IBM Industry Models for Banking and Insurance V8.9 are designed to deliver cost-effective data, process, and service solutions

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At a glance

IBM® Industry Models for Banking and Insurance can help clients address standards, including regulatory, and compliance obligations and help accelerate project development and deployment. Version 8.9 releases are available with the following enhanced support:

- Banking, financial market, and insurance compliance requirements
- Enterprise-wide architecture, integration, and process transformation standards
- Deployment on heterogeneous environments, including traditional RDBMS and Hadoop technology for big data, and RESTful services for application support
- Help for organizations to accelerate requirements definition, project development, and project deployment

Overview

Industry Models for Banking and Insurance V8.9 provide deep expertise and industry best practices that organizations can exploit to guide them in both understanding their information landscape and building new or modifying existing industry solutions. The Industry Models include a set of business-centric starting points, or blueprints, that promote business and IT collaboration by agreeing on the terminology to be used within the organization. These blueprints help to accelerate requirements design and IT standardization and implementation. They also help organizations to understand and address the multiple regulatory and business optimization-related information that they need to deliver innovative content for banking and insurance.

The following models are included in this release:

Banking:

- IBM Banking and Financial Markets Data Warehouse V8.9
- IBM Banking Process and Service Models V8.9
- IBM Banking and Financial Markets Industry Models V8.9

Insurance: IBM Insurance Information Warehouse V8.9

Industry Models for Banking V8.9 updates

Business enhancements:
• Support for Comprehensive Capital Analysis and Review (CCAR) regulations
• Standards alignment: Banking Industry Architecture Network (BIAN) and Financial Industry Business Ontology (FIBO)
• Support for Payment Services Directive (PSD) 2

Ease of use / Accelerated deployment:

• Updates to the user guide in IBM Knowledge Center to support multiple approaches to using the Banking Process and Service Model
• Model validation utilities for IBM InfoSphere® Data Architect and IBM Rational® Software Architect environments
• Design patterns that describe the underlying reasons for modeling decisions
• Deployment to IBM DB2® with BLU Acceleration®
• Deployment to IBM dashDB™
• Deployment to IBM BigInsights® and IBM PureData® System for Analytics

Model types, tooling, and deployment:

• Enhanced dimensional warehouse model
• Enhanced service design models for RESTful services
• Banking data models delivered in InfoSphere Data Architect, ERwin Data Modeler, and IBM InfoSphere Information Governance Catalog tooling
• Banking process and service models delivered in Rational Software Architect and BPMN20 tooling
• Support for ERwin Data Modeler 9.64, Rational Software Architect Designer V9.5, InfoSphere Data Architect V9.1.3, and InfoSphere Information Governance Catalog V11.5

Insurance Information Warehouse V8.9 updates

• Business enhancements:
  – Customer insight enhancements
  – Support for the Weather Company APIs
• Integrated support for The Weather Company® weather data APIs, ease of use, and accelerated deployment:
  – Model validation utilities for IDA and RSA environments
  – Design patterns that describe underlying reasons for modeling decisions
  – Deployment to DB2 with BLU Acceleration
  – Deployment to dashDB
  – Deployment to BigInsights and PureData® System for Analytics
  – Diagramming enhancements to models
• Model type, tooling, and deployment:
  – Enhanced dimensional warehouse model
  – Insurance data models delivered in InfoSphere Data Architect, ERwin Data Modeler, and InfoSphere Information Governance Catalog
  – Support for ERwin Data Modeler 9.64, InfoSphere Data Architect V9.1.3, and InfoSphere Information Governance Catalog V11.5

Key prerequisites

Microsoft® Windows® Professional 7 or 8.1

Planned availability date
Description

Banking, financial markets, and insurance

To help financial services organizations achieve faster results, IBM is packaging the knowledge gained from years of experience with information projects in industries into IBM Industry Models. These models are designed to deliver industry expertise and support regulatory best practices in a form usable by both business and IT, enabling IT to implement projects more quickly. The result can be faster time to value, fulfilled expectations, and reduced project risk.

Industry Models V8.9 address these types of models:

- Data models to help accelerate operational, financial, risk, and compliance reporting
- Process models to accelerate optimization of business processes and compliance projects
- Service models to accelerate implementation of new core systems and service-oriented architecture (SOA) projects

The data models include interrelated business glossary, enterprise data warehouse, and reporting requirements models. The models can be used with IBM InfoSphere Information Server, IBM InfoSphere Master Data Management Server, BigInsights, and IBM PureData System for Analytics to help you address your business needs.

Key components of the data models:

- Business terms: An enterprise-wide vocabulary of business concepts that helps provide an organization with a view of itself and its industry.
- Analytical requirements: A set of industry-relevant analytical reporting requirements organized around business focus areas. The dimensional model approach, based on analytical requirements, enables integration with PureData System for Analytics and OLAP environments such as IBM Cognos.
- Supportive Content is a set of business terms that provides a method of mapping both external and internal terms from business standards and other requirements to the Business Terms and to the Atomic and Dimensional warehouse models. This helps business users understand how such business terms are represented in the models by using the naming and definitions of the source. The benefit of such a hierarchy is in logically organizing the data requirements into cohesive groupings and in translating the data requirement needs into how they are supported in the data model.
- Business data model (Insurance) is a data model that specifies the third normal form data structures required to represent the concepts defined in business terms.
- Atomic warehouse model is a design-level data model that represents an enterprise-wide repository of atomic data used for informational processing.
- Dimensional warehouse model is an enterprise-wide repository for analytical data. It contains star schema-style dimensional data structures organized around fact entities that support analytical requirements.

The Process and Service models are a comprehensive set of best practices business process models with supportive service definitions for development of an SOA environment. They help define common processes and services enterprise wide and help empower business users and IT to more effectively reduce the time needed to scope requirements, subsequent customization, and any extension needed to key business processes.

The Process models represent the individual activities or tasks that must be followed to complete a process such as "open an account." The Service models identify the
business services a bank or insurance company will need to create within an SOA environment.

Examples of how IBM Industry Models are used in critical business initiatives:

- **Operational insight**: Provide a comprehensive analytical reporting framework.
- **Risk and compliance**: Support reporting needs in response to regulatory requirements.
- **Payments**: Offer financial institutions the opportunity to introduce agile and flexible processes, with a view to reducing cost, increasing operational efficiency, and improving customer service.
- **Account opening**: Outline some of the best practices in customer onboarding that involve proposing a product to a customer, along with the relevant KYC and AML checks, and driving the onboarding process to an offer and activation phase.
- **Integration through SOAs**: Integrate legacy applications and new functionality through a layer of consistent service definitions that can be deployed on IBM middleware or on other infrastructures.
- **Data governance and standardization**: Define a corporate set of standard definitions and best practices around an organization's data. IT can then use data integration, business integration, and master data management infrastructure to enforce standards and use data-profiling techniques for compliance monitoring and exception alerting.
- **Enterprise architecture**: Provide the structure and content for supporting the business and application layers of an enterprise architecture.

**Accessibility by people with disabilities**

A US Section 508 Voluntary Product Accessibility Template (VPAT) containing details on accessibility compliance can be found on the Product accessibility information website.

**Section 508 of the US Rehabilitation Act**

IBM Industry Models for Banking and Insurance V8.9 are capable as of June 1, 2017, when used in accordance with IBM’s associated documentation, of satisfying the applicable requirements of Section 508 of the Rehabilitation Act, provided that any assistive technology used with the product properly interoperates with it. A US Section 508 Voluntary Product Accessibility Template (VPAT) can be found on the Product accessibility information website.

**Product positioning**

**Banking, financial markets, and insurance**

IBM Industry Models combine deep expertise and industry best practices in a usable (blueprint) form for both business and IT communities to accelerate the development and deployment of industry solutions. The Industry Models are based on the experience of more than 500 clients and more than 20 years of development. The Industry Models provide an industry best-practices starting point to transform data, processes, and services.

**Use cases**

**Value proposition**

IBM Industry Models can help enterprises achieve:

- **Faster time to value**: Industry Models can extend the benefits of existing information infrastructure by helping to reduce the time and effort needed for analysis and design of functional requirements.
- **Business agility**: Industry Models can enhance business agility by helping the client build and rationalize data warehouses and common services faster,
by providing a consistent data architecture for modeling new or changed requirements and by compressing the time required compared to custom-built projects.

- High-quality business data: A streamlined and best-practices approach for business transformation can help reduce risk and enable successful delivery of high-quality data for applications that span the organization.
- Enhanced stakeholder approval: Enhanced collaboration between IT and business can increase stakeholder approval and enable IT to build what business needs.
- Pervasive information management infrastructure: A pervasive information management infrastructure across the organization can help create enterprise-wide key performance indicators (KPIs) and help address compliance, reporting, and analysis requirements.

**Key differentiators**

- IBM has a strong track record on best practices of data modeling. Large IBM Global Business Services projects are strong proof points. IBM data models are based on the expertise of IBM and its Business Partners and leverage standard IBM tooling.

- IBM has a comprehensive single-vendor portfolio that is supported by IBM Global Business Services, Lab Services, and System Integrators. The data models are well integrated with an information management stack to deliver a comprehensive and accelerated data warehouse solution.

- Ability to share warehouse and data model content to speed deployment of banking and insurance solutions, thereby helping to save on IT spending.

- Ability to achieve accelerated value from a data warehouse through integration with IBM Cognos and IBM PureData System for Analytics.

- Ability to include integrated tooling for modeling and integration through InfoSphere Data Architect, InfoSphere Information Server, IBM Business Process Manager, and Rational Software Architect, thereby helping to achieve a higher return on investment.

- Ability to enable up to 90% data coverage support of client project requirements.

- Traceability from business to IT and data models that can form part of a common business language for an organization.

### Program number

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**Offering Information**

Product information is available on the IBM Offering Information website.

More information is also available on the Passport Advantage and Passport Advantage Express website.

**Publications**

No publications are shipped with this product.
You can access all of the IBM Industry Models V8.9 documentation in IBM Knowledge Center website. Documentation for each product:

IBM Banking and Financial Markets Data Warehouse
IBM Banking Process and Service Models
IBM Insurance Information Warehouse

**Services**

**Software Services**

IBM Software Services has the breadth, depth, and reach to manage your services needs. You can leverage the deep technical skills of our lab-based, software services team and the business consulting, project management, and infrastructure expertise of our IBM Global Services team. Together, we provide the global reach, intellectual capital, industry insight, and technology leadership to support a wide range of critical business needs.

To learn more about IBM Software Services, contact your Lab Services Sales or Delivery Leader.

**Technical information**

**Specified operating environment**

**Hardware requirements**

Memory: Minimum of 3 GB

IBM Industry Models do not have specific hardware requirements. Hardware requirements will vary for each client deployment, depending on the modeling environments used.

**Software requirements**

Specified operating environment

- Windows 7 Professional x86-32 or x86-64
- Windows 8.1 Professional x86-32 or x86-64

For detailed requirements for the Industry Models for Banking and Insurance programs, see the IBM Industry Models for Banking and Insurance V8.9 page at the IBM Support website.

**Planning information**

**Packaging**

These products are shipped through the internet.

Banking and Financial Markets Industry Models V8.9 is a software bundle, consisting of

- Banking and Financial Markets Data Warehouse V8.9 (5724-X87)
- Banking Process and Service Models V8.9 (5724-V40)

This program, when downloaded from a website, contains the applicable IBM license agreement and License Information, if appropriate, and will be presented
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For information on ordering these programs, see Software Announcement 216-150, dated April 26, 2016.

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For charge metric details, see Software Announcement 216-150, dated April 26, 2016.

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**Limited warranty**

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**Variable charges apply**

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**Educational allowance available**

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