



Citi looked to build and realign existing microservices using an industry-standard framework to facilitate interoperability within and outside the boundaries of the bank and build a high-performance digital store for faster data retrieval.

The project involved the creation of the Digital Integration Hub (DIH), a consistent business service interface based on BIAN specifications and aligned to Citi's core systems for branded cards, mortgage, and retail bank businesses.

It also involved the Command Query Responsibility Segregation (CQRS) framework which utilizes an event-based communication mechanism to maintain a high-speed persistent read-only data store for online applications.

Citi is among the first in the industry to adopt a BIAN + CQRS + Event-Driven Architecture. Citi achieved a reduction of more than 30% processing time, by routing all read calls to its DIH. This enabled Citi to deliver a better customer experience by providing 24x7 data availability and a significantly faster screen loading time in self-service channels.

Tracy Strong, Chief Operating Officer, Global Wealth Technology, Citi, and BIAN Board Member says: "BIAN provides a standardized and extensive domain service model for Financial Services, so it was easy to pick up and implement the BIAN framework."



**The BIAN
Transformation
Award Winner**

ADOPTION LEADER



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OVERALL WINNER

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