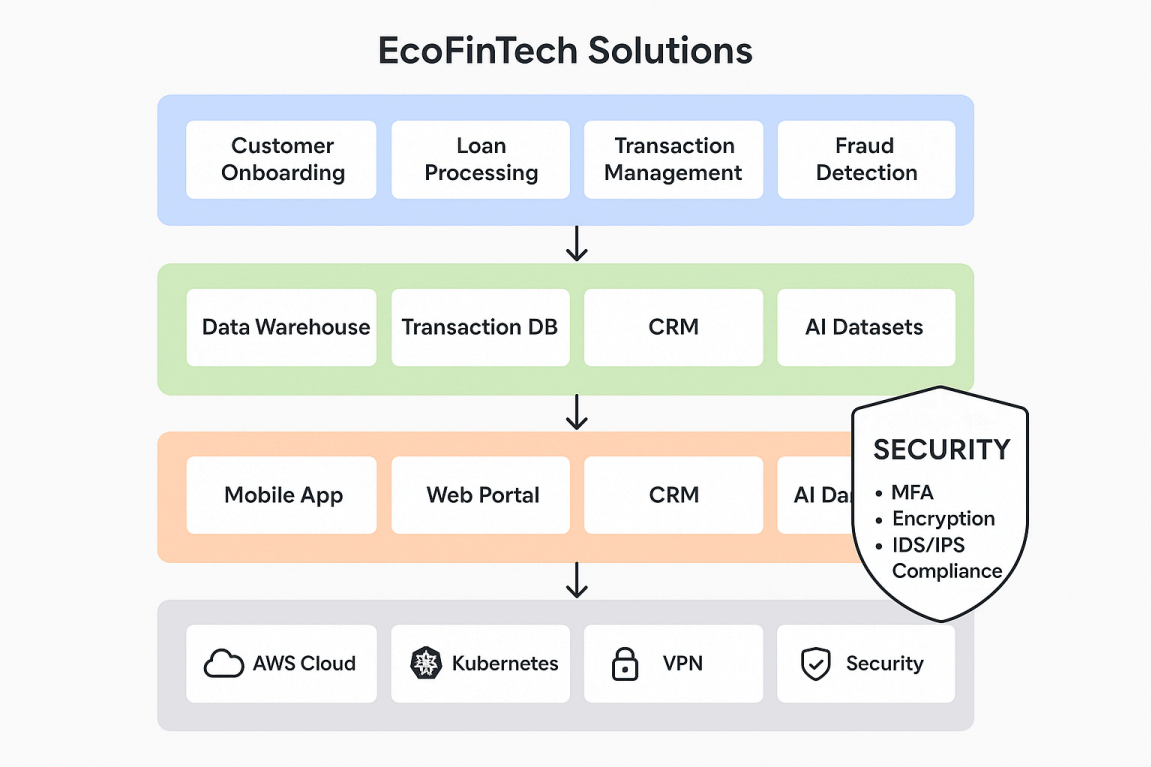
Enterprise Architecture Framework for EcoFinTech Solutions

1. Introduction

EcoFinTech Solutions is a hypothetical financial technology organization that provides secure and innovative digital banking solutions to small and medium enterprises (SMEs). The organization aims to enhance digital transformation in financial services by implementing a robust Enterprise Architecture (EA) framework based on TOGAF principles.

2. Enterprise Architecture Diagram

The following diagram illustrates the layered architecture of EcoFinTech Solutions:



3. Detailed Explanation of Layers

3.1 Business Architecture

Defines the organization's strategic goals and core business processes that drive IT decisions. EcoFinTech's primary business processes include Customer Onboarding, Loan Processing, Transaction Management, and Fraud Detection. These processes ensure efficient operations and high customer satisfaction.

3.2 Data Architecture

Represents how organizational data is structured, stored, and accessed. Key components include the Data Warehouse for analytics, Transaction Database for operational data, CRM for client management, and AI Datasets for predictive analytics.

3.3 Application Architecture

Defines the software applications that support business operations. Core applications include the Mobile Banking App, Web Portal, CRM (Salesforce), and AI Analytics Dashboard. Integration between systems is achieved through REST APIs and Single Sign-On (SSO).

3.4 Technology Architecture

Describes the underlying IT infrastructure and platforms supporting applications and data. EcoFinTech uses AWS Cloud, Kubernetes for orchestration, VPN for secure access, and monitoring tools like CloudWatch and Splunk.

3.5 Security Layer

Security is a cross-cutting layer applied to all components. It includes Multi-Factor Authentication (MFA), data encryption, Intrusion Detection/Prevention Systems (IDS/IPS), and compliance with regulatory standards like GDPR.

4. Implementation Guidance using TOGAF ADM

The implementation follows TOGAF's Architecture Development Method (ADM):

1. Architecture Vision – Define objectives and stakeholder requirements.
2. Business Architecture – Map organizational processes.
3. Information Systems Architecture – Develop data and application models.
4. Technology Architecture – Establish infrastructure and platforms.
5. Opportunities & Solutions – Identify gaps and potential improvements.
6. Migration Planning – Develop an implementation roadmap.
7. Implementation Governance – Ensure proper deployment and adherence.
8. Architecture Change Management – Continuously monitor and update architecture.