

PNC

Before adopting the BIAN principles and framework, even small system changes for PNC required a massive effort. Decades of legacy, ad hoc systems had left PNC with a complex series of interconnected silos of software and information. There was also a need to modernize core systems and channels, deliver a real-time transaction experience for the customer, and eliminate decades of technology debt.

PNC developed a data streaming platform which leverages the BIAN framework. This involved the organization adopting the BIAN object model to create a common vocabulary and consistent data model. It also adopted the BIAN services landscape to help organize the data entities and messages included in the streaming platform.

PNC has simplified its digital transformation, reduced the time, cost, and risk to take a capability from idea to implementation, and has become focused on the best experiences for current and future customers. It enabled rapid response to opportunities and competitor moves. For example, PNC's low cash mode reduced customer complaints about non-sufficient funds by 60- 70% the month after rollout. This was accomplished through the architectural changes made.

Chris Momberger, Chief of Staff, PNC, said: "PNC's ascension to a national financial power and adoption of BIAN principles go hand in hand. Quite frankly, only an architecture built on the BIAN framework allows an organization of the size of PNC to become and remain a technology leader."

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