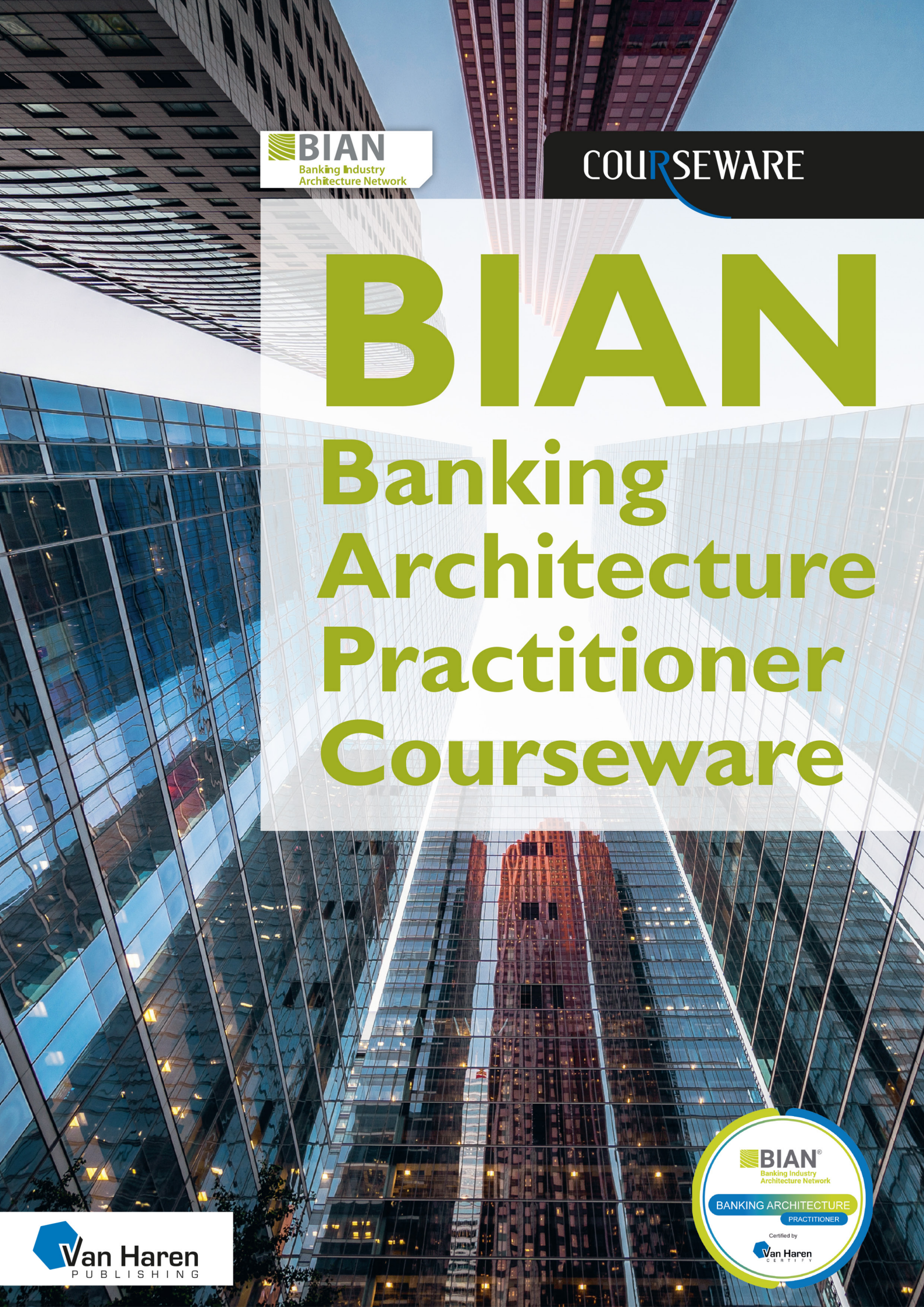
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BANKING ARCHITECTURE
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BIAN Banking Architecture
Practitioner Courseware v3

Colophon

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Publisher:	Van Haren Publishing, ‘s-Hertogenbosch
ISBN Hard Copy:	9789401814355
Edition:	First edition, first print, February, 2026
Design:	Van Haren Publishing, ‘s-Hertogenbosch

For further information about Van Haren Publishing please e-mail us at: info@vanharen.net or visit our website: www.vanharen.net

Publisher about the Courseware

The Courseware was created by experts from the industry who served as the author(s) for this publication. The input for the material is based on existing publications and the experience and expertise of the author(s). The material has been revised by trainers who also have experience working with the material. Close attention was also paid to the key learning points to ensure what needs to be mastered.

The objective of the courseware is to provide maximum support to the trainer and to the student, during his or her training. The material has a modular structure and according to the author(s) has the highest success rate should the student opt for examination. The Courseware is also accredited for this reason, wherever applicable.

In order to satisfy the requirements for accreditation the material must meet certain quality standards. The structure, the use of certain terms, diagrams and references are all part of this accreditation. Additionally, the material must be made available to each student in order to obtain full accreditation. To optimally support the trainer and the participant of the training assignments, practice exams and results are provided with the material.

Direct reference to advised literature is also regularly covered in the sheets so that students can find additional information concerning a particular topic. The decision to leave out notes pages from the Courseware was to encourage students to take notes throughout the material. Although the courseware is complete, the possibility that the trainer deviates from the structure of the sheets or chooses to not refer to all the sheets or commands does exist. The student always has the possibility to cover these topics and go through them on their own time. It is recommended to follow the structure of the courseware and publications for maximum exam preparation.

The courseware and the recommended literature are the perfect combination to learn and understand the theory.

-- Van Haren Publishing

Other publications BY Van Haren Publishing

Van Haren Publishing (VHP) specializes in titles on Best Practices, methods, frameworks and standards within four domains:

- IT Management
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- Project Management

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Van Haren Publishing is part of the Van Haren Group and additional to the book publishing also provides the following services: accredited training materials and e-learning through Van Haren Learning Solutions, as well as independent professional certification via examination through Van Haren Certify.

Topics are (per domain):

IT Management	IT Service Management	FitSM, ISM®, ISO/IEC20000, IT4IT®, ITIL®, VerISM®, SAF, TRIM, XLA®
	Data Management	Data literacy, Data visualization, DMBOK
	IT Asset Management	HAM, ITAM, SAM
	IT Security Management	BIO, ISO/IEC27001, NIS2
	Test Management	CTAP
	Application Management	ASL
	Other	eCF, IT-CMF, Scrum
Project Management	Project Management	Half Double, ICB, ISO/IEC21500, P3.express, PM2, PMBOK Guide, Praxis, PRINCE2
	Agile	Agile, Agile PM
	Other	PMO
Business Management	Operations Management	Lean, Lean Six Sigma, OBM, OMC, RASCI
	Contract Management	CATS CM, CATS RVM, IACCM World
	Business Information Management	BiSL, DID
	Artificial Intelligence	AI, Generative AI
	Outsourcing	OPBOK
Enterprise Architecture	Enterprise Architecture	BIAN, TOGAF
	Modeling	ArchiMate, BPMN
	Software Architecture	ISAQB
	Other	Open Agile Architecture

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Self-Reflection of understanding Diagram

'What you do not measure, you cannot control.'' – Tom Peters

Fill in this diagram to self-evaluate your understanding of the material. This is an evaluation of how well you know the material and how well you understand it. In order to pass the exam successfully you should be aiming to reach the higher end of Level 3. If you really want to become a pro, then you should be aiming for Level 4. Your overall level of understanding will naturally follow the learning curve. So, it's important to keep track of where you are at each point of the training and address any areas of difficulty.

Based on where you are within the Self-Reflection of Understanding diagram you can evaluate the progress of your own training.

Level of Understanding	Before Training (Pre-knowledge)	Training Part 1 (1st Half)	raining Part 2 (2nd Half)	After studying / reading the book	After exercises and the Practice exam
Level 4 ***I can explain the content and apply it .***					
Level 3 I get it! ***I am right where I am supposed to be.***					Ready for the exam!
Level 2 ***I almost have it but could use more practice.***					
Level 1 ***I am learning but don't quite get it yet.***					

(Self-Reflection of Understanding Diagram)

Write down the problem areas that you are still having difficulty with so that you can consolidate them yourself, or with your trainer. After you have had a look at these, then you should evaluate to see if you now have a better understanding of where you actually are on the learning curve.

Troubleshooting

Problem areas: ***Topic:***

Part 1

Part 2

You have gone through the book and studied.

You have answered the questions and done the practice exam.

Agenda

DAY 1	
BIAN Architecture Practitioner Course Scope	**Book chapter/section**
Introduction & Fundamentals Recap	**Chapter 1,2**
BIAN Core Concepts	2
BIAN and Standards Positioning	1.3
BIAN Framework and Toolbox	1.4
Explaining the BIAN Architecture	**Chapter 2,5**
The BIAN Metamodel	2.2
BIAN for a Holistic View of the Enterprise	4,5
The Service Landscape	2.3
The Blueprint as a Frame of Reference	5.1
Assembling the Enterprise Blueprint	5.2
Value Streams	2.4,2.8
BIAN for the Business Layer	**Chapter 5,6,7**
BIAN for Business Architecture	5,6
BIAN for Business Change and Investment Portfolio	7.3
Business Capabilities	2.10
BIAN for High Level Business Design	2.9
Service Domain and Pattern	2.2
Business Scenarios and Wireframes	2.9
BIAN and Information Architecture	Chapter 8
BIAN Business Object Model (BOM)	Section 2.6
Control Record and Information Profile	Section 2.5
DAY 2	
BIAN Architecture Practitioner Course Scope	**Book chapter/section**
BIAN for Integration Architecture	Chapter 9
Service Operations	Section 2.7
Semantic API	Section 2.7
Tailoring BIAN	**Chapter 4**
Tailoring BIAN for the Enterprise	4.2
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Syllabus
BIAN Banking Architecture Practitioner Certification (Version 3)

Version 3.4

A versioning table can be found here: https://www.vanharen.net/standards/bian/bian-versioning-table/

This material contains diagrams and text information based upon:

BIAN - the Banking Industry Architecture Network.

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Introduction

This syllabus outlines the knowledge the candidates need to master in order to pass the BIAN Banking Architecture Practitioner Certification exam. It provides suggestions for preparation and highlights the benefits of taking this exam.

The Financial Services ecosystem in turmoil

Disruptive technology is changing the playing field for consumer services in general and financial services in particular. It is not only technology that is changing the scene, new regulations are also changing the playing field dramatically. They force financial institutions to disclose financial information to Third Party Providers (TPPs), providing access to financial services for new players and facilitating competition from FinTechs and RegTechs.

Financial information requirements and financial services are changing at a very high speed. The financial ecosystem is continuously changing, at an ever-increasing pace. This requires an adaptive and agile banking business, supported by an agile organization and ICT platform. Adaptability to new regulations, service requirements, new market players and stakeholders drives the speed and dynamics of the financial world.

Financial institutions were among the first to automate their businesses and are now among the most digitalized service providers. They have pervasive but often complex legacy ICT platforms, with lots of duplication of functionality and data. Monolithic systems, stovepipe systems are connected through point-to-point connections with numerous interface adapters. These legacy systems are a barrier to reacting in a timely and cost-effective manner to market and ecosystem changes. Their complexity results in inflexible/unresponsive systems, inflated enhancement, increasing maintenance and operational costs, and an inability to rapidly leverage advanced solutions, technologies, approaches and business models.

In order to be adaptive in rapidly changing circumstances, financial institutions need agile banking and ICT architectures on an enterprise level. BIAN supports financial institutions in elaborating such a target architecture and in adopting a step-by-step migration towards that target.

The Banking Industry Architecture Network and its mission

The Banking Industry Architecture Network (BIAN) is a global, not-for profit association of banks, solution providers, consultancy companies, integrators and academic partners with the shared aim of defining a semantic standard for the banking industry covering the business and application architectural layers and the behavior, services and information viewpoints.

The BIAN Association strives to enhance the flexibility and agility of financial services systems by improving the integration of these with an architecture that is based on services.

BIAN's vision and expectation is that a standard definition of business functions, service interactions and business objects which describe the general construct of any bank will be of significant benefit to the industry.

BIAN's mission is to provide the world with the best banking architecture framework and banking standard. BIAN provides a trusted roadmap for constant innovation.

The goal of the BIAN Association is to develop the most important content, concepts and methods in interoperability, supporting the aim of lower integration costs in the financial services industry and facilitating business innovation and agility by:

- Providing an architecture framework with all of the necessary elements, tools and methodologies for a sustainable operational model through the adoption of, and alignment with, available market standards.
- Focusing on the definition of semantic services and/or API-definitions to improve the semantic integration of the financial services landscapes.
- Enabling the financial services industry to develop and run a loosely coupled environment successfully.
- Gaining acceptance from the members of the BIAN Association and the industry of the way in which the requirements will be implemented by both financial institutions and solution suppliers, resulting in the defined services becoming the de-facto standard in the financial services industry.

The BIAN Certification roadmap

The BIAN Certification roadmap offers role-specific training designed for cross-team alignment. All candidates start with a core Foundation Certification before progressing to one of four Practitioner paths:

- Enterprise Architect
- Solution Architect/Developer
- Data Architect, or
- Business Professional.

These certifications are structured to ensure BIAN teams work to the best of their ability, enabling organizations to extract maximum value from the BIAN framework. More details on the BIAN Certification roadmap can be found here.

The BIAN Banking Architecture Practitioner Certification

The BIAN Enterprise Architecture Practitioner exam leads to the official BIAN Enterprise Architecture Practitioner Certification by the Banking Industry Architecture Network. It is carried out by Van Haren Learning Solutions.

The BIAN Banking Architecture Practitioner Certification builds on the Foundation level and confirms that participants can apply BIAN in real-world banking architecture and transformation initiatives. It covers the added value BIAN provides to the financial industry and its service providers, and goes further by focusing on how to use BIAN's Reference Architecture for the Financial Industry in practice -to design, structure, and evolve interoperable and manageable banking capabilities and services.

This Practitioner level includes a strong understanding of the design principles and key architectural elements of the BIAN Reference Architecture, and how these can be used to achieve tangible outcomes such as:

- Reducing integration cost through standardized service boundaries and consistent interaction patterns.
- Maximizing interoperability across platforms, vendors, and ecosystems.
- Improving enterprise manageability by enabling modularity, clearer ownership, and controlled evolution of capabilities.
- It also includes an understanding of the relationships between BIAN and other standards, enabling practitioners to position BIAN effectively within an enterprise architecture and broader industry landscape.

Purpose and learning focus

This certification validates that professionals can:

- Explain the added value and intent of BIAN and translate it into architectural decisions.
- Apply BIAN's design principles and architectural elements to structure banking domains and services.
- Use the BIAN Reference Architecture to create more transparent, modular, and interoperable ICT systems.
- Evaluate and align BIAN with other standards and frameworks used in financial services.
- Support practical adoption by connecting business needs to BIAN-aligned architectural solutions.

Target audience

The BIAN Banking Architecture Practitioner Certification is intended for professionals in, or serving, financial institutions, such as:

- Enterprise and solution architects.
- Consultants and senior consultants.
- Tooling providers, software solution providers, integrators, and third-party service providers.
- Business and information architects.
- Integration specialists and API designers working on interoperability.
- Transformation and change managers supporting architecture-led modernization.

Key benefits of the BIAN Practitioner Certification are:

- It enables professionals to leverage BIAN effectively in practical architecture and transformation work.
- It strengthens professionals' financial services architecture skills, supporting the creation of more transparent ICT landscapes.
- It provides professionals and their organizations with a competitive advantage in BIAN-aligned initiatives and ecosystems.
- It serves as a hallmark of professionalism for banking professionals and banking architects.

Certification definition

The BIAN Banking Architecture Practitioner certification is a vital component of the BIAN Banking Architecture Certification program. This certification validates a candidate's understanding of the BIAN Reference Architecture for the Financial Industry, including its advantages to the financial sector and its service providers.

The certification also verifies the candidate's knowledge about the design principles and elements of the Reference Architecture and its ability to reduce integration costs, increase interoperability, and enhance enterprise manageability.

BIAN Banking Architecture Practitioner Certification requirements

Vouchers for the Certification exam are available through accredited trainers and Van Haren Group.

The knowledge of the candidates will be tested through a multiple-choice exam. An overview of the exam characteristics is given in Table 1.

All exam candidates will get access to the online exam environment and will need to answer 60 multiple-choice questions within 60 minutes.

70% of the questions need to be answered correctly (at least 42 of the 60 questions) in order to pass.

Questions can have one to many correct answers. The number of correct answers is not always indicated in the question. Negative questions (… NOT…) are included. Candidates are advised to read both questions and possible answers with care.

The candidate will receive the result immediately after the exam. (Digital) Access to their certificate will be given once they have passed.

The candidate can take a number of trial exams, but only one actual Certification exam. Taking trial exams before attempting the actual Certification exam, is highly recommended.

Table 1 Overview of BIAN Banking Architecture Practitioner Certification exam characteristics

Number of questions:	60
Time (minutes) for the exam:	60 minutes
Passing grade:	70%
Open/closed book:	Closed
Language:	English
Exam format:	Online
Type of question:	Multiple choice One to many possible correct answers Negative questions included

Validity of the Certification

The BIAN Banking Architecture Practitioner Certificate is valid for two years.

The BIAN Banking Architecture Practitioner Certification in the Bloom Taxonomy

The BIAN Banking Architecture Practitioner Certification audits candidates at the Bloom Levels 1 and 2.

This means (according to Bloom's Revised Taxonomy):

- Remembering: Bloom Level 1
- Understanding: Bloom Level 2

Weight of the BIAN Banking Architecture Practitioner topics

The candidate's knowledge will be tested on the topics enumerated in Table 2. Each topic has a different weighting. The number of exam questions testing that topic will be chosen according to this weight.

Table 2 BIAN Banking Architecture Practitioner Certification exam topics and their weight

Category	**Weight (number of questions)**	**Level of cognition (Bloom level)**
Introducing BIAN and its framework	7 12%	1 & 2
Principles and approach	5 10%	1 & 2
The architecture	20 36%	1 & 2
Applying the standard: general abilities	7 12%	1 & 2
Applying the standard: layers and transversal views	16 27%	1 & 2
BIAN and TOGAF	2 3%	1 & 2

Preparing for the BIAN Banking Architecture Practitioner Certification exam

The BIAN Banking Architecture Practitioner Certification is based on knowledge articulated in the publication "BIAN 2nd Edition – a framework for the financial services industry" (ISBN Hard copy: 978 94 018 0768 5).

This book summarizes the information that is available in the Guides, White Papers and Webinars, available on the BIAN website.

Self-study is not allowed for the BIAN Banking Architecture Practitioner course, however. On top of the training course, it's advised to take about 16 hours to study, depending on existing knowledge. It is recommended that candidates have a working knowledge of business and/or application architecture.

To support the candidates, an accredited BIAN Architecture Practitioner training course is available via Accredited Education Partners. You can ask BIAN Services or Van Haren Learning Solutions (info@vanharen.net) for a reference.

Table 3 gives an overview of the exam topics and where they are covered in the accredited training course and the book "BIAN 2nd Edition – a framework for the financial services industry".

Table 3 Exam topics – Training module and literature mapping

Category	Relevant course sections	Weight (number of questions)	Level of cognition (Bloom level)
Introducing BIAN and its Framework (Basic) • The BIAN Association, its vision, mission, goals, and benefits Section 1.1 • Positioning BIAN in the standards landscape Section 1.3 Section 2.1 Chapter 11 • How BIAN evolves - a member-driven architecture Subsection 1. 4.1 • The BIAN Framework is a toolbox Subsections 1.4.2; 1.4.3	Introduction & Fundamentals Recap, BIAN Core Concepts, BIAN and Standards Positioning, BIAN Framework and Toolbox	3	1
Introducing BIAN and its Framework (Advanced) • The BIAN Association, its vision, mission, goals, and benefits Section 1.1 • Positioning BIAN in the standards landscape Section 1.3 Section 2.1 Chapter 11 • How BIAN evolves - a member-driven architecture Subsection 1. 4.1 • The BIAN Framework is a toolbox Subsections 1.4.2; 1.4.3	Introduction & Fundamentals Recap, BIAN Core Concepts, BIAN and Standards Positioning, BIAN Framework and Toolbox	4	2
Principles and approach (Basic) • Agile principles Subsections 1.2.2; 1.2.3 • Changing architecture thinking - building blocks vs. process-based architecture Subsection 1.2.4	Introduction & Fundamentals Recap, BIAN Core Concepts	2	1
Principles and approach (Advanced) • Agile principles Subsections 1.2.2; 1.2.3 • Changing architecture thinking - building blocks vs. process-based architecture Subsection 1.2.4	Introduction & Fundamentals Recap, BIAN Core Concepts	3	2

The architecture (Basic) • The BIAN Metamodel Section 2.2 • The Service Landscape Section 2.3 • Service Domain and its pattern Section 2.4 • Control Record and Information Profile and their patterns Section 2.5 • Business Object Model and its approach & patterns Section 2.6 • Service Operations and Semantic API and their patterns Section 2.7 • Business Scenario and Wireframe Section 2.9 • Business Capability Section 2.10 • Value Streams (new course content -reference to be developed)	Explaining the BIAN Architecture, The BIAN Metamodel, The Service Landscape, The Blueprint as a Frame of Reference, Assembling the Enterprise Blueprint, Value Streams, Service Domain and Pattern, Business Scenarios and Wireframes, BIAN Business Object Model (BOM), Control Record and Information Profile, Service Operations, Semantic API, Business Capabilities	4	1
The architecture (Advanced) • The BIAN Metamodel Section 2.2 • The Service Landscape Section 2.3 • Service Domain and its pattern Section 2.4 • Control Record and Information Profile and their patterns Section 2.5 • Business Object Model and its approach & patterns Section 2.6 • Service Operations and Semantic API and their patterns Section 2.7 • Business Scenario and Wireframe Section 2.9 • Business Capability Section 2.10 • Value Streams (new course content -reference to be developed)	Explaining the BIAN Architecture, The BIAN Metamodel, The Service Landscape, The Blueprint as a Frame of Reference, Assembling the Enterprise Blueprint, Value Streams, Service Domain and Pattern, Business Scenarios and Wireframes, BIAN Business Object Model (BOM), Control Record and Information Profile, Service Operations, Semantic API, Business Capabilities	16	2
Applying the standard: general abilities (Basic) • Common Frame of Reference - ambition level in use as Section 4.1 • Tailoring Section 4.2 • Gradual introduction Section 4.3	Tailoring BIAN, Tailoring BIAN for the Enterprise, The Service Landscape	3	1
Applying the standard: general abilities (Advanced) • Common Frame of Reference - ambition level in use as Section 4.1 • Tailoring Section 4.2 • Gradual introduction Section 4.3	Tailoring BIAN, Tailoring BIAN for the Enterprise, The Service Landscape	7	2

Applying the standard: layers and transversal views (Basic) • A holistic overview of the enterprise Chapter 5 • Business layer Chapter 6 • Application layer Chapter 7 • Information and data Chapter 8 • Interoperability Chapter 9	BIAN for a Holistic View of the Enterprise, BIAN for the Business Layer, BIAN for Business Architecture, BIAN for Business Change and Investment Portfolio, BIAN and Information Architecture, BIAN for Integration Architecture, BIAN for Application Architecture	2	1
Applying the standard: layers and transversal views (Advanced) • A holistic overview of the enterprise Chapter 5 • Business layer Chapter 6 • Application layer Chapter 7 • Information and data Chapter 8 • Interoperability Chapter 9	BIAN for a Holistic View of the Enterprise, BIAN for the Business Layer, BIAN for Business Architecture, BIAN for Business Change and Investment Portfolio, BIAN and Information Architecture, BIAN for Integration Architecture, BIAN for Application Architecture	14	2
BIAN and TOGAF (Basic) • BIAN and TOGAF Chapter 10	BIAN and TOGAF	1	1
BIAN and TOGAF (Advanced) • BIAN and TOGAF Chapter 10	BIAN and TOGAF	1	2

Exam regulations

General rules

A BIAN Banking Architecture Practitioner Certification is an prestigious title, and fraud is not tolerated. Your exam will be immediately rejected if fraud is found to have been committed during or after completion of the exam. As a result, you will not be reimbursed for your examination fees.

If you fail to pass the exam, you will not receive a certificate. This also means that you must purchase and take a new exam for your Certification. Every candidate only gets one attempt per exam to succeed.

Sharing of exam questions is illegal

It is not allowed to share exam questions with others or make them public. This is a violation of the copyright and IP of the BIAN Association and Van Haren Learning Solutions. Doing so can lead to legal action by Van Haren Learning Solutions with potentially harmful consequences.

Key terms and concepts

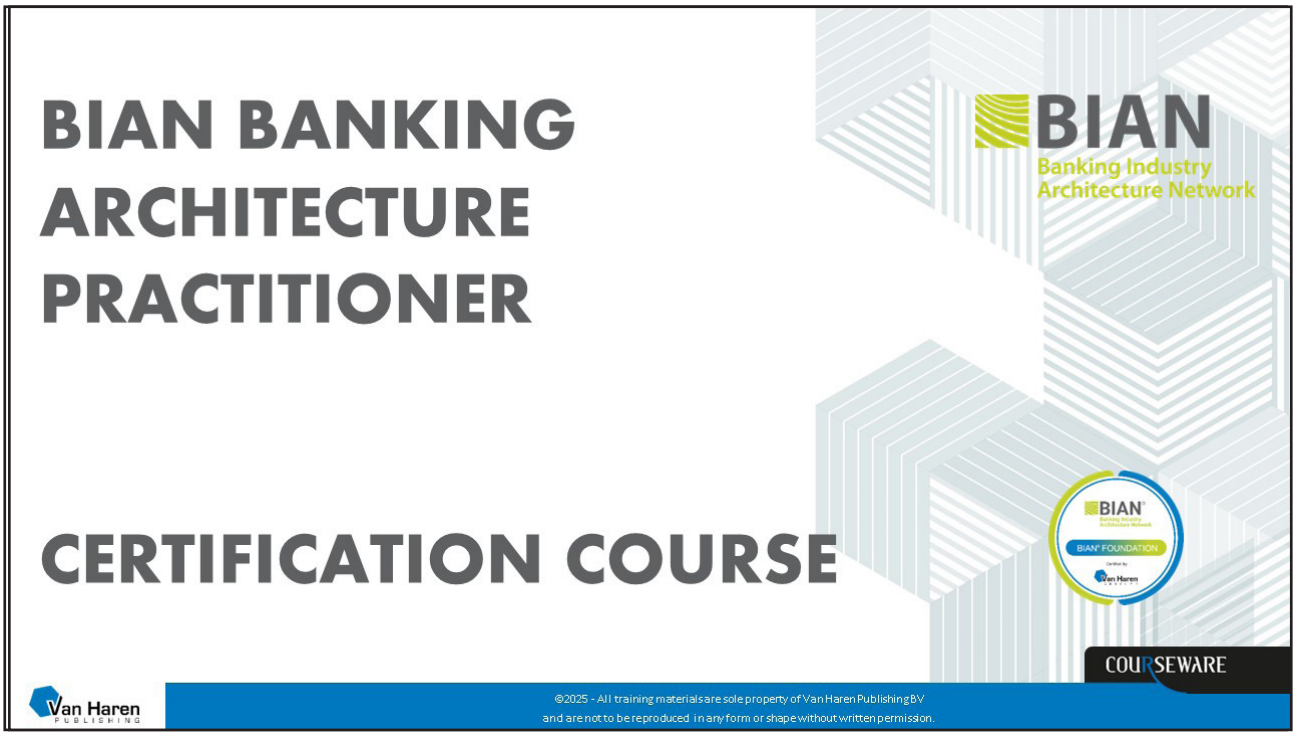
The terms and concepts described in Table 4 need to be known in order to successfully pass the BIAN Banking Architecture Practitioner Certification exam.

Table 4 Terms and expressions, key to taking the BIAN Banking Architecture Practitioner Certification exam.

Term/expression	Definition or meaning, as used in the BIAN context
Action Term	A fundamental unit of behavior that characterizes the purpose of a Service Operation.
API Swagger File	A machine-readable format (according to Swagger[1] ™) of a semantic API description.
Asset Type	Something tangible or intangible the bank has ownership and/or influence over, that can create value for the bank.
Behavior Qualifier	A set of business information that qualifies (i.e., refines) the Control Record of a Service Domain.
Behavior Qualifier Type	A type of information that refines the Generic Artifact and specifies a classification of Behavior Qualifiers.
BIAN BOM	Reference information architecture model for the financial industry.
BIAN Framework	BIAN's Reference Architecture for the Financial Services Industry, and its standard, and the toolbox BIAN offers in support for their adoption.
BIAN Metamodel	The constructs and rules according to which the BIAN Architecture models the reality of the financial industry.
Business Area	A grouping of Business Domains used for a structured presentation of the Service Landscape.
Business Capability	A particular ability that a business may possess or exchange to achieve a specific purpose.
Business Domain	A grouping of Service Domains used for a structured presentation of the Service Landscape.
Business Object	Something that exists in reality, concrete or abstract, and participates and/or influences the nature of the business.
Business Scenario	A linked sequence of interactions between Service Domains in response to a business event.
Canonical	In a common language, meant to enable communication between "speech communities".
Control Record	A set of business information that reflects all information needed to support the fulfillment of the role of Service Domain on instances of an Asset Type.
Customizing the BIAN Architecture	Adding/deleting and adapting elements of the BIAN Architecture in view of the specificities of the bank.
First Order Connection	The service dependency between two Service Domains, one offering the service and one consuming the service.
Frame of Reference	The set of reference or anchor points offered by BIAN, that enable a unique identification, understanding and positioning of the elements of a bank.
Functional Pattern	A behavior or mechanism that can be applied to some asset in the execution of commercial business.
Generic Artifact	The general type of artifact produced and/or managed by any Service Domain that conforms to the Functional Pattern.
Implementation agnostic	Indicating *what* needs to be done/known and *not how and with what* this needs to be implemented.
Information Profile	The information required for a Service Domain to function.

1 Swagger™ allows you to describe the structure of your APIs so that machines can read them. It enforces adherence to the Open API Specification.

Message	The input and output parameters exchanged through a Semantic API Endpoint.
Reference Architecture for the Financial Services Industry	The architecture model in which BIAN captures the reality of the financial industry.
Semantic	Expressed in business language, indicating *what* needs to be done/known and *not how and with what* this needs to be implemented.
Semantic API	The collection of the Semantic API Endpoints of one Service Domain.
Semantic API Endpoint	An access point where one Service Operation offered by one Service Domain is made available to the environment.
Service Connection	A connection between two BIAN Service Domains, in the context of a Business Scenario or Wireframe, realized by a Service Operation.
Service Domain	An elemental or atomic functional building block that can be service enabled as a discrete and unique business responsibility.
Service Domain BOM	Model of the business information, governed by a Service Domain, modeled according to the BOM approach.
Service Landscape	A representation that organizes the BIAN Service Domains and facilitates access to them.
Service Operation	A business service that is exposed by a Service Domain.
Standard	Element of BIAN's Reference Architecture for the Financial Services Industry for which it is the ambition to achieve a consensus among leading banks and providers in the financial services industry, which in due time should lead to standardized services.
Tailoring the BIAN Architecture	Detailing the descriptions of the elements of the BIAN Architecture and customizing it.
Technology agnostic	Unbiased towards what technology is used for implementations.
Wireframe	An interaction representing the available Service Connections for a selection of Service Domains.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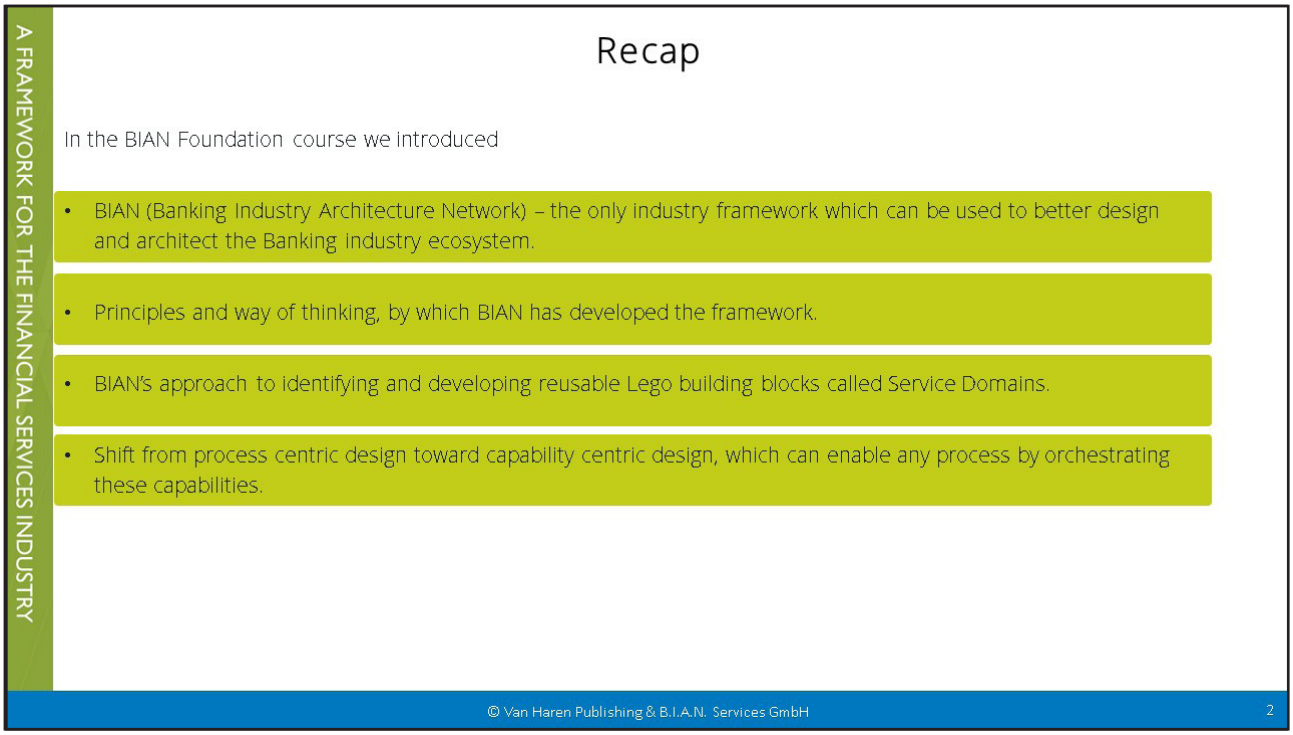
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
Recap
In the BIAN Foundation course we introduced
• BIAN (Banking Industry Architecture Network) – the only industry framework which can be used to better design and architect the Banking industry ecosystem.
• Principles and way of thinking, by which BIAN has developed the framework.
• BIAN's approach to identifying and developing reusable Lego building blocks called Service Domains.
• Shift from process centric design toward capability centric design, which can enable any process by orchestrating these capabilities.
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A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Course Objectives of BIAN Architecture Practitioner

In this course we will

- Delve deeper into the BIAN framework.
- Understand BIAN terminology and metamodel
- Have a working knowledge of the model elements, artifacts of the BIAN reference architecture
- Explore how BIAN is applied at the different levels of architecture in the enterprise
- Be able to explore the BIAN digital repository
- Be comfortable leveraging BIAN artifacts for architecture

 3

A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

BIAN Architecture Practitioner Certification Training – 2 Days

Day 1

BIAN Architecture Practitioner Course Scope	Book chapter/section
Introduction & Fundamentals Recap	**Chapter 1,2**
BIAN Core Concepts	2
BIAN and Standards Positioning	1.3
BIAN Framework and Toolbox	1.4
Explaining the BIAN Architecture	**Chapter 2,5**
The BIAN Metamodel	2.2
BIAN for a Holistic View of the Enterprise	4,5
The Service Landscape	2.3
The Blueprint as a Frame of Reference	5.1
Assembling the Enterprise Blueprint	5.2
Value Streams	2.4,2.8
BIAN for the Business Layer	**Chapter 5,6,7**
BIAN for Business Architecture	5,6
BIAN for Business Change and Investment Portfolio	7.3
Business Capabilities	2.10
BIAN for High Level Business Design	2.9
Service Domain and Pattern	2.2
Business Scenarios and Wireframes	2.9
BIAN and Information Architecture	**Chapter 8**
BIAN Business Object Model (BOM)	Section 2.6
Control Record and Information Profile	Section 2.5

Day 2

BIAN Architecture Practitioner Course Scope	Book chapter/section
BIAN for Integration Architecture	**Chapter 9**
Service Operations	Section 2.7
Semantic API	Section 2.7
Tailoring BIAN	**Chapter 4**
Tailoring BIAN for the Enterprise	4.2
BIAN for Application Architecture	**Chapter 7,9**
BIAN for High Level Design of Application Systems	7
Linking to the Technology Landscape	7.2
BIAN for Application Architecture Styles	7
Supporting Application Service Landscape Mgmt	9.2
BIAN for Future-Proof APIs	9.3
BIAN and TOGAF	**Chapter 10**
BIAN and other Standards Bodies	**Chapter 10**
Case Study	

In this course we will:

- Delve deeper into the BIAN Framework.
- Understand BIAN terminology and metamodel
- Have a working knowledge of the model elements, artifacts of the BIAN Reference Architecture
- Explore how BIAN is applied at the different levels of architecture in the enterprise
- Be able to explore the BIAN digital repository
- Be comfortable leveraging BIAN artifacts for architecture

 4

A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Purpose of the BIAN Certification

General benefits of the BIAN Certification

- It enables professionals and financial service providers to leverage the benefits of BIAN.
- It creates a baseline of knowledge needed to effectively use BIAN.
- It increases the amount of BIAN knowledge for owners and ambassadors in the market and thereby supports the general usage and adoption of BIAN.

Benefits for professionals

- It enables professionals to leverage the benefits of BIAN.
- It helps in the authentication of banking professionals and banking architects and supports their credibility.
- It increases the knowledge and general skills of professionals regarding financial services providers and enables the creation of more transparent IT systems within.
- It provides professionals and their organizations with a competitive advantage.

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A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Training & Certification Landscape - Individuals

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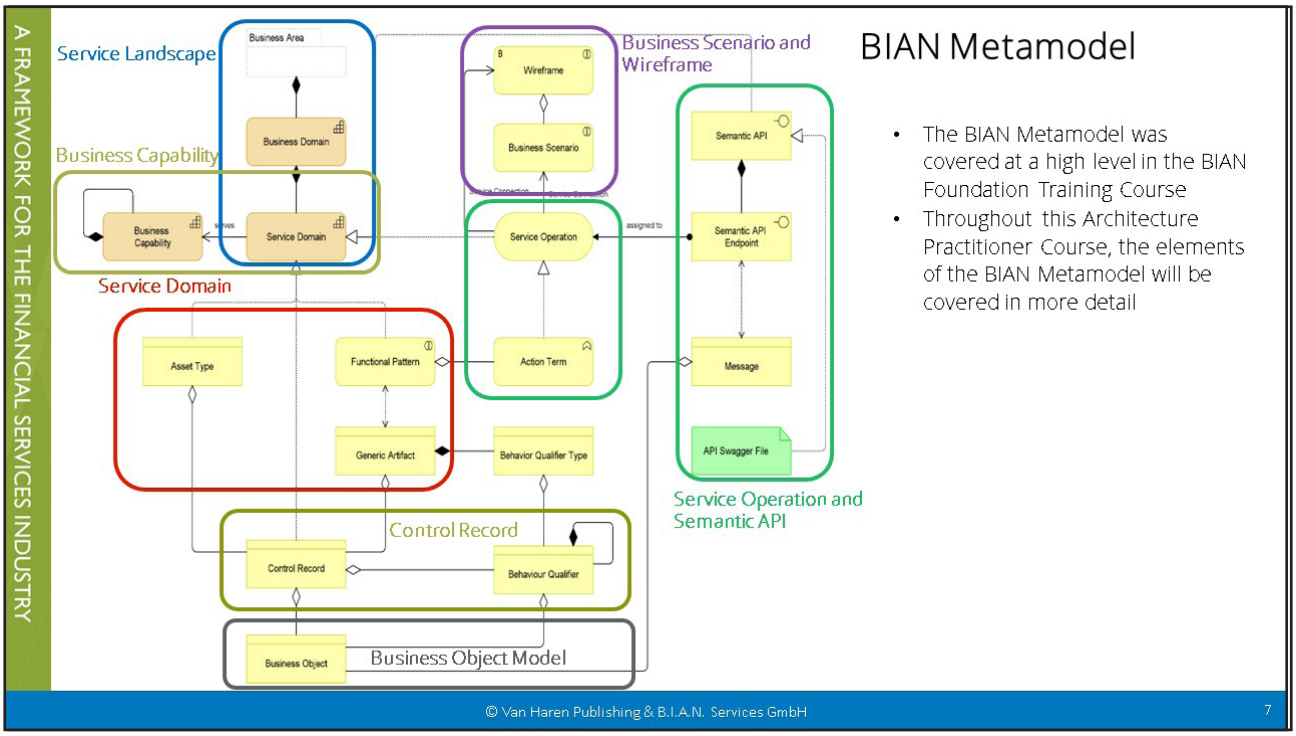
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
Service Landscape
Business Area
Business Domain
Business Capability
Business Capability
Service Domain
Service Domain
Business Scenario and Wireframe
Wireframe
Business Scenario
Service Operation
Asset Type
Functional Pattern
Action Term
Generic Artifact
Behavior Qualifier Type
Control Record
Control Record
Behaviour Qualifier
Business Object
Business Object Model
Semantic API
Semantic API Endpoint
Message
API Swagger File
Service Operation and Semantic API
BIAN Metamodel
The BIAN Metamodel was covered at a high level in the BIAN Foundation Training Course
Throughout this Architecture Practitioner Course, the elements of the BIAN Metamodel will be covered in more detail
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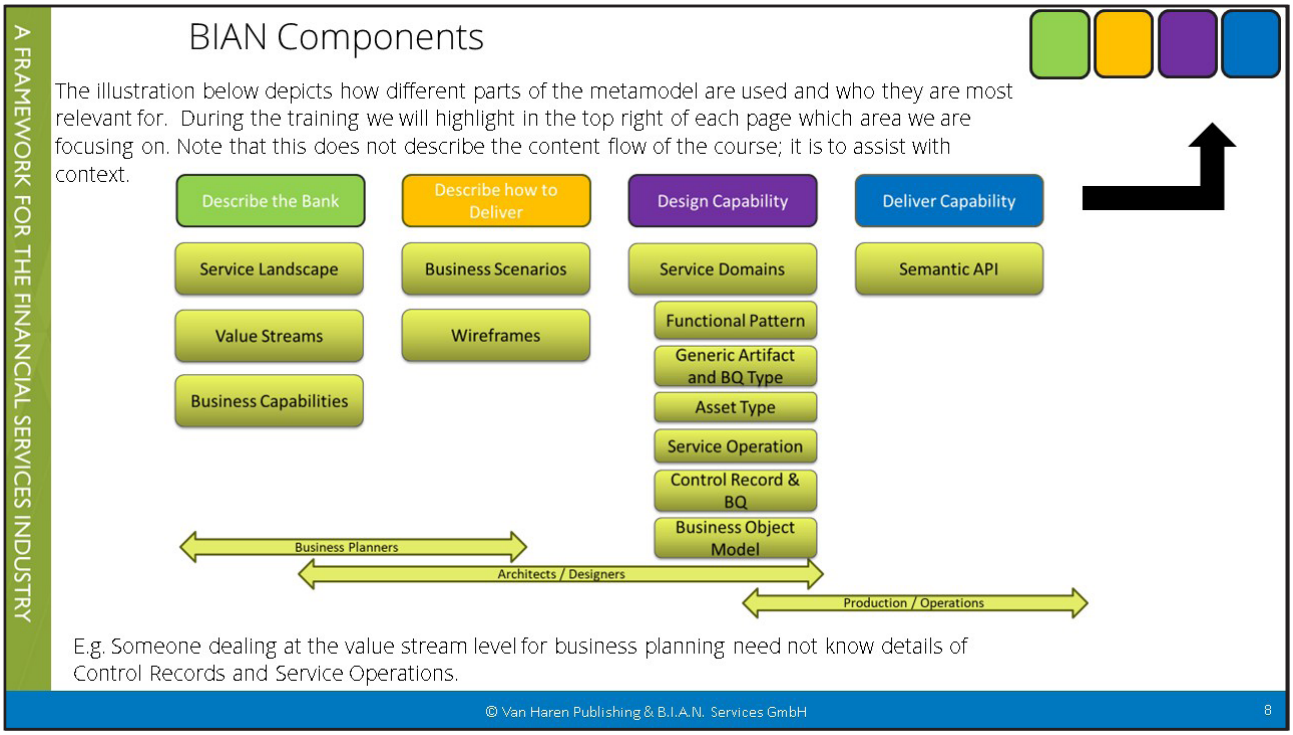
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
BIAN Components
The illustration below depicts how different parts of the metamodel are used and who they are most relevant for. During the training we will highlight in the top right of each page which area we are focusing on. Note that this does not describe the content flow of the course; it is to assist with context.
Describe the Bank
Service Landscape
Value Streams
Business Capabilities
Describe how to Deliver
Business Scenarios
Wireframes
Design Capability
Service Domains
Functional Pattern
Generic Artifact and BQ Type
Asset Type
Service Operation
Control Record & BQ
Business Object Model
Deliver Capability
Semantic API
Business Planners
Architects / Designers
Production / Operations
E.g. Someone dealing at the value stream level for business planning need not know details of Control Records and Service Operations.
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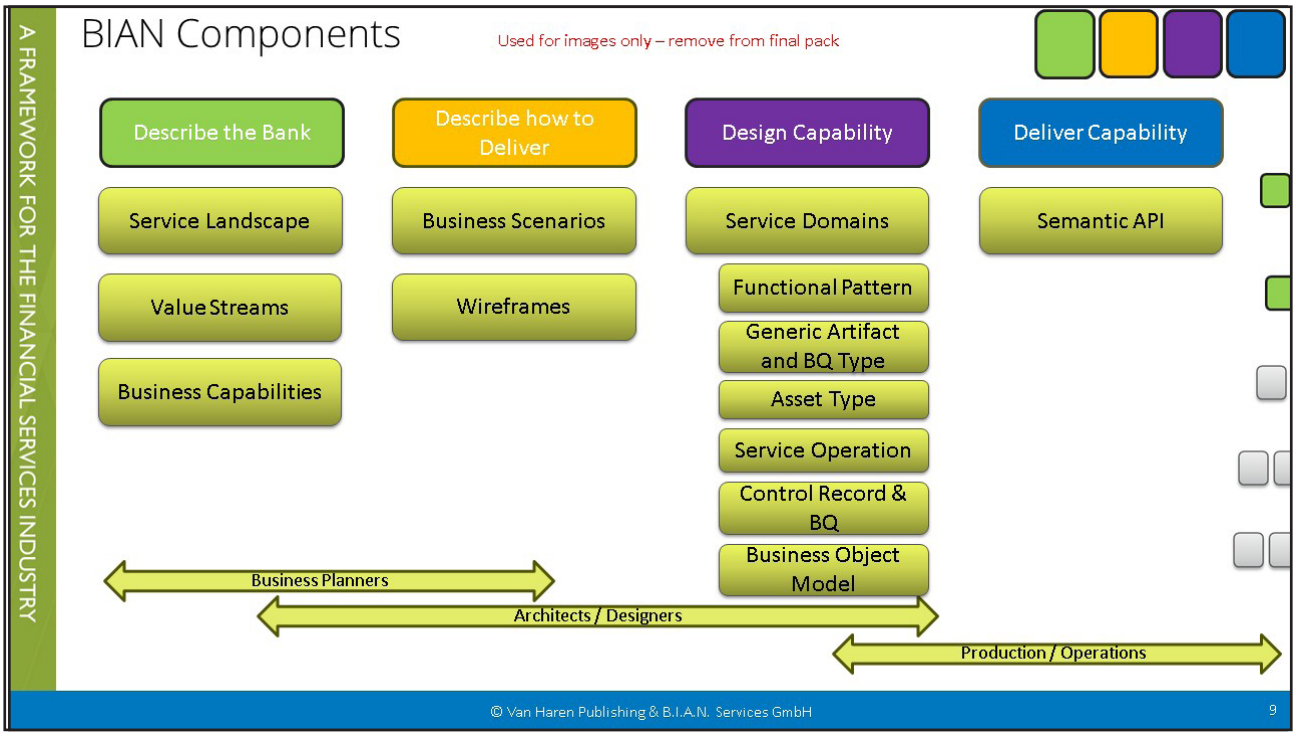
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
BIAN Components
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Describe the Bank
Describe how to Deliver
Design Capability
Deliver Capability
Service Landscape
Business Scenarios
Service Domains
Semantic API
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Functional Pattern
Generic Artifact and BQ Type
Business Capabilities
Asset Type
Service Operation
Control Record & BQ
Business Object Model
Business Planners
Architects / Designers
Production / Operations
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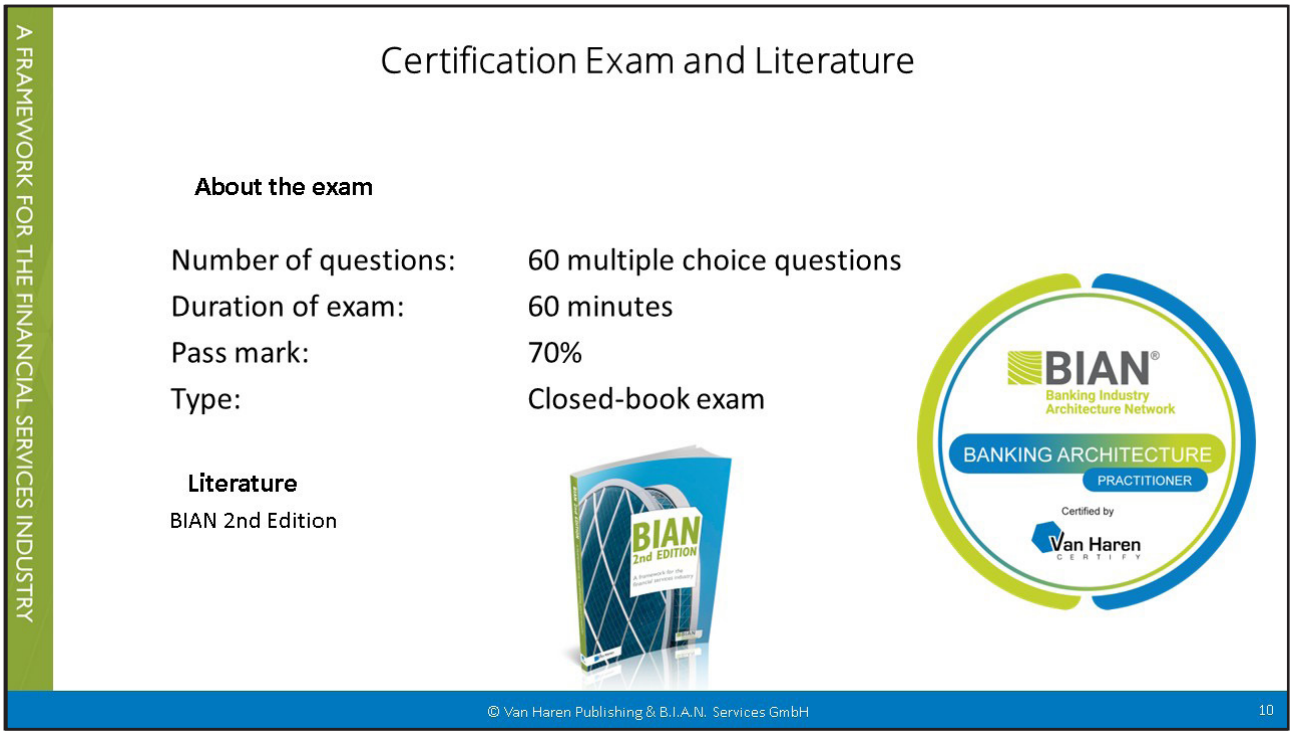
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
Certification Exam and Literature
About the exam
Number of questions: 60 multiple choice questions
Duration of exam: 60 minutes
Pass mark: 70%
Type: Closed-book exam
Literature
BIAN 2nd Edition
BIAN 2nd EDITION
BIAN
Banking Industry Architecture Network
BANKING ARCHITECTURE
PRACTITIONER
Certified by
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A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Preparing for the Certification Exam

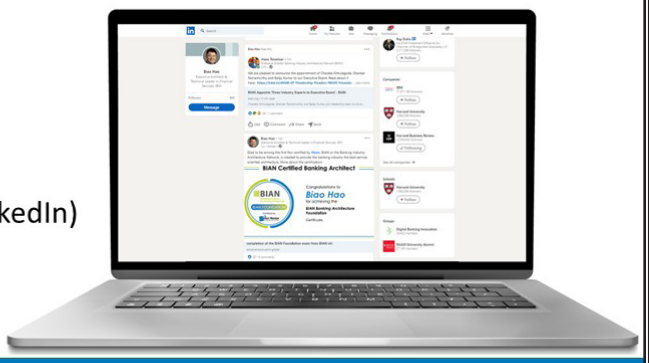
During the training, we will test your understanding of each chapter with three multiple-choice questions.

Before taking the actual exam, you are able to take one or more trial exams. This is strongly advised.

After the exam

You will receive the title:
BIAN Banking Architect Practitioner

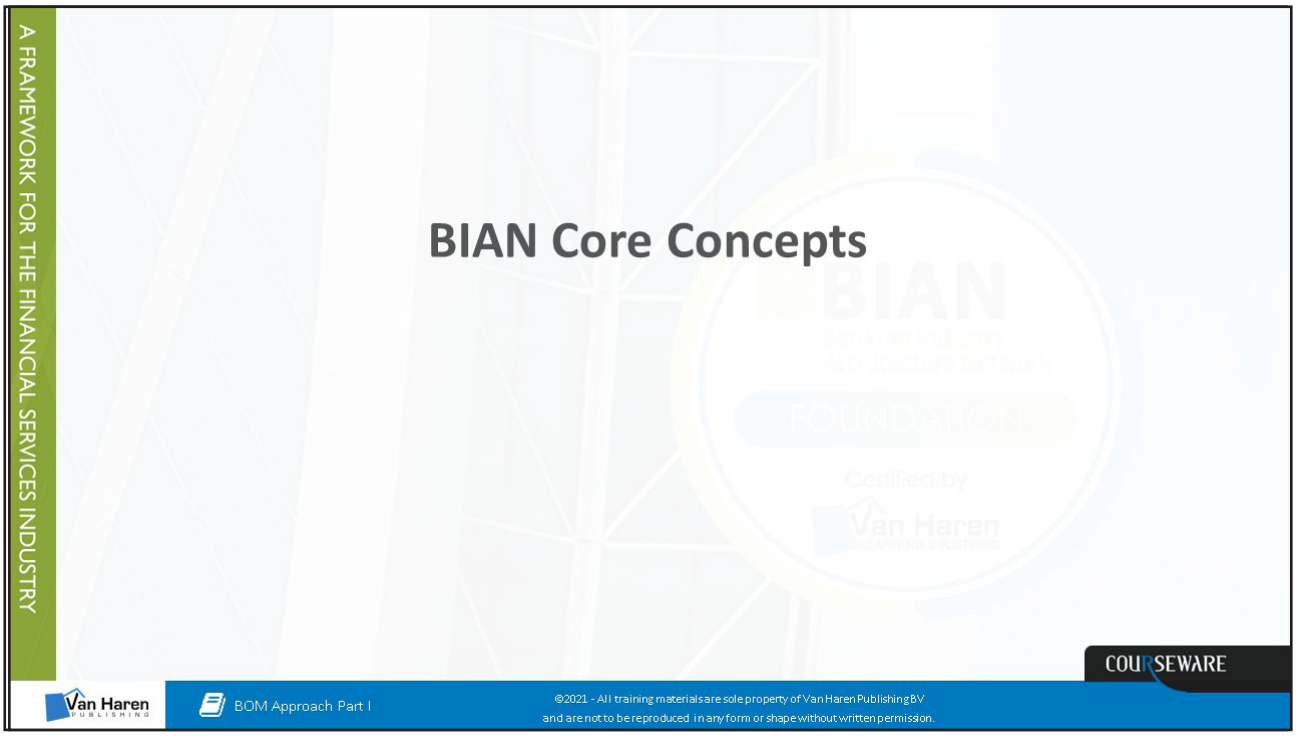
(You can share your performance on LinkedIn)



A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Contents and Weightings of Exam

Exam specification	Indicative weight %	Training module	Book chapter / section
Introducing BIAN and its Framework	12%	Introduction & Fundamentals Recap, BIAN Core Concepts, BIAN and Standards Positioning, BIAN Framework and Toolbox	Chapter 1, except for section 1.2; Chapter 11
BIAN: Principles and approach	8%	Introduction & Fundamentals Recap, BIAN Core Concepts	Section 1.2
Explaining the BIAN Architecture	33%	Explaining the BIAN Architecture, The BIAN Metamodel, The Service Landscape, The Blueprint as a Frame of Reference, Assembling the Enterprise Blueprint, Value Streams, Service Domain and Pattern, Business Scenarios and Wireframes, BIAN Business Object Model (BOM), Control Record and Information Profile, Service Operations, Semantic API, Business Capabilities	Chapter 2
How to apply the BIAN standard, general abilities	17%	Tailoring BIAN, Tailoring BIAN for the Enterprise, The Service Landscape	Chapter 4
How to apply the BIAN standard, applied to layers and transversal views	27%	BIAN for a Holistic View of the Enterprise, BIAN for the Business Layer, BIAN for Business Architecture, BIAN for Business Change and Investment Portfolio, BIAN and Information Architecture, BIAN for Integration Architecture, BIAN for Application Architecture	Chapters 5 to 9
BIAN and TOGAF	3%	BIAN and TOGAF	Chapter 10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BIAN Core Concepts
COURSEWARE
Van Haren PUBLISHING
BOM Approach Part I
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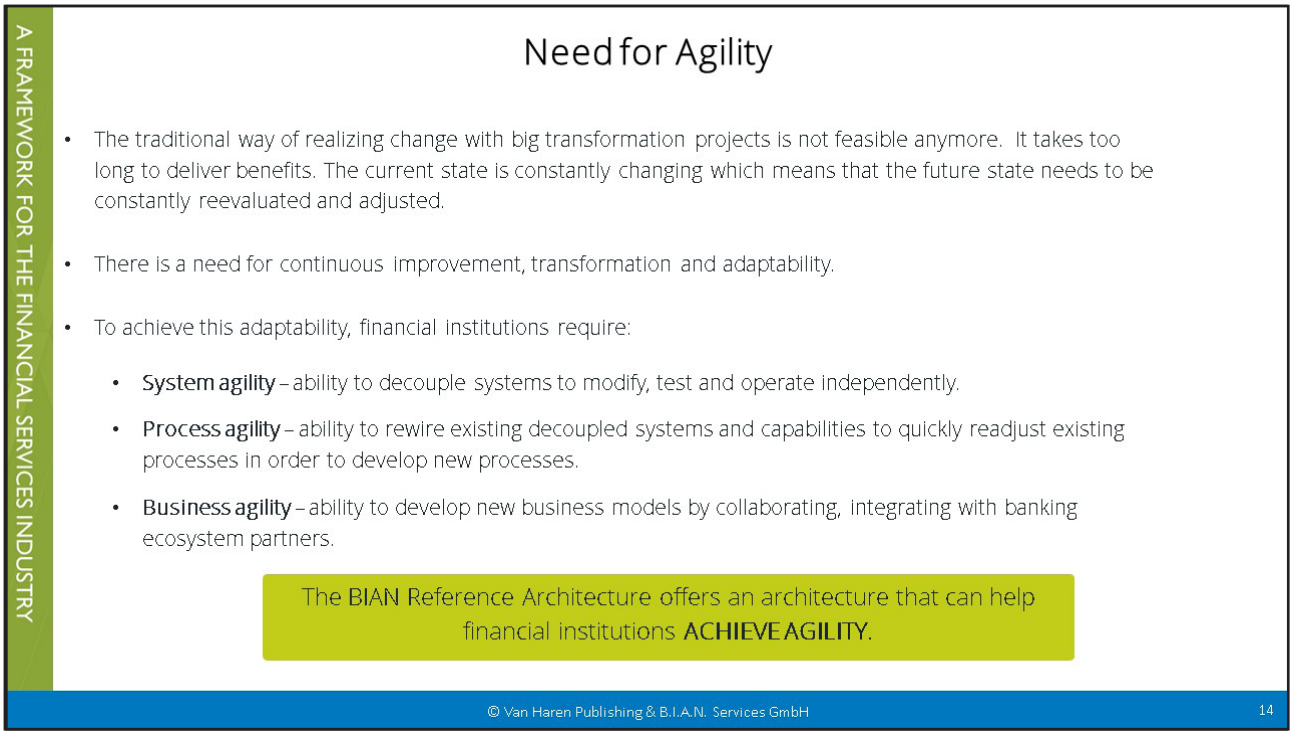
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
Need for Agility
• The traditional way of realizing change with big transformation projects is not feasible anymore. It takes too long to deliver benefits. The current state is constantly changing which means that the future state needs to be constantly reevaluated and adjusted.
• There is a need for continuous improvement, transformation and adaptability.
• To achieve this adaptability, financial institutions require:
• System agility – ability to decouple systems to modify, test and operate independently.
• Process agility – ability to rewire existing decoupled systems and capabilities to quickly readjust existing processes in order to develop new processes.
• Business agility – ability to develop new business models by collaborating, integrating with banking ecosystem partners.
The BIAN Reference Architecture offers an architecture that can help financial institutions ACHIEVE AGILITY.
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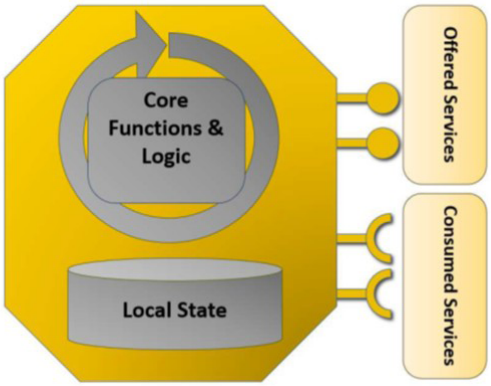
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

BIAN Core Concepts: The Service Domain

"Agility is a persistent behavior or ability of an entity that exhibits flexibility to accommodate expected or unexpected changes rapidly, follows the shortest time span, and uses economical, simple, and quality instruments in a dynamic environment"

- Separation of concerns
- Loose coupling
- Reusability
- Encapsulation
- Interoperability
- Service orientation

All the above concepts lead to the definition of elemental capabilities



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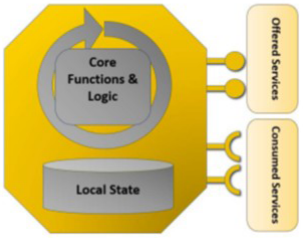
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Agile Principles and Service Domains

1. Separation of concerns
   - Separating different aspects of functionality in different components.
   - In BIAN, this principle is used for defining sets of responsibilities that are elemental and non-overlapping.
2. Loose coupling
   - Components are weakly associated with each other. Each component fulfills its responsibility by offering services, with minimal dependency on the service of other components.
3. Reusability
   - Each component can be used in multiple situations independent of statuses in an end-to-end process.
4. Encapsulation
   - Each component has its own internal data structure and functionality to realize the offering of services
5. Interoperability
   - Each component exchanges information and functionality services. New or changed business processes can thus be assembled as an orchestration of such components.
6. Service orientation
   - Components deliver services to each other. Direct access to the internet data is not allowed – needs to be requested through a service.



An elemental or atomic functional building block that can be service enabled as a discrete and unique business responsibility.

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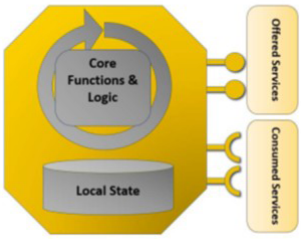
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

BIAN Reference Architecture & Agile Architecture

- BIAN provides a MECE (mutually exclusive, collectively exhaustive) collection of elemental capability building blocks (Service Domains) that together cover all banking functionality
- Each Service Domain is "encapsulated" by a series of services (Service Operations) that offer the Service Domain functionality and provide information to other Service Domains and environments.
- Each Service Domain is responsible for its own information building blocks (Business Objects)
- Service Domains and Service Operations are defined on a semantic level.
- BIAN chooses to remain implementation and technology agnostic.

BIAN's **vision** and expectation is that a **standard definition of business functions, service interactions and business objects** that describe the general construct of any Bank will be of significant benefit to the industry.



BIAN Standard Building Blocks:

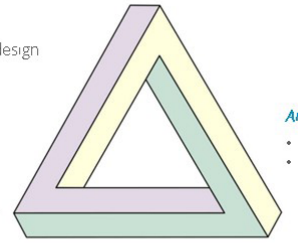
- Service Domain
- Service Operation
- Business Object (Information Building Block)

A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Positioning BIAN with Architecture Practices

- Semantic
- Exhaustive
- Provides a definition of business functions, service interactions and business objects
- Covers all activities
- Covers architecture and design levels

CONTENT



METHODOLOGY

NOTATION

ArchiMate and UML language

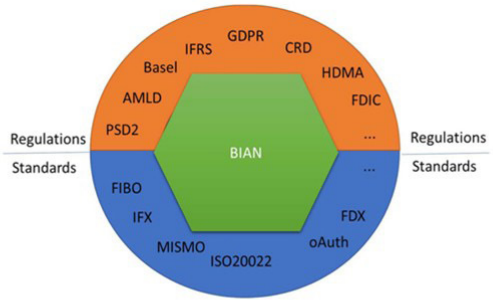
- Uses the ArchiMate and UML language
- Does not prescribe the use of any language

- Provides **methodology-independent** guidelines for the application of its reference architecture
- Is well aligned with the **TOGAF** ADM, Scaled Agile

A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

Positioning the BIAN Standard

- Wants to be accepted as a world **leading standard**, that can act as a "connecting hub" between other standards for the financial industry as well as regulations for that industry
- Has a strong working relationship with many other standards bodies.
- For each **Service Domain**, alignment with the standards that fit best for that Service Domain is sought.
- Many regulatory bodies and standards in Financial Services Industry explore how to advance and streamline the industry, focusing on a specific domain. BIAN's collaboration with these bodies focuses on aligning with them to have a holistic, synergetic approach.



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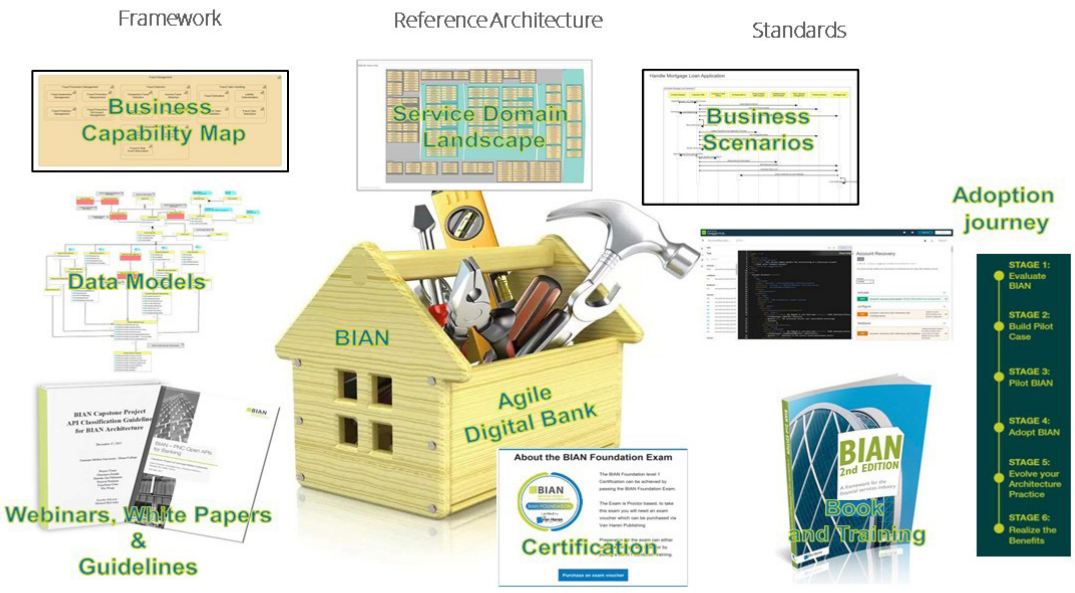
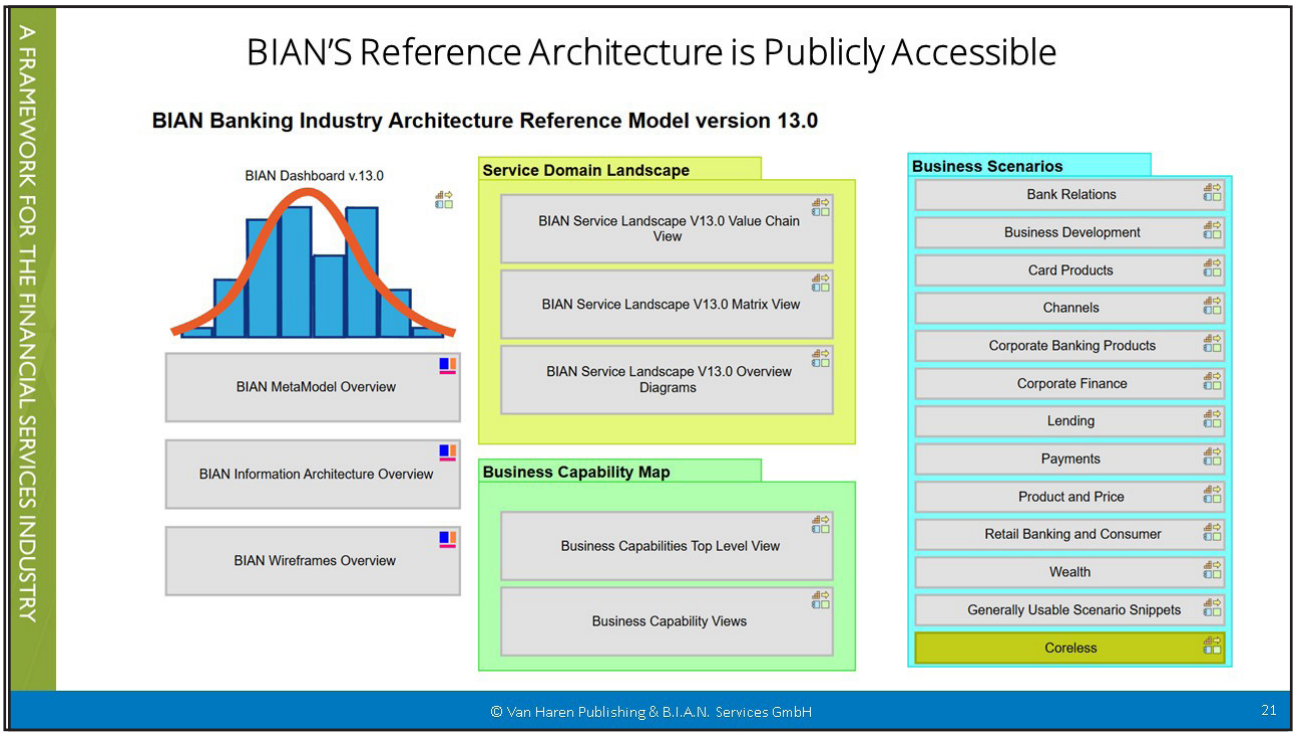
BIAN Toolbox




A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
BIAN'S Reference Architecture is Publicly Accessible
BIAN Banking Industry Architecture Reference Model version 13.0
BIAN Dashboard v.13.0
BIAN MetaModel Overview
BIAN Information Architecture Overview
BIAN Wireframes Overview
Service Domain Landscape
BIAN Service Landscape V13.0 Value Chain View
BIAN Service Landscape V13.0 Matrix View
BIAN Service Landscape V13.0 Overview Diagrams
Business Capability Map
Business Capabilities Top Level View
Business Capability Views
Business Scenarios
Bank Relations
Business Development
Card Products
Channels
Corporate Banking Products
Corporate Finance
Lending
Payments
Product and Price
Retail Banking and Consumer
Wealth
Generally Usable Scenario Snippets
Coreless
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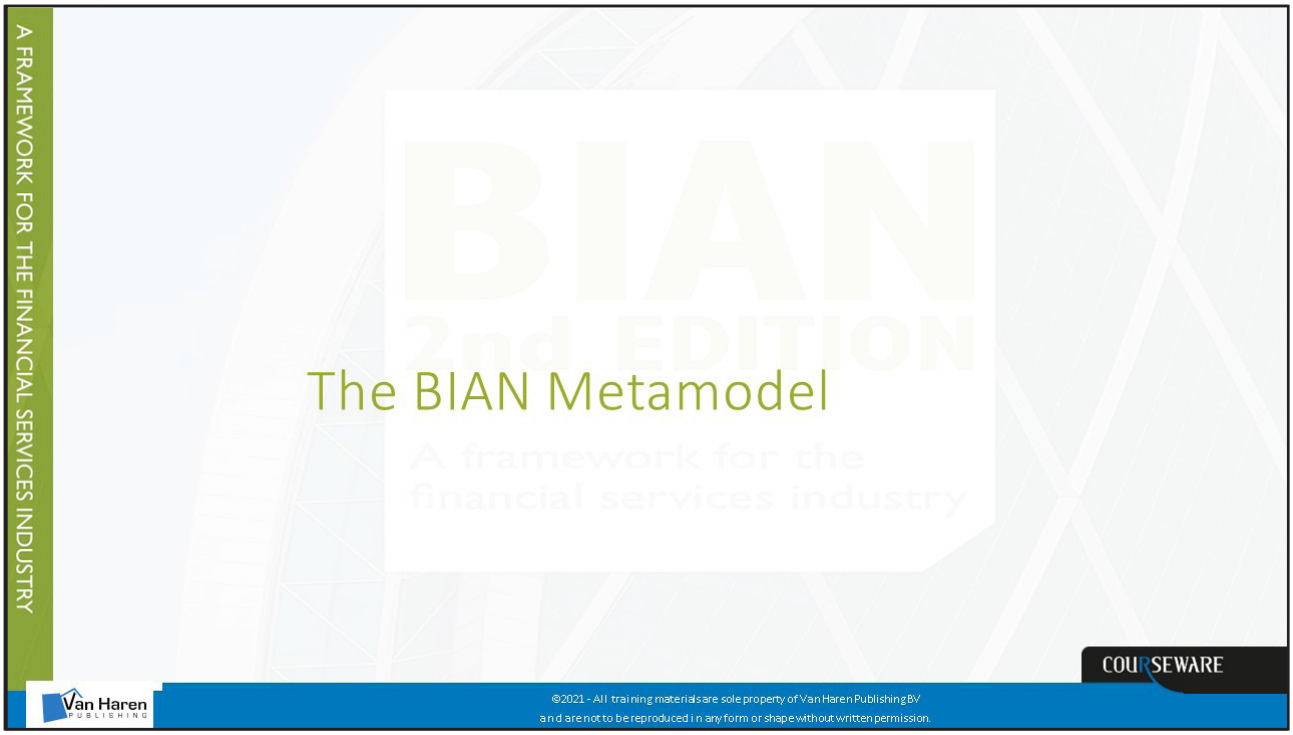
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
BIAN
2nd EDITION
A framework for the financial services industry
The BIAN Metamodel
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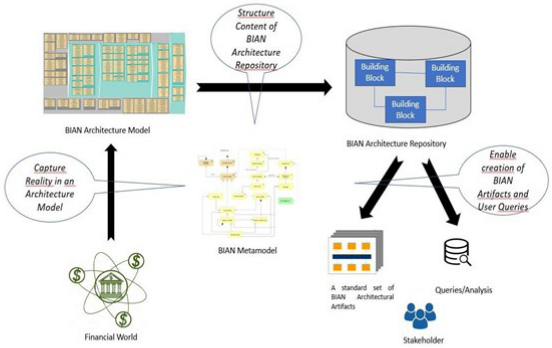
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY

The BIAN Metamodel

- A model is an abstract representation of reality.
- A **metamodel** defines the constructs and rules for creating such models.
- The BIAN Metamodel defines the types of building blocks BIAN uses to capture the reality of a financial institution in an architecture model and their relationships.



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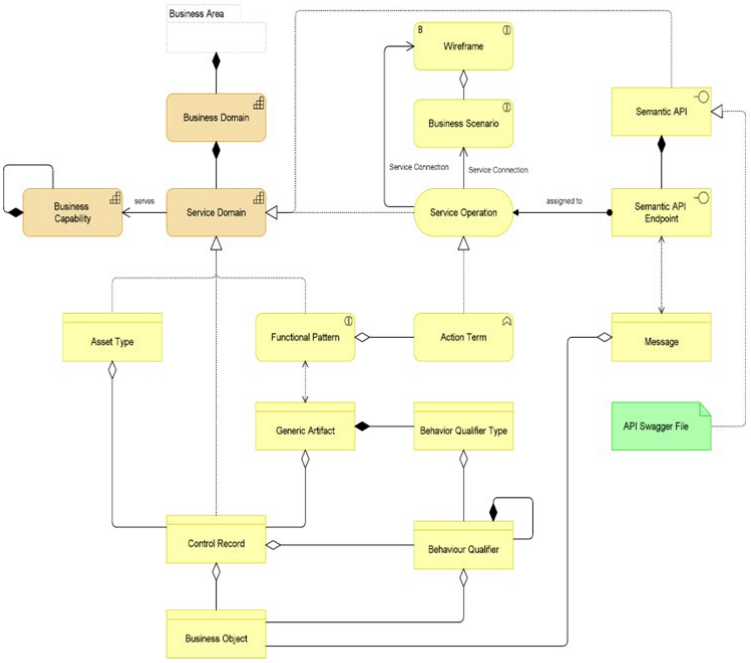

BIAN Metamodel

- The BIAN metamodel is documented using ArchiMate notational language.
- BIAN has chosen to use ArchiMate to documents its deliverables, however this does not imply that banks should also adopt or use it for their own architecture deliverables.
- A Bank can adopt BIAN concepts and choose to document in any notation, modeling or diagramming format.

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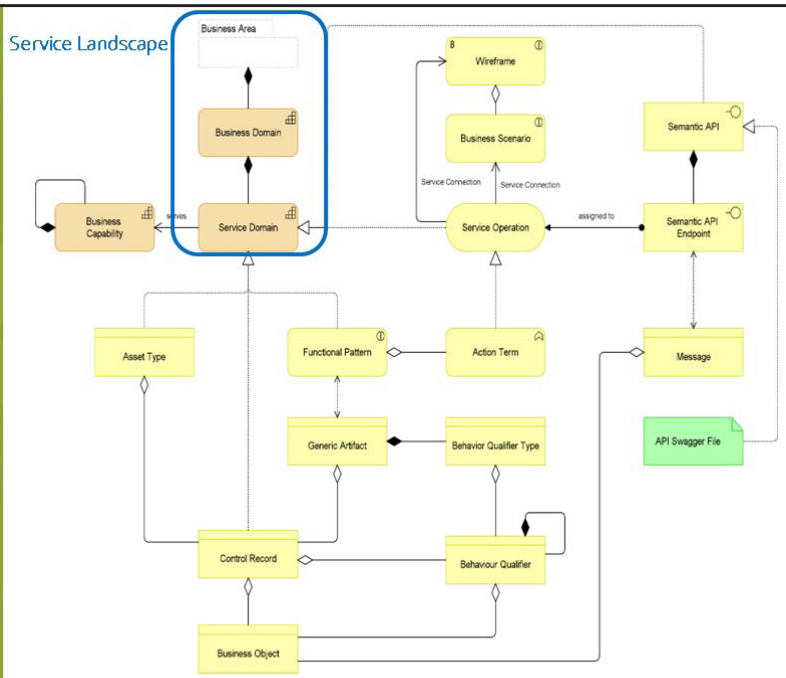

BIAN Metamodel

- The **Service Landscape** is a representation that organizes the BIAN Service Domains (the core building blocks of the BIAN architecture).
- Metamodel elements used to develop the representation are Business Domain and Business Area.

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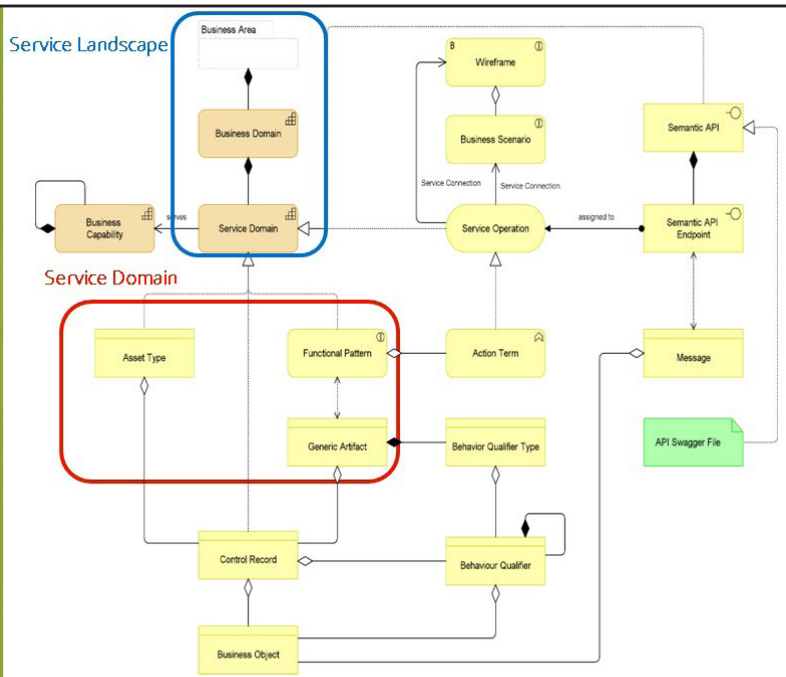
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY



BIAN Metamodel

- The **Service Domain** is the central concept in BIAN's Reference Architecture.
- The role of the Service Domain is defined using metamodel elements – **Asset Type, Functional Pattern and Generic Artifact**.

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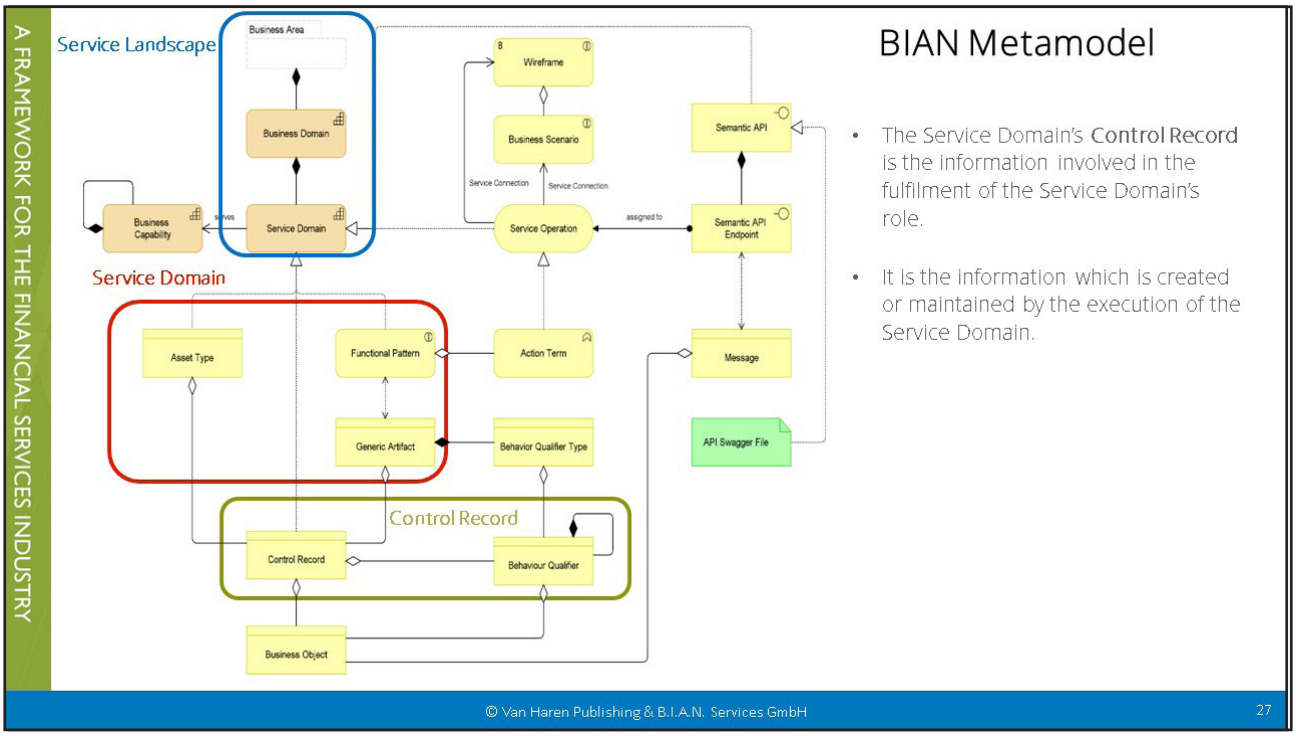
A FRAMEWORK FOR THE FINANCIAL SERVICES INDUSTRY
Service Landscape
Business Area
Business Domain
Business Capability
serves
Service Domain
Service Domain
Asset Type
Functional Pattern
Generic Artifact
Action Term
Behavior Qualifier Type
Wireframe
Business Scenario
Service Connection
Service Connection
Service Operation
assigned to
Semantic API
Semantic API Endpoint
Message
API Swagger File
Control Record
Control Record
Behaviour Qualifier
Business Object
BIAN Metamodel
• The Service Domain's Control Record is the information involved in the fulfilment of the Service Domain's role.
• It is the information which is created or maintained by the execution of the Service Domain.
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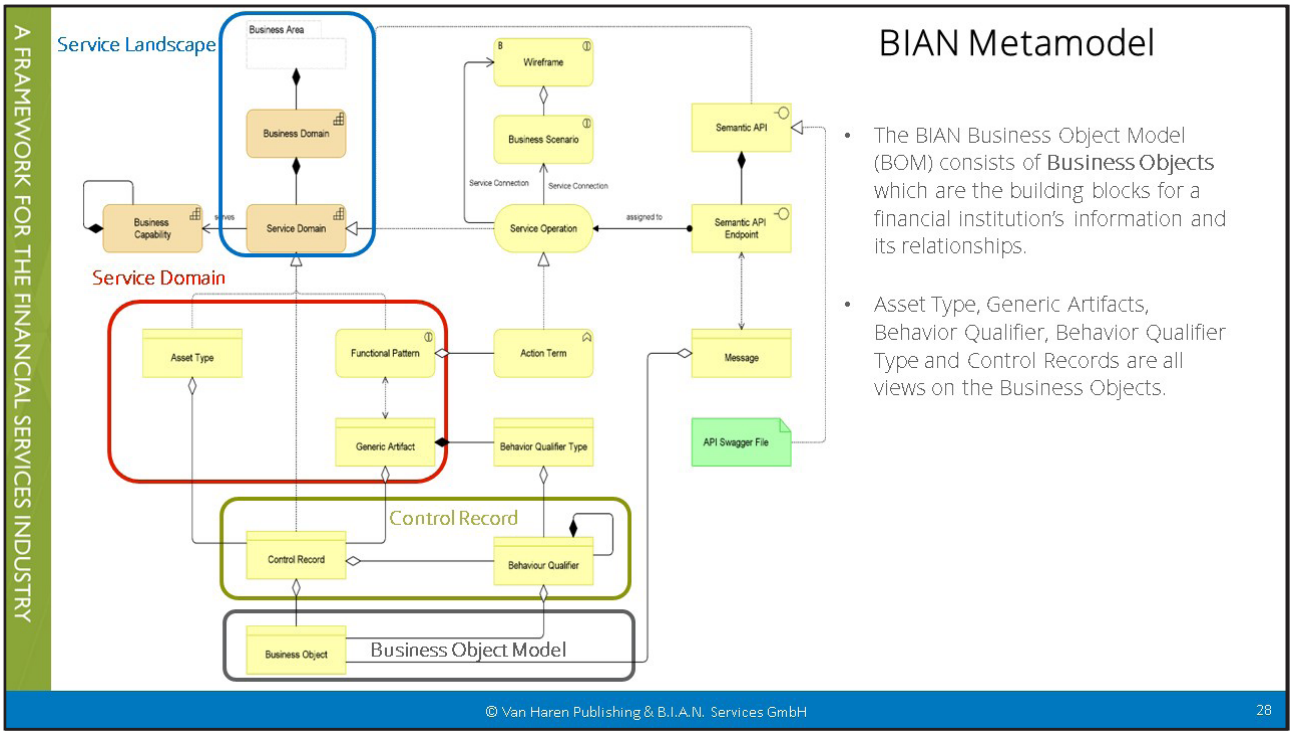
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Service Operation
assigned to
Semantic API
Semantic API Endpoint
Message
API Swagger File
Control Record
Control Record
Behaviour Qualifier
Business Object
Business Object Model
BIAN Metamodel
• The BIAN Business Object Model (BOM) consists of Business Objects which are the building blocks for a financial institution's information and its relationships.
• Asset Type, Generic Artifacts, Behavior Qualifier, Behavior Qualifier Type and Control Records are all views on the Business Objects.
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