Building the future of banking services

TOGAF® BIAN White Paper

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Webinar: Collaboration between BIAN & The Open Group
February 14, 2012
Agenda

- Opening, Welcome
- Introduction to BIAN
- Why a TOGAF BIAN Whitepaper?
- Enterprise Architecture in Banking
- BIAN – A Business Service Model for the Banking Industry
- TOGAF – The Leading Framework for Enterprise Architecture
- Leveraging BIAN Deliverables with TOGAF
- Q&A
- Wrap-up & Closure
The Power of Joint Standardization: BIAN

Increasing Interest in Emerging Standard

Banking Industry Architecture Network (BIAN):
- Not-for-profit association of leading banks and their partners
- Semantic Definition of standardized IT services
- Close collaboration with other standards initiatives: ISO 20022, IFX Forum and Open Group (TOGAF), OMG Financial Domain Task Force, TM Forum Enterprise Cloud Leadership Council (ECLC)

BIAN & Partners

Immediate Value for Banks and Partners
- Reference landscape to facilitate creation of individual architecture roadmaps
- Complemented by aligned Metamodel and Service definitions
- Flexible Integration of existing application landscapes and commercially available software solutions

BIAN & Banks
Mission

Central objectives for IT in the banking industry are the reduction of integration costs and the utilization of the advantages of a service oriented architecture (SOA). BIAN is defining a common yet exceedingly flexible SOA framework for the banking industry with the goal of establishing a common language.

Based on broad consensus within the banking industry, this will enable faster, more efficient strategic and operational changes in banks while helping banks to address the key market imperative to drive cost reductions through greater efficiency and organizational flexibility.

BIAN is a global, open, independent and unique community where banks, software providers and system integrators openly exchange Banking IT requirements with regard to SOA.
BIAN Strategy 2010 – 2012

BIAN will put strong emphasis on standardization
A two-way strategy to position BIAN

**First Priority**
- Evolve BIAN Service Landscape to a reference model in the banking industry within the next two years
- Goal: Creating a de facto standard
- Including enhanced guidelines and templates to support the service definition on a more detailed level with regard to interoperability
- First member implementations of (parts of) the Service Landscape
- Certification at different levels

**In Parallel**
- Becoming a member of the ISO20022 network to develop service definitions to an ISO Standard
- Deliver a Proof of Concept in collaboration with IFX-Forum
- Publish a White Paper in collaboration with the Open Group on TOGAF
- Establish a working relationship with OMG’s Financial Domain Task Force and TM Forum Enterprise Cloud Leadership Council (ECLC)
BIAN and other standards are complementary

BIAN key points

- **Distinct application to application (A2A) focus**, which complements the business-to-business (B2B) focus of IFX and SWIFT

- Total **focus on semantic definitions** - technical definitions are excluded from official work products (helps to balance other industry efforts that, while not excluding semantics, have historically focused on technical specifications)

- BIAN, IFX, and the OMG Finance Domain Task Force recognize **ISO 20022 standard** and the SWIFT-administered ISO 20022 Repository **key to keeping standards bodies in the finance sector aligned** with one another

- **Service-oriented**, whereas IFX, SWIFT, and ISO 20022 are message-oriented

- **UML** is a **foundational technology**, heavily used in the financial services industry
BIAN Board of Directors

Board of Directors

Steve Van Wyk
Chief Information Officer ING Bank & Head of Operations and Information Technology

Dr. Thomas Mangel
Member of the Board, Postbank Systems AG

David Vander
Worldwide Sales Excellence Lead, Microsoft Corp.

Harold Finders
CEO, SunGard Financial Systems

Dominic (Don) Trotta
Global Head of Financial Services Industry, SAP AG

Chae An
Vice President, Financial Services Solutions IBM Software Group

About BIAN...

- Mission and Strategy
- Vision
- Organization
- Directors
- General Secretariat
- Architecture Committee
Why a TOGAF BIAN White paper?

- Significant challenges in the banking Industry
- Transformational changes are inevitable
- Enterprise Architecture is key in enabling change
- Bring together two industry frameworks for content and methodology to speed up work and improve quality and consistency
Enterprise Architecture in Banking

Enterprise Architecture is the central tool for enabling the transformation process of both Business and IT

Challenges

- Lack of an overall, consolidated and accepted perception of current and target state;
- Actual impact of architecture on decision-making at various levels of the organization;
- A significant set-up of “custom built” assets within the architecture function;
- Limited adoption of standards in some areas.

Mitigations

- In terms of architectural work, TOGAF can establish a shared approach and vocabulary
- In terms of content, BIAN can serve as reference in a banking environment
BIAN – A Business Service Model for the Banking Industry

Vision

Industry-wide consensus regarding SOA for banking systems, aligned with the business objectives of agility and reduced cost

BIAN Service Landscape

BIAN Meta Model

BIAN Service Domain Definitions

Community of banks, service providers and software vendors
## BIAN – Service Landscape 1.5

### Reference Data
- Market Data
- Product Management
- Sales
- Consumer Services
- Cross Channel
- Marketing
- Product Service Agency
- Contractor/Supplier Agreement
- Financial Market Analysis
- BIAN
- External Agency
- Business Domain
- Business Area
- Product Pricing Facility
- Product Combination
- Quantitative Analysis
- Consumer Services
- Cross Channel
- Consumer Products
- Financial Markets
- Corporate Products
- Cross Product Operations
- Analytics
- Business Support
- Reference Data

### Consumer Products
- Consumer Loans & Deposits
- Investment Management
- Trade Finance
- Corporate Banking Products
- Corporate Financing & Advisory Services
- Operational Services
- Case Management
- Consumer Services
- Cross Channel
- Consumer Products
- Financial Markets
- Corporate Products
- Cross Product Operations
- Analytics
- Business Support

### Financial Markets
- Investment Management
- Trade Finance
- Corporate Banking Products
- Corporate Financing & Advisory Services
- Operational Services
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### Cross Product Operations
- Operational Services
- Case Management
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- Cross Channel
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- Financial Markets
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- Analytics
- Business Support

### Analytics
- Business Support
- Reference Data
- Business Area
- Service Domain
- Case Management
- Consumer Services
- Cross Channel
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- Financial Markets
- Corporate Products
- Cross Product Operations
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### Business Support
- Reference Data
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- Service Domain
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### Cross Channel
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### Marketing
- Consumer Services
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- Corporate Products
- Cross Product Operations
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- Business Support

### Product Management
- Product Design
- Product Creation
- Product Testing
- Product Launch
- Product Quality Assurance
- Product History Analysis

### Sales
- Underwriting
- Commission Agreements
- Communication Management
- Sales Planning
- Product Level Sales Support

### Customer Services
- Contact Management
- Customer Agreement
- Customer Product Coverage
- Customer Support Analysis
- Customer Behavioral Insights
- Customer Credit Rating

### Servicing
- Lease Management
- Case Resolution Analysis
- Account Management
- Account Resolution
- Case Case
TOGAF – The Leading Framework for Enterprise Architecture

TOGAF is an open, industry consensus, framework - a detailed method and a set of supporting tools - for developing Enterprise Architecture.
TOGAF – It’s main components

The Enterprise Continuum describes a view of the Architecture Repository, classifying architecture products, showing how these products evolve, and how they can be leveraged and re-used.

The content framework provides a structural model for architectural content that allows the major products an architect creates to be consistently defined, structured, and presented.

The Architecture Development Method is the core of TOGAF. It describes a method for developing and managing the lifecycle of an Enterprise Architecture.
Leveraging BIAN Deliverables with TOGAF (I)

BIAN Deliverables and the TOGAF Content Metamodel
Leveraging BIAN Deliverables with TOGAF (II)
Overview: Relating BIAN to the phases of the ADM

Consider BIAN as framework

(part of) Overall BIAN Service Landscape

Service Landscape (Business areas & Business domains)

Service Domains (Reusable building blocks related to application components and data entities)

Service Landscape to assess compliance of external packages
Consider BIAN as framework:
- The existence of the BIAN network contributes to the awareness and acceptance of an architectural approach;
- The use of the BIAN framework and related deliverables may be prescribed by the architecture;
- Decide whether or not to use BIAN input and principles during the architecture work.

(part of) Overall BIAN Service Landscape:
- Assess the relevance and fitness-for-purpose of BIAN deliverables for this architecture work;
- Use the relevant part of the BIAN Service Landscape to identify possible stakeholders;
- Use the BIAN Service Landscape to identify relevant related other architecture developments.

Service Landscape (Business areas & Business domains):
- Use the BIAN business scenarios as a starting point in defining the Baseline and Target Business Architecture;
- The BIAN Service Landscape is structured according to a common reference hierarchy: a business breakdown in Business Areas and Business Domains. The BIAN Service Landscape can be used as a starting point for the set-up of the Target Business Architecture.
Leveraging BIAN Deliverables with TOGAF (IV) Details: Relating BIAN to the phases of the ADM (II)

Service Domains (Reusable building blocks related to application components and data entities):

- The BIAN Service Landscape can be used as a reference point for defining or assessing the Target Application Architecture;
- The structure of the BIAN Service Landscape (Business Areas, Business Domains, Service Domains) can be applied to structure the Target Application Architecture;
- The principles applied in constructing the BIAN Service Landscape can be translated into application and data principles.
- The BIAN service operations in the Target Application Architecture can be related to the Target Business Architecture, to relate business processes and applications, and to relate business objects and data;
- The other way around, BIAN could benefit from this phase by updating the BIAN Service Landscape with the output of this phase.

Service Landscape to assess compliance of external packages:

- Are BIAN services, leveraged in previous ADM phases, also physically available in the market as COTS software solutions or application components?
- The BIAN Service Landscape can be used in vendor and package selections, assessing compliance of vendors and products with BIAN.
Thank you!