

Twelve Banks, One Blueprint

How OTP Group made BIAN the shared language of eleven countries – and used it to open a twenty-five-year-old core



The Challenge

OTP Group runs twelve banks across eleven countries in Central and Eastern Europe and Central Asia, serving some 17 million customers with more than 40,000 staff. Most of that estate arrived by acquisition – twenty-five banks integrated over two decades, each with its own systems, its own culture and its own priorities.

That growth left the Group with as many architectures as it had members. The same capability existed in several places under several names. Duplicated functions were suspected rather than documented, because nobody had a shared way to describe them. A project designed once at Group level had to be re-thought in each market before it could be built.

The cost showed up as time. Not a single dramatic failure, but the slow tax of translating between eleven descriptions of the same bank.

The Solution

In 2024 the Board settled the question by decision rather than by pilot: BIAN became the reference architecture for the whole Group. Implementation began in May 2024, production followed in October 2025. It is led by the Group Enterprise Architecture Department together with strategy, delivery, data, HR and marketing teams in the parent bank and the subsidiaries.

The service domain model became the backbone for architectural decisions, capability-based design, portfolio planning and governance. Legacy capability and system taxonomies were retired rather than mapped alongside. BIAN-accredited partner CC&C Solutions supported the rollout with planning, training and subject-matter expertise.

Proving It on a Twenty-Five-Year-Old Core

Serbia's member bank ran an in-house core built twenty-five years earlier: thirteen main modules, forty-eight supporting ones, overlapping functions, and services such as document handling and SWIFT messaging scattered through the code.

Rather than plan a replacement, the team mapped four core modules to BIAN. That produced 77 service domains, 23 of them appearing in more than one module – a documented list of what the bank was building twice. The overlaps became a consolidation queue: document services, regulatory reporting, party reference data, disbursement and payments, each into one shared service. SWIFT messaging was lifted out of product code and now runs on its own, aligned to the Correspondent Bank Operations and Financial Gateway domains.

Serbia is the deepest case, not the only one. Every member bank runs its own pilot: onboarding in Montenegro, notifications in Albania, instant payments in Ukraine, a youth wallet in Croatia, customer value management in Uzbekistan, a treasury migration in Slovenia. A greenfield trade finance platform is being built on BIAN v13.0.

Why BIAN, Not the Frameworks in Use

OTP already had TOGAF and internal capability frameworks. Neither carried banking-specific content or integration-ready models, and without a shared semantic frame every conversation began with explaining one's own approach. BIAN was chosen for industry relevance, a capability-based method, prebuilt API semantics, and the ability to work as one language across business and technology.

What Proved Harder Than Expected

The Group names four obstacles, and none of them is a technical problem:



Agreement across eleven countries

Consensus had to be reached between separate entities with their own cultures and priorities. The answer was structural: a local and headquarters contact in each market, eight cross-group workshops between January and August 2025, and a shared evaluation toolkit so country teams reach the same conclusions.



A standard against eleven regulators

BIAN had to fit the regulatory and operational realities of markets from Hungary to Uzbekistan without losing what made it a standard.



Training that scales past the first cohort

Change management and tooling had to be embedded for the long term, not delivered as a launch event. The Group certified 40 architects in 2024 and wrote its own cookbooks so practice outlives the trainers.



Getting management to think in capabilities

The shift from process-based to capability-based thinking needed executive buy-in. It was won by tying funding to it: a Strategic Fit score for decoupling, standardisation and reuse now sits in the quarterly business reviews.

Each was answered by changing how the Group works, not by bending the standard.

Impact & Results

 **180+**

Service domains identified across six subsidiaries in the first wave

 **77**

Service domains from four core modules in Serbia, 23 of them duplicated

 **40**

Architects BIAN-certified across the Group in 2024

 **Oct 2025**

Production start, after implementation began in May 2024

We see BIAN not just as a reference model but as a strategic enabler for harmonising architecture across our diverse network. By embedding capability-based design, we simplify complexity, foster collaboration, and unlock real business value.

– OTP Group, BIAN Transformation Awards 2025 submission

What's Next

A second wave is under way with updated materials, and the blueprint and evaluation criteria are treated as operating assets rather than documents. OTP has presented its journey at a BIAN webinar and the Australia Chapter Day and has offered to host a regional BIAN chapter for Eastern Europe.

The Takeaway

A banking group assembled from twenty-five acquisitions has a problem no single bank has: it cannot compare itself with itself. OTP's answer was not a platform but a vocabulary – and the first thing that vocabulary produced was a list of what the Group was building twice. That list is the asset. Everything else follows from being able to see it.

The method that produced it has been written down and given away: OTP's cookbooks are open to anyone, so the next bank to try this need not start from a blank page.

Every case study in this series began as an award entry. The BIAN Transformation Awards 2026 are open. Entries close on 16 March 2027 – find the submission area at bian-services.com

This case study is based on OTP Group's submission to the BIAN Transformation Awards 2025, in the "Transformation Champion" category. All figures are as reported by the bank.