

ORGANIZATION

BIAN was founded on April 29, 2008 as an independent, member owned, not-for-profit association. Created to establish, promote, and provide a common framework for banking interoperability issues, BIAN presently has 28 members and is actively engaged in becoming and being recognized as a world-class reference point for interoperability in the banking industry. The Banking Industry Architecture Network acts as the catalyst for the banking industry to create standards and practices for advanced interoperability of banking IT solutions.

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 from 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 MEMBERS

Banks: ABN AMRO, Banco Galicia, Commonwealth Bank of Australia, Credit Suisse, Deutsche Bank, Deutsche Postbank, ING, Kutxa, Rabobank, Standard Bank of South Africa, UniCredit Group, Zürcher Kantonalbank

Partners: ACI Worldwide Inc., Callataÿ & Wouters, Capital Banking Solutions, CGI, COREtransform, FERNBACH, HCL Axon, IBM, ifb group, IKOR, Infosys, innobis AG, Microsoft, SAP, SunGard, SWIFT, Scotiabank Group, Temenos

STRATEGY

BIAN brings banks, vendors of banking applications, and service providers together as a community to achieve synergies by collaborating on a consensus understanding of the requirements for banking enterprise services within an SOA framework and a formal description of a banking services landscape and services.

MEMBER BENEFITS

- Access to the extensive knowledge and expertise of participants
- Short learning curve through discussions of best practices and collaborative work
- Networking beyond BIAN
- Access to and experience with a specific methodology that provides a benchmark for the organization's internal activities
- Comprehensive view of the service landscape and important services for the banking application landscape
- The opportunity to provide direct input and influence software providers and in-house development staff in defining and specifying architecture and software standards
- A clear understanding of practical and feasible approaches, best practices, and strategic directions for implementing SOA
- Enabling more flexibility and agility through service-oriented IT
- Reaching the vision of BIAN to reduce integration costs and increase flexibility

RESULTS AND OUTLOOK

In July, 2009 the first deliverables from the BIAN Working Groups include the BIAN Service Landscape; the BIAN Meta Model; Service Lifecycle Management; Service Repository; and Sub Domain Definitions for both Payment Execution, Clearing and Settlement; and Payment Agreement. In 2010, BIAN published Business Sub Domains: Profitability Valuation - Funds Transfer Pricing and Profitability Valuation Standard Cost Allocations as well as the Business Sub Domain: Agreement Management and Offer Management. These standards will help banks evolve SOA and accelerate ROI. In July 2011, the BIAN Working Group Lending published the Sub Domain Incoming Payment Allocation and Customer Loan Operational Contract Management. In addition, the BIAN Service Landscape 1.5 was published. The version 1.5 of the BIAN Service Landscape presents a broadly scoped view covering the full range of banking activities. It is the next evolution of the BIAN Service Landscape and the most complete delivery package yet; consisting of not just an enhanced Service Landscape, but also the associated metamodel and a 'How-to Guide' to simplify adoption.

The documents can be downloaded here: http://www.bian.org/bian_results/bian_results/index_en.html

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