FIELD NOTE · EA PRACTICE · 04

You Can't Consolidate What You Can't Compare

Acquire five banks and you inherit five of everything. A working guide to using a shared reference model to see it — and rationalize it.

FROM THE OPEN GROUP + BIAN ARCHI BANKING GROUP CASE STUDY

- **Duplication — the same capability, built N times**
- **Gaps — capabilities nobody owns**
- **Misalignment — the same thing, done incompatibly**
- **Three standards — BIAN, ArchiMate, and TOGAF, each doing a different job**

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A bank group assembled through a decade of mergers and acquisitions inherits five of everything — five payment platforms, five correspondent networks, duplicated party and account data. The cost/income ratio climbs and information fragments. The teams aren't weak; the problem is that nobody can compare the institutions — ask each to describe its systems and you get five answers at five levels of detail. The Open Group and BIAN's Archi Banking Group case study shows the way out: map every institution that was acquired or merged onto one shared industry blueprint, and what was invisible becomes measurable.

THE INSIGHT — AND WHY IT WORKS: MECE

You can't consolidate what you can't compare, and you can't compare without a shared reference model. What makes a model work is that it is MECE — Mutually Exclusive (no two capabilities overlap) and Collectively Exhaustive (together they cover the whole business). Map every institution onto a MECE model and the reveal is automatic: overlaps surface as Duplication, holes as Gaps. Without that discipline you go hunting for problems anecdotally; with it, the model surfaces them for you.

EXPOSURE 1 Duplication

"The same capability, built N times"

When every institution runs its own version of a function, capacity multiplies without adding value. Party data and current-account data are duplicated across the group; each bank operates its own correspondent network and negotiates from a weak position. Mapped onto one blueprint, the redundancy is obvious — and so is its cost.

WHAT SURFACES

- The same service domain implemented in several institutions
- Duplicated master data — parties, accounts, products
- Parallel supplier and correspondent relationships

WHERE IT BITES

- × Personnel and maintenance cost multiplied across the group
- × Weak negotiating leverage from fragmented spend
- × A cost/income ratio that quietly keeps climbing

EXPOSURE 2 Gaps

"Capabilities nobody owns"

The mirror image of duplication: functions the group needs that no institution owns. International payments have no group-wide straight-through processing; open-banking readiness sits on no one's plate. Under short-term pressure, the service domains earmarked for centralization get built locally instead — so the shared capability never actually arrives.

WHAT SURFACES

- Needed capabilities with no clear owner
- Compliance readiness that's everyone's problem and no one's job
- Group-scale capabilities no single bank builds

WHERE IT BITES

- × Compliance risk and missed regulatory deadlines
- × Competitive exposure as fintechs move faster
- × Strategy that stalls because no one is on the hook

EXPOSURE 3 Misalignment

"The same thing, done incompatibly"

The subtlest of the three: the same capability exists in several institutions, but implemented so differently that it can't be shared, consolidated, or reported on. Each institution kept its own business organization and IT platform, so the information they produce lacks consistency, reliability, and completeness — and there is no reliable group-level view.

WHAT SURFACES

- One capability, incompatible implementations across banks
- Information that can't be consolidated to a group view
- Interfaces and data models that don't line up

WHERE IT BITES

- × No trustworthy group reporting for the board or regulators
- × Reuse and integration blocked before they start
- × Every "simple" consolidation becomes a translation project

Three Standards, Three Jobs

The case study's real lesson is that no single standard does this alone. Three of The Open Group's assets combine — each answering a different question.

BIAN THE VOCABULARY

The Banking Industry Architecture Network's reference model — a "service landscape" of discrete, non-overlapping, mutually-exclusive and collectively-exhaustive service domains. It gives a mixed, multi-institution team a common language and a canvas to index artifacts and make like-for-like comparisons. Used well, it becomes an enterprise blueprint for plugging in new products, not just reference material.

ArchiMate THE NOTATION

The modeling language that expresses BIAN in architecture viewpoints — one visual vocabulary spanning business, application, and technology, with motivation, strategy, and implementation elements. It turns the reference model into diagrams a board and a delivery team can both read.

TOGAF THE METHOD

The Architecture Development Method drives the work through its phases and levels — enterprise, segment, and capability — iterating as an enterprise does. Architecture segmentation here is a governance instrument, not a fence: each project should travel through the levels, summarizing its conclusions back up into the enterprise architecture.

How It Works in Practice

The Archi Banking Group didn't start by consolidating systems. It started by building the ability to see — then let the evidence drive the decisions.

1. **Stand up an architecture capability.** Only one institution had a real EA capability; the rest had "local heroes." A group-level capability, sponsored from the top, is the precondition for everything that follows.
2. **Adopt one reference model.** BIAN was chosen "to avoid re-inventing the wheel" — giving the multi-institution team a shared vocabulary and a common canvas instead of five local models.
3. **Map every institution onto it.** With shared service-domain boundaries, assessments become like-for-like. Duplication, gaps, and misalignment stop being anecdotes and become a picture.
4. **Measure at the service-domain level.** Attribute each domain with target-vs-current capability, performance measures, and resource coverage — so decisions rest on evidence, not slogans.
5. **Set explicit integration criteria.** Impact on customer intimacy, RoI of integration, compliance pressure — decided deliberately, not case by case under deadline.

The principle that keeps consolidation from becoming a bulldozer

Make a difference only where it makes a difference. Each institution keeps full autonomy over its commercial identity — the "specific local customer and market approach" is a genuine strength worth protecting. But everything that is *not* customer- or market-facing is a candidate for integration, uniformization, or even centralization.

The strategy shifts from growth by expansion to "Group Synergy" and "Open, Uniform, and Complete Information" — cost saved by consolidation, not chased by mergers and acquisitions.

The Rationalization Readiness Test

Ten checks before you try to consolidate a group built by mergers and acquisitions. Score one point per "yes." Below seven, you don't have a consolidation plan yet — you have five maps that don't line up.

- ☐ Every institution is mapped onto **one shared reference model** (e.g., BIAN) — not five local models.
- ☐ You can do a **like-for-like comparison** of the same capability across institutions, because the boundaries are defined the same way.
- ☐ Someone owns an **architecture capability at group level** — not just "local heroes" in one institution.
- ☐ **Duplication is quantified**: you know which capabilities are built more than once, and roughly what that costs.
- ☐ **Gaps are named**: you know which needed capabilities no institution actually owns.
- ☐ **Misalignment is visible**: you know where the same function is implemented incompatibly.
- ☐ You've set **explicit criteria** for what gets integrated versus kept local — not decided case by case under pressure.
- ☐ **Customer- and market-facing identity is protected as local**; everything else is a candidate for integration.
- ☐ Assessments are **documented at service-domain level with measures** — target vs current, cost, coverage — not at slogan level.
- ☐ Architecture segmentation is used as a **governance instrument, not as fencing** to protect local turf.

Going Deeper: References

The source and the standards behind this note. All links verified July 2026.

Archi Banking Group (Y201)
The Open Group + BIAN case study this note is drawn from — combining BIAN, ArchiMate, and TOGAF. Start here.
publications.opengroup.org/y201

BIAN — Banking Industry Architecture Network
The not-for-profit ecosystem behind the banking reference model and its service landscape.
bian.org

The TOGAF® Standard
The architecture method (ADM) that drives the work through enterprise, segment, and capability levels.
opengroup.org/togaf

The ArchiMate® Modeling Notation
The visual language used to express BIAN in architecture viewpoints across all domains.
opengroup.org/archimate

The Open Group Architecture Forum
Where the TOGAF standard and its companion guides are maintained and evolved.
opengroup.org/architecture-forum

The Open Group Library
Where this case study and the supporting standards are published.
opengroup.org/library

About the Author

Tom Ward is an Enterprise Architect with 20+ years across Fortune 500 financial services, retail, and government — including Wells Fargo and Bank of America — specializing in EA governance, reference architectures, hybrid cloud, and legacy modernization, with recent hands-on GenAI and mobile delivery work.

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