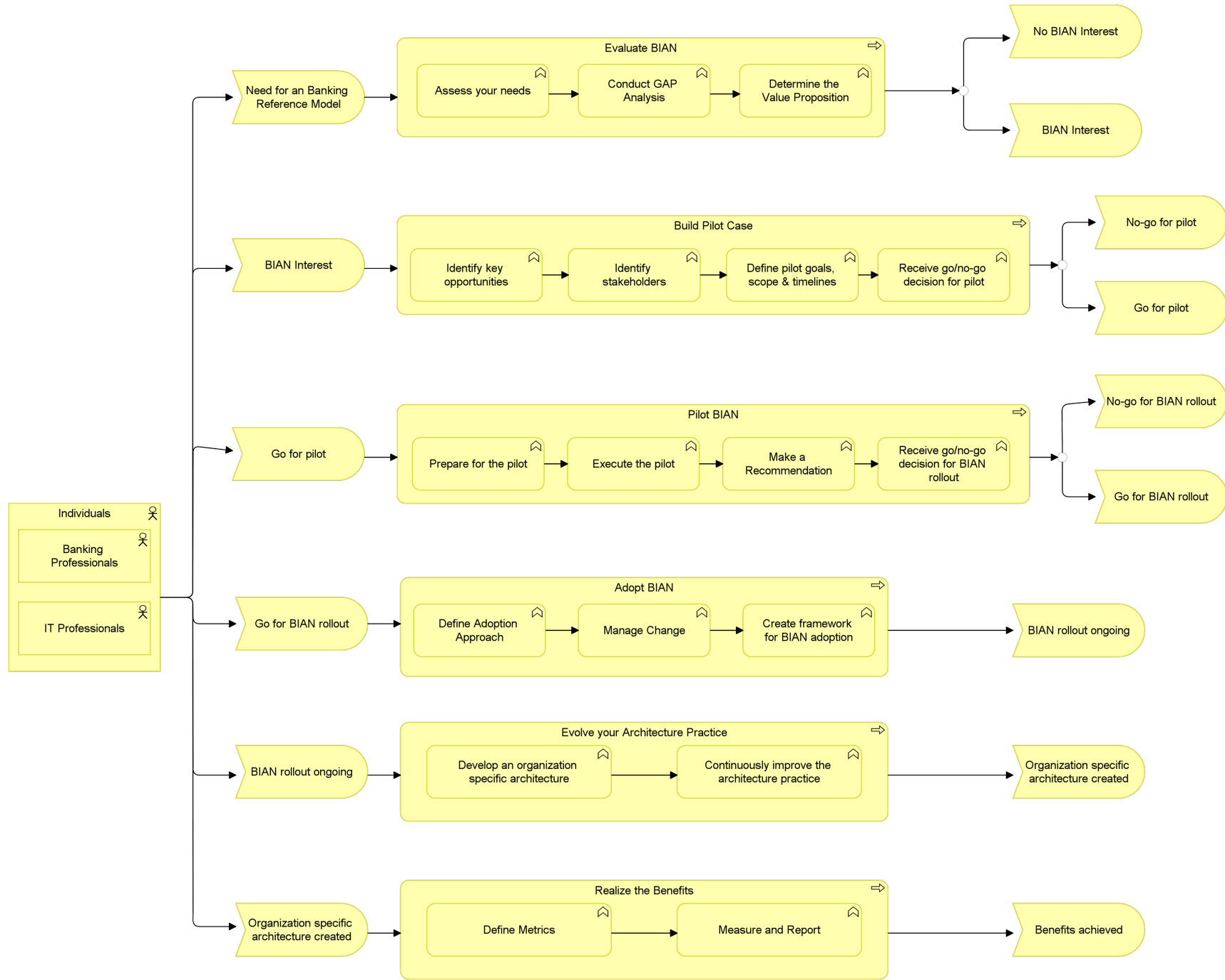
1.10 Landing page of the BIAN Digital Repository (version 9)

BIAN Banking Industry Architecture Reference Model version 9.0

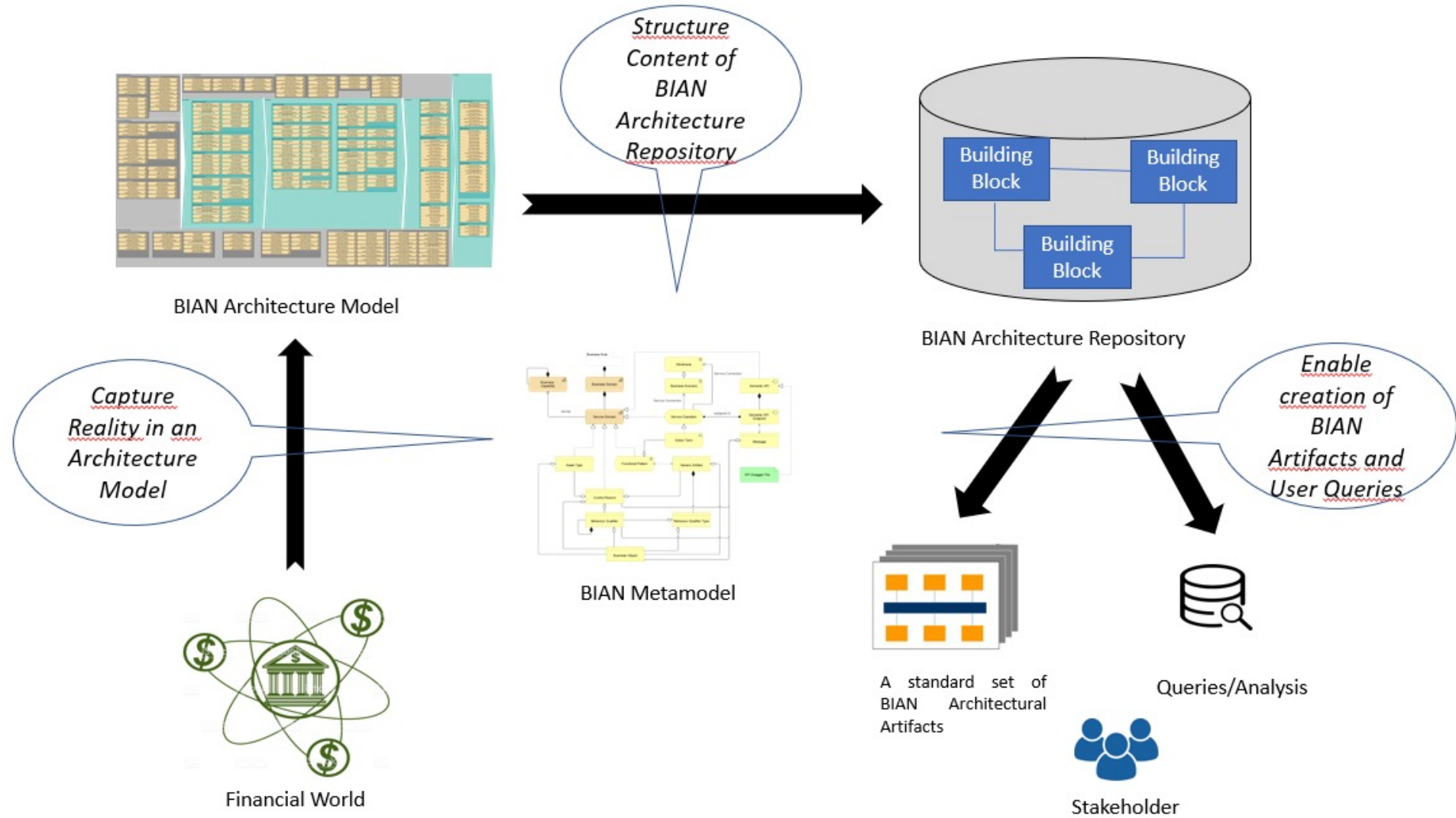
The screenshot displays the landing page for the BIAN Banking Industry Architecture Reference Model version 9.0. It features several navigation panels:

- BIAN Metamodel_ Core View**: A grey panel containing the logo for THE Open GROUP.
- Glossary**: A purple panel with the text "Glossary (Please Download from www.bian.org)".
- Service Domain Landscape**: A yellow panel containing three items:
 - BIAN Service Landscape V9.0 Value Chain View
 - BIAN Service Landscape V9.0 Matrix View
 - BIAN Service Landscape V9.0 Overview Diagrams
- Business Capability Map**: A green panel containing two items:
 - Business Capabilities Top Level View
 - Business Capability Detailed Views
- Business Scenarios**: A cyan panel containing ten items:
 - Bank Relations
 - Business Development
 - Card Products
 - Channels
 - Corporate Banking Products
 - Corporate Finance
 - Lending
 - Payments
 - Product and Price
 - Retail Banking and Consumer
 - Wealth
 - Semantic API - Generally Usable Snippets

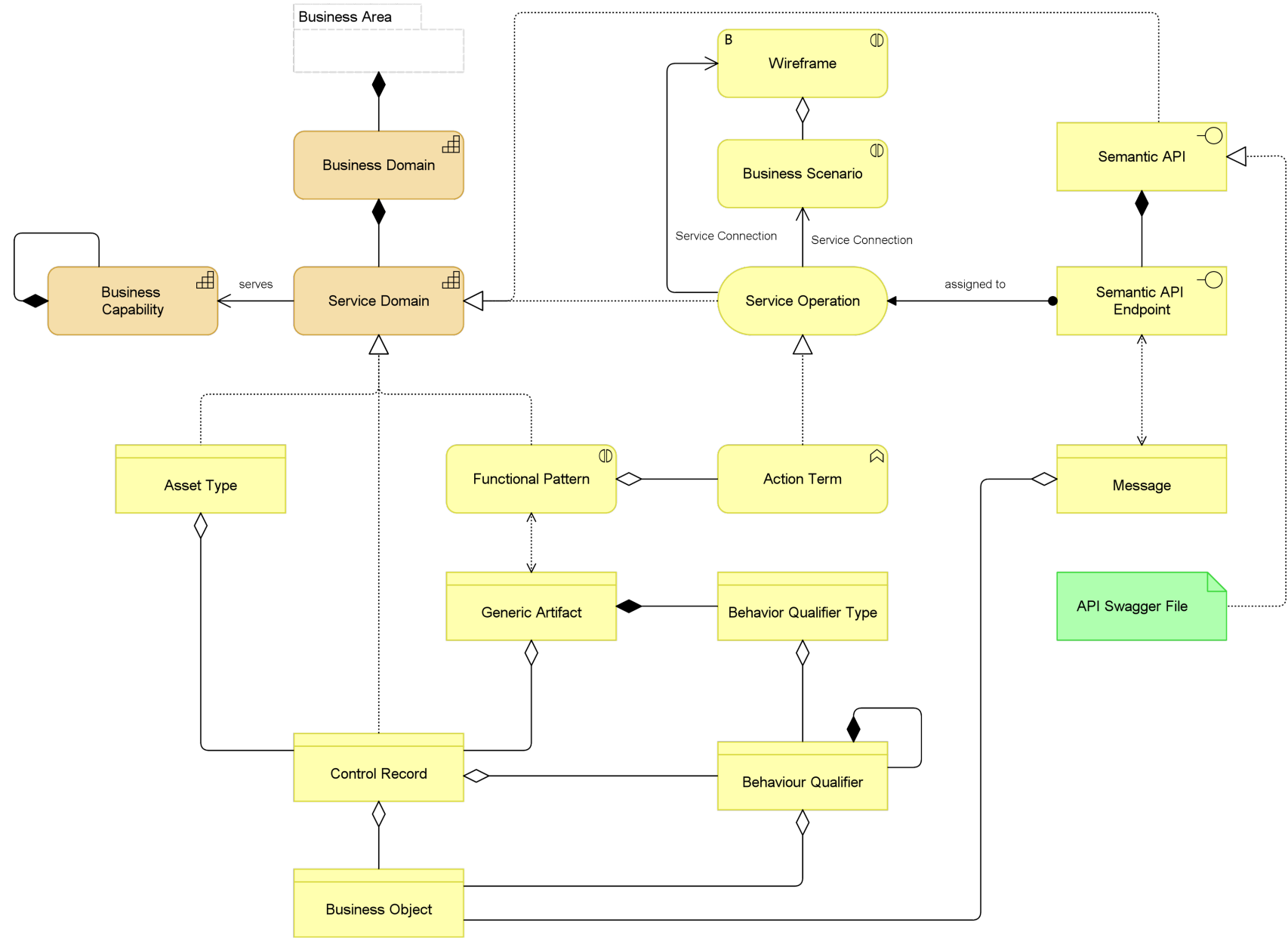
1.11 The BIAN adoption journey, overview



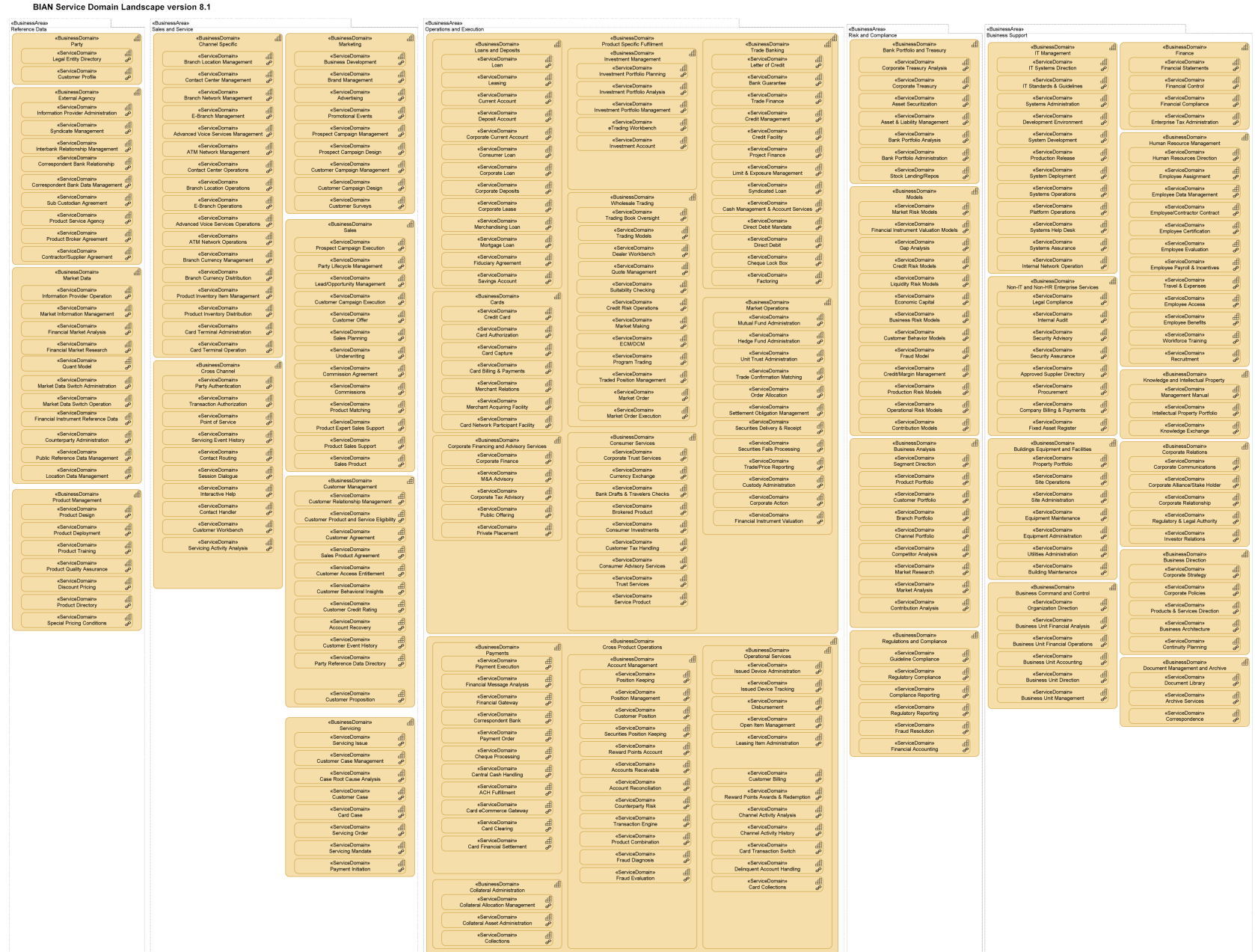
2.1 The role of the BIAN Metamodel



2.2 BIAN Metamodel, Overview

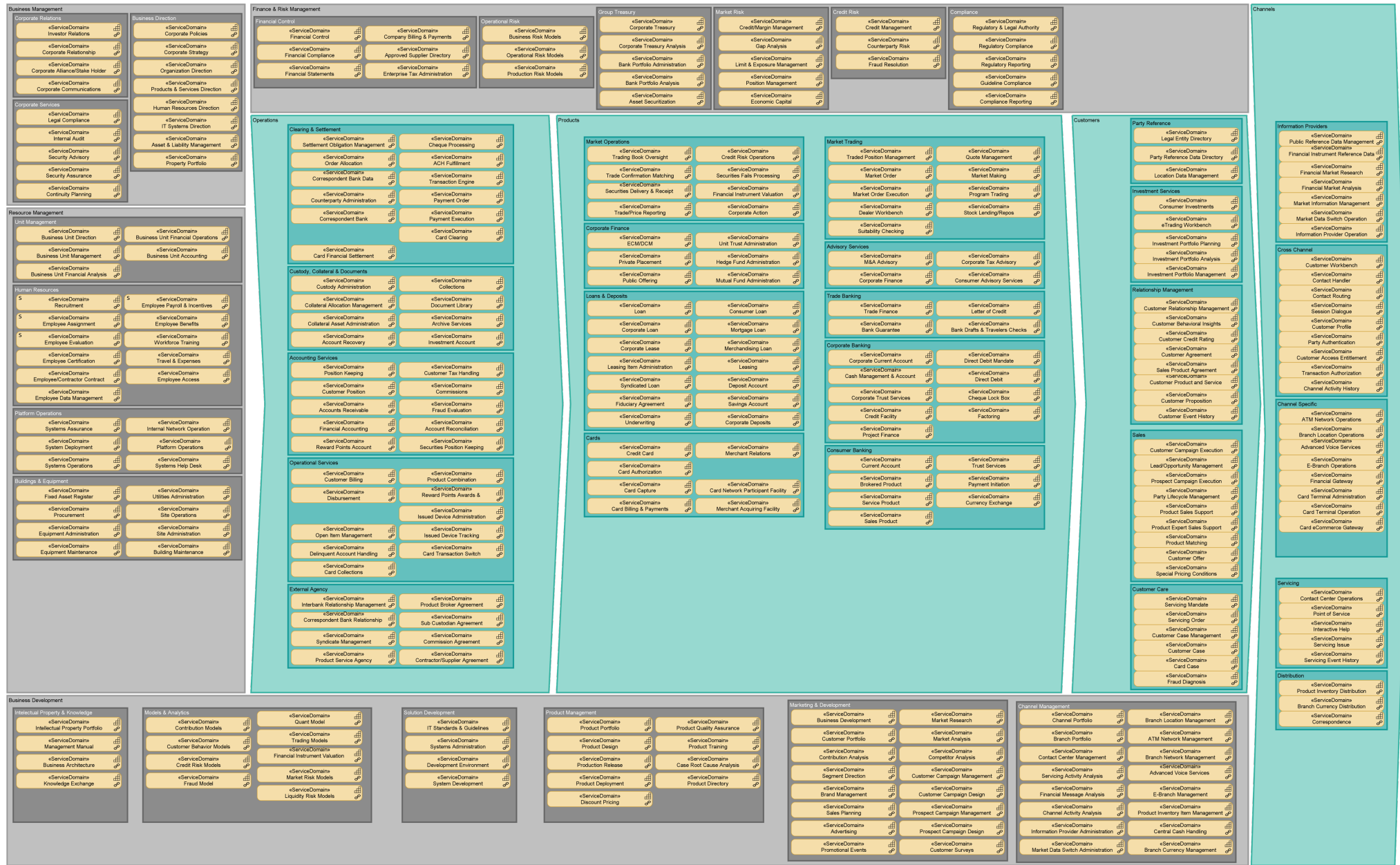


2.3 BIAN Service Landscape, Matrix View

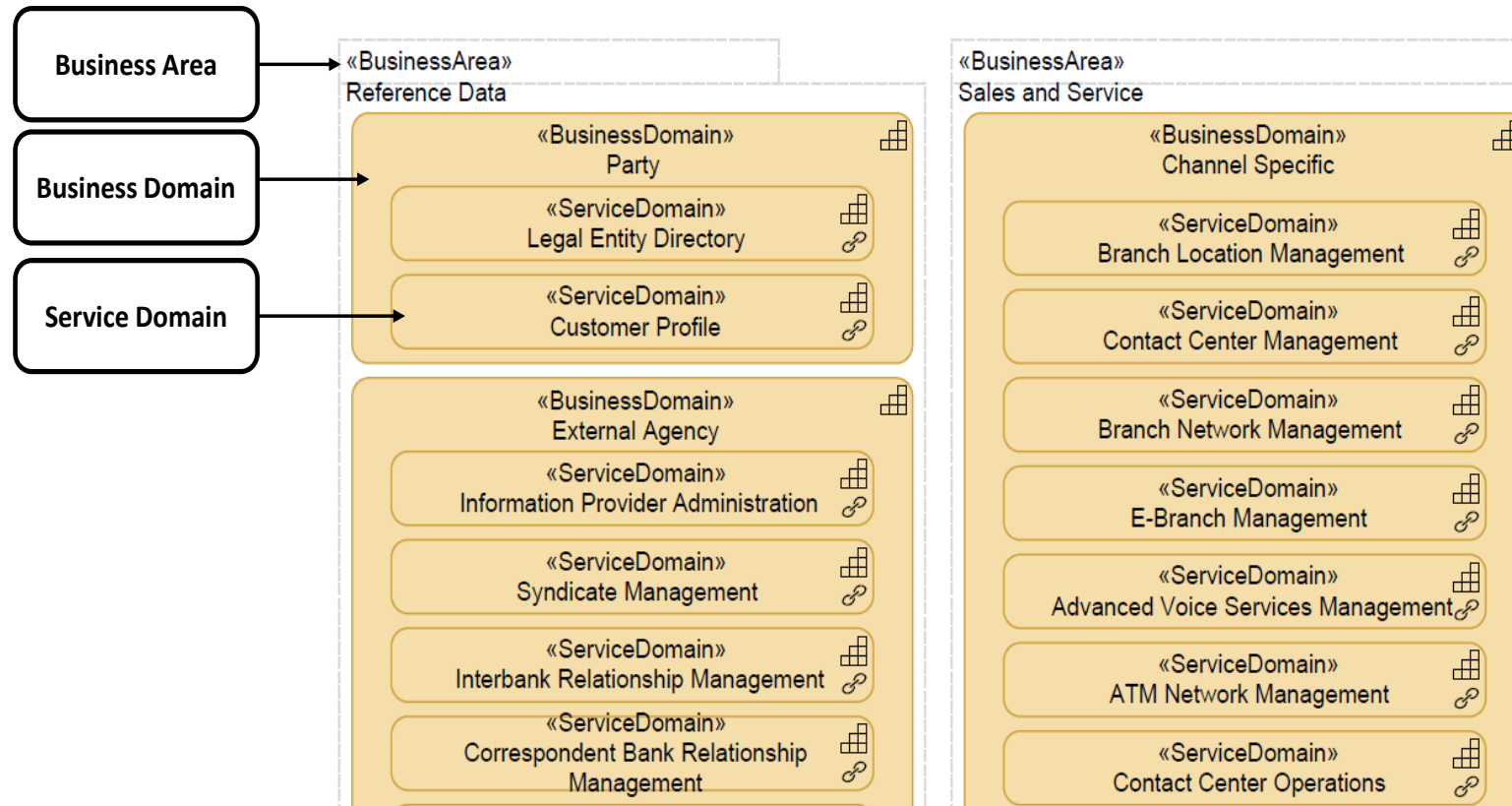


2.4 BIAN Service Landscape, Matrix View

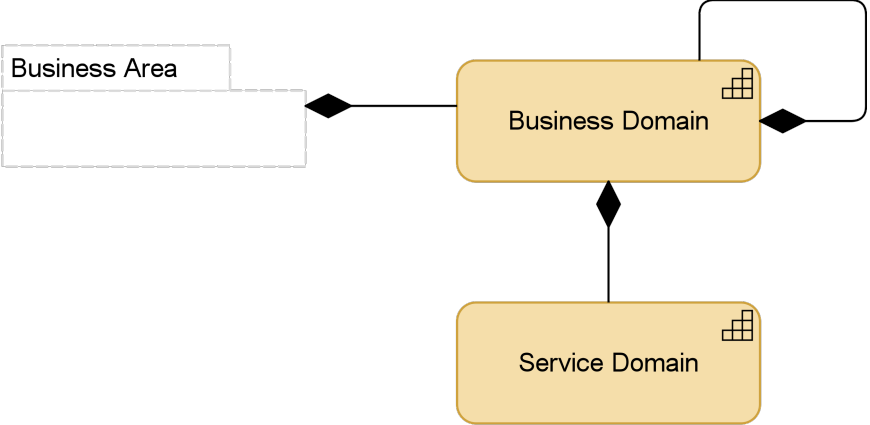
BIAN Service Domain Landscape version 8.1



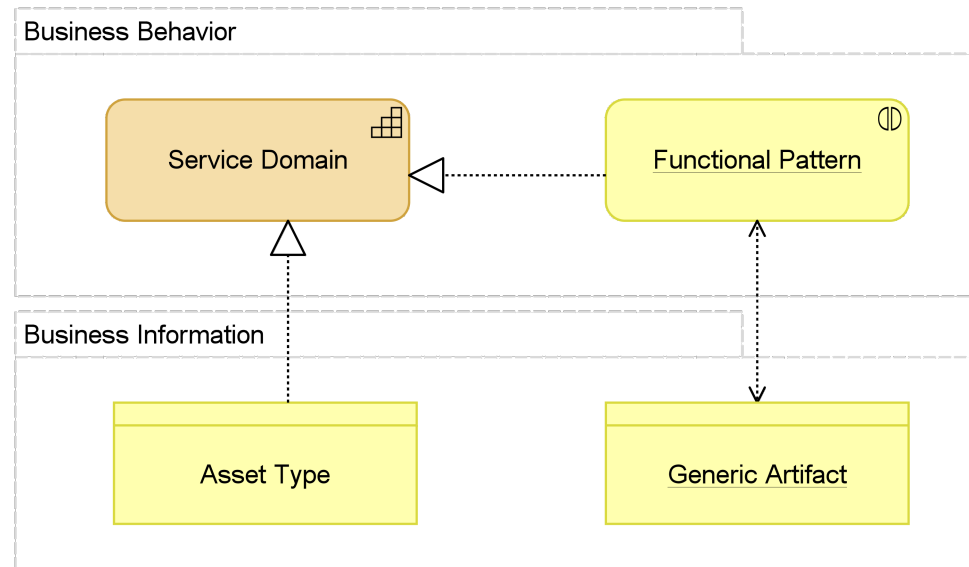
2.5 Three elements defining the structure of the BIAN Service Landscape



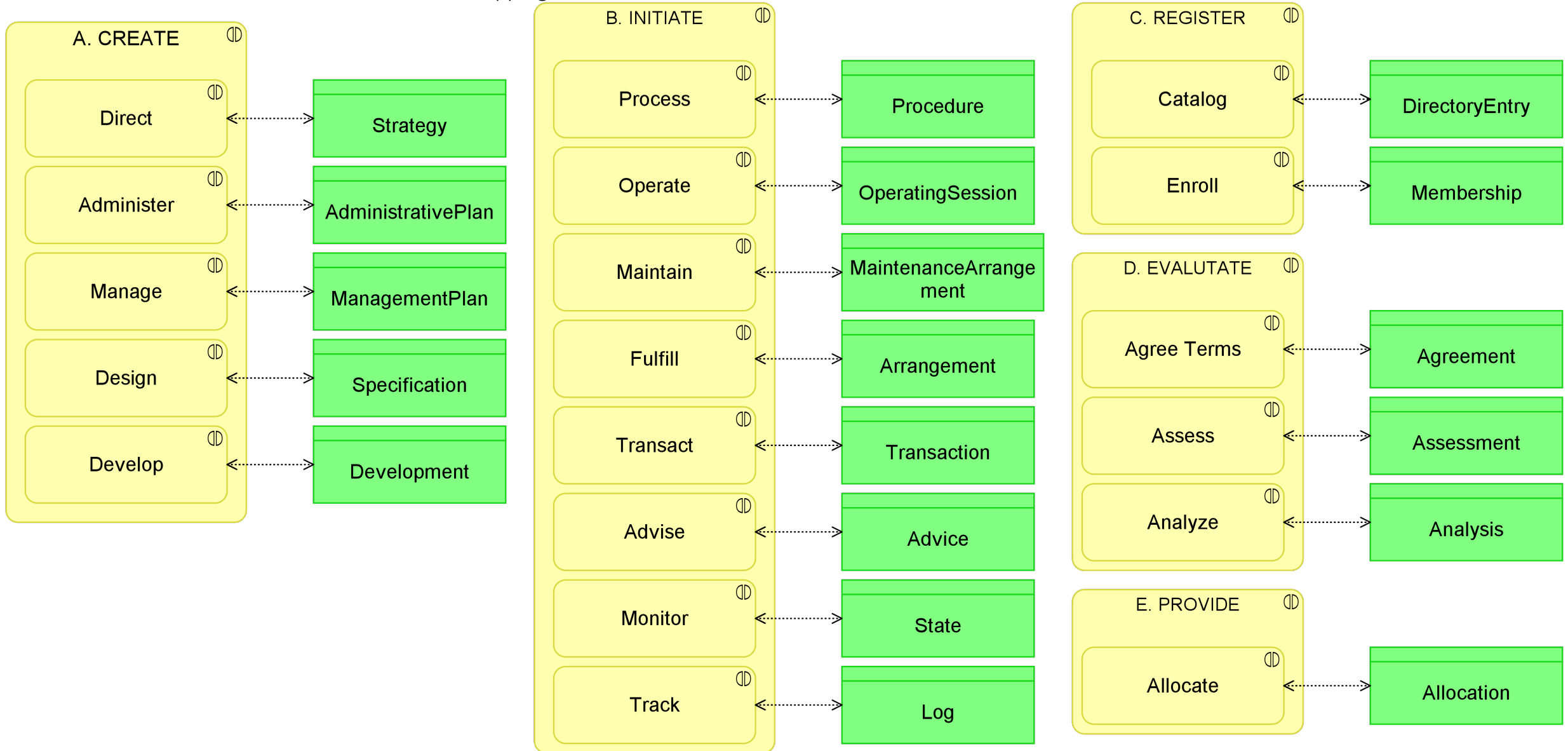
2.6 BIAN Metamodel, Service Landscape View



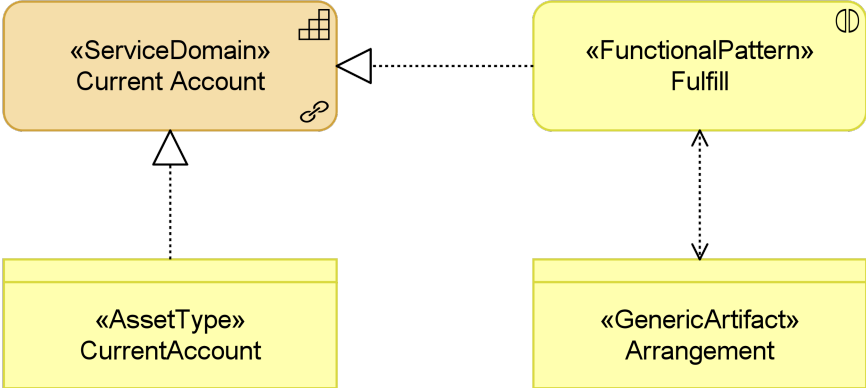
2.7 BIAN Metamodel, Service Domain View



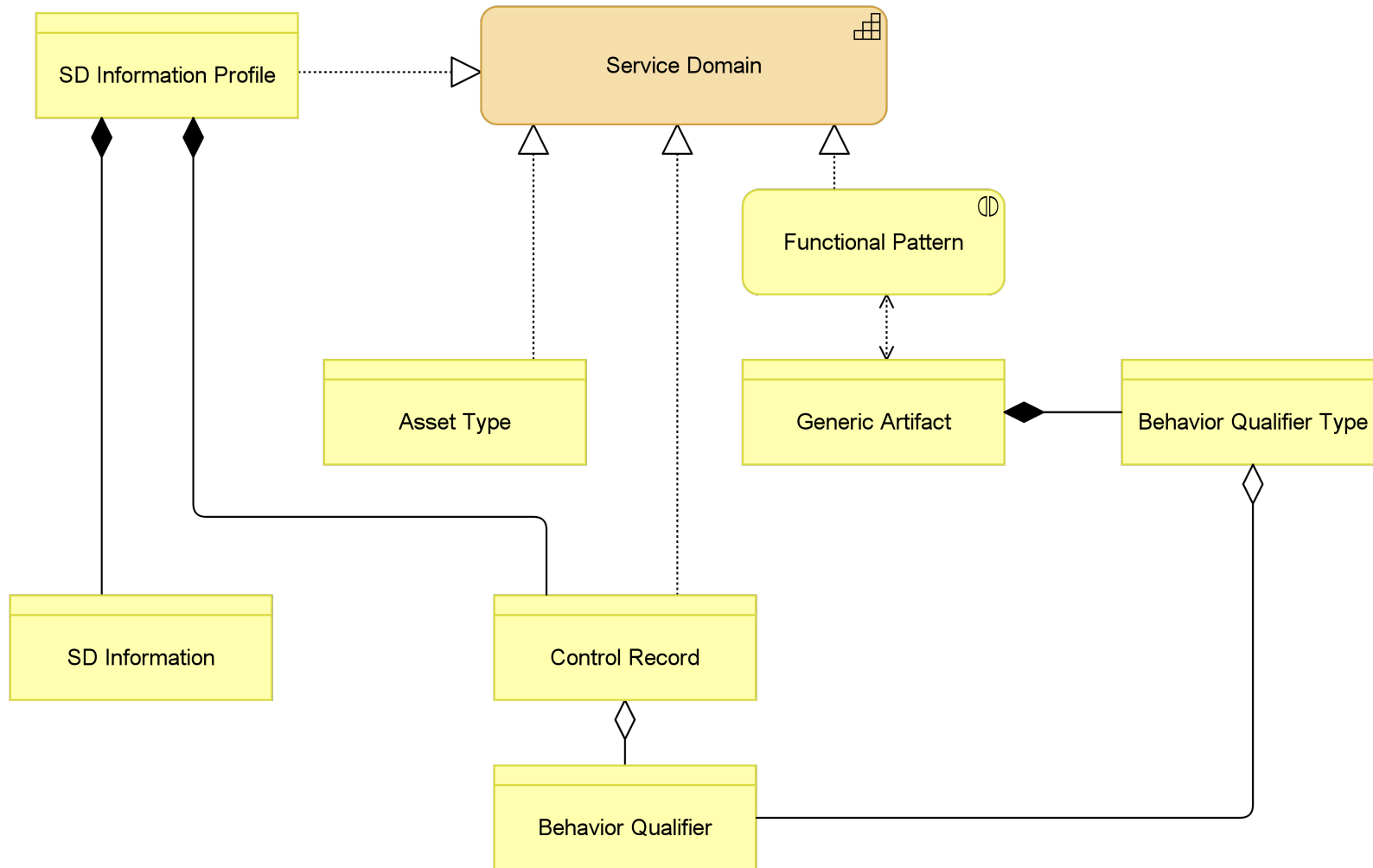
2.8 Functional Pattern – Generic Artifact Mapping



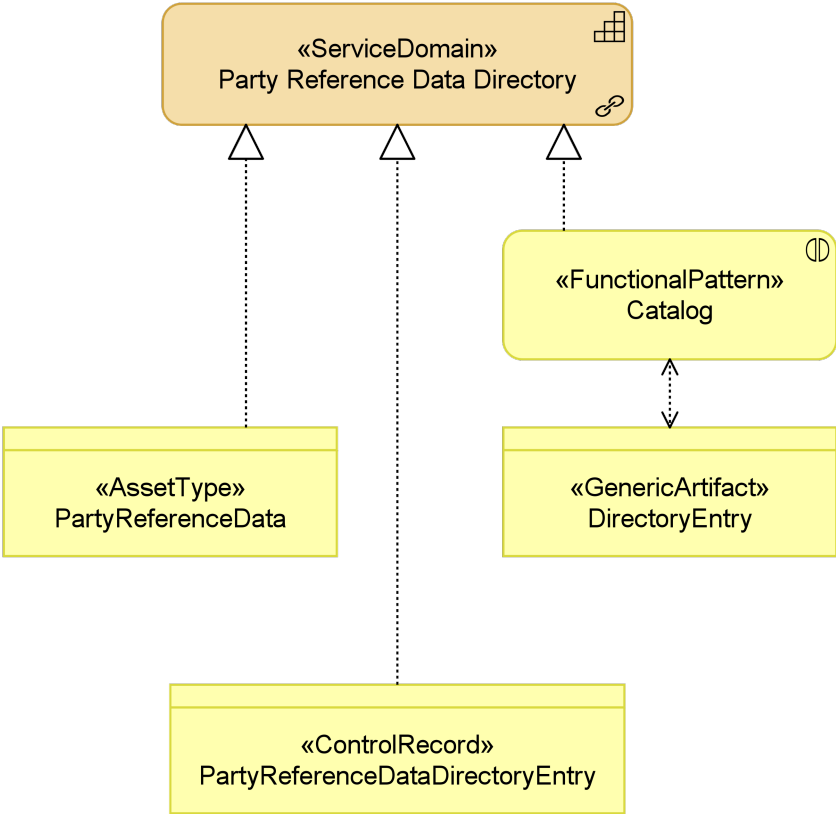
2.9 The Current Account Service Domain, its Asset Type, Functional Pattern and Generic Artifact



2.10 BIAN Metamodel, Control Record View



2.11 Party Reference Data Directory Entry Control Record



2.12 Party Reference Data Directory Entry Control Record & Behavior Qualifiers

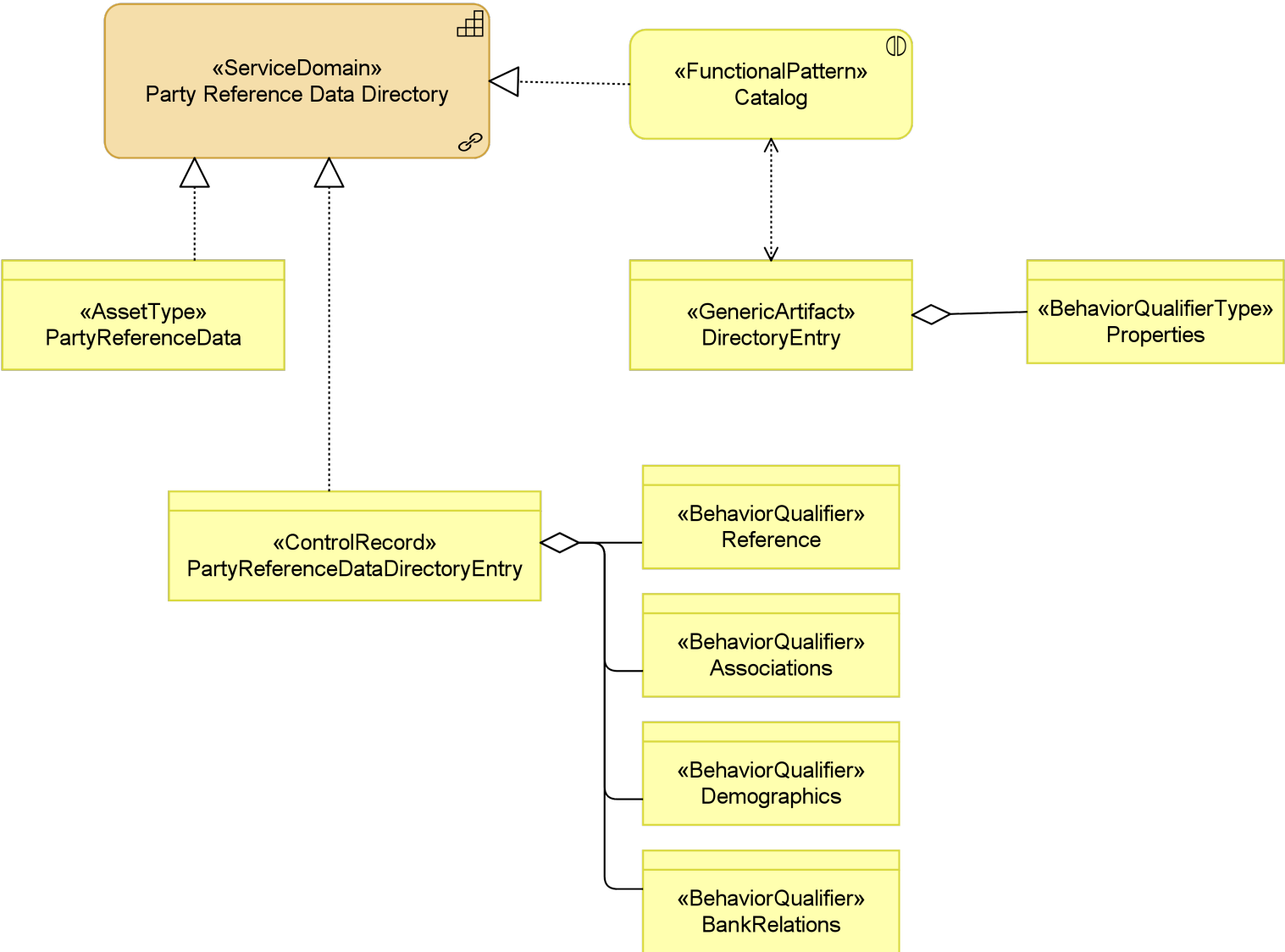
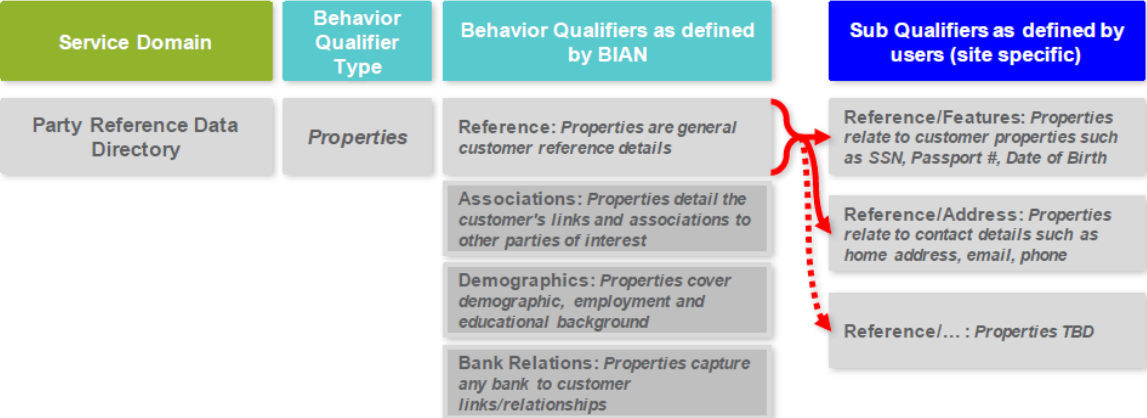


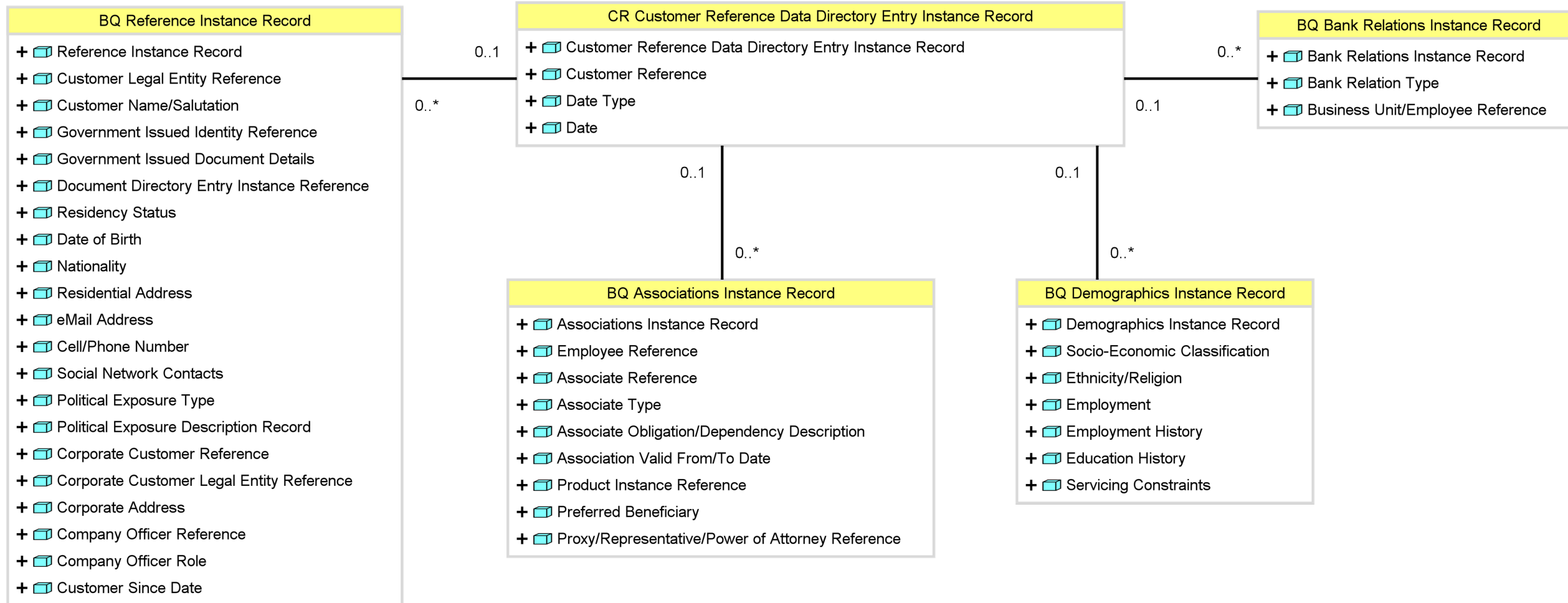
Table 2.4 Functional Pattern, Generic Artifact and Behavior Qualifier Types

Functional Pattern	Generic Artifact	Behavior Qualifier Type	Example
DIRECT	Strategy	Goals	Increase market share
MANAGE	Management Plan	Duties	Relationship development, Troubleshooting
ADMINISTER	Administrative Plan	Routines	Time-sheet recording
DESIGN	Specification	Aspects	Business requirements
DEVELOP	Development	Deliverables	Functional module specification
PROCESS	Procedure	Worksteps	Invoice generation
OPERATE	Operating Session	Functions	Message capture/routing
MAINTAIN	Maintenance Arrangement	Tasks	Preventive maintenance task
FULFILL	Arrangement	Features	Current account standing order
TRANSACT	Transaction	Tasks/Steps	FX pricing, market trade, clearing & settlement
ADVISE	Advice	Topics	Tax advice, Corporate finance
MONITOR	State	Measures	Composite position, Customer alert
TRACK	Log Record	Events	Customer life event, Servicing event
CATALOG	Directory Entry	Properties	Product pricing rules, Customer referenced details
ENROLL	Membership	Clauses	Qualification/membership purpose
AGREE TERMS	Agreement	Terms & Conditions	Required disclosures,
ASSESS	Assessment	Tests	Password verification
ANALYSE	Analysis	Algorithms	Average balance calculation, Propensity to buy
ALLOCATE	Allocation	Criteria	Staff assignment, Facility allocation

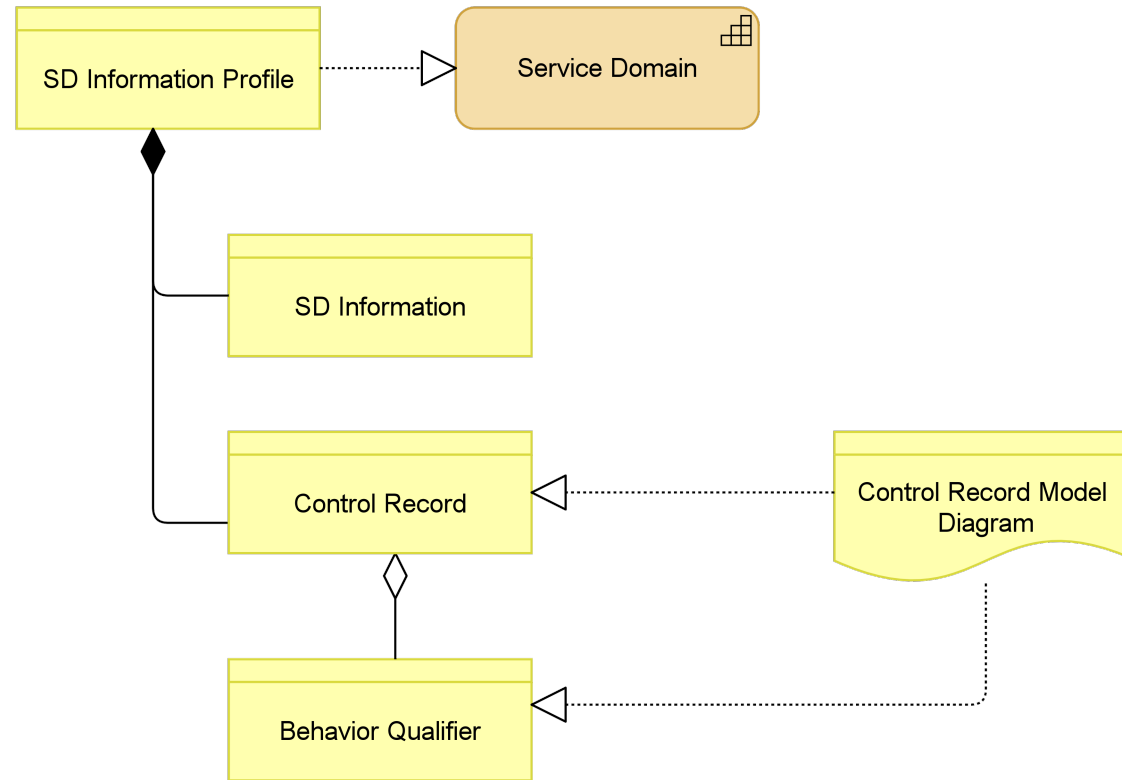
2.13 Break-down of a Control Record into Behavior Qualifiers and sub-qualifiers



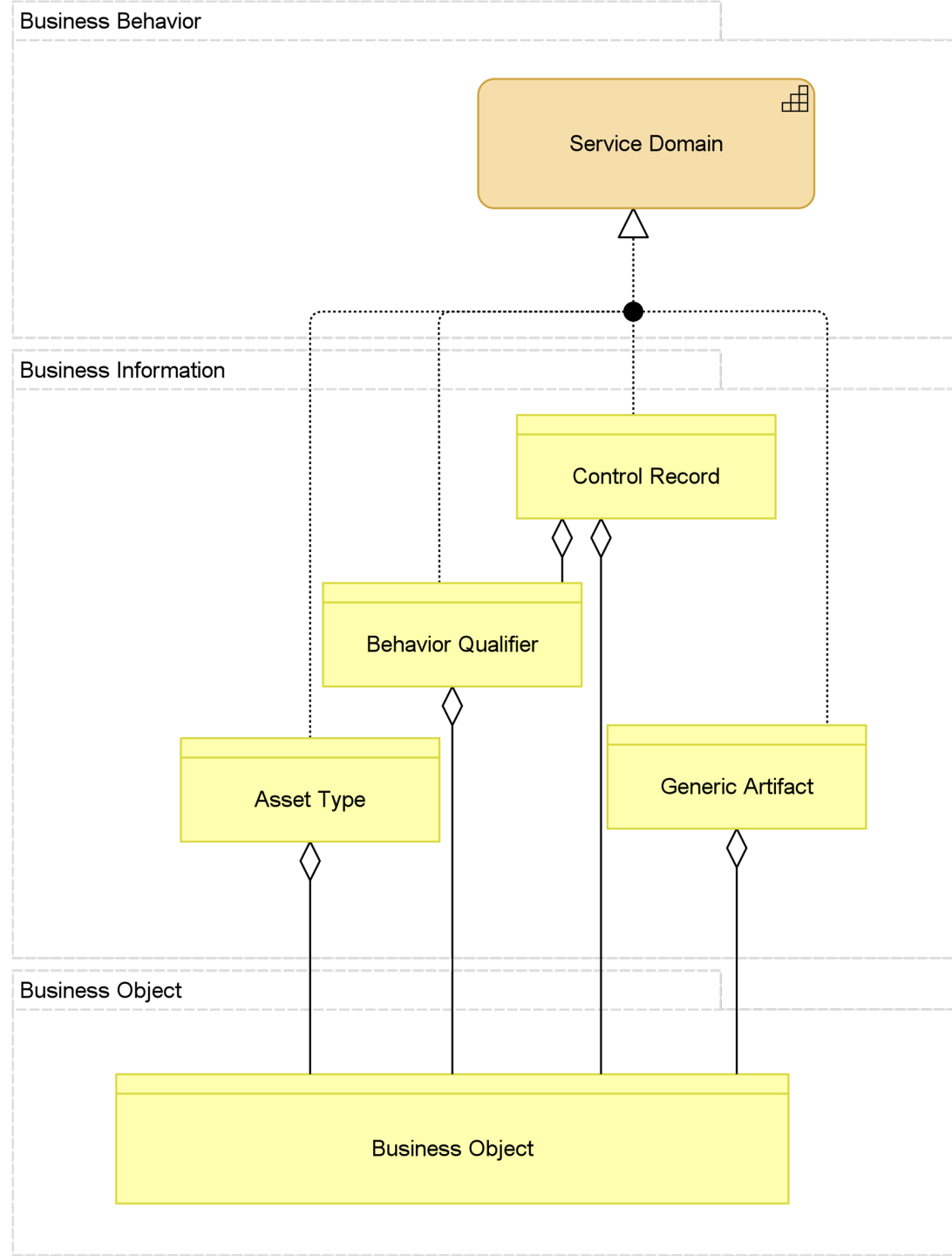
2.14 Party Reference Data Directory Control Record Diagram



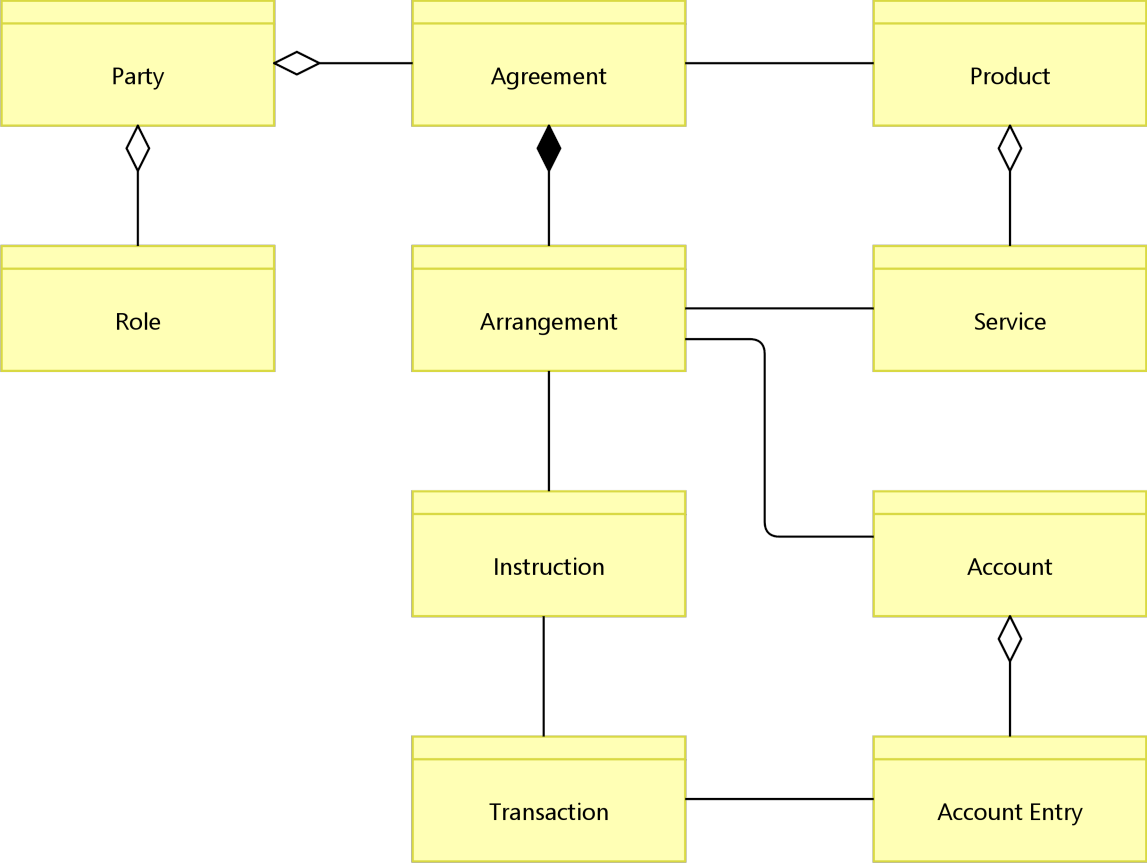
2.15 Metamodel for Control Record Model Diagram



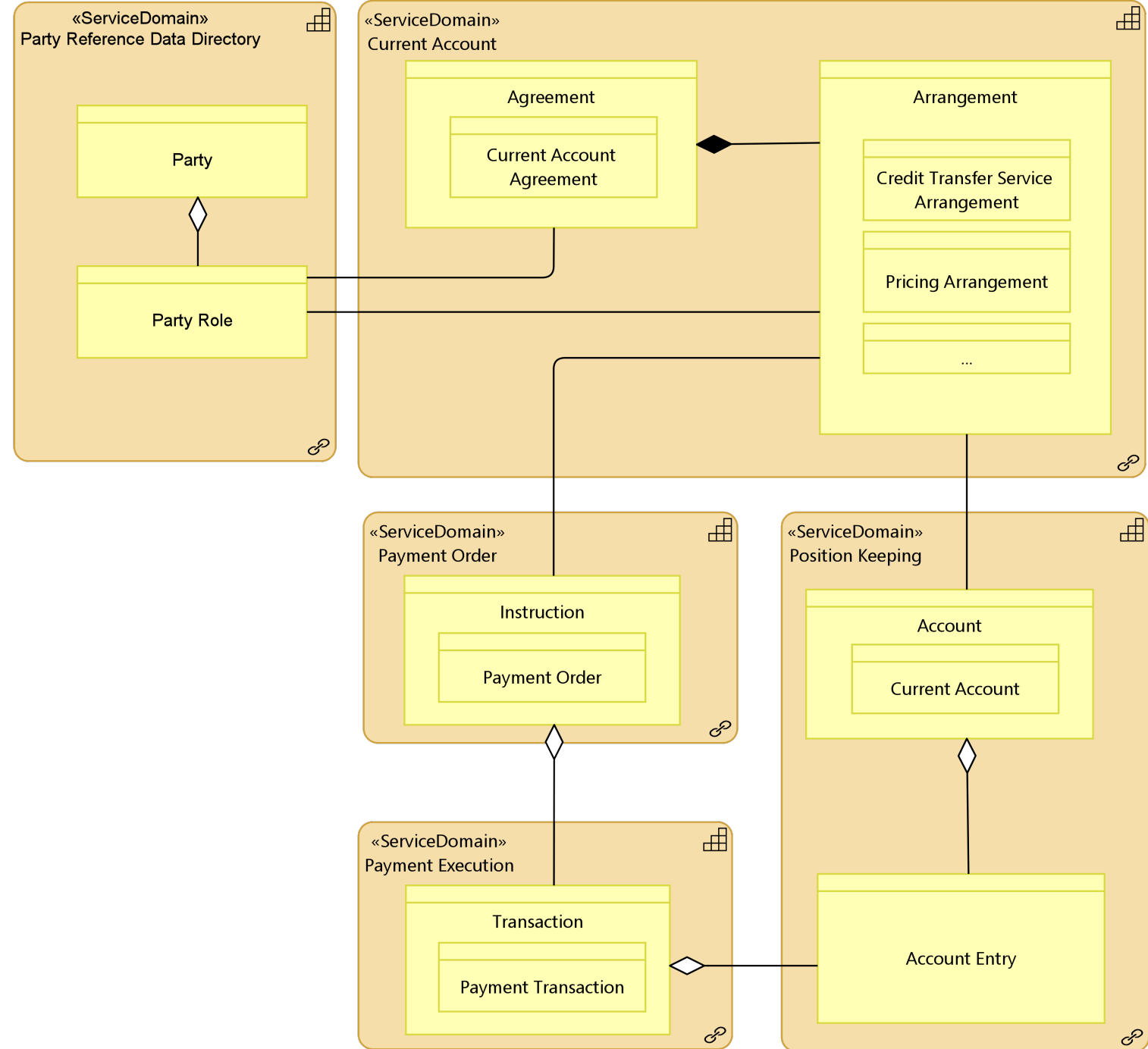
2.16 BIAN Metamodel, Business Object view



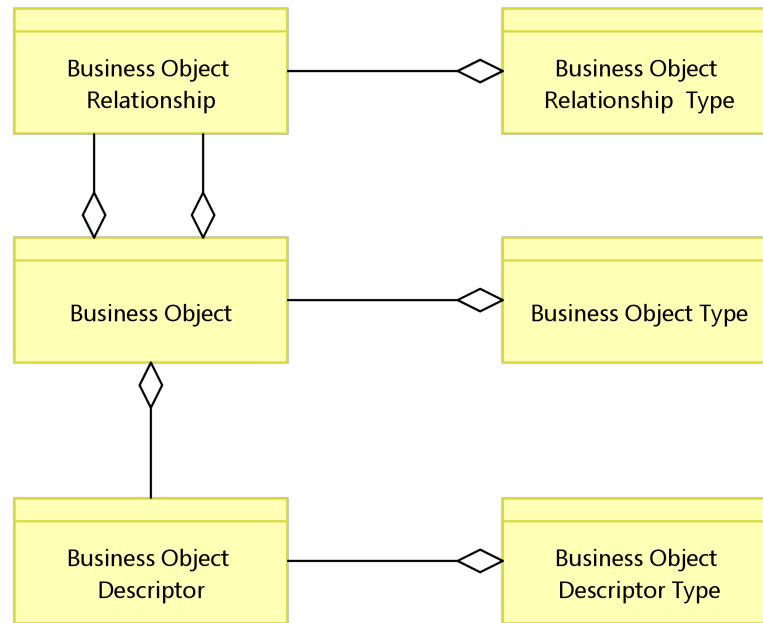
2.17 BIAN BOM content pattern



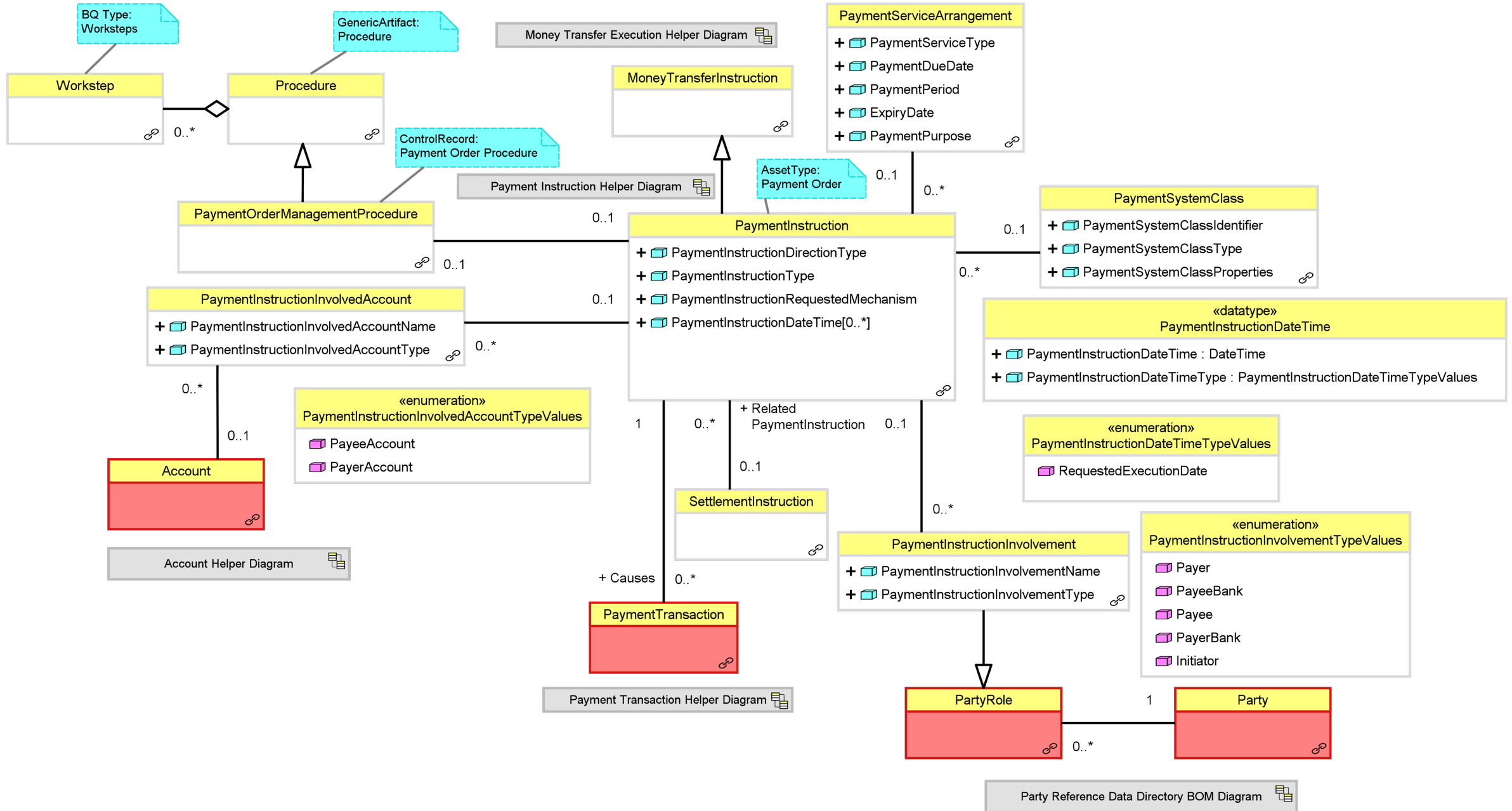
2.18 Applying the BIAN BOM in payments



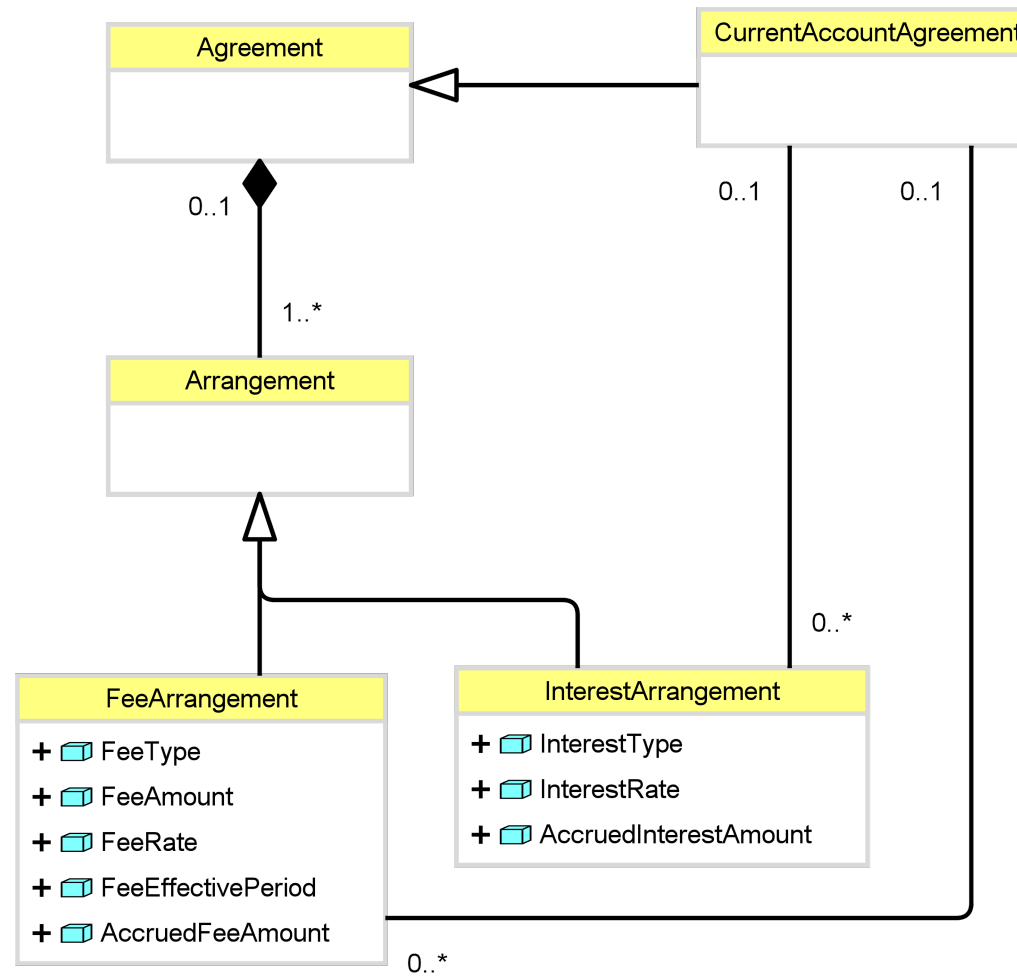
2.19 BIAN BOM Structure Pattern



2.20 Payment Order BOM Diagram

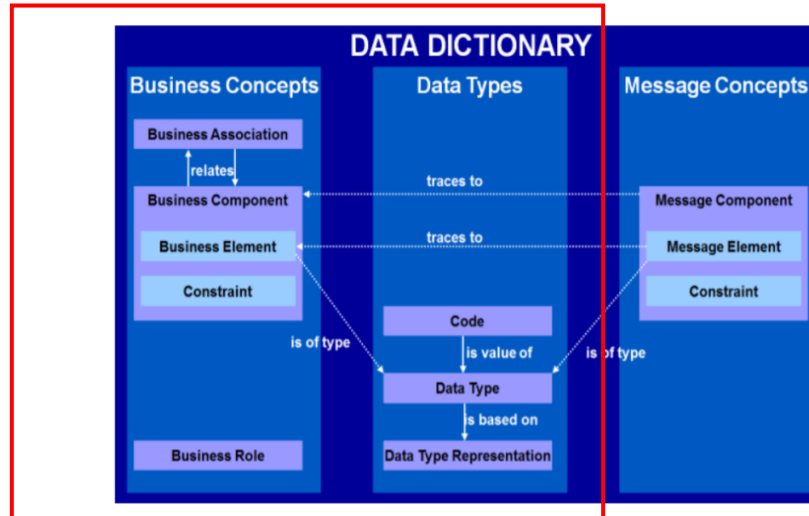


2.21 example of abstraction levels in the BIAN BOM

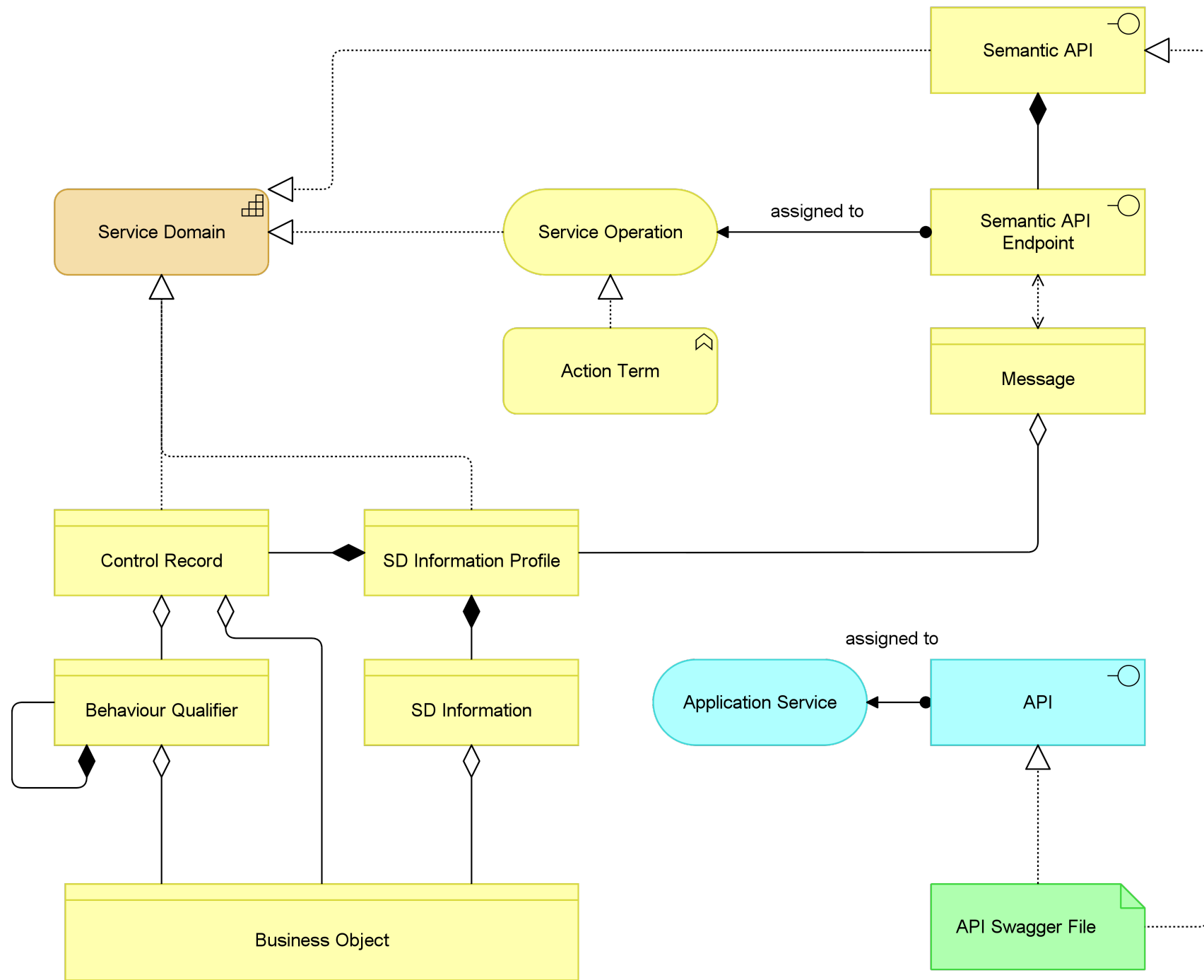


2.22 the scope of the ISO20022 Business Model

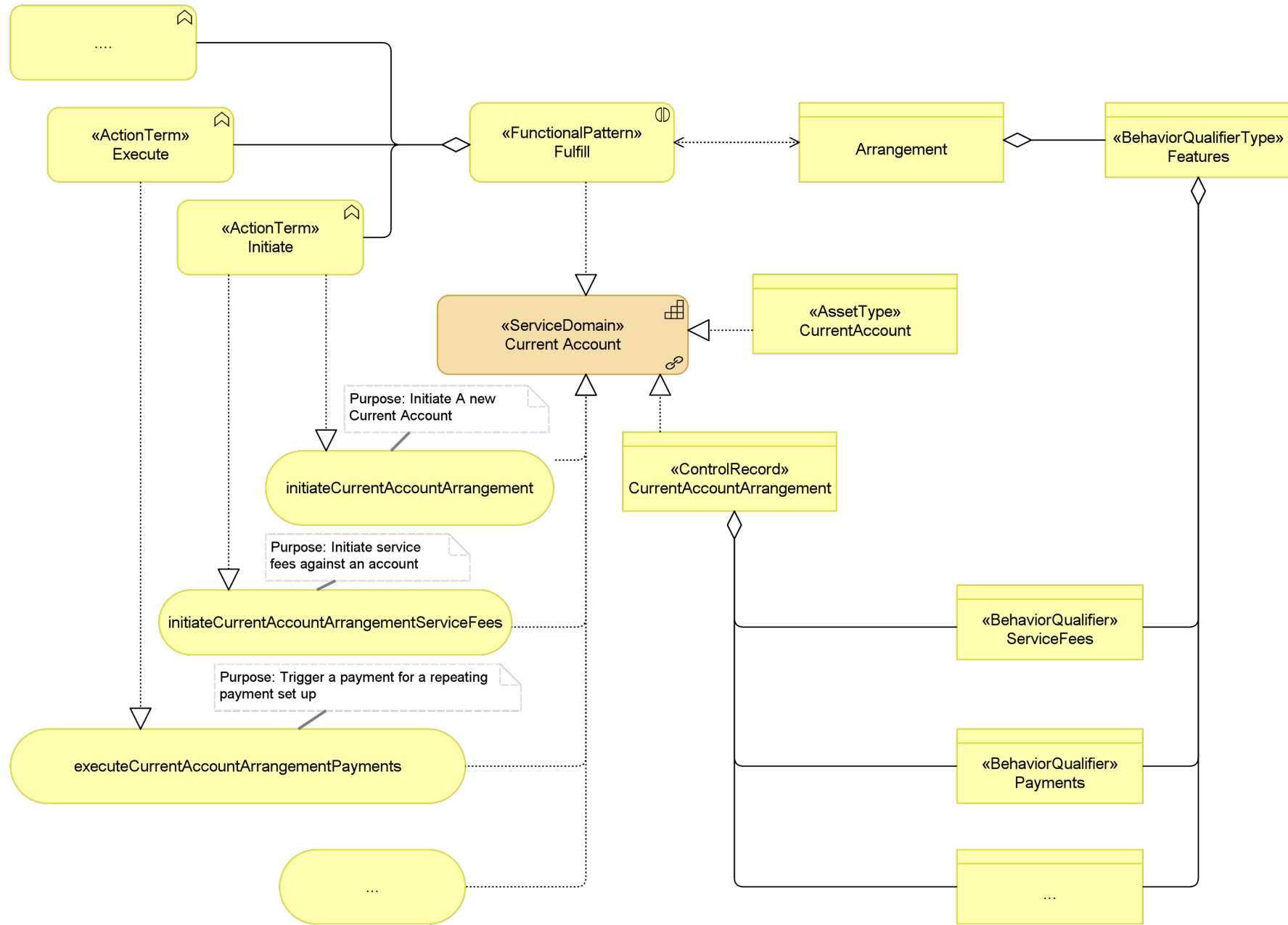
ISO20022 BM



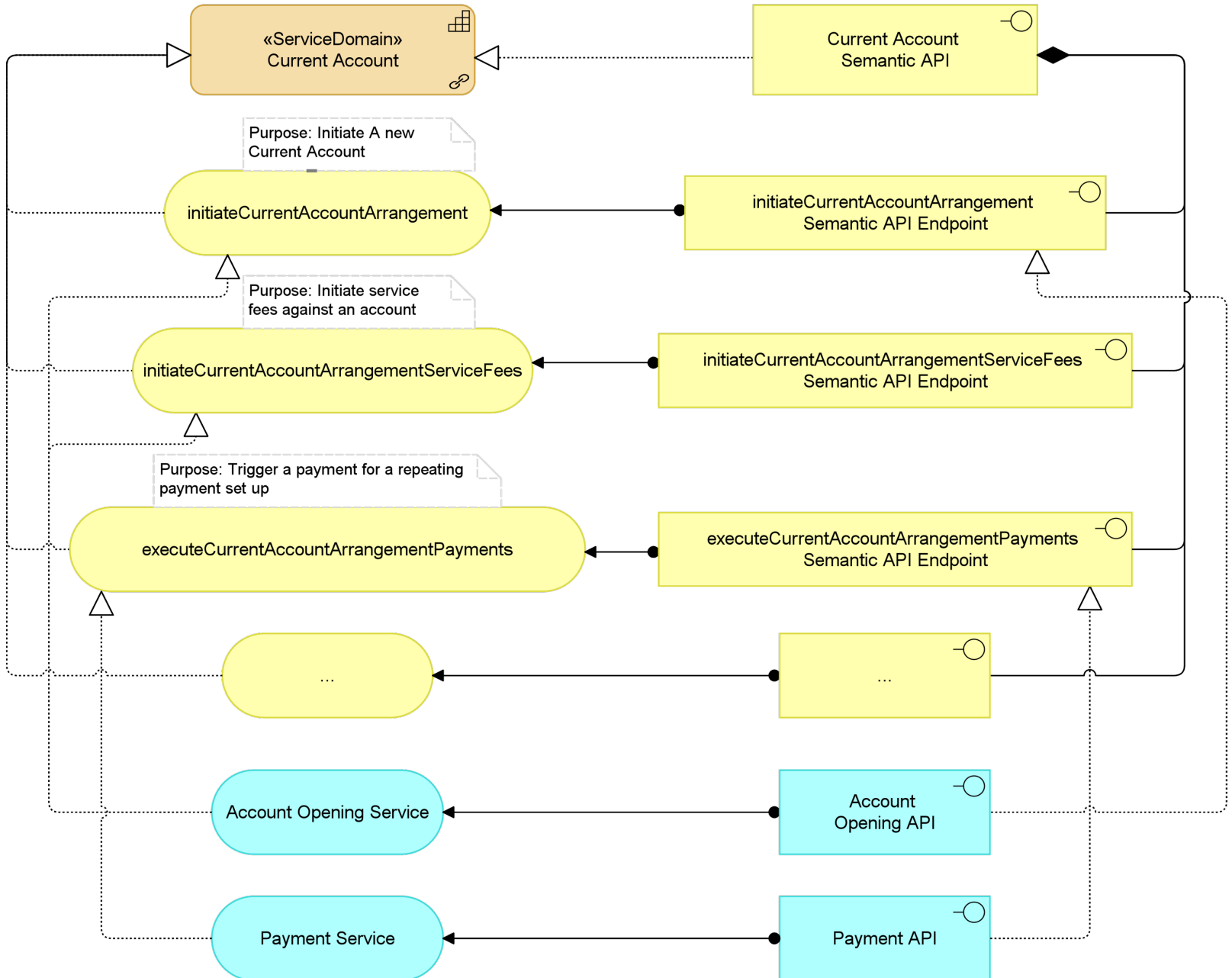
2.23 BIAN Metamodel, Service Operation View



2.25 Current Account Service Operations work on different levels of the information profile



2.26 Current Account Semantic API and its Endpoints



2.27 BIAN API Endpoint Format

Referenced Service Domain **Referenced Control Record** **Referenced Behavior Qualifier**

PUT /current-account/lsd-reference-id/current-account-fulfillment-arrangement/{cr-reference-id}/payments/{lbq-reference-id}/execution Invoke an automated execute action against the Payments instance

Trigger a payment for a repeating payment set up **Action Term**

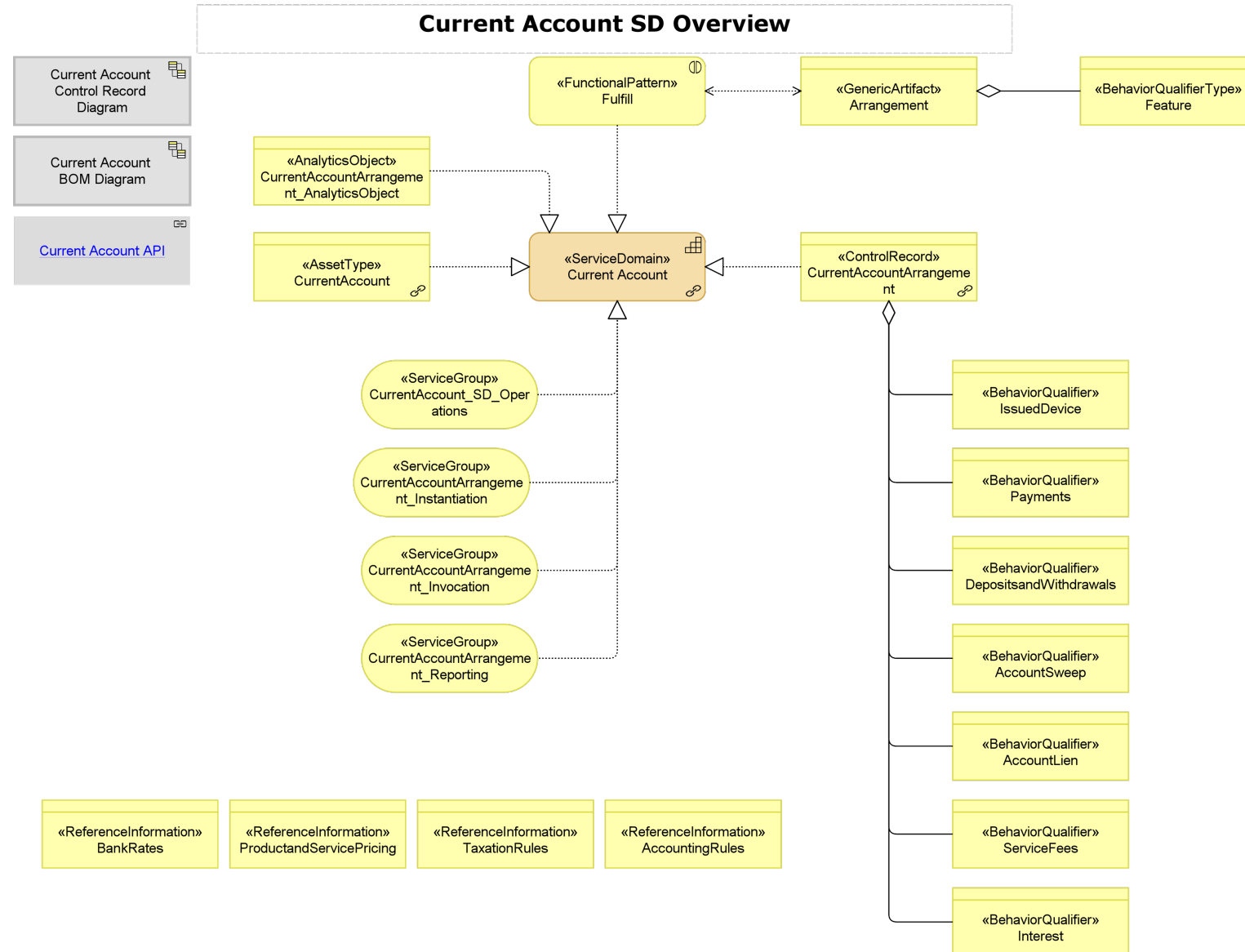
Parameters Try it out

Name	Description
sd-reference-id * required string (path)	Current Account Servicing Session Reference
cr-reference-id * required string (path)	Current Account Fulfillment Arrangement Instance Reference
bq-reference-id * required string (path)	Payments Instance Reference
body * required (body)	Payments request payload Message

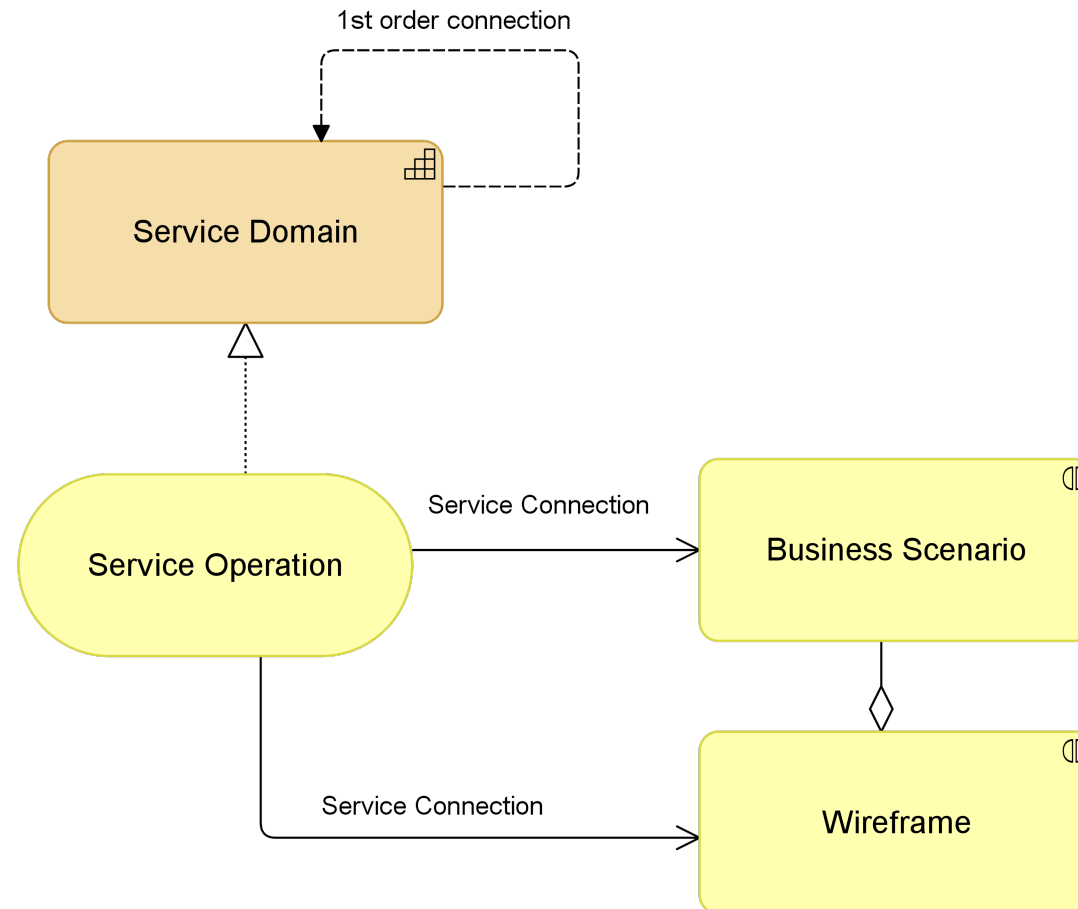
Example Value | Model

```
{
  "currentAccountFulfillmentArrangementInstanceReference": "CAFAIR792715",
  "paymentsInstanceReference": "PIR748199",
  "paymentsInstanceRecord": {
    "paymentTransaction": {
      "paymentTransactionType": "string",
      "paymentTransactionPayeeReference": "768857"
    }
  }
}
```

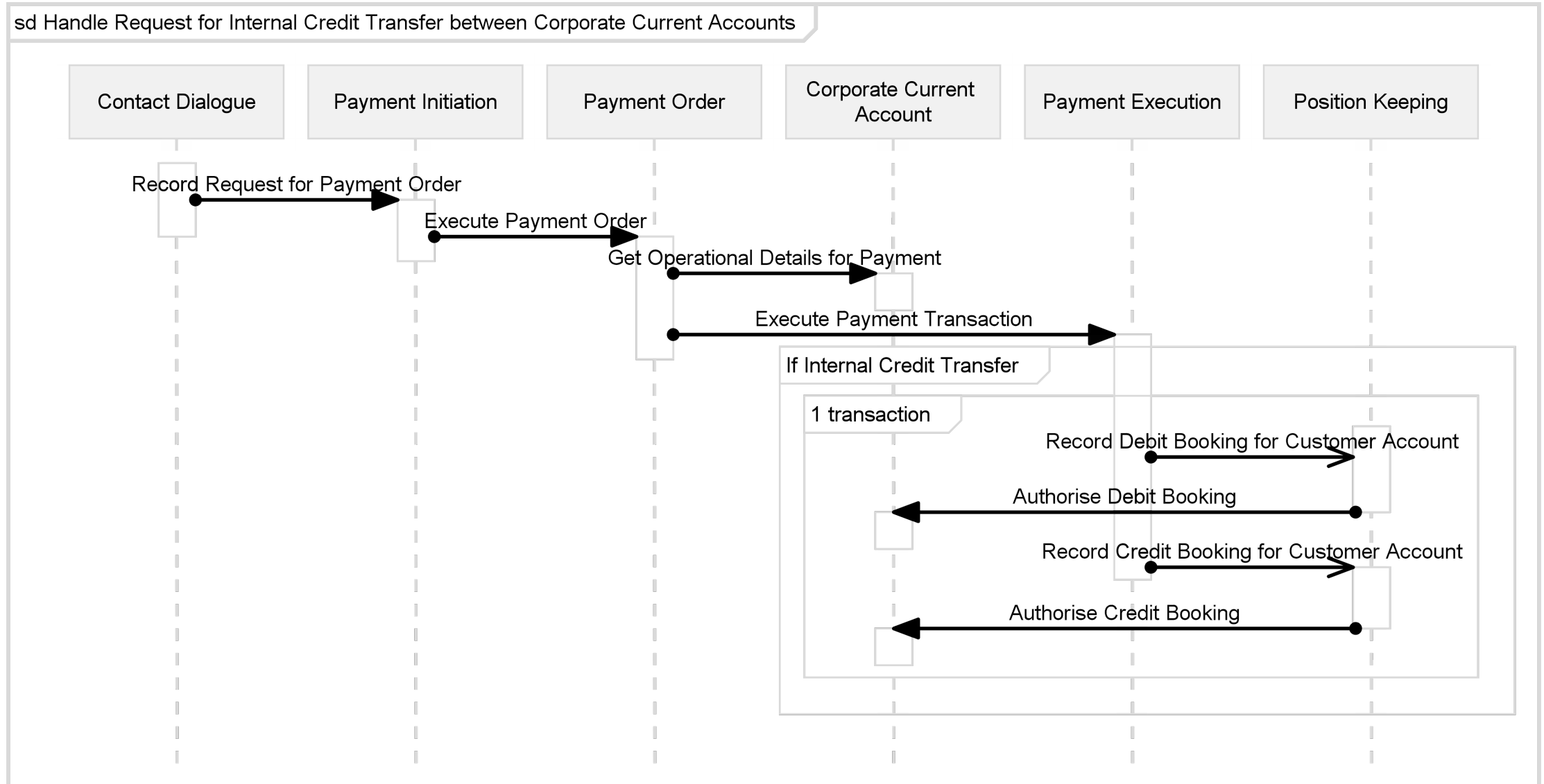
2.28 Current Account Service Domain Overview



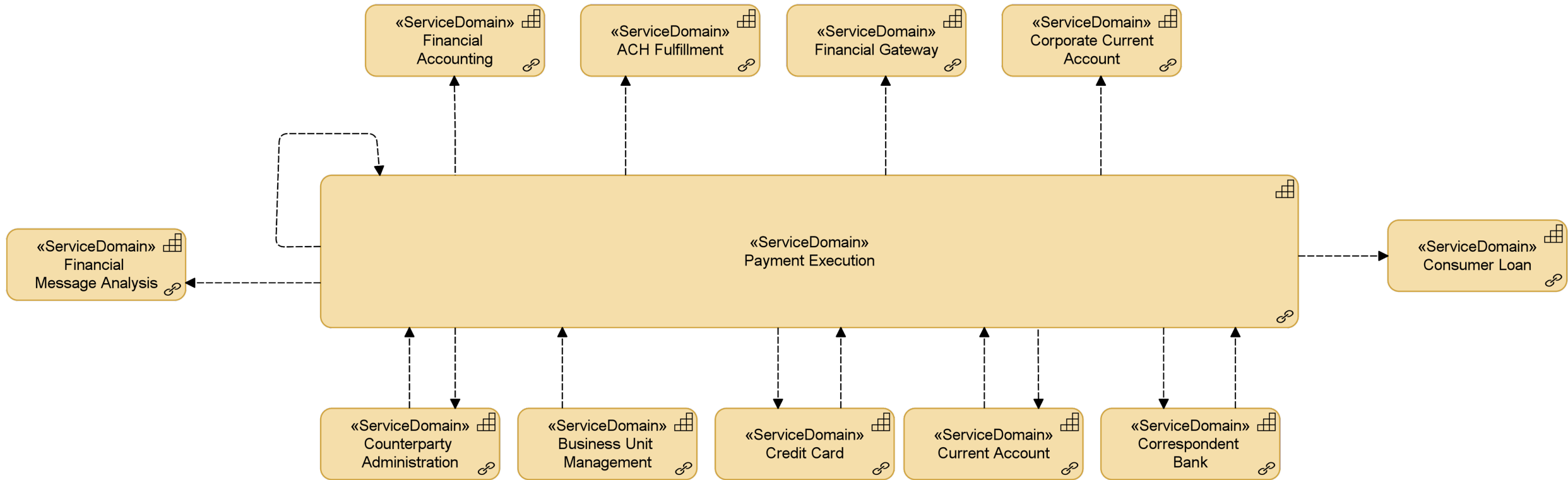
2.29 BIAN Metamodel, Business Scenarios and Wireframe View



2.30 an example of a BIAN Business Scenario diagram

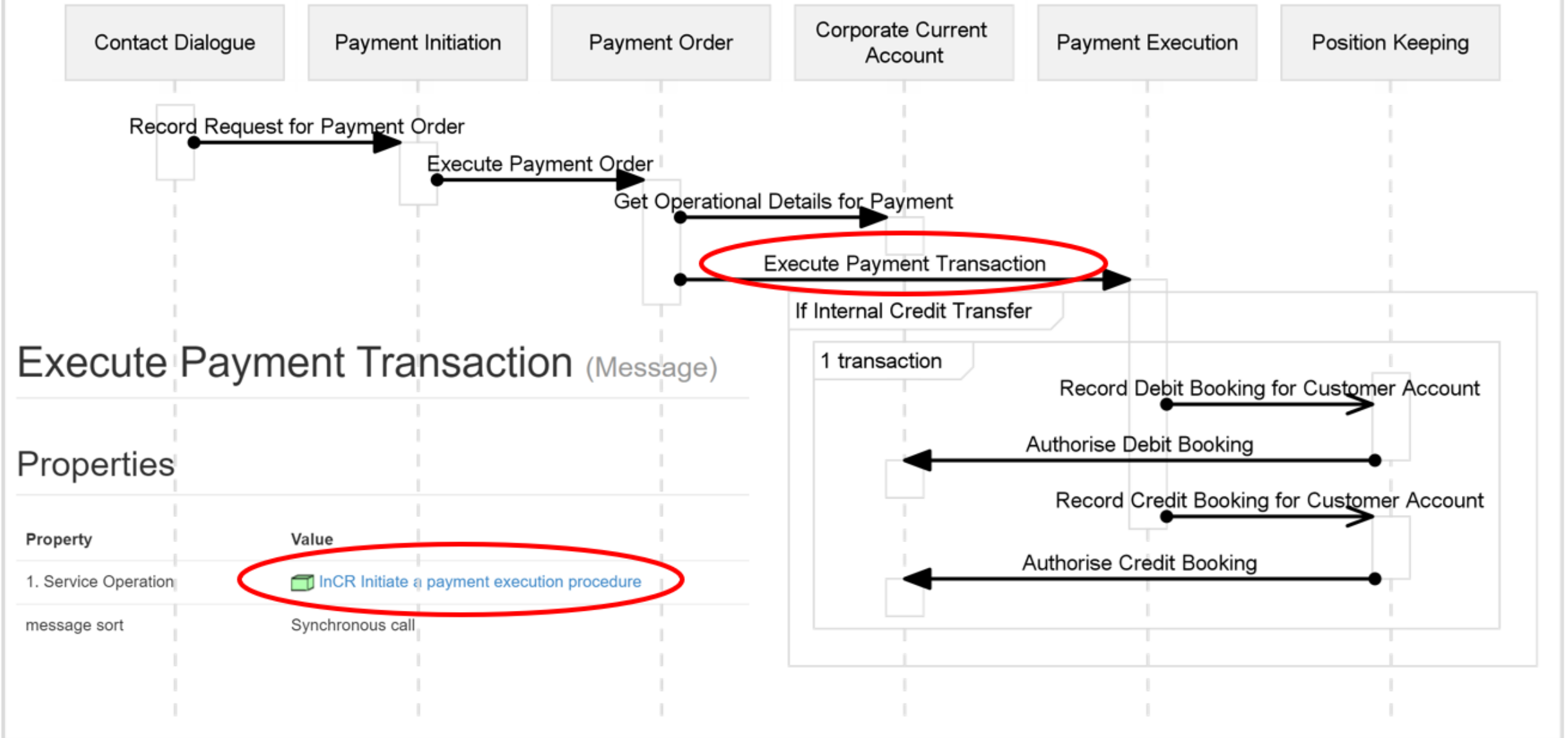


2.31 An example of a BIAN Wireframe diagram

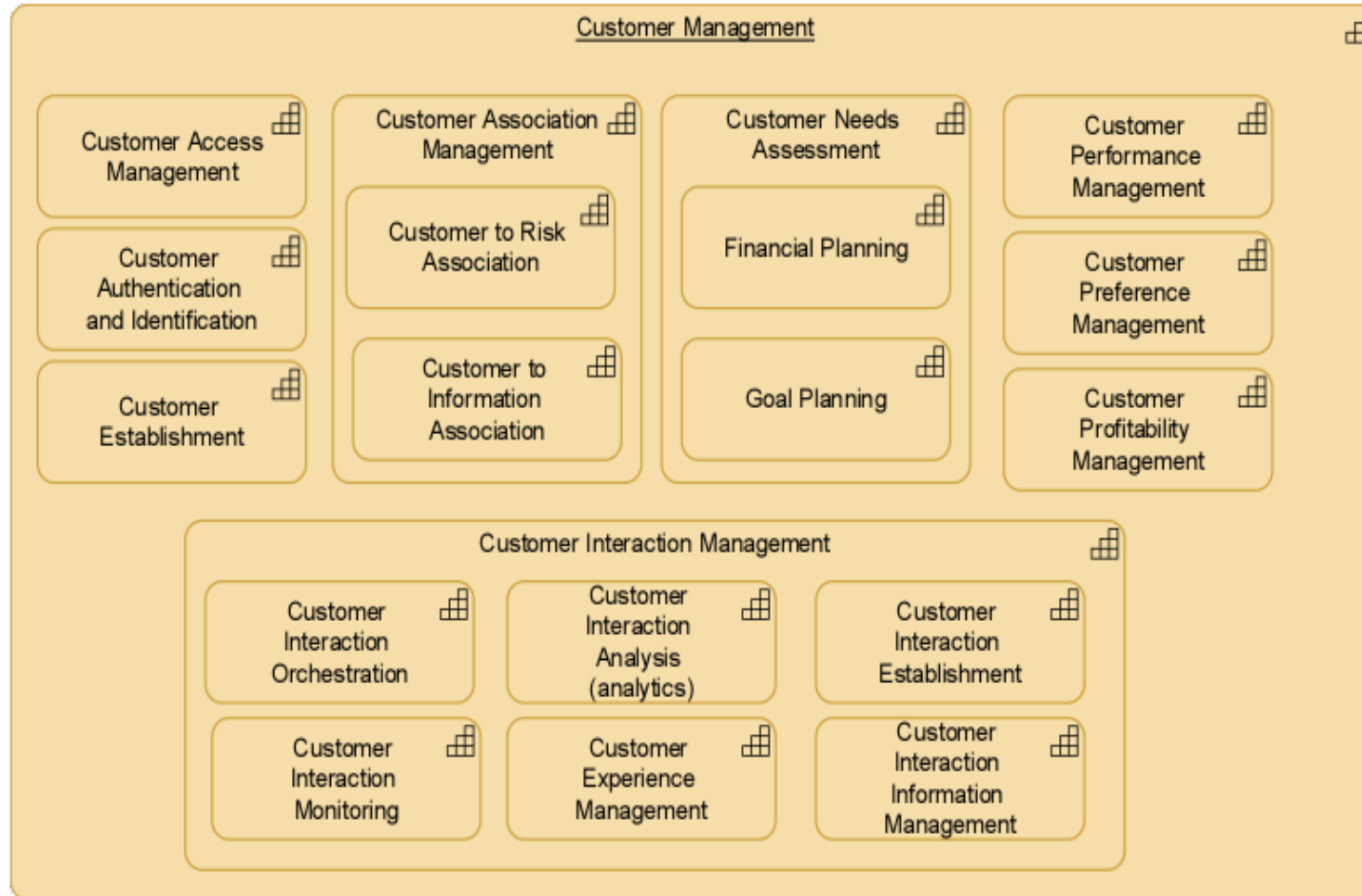


2.32 an example of a BIAN Service Connection. related to its Service Operation

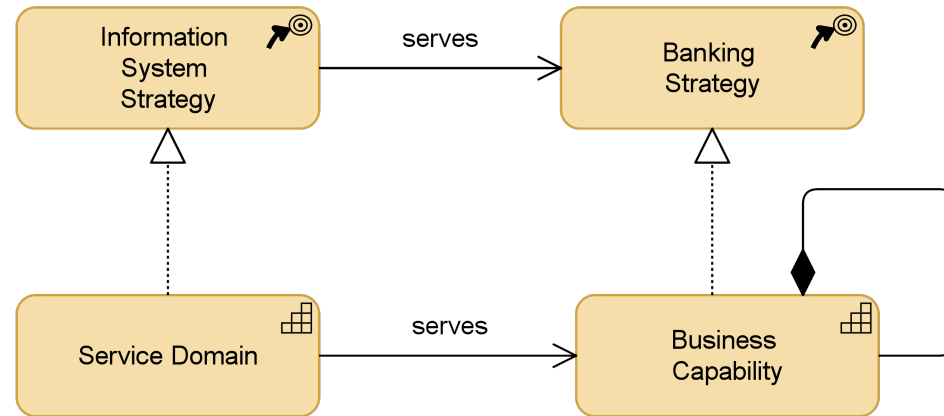
sd Handle Request for Internal Credit Transfer between Corporate Current Accounts



2.33 Customer Management Business Capability Decomposition View

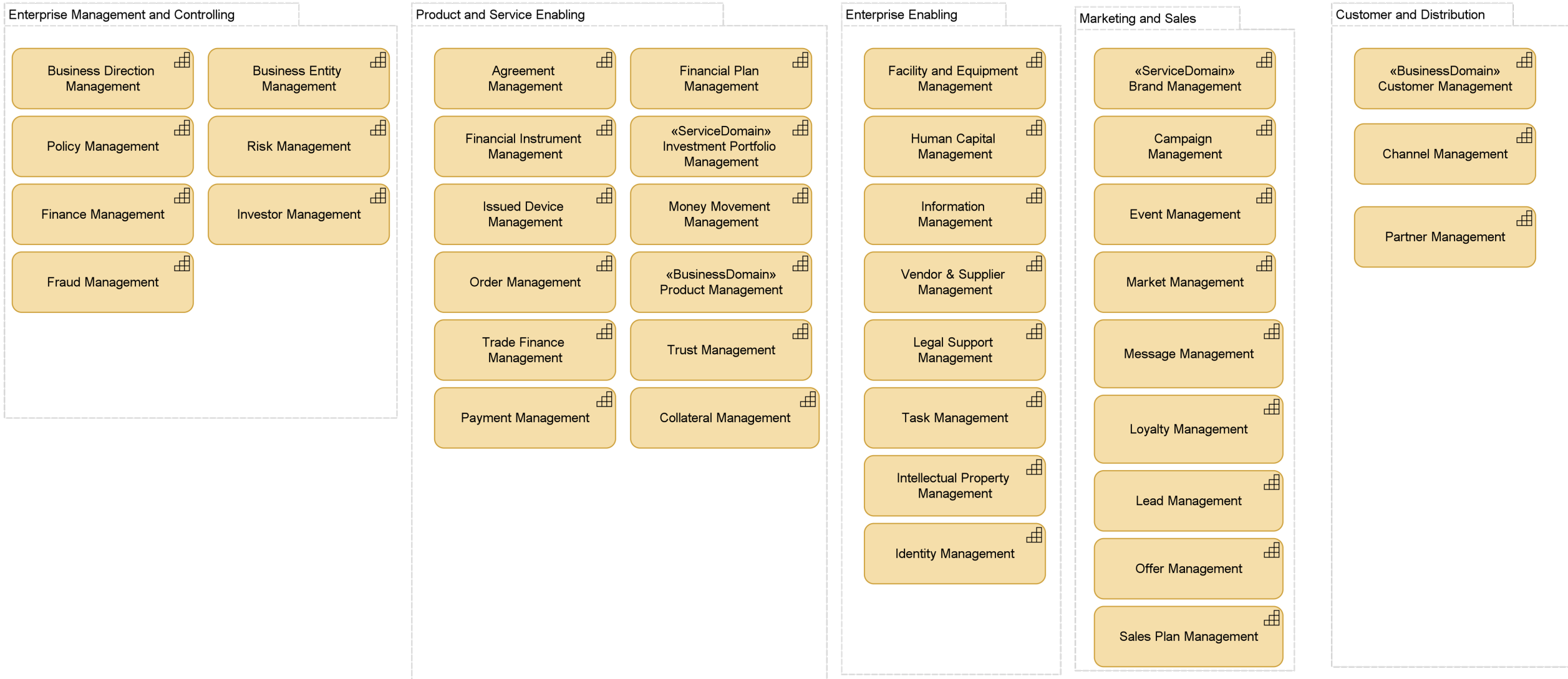


2.34 BIAN Metamodel, Business Capability View



2.35 Business Capability Model, top level

BIAN Business Capability Landscape version 8.0



PART II

Applying BIAN

Motivation

Strategy layer

Business layer

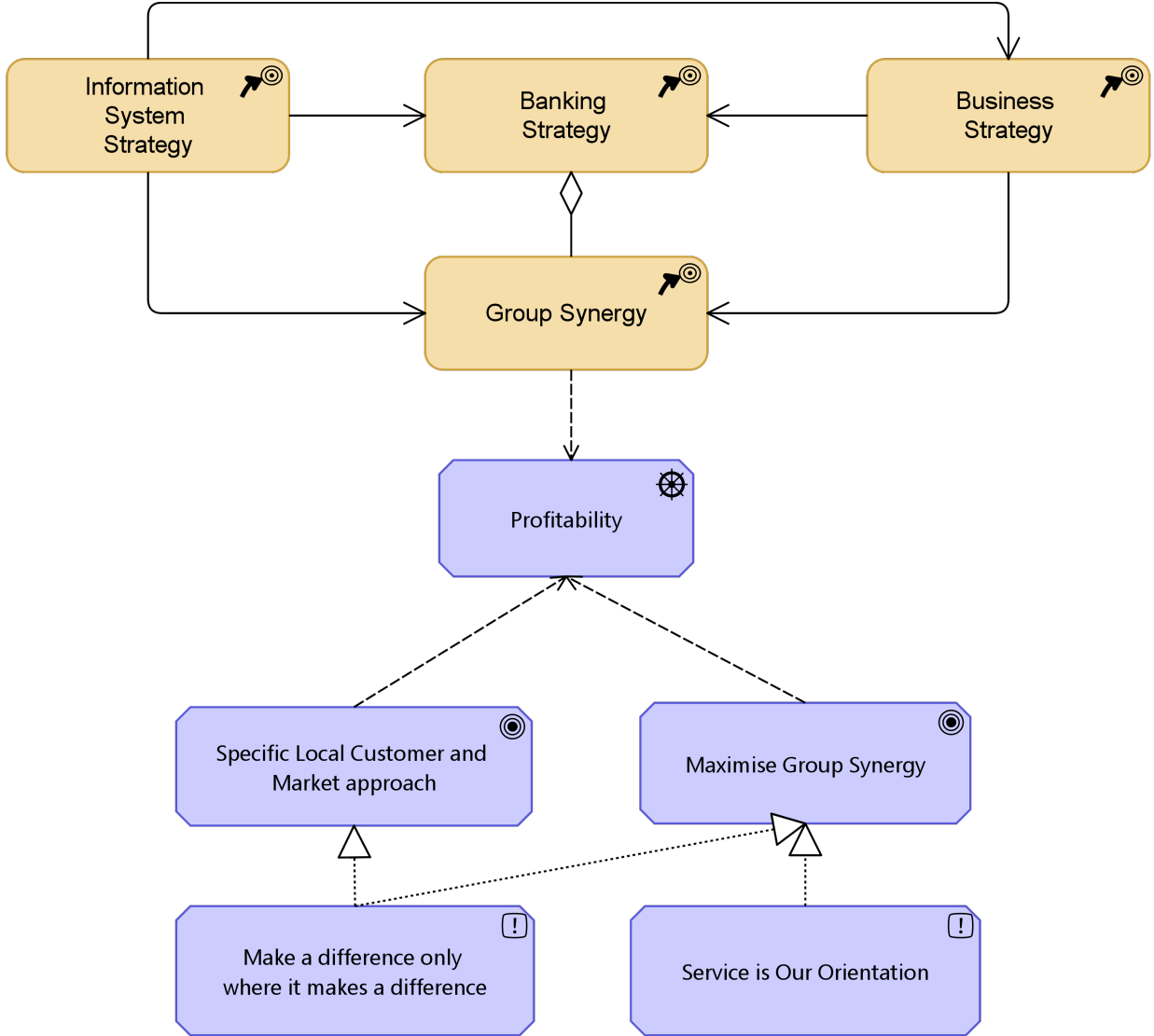
Application Layer

Technology Layer

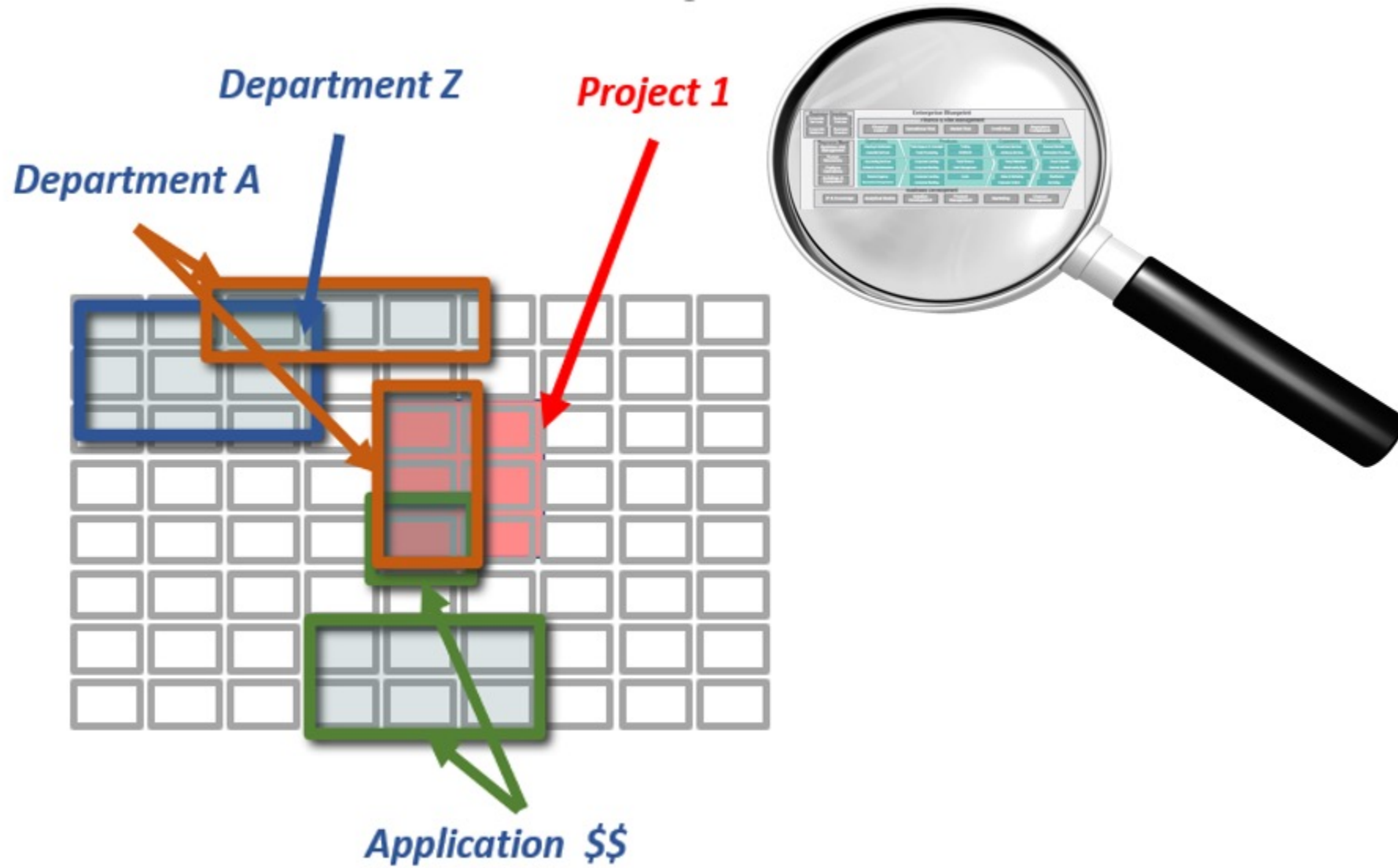
Implementation & Migration



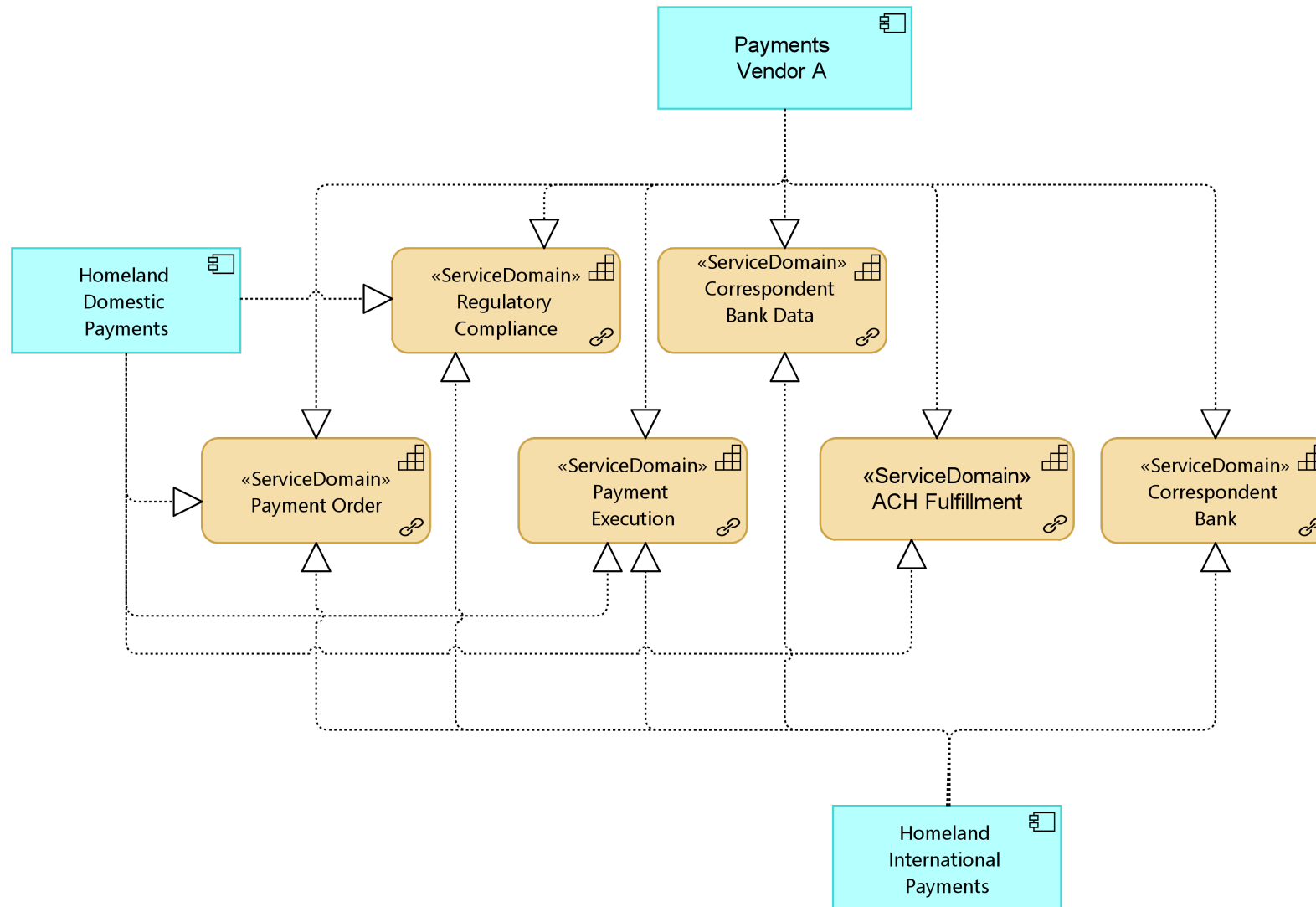
3.1 M5 Banking Group's Group Synergy strategy



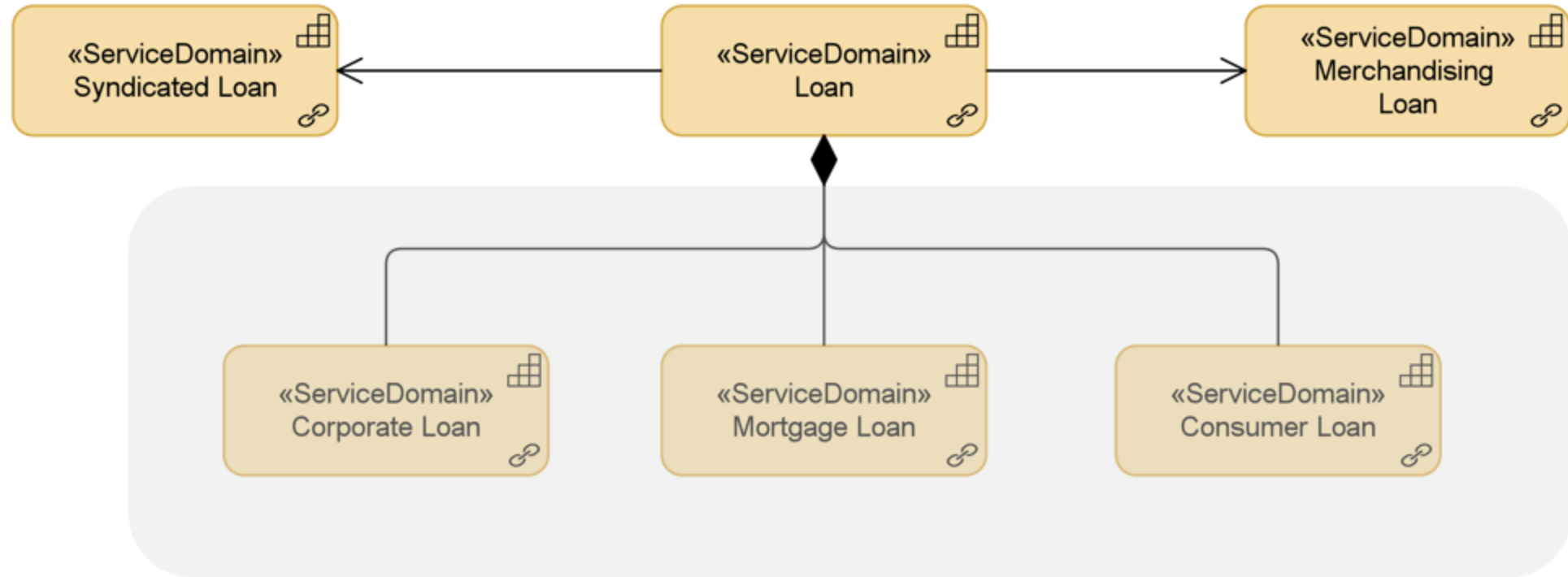
4.1 BIAN as common Frame of Reference



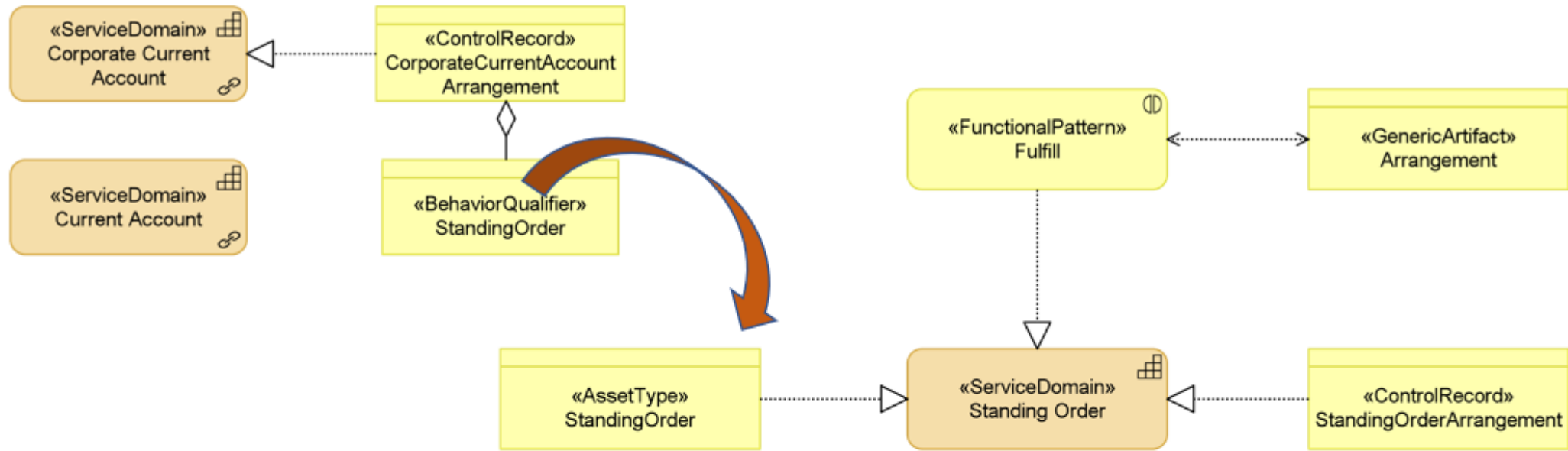
4.2 Using BIAN as Frame of Reference to find and compare candidate solutions



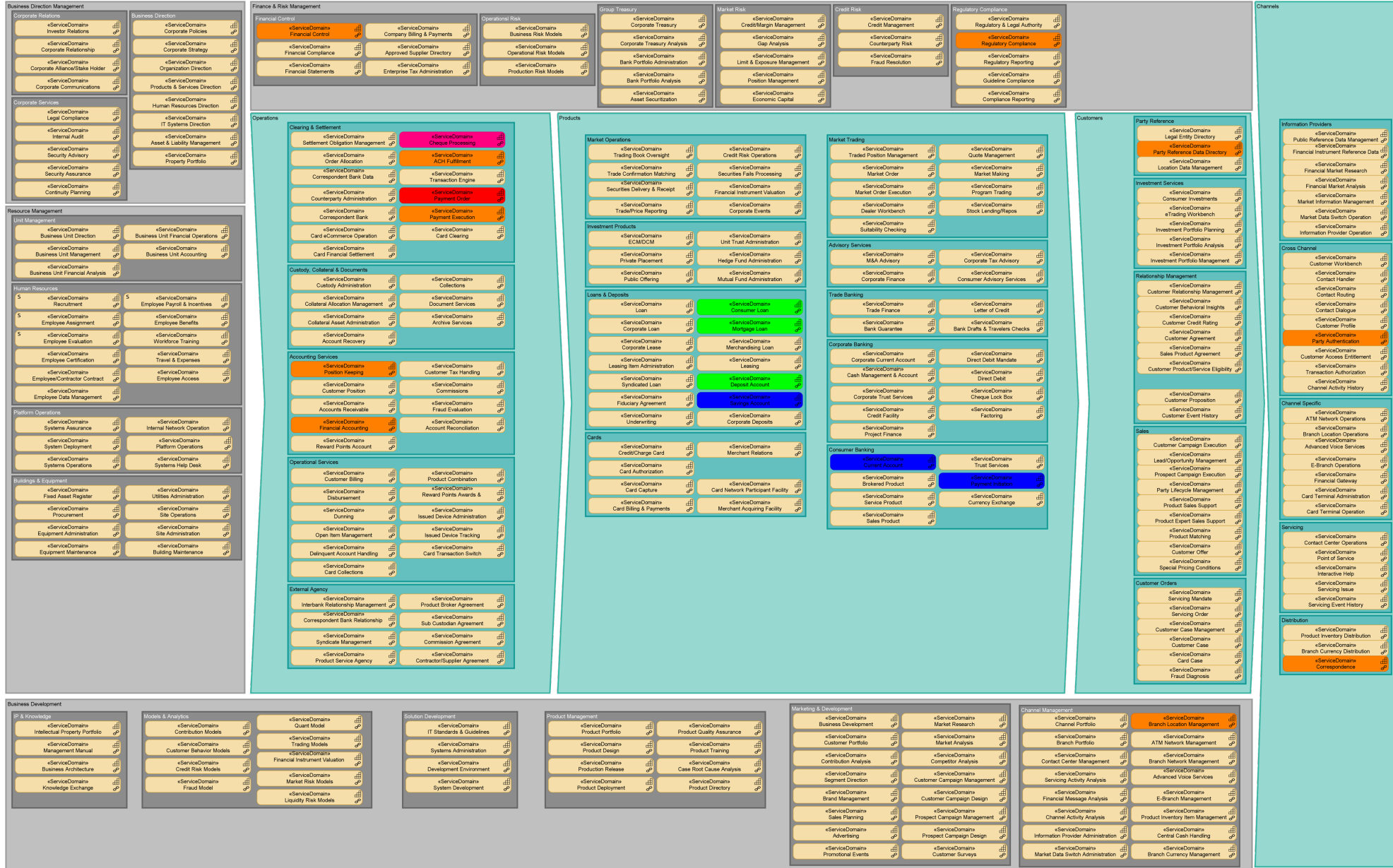
4.3 M5 Banking Group's generalization of the Loan Product fulfillment Service Domains

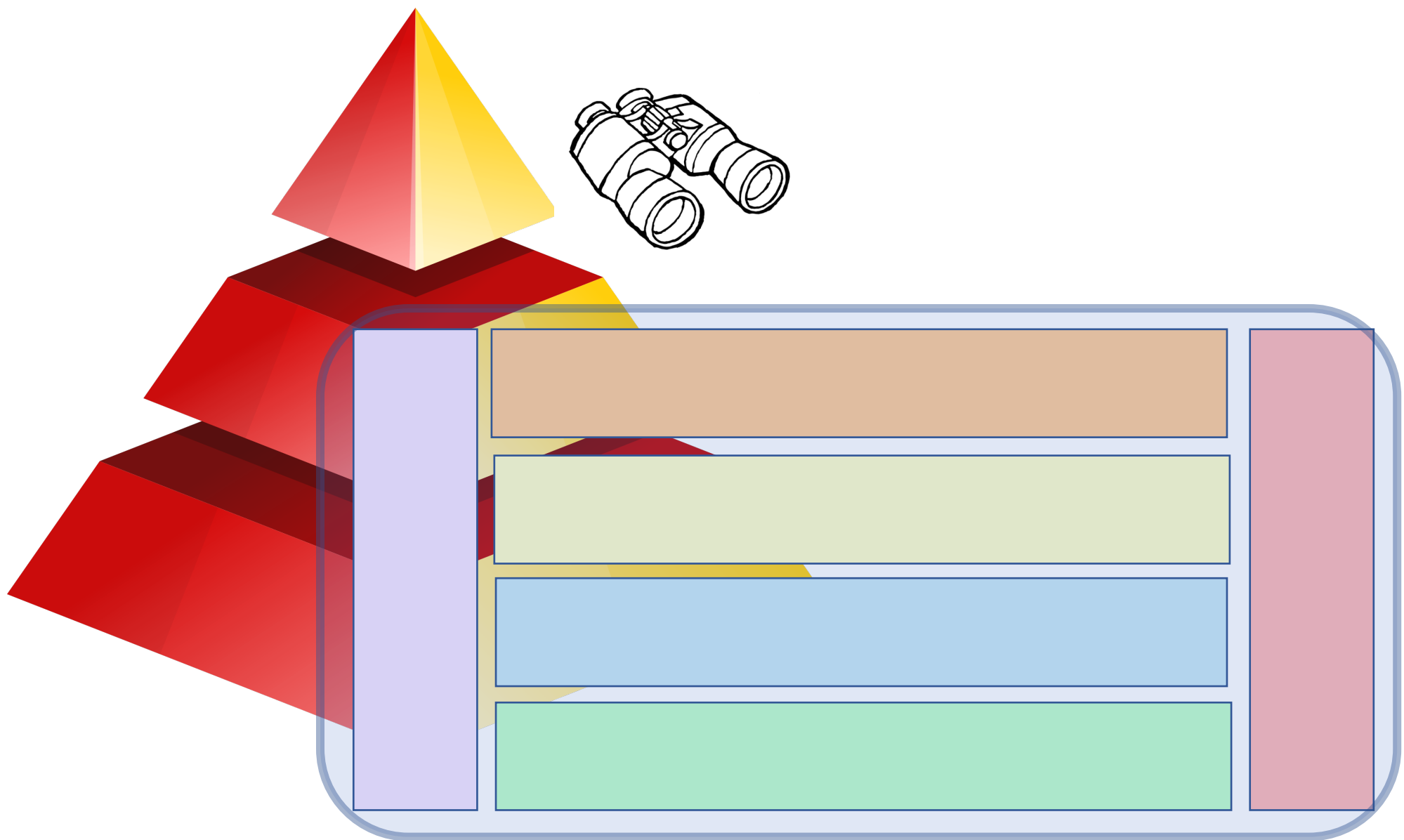


4.4 M5 Banking Group's very own Standing Order SD is split off the Current Account Service Domains

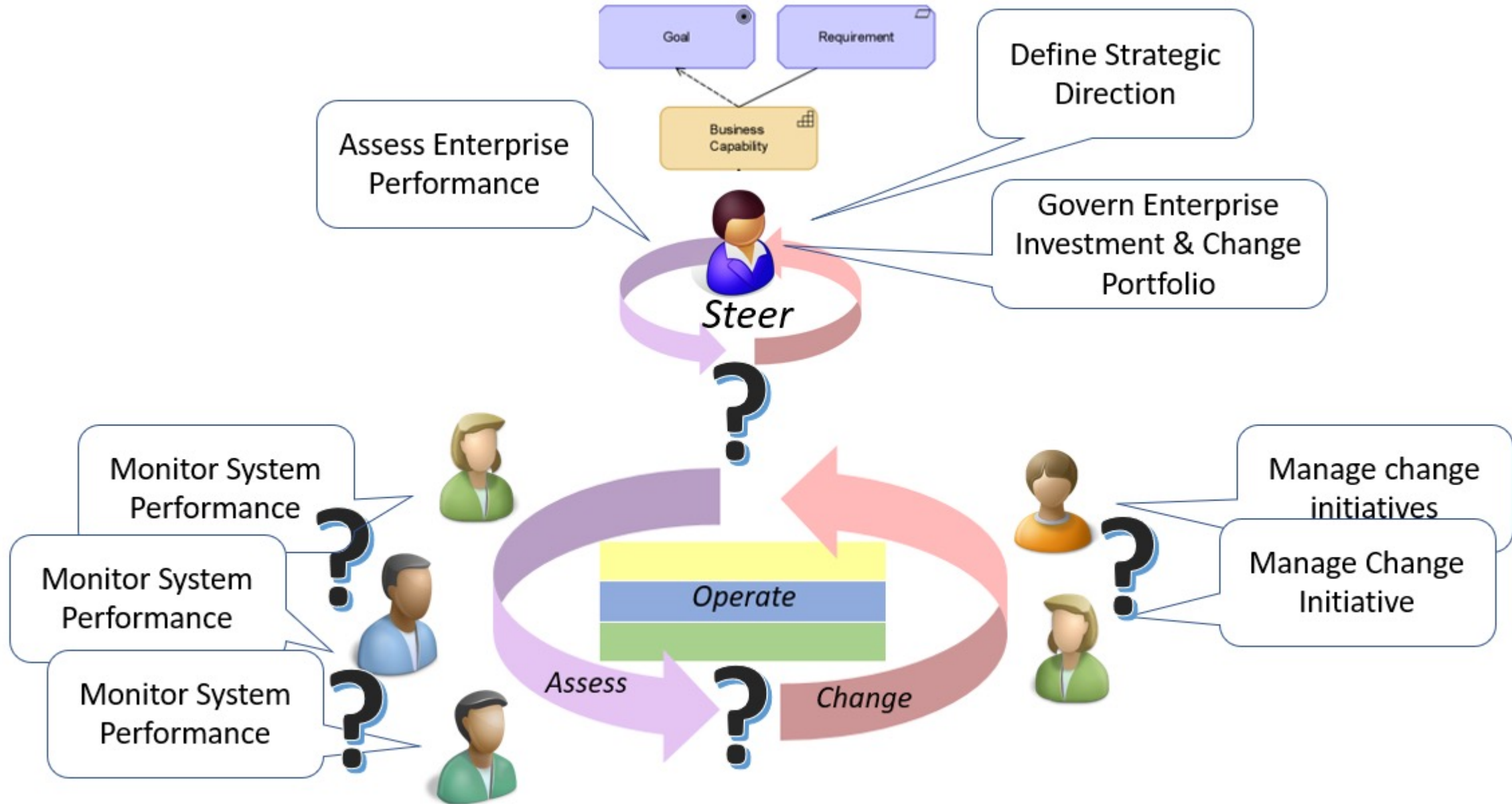


4.5 The first components of Mfour Bank's new application platform (late 90/70-ties) mapped on the BIAN Service Landscape

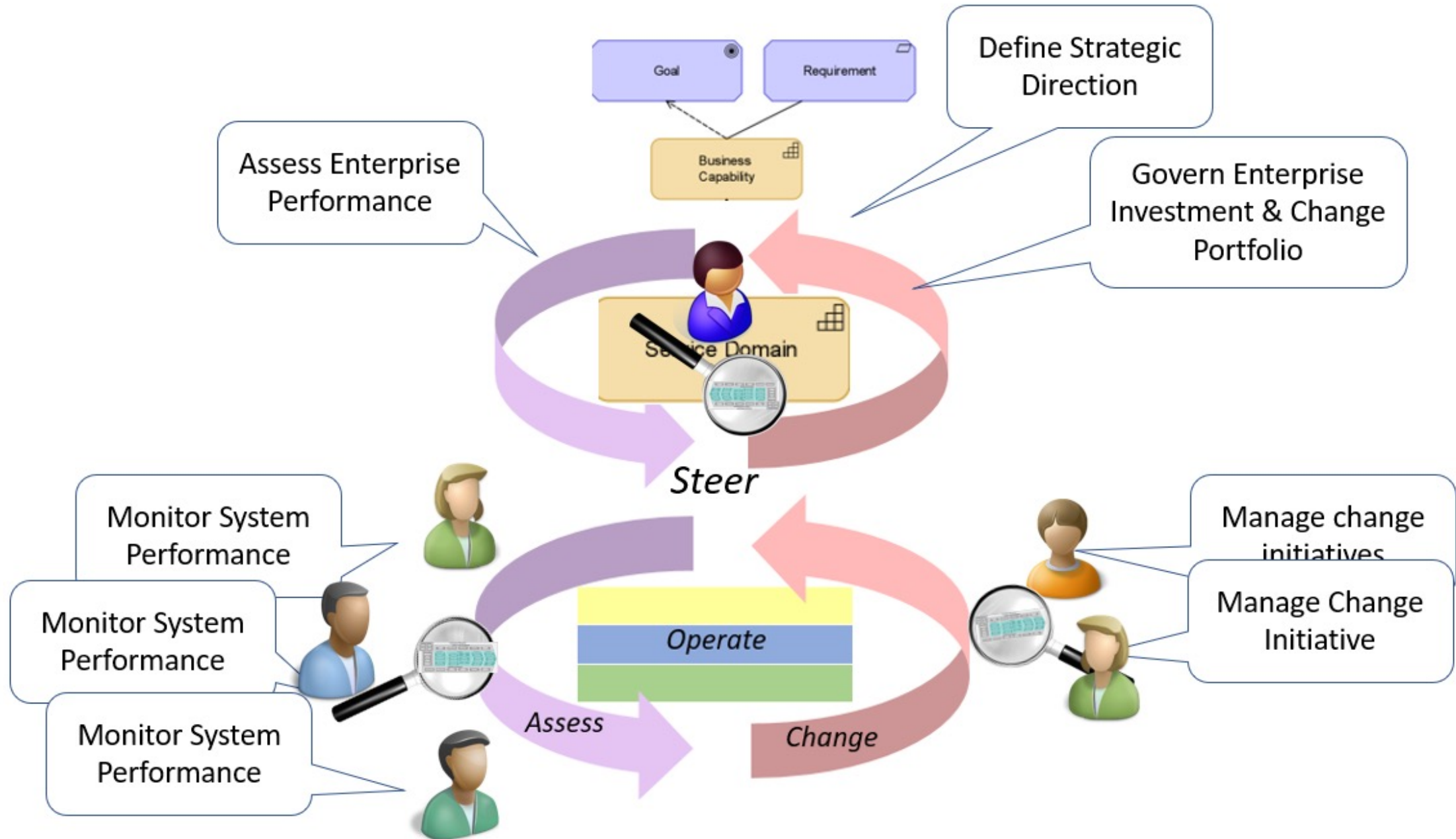


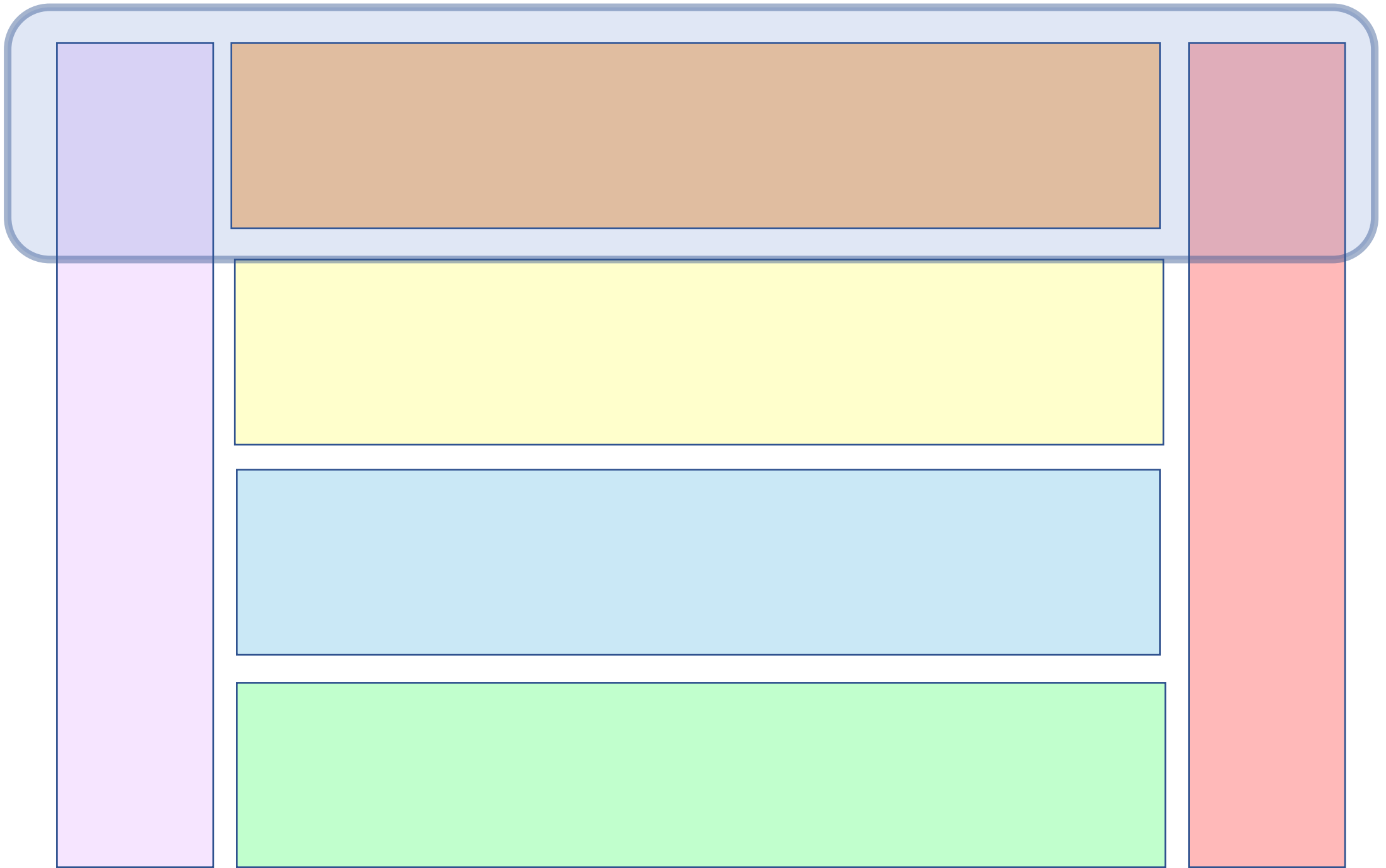


5.1 Different disciplines in search of a common language and Frame of Reference

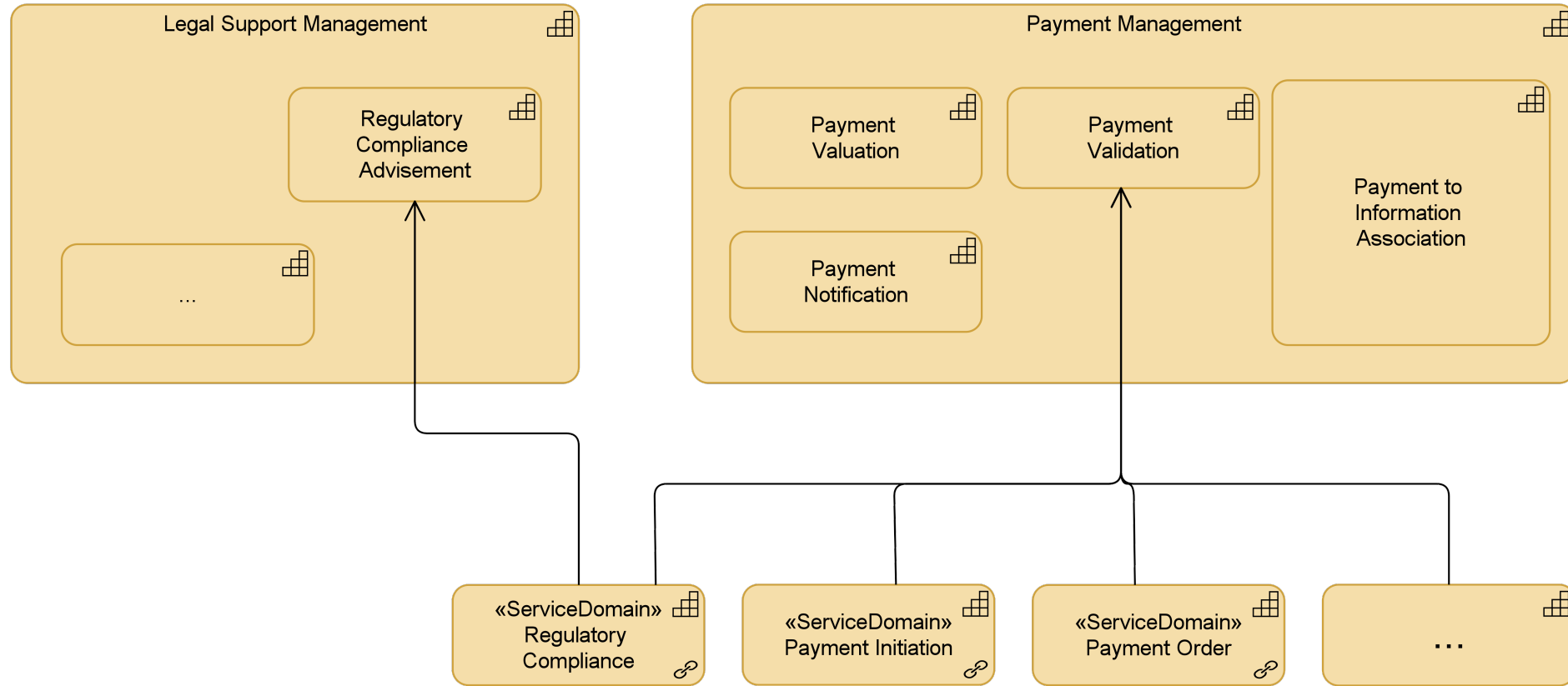


5.2 The common Frame of Reference provided by BIAN, enables a holistic Enterprise view

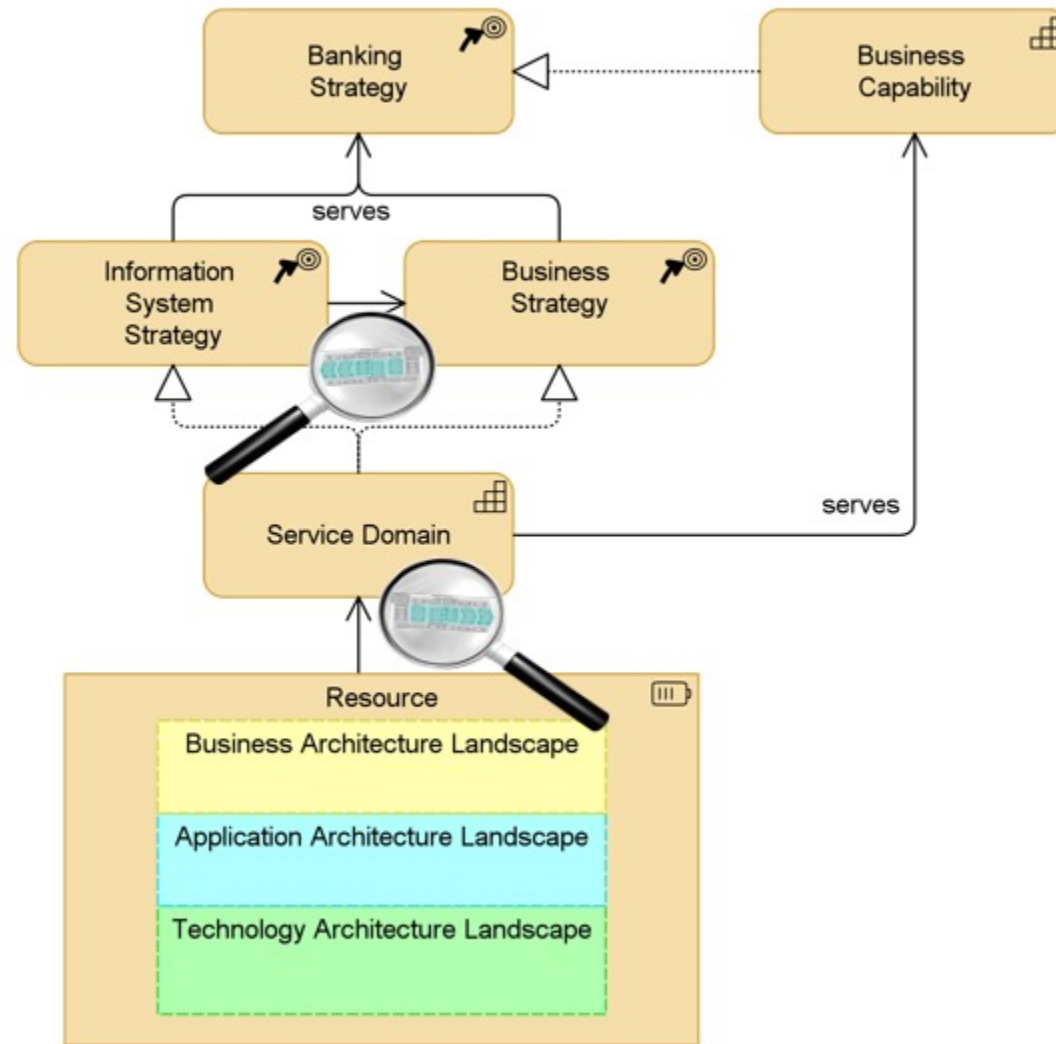




5.3 Business Capabilities are served by several Service Domains that can serve several Business Capabilities



5.4 Service Domains are the linking pin between Strategic Business Capabilities and the Architecture that realizes them



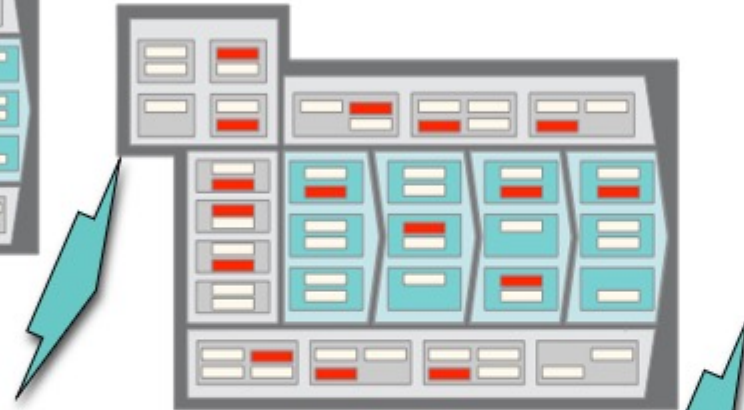
5.5 Three steps in developing an enterprise blueprint

Step 1 – Filter



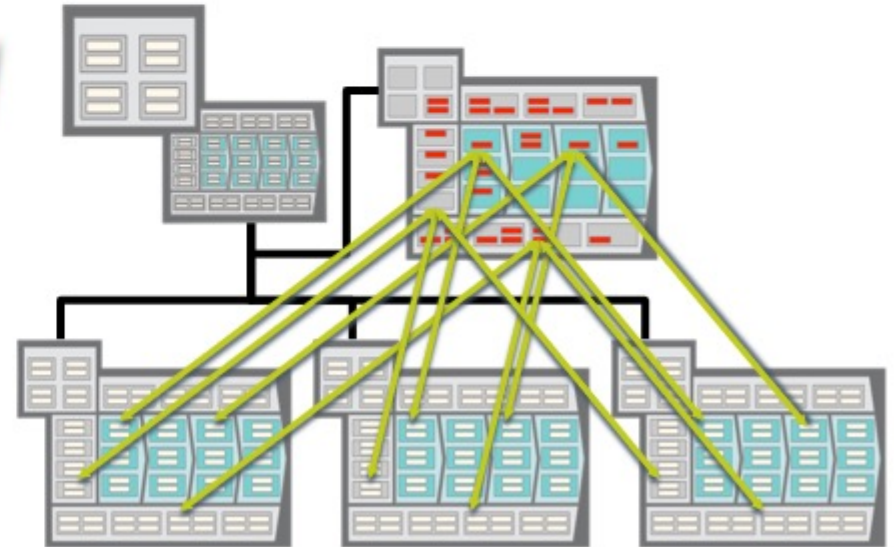
Select the required Service Domains

Step 2 – Customize



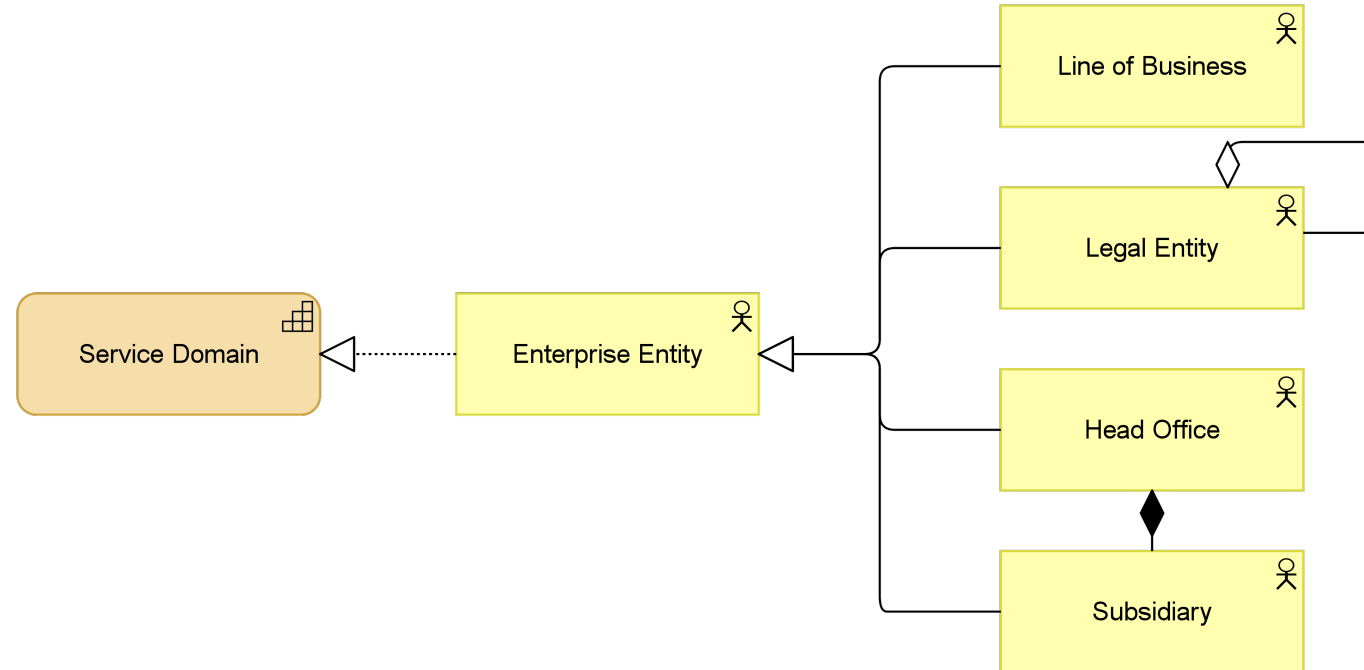
Specialise/adapt Service Domains to the enterprise

Step 3 – Organize



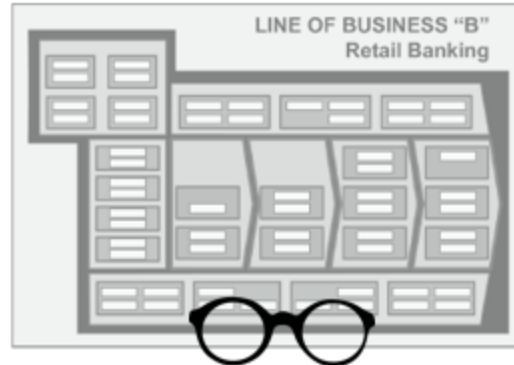
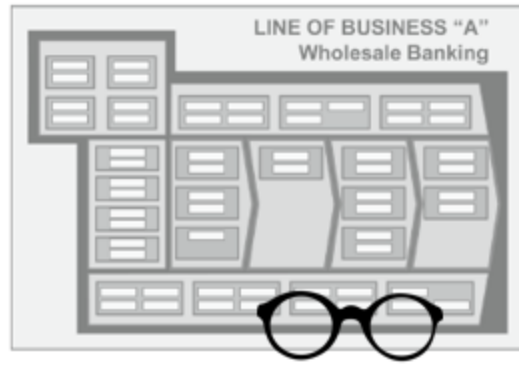
Repeat structures to match the lines of business and the reporting hierarchy of the enterprise

5.6 Assigning the responsibility for a SD in the Archimate Language

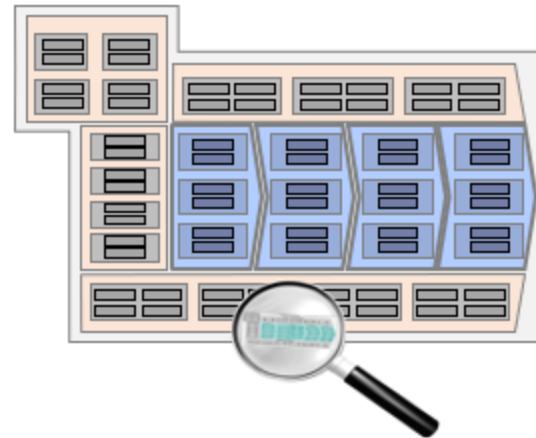




5.7 The Bank on a Page for a Line of Business is a view on the common Frame of Reference



*Each entities Blueprint
is its management's view on*

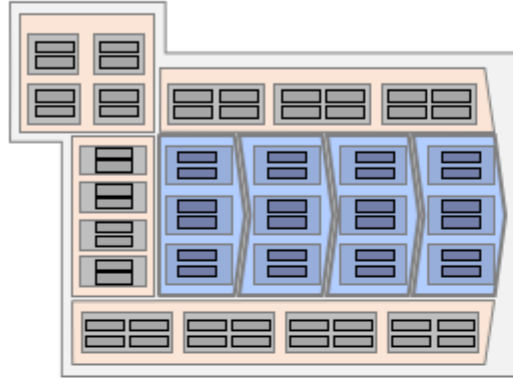


*the common
Service Domain Frame of Reference
that provides a holistic view on*



*the multi-dimensional reality of
the bank*

5.8 Examples of Performance Measures



Different systems and business cost and performance measures can be associated with the Frame of Reference

SYSTEMS RELATED COSTS

- ◆ Development & deployment
- ◆ Training, support & assurance
- ◆ technology/platform operations
- ◆ Licensing/subscription/purchases

NON-SYSTEMS RELATED COSTS

- ◆ Workforce utilization
- ◆ Workforce training
- ◆ Location/equipment/utility/consumables
- ◆ Fixed capital allocation
- ◆ Fees/licensing/agenc
- ◆ Management overhead & support

Costs can be further analysed in terms including:

- ◆ Own Vs allocated
- ◆ Fixed/variable
- ◆ Book value/depreciating costs
- ◆ Repeating/ad hoc
- ◆ Volume discounts

SYSTEMS PERFORMANCE MEASURES

- ◆ Machine utilization
- ◆ Operating profile – schedule
- ◆ Security/resilience
- ◆ Performance profile
- ◆ User headcount, skill level & schedules
- ◆ Variability/configurability
- ◆ Advanced technology/practices

BUSINESS PERFORMANCE MEASURES

- ◆ Staff utilization/productivity
- ◆ Operating budgets
- ◆ User headcount/skills profile
- ◆ Working/committed capital
- ◆ Business criticality/contribution
- ◆ Reputational/customer exposure/risk profile

5.9 Using the Enterprise Blueprint as common Frame of reference for strategy, performance and change management

Visualize Business Pain Points in BIAN



Visualize Business Goals in BIAN



Goal contribution



7

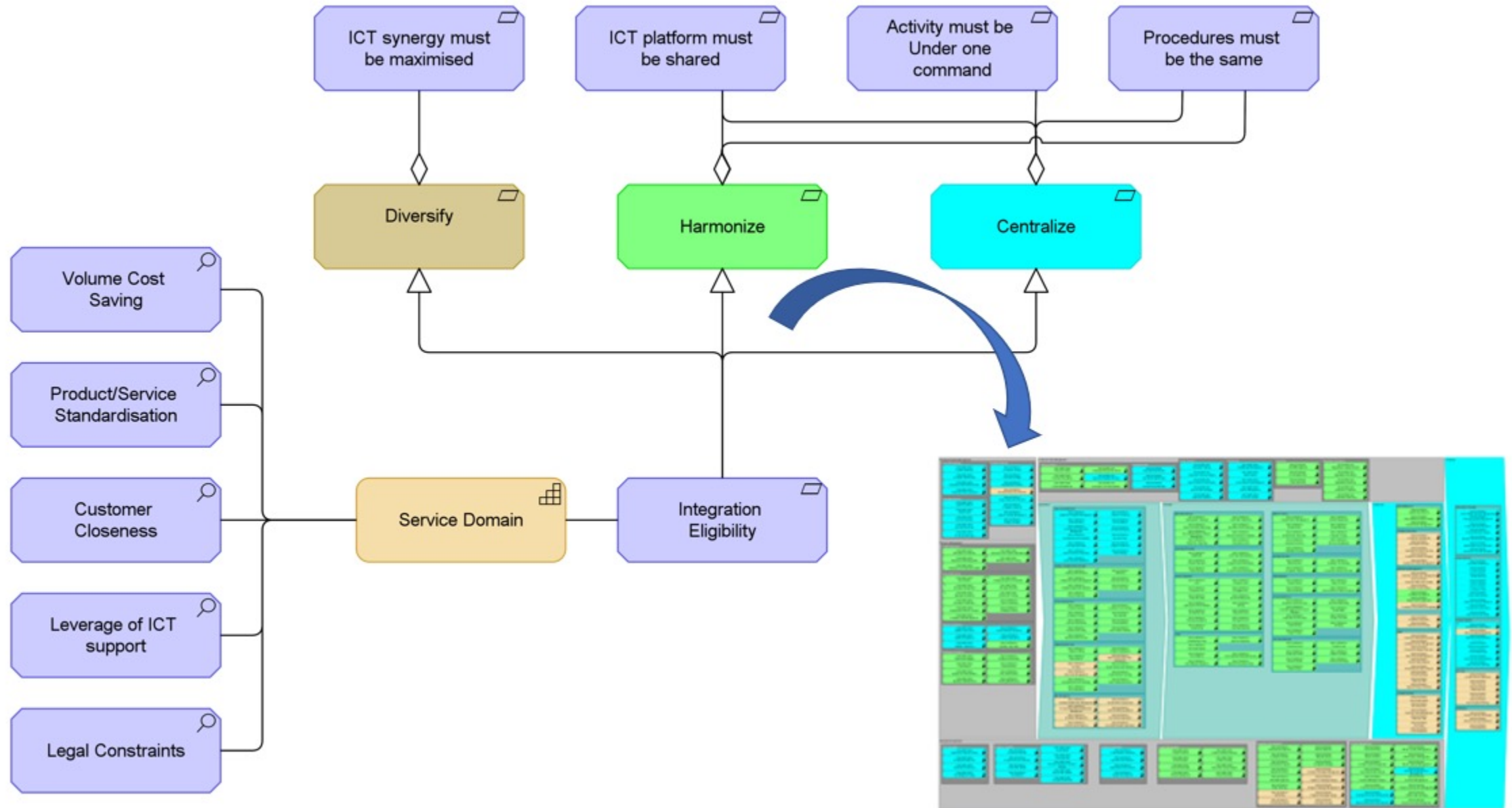
Visualize Business Project Scope in BIAN



Primary Scope

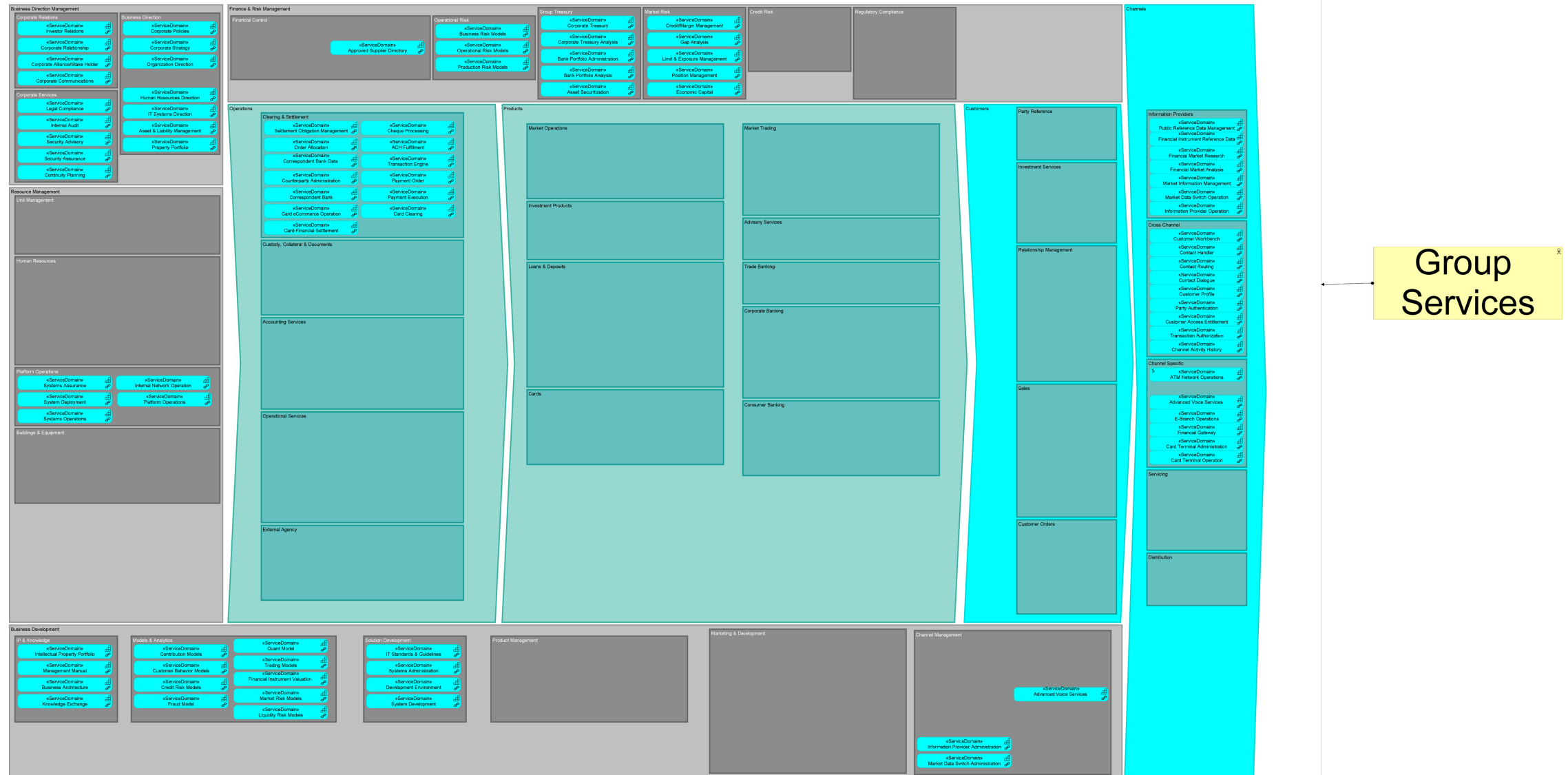
Secondary Scope

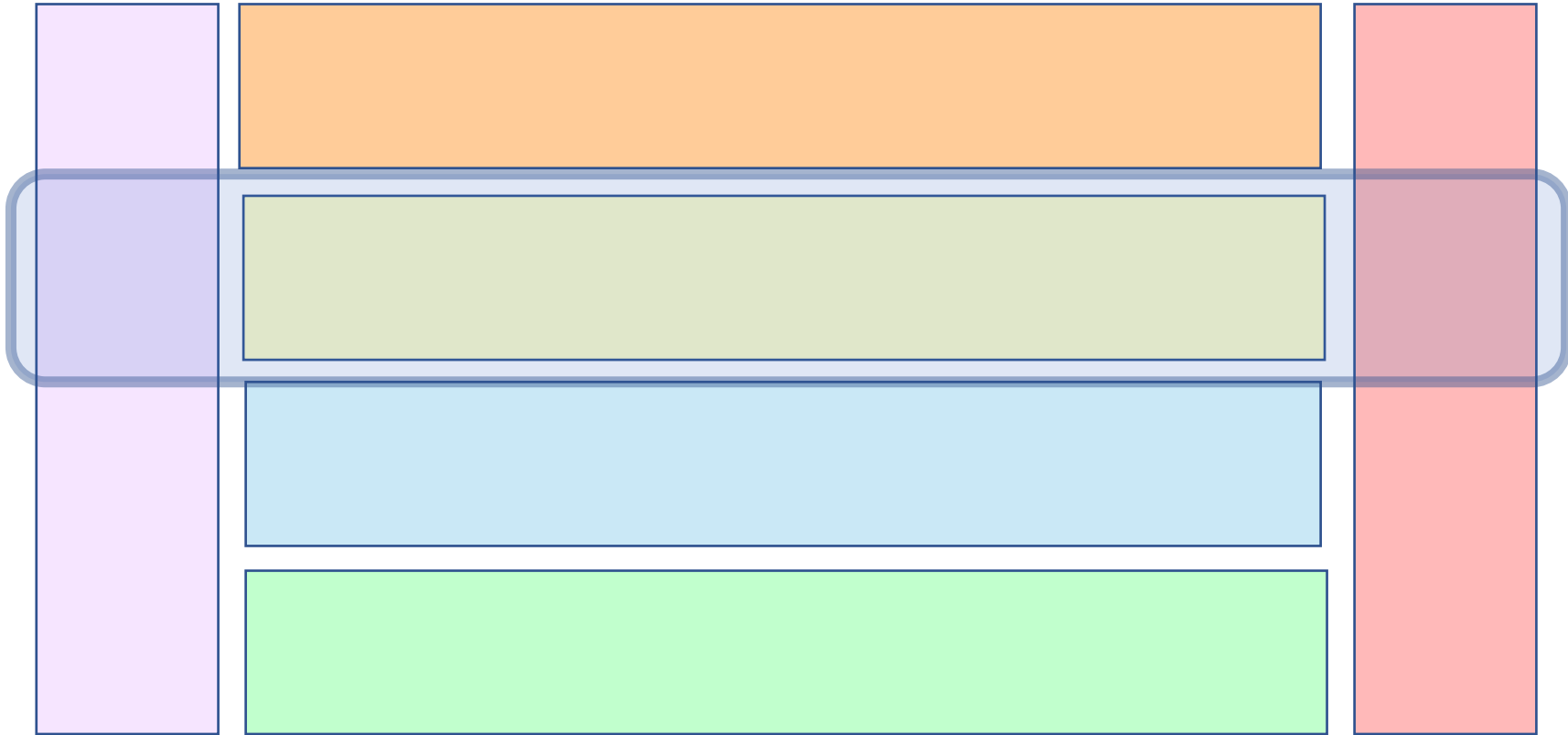
5.10 M5 Group's strategy: assessments lead to requirements, both attributed to SDs

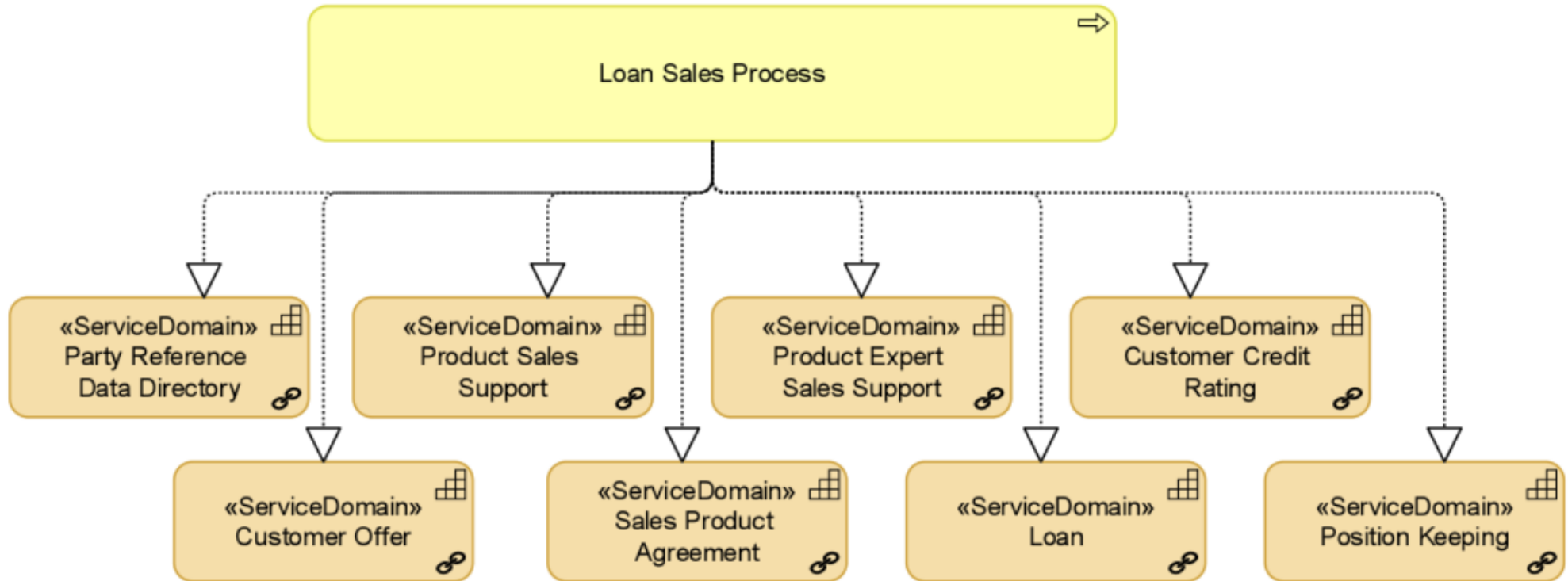
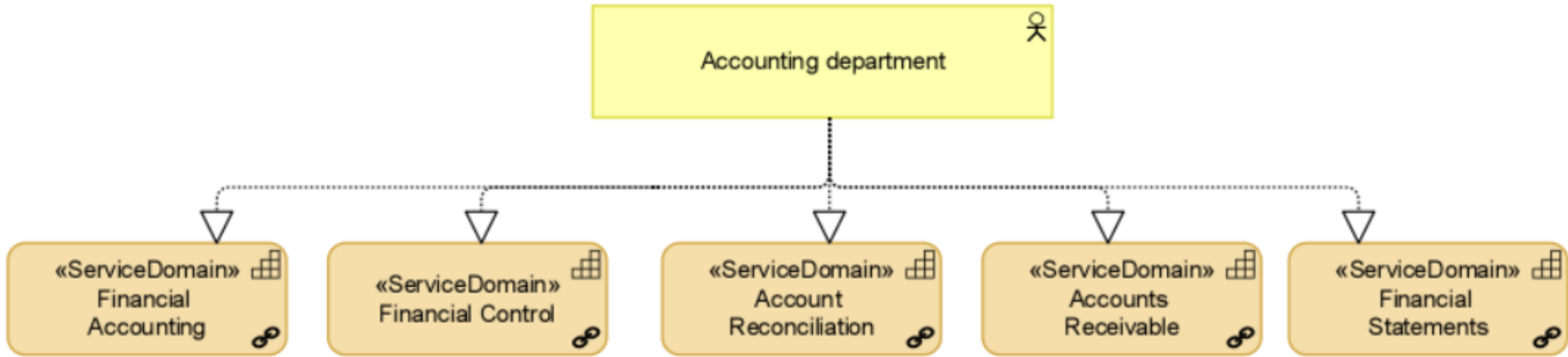


5.11 Blueprint of M5 Banking Group's Group Services entity, with assigned responsibilities

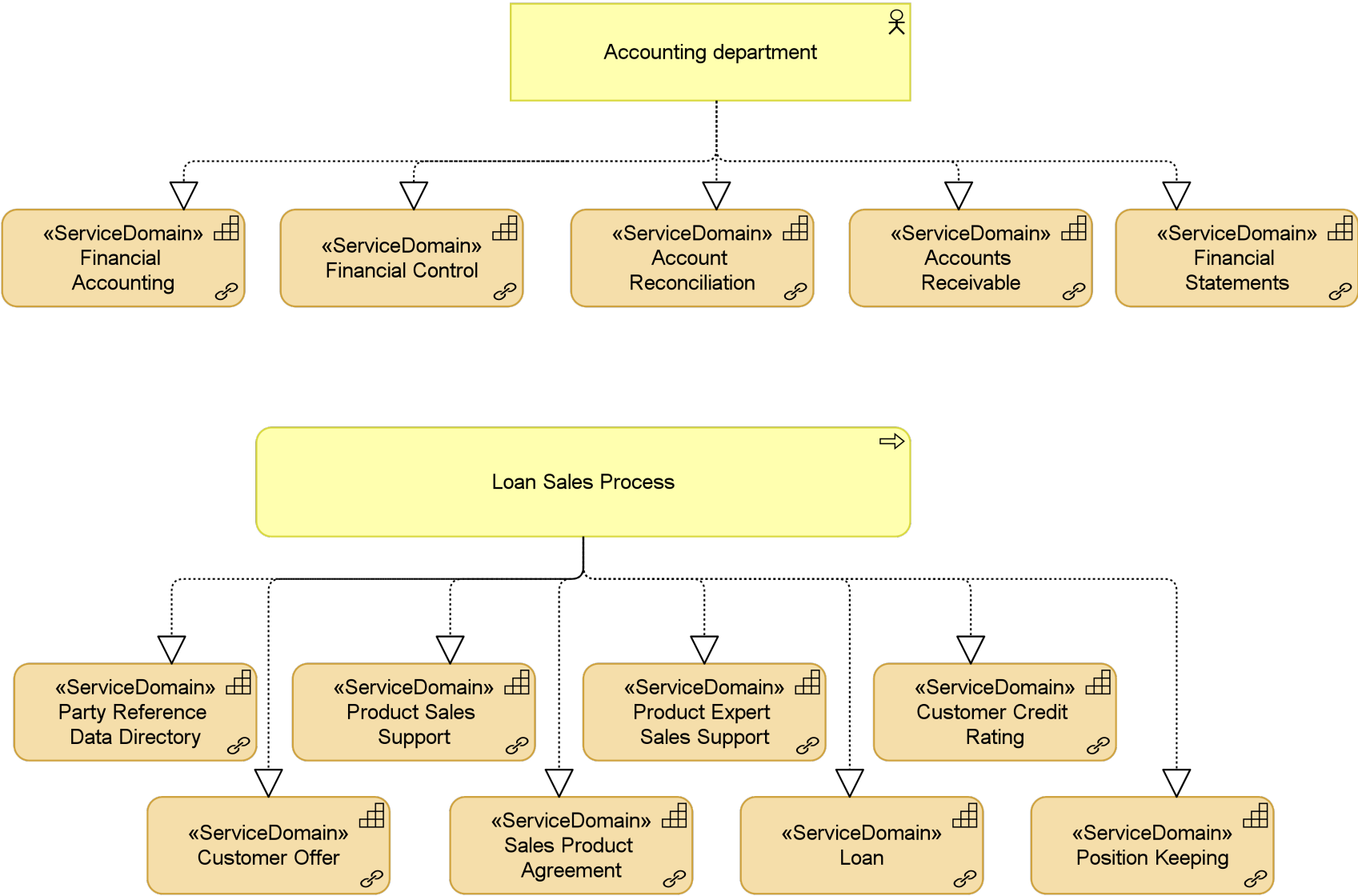
Grouping (2)







6.1 The responsibilities of an accounting department and a loan sales process clarified



6.2 Business pain-points visualized on the 'bank on a page' of a BIAN member



6.3 Goal contribution per Service Domain visualized on the 'bank on a page' of a BIAN member



Maturity Rating in BIAN according to CMMI

The image shows a grid of BIAN capabilities categorized into four main areas: Advisory, Finance, Risk, and Compliance. A callout box titled "Corporate Financing and Advisory Services" is overlaid on the grid, listing several services: M&A Advisory, Corporate Tax Advisory (highlighted in green), Corporate Finance, Public Offering, and Private Placement. A red circle in the grid highlights a specific capability, and a large yellow arrow points from this circle towards the right-hand window.

The screenshot shows the "MaturityLevelCM Properties" dialog box for "Corporate Tax Advisory_MaturityCM". The "General" tab is active, showing the following details:

- Identification:**
 - Name: Corporate Tax Advisory_MaturityCM
 - Comment:
- Measurement:**
 - Architecture:** Architecture L5
Architecture comment: Standardized, complete and well managed system architecture to support capability exists. Systems are well integrated, functionally complete, support complete capabilities. Technology is managed through baseline, transition state(s) and target architectures.
 - Change:** Change L5
Change comment: Business change manages the capability. Proactive changes management practices result in continuously improved capabilities. Change management procedures are industry/market best practice.
 - Control:** Control L3
Control comment: Business activity is documented and controlled. Same task is performed in same ways with minimal exceptions. Delivery of capability to customer is consistent.
 - Performance:** Performance L4
Performance comment: Performance is consistently measured across the same process. Baseline, transition state(s) and Target sets of metrics defined for capability. A process for measuring and proactively improving performance exists and is adhered to.
 - Result:** Result L4
Result comment: Results are consistent. - Results are predictable and every action has a defined, known resulting state.
- Rating CM:** 4,2

Buttons at the bottom include "More >>", "OK", "Cancel", "Apply", and "Help".

Maturity Rating in BIAN according to CMMI

The image shows a screenshot of a BIAN (Banking Industry Architecture Network) interface. On the left, there is a grid of service domains. A blue callout box highlights the 'Corporate Financing and Advisory Services' domain, which includes sub-services like M&A Advisory, Corporate Tax Advisory (highlighted in green), Corporate Finance, Public Offering, and Private Placement. A red circle highlights a specific maturity level in the grid.

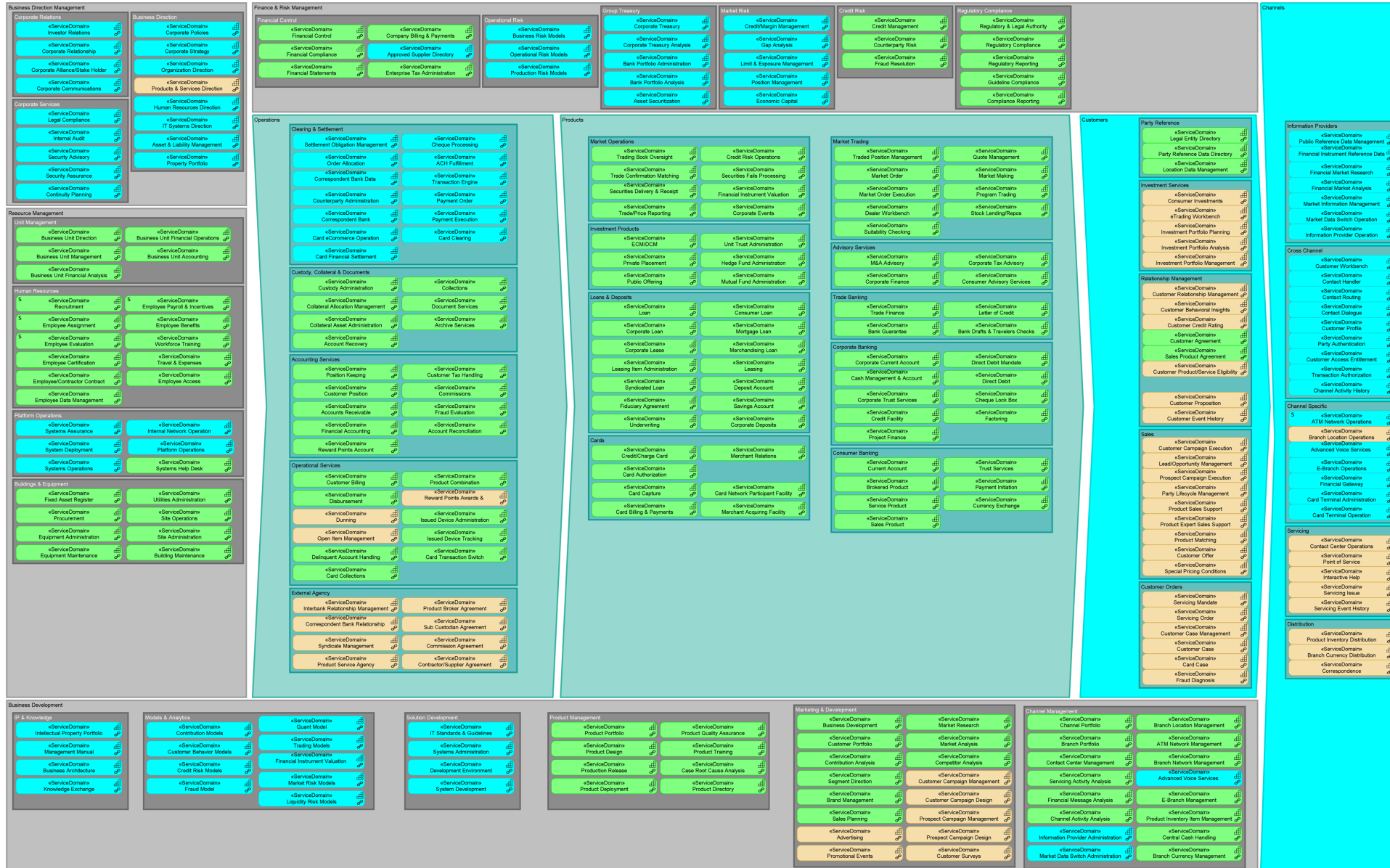
On the right, the 'MaturityLevelCM Properties - Corporate Tax Advisory_MaturityCM' dialog box is open. It displays the following information:

- General** tab selected.
- Identification:**
 - Name: Corporate Tax Advisory_MaturityCM
 - Comment: (empty)
- Measurement:**
 - Architecture: Architecture L5
Architecture comment: Standardized, complete and well managed system architecture to support capability exists. Systems are well integrated, functionally complete, support complete capabilities; Technology is managed through baseline, transition state(s) and target architectures.
 - Change: Change L5
Change comment: Business change manages the capability. Proactive changes management practices result in continuously improved capabilities. Change management procedures are industry/market best practice.
 - Control: Control L3
Control comment: Business activity is documented and controlled. Same task is performed in same ways with minimal exceptions; Delivery of capability to customer is consistent.
 - Performance: Performance L4
Performance comment: Performance is consistently measured across the same process. Baseline, transition state(s) and Target sets of metrics defined for capability; A process for measuring and proactively improving performance exists and is adhered to.
 - Result: Result L4
Result comment: Results are consistent. - Results are predictable and every action has a defined, known resulting state.
- Rating CM:** 4,2

Buttons at the bottom: More >>, OK, Cancel, Apply, Help.

6.5 Strategic Requirements per Service Domain represented as heat-map on the bank on a page of M5 Banking Group

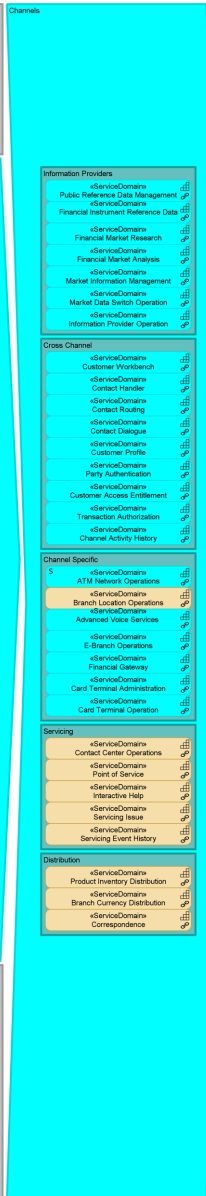
Grouping (4)



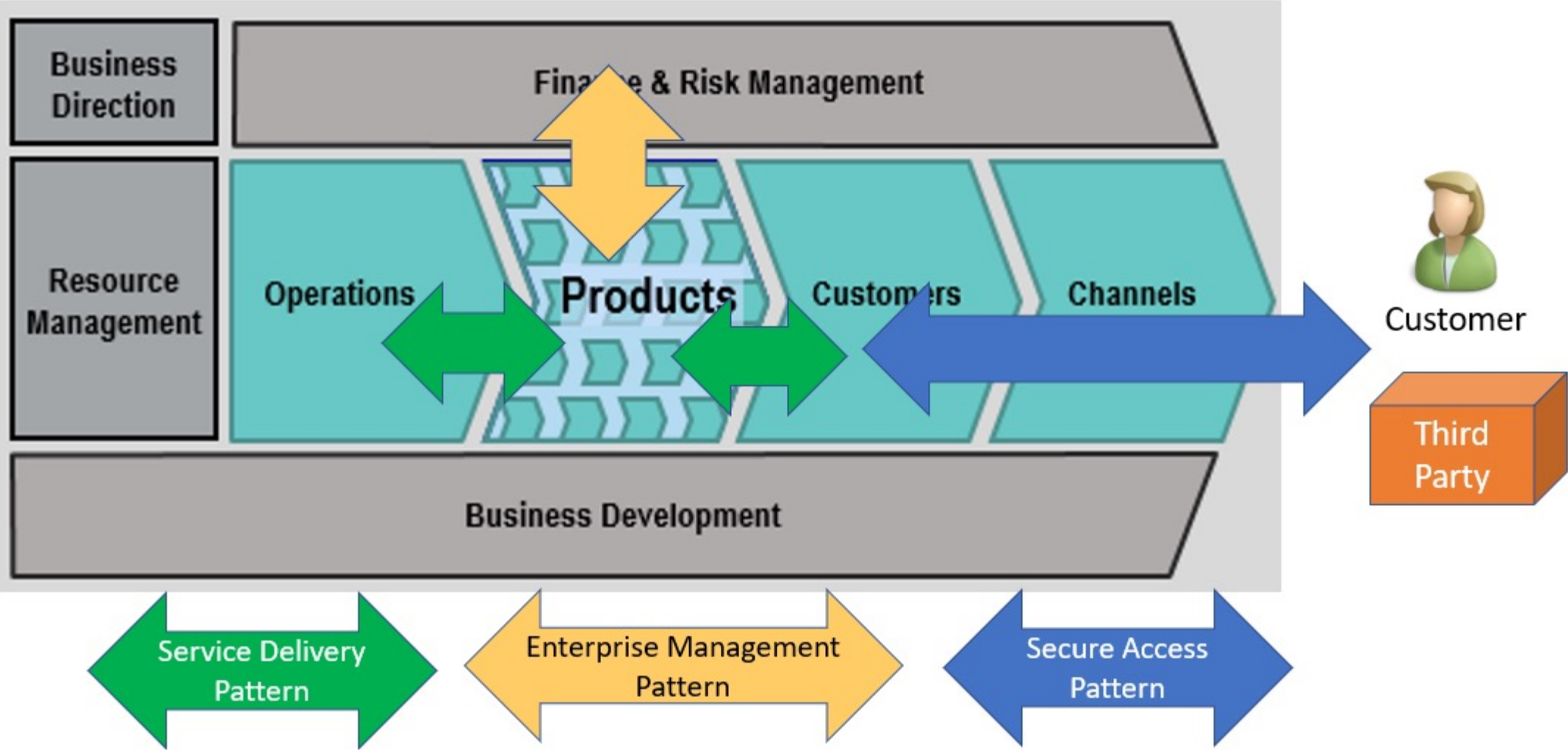
Diversify

Harmonize

Centralize



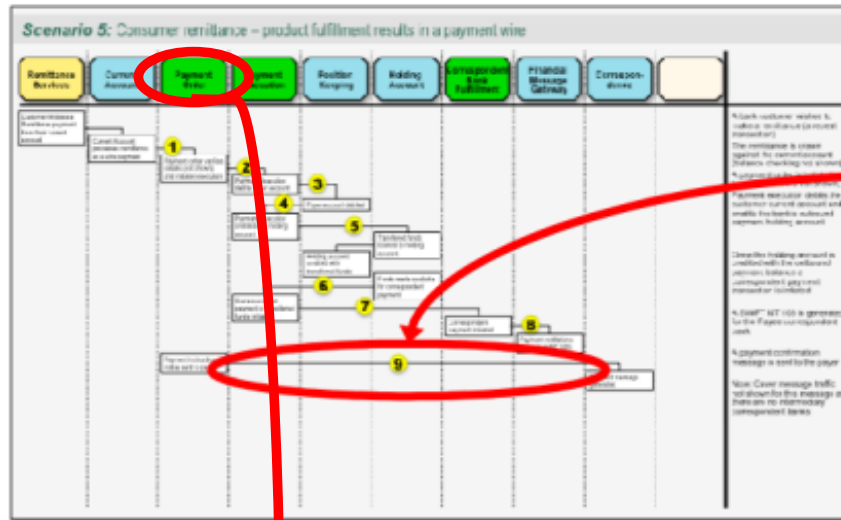
6.6 Service Domains cooperate in patterns, enabling a secure, controlled delivery of financial services



6.7 Process steps expressed as Service Domains facilitate the selection of business partners



6.8 The requirements for Service Domains and for their interactions are specified



Service Domain Interactions are described in the associated table

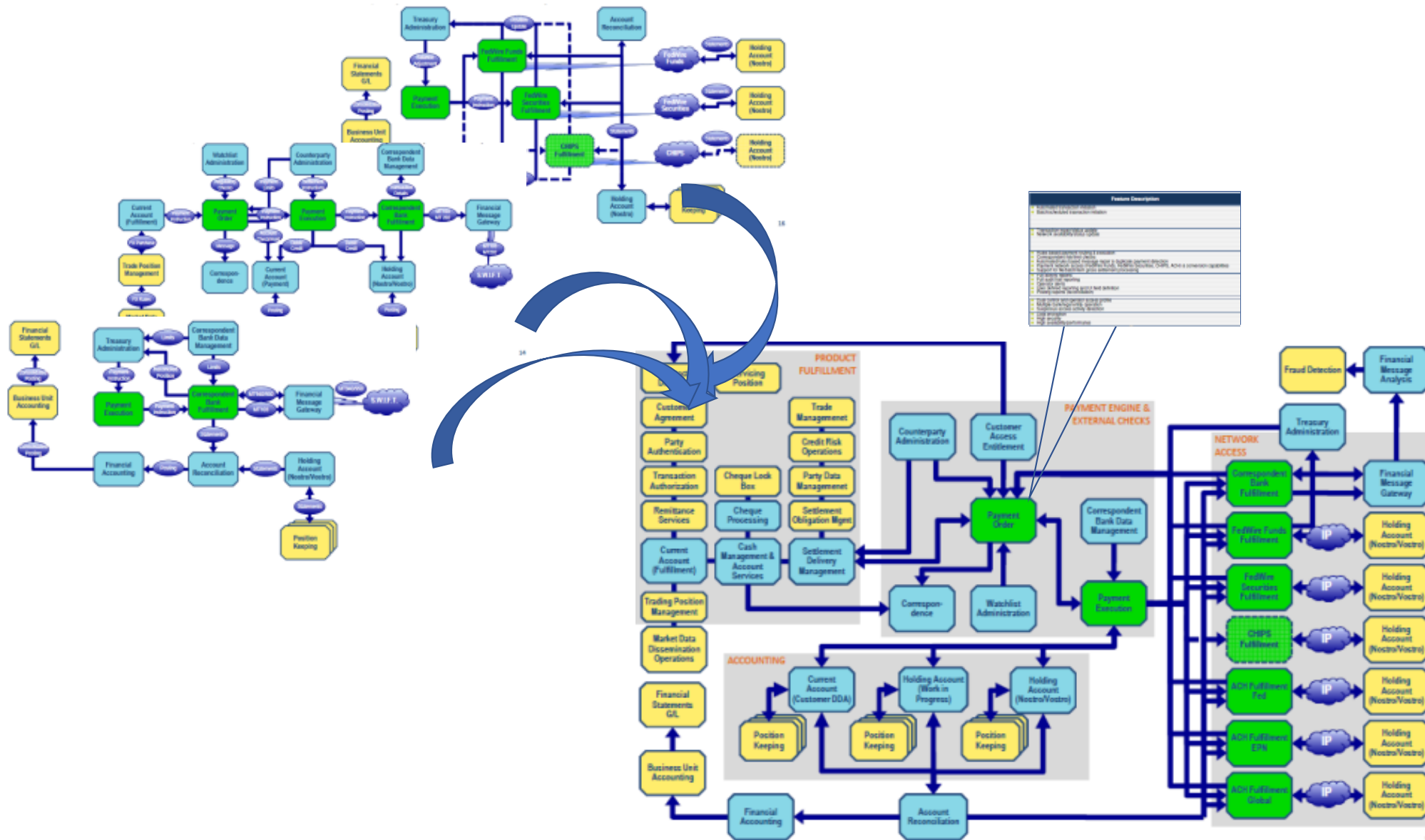
Scenario 5: Consumer remittance – product fulfillment results in a payment wire

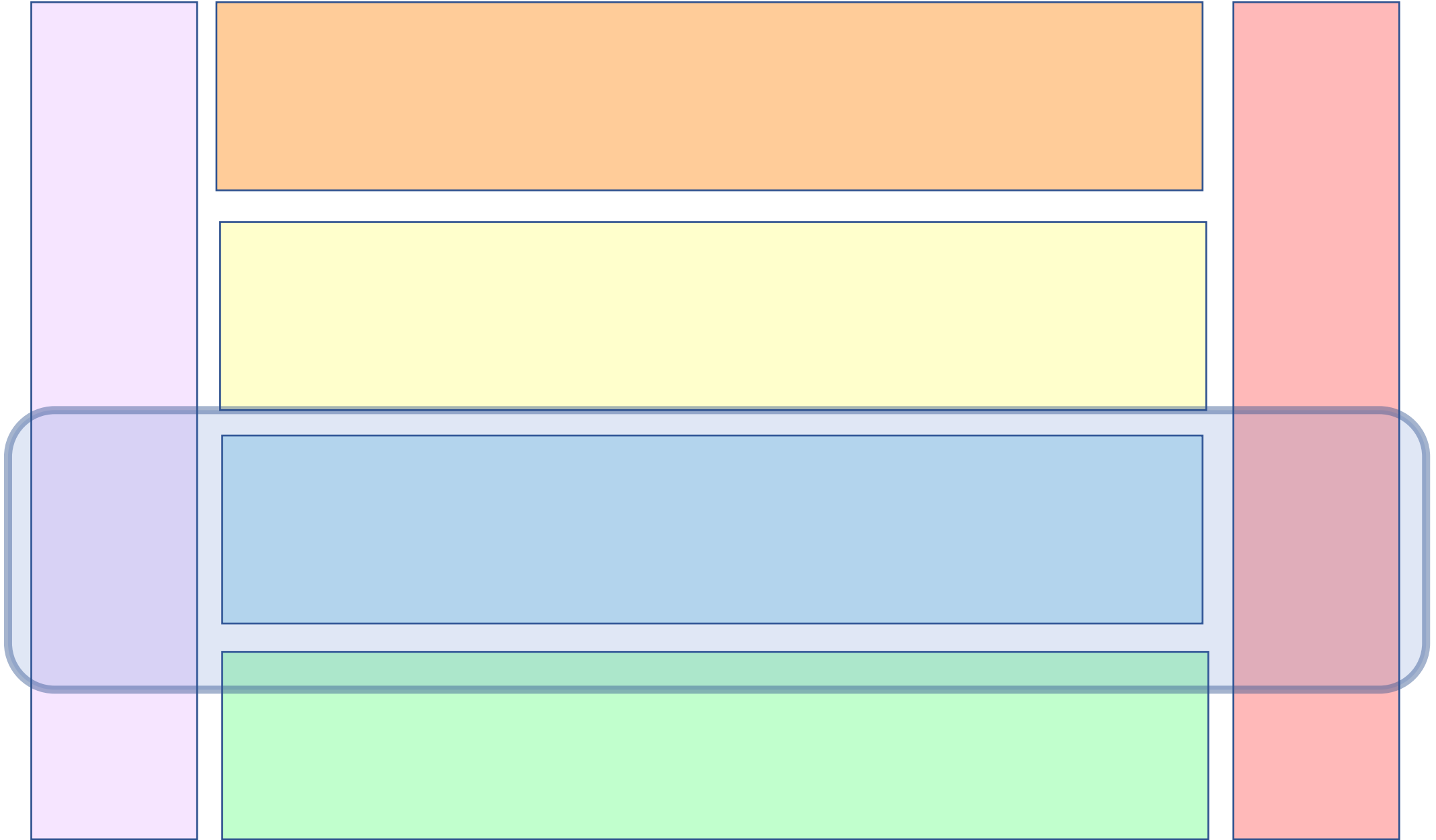
#	Called SD (Calling ID)	Service Operation	Parameters							Properties			
			Account	Debit	Debit	Debit	Debit	Debit	Debit	Volume	Performance	Security	Schedule
1	Payments (Current Account)	initiatePaymentWire	Transaction ID	Payor/Payee, Correspondent/Bank, Account, Currency, Value, Date, Settlement Instructions	NA	NA	NA	NA	H	H	H	24/7	
2	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Payor/Payee, Amount, Currency, Value, Date, Special settlement instructions	NA	NA	NA	NA	H	H	H	24/7	
3	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date	NA	NA	NA	NA	H	H	H	24/7	
4	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date, Transaction ID	NA	NA	NA	NA	H	H	H	24/7	
5	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date, Transaction ID	NA	NA	NA	NA	H	H	H	24/7	
6	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date, Transaction ID	NA	NA	NA	NA	H	H	H	24/7	
7	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date, Transaction ID	NA	NA	NA	NA	H	H	H	24/7	
8	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date, Transaction ID	NA	NA	NA	NA	H	H	H	24/7	
9	Payments (Payment Order)	initiatePaymentWire	Transaction ID	Account ID, amount, Credit/Debit, Value, Date, Transaction ID	NA	NA	NA	NA	H	L	L	24/7	

Feature Description
<ul style="list-style-type: none"> Automated transaction initiation Batch/scheduled transaction initiation
<ul style="list-style-type: none"> Transaction repair/status update Network availability/status update
<ul style="list-style-type: none"> Rules based payment routing & execution Correspondent risk/limit checks Automated/rules based message repair & duplicate payment detection Payment network access (FedWire Funds, FedWire Securities, CHIPS, ACH) & conversion capabilities Support for file/batch/item gross settlement processing
<ul style="list-style-type: none"> Full activity reports Full audit trail reporting Operator alerts User defined reporting and UI field definition Posting reports (reconciliation)
<ul style="list-style-type: none"> Dual control and operator access profile Multiple bank/legal entity operation Suspicious access activity detection
<ul style="list-style-type: none"> Data encryption High security High availability/performance

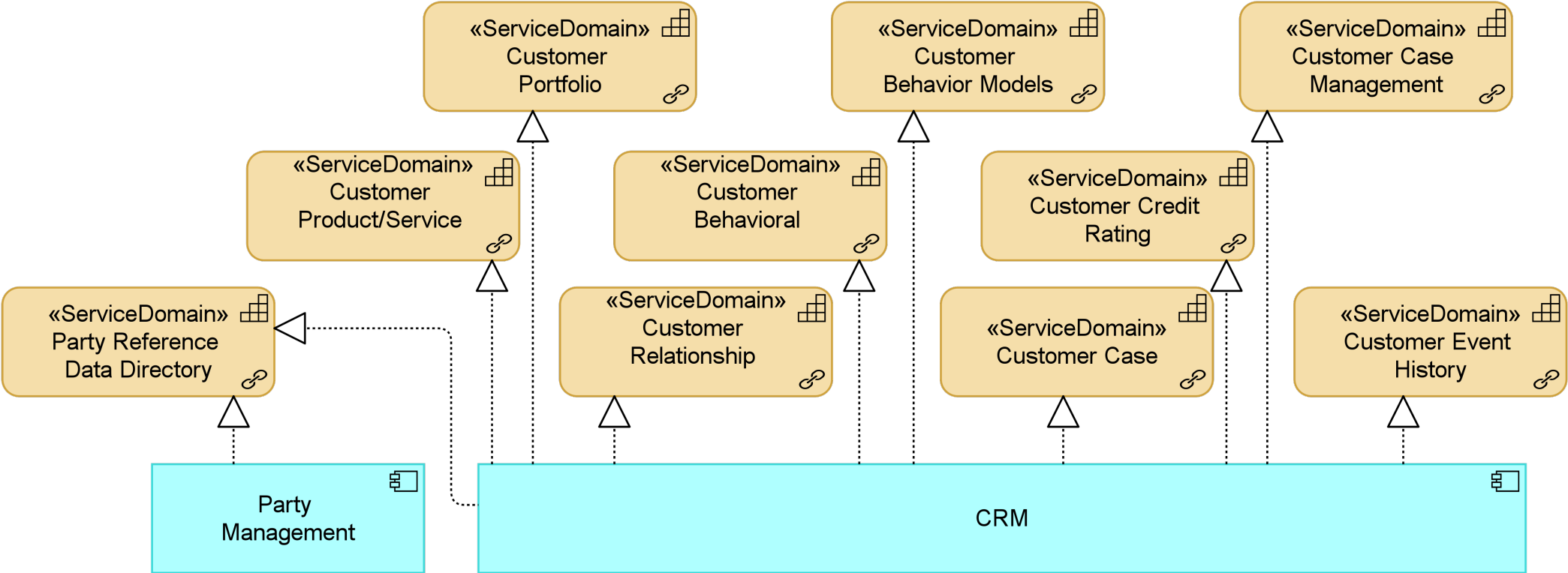
Service Operation Properties			
Volume	Performance	Security	Schedule
Transaction volume (peak loading)	On-line, fast response	Level of confidentiality, integrity	Access pattern – any time, scheduled

6.9 Business Scenarios are consolidated into a Wireframe, a holistic view on the requirements

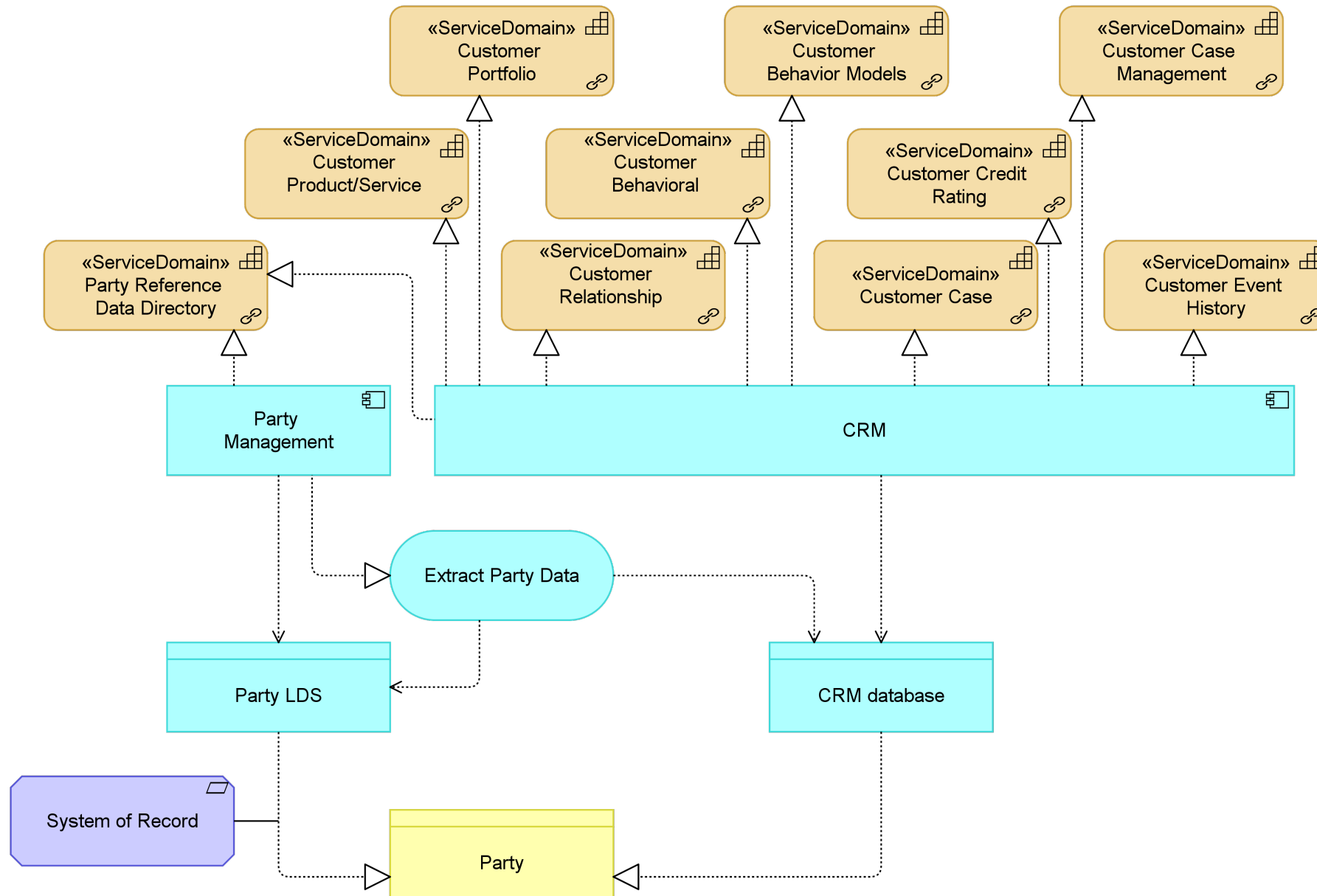




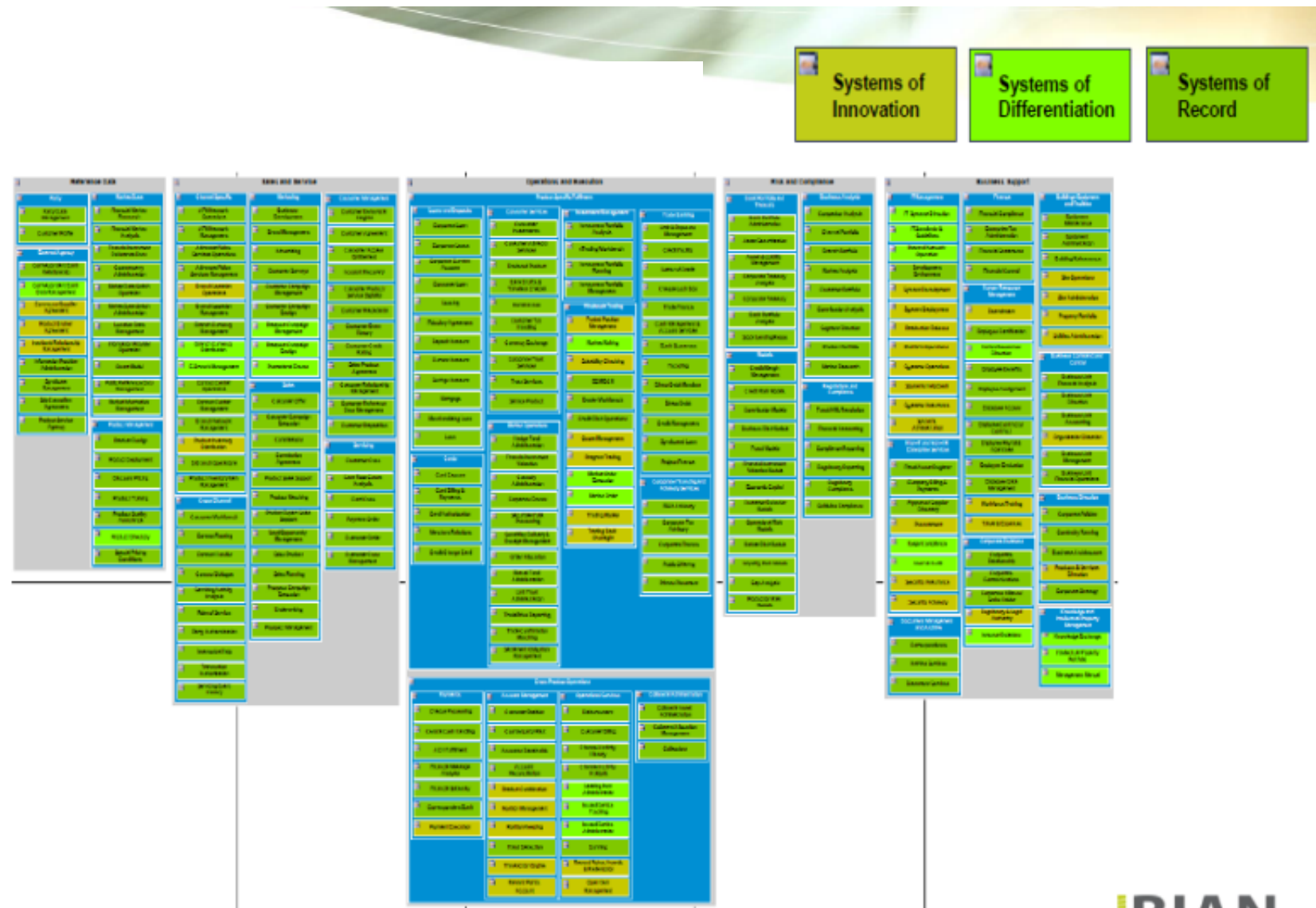
7.1 Mapping Service Domains on Application Components reveals the variety of business functionality they support and reveal duplicates



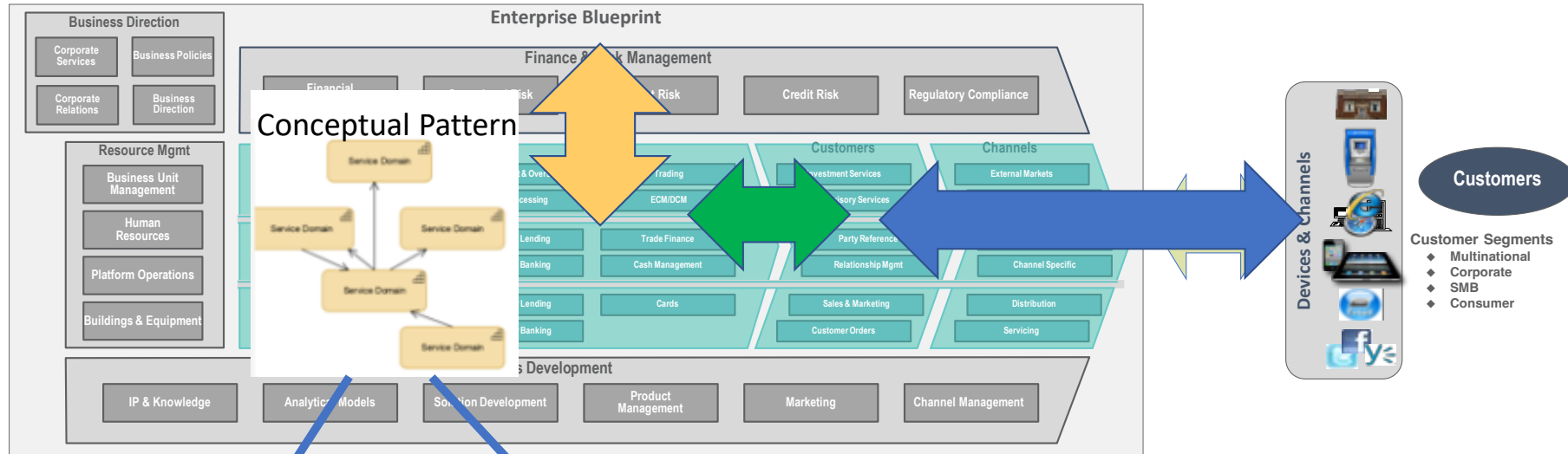
7.2 a Service Domain duplication issue is mitigated by the data integration architecture



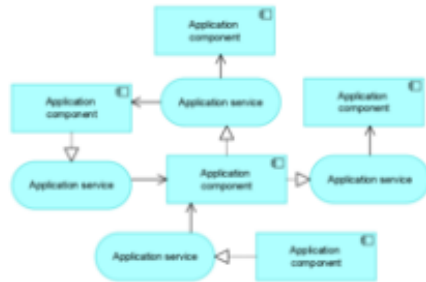
7.3 The 'bank on a page' of a BIAN member being used to communicate an aspect of the application architecture strategy to management



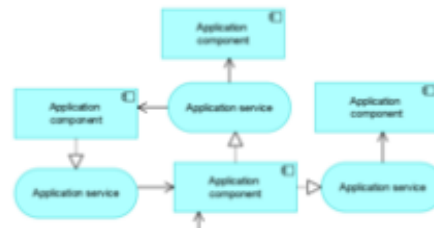
7.4 A Conceptual reference architecture pattern can result in standards per application platform



Standard Pattern for platform A

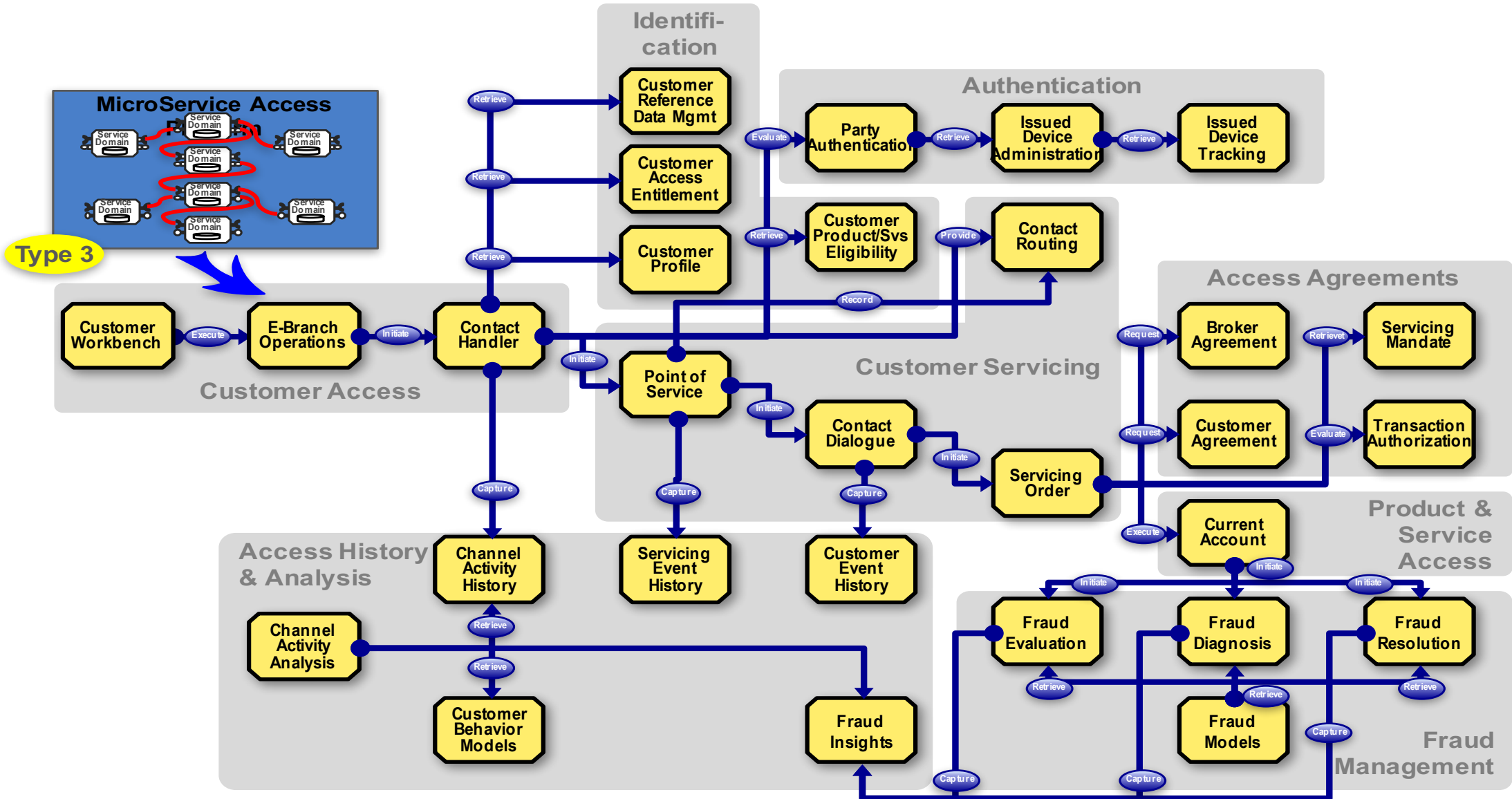


Standard Pattern for platform B



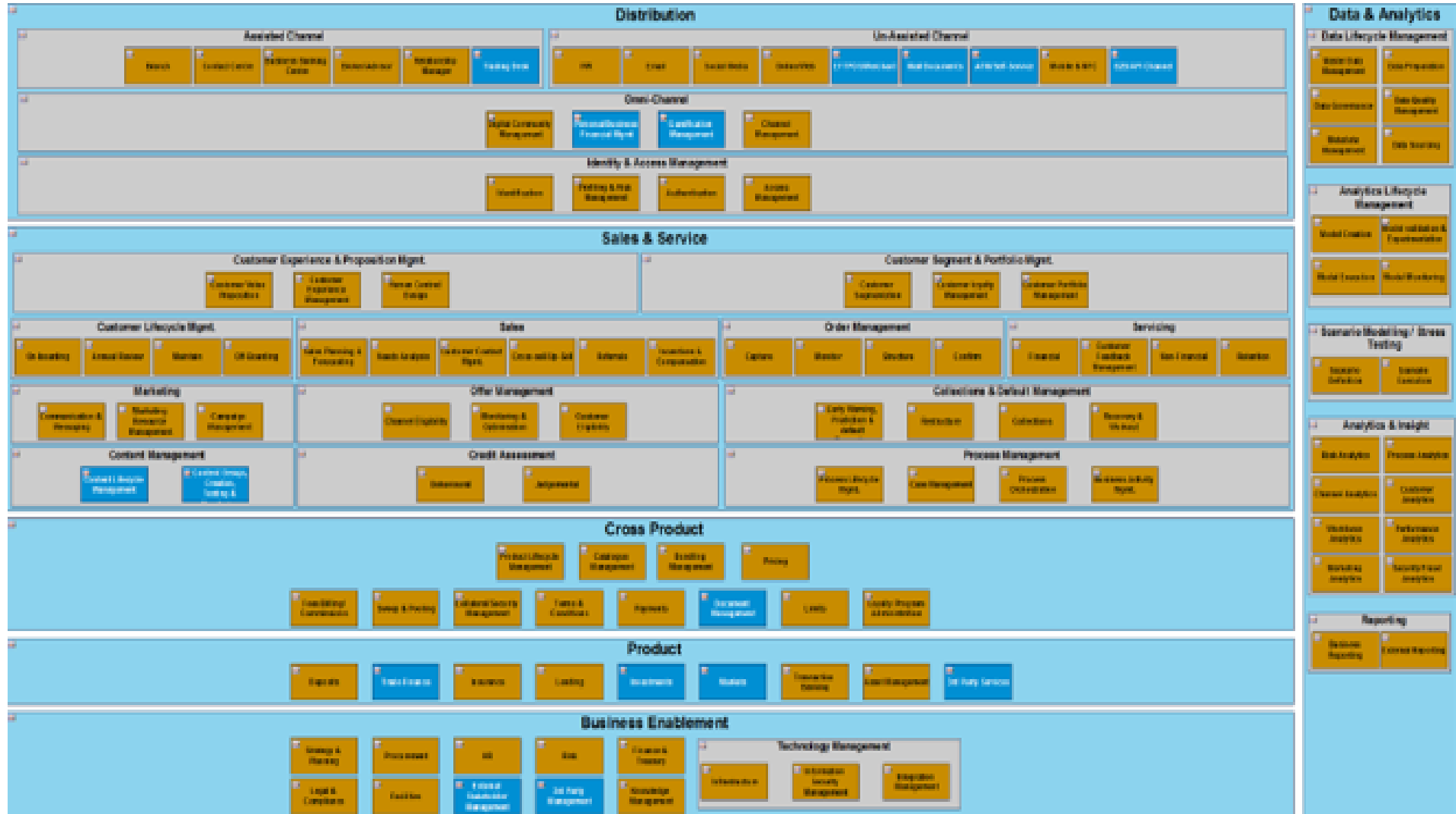
7.5 A Conceptual reference architecture pattern for secure customer access

The Service Domains Handling External Access (Type 3 Wireframe)

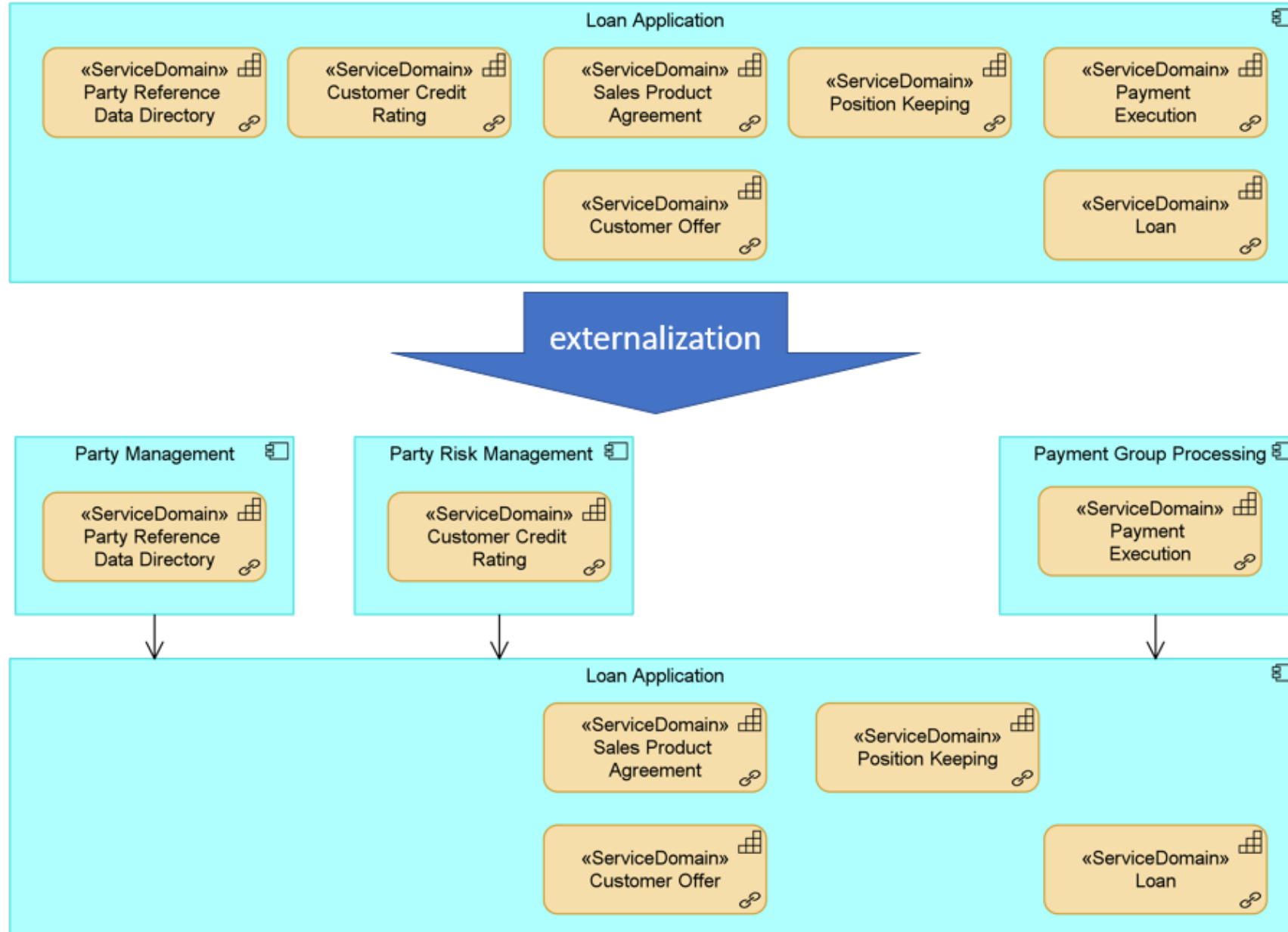


7.6 Vendor Platform evaluation heatmap of a BIAN member

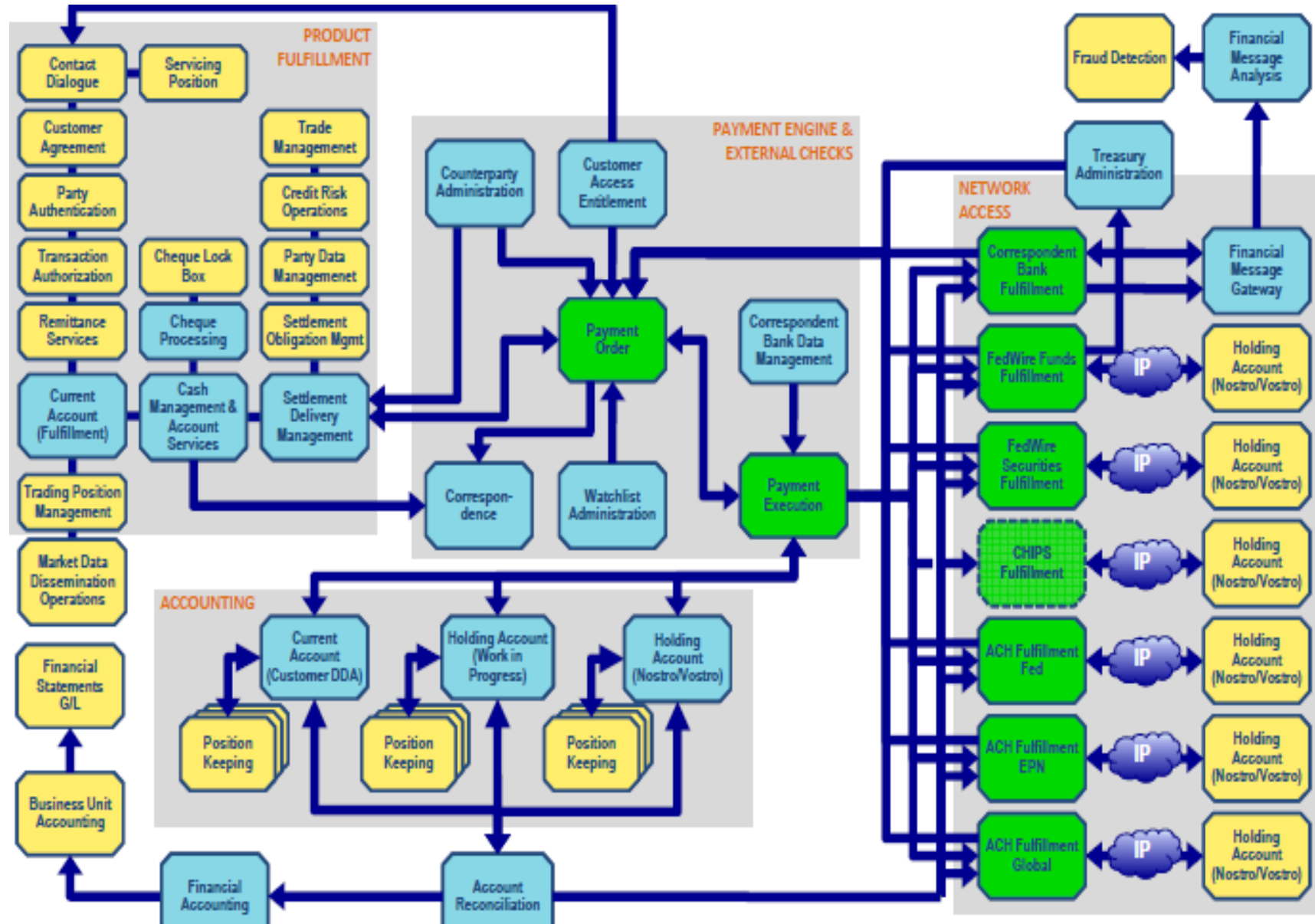
Vendor Solution Available



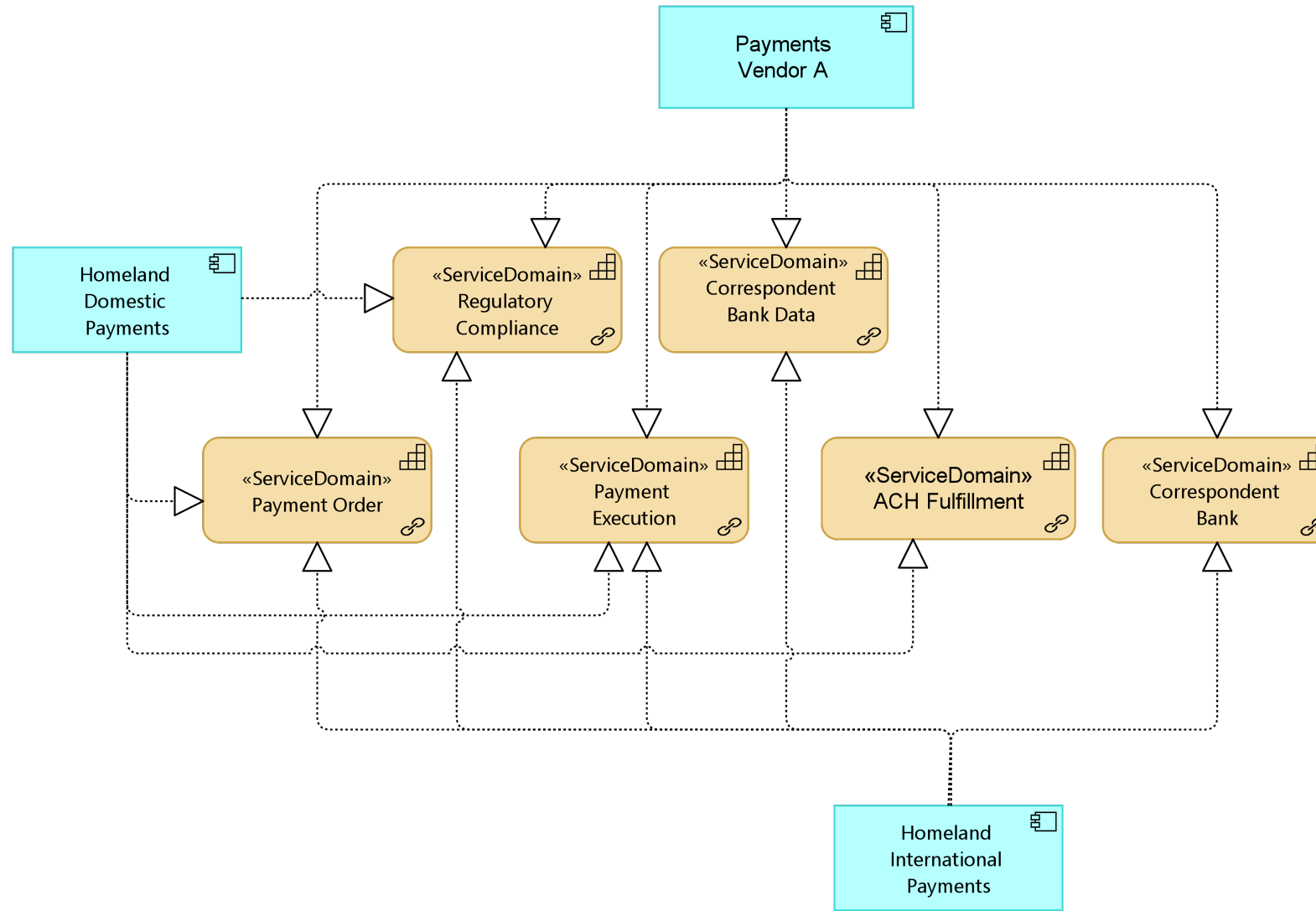
7.7 Mzero Bank's monolithic Loan application is decomposed step by step



7.8 Wireframe for the end-to-end embedding of a Payment solution



7.7 Mapping of the 'ADAPT' candidates and a vendor offer ('BUY') on the Service Domains required for the new Group Payment application



7.10 Requirement coverage comparison of candidate Payment systems for one Service Domain

Service Domain Payment Execution - Orchestrate the execution of payment transactions, with, and between bank using any appropriate payment mechanism (A/C, wire, ACH)

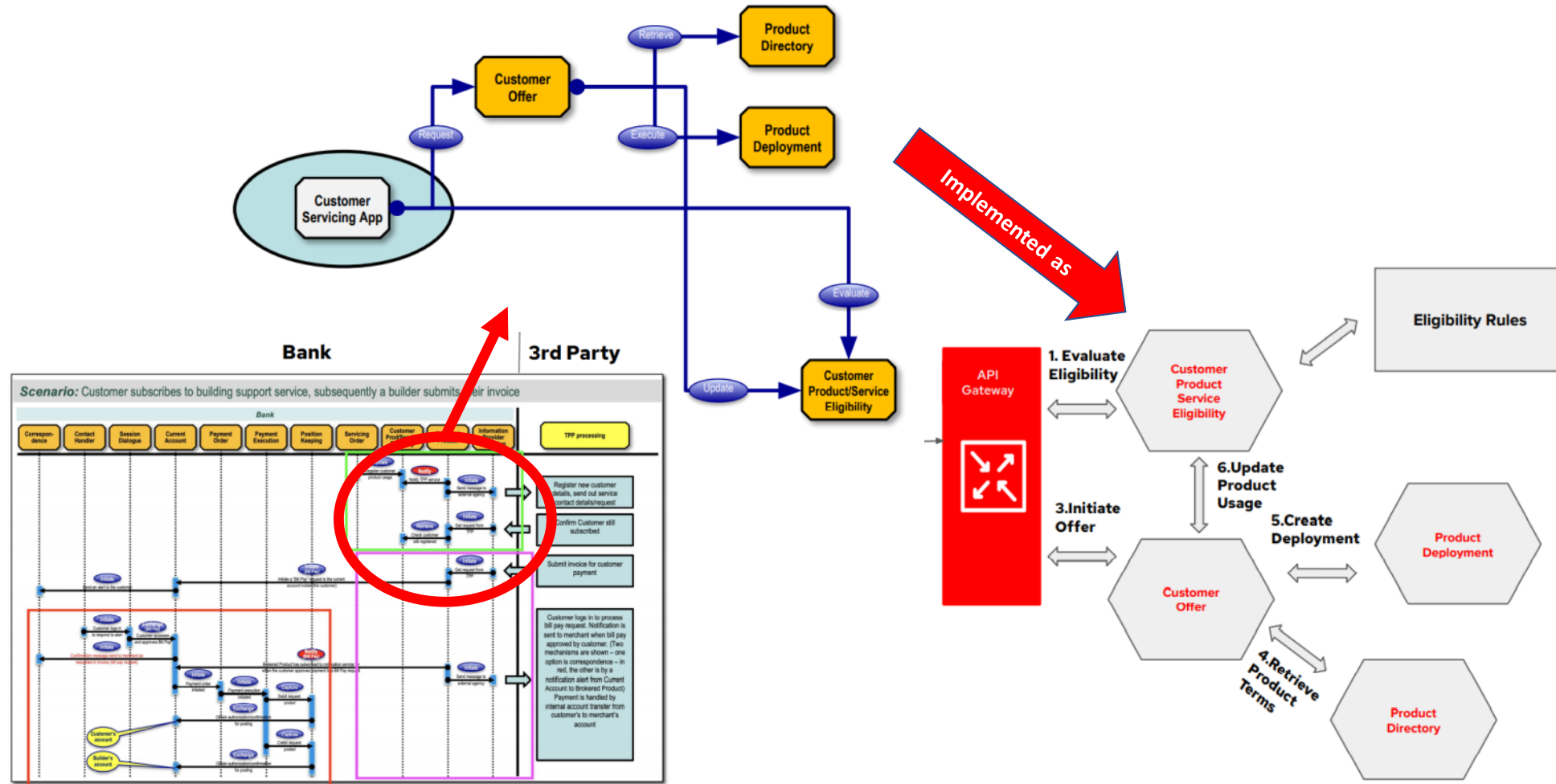
Key:

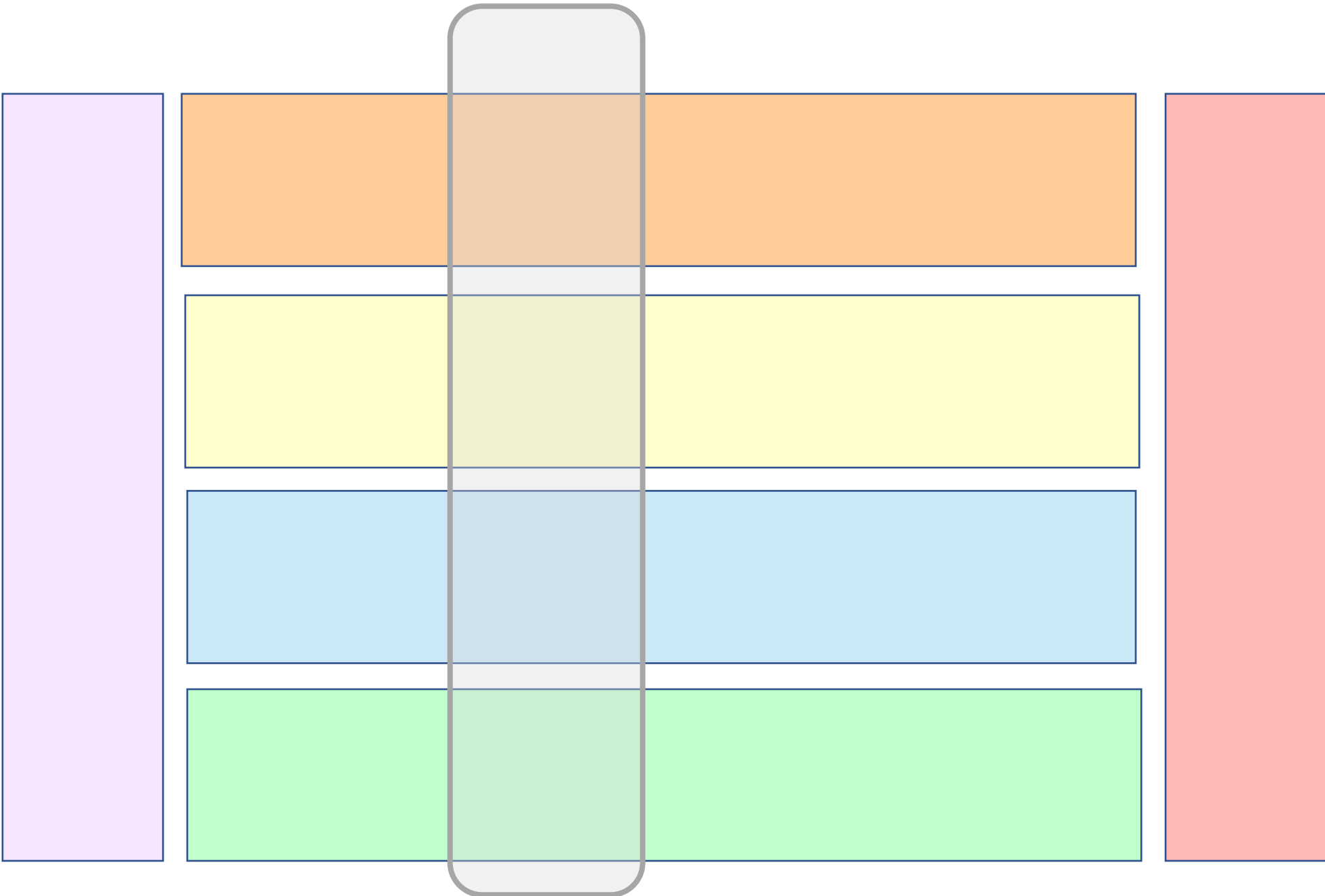
	Gap
	Needs Work
	Covered

Payment Execution	Feature Description	Vendor A	Vendor B
Functional Requirements	◆ Automated transaction initiation		
	◆ Batch/scheduled transaction initiation		
	◆ Transaction repair/status update		
	◆ Network availability/status update		
	◆ Rules based payment routing & execution		
	◆ Correspondent risk/limit checks		
Non Functional Requirements	◆ Automated/rules based message repair & duplicate payment detection		
	◆ Payment network access (FedWire Funds, FedWire Securities, CHIPS, ACH) & conversion capabilities		
	◆ Support for file/batch/item gross settlement processing		
	◆ Full activity reports		
	◆ Full audit trail reporting		
	◆ Operator alerts		
	◆ User defined reporting and UI field definition		
	◆ Posting reports (reconciliation)		
	◆ Dual control and operator access profile		
	◆ Multiple bank/legal entity operation		
◆ Suspicious access activity detection			
◆ Data encryption			
◆ High security			
◆ High availability/performance			

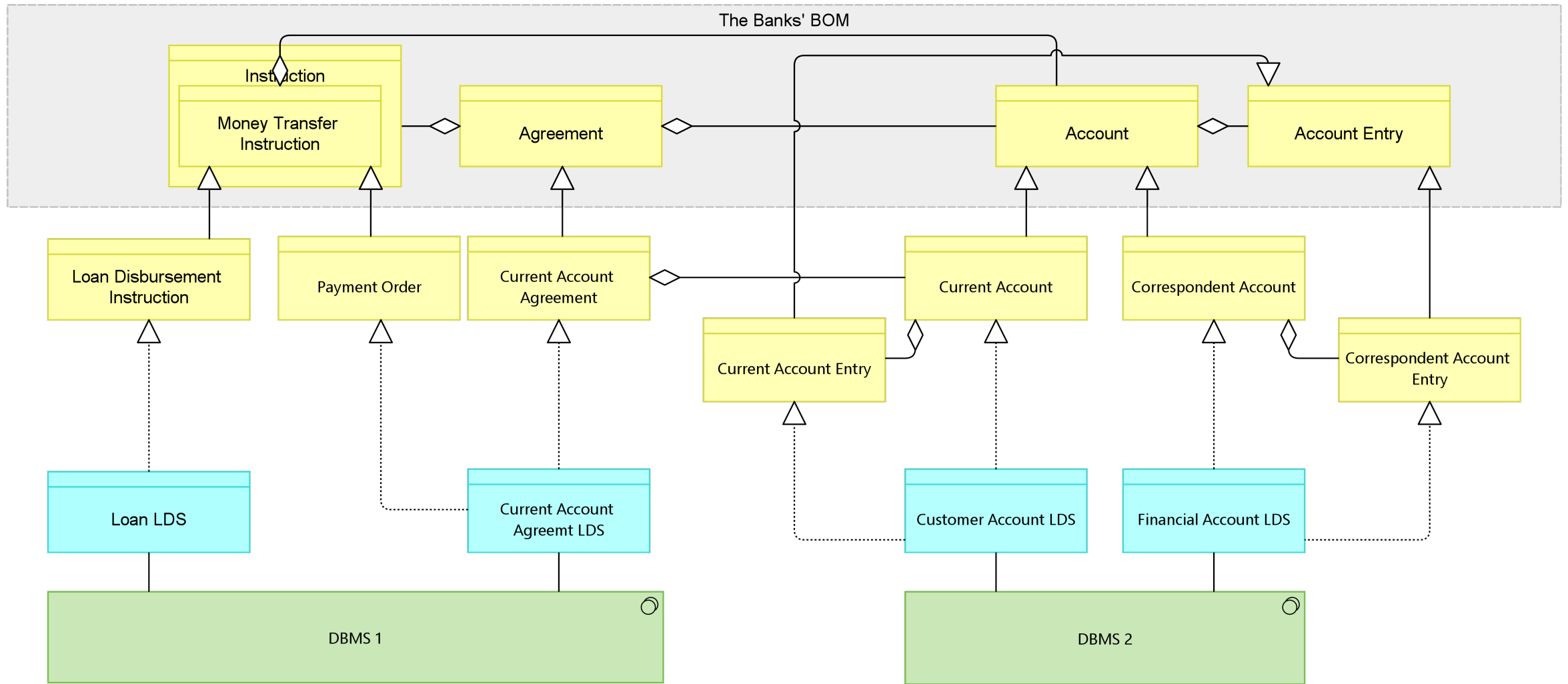
7.11 a Software Product, as a cluster of Service Domains, internally remains 'uncluttered'"

Minimal Viable Product (MVP) wireframe

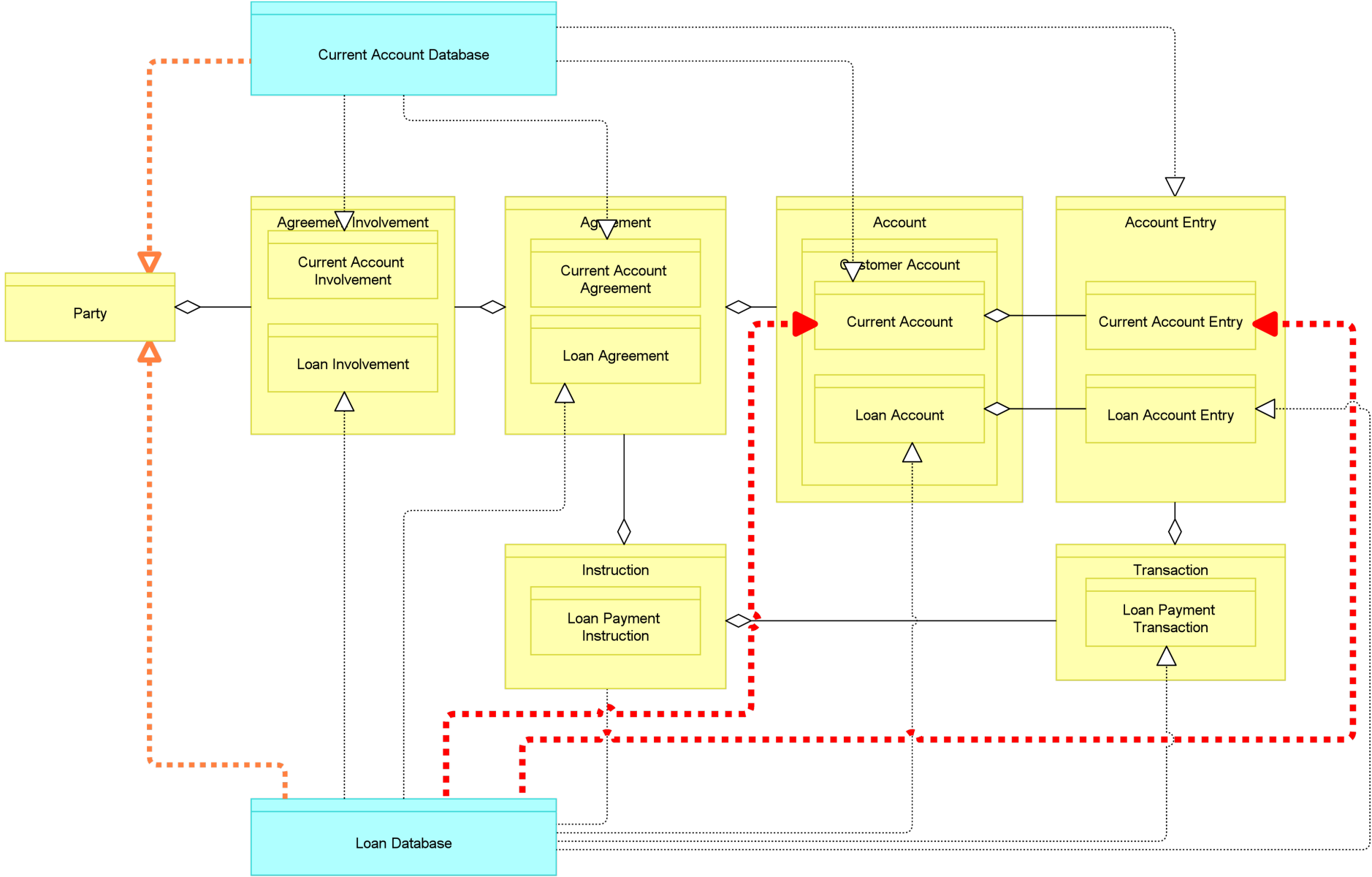




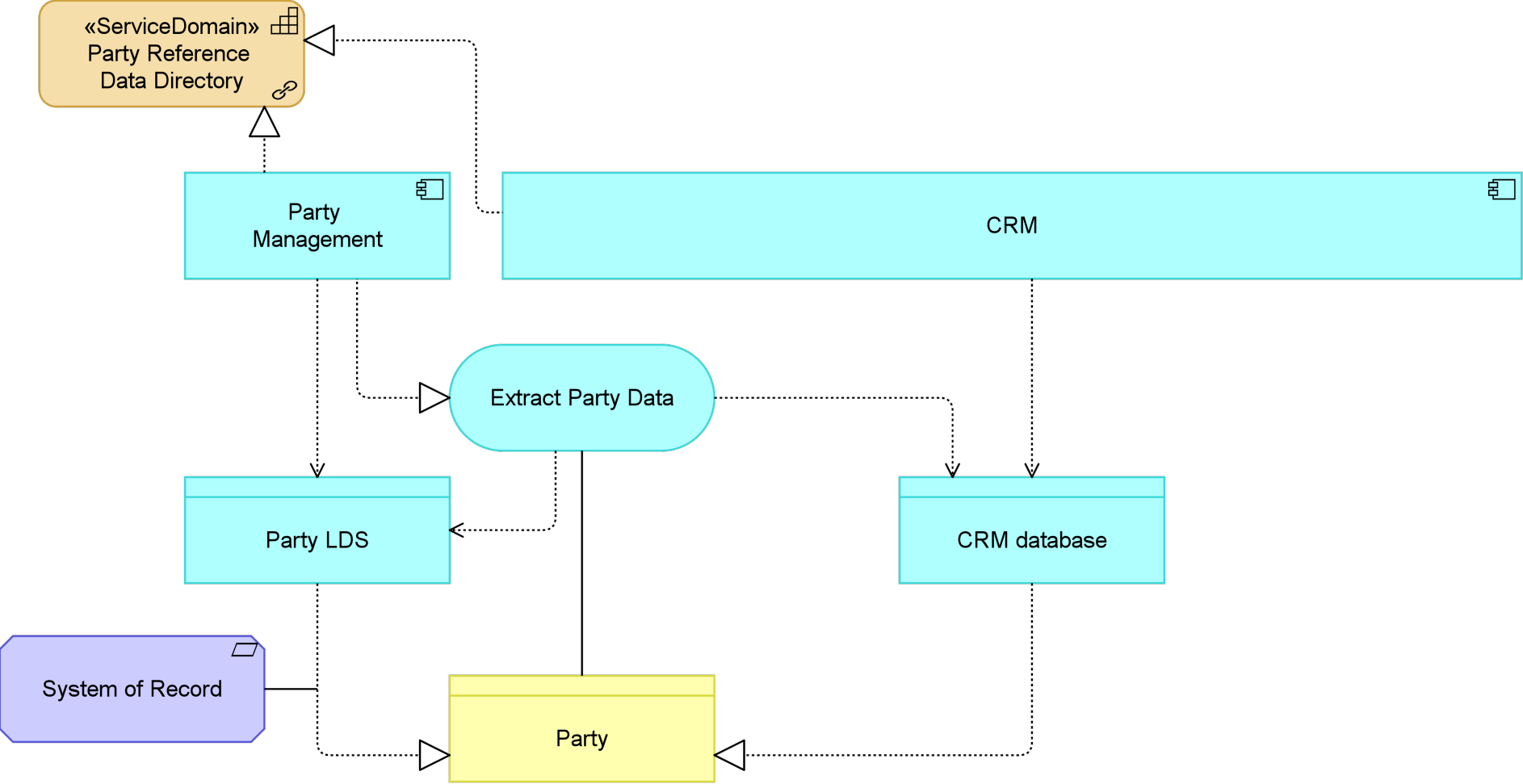
8.1 Information Realization view; the information landscape, indexed with the BOM's Business Objects linked to the data landscape linked to data technology



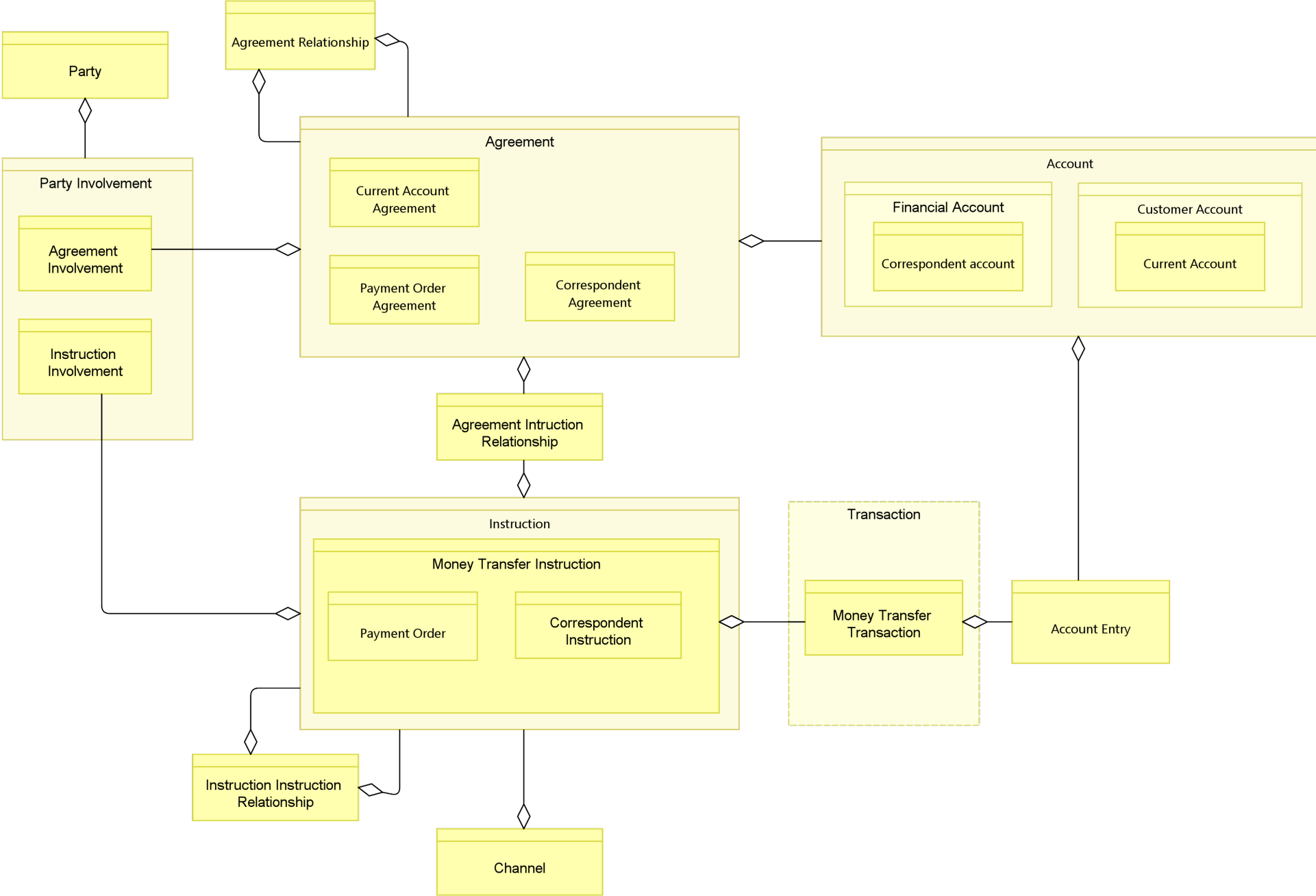
8.2 Labeling of data stores with Enterprise Information Architecture Business Objects reveals problems

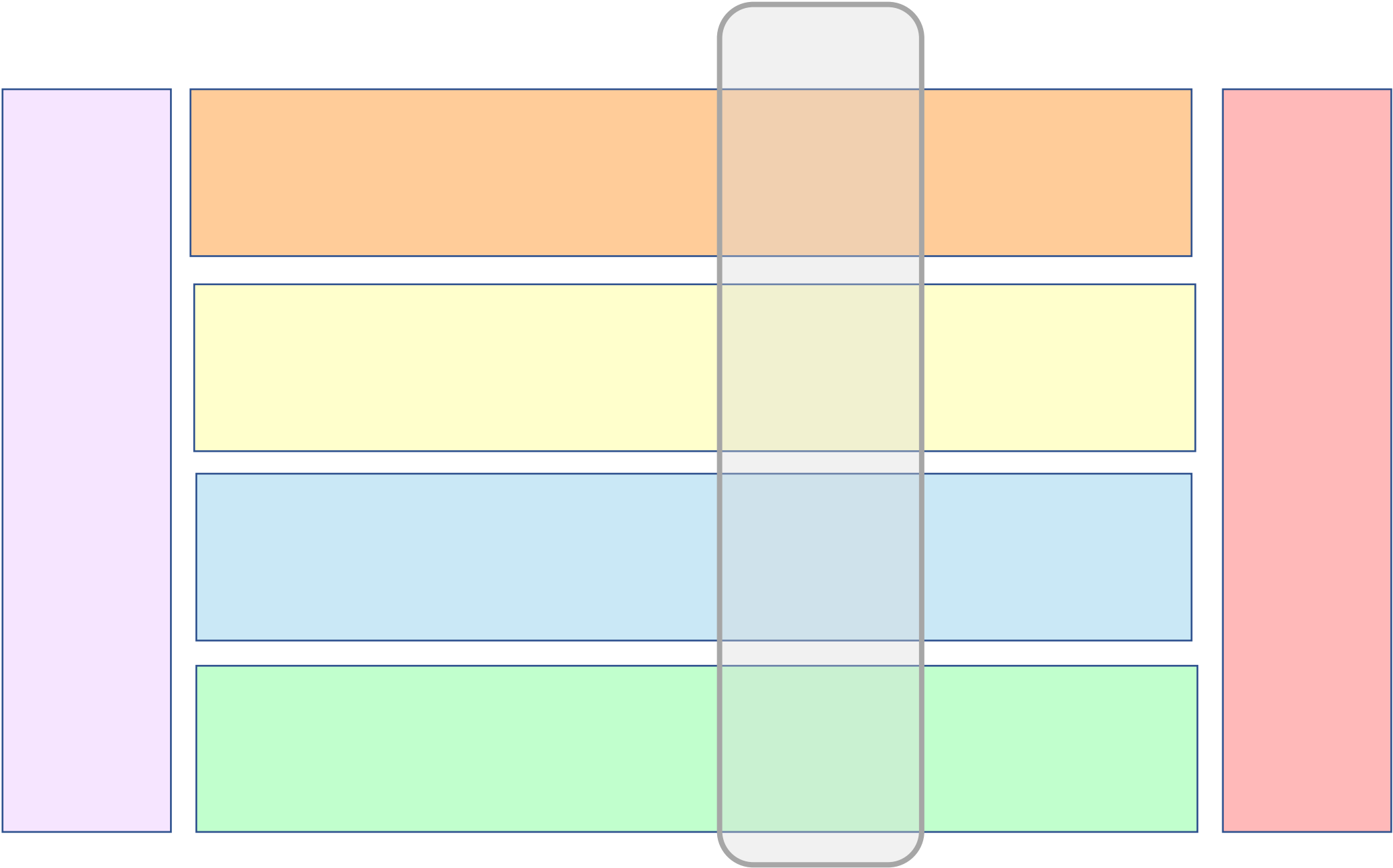


8.3 Data integration ensures the duplicated Party information remains consistent

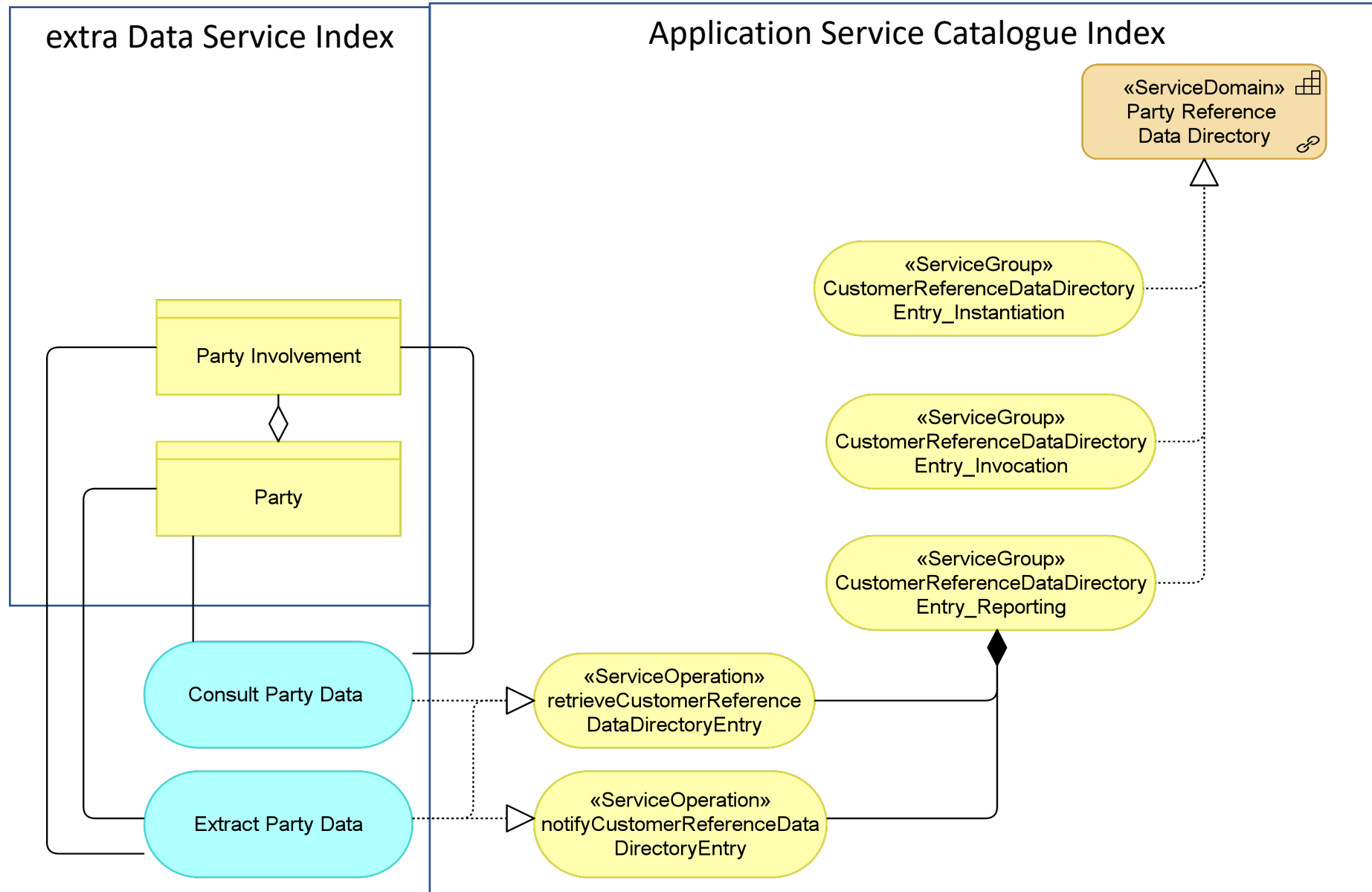


7.4 High-level information model for the Payment Group Service of the M5 Banking Group

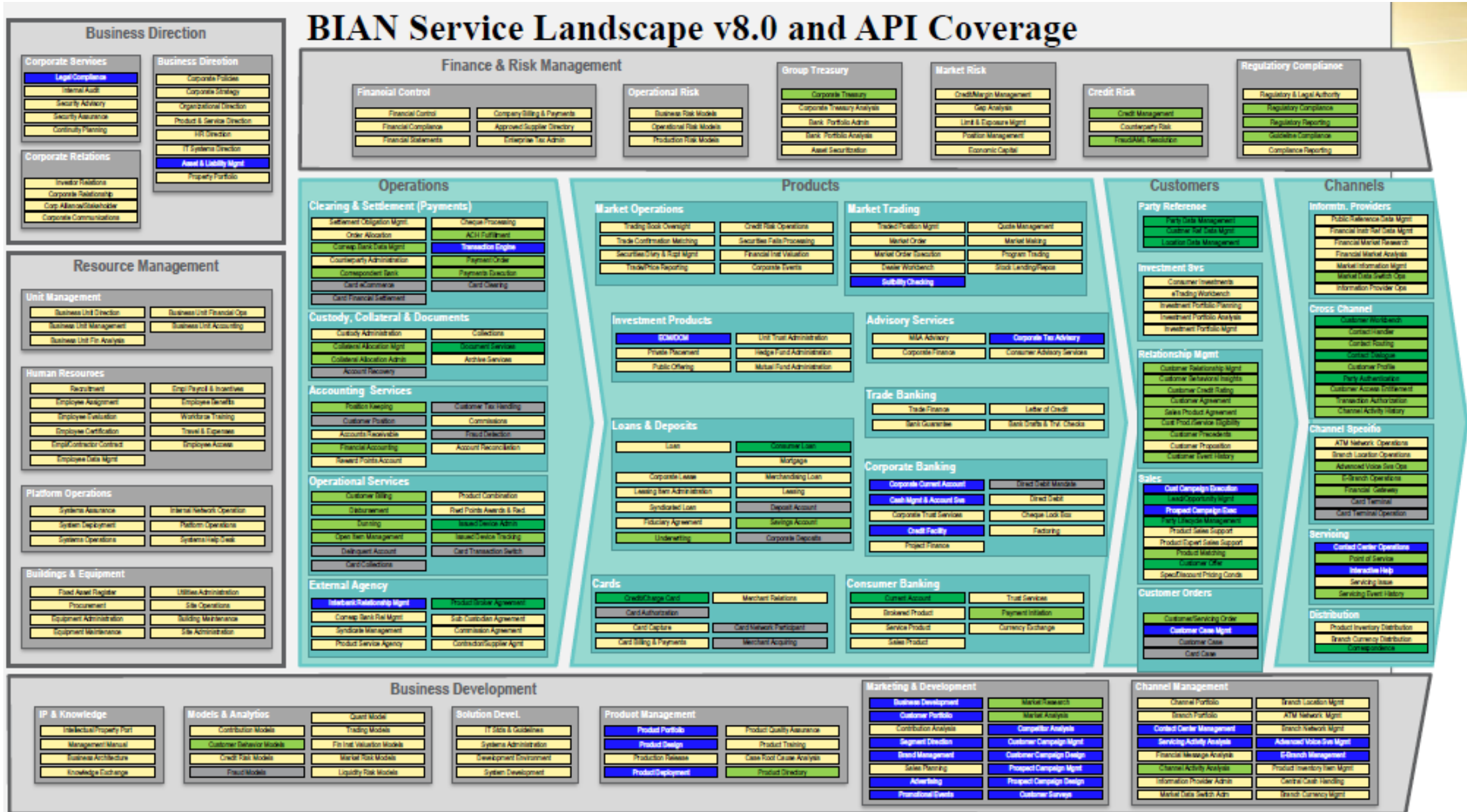




9.1 The Service Domain / Service Operation Frame of reference facilitates the search in M5 Banking Group's Application Service Catalogue



9.2 API coverage heatmap on the BIAN Service Landscape



9.3 Testimonial: delimiting and prioritizing the development of future-proof APIs

AccountInfo is a card account “service” that provides an interface to various applications for Account information.

We are moving from a monolithic card account service into smaller more strategic set of micro-services.

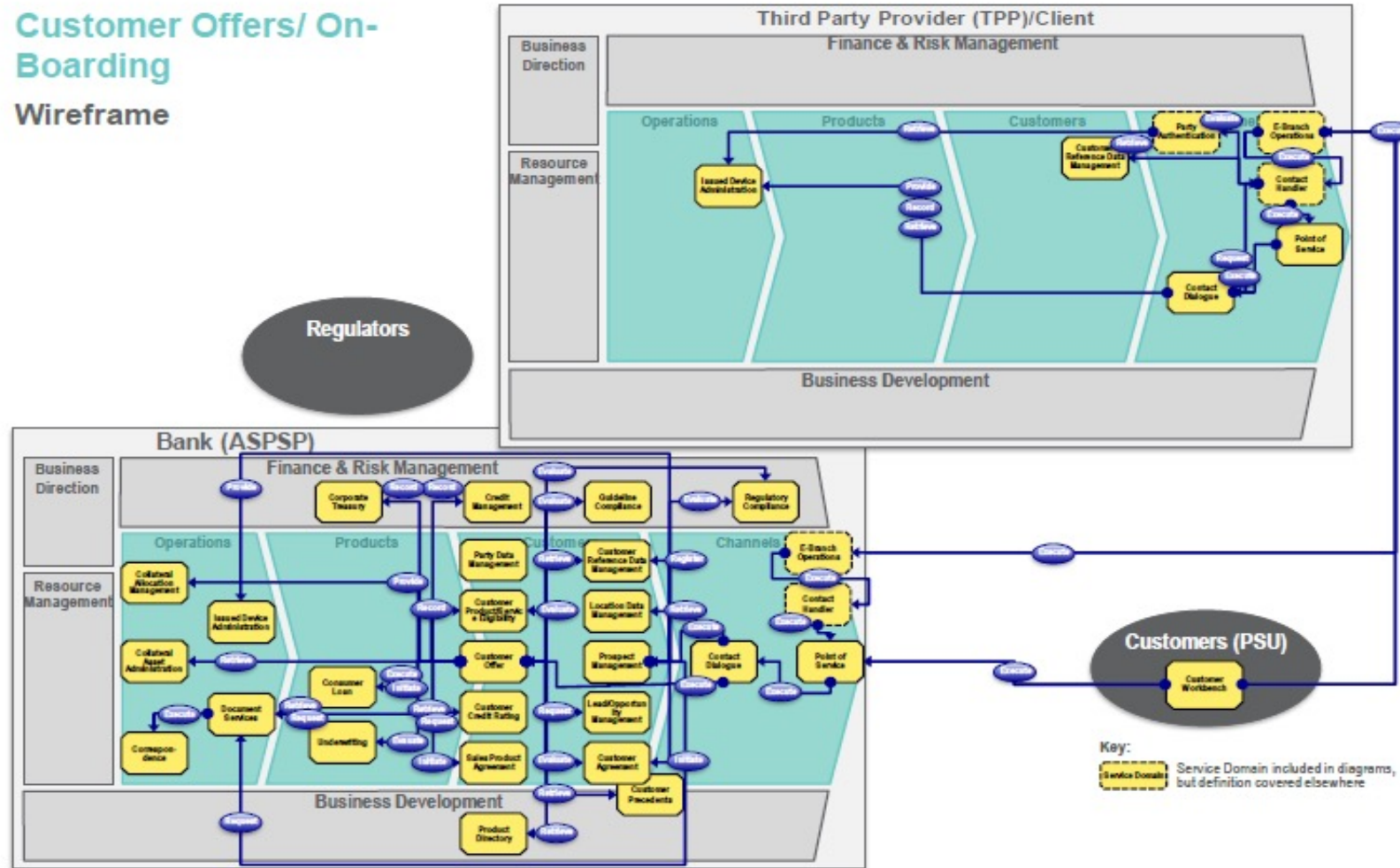
To ensure the planned micro services are durable with minimal data overlap / duplication, we used “Service Domains” to categorize AccountInfo data fields into various buckets.

This categorization will help us determine the sets of fields that are most valuable to be available in an API in the first set of micro services we are planning to deliver.

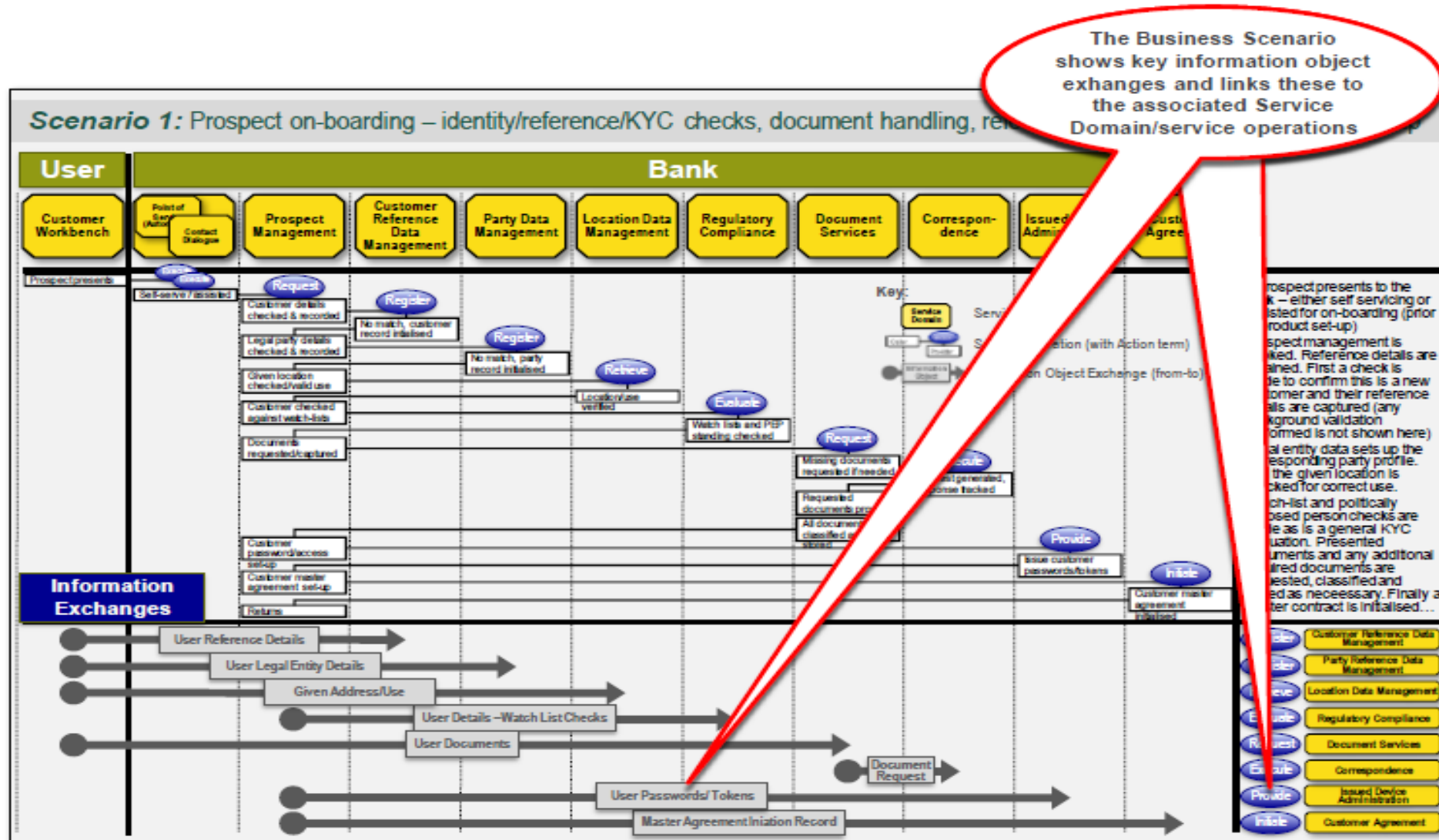
DMB Service Domain	Field Count	Note
Position Keeping	47	Balance, Available Credit, over-limit, historical financial standing, etc...
Party Data Management	34	Name/Address/Language
Sales Product Agreement	33	TL, Opt, Feature Set, etc...
Card Billing & Payment	15	Min pay, cycle code, statement hold codes, payment history, PDD target stuff
Card Authorization	11	Status, Freeze, Activation
Issued Device Administration	10	ANR, Linked Accounts, Exp Date
Customer Credit Rating	9	Bureau stuff, high balance, risk code, etc.

9.4 Example of a Wireframe overarching different parties

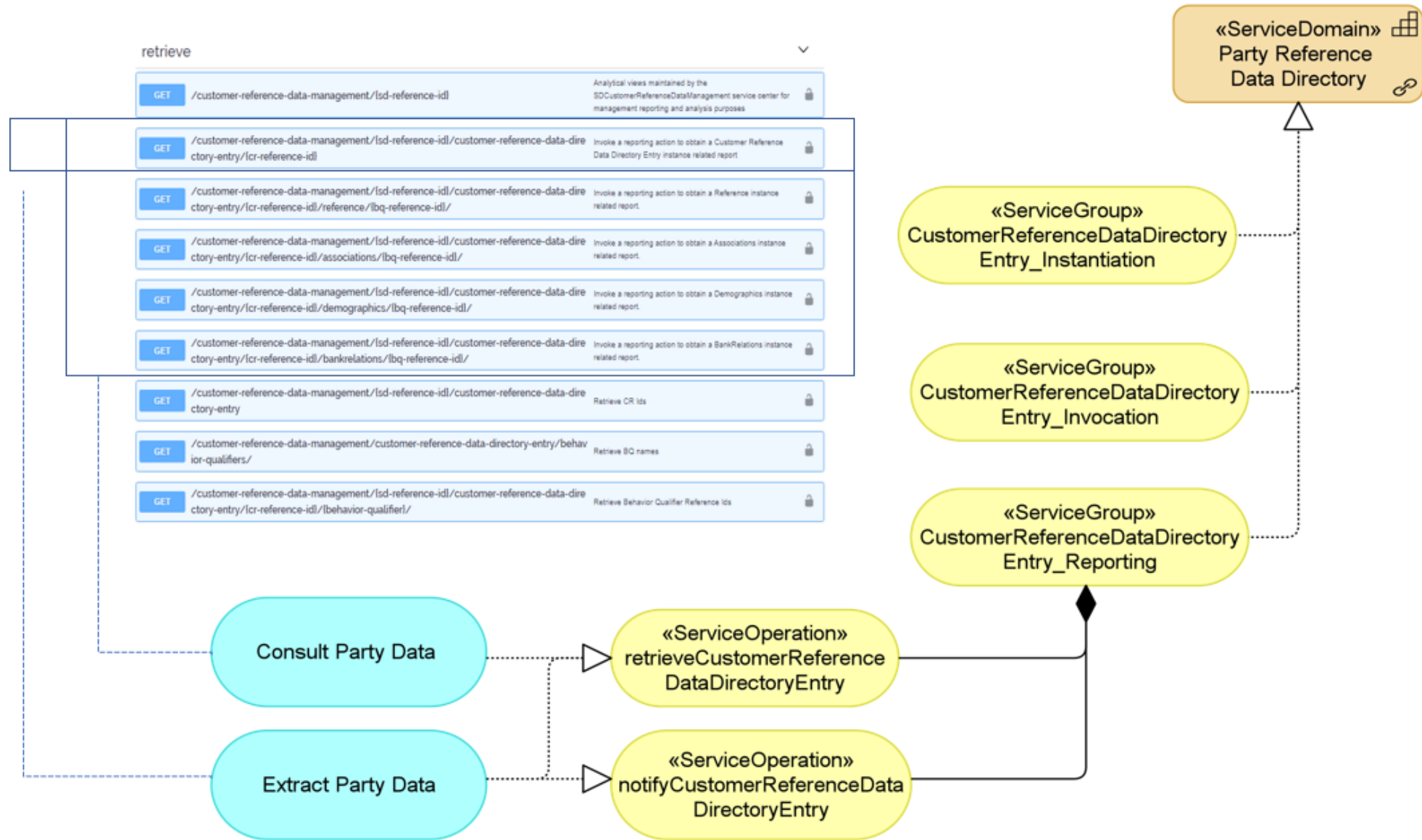
Customer Offers/ On-Boarding Wireframe



9.5 Business Scenarios provide business context and information content to the service exchanges



9.6 The “extract party data’ application service delivers on Control Record level; the ‘consult’ service allows the service user to choose behavior qualifiers

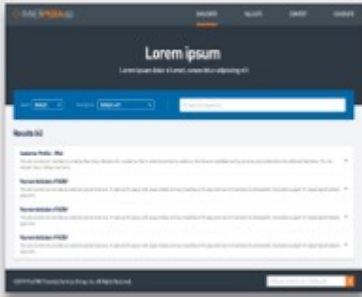


9.7 a Bank's BIAN-based API development and governance toolbox



API Discovery

Innerpedia



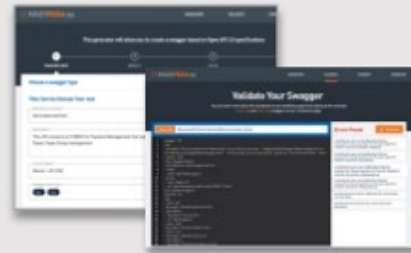
API Toolkit

Endpoint Catalog & API model



Generator & Validator

Swagger Generator & Validator



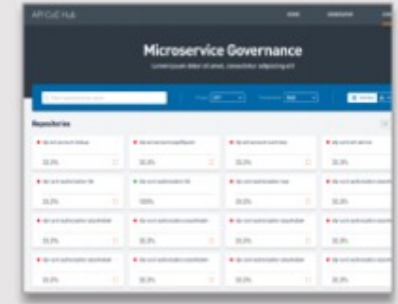
Pipeline Enforcement

GitOps Pipeline



Compliance Dashboard

Compliance Dashboard



Description

Catalog of endpoints, inspired by the BIAN endpoint console, for individuals to discover in-development and completed endpoints

Mechanism for users to select BIAN-inspired PNC endpoints and build their payload from already modeled entities and properties

Tools that generates and auto-populates swaggers with data from the API Toolkit while ensuring adherence to BIAN and PNC standards

Pipeline outfitted with various enforcement capabilities to ensure standards are enforced

Compliance dashboard aggregates microservices' adherence to leading practices

Benefits

- Promotes re-use
- Provides all Inner APIs in one unified location
- Allows users to understand how to leverage and call specific services

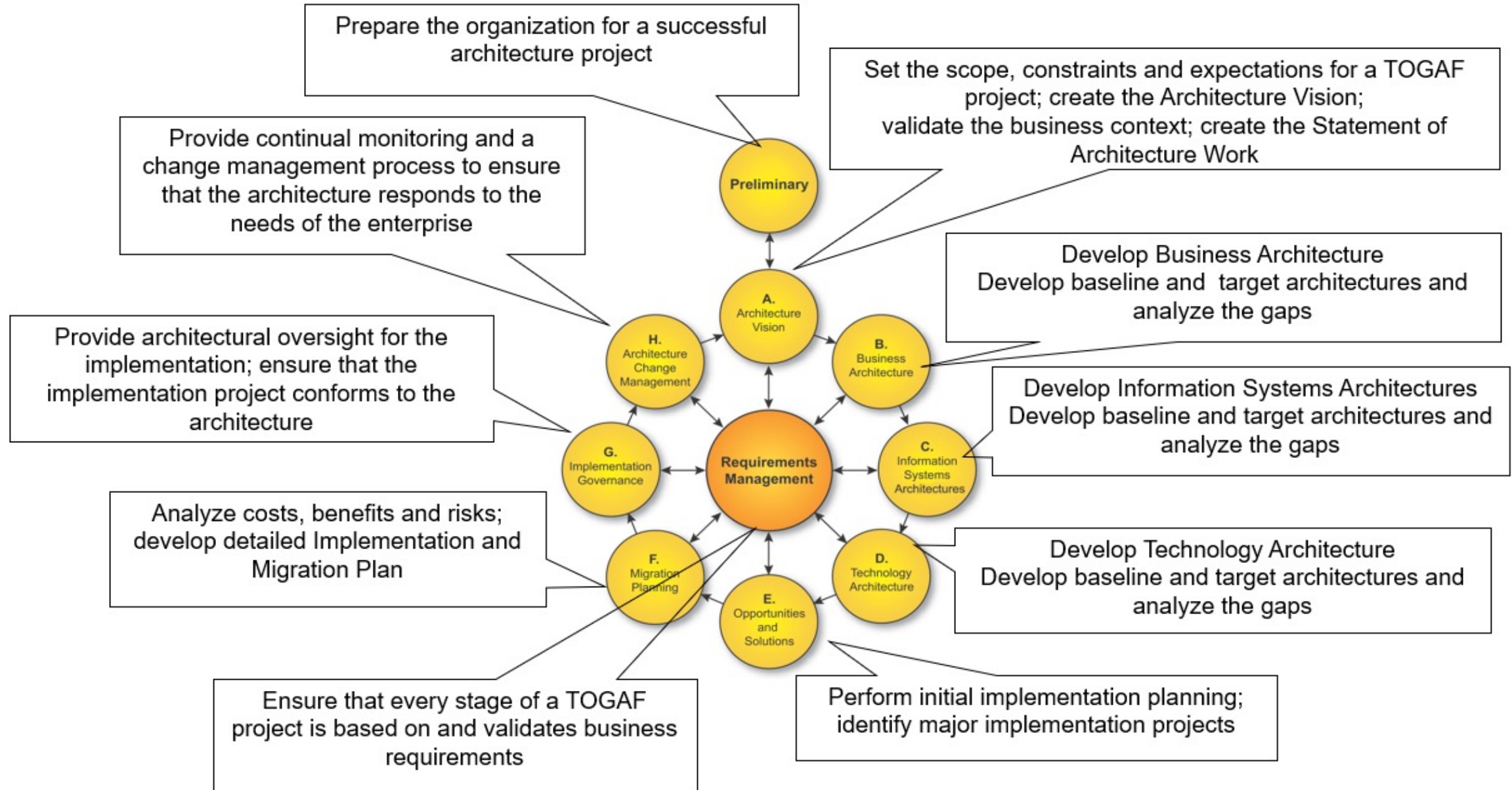
- Improves time-to-market by accelerating development cycles
- Enables seamless integration and data sharing across systems

- Accelerates modeling and development time in-line with contract-based development
- Enables users to better self-serve and check for adherence to standards

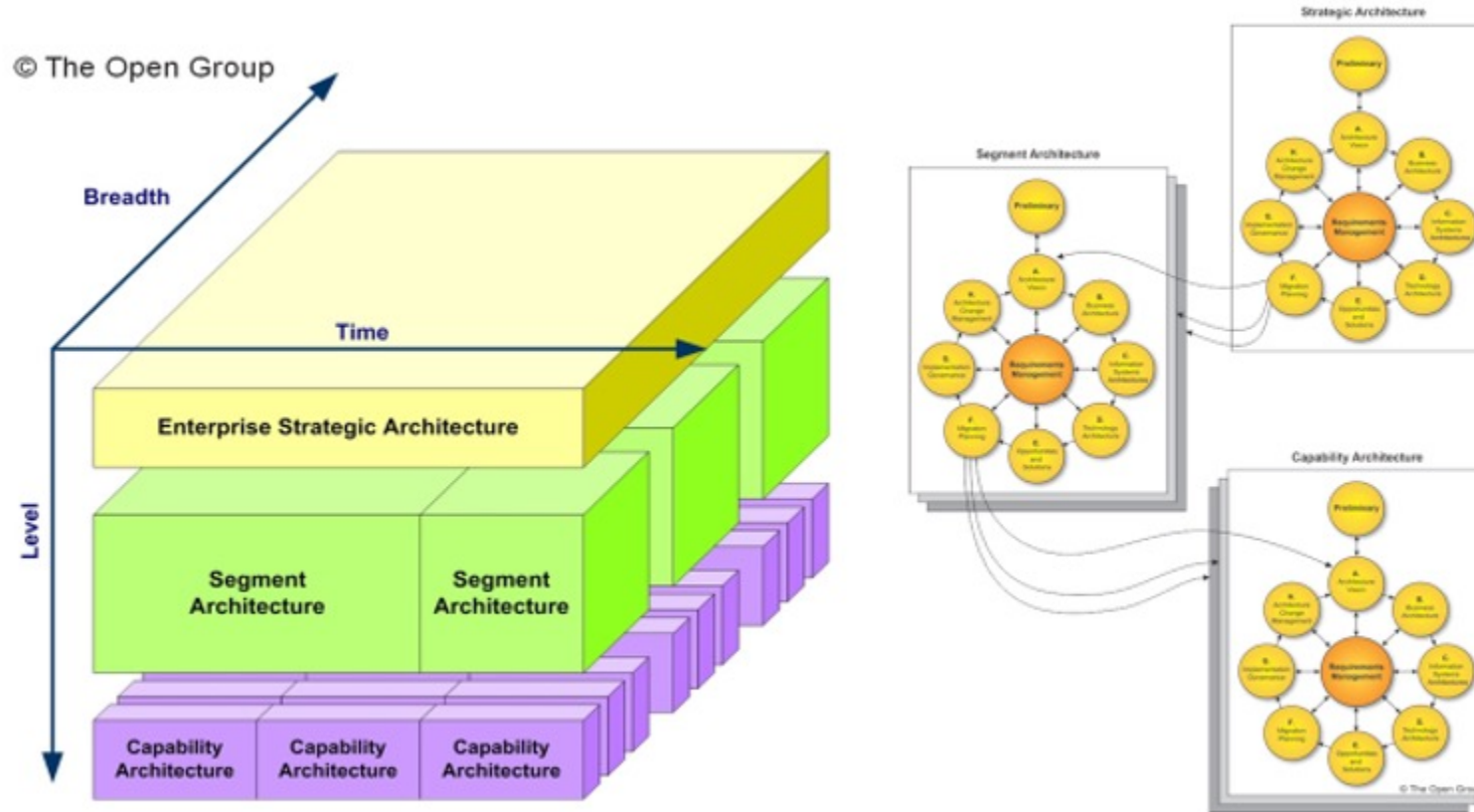
- Automated pipeline checks ensure applications meet our set standards
- Enforcement mechanism to ensure applications not modeled correctly do not reach production

- Increased visibility into application compliance
- Alerts simplify management of 'drifted' applications

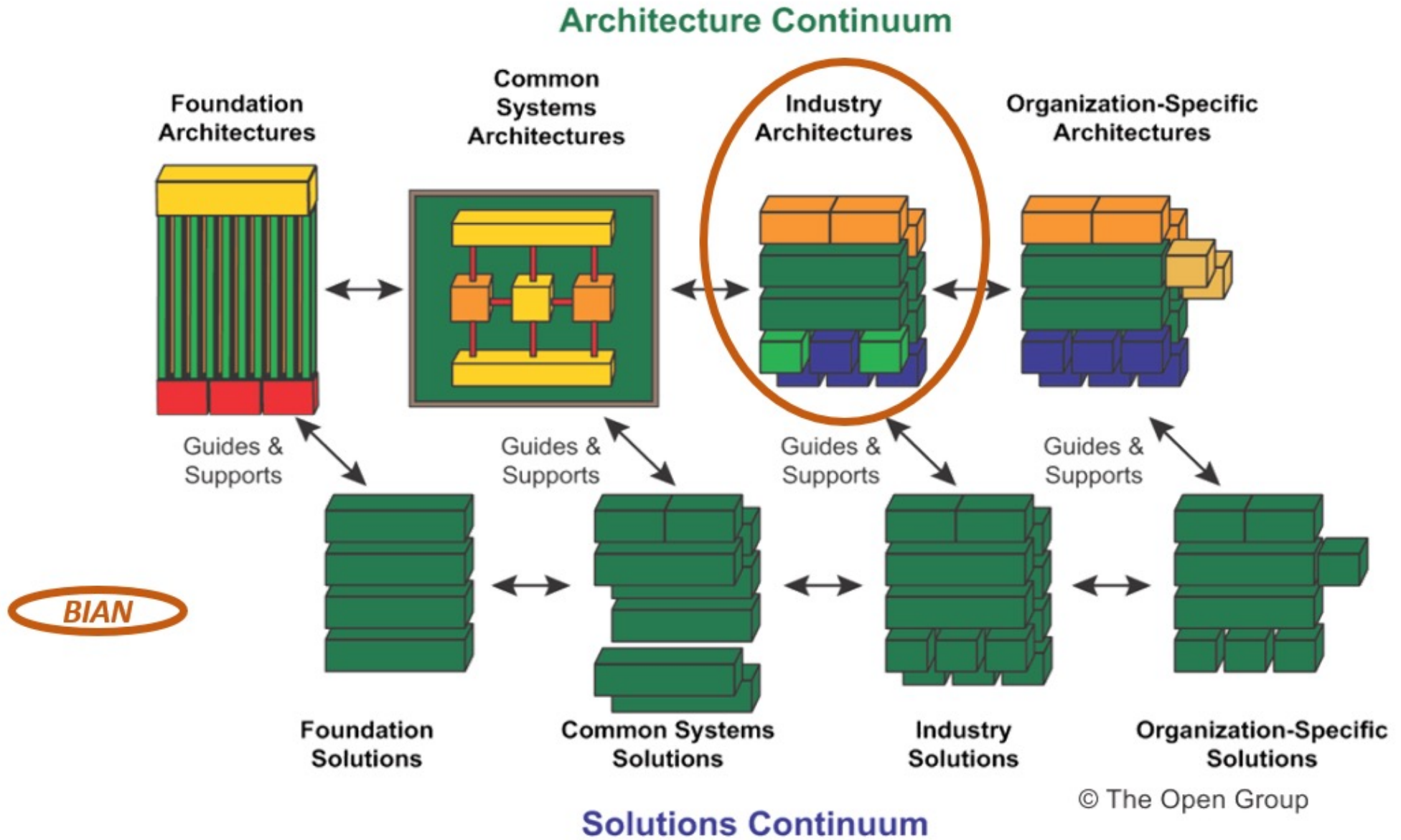
10.1 The phases of the TOGAF ADM



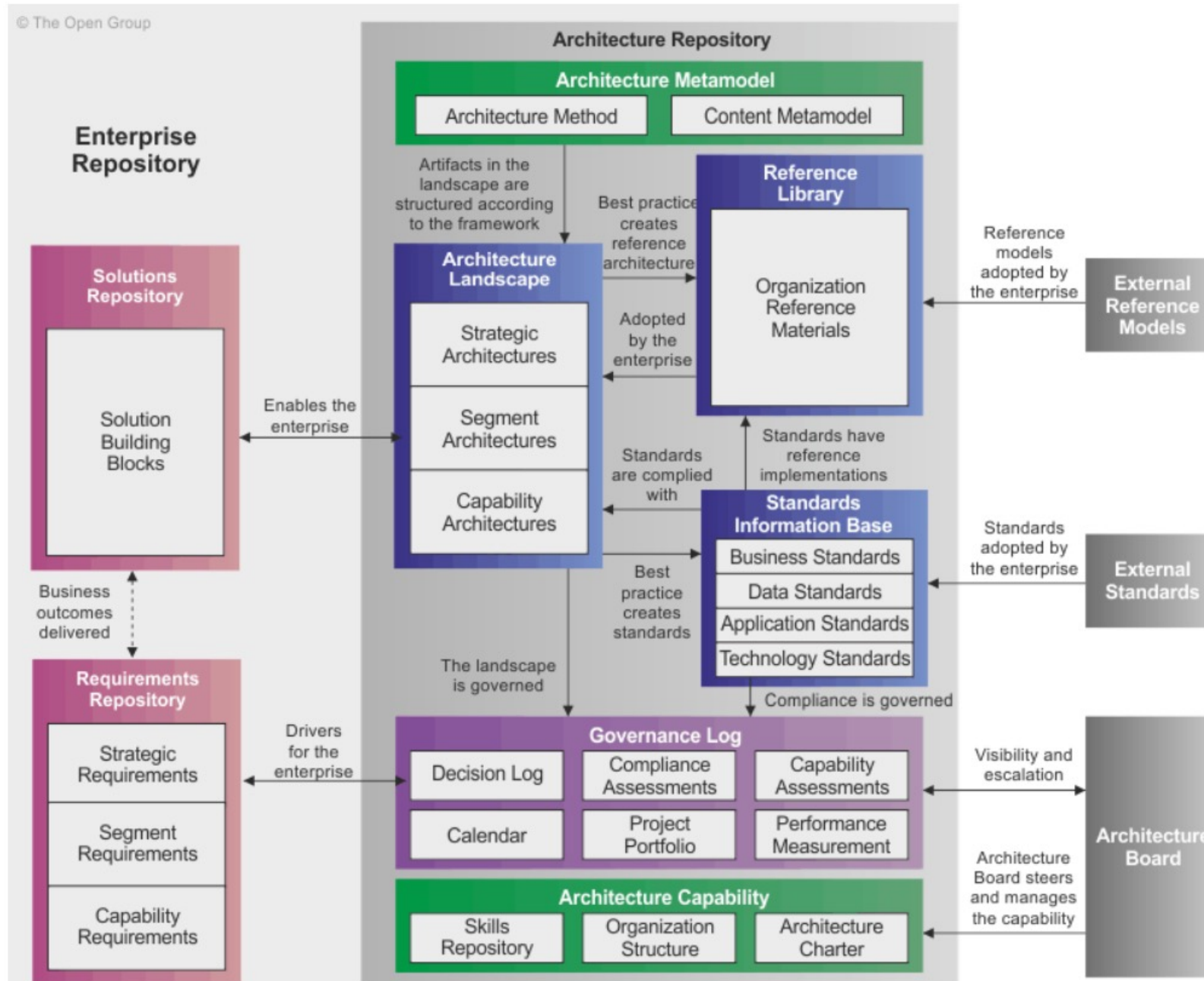
10:2 TOGAFs 'zooming' levels imply an iterative approach to elaborating architecture



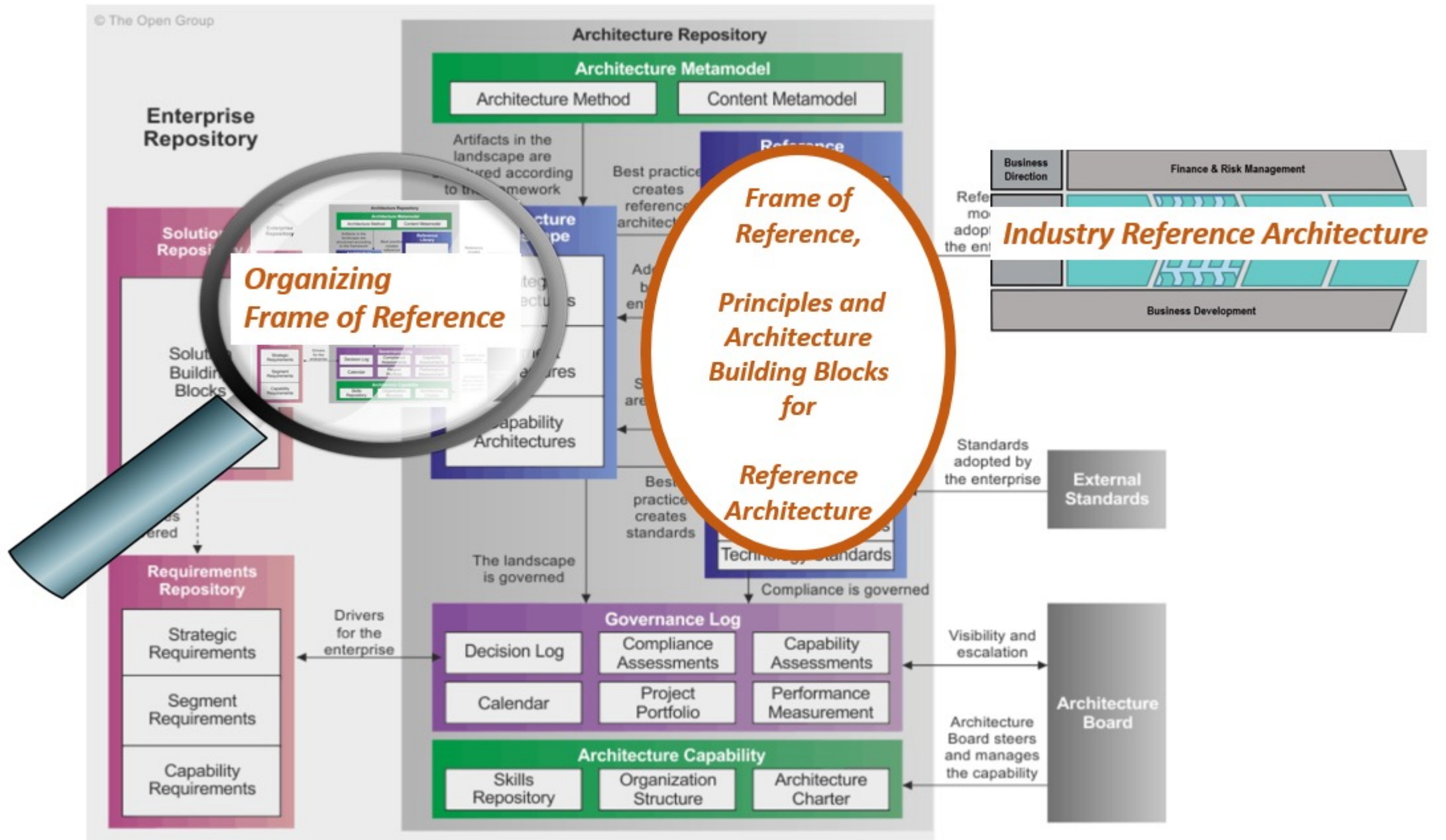
10-3 The Enterprise Continuum according to TOGAF and the position of the BIAN Reference Architecture for the Financial Industry



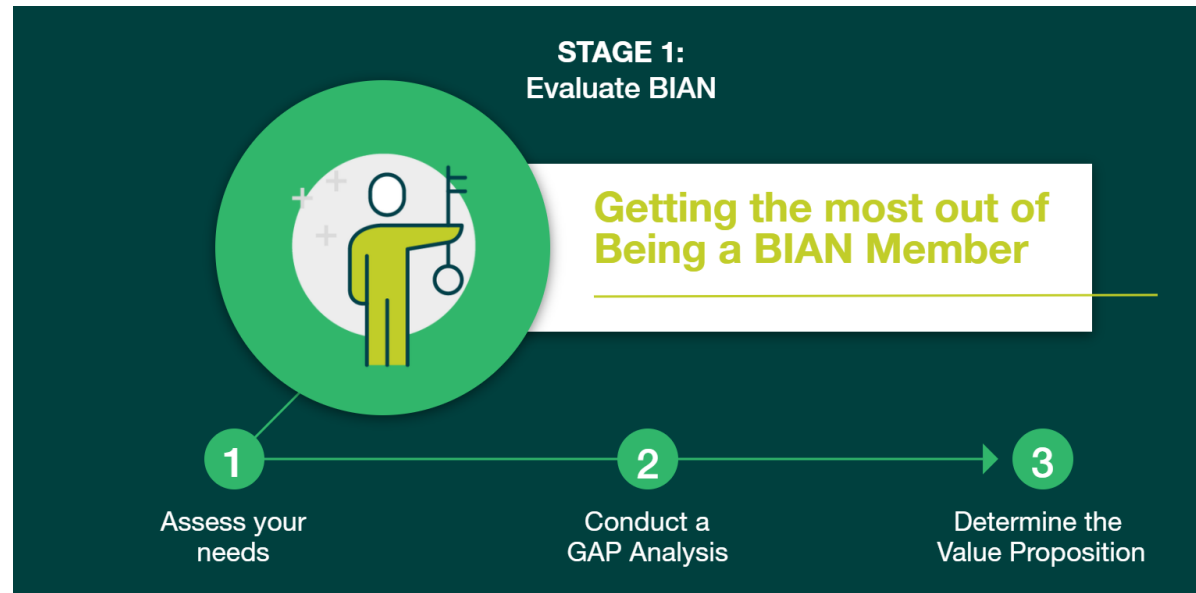
10.4 The Enterprise Repository according to TOGAF



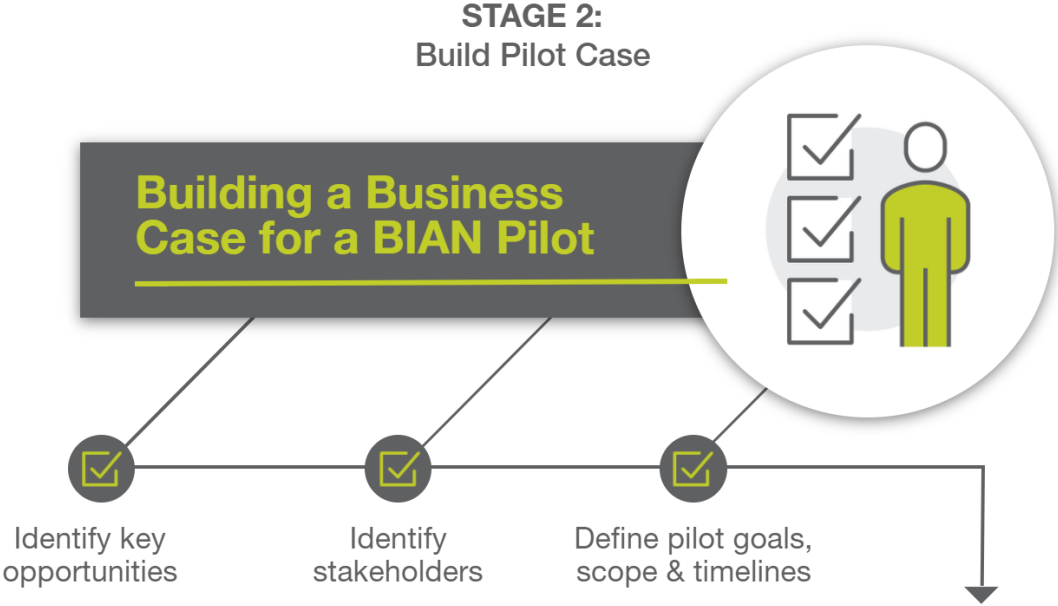
10.5 BIAN' contribution to the Enterprise Architecture toolbox



12.1 Stage 1 of a BIAN adoption roadmap: Evaluate BIAN



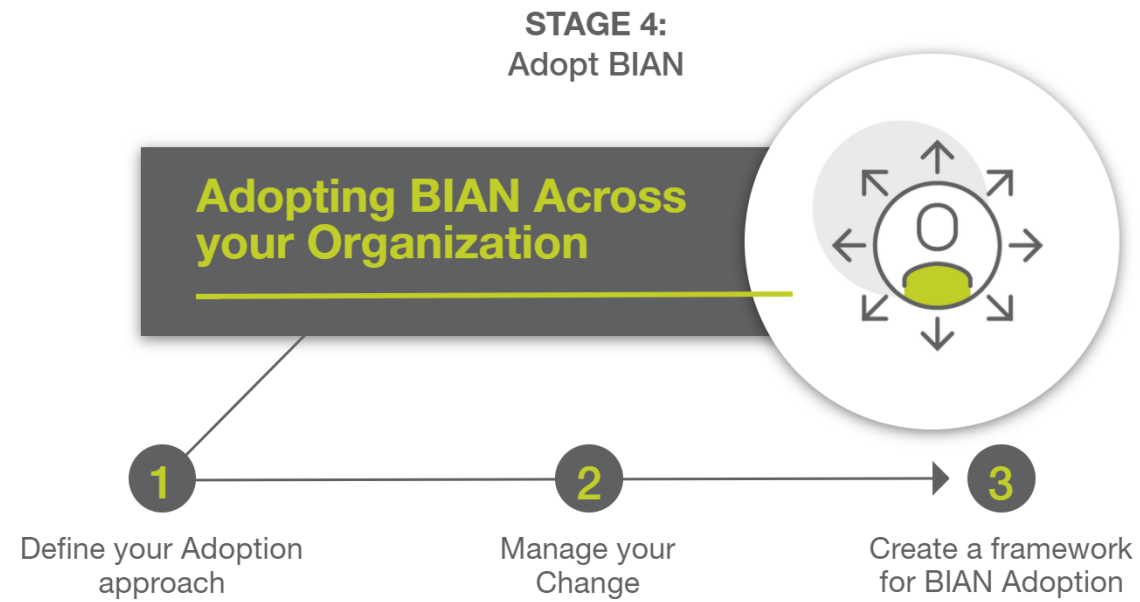
12.2 Stage 2 of a BIAN adoption roadmap: Build a Pilot Case



12.3 Stage 3 of a BIAN adoption roadmap: Pilot BIAN



12.4 Stage 4 of a BIAN adoption roadmap: Adopt BIAN



12.5 Stage 5 of a BIAN adoption roadmap: Evolve your Architecture Practice



13.1 A bank consists of three different layers

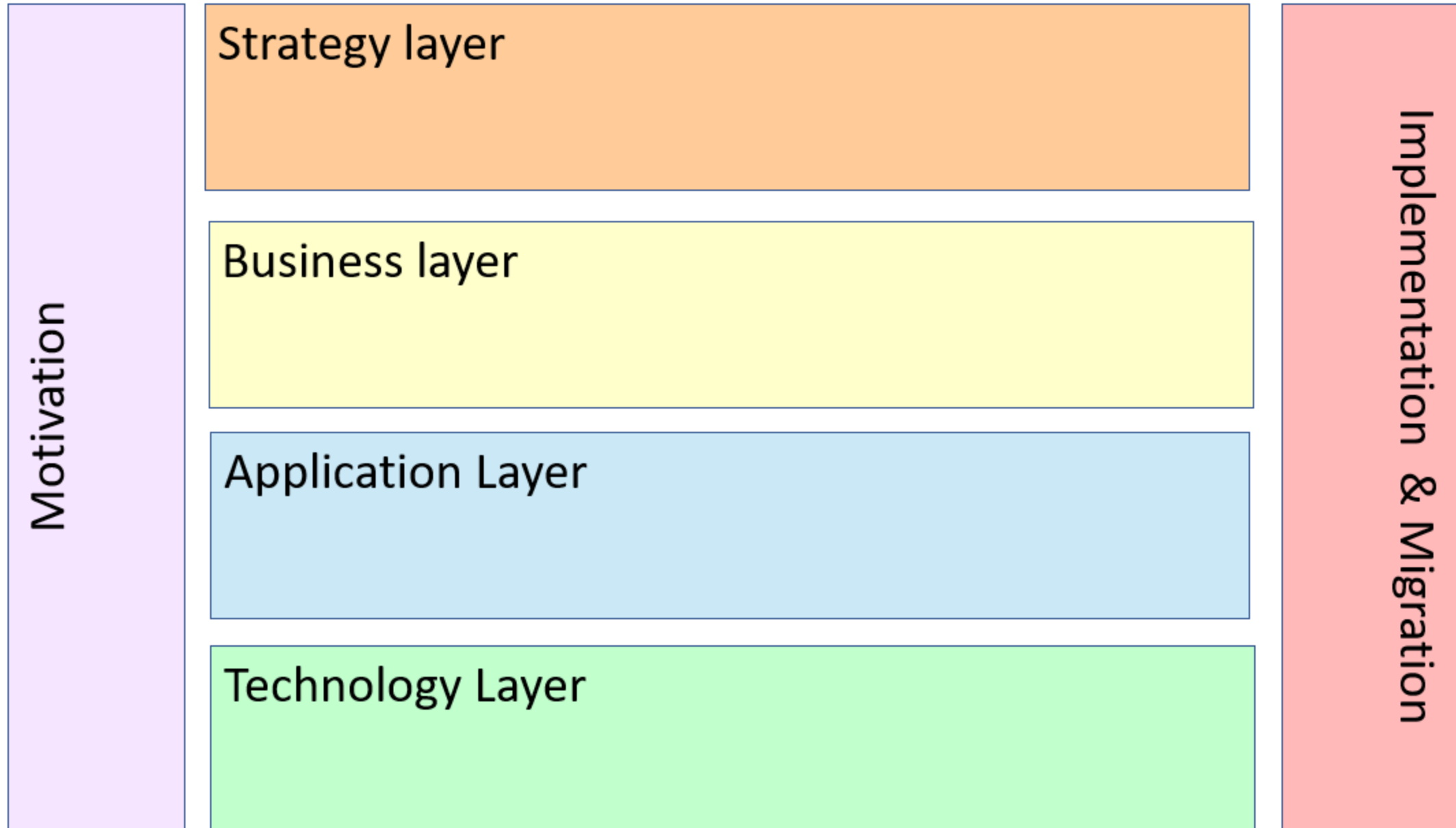
Business Layer
Grasps the business direction and the business capabilities, including people, business concepts, processes, and business technology.

Technology Layer
Encompasses generic services and functions that provides a foundation via which a bank able to run its operations.



Application Layer
This layer represents the Information Systems landscape, with all its applications, data, technical functionality and connections.

13.2 Viewpoints on a bank: Architecture layers and Aspects



13.3 Zooming levels: divide and conquer a wide scope and a great complexity

