

Dong, Xinan (external)



03 // October 2009

Dear All,

Thanks to the strong commitment and joint efforts of the BIAN members, a number of publications were made available to the banking market within the past three months.

The recent publication of BIAN results has sparked off significant interest in the banking market. More than 400 requests for downloading the documents clearly demonstrate that the topics we are working on are perceived as important to banks and their partners.

For those of you who would like to receive more detailed information about BIAN and its members, a valuable and comprehensive source of information is the brand new press kit introduced in this newsletter.

Should you wish to learn how widely used banking standards and BIAN interact and complement each other, please feel free to check out the BIAN Positioning White Paper announced at SIBOS 2009. It outlines BIAN's relationship to other standards initiatives - like SWIFT, OMG and IFX - and provides a clear positioning of BIAN's semantic definition for standard banking services.

I sincerely hope you enjoy browsing through the BIAN highlights of the previous weeks and months.

Please feel free to forward this newsletter to colleagues and friends in your company or other interested organizations.

Looking forward to your feedback and initial thoughts about these updates – and to exciting news you will find in the next issue.

With kind regards,

Karin Fischenbeck  
Secretary General of BIAN

## 1 | BIAN Secretariat and Organisation

[New Secretary General of BIAN](#)  
Karin Fischenbeck, SAP AG

In order to refocus more on content-related activities, Oliver Kling decided to assume a new challenge at SAP. Involved right from the beginning Oliver followed Bruno Bonati as a project lead of the Industry Value Network (IVN) in 2007 and managed the transition from IVN to BIAN where he took over the role of Secretary General. We would like to express our thanks and appreciation to him for his strong contribution and exceptional commitment to the formation of BIAN. We wish Oliver well in his new responsibilities within SAP.



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### About BIAN

BIAN is a new 'not for profit' organisation which seeks to accelerate the adoption of Service Oriented Architecture (SOA) in the banking industry by promoting convergence towards a common services landscape and semantic standards which makes it easier and more cost-

In order to ensure a smooth transition, the appointment of Karin Fischenbeck as new Secretary General of BIAN was recently announced by the BIAN Chairman of the Board, effective September 1, 2009. Karin, a Solution Manager at SAP with a focus on the banking industry, has 25 years of banking experience. During her 15 years with SAP, Karin has engaged with customers and partners worldwide in various roles. After starting her career as a consultant for Fortune 500 companies, she moved into a management role in SAP's banking team in Germany. Together with Oliver, Karin was instrumental in establishing BIAN's predecessor, the IVN for Banks. Through this active involvement, Karin is familiar with the mission, culture and spirit of BIAN.

Please welcome Karin on board and give her your full support and commitment.

#### New Project Architect and Project Manager Guy Rackham and Thilo Liebermann

Guy Rackham and Thilo Liebermann will support BIAN Working Groups with their experience in Project Management and SOA Architecture.

Guy Rackham, based in New York, USA, is a business architect, IT strategist, technology consultant and project manager with over twenty five years experience mostly in the financial services sector. His experience has been gained working both as a consultant and as a line manager with responsibility for staff and project teams, and he was the first strategy and change consultant to be promoted to the position of Distinguished Engineer at IBM.

Thilo Liebermann, based in Frankfurt am Main, Germany is employed as a project manager at syskoplan and has more than 5 years experience as Project Manager especially in financial services. He managed and was responsible for the complete life cycle of diverse projects which ranges from analysis of customer needs to the GoLive, Conception, Realisation, Trainings, Test and Roll out.

#### BIAN Positioning White Paper

The BIAN Working Group Big Picture produced the "Positioning White Paper" published in line with the BIAN presentation at SIBOS in Hong Kong. This paper highlights the benefits of each organization's efforts and offers insights into the great potential for collaboration. BIAN is currently in the initial stages of collaborating with the Society for Worldwide Interbank Financial Telecommunication (SWIFT), the Object Management Group (OMG), and the International Financial eXchange (IFX) Forum, among others.

[read on...](#)

## 2 | BIAN First Results

BIAN Working Groups: Service Landscape, Metamodel, Building Block Structure and Payments finalized their first results which have been published in July, 2009. To give you an overview about the BIAN results please find a short summary below.

We want to thank all participants for their great work and their commitment. All results are available on the [BIAN Homepage](#)

#### Service Landscape

This document describes a result of BIAN standardization efforts and describes one specific structure which results from identifying and hierarchically grouping consistent sets of banking capabilities and responsibilities. Other structures are equally possible and might be needed to serve different needs. The applied organization principle is based on IT-application needs. As IT-Applications are very close to business needs we strived for a result that is acceptable and understandable for a business audience, whereas the major concerns addressed are requirements coming from IT.

effective to integrated such services.

[more](#)



Becoming a member

BIAN is an open association for the banking industry. Banks, software vendors and service providers are all very welcome to join our association. The Membership of banks is especially appreciated because of their special role in this industry.

[more](#)



Next BIAN Events 2009

November, 4 - 5, 2009  
5th CoreTeam Meeting  
Brussels, Belgium at  
Microsoft Premises

November 6, 2009  
Architecture Committee  
Brussels, Belgium at  
Microsoft Premises

[more](#)



BIAN Members:

- Axon
- Callatay & Wouters
- CGI
- Credit Suisse
- Deutsche Bank
- FERNBACH
- ifb
- IKOR
- ING
- innobis
- Microsoft
- Postbank
- SAP
- Standard Bank S. A.
- Steria Mummert
- SunGard
- Swift
- Syskoplan
- Temenos
- Validata
- zeb
- ZKB

### The BIAN Metamodel – Explanatory Notes

This document gives an overview and explanation of the Metamodel of the service oriented architecture developed by BIAN. The Metamodel defines the types of architectural elements used in the architectural products of BIAN, and defines the relationships among those elements. Aims of the Metamodel include:

- Ensuring consistency among BIAN's various architectural products
- Providing a common definition of basic concepts so that the different architecture groups can concentrate on their specific topic
- Aligning activities and products of BIAN with comparable activities and products in the market

### The BIAN Metamodel

This document defines the Metamodel of the BIAN architecture in the form of a class model, defining the types of architectural elements that are used in the architecture products of BIAN and the relationships among the elements. Note that this is work in progress, reflecting the current insights in BIAN. It is expected to change to keep pace with the evolving architectural and business models of the BIAN as an integral part of the BIAN activities.

### Service Repository

The approach of the Definition Team was that this document is based on the experience of members in BIAN with having service repositories in place. It is a very practical view on the topic and in some ways also contrary to what the literature and vendor brochures describe. This report is not, however, an attempt to be a definitive and complete specification of this topic.

### Service Life Cycle Management

The central notion concerning any Service-Oriented Architecture (SOA) is of course a service. A lot of papers deal with the technical and functional aspects of services. Instead of analyzing how services are modeled and implemented, this document concentrates on what has to be done in terms of process steps along the service life cycle.

### Business Subdomain: Payment Execution, Clearing and Settlement Business Subdomain: Payment Agreements

The payment execution, clearing and settlement sub domain is responsible for handling incoming payment orders from different payment initiators (channels) and takes over the responsibility for delivering new outgoing payments and trigger of internal book keeping.

## 3 | Communication and Marketing

BIAN emphasizes great importance to improve their Marketing and Communication activities and started to lay the foundation of further operations.

### Press Releases

On occasion of the Sibos 2009 International Financial Services Conference, BIAN has produced a white paper that outlines the roles of BIAN and other important standards organizations within the financial services industry in supporting service-oriented architecture (SOA).

[Read on...](#)

Microsoft and Temenos distributed a press release to state their usage and handling of BIAN first results.

Microsoft announced in their press release that BIAN represents a major milestone to help banks evolve a standards-based service-oriented architecture (SOA) to accelerate return on investment (ROI) from their IT investments.

[Read on...](#)

Temenos revealed a set of development initiatives undertaken to align T24 Model Bank with the first set of BIAN standards.

[Read on...](#)

#### Press Kit

A BIAN Press Kit has been developed to support the BIAN Marketing Activities in Press and Analyst Relations. The Press Kit is intended to provide you with an understanding of BIAN and its mission and goals:

- The BIAN Fact Sheet is a one page document about the organization along with quick facts, results, BIAN members and outlook.
- The BIAN Association Background provides you a detailed overview of BIAN member activities, their benefits and the BIAN´s mission and strategy
- A selection of BIAN Member Quotes underlines the Members' commitment and the value of BIAN.

The Press Kit is also available on the [BIAN Homepage](#).

#### BIAN at SIBOS in Hong Kong

Even in this year, BIAN has been at SIBOS in Hong Kong. Stephen Lindsay, Business Manager at SWIFT and Koen Van den Brande, Group Strategy and Marketing Director at Temenos gave a speech on "Standardisation in Service Oriented Architectures" at Sibos Standards Forum - 15th September 2009 and introduced the [BIAN Positioning White Paper](#).

[View Presentation](#)

#### BIAN BLOG

NEW on BIAN Homepage!

Blog with our BIAN experts of the finance and banking industry. The BIAN Blog is online. Join us and blog with BIAN members about latest news or about your thoughts and feedback to BIAN Results.

Dave Banko, Project Manager of the BIAN Architecture Committee, already posted an article. You are sincerely invited to give your feedback.

[more >>](#)

## 4 | BIAN 5th CoreTeam in Brussels, Belgium

The 5th BIAN CoreTeam, co- sponsored by Microsoft, will take place at Brussels, Belgium on November 4 – 5, followed by the Architecture Committee meeting.

BIAN driven program points include:

- Initial Proposal for BIAN Strategy 2010 and beyond.

- BIAN marketing and communication activities in 2010.
- Planning and discussion of the focus of 2010 activities including the definition of the level of detail of final deliverables.
- A view on BIAN activities and upcoming actions and plans from the secretariat perspective.
- Microsoft and Deutsche Bank will give insights into some special topics.

We are looking forward meeting you in Brussels.

## 5 | 3rd Newsletter Featured Article

### The BIAN Service Landscape – A future Lingua Franca for Banking IT?

Dr. Stephan Gsken, Postbank Systems AG, Head of the Architecture Committee of BIAN

One of the key concepts BIAN develops and employs for service identification, avoidance of redundancies, enhancement of service reuse and completeness checks is the service landscape.

The BIAN service landscape is obtained by resolving the entirety of Banking IT functionality into modules, where each such module is defined by stating -- in terms of banking IT functionality -- what it is responsible for, what it is capable to do on it's own and what it needs from other modules to assume it's responsibilities. BIAN calls the latter delegation, since a module delegates certain responsibilities to other modules.

Applying a divide and conquer strategy, BIAN has chosen a hierarchical, top – down approach to identify and to describe the modules. The module hierarchy is Business Area, Business Domain and Business Sub Domain. Services are identified at the Sub Domain level and, once identified, rendered more precise in subsequent descriptions (see BIAN newsletter, February 2009).

Clearly, there might not be a unique, "best" way of decomposing banking IT functionality. Bringing together experienced experts from different sectors (banks, vendors, consultants) of the banking industry, BIAN relies on an iterative, consensus based procedure to find and to continuously improve a consistent and broadly accepted solution to the decomposition task.

Some BIAN members have already started to use the BIAN service landscape as a basis for communication with their customers or vendors. Their rather positive feedback supports BIAN's vision of the service landscape to become a lingua franca, a common basis for communication in banking IT on a mid-term range.

BIAN has recently published version 1.0 of the service landscape. It is now open for public feedback. [>> more](#)

In addition, BIAN is currently compiling a list of improvement tasks for the next version of the service landscape.

For all but the first view (Service Landscape) at least one available candidate model and methodology was in discussion. This underlines the idea of BIAN to avoid reinventing the wheel. Looking beyond BIAN, especially in the generic areas, is considered key for driving convergence and take up of standardization to drive the significant benefits standardization brings.

We welcome your comments on our featured article.  
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