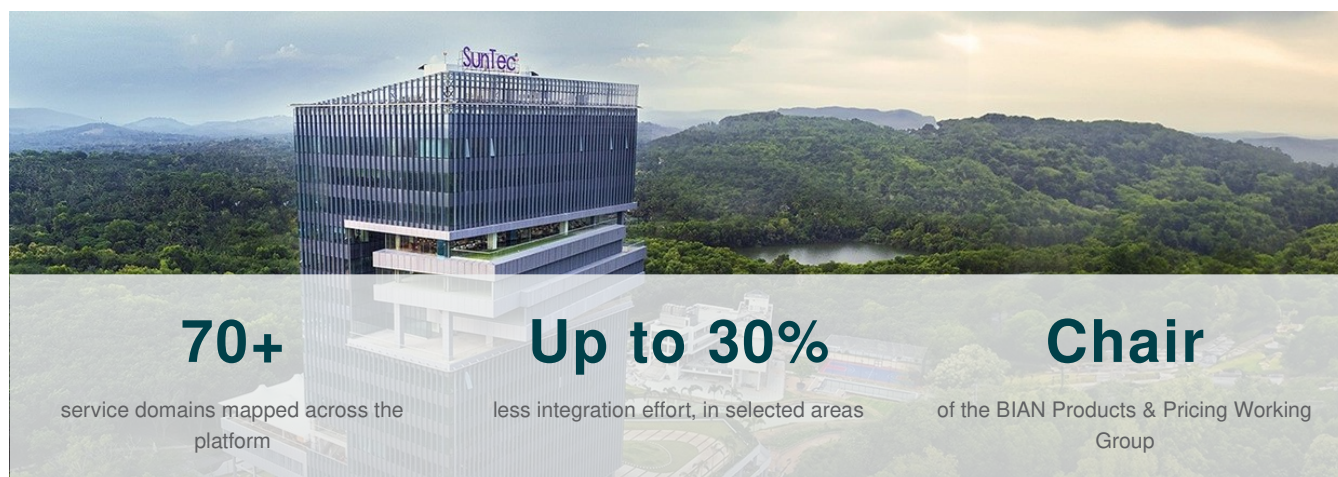


Conformance Was the Starting Line

How a pricing and billing vendor turned conformance into composable architecture and collaborative standards leadership



The Challenge

SunTec offers enterprise revenue management solutions to banks that span across relationship-based pricing, billing, product catalogs, offer management, deal management, taxation, loyalty and payments functions. SunTec has been a trusted partner to more than 170 clients in over 50 countries and touches some 400 million end customers. It never replaces a core banking system – it sits beside one, and beside a dozen other things.

That is the inherent challenge that SunTec experiences. A product whose job is to integrate must speak whatever language each bank already speaks, and every implementation begins by agreeing what a fee, an invoice or a customer actually is. The cost of that agreement lands on the vendor first and the client second. SunTec therefore set out to standardize service interfaces, reinforce a modular, composable architecture and reduce the bespoke integration effort required for each banking client.

A standard would fix it – if the standard covered what the product does. Pricing and billing were not where BIAN had been most exercised. The aim was not simply to map the product, but to validate functional coverage across the platform and create a standards-based, plug-and-play foundation for next-generation banking solutions.

The Solution

SunTec went for conformance rather than alignment: mapping the platform's business entities to BIAN service domains, assigning each of them a role, and putting the result through BIAN's own certification. Foundation work began in 2022, with first-in-category conformance to BIAN Service Landscape 11.0 achieved in 2023–2024; the BIAN 12.0 production release went live in July 2025, led by product management with enterprise architecture and engineering. The formal implementation phase for the 12.0 release was preceded by an application-cluster mapping and pilot assessment of the Enterprise Billing & Statements Management module.

Seventy-plus service domains are now mapped across SunTec Xelerate, and business services are exposed as APIs aligned to BIAN endpoints. BIAN was added alongside ISO 20022 and SWIFT MT rather than replacing them – which is how BIAN is designed to be used.

What Conformance Actually Took

Three examples show the range of what a single platform has to prove. For "Customer Billing" the module implements the control record and every behavior qualifier for invoicing, alerts and payments – more than twelve BIAN service operations, with credit notes, invoice adjustments and multi-currency billing added as extensions. The request and response attributes were also mapped to the relevant BIAN schema for each endpoint. For "Direct Debit" the platform holds a proxy role instead, coordinating external payment systems through ISO 20022 messages (pacs.008, pacs.002, camt.054), with added bank-account-details capture for payment initiation. And for the "Fee Helper" business object model, SunTec did not implement what was there; it contributed what was missing, introducing a new "Fee Currency Modality" that enriches the model by handling differentiated fee handling for multi-currency transactions.

Why BIAN, and Why Not Instead of Something Else

SunTec did not migrate away from anything. BIAN was added as a complement to the technical standards already in the platform – ISO 20022 for payments, clearing, settlement and cash reporting, and SWIFT MT alongside it. The judgment was that BIAN is the most widely referenced banking reference model for interoperability and composable architecture, and that a business-level vocabulary and a message-level standard answer different questions. The business case was to lower integration complexity and cost, future-proof the platform, accelerate client transformation and contribute to open standards that benefit the wider banking ecosystem.



We have not only successfully aligned to the BIAN Service Landscape in our global platform but have actively contributed to the evolution and enhancement of the architecture framework and compliance process, for the benefit of the entire banking industry.

– Mudit Kumar, Vice President, Industry Product – BFSI, SunTec Business Solutions

What Proved Harder Than Expected

None of the four obstacles was in SunTec's own code:



The goalposts moved while they ran

The certification process and its questionnaire were themselves evolving at the time when SunTec undertook the conformance exercise. The answer was to work directly with BIAN's architects rather than wait for a stable target.



The role they needed did not exist

Some service domains have their core functionality split across several applications in a bank – a case BIAN's role model did not cover. SunTec proposed a new category, "Core Partial", through the Product Certification Working Group.



Gaps in the API specifications

Service operations were missing from several service domains. SunTec also gave feedback on the then-new BIAN API Align Tool while using it.



Certification tested structure, not meaning

Conformance checked the rigid shape of a request and response rather than whether the two sides meant the same thing – a problem for any vendor with its own headers and access keys. BIAN has acknowledged it, and a wrapper approach is under discussion in the working group.

Every one of them was answered inside BIAN rather than around it – which is the difference between using a standard and adopting one.

How Adoption Changed SunTec

BIAN is now built into SunTec's development methodology. New features are designed for BIAN alignment and functional coverage from inception, supported by standardized integration patterns and clear Core Complete, Core Partial, Proxy and External roles across service domains.

The change is organizational as well as architectural. Product management, enterprise architecture and engineering teams collaborate using a common BIAN language; dedicated specialists lead implementation; and regular familiarization programs extend capability across the organization. Product management and product engineering teams benefit directly, while banking clients gain reduced integration complexity, faster implementations and standards-based interoperability.

In selected areas, standardized BIAN interfaces have eliminated custom integration development for standard banking functions and enabled plug-and-play deployment. SunTec also reports stronger market positioning and greater acceptance of standards-compliant solutions.

Impact & Results

 **70+**

Service domains mapped across the Xelerate platform

 **Up to 30%**

Reduction in integration effort and costs through standardized BIAN APIs, in selected areas

 **3x**

Expected improvement in application-development cycles by re-scoping work using BIAN reference models, in selected areas

 **12.0**

Service Landscape conformance, after first conforming to 11.0

| What's Next

SunTec chairs the reinstated BIAN Products & Pricing Working Group and sits in the certification and architecture groups. The stated plan is to extend alignment to further service domains and to take up new releases of the Service Landscape early rather than late. The company also publishes its implementation methods and lessons openly, and says it will talk through its adoption journey with anyone starting theirs. Knowledge sharing includes BIAN events, webinars, industry forums and thought-leadership activities, alongside direct engagement with organizations beginning their own adoption journeys.

| The Takeaway

A vendor has a choice when a standard does not quite fit: work around it quietly, or say so. SunTec said so – and then did the work, proposing a role category that BIAN did not have and enriching a model it did. Conformance is a certificate. What SunTec describes is the thing the certificate was supposed to indicate.

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 SunTec Business Solutions' submission to the BIAN Transformation Awards 2025, in the "Adoption Leader" category. All figures are as reported by the company.