BIAN Introduction

BY

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SALEH RAD

Enterprise Architecture

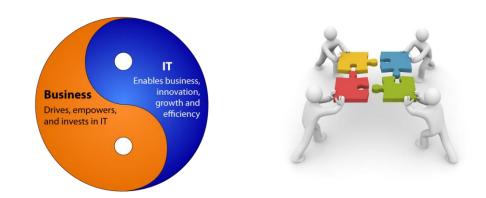
Enterprise Architecture

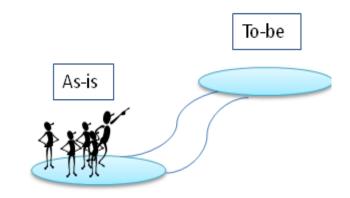
Enterprise Architecture (EA)

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

EA define:

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





Enterprise Architecture (Cont)

EA comprise

- Framework
- Methodology

Enterprise Architecture Framework (EAF) is

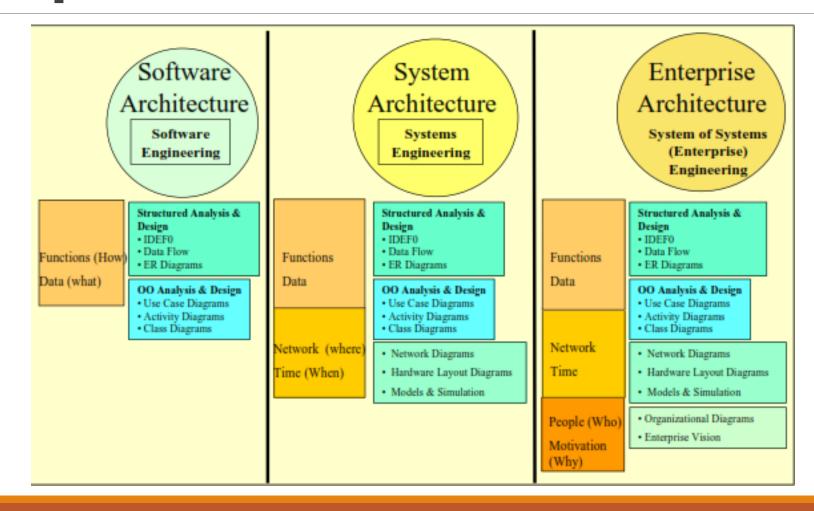
- logical structure
- Enterprise model



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

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

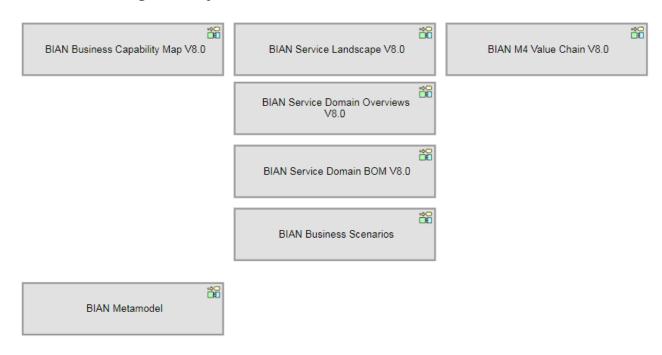
Enterprise Architecture (Cont)



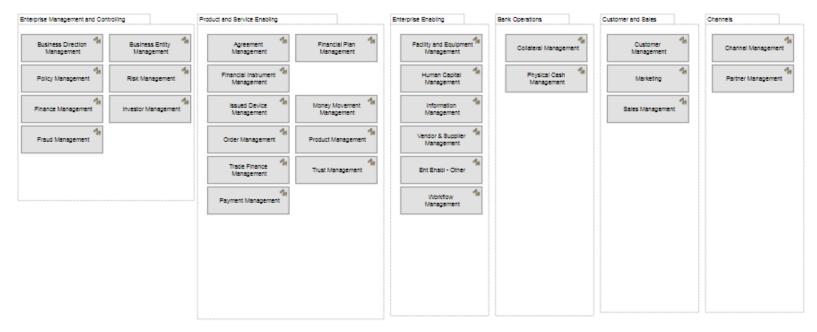
BIAN 8



BIAN Banking Industry Architecture Reference Model version 8.0



BIAN Business Capability Landscape version 8.0



Business Direction Management



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

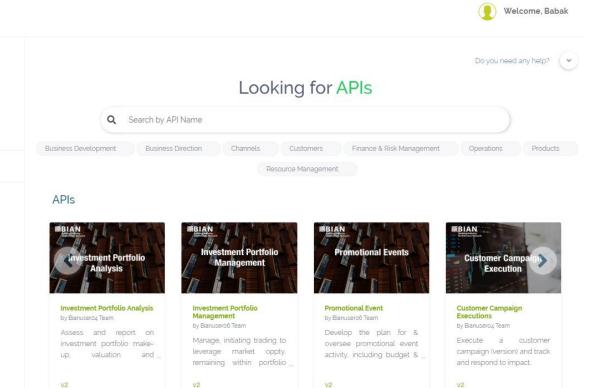
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Developer Perspective



API Catalogue

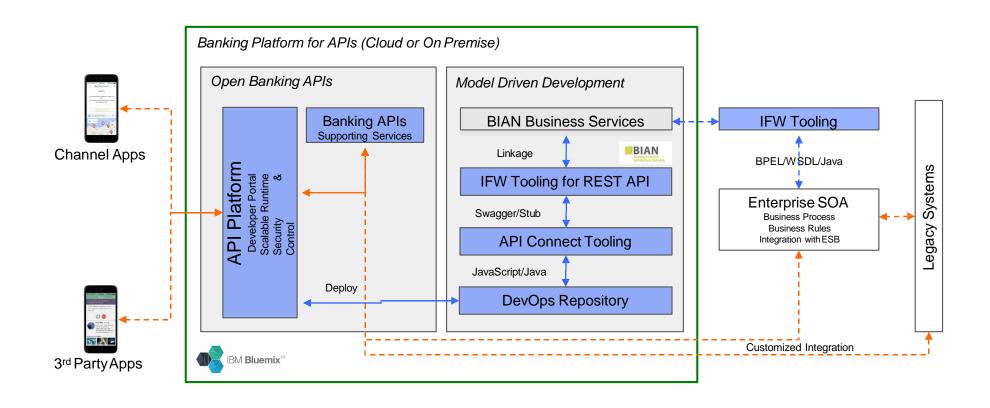
2 Leaderboards

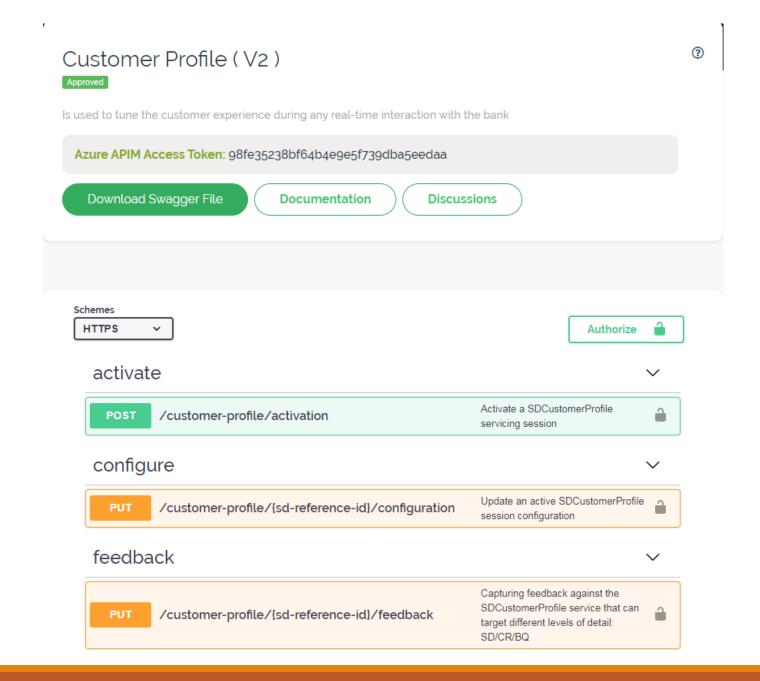


View All

Case Study -

Model Driven Approach to Banking APIs





Bank Perspective

Overview

- 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

Party Data Mngmt. Customer Profile

Information Provider Admin Syndicate Mngmt. Interhank Relationship Moomt Correspondent Bank Relationship Mngmt. Correspondant Bank Data Mngmt. Sub Custodian Agreement Product Service Agency Product Broker Agreement Contractor/Supplier Agreement

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 Mnomt.

Product Design Product Deployment Product Training Product Quality Assurance Discount Pricing Product Directory Special Pricing Conditions

Sales & Service

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

Party Authentication Transaction Authorization Point of Service Servicing Event History Servicing Activity Analysis Contact Routing Contact Dialogue Interactive Help Contact Handler Customer Workbench

Business Development Brand Mngmt. Advertising motional Events Prospect Campaign Mngmt. ospect Campaign Design Customer Campaign Mngmt Customer Campaign Design Customer Surveys

Prospect Campaign Execution

Party Lifecycle Mngmt. Lead/Opportunity Mngmt. Customer Campaign Execution Customer Offer Sales Planning Underwriting ommission Agreement Product Matching Product Expert Sales Support Product Sales Support Sales Product

Customer Relationship Mngmt. Customer Prod./Service Eligibility Corporate Trust Services Customer Agreement Sales Product Agreement Customer Access Entitlement Customer Behavioral Insights Customer Credit Rating Account Recovery Customer Event History Customer Reference Data Mgmt Trust Services Customer Precedents Customer Proposition

Servicing Issue Customer Case Mnomb Case Root Cause Analysis Customer Case Card Case Servicing Order Payment Order Servicing Mandate Payment Initiation

Operations & Execution

eTrading Workbench

Trading Book Oversight

Trading Models

Ouote Mnamt.

Market Making

Market Order

Program Trading

Dealer Workbench

Suitability Checking

Credit Risk Operations

Traded Position Mngmt

Market Order Execution

Hedge Fund Admin.

Current Account Deposit Account Corporate Current Account Consumer Loan Corporate Loan Corporate Deposits Corporate Lease Merchandising Loan Mortgage Loan Fiduciary Agreement Savings Account

Credit/Charge Card Card Authorization Card Capture Card Billing & Payments Merchant Relations Merchant Acquiring Card Network Participant

Remittance Currency Exchange Bank Drafts & Tryl, Checks Brokered Product Consumer Investment Customer Tax Handling Consumer Advisory Services Service Product

Investm. Portfolio Planning Letter of Credit Investm. Portfolio Analysis Bank Guarantee Investm. Portfolio Mngmt. Trade Finance Credit Mnamt. Credit Facility roject Finance imit & Exposure Mngmt. Syndicated Loan Cash Mngmt. & Account

Services Direct Debit Mandate Direct Debit Cheque Lock Bax Factoring

M&A Advisory

Public Offering

Private Placement

Corp. Tax Advisory

Corporate Finance

Mutual Fund Admin.

Unit Trust Admin. Frade Confirmation Matching Order Allocation Settlement Obligation Mngmt. Securities Divry & Receipt Mngmt. Securities Fails Processing Trade/Price Reportq. Custody Administration Corporate Events Financial Instrument Valuation

Risk & Compliance

Corporate Treasury Analysis Corporate Treasury Asset Securitization Asset & Liability Mngmt. Bank Portfolio Analysis Bank Portfolio Administration Stock Lending/Repos

Market Risk Models Financial Inst. Valuation Models Gap Analysis Credit Risk Models Liquidity Risk Models Economic Capital **Business Risk Models** Customer Behavior Models Fraud Models Credit/Margin Managemen Production Risk Models

Operational Risk Models

Contribution Models

Segment Direction Product Portfolio Customer Portfolio Branch Portfolio Channel Portfolio Competitor Analysis Market Research Market Analysis Contribution Analysis

Guideline Compliance Regulatory Compliance Compliance Reporting Regulatory Reporting Fraud/AML Resolution Financial Accounting

Business Support

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

Legal Compliance Internal Audit Security Advisory Security Assurance Approved Supplier Directory Procurement Company Billing & Payments Fixed Asset Register

Property Portfolio Site Operations Site Administration Equipment Administration Equipment Maintenance Utilities Administration **Building Maintenance**

Organization Direction **Business Unit Financial** Analysis **Business Unit Financial** Operations **Business Unit Accounting Business Unit Direction** Business Unit Management

Financial Statements Financial Control Financial Compliance Enterprise Tax Administration

Human Resources Direction Employee Assignment Employee Data Managemen Employee/Contractor Contract Employee Certification Employee Evaluation Employee Payroll and Incentives Travel and Expenses Employee Access **Employee Benefits** Workforce Training Recruitment

Mngmt, Manual ntellectual Property Portfolio Knowledge Exchange

Corporate Communications Corporate Alliance/Stakeholder Corporate Relationship Regulatory and Legal Authority Investor Relations

Corporate Strategy Corporate Policies Product & Services Direction **Rusiness Architecture** Continuity Planning

& Archive

Document Services Archive Services

Payments Execution Financial Message Analysis Financial Gateway Correspondent Bank Cheque Processina Central Cash Handling ACH Fulfillment Card eCommerce Card Clearing Card Financial Settlement

Collateral Allocation Mngmt Collateral Asset Admin. Collections

Position Keeping Reward Points Account

Accounts Receivable Account Reconciliation Counterparty Risk Position Mngmt. Fraud Detection Transaction Engine Product Combination Customer Position Fraud Case

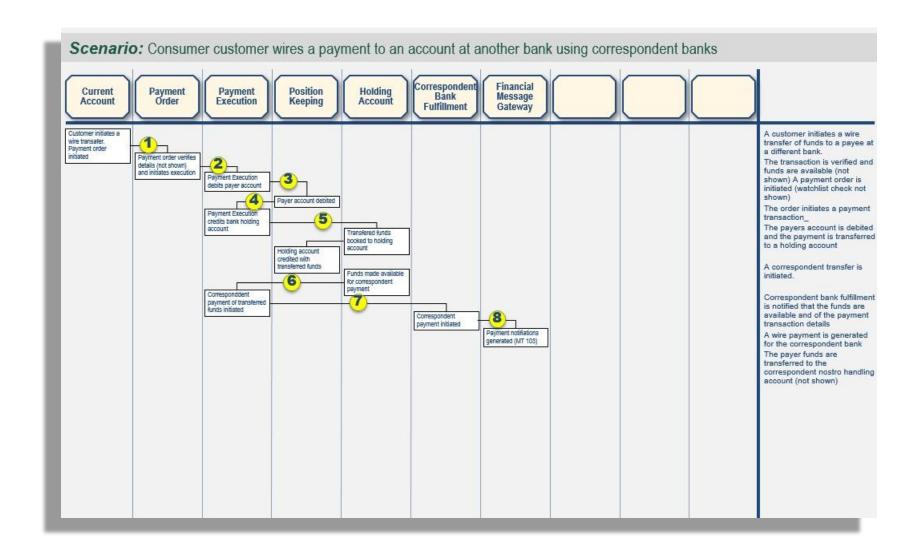
Issued Device Admin

Issued Device Tracking 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

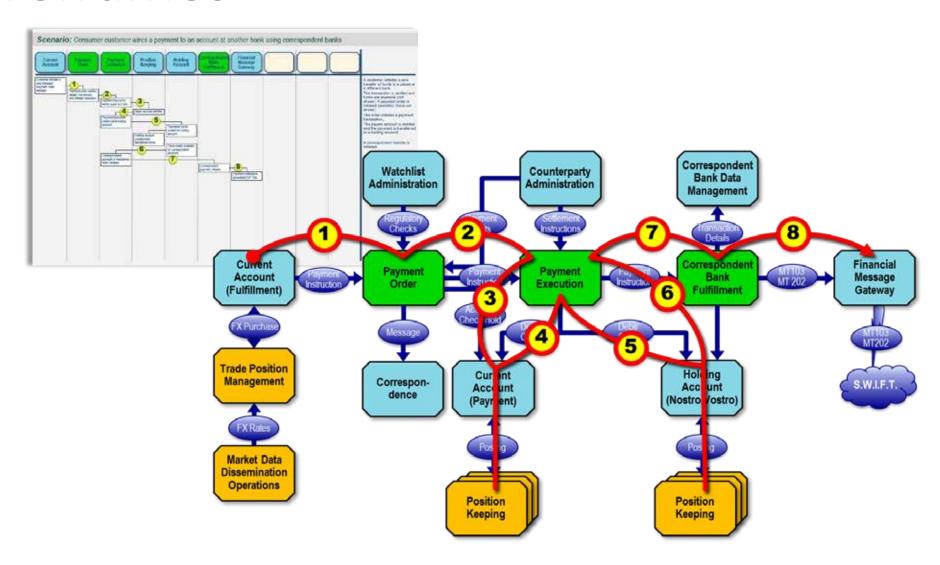
BIAN

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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 Types		Feature Description					
	Initialize & Register	 Automated order capture (mutiple sources) Order details verification Batch/scheduled payment order capture (e.g. client ACH files) Deferred payment order capture (warehousing) 					
Functional	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) Payment execution with payment preferences 					
	Report & Notify	 Customer payment order activity User defined reporting and UI field definition Notify rule/format requirements 					
on-functional	Operational Features	 Dual operations control and user access configuration Extended office hours 					
Non-fun	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			Party	6	1.2 External Agency			
<u>,</u>	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

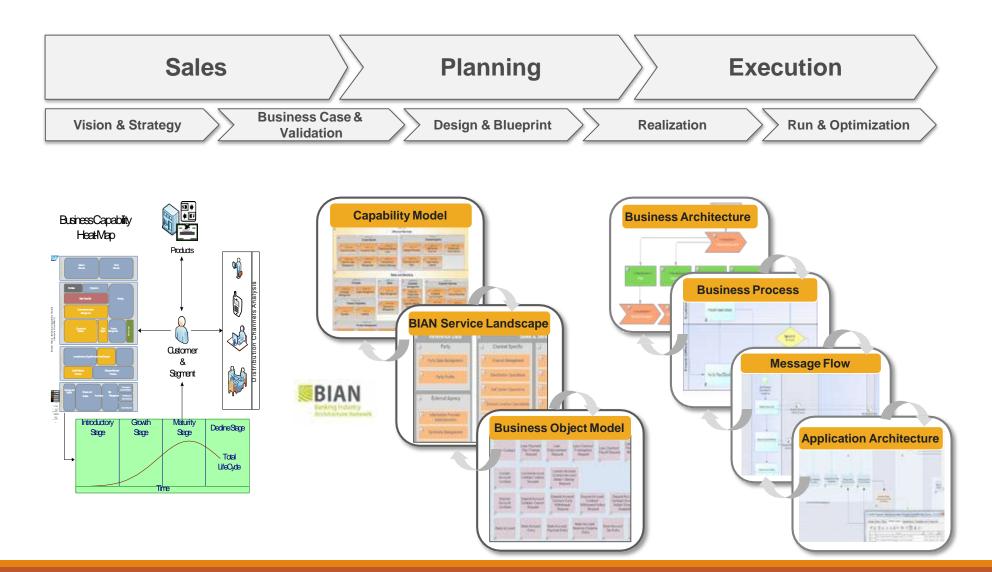
By leveraging the Service Landscape, Business Scenarios, Wireframes, and Feature Sets, a
Bank successfully defines scope and can assess vendor ability to meet the requirements of the
organization in a component based, or service-oriented approach.

Vendors Perspective

Overview

- 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



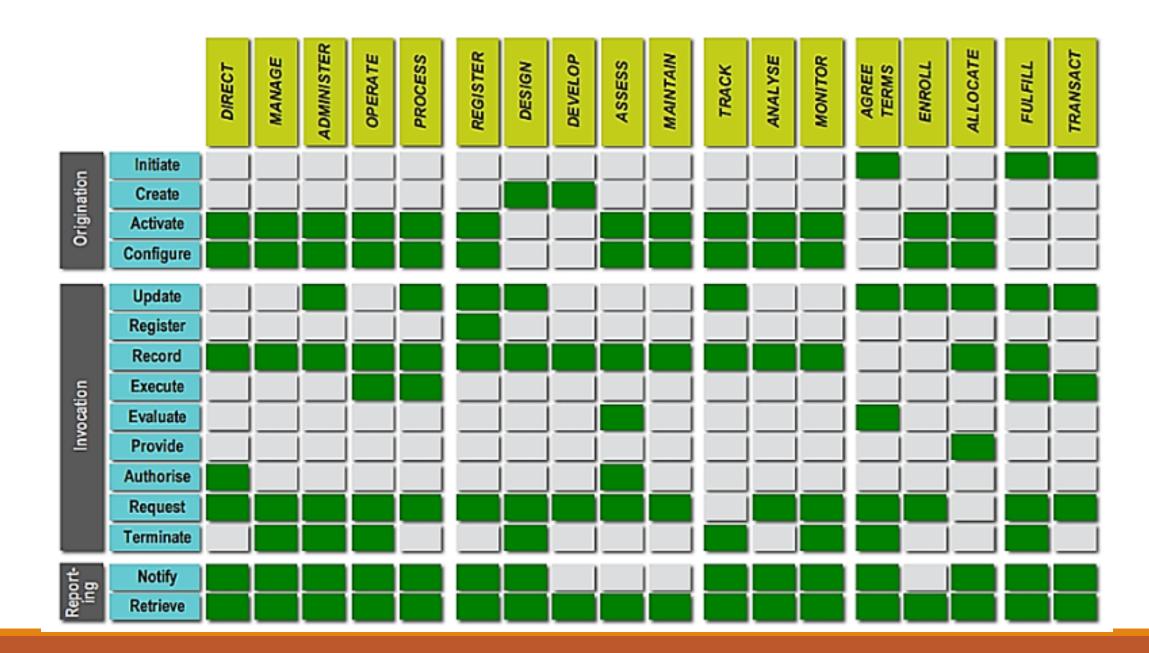
- By using the BIAN deliverables you create a common language between the Bank and the service Provider.
- The BIAN Service Landscape provides a comprehensive "*Bank on a Page*" that enables both Banks and Vendors to clearly define their agreed migration strategy.

Case Study





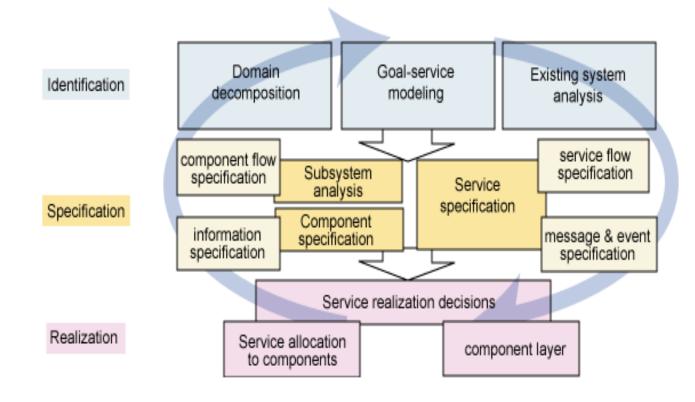
Business Area					Service Operation Full Name	Input Parameters	Output Parameters Commen	



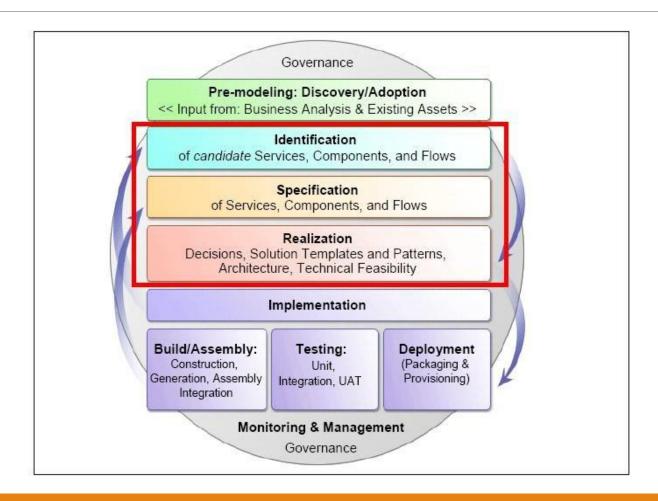
	Service Domain Name	Business Role	Generic Object Class	General Comment	Туре	Service Operation Full Name	Input Parameters	Output Parameters	Comment
3	Management	Maintain a comprehensive set of party reference details, including legal entity structure, demographics, administrative, KYC related properties, status and activity summaries	Relationships> External Parties	Time bettied definant	SD				
						registerPartyRegistration	PartySpecification /Properties&Featu res, PartyLogisticsCon siderations/Organi zationDetails, PartyLegalEntity/ OwnershipStructur e, PartyDemographic	Result	Register a new Party
						updatePartyRegistration	PartySpecification /Properties&Featu res, PartyLogisticsCon siderations/Organi zationDetails, PartyLegalEntity/ OwnershipStructur e, PartyDemographic	pdateResult	Update elements of the Party Enrollment

RUP-SOMA

RUP-SOMA



RUP-SOMA (Cont)



Discussion

Bank - EA



Enterprise Architecture

Q&A

Thanks