

ENTERPRISE ARCHITECTURE RESEARCH ASSESSMENT

Banking Industry Architecture Network (BIAN)



Value Assessment & Comparison with Enterprise Architecture
Frameworks



TOGAF



SAFe



Zachman



A comprehensive assessment of enterprise architecture approaches for the banking industry

By Dr. Matt McKenna @ Doctor Of DT.com

2025

Executive Summary

An understanding of the value of the **Banking Industry Architecture Network (BIAN)** is important because it can de-risk and accelerate your digital transformation (DT), improve ROI, and address high DT failure rates in the banking sector.

BIAN It is a global, non-profit standard providing a banking-specific architectural blueprint. It offers pre-defined service domains, data models, and API specifications to simplify integration and foster innovation by focusing on "what to build."

BIAN Value & Concepts:

Accelerated, Cost-Effective DT: Leverages standardized, reusable banking components for faster product development, streamlined integration, and reduced operational costs.

Industry-Specific & Complementary: Provides banking-specific content that works with general EA frameworks like TOGAF (methodology) and SAFe (agile delivery) for a holistic approach.

Business Impact: Enhances agility, interoperability, and supports regulatory compliance.

Strategic Relevance for Your Bank:

Peer Adoption & Proven Results: Major U.S. banks, including **Wells Fargo** and **JPMC** are using BIAN for core modernization, achieving reduced costs and faster innovation. Absa Bank, for instance, significantly cut complexity and costs while improving customer experience.

Enables Key FSI DT Outcomes: BIAN directly supports critical elements of a successful DT, such as creating a modern, agile *Architecture*, achieving *Financial* efficiencies, and enabling the rapid delivery of improved *Customer* experiences.

The Goal: To increase the collective understanding about BIAN's and leverage it where applicable for greater customer success.

BIAN Overview

The **Banking Industry Architecture Network (BIAN)** is a not-for-profit association that creates and promotes a standardized framework specifically designed for the banking industry. Founded in 2008, BIAN aims to reduce integration costs and complexity by providing common standards for banking services.

Service Domains



Over 300 standardized service domains representing distinct banking business capabilities with clearly defined responsibilities and boundaries.

Business Object Model (BOM)



Standardized data models ensuring consistent interpretation of banking information across systems and organizations.

Semantic API Specifications



Pre-defined APIs based on banking industry standards to facilitate integration between different banking systems and external partners.

Service Landscape



A comprehensive reference structure that organizes all service domains for ease of access and implementation.

Key Differentiator

Unlike general EA frameworks, BIAN is **banking-specific** and provides pre-defined components rather than just methodologies. It focuses on **what to build** rather than just how to build it.

Business Value of BIAN

Agility & Innovation



- ✓ Rapid development of new financial products
- ✓ Quick adaptation to market changes
- ✓ Seamless integration of emerging technologies
- ✓ Support for BaaS and embedded finance models

Standardization & Interoperability



- ✓ Common language across banking ecosystem
- ✓ Simplified system integration
- ✓ Reduced vendor lock-in with open standards
- ✓ Enhanced data consistency across systems

Cost Reduction & Efficiency



- ✓ Reduced integration complexity and costs
- ✓ Elimination of duplicate applications
- ✓ More efficient IT resource utilization
- ✓ Standardized development practices

Regulatory Compliance



- ✓ Alignment with regulatory requirements
- ✓ Maintained data integrity and lineage
- ✓ Simplified reporting and audit processes
- ✓ Quick adaptation to new regulations

“ Real-World Value Example

Absa Bank implemented BIAN to transform their services, resulting in the consolidation of **20 payment services down to just 4**. This significantly reduced maintenance costs and complexity while enabling improved customer experiences through a composable service architecture.

BIAN vs TOGAF

Comparison Area	 BIAN	 TOGAF
Focus & Nature	Industry-specific reference architecture with pre-defined service domains for banking operations	Generalized enterprise architecture methodology for developing and managing any enterprise architecture
Primary Purpose	Provides the "what" of banking architecture - components, interfaces, and data models	Provides the "how" of architecture development - process, governance, and methodology
Key Strength	Pre-defined banking services and standardized interfaces that accelerate implementation	Architecture Development Method (ADM) that guides systematic architecture creation and management
Specificity	High - Specifically tailored for banking industry	Low - Generic framework applicable to any industry
When to Choose	When standardized banking components and APIs are the priority	When a robust architectural methodology and governance framework are needed



Complementary Approach

TOGAF and BIAN work together effectively: TOGAF provides the architectural development method (ADM) that can guide the implementation of BIAN's banking-specific content. Together, they offer both process (TOGAF) and industry-specific components (BIAN).

BIAN-First: When banking-specific standardization is the priority.

TOGAF-First: When enterprise-wide architecture methodology is the priority.

Blended Approach: Most common in practice for optimal results

BIAN vs SAFe

Comparison Area	 BIAN	 SAFe
Focus & Nature	Banking-specific service architecture defining "what" to build — components, interfaces, and data models	Agile delivery and organizational framework defining "how" to build — processes, roles, and ceremonies
Primary Purpose	Standardize banking services and facilitate interoperability between systems	Scale agile practices across multiple teams for large-scale software development
Key Strength	Industry-specific components that accelerate standardization and reduce integration costs	Comprehensive framework for organizing teams and delivering solutions at scale
Specificity	Banking domain architecture and components	Software development process and team organization
When to Choose	When standardization of banking services and interfaces is the priority	When organizing agile delivery teams and scaling development is the priority

 **Complementary Approach**

BIAN and SAFe are highly complementary: BIAN defines the banking services and capabilities that need to be built, while SAFe provides the delivery framework for implementing those services at scale through coordinated agile teams.

BIAN-First: Define banking services and interfaces

SAFe-First: Organize teams and delivery process

Blended Approach: Optimal for large banks undertaking digital transformation

BIAN vs Zachman Framework

Comparison Area	 BIAN	 Zachman Framework
Focus & Nature	Prescriptive, industry-specific service architecture providing pre-defined banking components and models	Classification scheme/taxonomy for organizing enterprise architectural artifacts across different perspectives
Primary Purpose	Define standardized banking services and interfaces to improve interoperability	Create a logical structure for classifying and organizing architectural artifacts from different viewpoints
Key Strength	Banking-specific content with practical implementation guidance	Comprehensive framework for ensuring completeness of architectural documentation
Specificity	Hierarchical organization of service domains based on banking capabilities	Matrix of 36 cells organized by perspectives (rows: what, how, where, who, when, why) and abstractions (columns)
When to Choose	When immediate implementation of standardized banking services is the priority	When comprehensive documentation and multiple viewpoints are the priority

Complementary Approach

BIAN and Zachman serve different but compatible purposes: Zachman provides a comprehensive taxonomy for organizing architectural knowledge, while BIAN provides the banking-specific content to populate the Zachman matrix.

BIAN-First: When implementation of banking services is the priority

Zachman-First: When comprehensive documentation structure is the priority

Blended Approach: BIAN provides banking content while Zachman organizes it from different stakeholder perspectives

US Bank Implementation Examples

Several major US banks have adopted BIAN with documented success stories, showing significant improvements in standardization, rationalization, and digital transformation.



Early Adopter

PNC Bank

First US bank to become a BIAN member in 2013

Key Implementations:

- ✓ "Innerpedia" - central repository for inner APIs
- ✓ API Toolkit ensuring BIAN standards adherence
- ✓ Standardized modeling across teams Swagger generator & validator tools

Improved time-to-market



Portfolio Optimization

Major North American Bank

Cognizant case study with a top three US bank

Key Implementations:

- ✓ BIAN 5.0 Service Landscape for application portfolio rationalization
- ✓ Enterprise-wide view of business capabilities
- ✓ Identification of redundant applications
- ✓ Prevention of future application proliferation

Significant cost savings



Comprehensive Adoption

TDECU

Texas Dow Employee Credit Union

Key Implementations:

- ✓ "Whole of bank" adoption of BIAN
- ✓ Elimination of over 60 duplicate applications
- ✓ Highly composable user journeys
- ✓ BIAN-inspired agile organizational model

3x faster time-to-market

BIAN Coreless Bank Initiative

Several major US banks including PNC, Citi, Wells Fargo, and JPMorgan Chase are participating in BIAN's Coreless Bank initiative, promoting efficient modernization of banking software through standardized services and APIs.

- ✓ Reduced integration costs
- ✓ Accelerated innovation
- ✓ Enhanced interoperability
- ✓ Standardized interfaces

Decision Framework for EA Approach

Strategic Questions	Recommendation
What is your bank's primary strategic focus?	B BIAN-first if focusing on digital transformation, customer experience, product innovation T+B TOGAF + BIAN if focusing on cost reduction, process standardization, compliance S+B SAFe + BIAN if focusing on agile delivery, development speed, iterative improvement
What is your current enterprise architecture maturity?	B Integrate BIAN into existing framework if EA maturity is high B+ BIAN to accelerate EA maturity if at medium level T→B Start with TOGAF then phase in BIAN if EA maturity is low
What is your integration complexity?	B+T BIAN + TOGAF for high complexity with many legacy systems B BIAN to accelerate standardization if medium complexity B Pure BIAN approach for optimization if low complexity
What are your external relationships (fintech, partners)?	B BIAN-first if extensive fintech partnerships, open banking focus * Any approach can work with limited external integration
What is your team's existing expertise?	B BIAN if strong industry domain knowledge +B Build on existing knowledge (TOGAF, SAFe), add BIAN →B Phased approach starting with fundamentals if limited EA expertise

Key Guidelines

 **Balance immediate vs. long-term needs:** Consider both quick wins and sustainable architecture

 **Complementary frameworks:**
Frameworks can be combined for maximum effectiveness

 **Start small, scale gradually:**
Begin with a focused domain before wider adoption

Recommendations

1 Assess Current State

Evaluate your current architecture maturity, technology landscape, and strategic priorities before selecting an approach. This includes:

Architecture Inventory

Gap Analysis

Strategic Alignment

2 Consider a Blended Approach

Most successful implementations combine frameworks to leverage their complementary strengths:

TOGAF

EA methodology & governance

BIAN

Banking-specific services

SAFe

Agile delivery at scale

Zachman

Documentation taxonomy

3 Start Focused, Then Expand

1

Select Domain
High-value
business capability

2

Apply BIAN
Standards to
domain

3

Demonstrate
Value
Measure business
benefits

4

Expand
To other domains

4 Ensure Implementation Success



Build Internal Capability

Train architects and developers on BIAN concepts



Engage with BIAN Community

Leverage expertise and contribute to standards



Establish Governance

For maintaining alignment with standards while allowing customization

Key Findings and Conclusion

BIAN Value Proposition



Accelerated Innovation

Enables rapid development of banking products through standardized, reusable service domains



Simplified Integration

Reduces integration complexity and costs through common standards and interfaces



Portfolio Optimization

Enables application rationalization and elimination of redundant services

Framework Synergies

BIAN achieves maximum value when strategically combined with complementary frameworks:

BIAN + TOGAF = Banking-specific EA methodology

BIAN + SAFe = Scaled banking services delivery

BIAN + Zachman = Comprehensive banking documentation

Implementation Success Factors



Start Small

Focused domains first



Build Expertise

Train internal teams



Collaborate

With BIAN community



Govern

Standards alignment

BIAN offers significant business value for banks undertaking digital transformation, particularly when integrated with other complementary frameworks. A thoughtful, phased approach that considers your bank's specific context and needs will yield the greatest benefits.

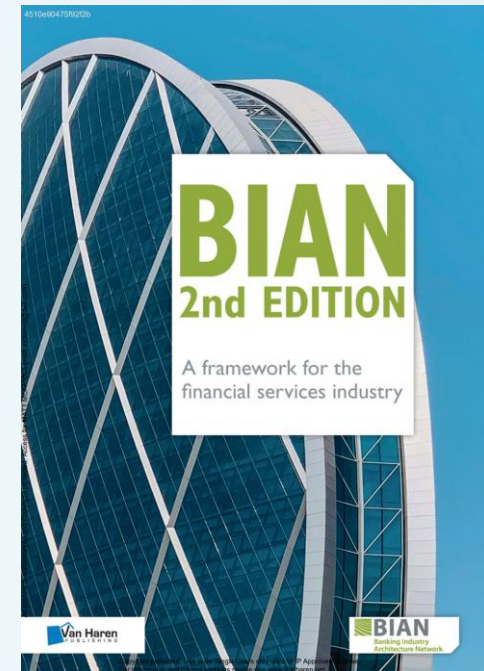
How do you get started with BIAN

The BIAN framework itself is **free** and openly available to all.

To begin with the BIAN framework as an Enterprise Architect, focus on understanding its purpose, aligning it with organizational needs, leveraging available resources, integrating it into your practice, and iterating based on results.

- **Understand BIAN's** aim to standardize and simplify core banking architecture, supporting digital standards and integration, especially for financial services.
- **Assess how BIAN fits** your organization's strategy and needs, choosing to adopt, adapt, combine with other frameworks, or create a custom approach.
- **Utilize BIAN's resources**, participate in the community, and engage in events and training to learn best practices and remain updated.
- **Integrate BIAN reference architectures and methodologies** into enterprise architecture processes, aligning to business capabilities and service domains.
- **Start with pilot implementations**, monitor outcomes, and refine the approach based on results and evolving business needs.

[Join BIAN Today](#)



2025



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ABSA's BIAN Adoption alignment with the FSI Digital Transformation Framework

ABSA's BIAN adoption with TCS aligns significantly with the **10 critical elements** of effective FSI digital transformation.

Key Alignments & Supporting Research Insights:

Architecture & Technology Modernization:

- **ABSA:** Modular, microservices-based architecture using BIAN APIs for decoupling and standardization. Enabled cloud readiness.
- **Framework Alignment:** Single platform strategy, composable & decoupled systems.

Customer-Centricity & Digitizing Services:

- **ABSA:** Vision to be "digital bank of choice", faster launch of digital products, leading to improved customer satisfaction.
- **Framework Alignment & Research Theme 2** (Enhancing Customer Experience): P15: "customer experience is obviously the sole purpose... behind every digital transformation".

Leadership & Organizational Collaboration (Culture):

- **ABSA:** CIO/Chief Architect-led vision, emphasis on collaboration with all stakeholders, and a defined execution roadmap.
- **Framework Alignment & Research Theme 4** (Collaborative Culture): P03: "The secret isn't in technology so much as it is in cultural adoption". P14: "Definitely executive sponsorship...".

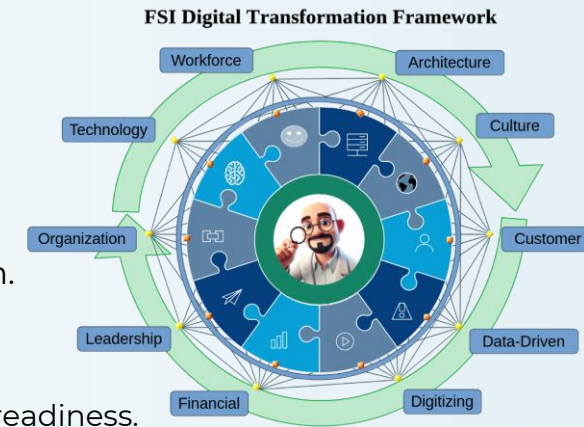
Accelerating Product Development & Financial Outcomes:

- **ABSA:** Faster Time-To-Market via CI/CD, DevOps, BIAN standardization. Achieved cost reduction and increased revenue.
- **Framework Alignment & Research Theme 1** (Accelerating Product Development).

Data-Driven Foundation & Skilled Workforce:

- **ABSA:** Mapped data elements to BIAN BOM, utilized experienced teams and BIAN experts from TCS.
- **Framework Alignment & Research Theme 3** (Data-Driven Decision-Making - foundational aspect).

ABSA's practical application of BIAN standards provides real-world validation for a holistic, multi-faceted approach to digital transformation, as advocated by the FSI DT Framework and supported by insights from U.S. banking leaders.



The 20 Resources Used in the BIAN Assessment Study



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Resources used in this study

These resources formed the foundation of our comprehensive assessment of BIAN and its value compared to other enterprise architecture approaches for the banking industry.

Primary Resources on BIAN

1. Banking Industry Architecture Network (BIAN) Official Website

<https://bian.org/>

Official information about BIAN, its structure, mission, and member organizations

2. BIAN Success Stories

<https://bian.org/success-stories/>

Case studies and testimonials from banks implementing BIAN

3. BIAN Implementation Examples

https://bian.org/wp-content/uploads/2024/11/BIAN_Implementation_Examples_v1.pdf

Detailed case studies from banks like PNC, Absa, and others implementing BIAN

4. BIAN Service Landscape Overview

<https://bian.org/deliverables/service-landscape/>

Details about BIAN's reference structure for categorizing service domains

TOGAF and Enterprise Architecture Resources

5. The Open Group Architecture Framework (TOGAF)

<https://www.opengroup.org/togaf>

Official information on TOGAF methodology from The Open Group

6. TOGAF and BIAN Integration Resources

<https://blog.opengroup.org/2012/08/30/togaf-and-bian-a-strong-proposition-for-the-banking-industry/>

Article on how TOGAF and BIAN complement each other in banking

7. What is TOGAF? Enterprise Architecture Methodology Overview

<https://www.cio.com/article/228328/what-is-togaf-an-enterprise-architecture-methodology-for-business.html>

CIO article explaining TOGAF methodology and business benefits



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SAFe (Scaled Agile Framework) Resources

8. SAFe Framework Overview

<https://framework.scaledagile.com/>

Official SAFe framework guide and interactive resources

9. Scaled Agile Framework Values & Principles

<https://www.atlassian.com/agile/agile-at-scale/what-is-safe>

Overview of SAFe's core values, principles, and implementation approaches

Zachman Framework Resources

10. TOGAF vs. Zachman Framework Comparison

<https://www.visual-paradigm.com/guide/togaf/togaf-vs-zachman-framework/>

Detailed comparison between TOGAF and Zachman Framework approaches

11. Comparison of Enterprise Architecture Frameworks

<https://www.leanix.net/en/blog/5-enterprise-architecture-frameworks>

Comparison including Zachman and other enterprise architecture frameworks

US Banking Implementation Examples

12. BIAN Coreless Bank Initiative

<https://bian.org/news-room/bian-launches-coreless-bank-initiative-6-major-global-banks/>

Information on major US banks participating in BIAN initiatives

13. Modern AWS Data Strategy and Architecture for Banking using BIAN Framework

<https://aws.amazon.com/blogs/industries/modern-aws-data-strategy-and-architecture-for-banking-using-bian-framework/>

Implementation strategy for BIAN framework using cloud infrastructure

14. BIAN Adoption at Zafin

<https://medium.com/engineering-zafin/bian-adoption-at-zafin-6cb116c59796>

Insights on how fintech providers are adopting BIAN standards



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Comparison and Analysis Resources

15. Comparison Between Enterprise Architecture Frameworks

<https://www.bcs.org/articles-opinion-and-research/a-comparison-of-the-top-four-enterprise-architecture-frameworks/>

BCS comparison of major enterprise architecture frameworks

16. How BIAN Can Help Drive Coreless Banking

<https://www.thoughtworks.com/en-us/insights/blog/platforms/bian-coreless-banking>

Analysis of how BIAN supports modern banking transformation

17. TOGAF vs. BIAN Comparison

<https://conexiam.com/togaf-vs-bian/>

Detailed examination of how TOGAF and BIAN complement each other

Implementation Challenges and Benefits

18. BIAN Implementation Challenges and Benefits Overview

<https://www.fusion5.com/au/integration-services/blogs/what-is-bian/>

Summary of challenges and benefits when implementing BIAN

19. BIAN Framework – Banking Disruption

<https://blog.iospeed.com/bian-framework-banking-disruption-7e75c764c29f>

Analysis of how BIAN is transforming banking architecture

20. Why BIAN Compliance is the Future of Global Lending

<https://netsoltech.com/blog/bian-compliance>

Benefits of BIAN compliance in the lending sector

