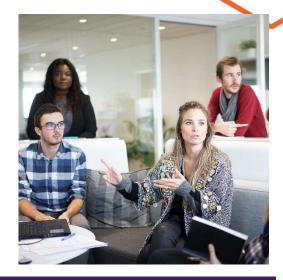
## **BIAN CERTIFICATION**

Niloy Sengupta & Akshaya Bhargava Cognizant Consulting October, 2019

As Digital becomes the "New Normal" for banks, a critical question that banks are asking is to how to modernize their applications, optimize their portfolio, and make their IT investments ready for the future.

Banking Industry Architecture Network (BIAN) is a membership driven organization comprising of leading banks and financial institutions, fintech vendors and universities that have come together to develop a framework that standardizes business services and capabilities that a bank provides and offers a framework for interoperability and Open Banking. What began as a Service oriented Architecture (SOA) framework in the early 2008 has morphed into a robust SOA framework, a comprehensive business capability model, design guidelines on developing APIs and Microservices and an increasingly



Apart from increasing your standing as an expert Banking Business Architect, BIAN Foundation Certification will help you get a good appreciation of topics like Banking Business Capabilities, SOA and Microservices Architecture, and introduces you to Enterprise Architecture frameworks like TOGAF and Financial Information Exchange Standards like ISO20022 and IFX

rich offering of freely available
Open Banking APIs. BIAN has also
announced that it has initiated a
program to develop Coreless
Banking. The BIAN framework
has become increasingly popular
in the industry, and has been
recognized by Gartner and
Forrester as path-breaking and
highly successful efforts in driving
standardization in the industry
and bringing down cost of
integration and interoperability
and make IT modernization easy

and less costly for banks. Apart from reducing integration costs, BIAN helps banks become more agile and efficient and gives Technology firms a better understanding on how to develop products and services that meets or exceeds the expectations of their customers. As it is free and open source, BIAN offers a compelling value proposition against competing standards like IBM's IFW and Accenture's High Performance Banking (HPB).



## BIAN FOUNDATION CERTIFICATION

## IN A NUTSHELL

The certification examination is offered online, and costs EUR 450. The test taker logs into the examination portal and gets 1 hour to answer 60 multiple choice questions within an hour. The passing grade is set to 70%. Prior experience in using BIAN is not required but is very useful to passing the examination, as the exam requires good understanding of the underlying design principles of the framework.

We feel that experience in using the BIAN standards definitely accelerates test preparation and increases success of obtaining the passing grade. However, one can attempt the test by reading the BIAN book that referenced below, which is downloadable free, as you register for the test. The examination has Multiple Choice Questions, with no negative marking. However, some questions have more than one correct answer choices, and partial correct answers are counted as incorrect, reducing chances of success through guesswork.

We feel 40 hour of rigorous preparation should be enough for folks with some BIAN experience, but those with less experience would probably need more time as the book should be read thoroughly and the concepts understood well. The best strategy for the test is eliminating the incorrect options. We recommend taking the practice tests, esp. the simulated one, multiple times to increase accuracy before taking the actual examination.

Finally, BIAN has been put in active use at banks like PNC, Citi, Wells Fargo, Chase, Discover, CIBC, ANZ, Credit Suisse, ING and others and at Fintech Vendors like IBM, Microsoft, SAP, FIS, Finaxct and Zafin. Consulting & IT Service Providers like Cognizant, EY, Accenture, Infosys, TCS and Virtusa also support it.

As BIAN publishes more Open APIs and drives towards Core Modernization, a BIAN credential will be very valuable.

## **RESOURCES FOR CERTIFICATION**

BIAN: www.bian.org BIAN Standards: www.bian.org/standards (Available Freely to all)

BIAN Members Area (available only to employees of member organizations): https://biancoreteam.atlassian.net

BIAN Foundation Certification Examination Registration: https://aslbisl.vanharen.net/bian-foundation-exam/ (EUR 450)

Syllabus & Practice Test: https://www.vhls.global/certification/bian-the-banking-architecture-certification/ (Free)

BIAN Book: https://www.vanharen.net/global-standards/enterprise-architecture/bian/

(EUR 58 if purchased separately. Freely available upon exam registration)

Exam Portal: https://certn.global (For both Simulated Test and Actual Exam. Online, 24X7, Validity expires in 3 months)