

# BIAN

# Introduction

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BY

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SALEH RAD

# Enterprise Architecture

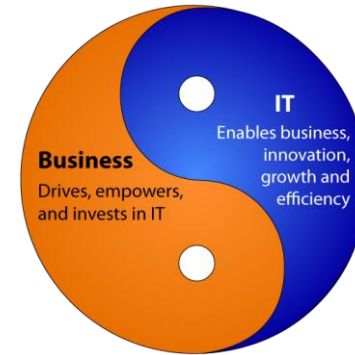
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# Enterprise Architecture

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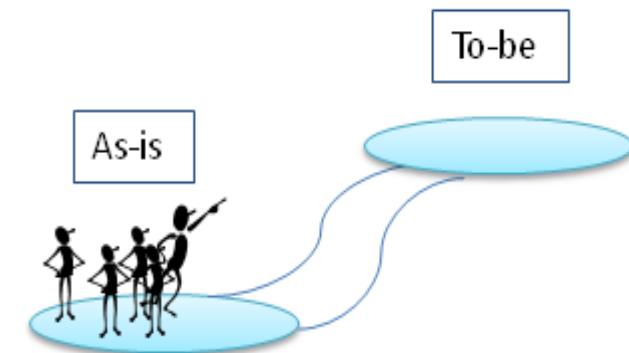
## Enterprise Architecture (EA)

- To align *Business* and *Information Technology*
- To integrate environment for enterprise



## EA define :

- As-Is Architecture
- To-Be Architecture
- Migration Plan



# Enterprise Architecture (Cont)

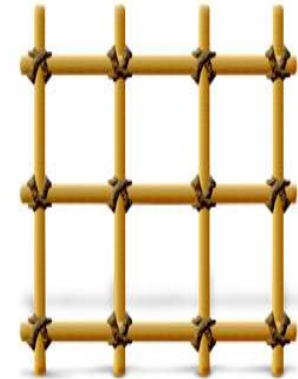
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EA comprise

- Framework
- Methodology

**Enterprise Architecture Framework (EAF)** is

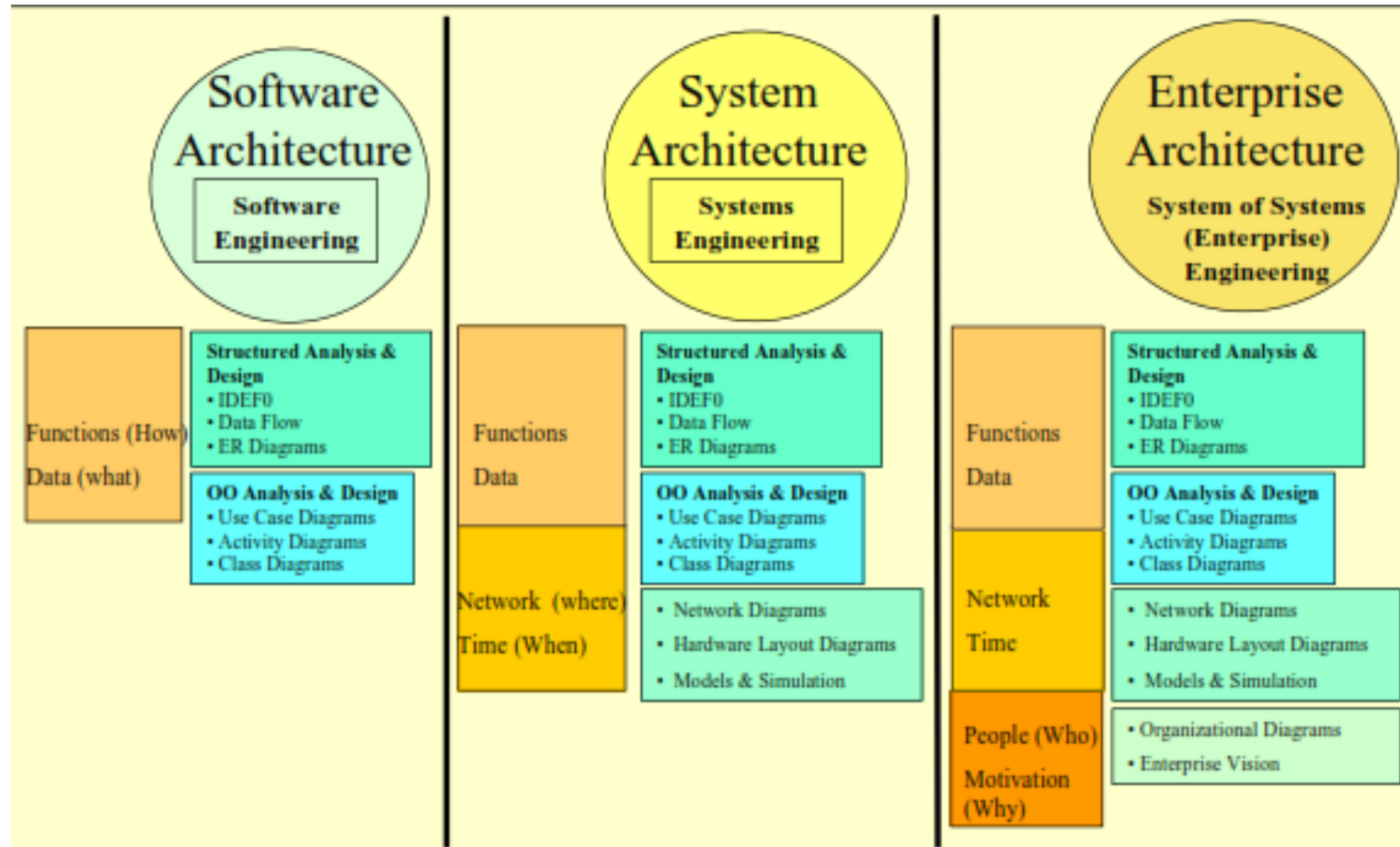
- logical structure
- Enterprise model



EA is designed, developed, managed, and maintained through **implementation methodology**.

EA Implementation is **effective** when the intended EA's goals are achieved.

# Enterprise Architecture (Cont)



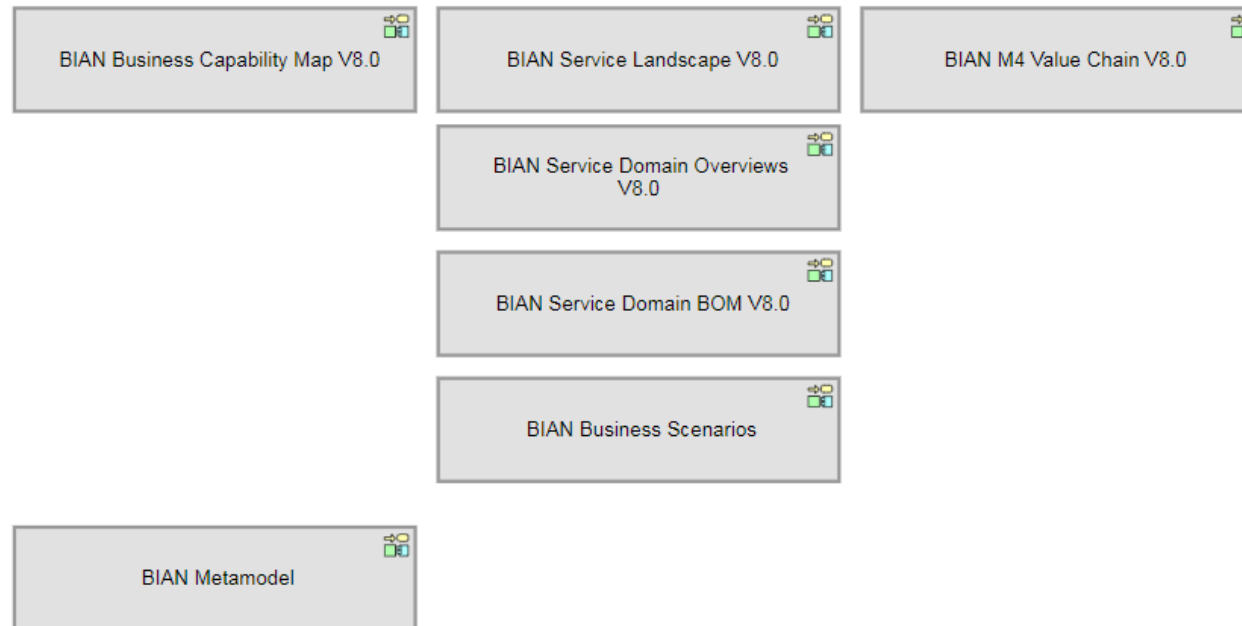
# BIAN 8

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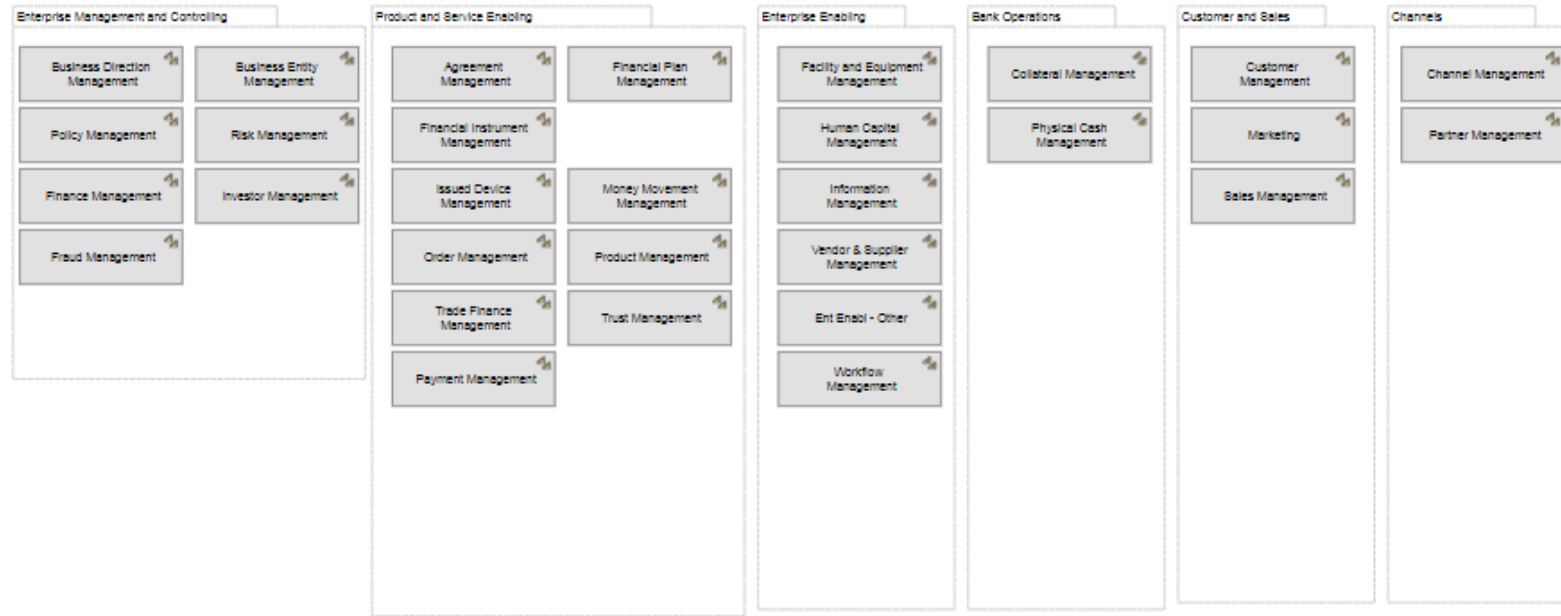
Diagram

## Architecture overview

### BIAN Banking Industry Architecture Reference Model version 8.0



BIAN Business Capability Landscape version 8.0



- Enterprise Management and Controlling
- Product and Service Enabling
- Enterprise Enabling
- Bank Operation
- Customer and Sales
- Channels

### Business Direction Management







# Developer Perspective

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 Discover

 API Catalogue

 Leaderboards

 Welcome, Babak

Do you need any help? 

## Looking for APIs

 Search by API Name

Business Development

Business Direction

Channels

Customers

Finance & Risk Management

Operations

Products

Resource Management

### APIs



**Investment Portfolio Analysis**  
by Bianuser04 Team

Assess and report on investment portfolio make-up, valuation and ...

V2



**Investment Portfolio Management**  
by Bianuser06 Team

Manage, initiating trading to leverage market oppty, remaining within portfolio ...

V2



**Promotional Event**  
by Bianuser06 Team

Develop the plan for & oversee promotional event activity, including budget & ...

V2



**Customer Campaign Executions**  
by Bianuser04 Team

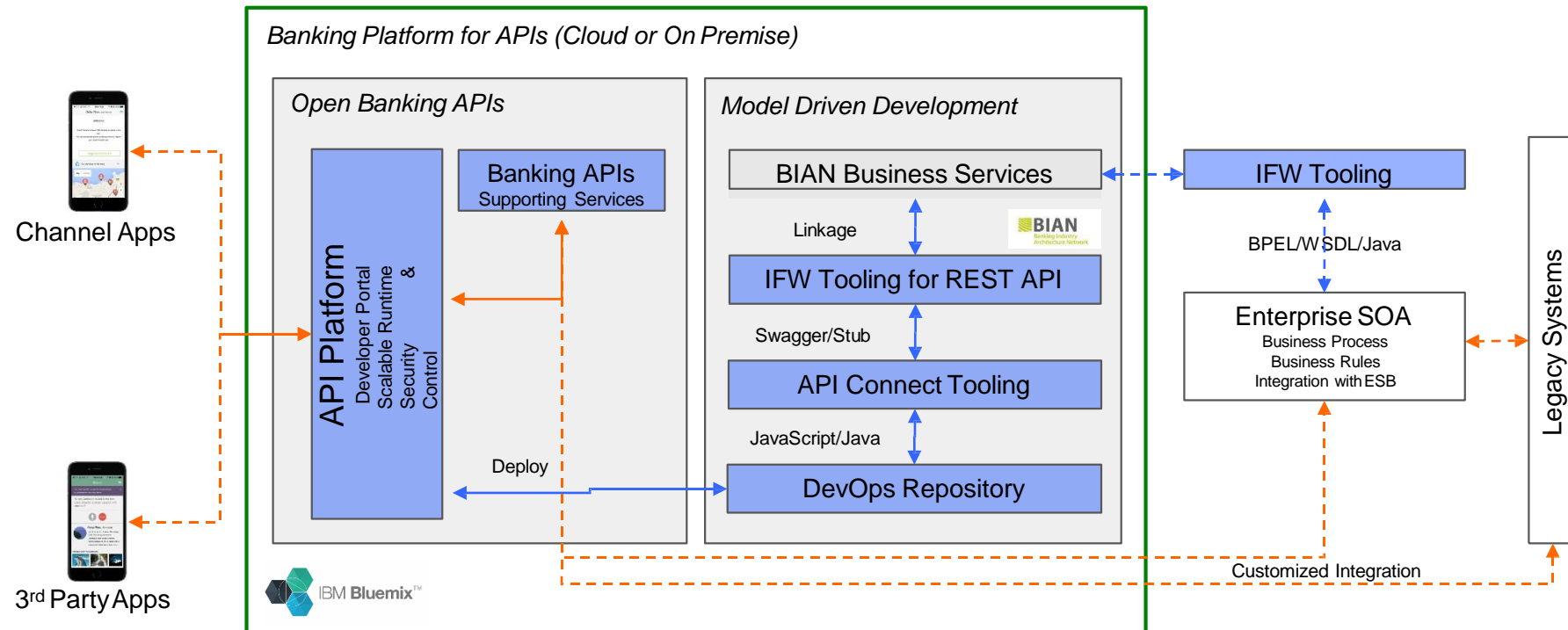
Execute a customer campaign (version) and track and respond to impact.

V2

[View All](#)

## Case Study –

## Model Driven Approach to Banking APIs



## Customer Profile ( V2 )



Approved

Is used to tune the customer experience during any real-time interaction with the bank

Azure APIM Access Token: 98fe35238bf64b4e9e5f739dba5eedaa

Download Swagger File

Documentation

Discussions

Schemes

HTTPS

Authorize



activate



POST

/customer-profile/activation

Activate a SDCustomerProfile servicing session



configure



PUT

/customer-profile/[sd-reference-id]/configuration

Update an active SDCustomerProfile session configuration



feedback



PUT

/customer-profile/[sd-reference-id]/feedback

Capturing feedback against the SDCustomerProfile service that can target different levels of detail: SD/CR/BQ



# Bank Perspective

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# Overview

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- The BIAN Service Landscape ***provides a taxonomy of all business capabilities*** within a bank. Within BIAN, ***each business capability is known as a Service Domain***. The taxonomy ***enables the bank to identify what technologies are satisfying a business capability***. Often, a technology will span multiple business capabilities. Depending on the desired result, this can be good or bad.
- By leveraging ***interactions between Service Domains in order to satisfy a business process***, banks are able to break up the technologies that satisfy the capabilities. This results in a more component based, or service-oriented, deployment.
- Using the ***Service Domains of BIAN to establish the scope of an RFI/RFP*** enables a bank is able to stay focused on how various vendors satisfy the capabilities desired.



# BIAN Service Landscape - V7.0

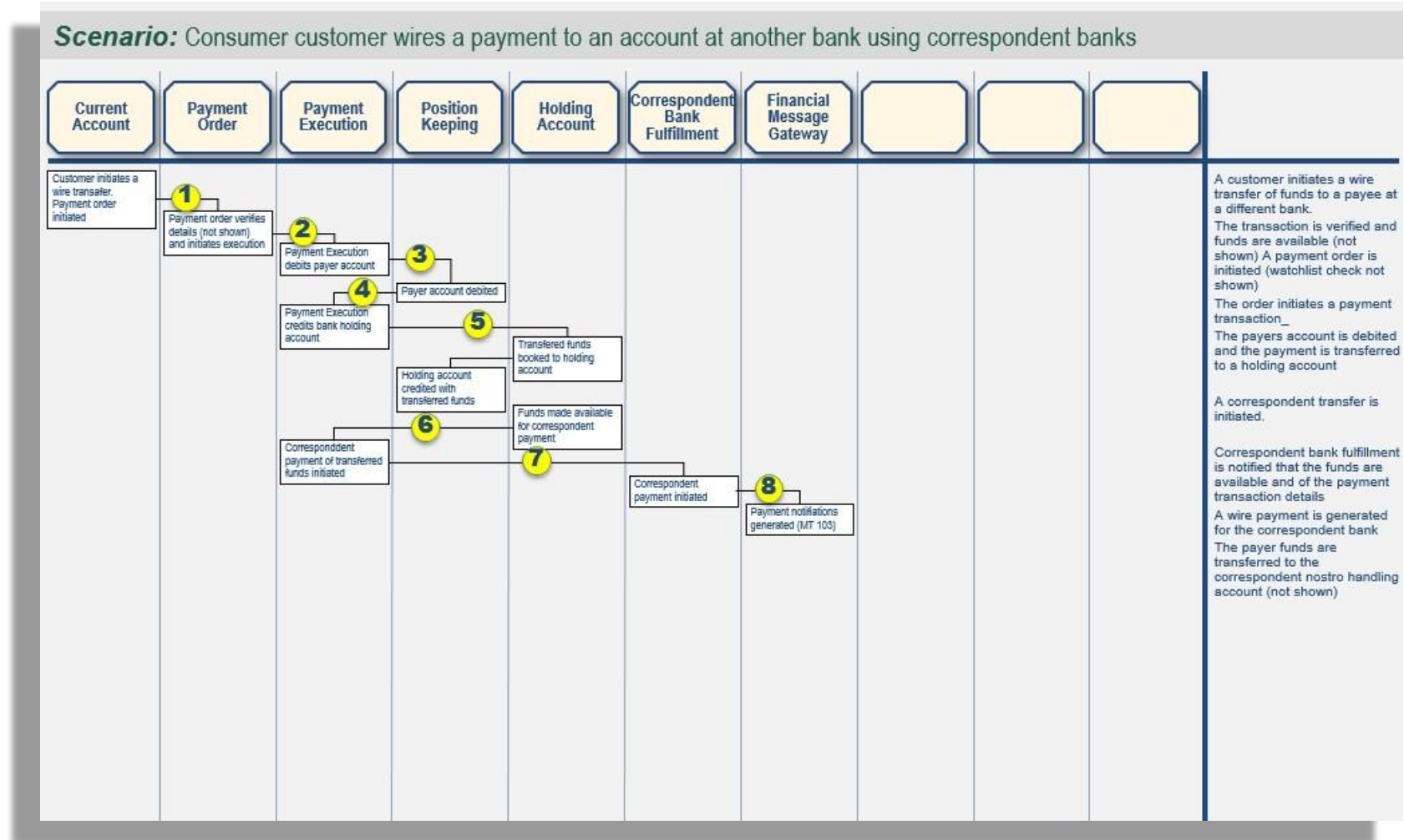
Reference Data	Sales & Service		Operations & Execution			Risk & Compliance	Business Support	
Party	Channel Specific	Marketing	Product Specific Fulfillment			Bank Portfolio & Treasury	IT Mngmt.	Finance
Party Data Mngmt. Customer Profile	Branch Location Mngmt. Contact Center Mngmt. Branch Network Mngmt. E-Branch Mngmt. Adv. Voice Services Mngmt. ATM Network Mngmt. Contact Center Operations Branch Location Operations E-Branch Operations Adv. Voice Services Operat. ATM Network Operations Branch Currency Mngmt. Branch Currency Distribution Prod. Inventory Item Mngmt. Prod. Inventory Distribution Card Terminal Card Terminal Operation	Business Development Brand Mngmt. Advertising Promotional Events Prospect Campaign Mngmt. Prospect Campaign Design Customer Campaign Mngmt. Customer Campaign Design Customer Surveys	Loans & Deposits	Investment Mngmt.	Trade Banking	Corporate Treasury Analysis Corporate Treasury Asset Securitization Asset & Liability Mngmt. Bank Portfolio Analysis Bank Portfolio Administration Stock Lending/Repos	IT Systems Direction IT Stds & Guidelines Systems Administration Development Environment System Development Production Release System Deployment Systems Operations Platform Operations Systems Help Desk Systems Assurance Internal Network Operation	Financial Statements Financial Control Financial Compliance Enterprise Tax Administration
External Agency	Information Provider Admin Syndicate Mngmt. Interbank Relationship Mngmt. Correspondent Bank Relationship Mngmt. Correspondent Bank Data Mngmt. Sub Custodian Agreement Product Service Agency Product Broker Agreement Contractor/Supplier Agreement	Prospect Campaign Execution Party Lifecycle Mngmt. Lead/Opportunity Mngmt. Customer Campaign Execution Customer Offer Sales Planning Underwriting Commission Agreement Commissions Product Matching Product Expert Sales Support Product Sales Support Sales Product		Wholesale Trading		Models		Human Resource Mngmt.
Market Data	Information Provider Operation Market Information Mngmt. Financial Market Analysis Financial Market Research Quant Model Market Data Switch Admin Market Data Switch Ops Financial Instr. Ref Data Mngmt. Counterparty Administration Public Reference Data Mngmt. Location Data Mngmt.		Cards				Non IT & HR Enterprise Services	Human Resources Direction Employee Assignment Employee Data Management Employee/Contractor Contract Employee Certification Employee Evaluation Employee Payroll and Incentives Travel and Expenses Employee Access Employee Benefits Workforce Training Recruitment
Product Management	Product Design Product Deployment Product Training Product Quality Assurance Discount Pricing Product Directory Special Pricing Conditions	Customer Mngmt.		Market Operations	Corp. Financing & Advisory Services			Knowledge & IP Mngmt.
		Customer Relationship Mngmt. Customer Prod./Service Eligibility Customer Agreement Sales Product Agreement Customer Access Entitlement Customer Behavioral Insights Customer Credit Rating Account Recovery Customer Event History Customer Reference Data Mgmt Customer Precedents Customer Proposition	Consumer Services			Business Analysis	Buildings, Equipment and Facilities	Corporate Relations
		Servicing	Cross Product Operations			Regulations & Compliance	Business Command & Control	Business Direction
	Servicing Issue Customer Case Mngmt. Case Root Cause Analysis Customer Case Card Case Servicing Order Payment Order Servicing Mandate Payment Initiation		Payments	Account Mngmt.	Operational Services	Guideline Compliance Regulatory Compliance Compliance Reporting Regulatory Reporting Fraud/AML Resolution Financial Accounting	Organization Direction Business Unit Financial Analysis Business Unit Financial Operations Business Unit Accounting Business Unit Direction Business Unit Management	Document Mngmt. & Archive
			Payments Execution Financial Message Analysis Financial Gateway Correspondent Bank Cheque Processing Central Cash Handling ACH Fulfillment Card eCommerce Card Clearing Card Financial Settlement	Position Keeping Reward Points Account Accounts Receivable Account Reconciliation Counterparty Risk Position Mngmt. Fraud Detection Transaction Engine Product Combination Customer Position Fraud Case	Issued Device Admin Issued Device Tracking Disbursement Open Item Mngmt. Leasing Item Administration Dunning Customer Billing Rewards Points Awards & Red. Channel Activity Analysis Channel Activity History Card Transaction Switch Delinquent Account Card Collections			Document Services Archive Services Correspondence
			Collateral Administration					
			Collateral Allocation Mngmt. Collateral Asset Admin. Collections					

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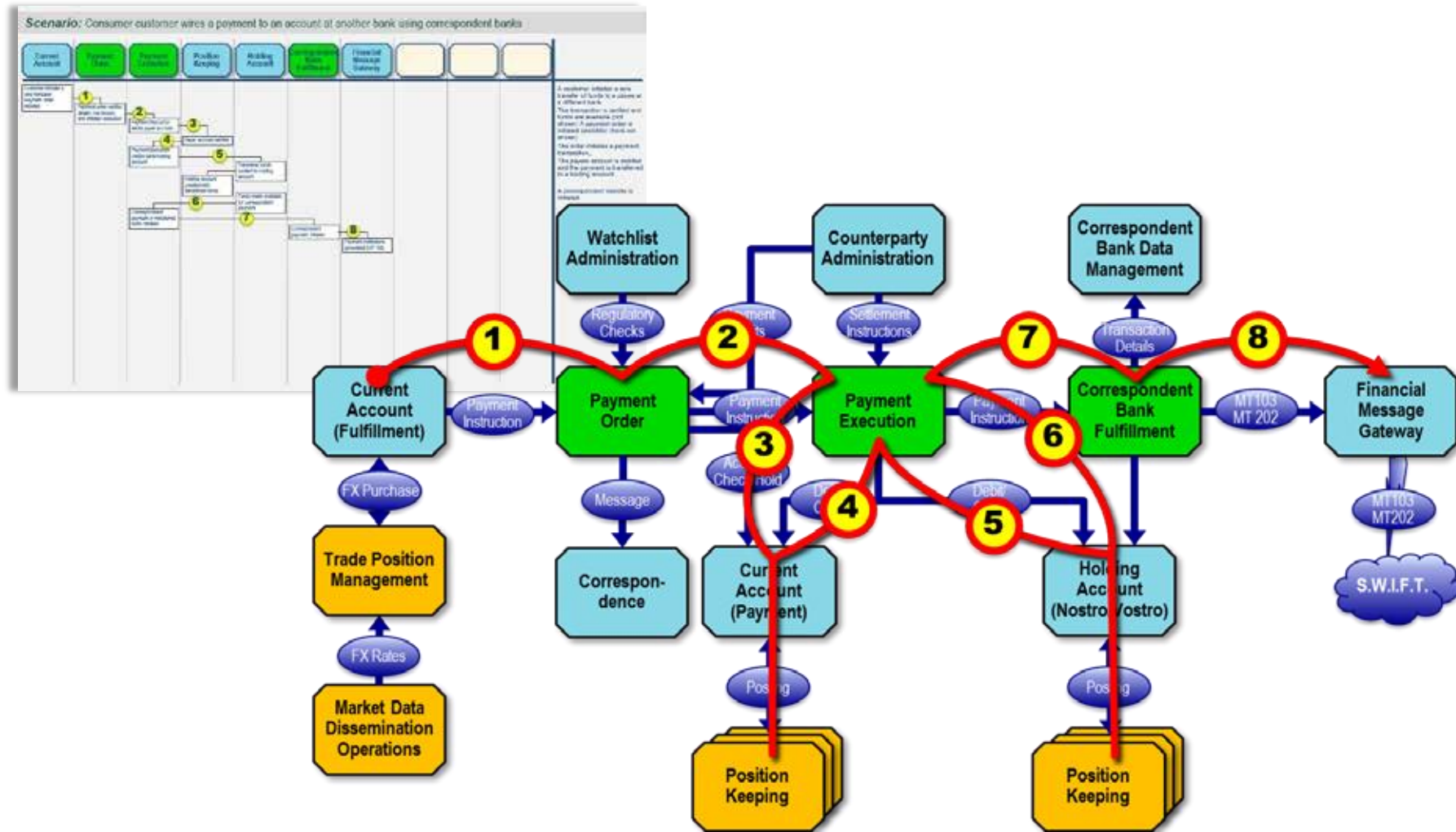




# Business Scenarios



# Wireframes



# Feature Sets

**Service Domain Payment Order** - Payment order provides a structured service to oversee one or more payment transactions for a customer, taking into account customer specific rules and constraints



Payment Order		Feature Description	Vendor A	Vendor B
Feature Types				
Functional	Initialize & Register	◆ Automated order capture (multiple sources)		
		◆ Order details verification		
		◆ Batch/scheduled payment order capture (e.g. client ACH files)		
		◆ Deferred payment order capture (warehousing)		
	Invocation & Execution	◆ Order repair		
		◆ Batch/scheduled payment order update		
		◆ Reversed order handling		
		◆ Network availaility update		
Maintain & Analyze	◆ Customer payment order entitlements/rules			
	◆ Payment order return for resubmission * OFAC/regulatroy checks/			
	◆ Risk/limit checks and daylight overdraft/offset rules & off-line host support			
	◆ Maintain rule/format requirements (content/minimum requirements)			
Report & Notify	◆ Payment execution with payment preferences			
	◆ Customer payment order activity			
	◆ User defined reporting and UI field definition			
	◆ Notify rule/format requirements			
Non-functional	Operational Features	◆ Dual operations control and user access configuration		
		◆ Extended office hours		
	Technical Architecture Features	◆ Configurable workflow		
		◆ High availability/security		
		◆ High connectivity		

# Using BIAN as part of an RFI/RFP process

## Illustrative Bank Example

BIAN	Business Domain	1.1 Party		1.2 External Agency	
	Service Domain	1.1.01 Party Data Mgmt	1.1.02 Customer Profile	1.2.01 Info Provider Admin	...
Bank	Bank Specific Requirement				
Vendor	Business Requirement Support				
	Solution Type				
	Solution				
	Module				
	Comments				
	References				

- RFI/RFP approaches
  - “Are you BIAN compliant?”; “Are you BIAN certified?”
  - Structuring the RFI by BIAN service domains
- Lessons learned from a vendor
  - Provides vendor a straight forward approach to understand scope
  - Quick and powerful communication vehicle for the vendor
  - Strong involvement of the bank’s architecture management team helpful
  - Look out for Core Banking analysts adopting BIAN

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- By leveraging the ***Service Landscape, Business Scenarios, Wireframes, and Feature Sets***, a Bank successfully defines scope and can assess vendor ability to meet the requirements of the organization in a component based, or service-oriented approach.

# Vendors Perspective

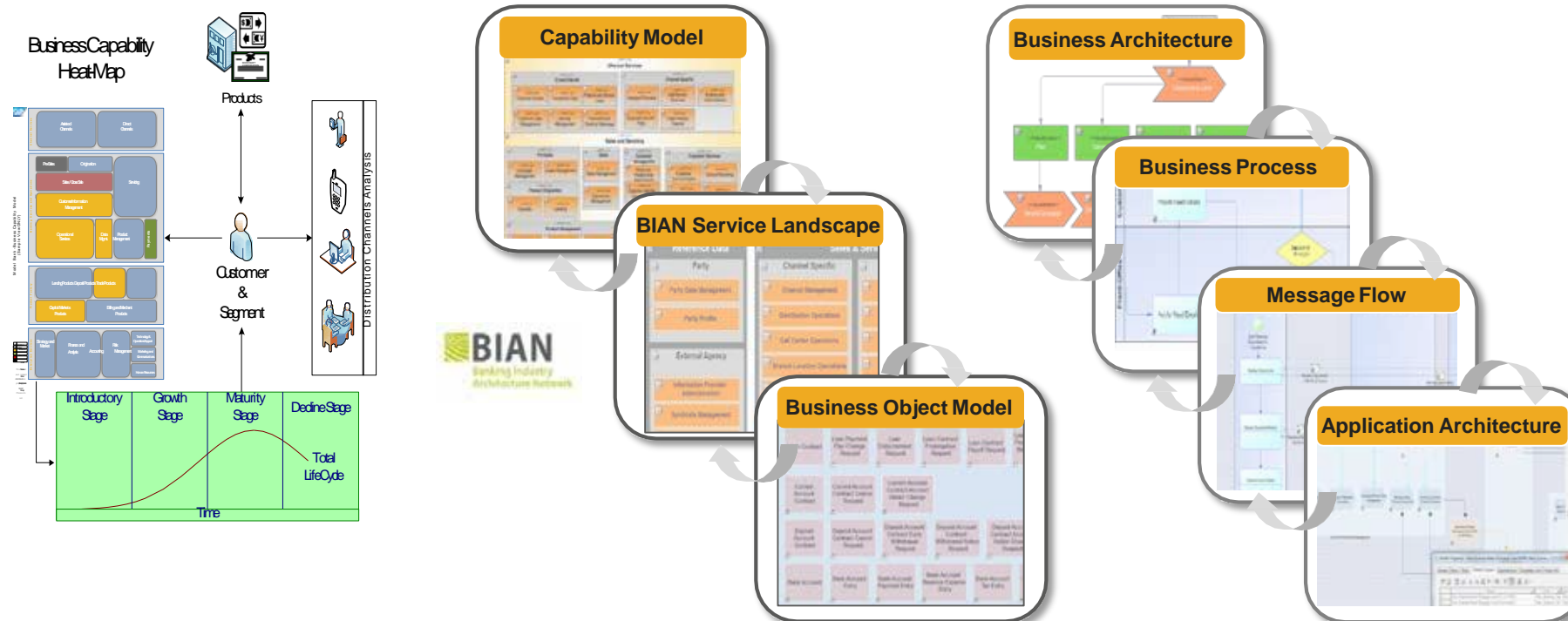
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# Overview

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- BIAN is ready to be used as a ***structural element*** within a bank's business transformation journey
- From a vendor perspective BIAN helps ***articulating scope and strength of a vendors solution***
- It offers vendors the ***opportunity to utilize BIAN as a structural element*** of the vendor's architecture framework and business transformation methodology

# The Banking Architecture Framework from SAP: SPRINT – Leveraging BIAN



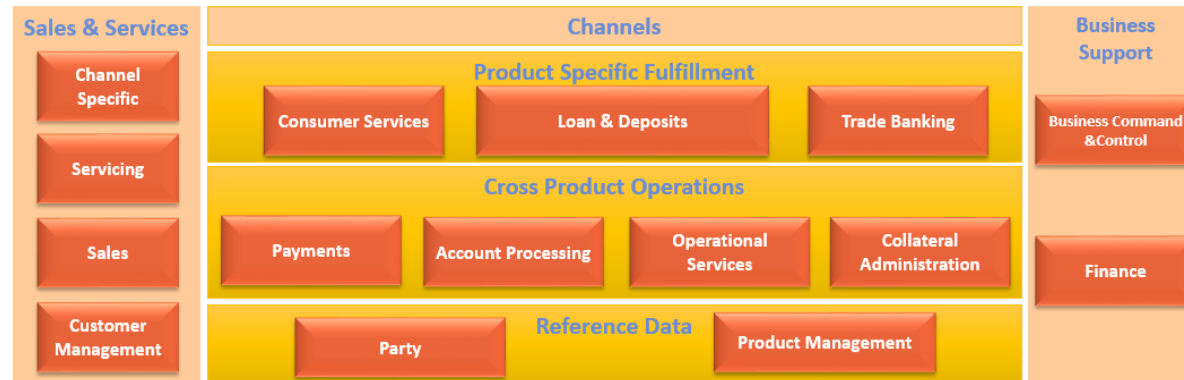


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- By using the BIAN deliverables you create a ***common language*** between the Bank and the service Provider.
  - The BIAN Service Landscape provides a comprehensive “***Bank on a Page***” that enables both Banks and Vendors to clearly define their agreed migration strategy.

# Case Study

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Reference Data	Sales & Services	Operations & Execution			Business Support
Party	Channel Specific	Product Specific Fulfillment			Finance
Customer Profile	Branch Location Operations	Loans & Deposits	Trade Banking	Consumer Services	Financial Statements
Product Management	Branch Currency Mgmt.				Financial Control
Product Design	Prod. Inventory Item Mgmt.	Loan	Letter of Credit	Remittance	Business Command & Control
	Sales	Current Account	Bank Guarantee	Currency Exchange	
	Commissions	Deposit Account	Trade Finance	Bank Drafts & Trvl Checks	Business Unit Accounting
	Servicing	Corporate Current Account			
	Payment Order	Corporate Deposits			
	Customer Mgmt.	Saving Account			
	Customer Credit rating	Cross Product Operations			
		Account Management	Operational Services	Payments	
		Accounts Receivable	Customer Billing	Payments Execution	
		Account Reconciliation	Delinquent Account	ACH Fulfillment	
		Product Combination		Financial Gateway	
		Position Keeping		Correspondent Bank	
		Collateral Administration			
		Collateral Allocation Mgmt.			
		Collateral Asset Admin.			
		Collections			



Business Area	Business Domain	Service Domain	Business Role	TYPE	Service Operation Full Name	Input Parameters	Output Parameters	Comment

[illegible]

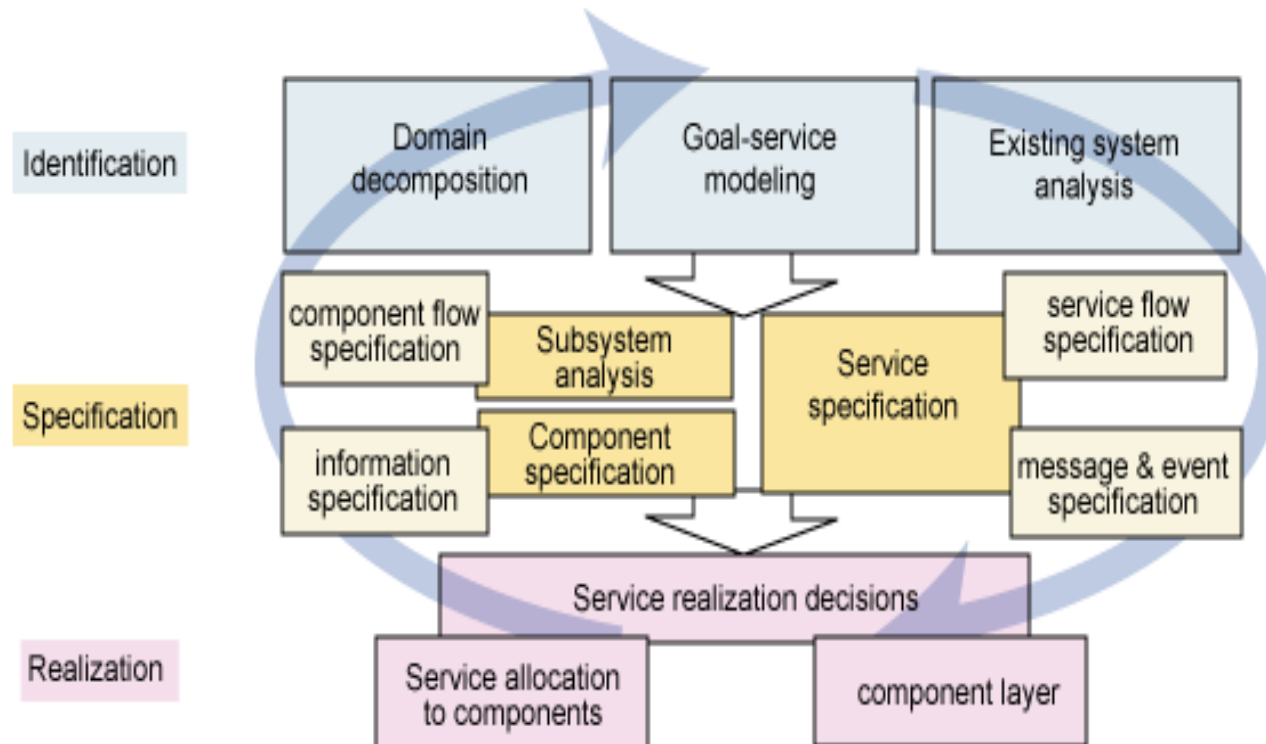
	Service Domain Name	Business Role	Generic Object Class	General Comment	Type	Service Operation Full Name	Input Parameters	Output Parameters	Comment
3	Party Data Management	Maintain a comprehensive set of party reference details, including legal entity structure, demographics, administrative, KYC related properties, status and activity summaries	Relationships> External Parties	This service domain maintains a comprehensive set of party reference information. This has significantly different content and functionality depending on party/customer type.	SD				
						registerPartyRegistration	PartySpecification/Properties&Features, PartyLogisticsConsiderations/OrganizationDetails, PartyLegalEntity/OwnershipStructure, PartyDemographic	PartyRegistrationResult	Register a new Party
						updatePartyRegistration	PartySpecification/Properties&Features, PartyLogisticsConsiderations/OrganizationDetails, PartyLegalEntity/OwnershipStructure, PartyDemographic	PartyEnrollmentUpdateResult	Update elements of the Party Enrollment

# RUP- SOMA

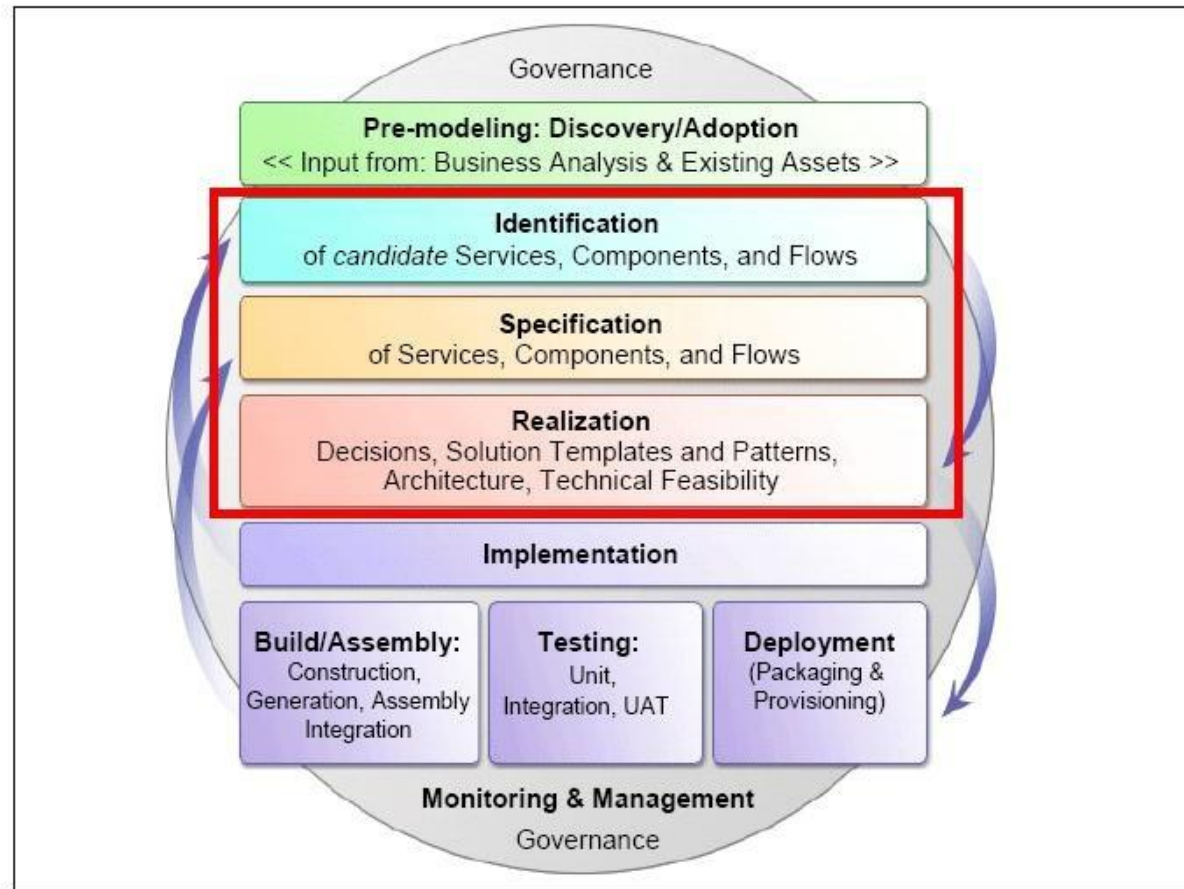
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# RUP-SOMA

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# RUP-SOMA (Cont)





# Discussion

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# Bank - EA

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**Enterprise  
Architecture**

# Q&A

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# Thanks