

The Digital Age

An Introduction to BIAN Adoption Journey

CC and C Solutions

Enabling Businesses to Connect,
Communicate and Collaborate

BIAN Adoption Journey



Agenda

- What is BIAN ?
- BIAN Adoption Matrix
- Banking Context
- BIAN Adoption Journey



What is BIAN?

The Banking Industry Architecture Network (BIAN) is a collaborative not-for-profit ecosystem formed of leading banks, technology providers, consultants and academics from all over the globe.

The Banking Industry Architecture Network is created to establish, promote and provide a common framework for banking interoperability issues and to become and to be recognized as a world-class reference point for interoperability in the banking industry.

STAGE 1:
Evaluate
BIAN

STAGE 2:
Build Pilot
Case

STAGE 3:
Pilot BIAN

STAGE 4:
Adopt BIAN

STAGE 5:
Evolve your
Architecture
Practice

STAGE 6:
Realize the
Benefits

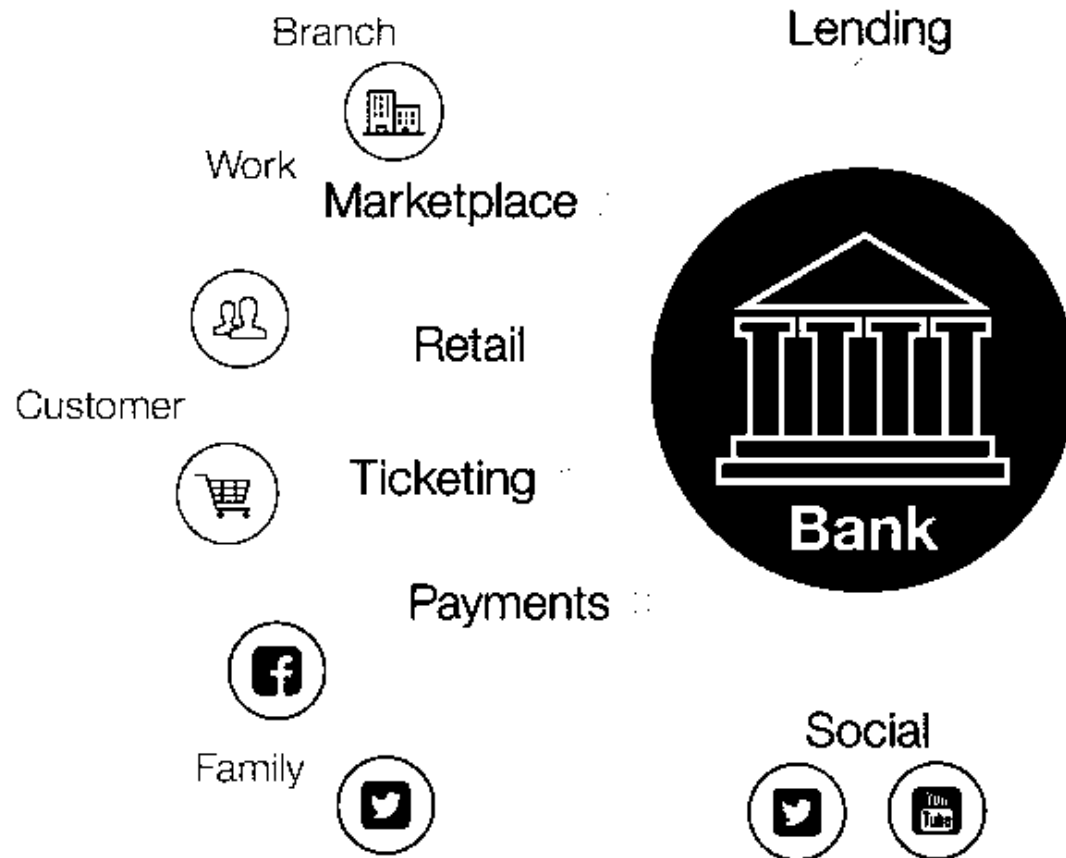


Your BIAN Journey

A guide to adoption

The Bank Digital Ecosystem

Customer ecosystem



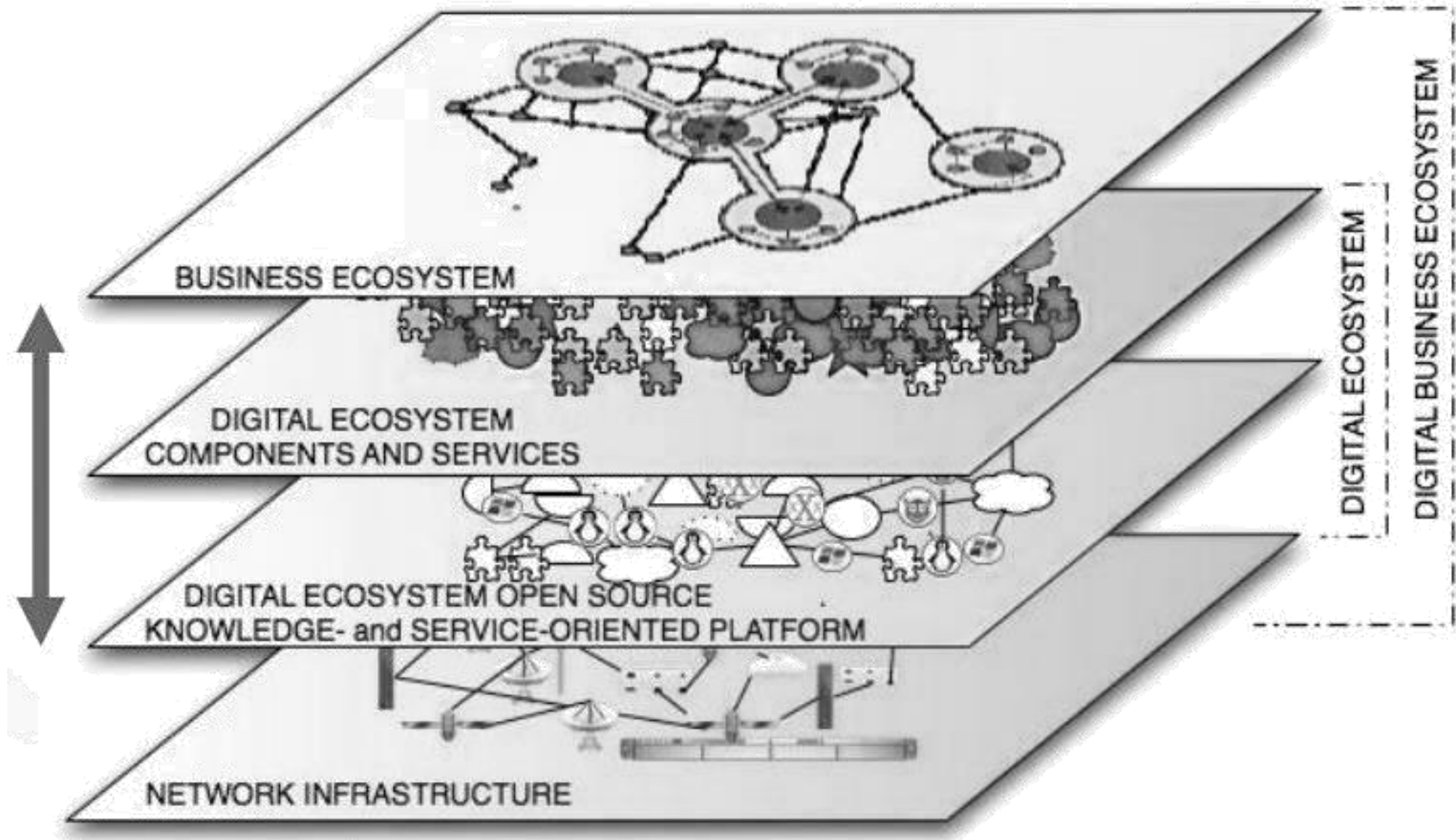
The ecosystem around customers will be built to cater to a range of customer-needs beyond traditional banking services

Partner ecosystem



The ecosystem of partners, such as fintechs, will extend bank capabilities and support operational scalability

BIAN – Coreless Banking



BIAN INFOGRAPHICS STAGES

STAGE 1:
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BIAN Overview workshop	BIAN Certification course	BIAN Implementation workshop	BIAN Pilot project	BIAN Start up project	BIAN consultancy	BIAN resourcing
						
						
						
						
						
						

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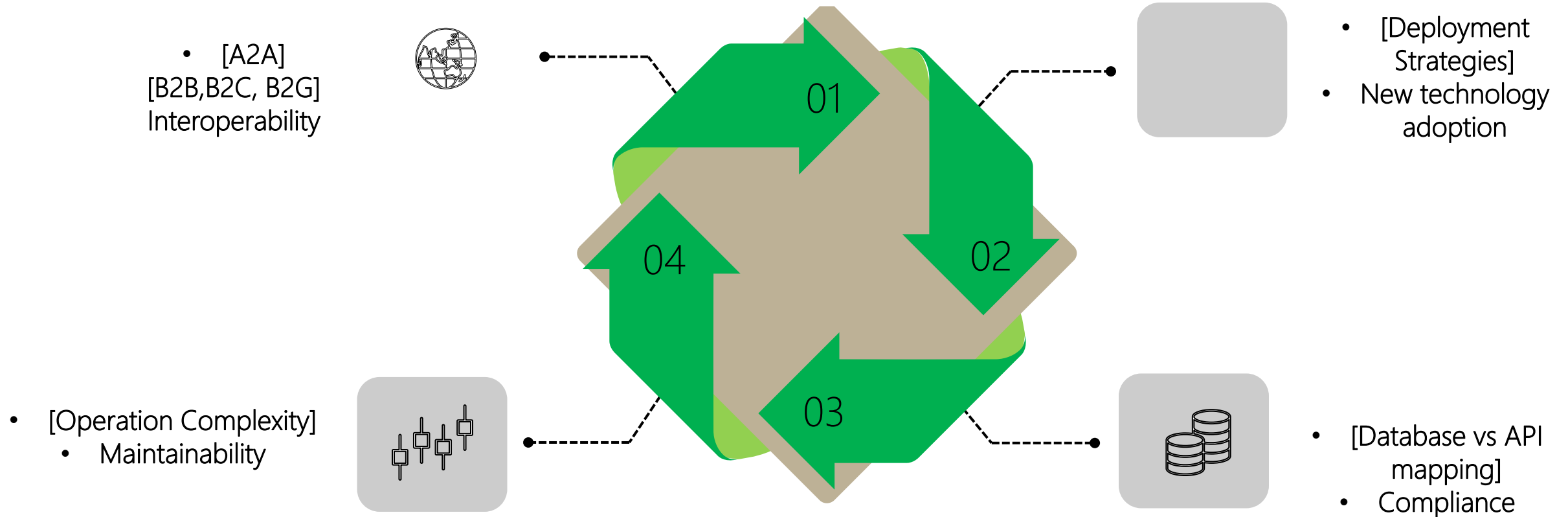
STAGE 1: Evaluate BIAN



Getting the most out of Being a BIAN Member



What is the most important factor ?





Importance

- Centralized decision vs Decentralized decision analysis

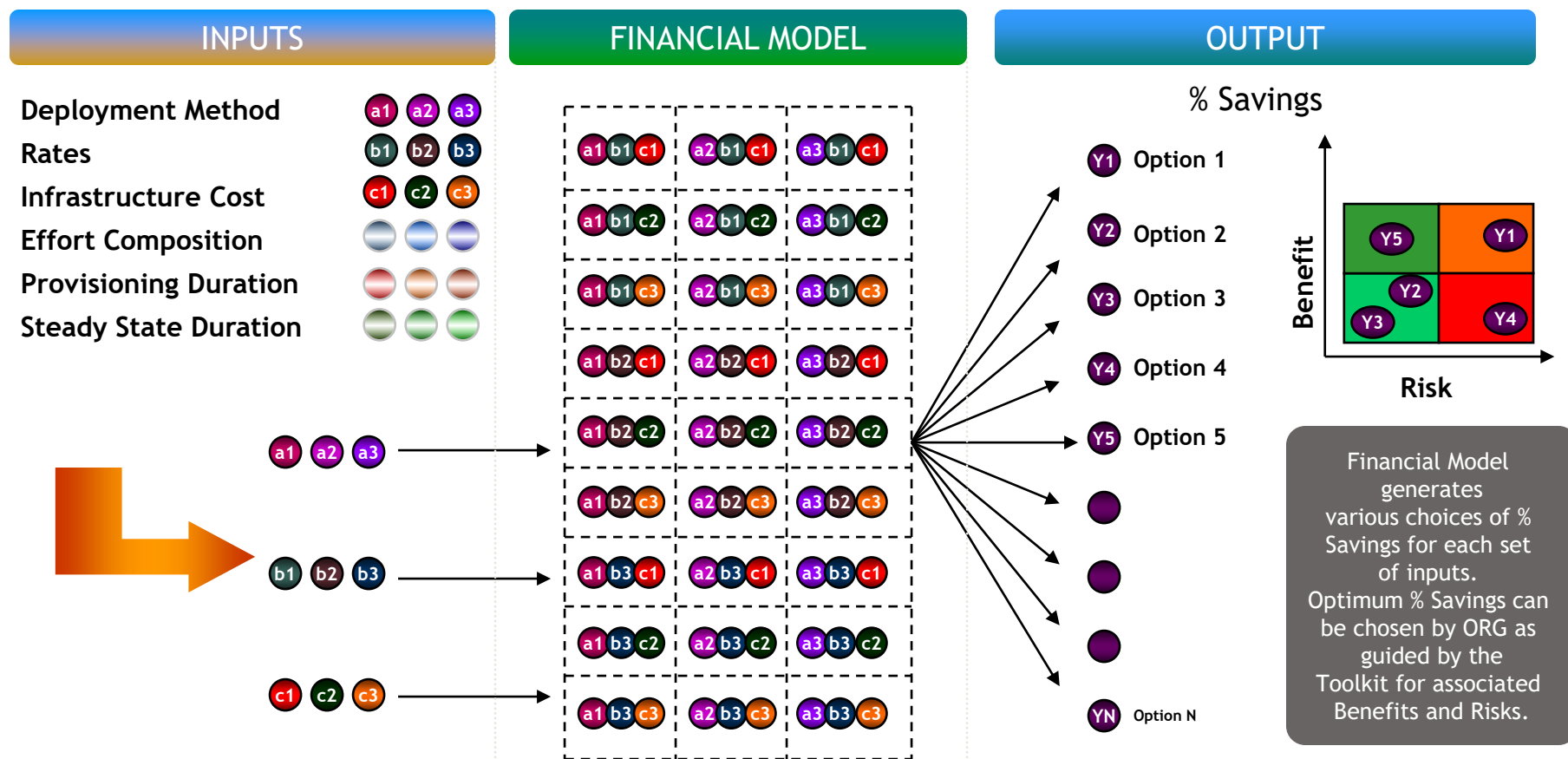
Relevance

- Preparedness to future digital ecosystem

Significance

- Optimized operation cost as shared model structure is in place

Tool Kit - analysis



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Build Pilot Case

Building a Business Case for a BIAN Pilot



Identify key
opportunities



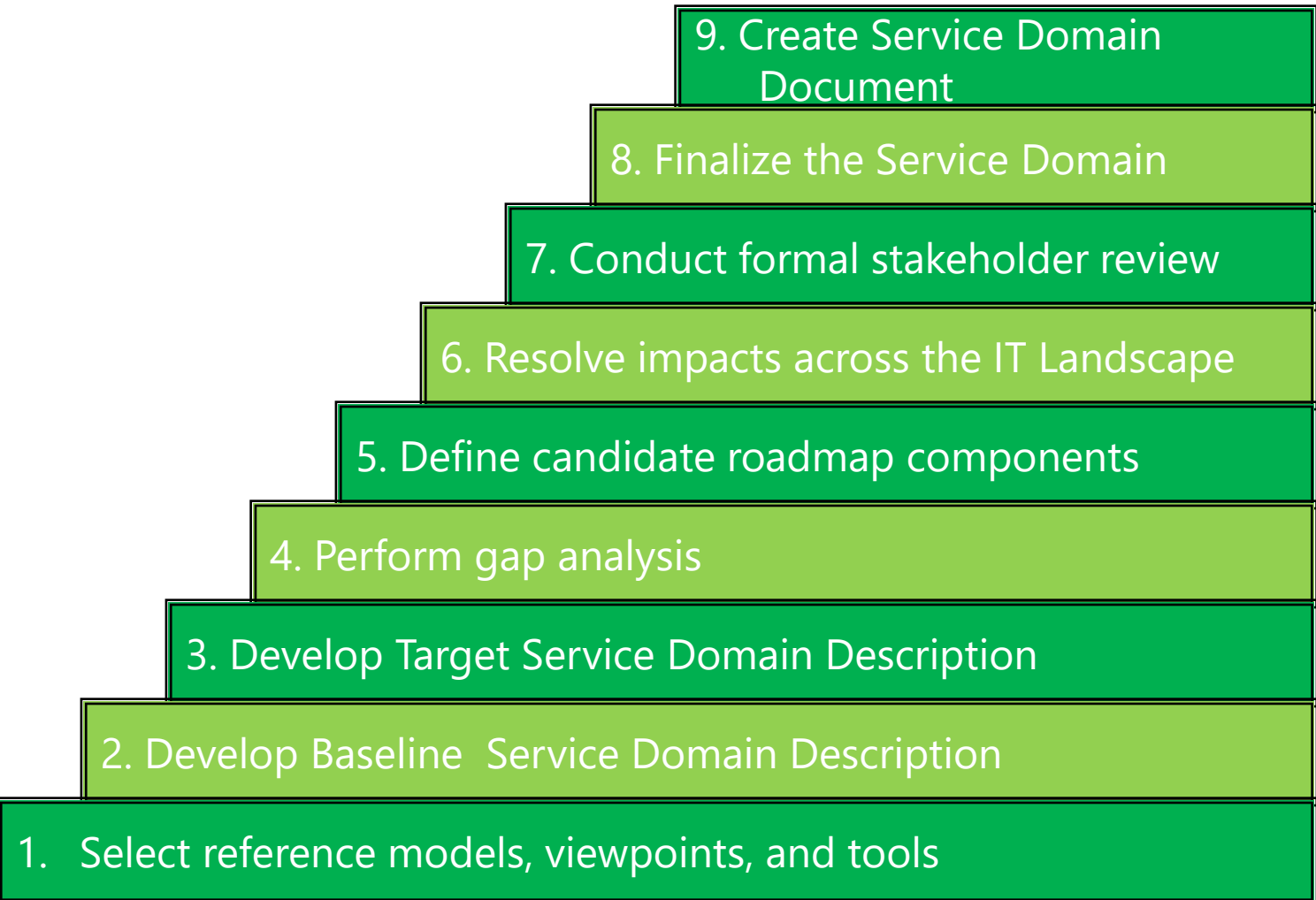
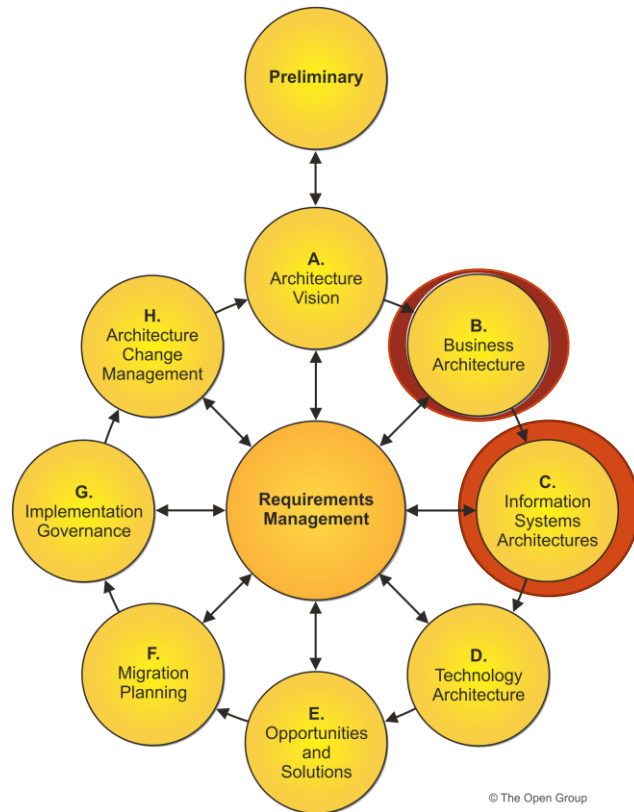
Identify
stakeholders



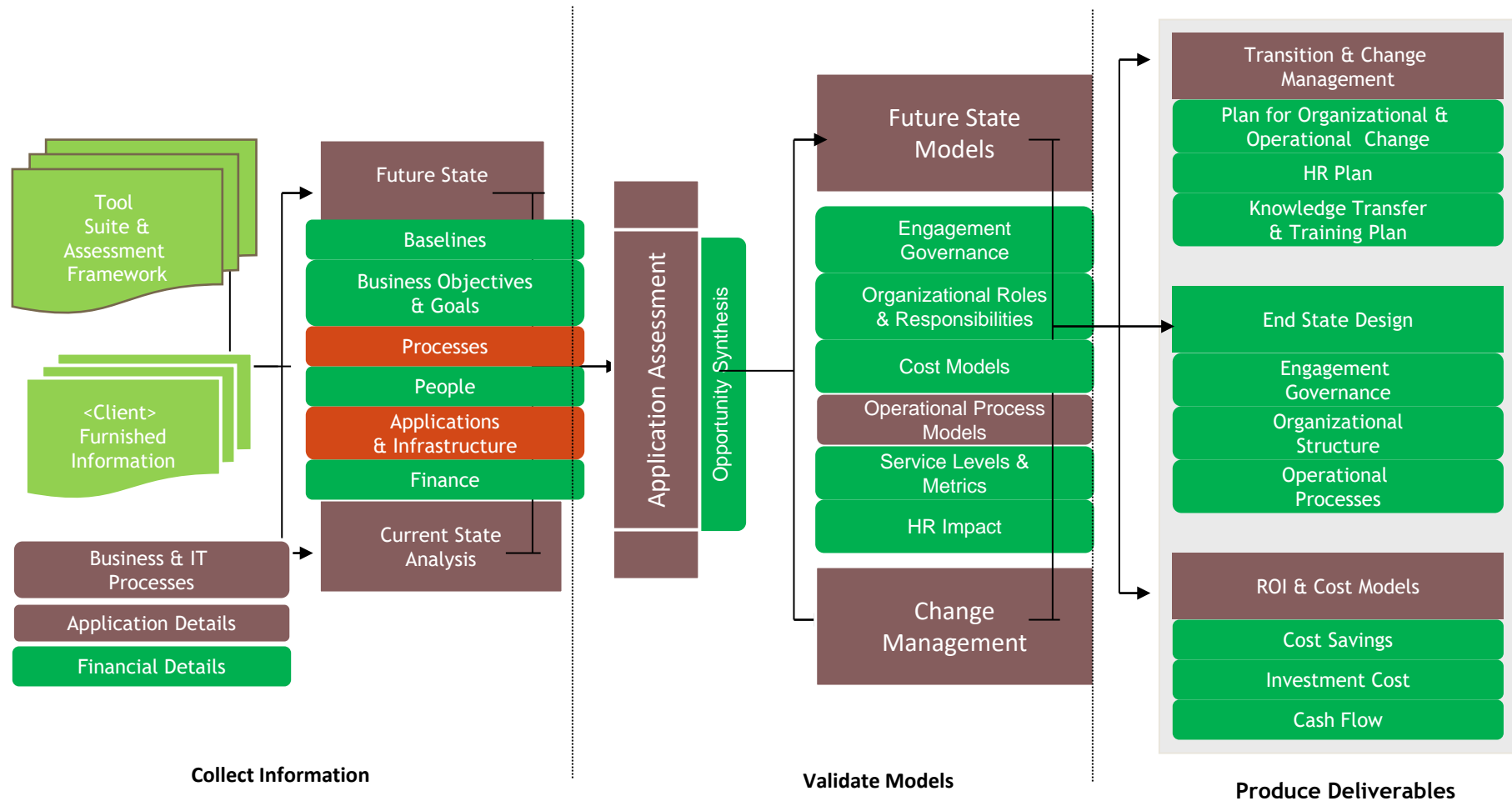
Define pilot goals,
scope & timelines



Process Steps



Portfolio Analysis



Stakeholder analysis heatmap

- The example below is heatmap which maps with stakeholder vs. requirements vs. their respective inclination

Number of scenarios ->	Functionality	Reliability	Usability	Efficiency	Maintainability	Adaptability	Overall Average	Rank		
	25	1	8	4	12	4	54			
Stakeholder-1	0.88	1.00	0.81	0.75	0.83	0.63	0.83	1	Definitive	Definitive
Stakeholder-2	0.84	1.00	0.88	0.75	0.75	0.63	0.81	3	Definitive	Definitive
Stakeholder-3	0.88	1.00	0.88	0.63	0.67	0.63	0.80	4	Expectant	Dependent
Stakeholder-4	0.92	1.00	0.81	0.63	0.71	0.75	0.82	2	Definitive	Definitive
Stakeholder-5	0.20	0.50	0.25	0.13	0.08	0.63	0.21	10	Expectant	Dominant
Stakeholder-6	0.32	0.50	0.31	0.25	0.38	0.50	0.34	9	Expectant	Dependent
Stakeholder-7	0.40	1.00	0.25	0.75	0.46	0.63	0.44	6	Expectant	Dominant
Stakeholder-8	0.46	1.00	0.06	0.63	0.50	0.13	0.41	7	Expectant	Dominant
Stakeholder-9	0.44	0.50	0.50	0.25	0.17	0.50	0.38	8	Expectant	Dominant
Stakeholder-10	0.64	0.50	1.00	0.00	0.25	0.50	0.55	5	Definitive	Definitive
Stakeholder-11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13	Expectant	Dominant
Stakeholder-12	0.14	0.00	0.13	0.00	0.00	0.00	0.08	12	Expectant	Dominant
Stakeholder-13	0.14	0.00	0.25	0.00	0.00	0.00	0.10	11	Expectant	Dominant
Stakeholder-14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13	Latent	Dormant
Stakeholder-15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13	Definitive	Definitive

Service Domain Gap Analysis

Current Application Building Block	Target Service Domains										
	Session Dialogue	CRM	Customer Campaign Management	Business Unit Management	Customer Campaign Execution	Customer Offer	Customer Product and Service Eligibility	Customer Agreement	Customer Profile	Legal Entity Directory	Replace Service
Session Dialogue	Enhanced										
Customer Relationship Management		Replaced									
Customer Campaign Management			Enhanced								
Business Unit Management				Retained							
Customer Campaign Execution					Enhanced						
Customer Offer						Retained					
Customer Product and Service Eligibility							Enhanced				
Customer Agreement								Enhanced			
Customer Profile									Retained		
Legal Entity Directory										Retained	

Component Analysis

	Business Segment	Service Domain	Benefit Score	Risk Score	Maximum Score (For Benefit/Ris	% Benefit	% Risk	Segment
7								
8	Lead/Opportunity Management	Session Dialogue	5.96	2.88	9	66.2%	32.0%	PERFECT
9	Lead/Opportunity Management	Customer Relationship	6.60	3.92	9	73.3%	43.6%	PERFECT
10	Lead/Opportunity Management	Customer Campaign	3.82	2.54	9	42.4%	28.2%	SAFE
11	Lead/Opportunity Management	Business Unit Management	3.98	1.68	9	44.2%	18.7%	SAFE
12	Lead/Opportunity Management	Customer Campaign Execution	5.04	3.84	9	56.0%	42.7%	PERFECT
13	Lead/Opportunity Management	Customer Offer	5.12	3.08	9	56.9%	34.2%	PERFECT
14	Lead/Opportunity Management	Customer Product and Service	5.34	2.92	9	59.3%	32.4%	PERFECT
15	Lead/Opportunity Management	Customer Agreement	5.08	3.16	9	56.4%	35.1%	PERFECT
16	Lead/Opportunity Management	Customer Profile	5.44	3.78	9	60.4%	42.0%	PERFECT
17	Lead/Opportunity Management	Legal Entity Directory	4.30	3.42	9	47.8%	38.0%	SAFE
18			5.14	3.76	9	57.1%	41.8%	PERFECT

Pilot BIAN

Developing and executing your Plan



1

Prepare for
the Pilot

2

Execute
the Pilot

3

Make a
Recommendation

4

Receive go/no-go
decision for
BIAN rollout

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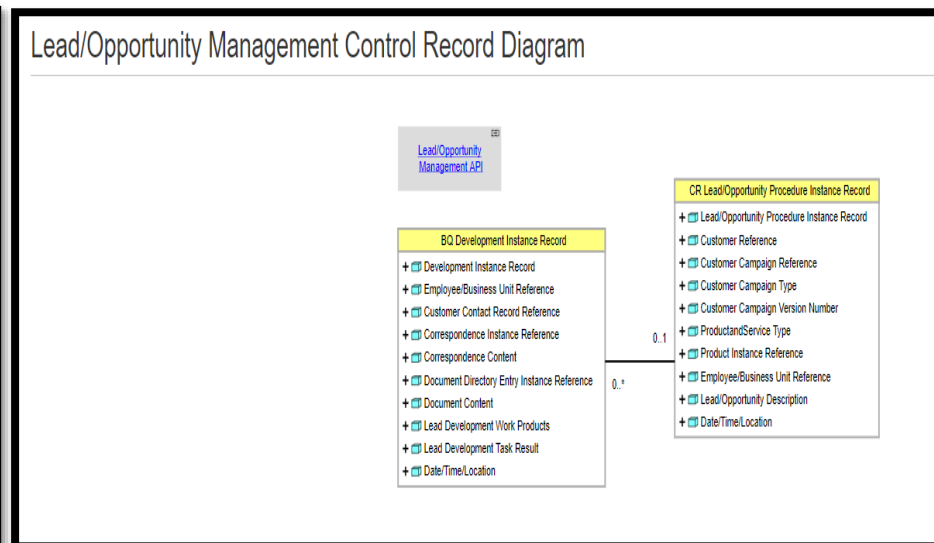
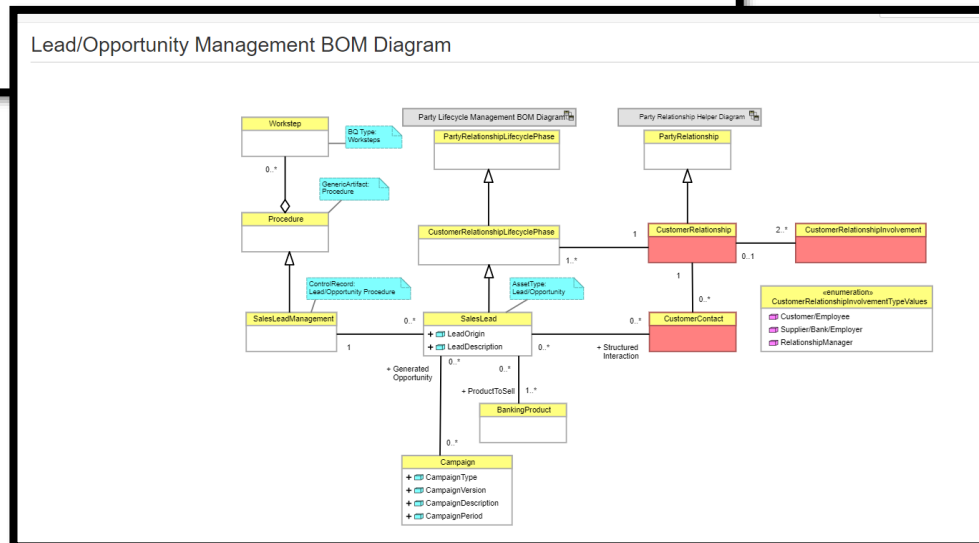
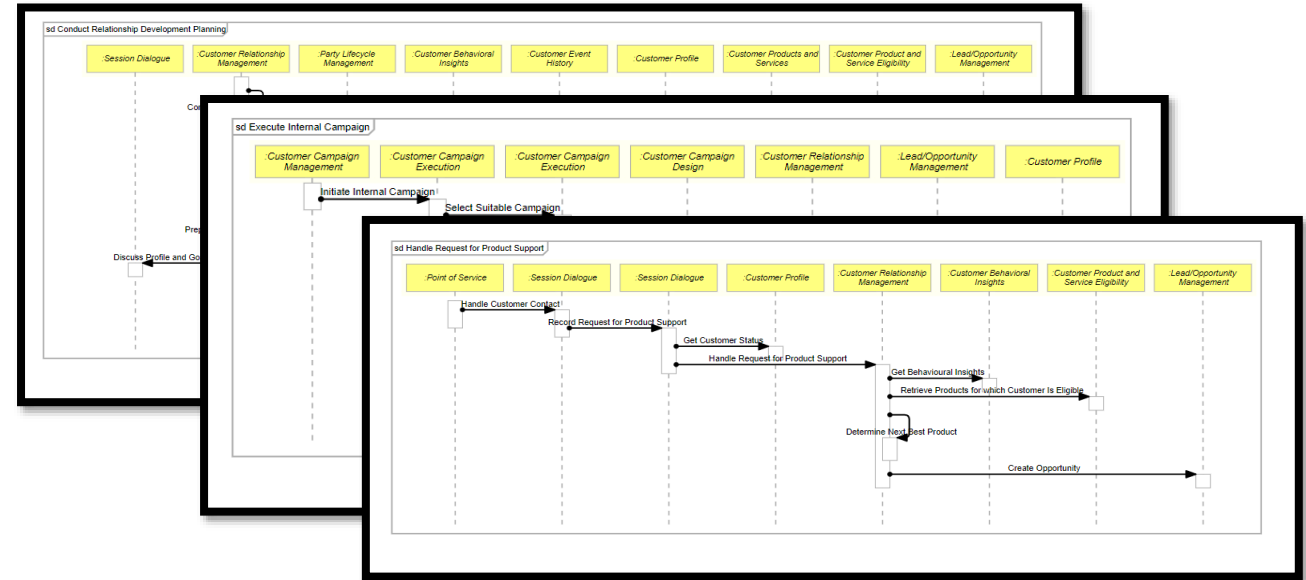
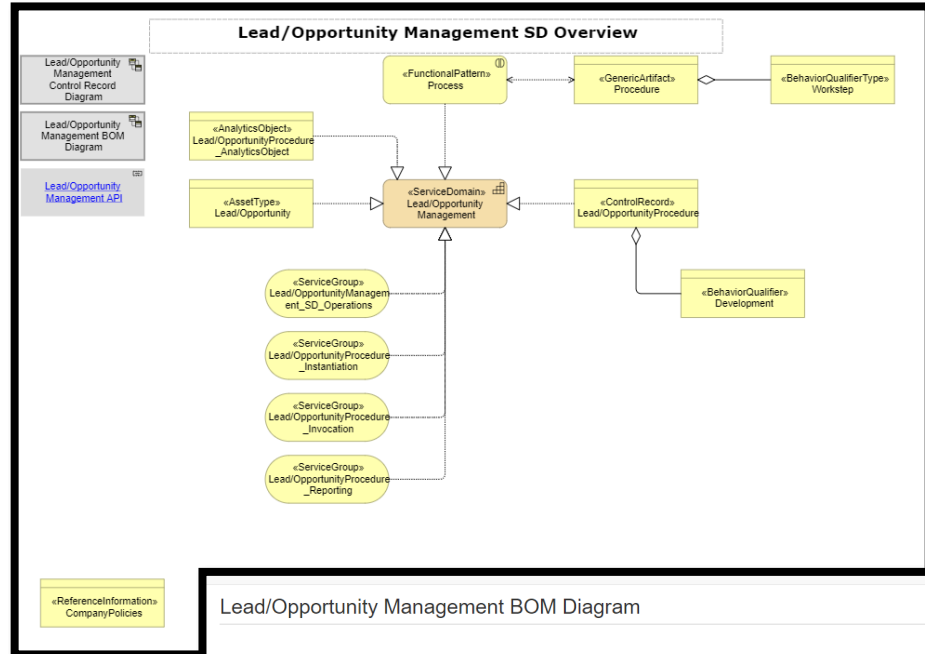
STAGE 5:
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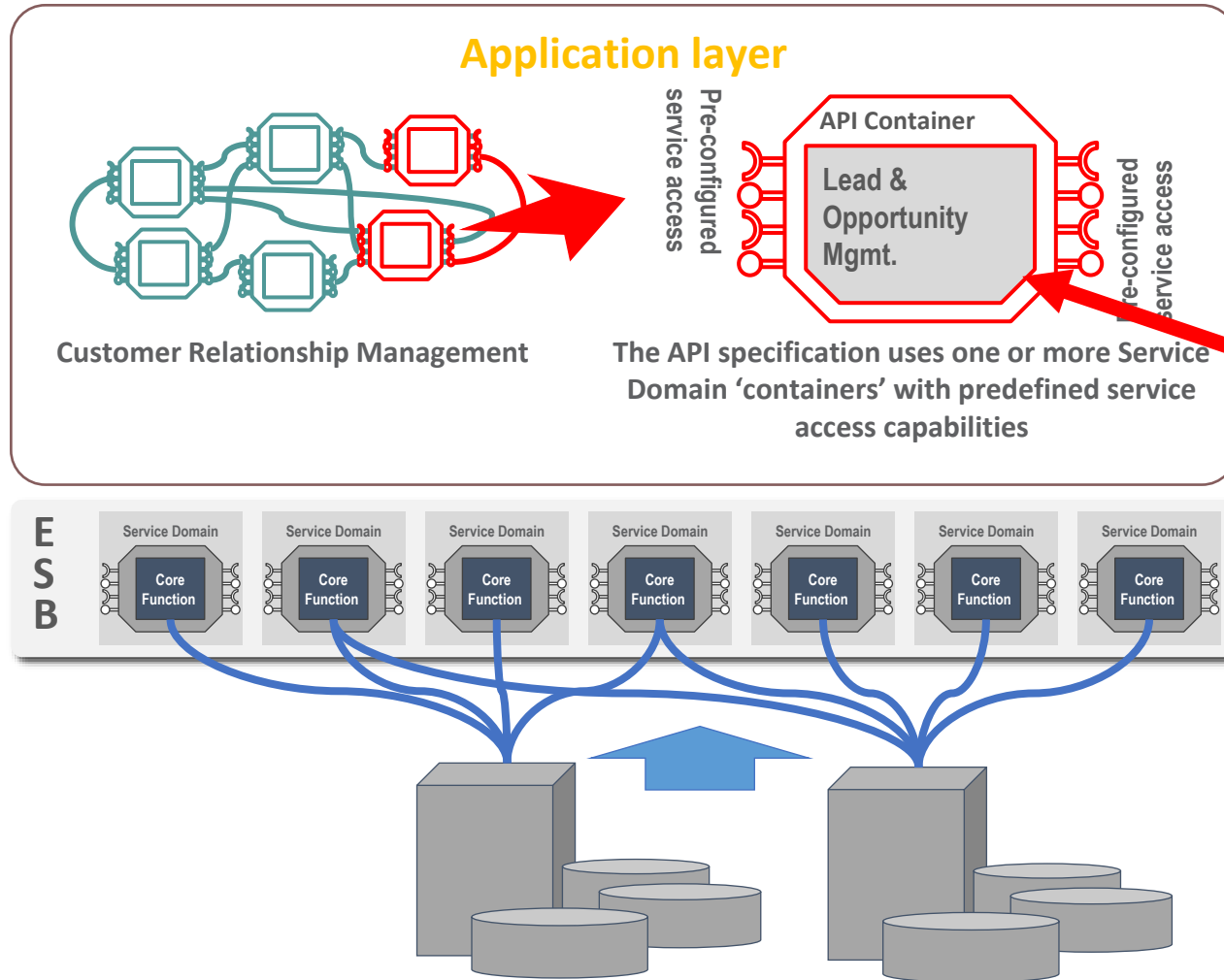
Lead & Opportunity Input/Output



Lead & Opportunity Management



Deployment Strategy



- Session Dialogue
- Customer Relationship Management
- Customer Campaign Management
- Customer Campaign Execution
- Customer Offer
- Customer Product and Service Eligibility
- Customer Profile

Use Case-Customer Onboarding

- Background & Objective

- Currently our customer onboarding process involves multiple forms, paper files, manual compliance checks and in-person identification checks.

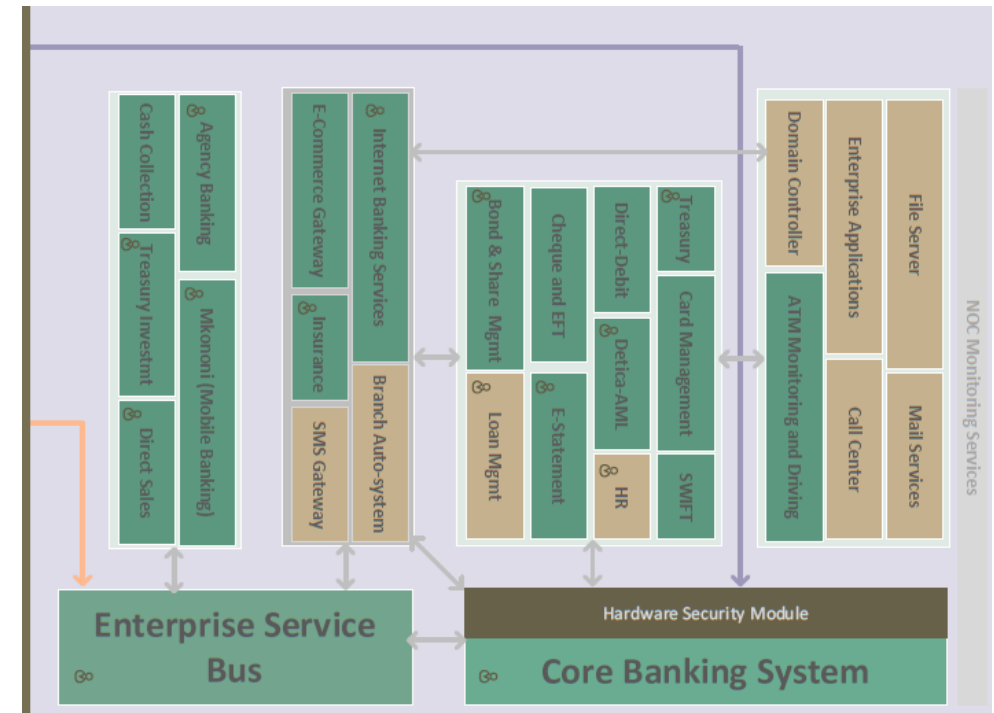
- Scope

- The scope of this project will only cover the process of onboarding customers in different channels including – branch, mobile app and internet

- Service Domain

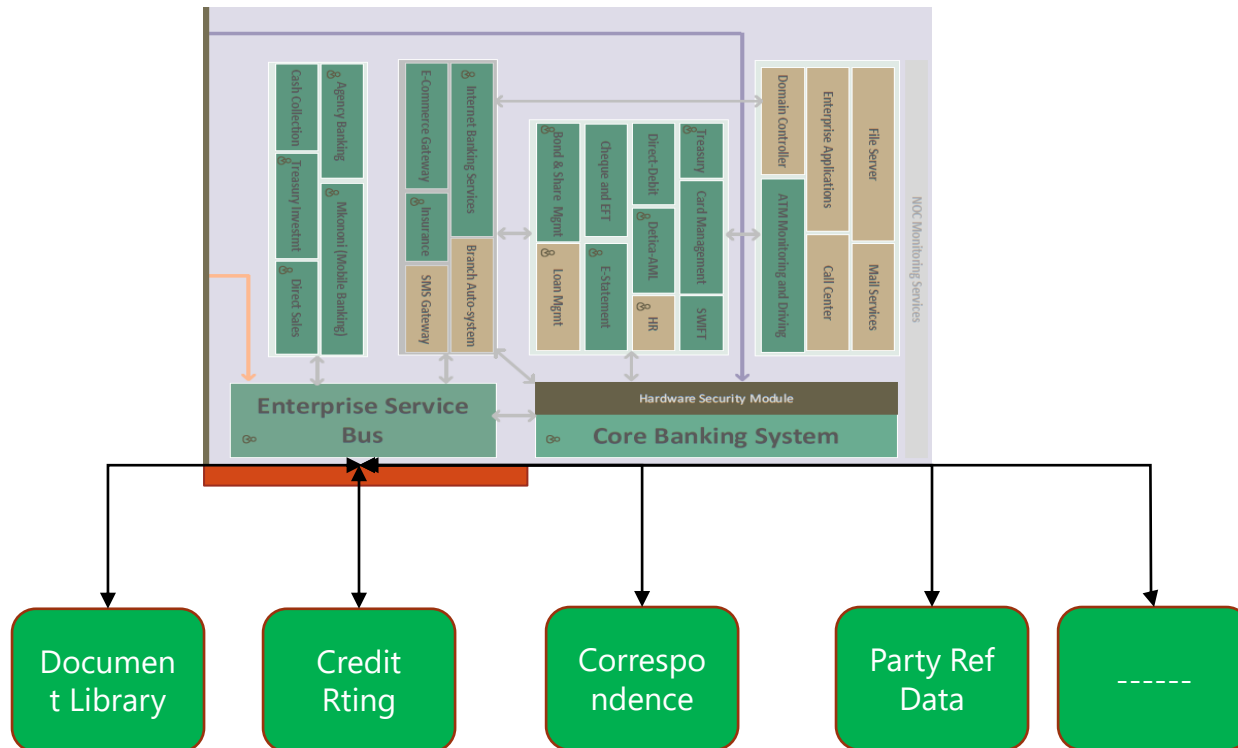
- Customer Onboarding & related SD
- Customer Behavior insight
- Party Reference Data Directory
- Session Dialogue
- Legal Compliance
- Document Library

- Current State



Customer Onboarding

- Proposed Architecture



- Implementation Plan

		MONTH							
		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21
1	Party Lifecycle Management								
2	Party Reference Data Directory								
3	Regulatory Compliance								
4	Guideline Compliance								
5	Legal Entity Directory								
6	Information Provider Operation								
7	Correspondence								
8	Customer Credit Rating								
9	Customer Behavior insight								
10	Session Dialogue								
11	Legal Compliance								
12	Document Library								

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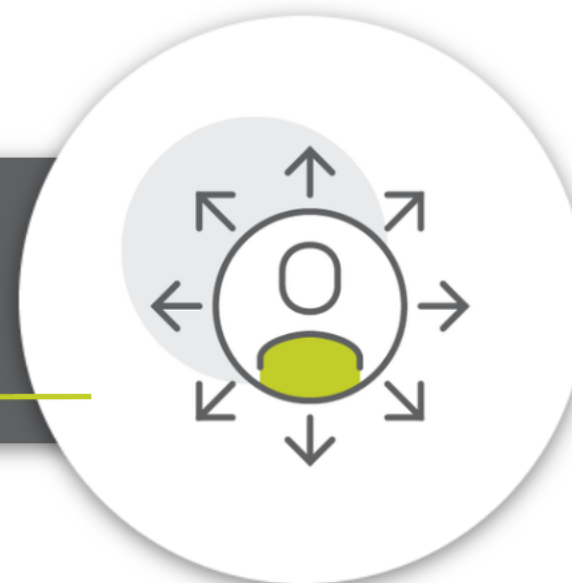
STAGE 4:
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STAGE 4: Adopt BIAN

Adopting BIAN Across your Organization



1

Define your Adoption
approach

X

Have you defined your
Adoption Approach

2

Manage your
Change

X

Have you defined a change
management plan?

3

Create a framework
for BIAN Adoption

X

Have you defined guiding
principles for using BIAN across

Next Steps..



Aspire for coreless banking



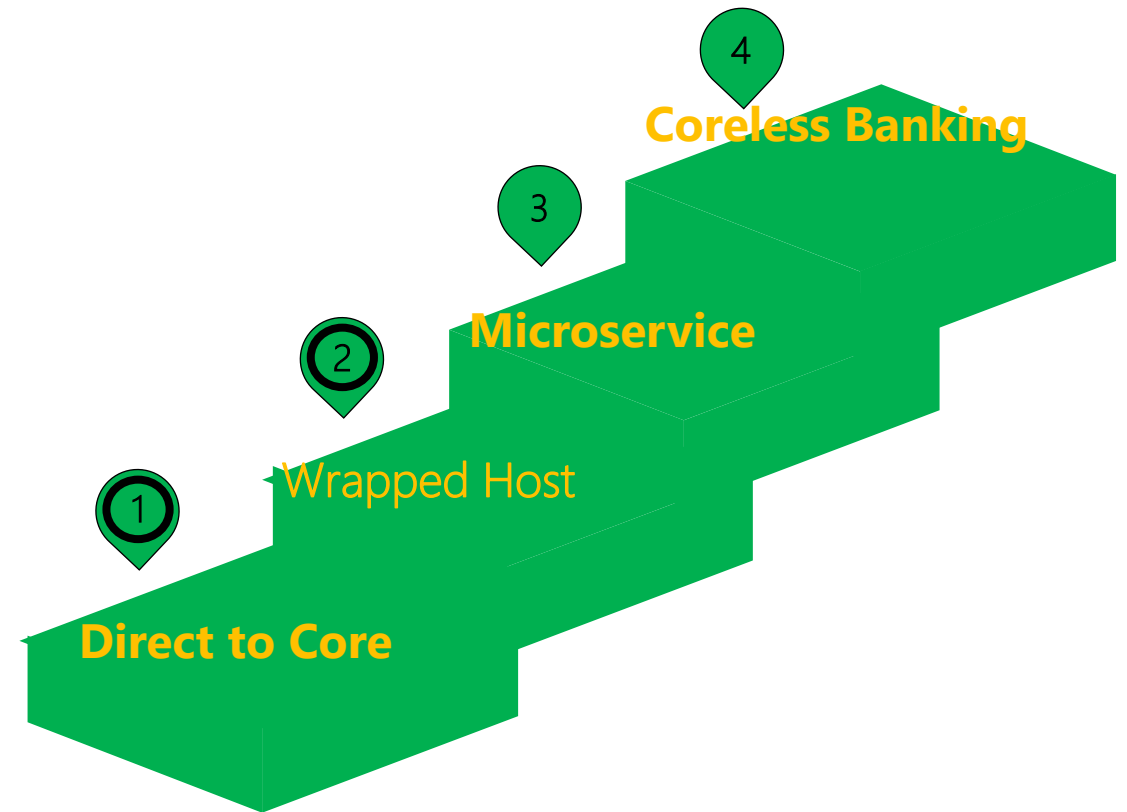
The roadmap



Security & Compliance



Strategies for Deployments



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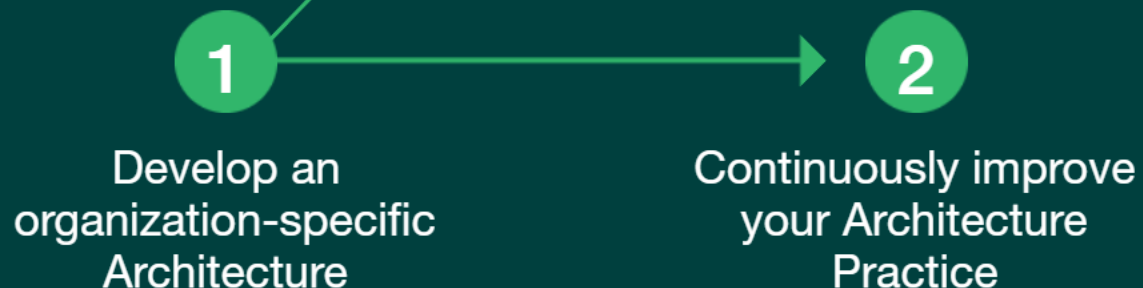
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STAGE 5: Evolve your Architecture Practice

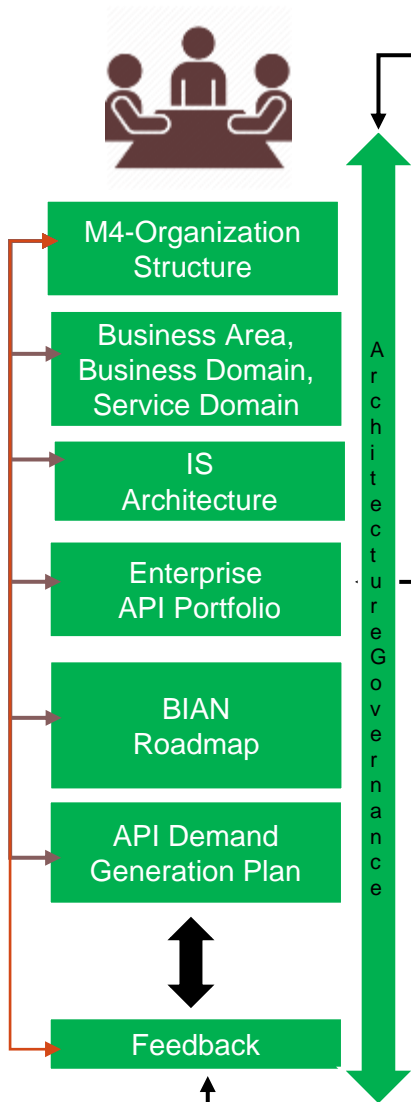


Developing an Organization Specific Architecture

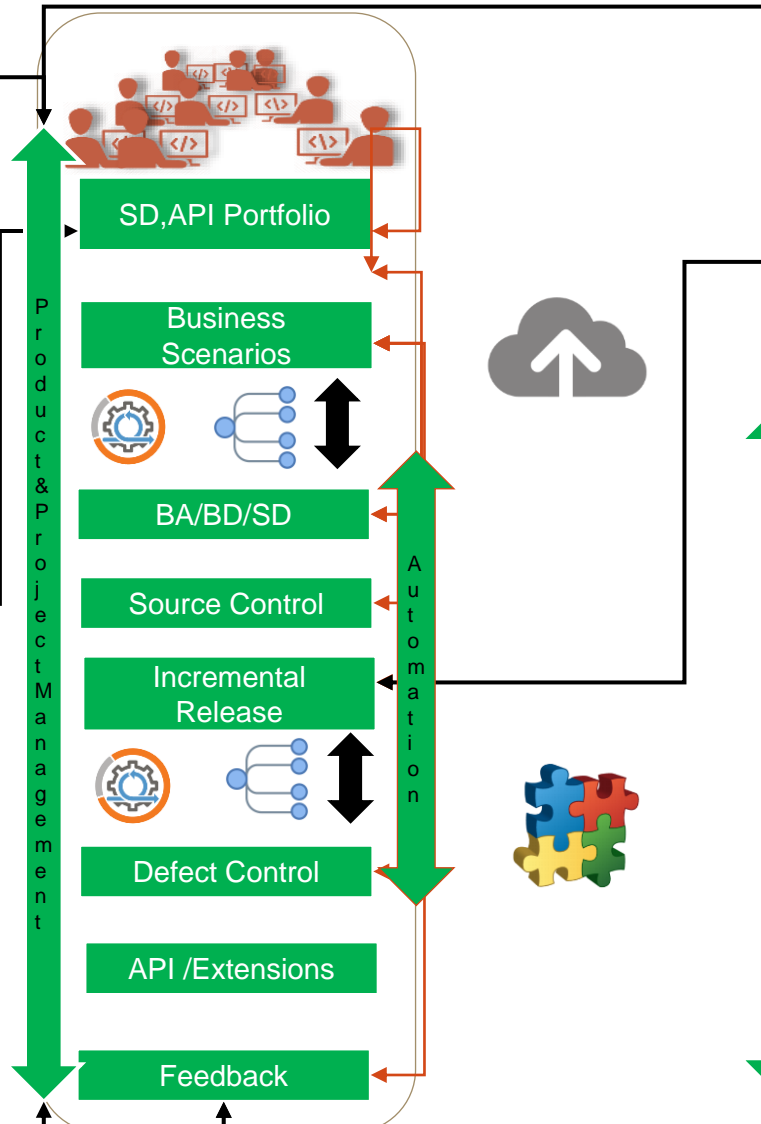


Drivers, Goal, Objectives & Measures

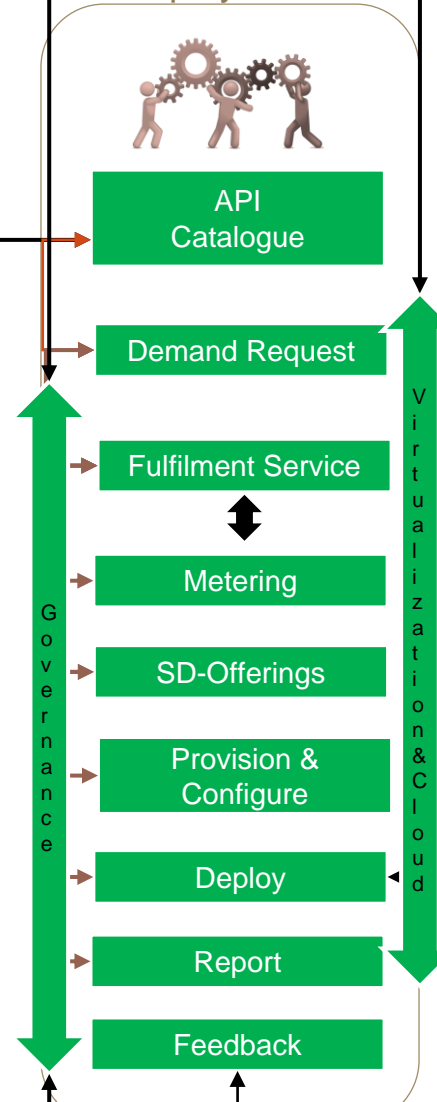
BD/SD Portfolio



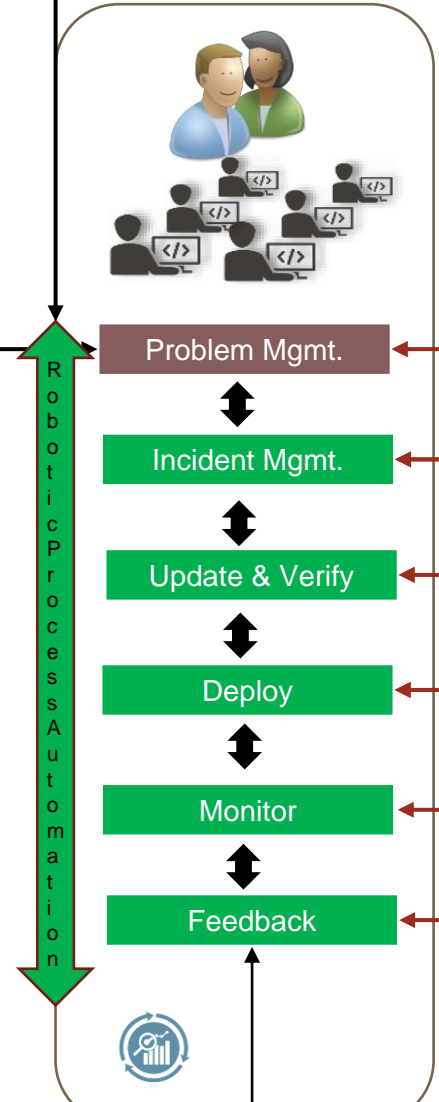
SD/API Portfolio



Service Domain/API Deployment



Operations



Enterprise Security & Regulatory Compliances

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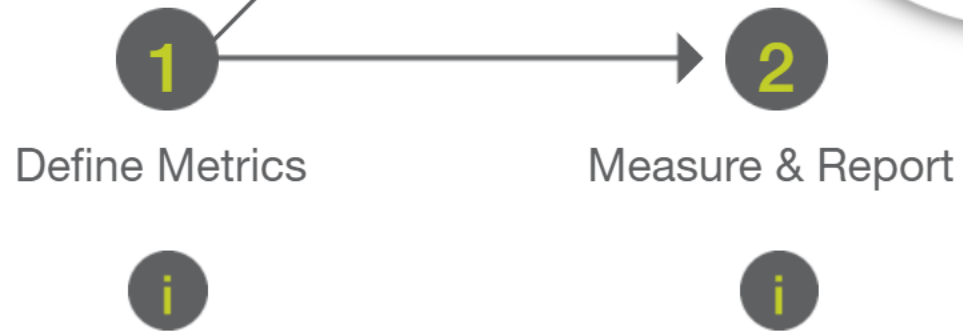
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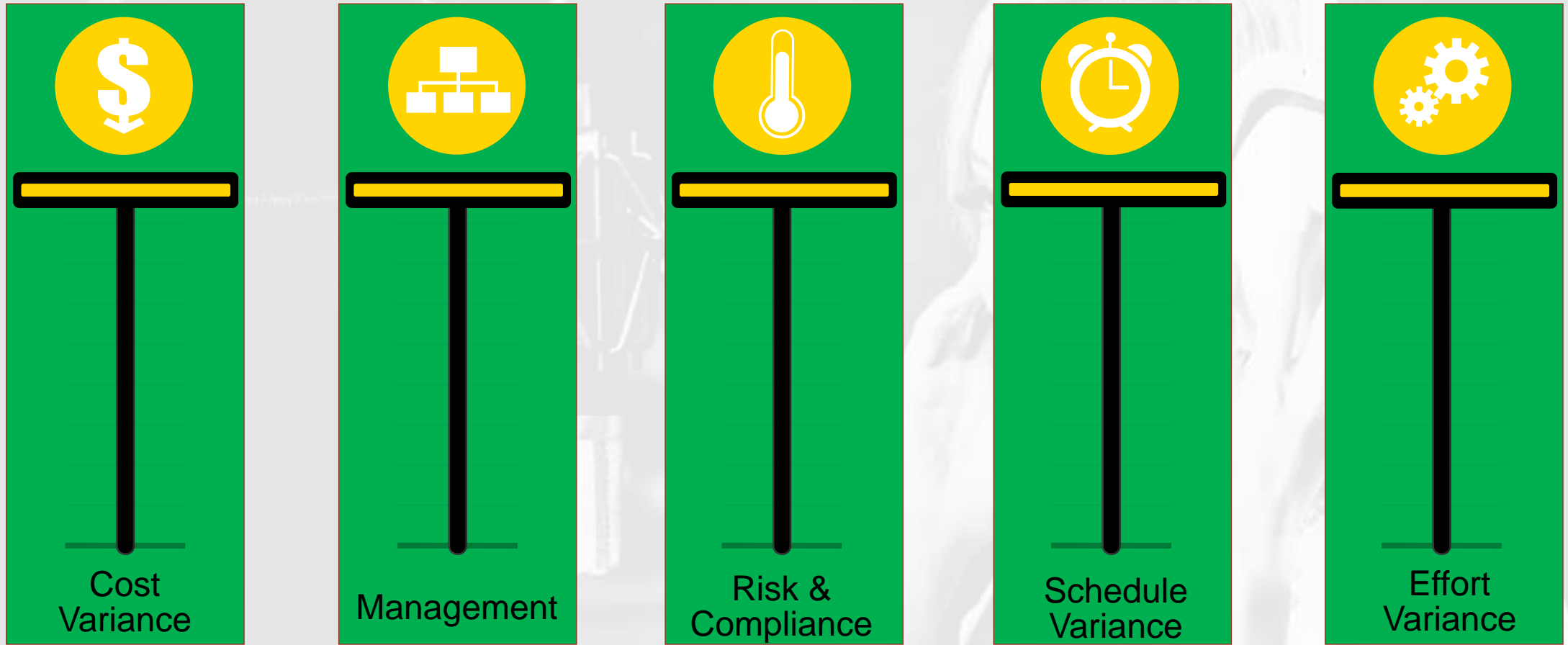
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STAGE 6: Realize the Benefits

**Time to realize the
Benefits**





Metrics May Be More

Thank you!