

FIB-DM training

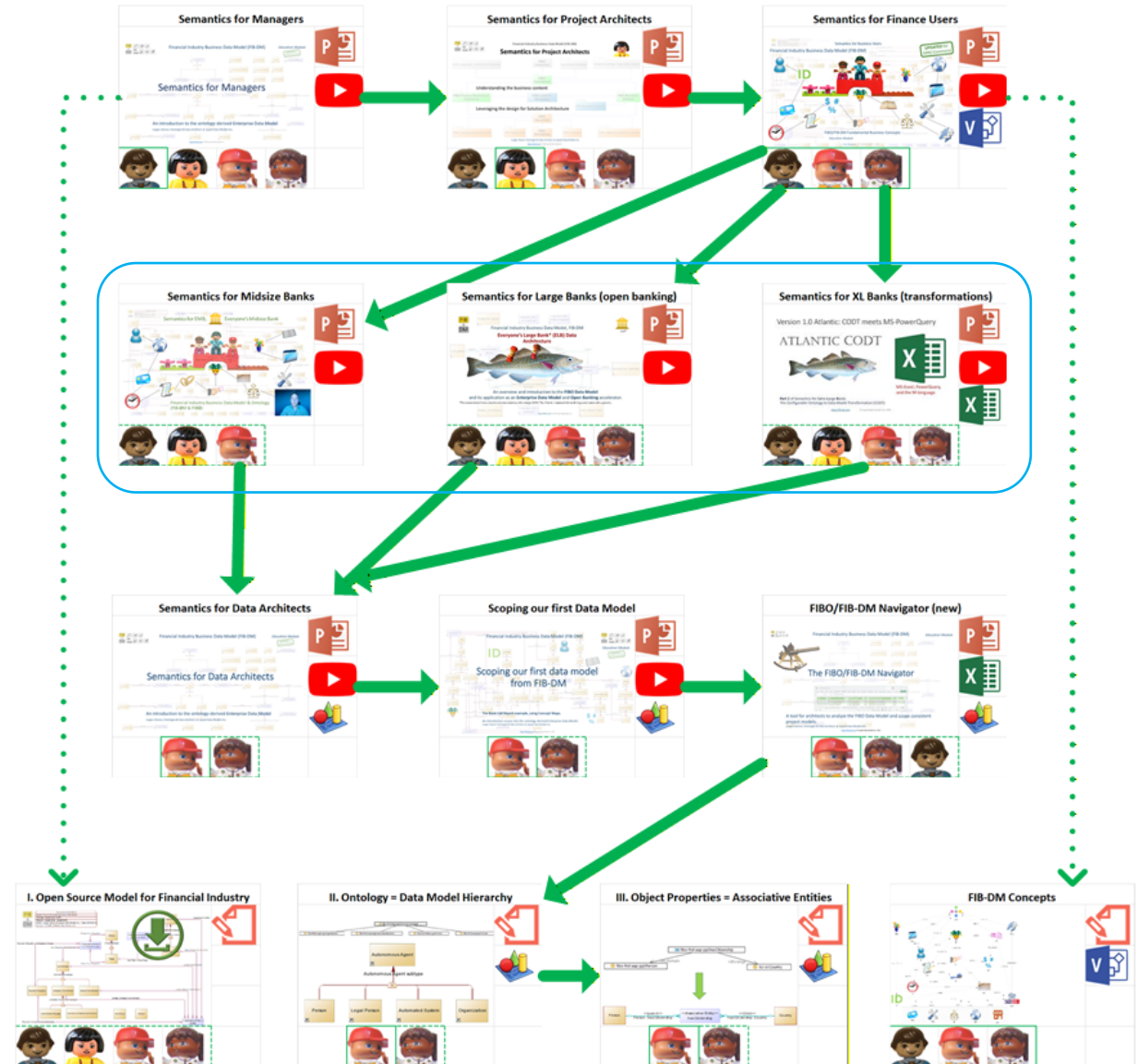
You should have completed Semantics for Managers, Project Architects, and Finance Users with the 15 Concepts.

The Education path shows 3 lessons for midsize, large, or very large banks.

1. The classes are fully applicable to other Financial Institutions.
2. The asset size is just a rough indicator. The XL class covers the Transformation Technology.
3. This class has an Open Banking example.

Every bank is different.

In practice, we cover all three lessons and move faster when content repeats or is not critical.



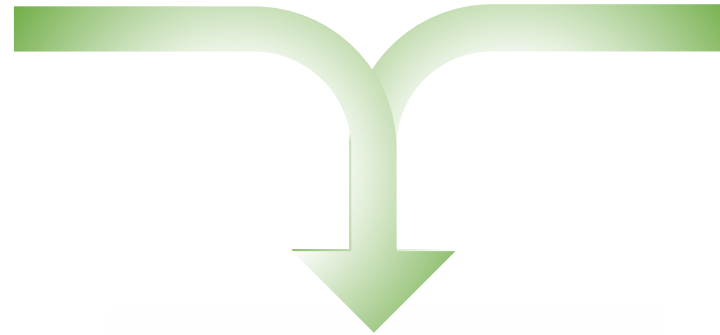
EDM Council and Object Management Group



Global Association of over 200 Financial Institutions (FI).

- Data Management
- Data Standards. DCAM

FIBO



Over 220 member organizations.
Standards development (UML, BPML, DDS, SysML)

Commons Ontology Library

The Enterprise Data Management Council acquired the Object Management Group (OMG) effective 1 October, 2025, creating the world's largest non-profit trade standard-setting body for data management.



Finance key point

FIBO is a business model and a schema



“The Financial Industry Business Ontology (FIBO) is a **business conceptual model** developed by our members to describe how all financial instruments, business entities, and processes work in the financial industry.” (EDM Council)



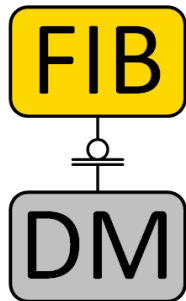
The council specifies the model in Resource Description Framework Schema and Ontology Web Language, **RDF/OWL**.
The ontology enables you to specify sample data values and complex constraints beyond the Conceptual Data Model.



FIBO is the authoritative model of Financial Industry concepts, their definitions, and relations.



EDMC members, mainly large banks and Investment Companies, developed the Financial Industry Business Ontology (FIBO), a business conceptual model. 2435 classes detail loans, financial instruments, business entities, and processes. The FIBO imports OMG Commons as an upper ontology.



The Financial Industry Business Data Model (FIB-DM) has 3,173 entities and includes the complete FIBO semantics and documentation. Jayzed created the FIB-DM using its patented (US 12,038,939) Configurable Ontology to Data model Transformation (CODT).

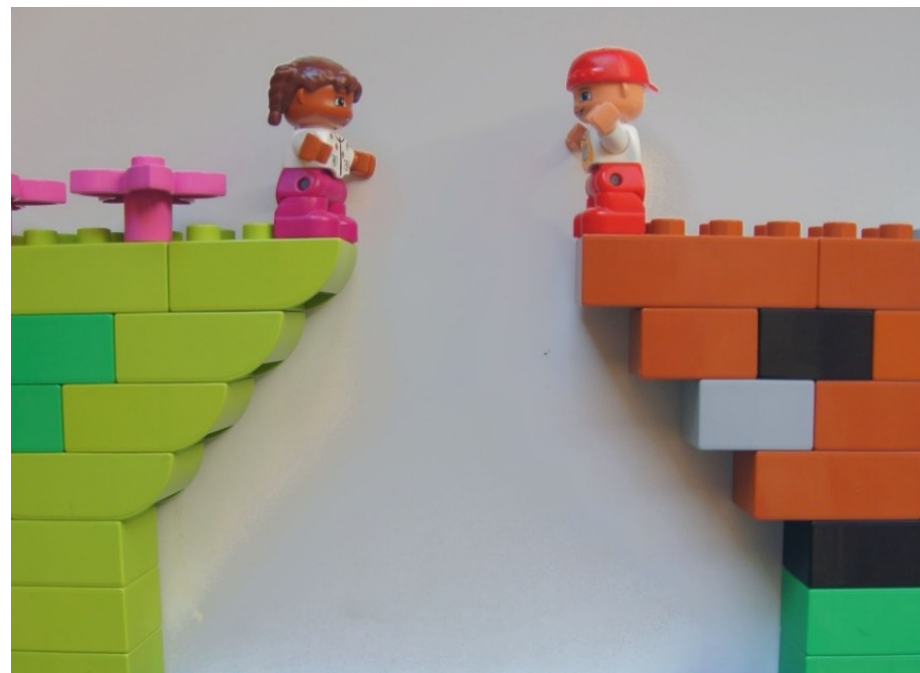


There is a chasm between semantic and conventional data management.

The EDMC specified FIBO in Ontology Web Language (OWL).

FIBO is comprehensive with detailed coverage of business entities, loans, securities, derivatives, and indicators.

Large financial institutions started implementations on RDF (“triple”) stores



OWL needs highly specialized ontologists.

Many banks and investment managers don't have the expertise inhouse.

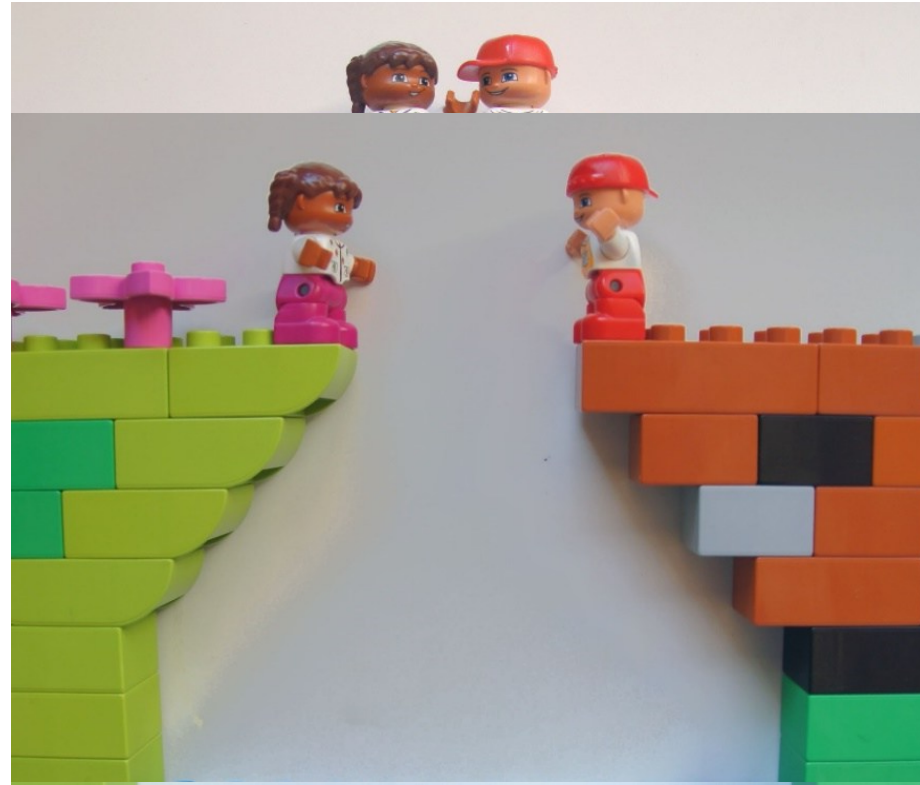
IT-departments must still support and design conventional databases.



FIB-DM is the bridge across the chasm.



in

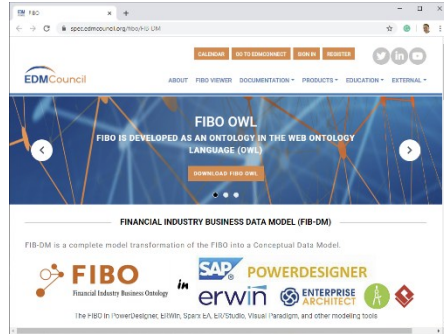


The Industry Standard is available in your Data Modeling tool.

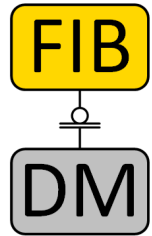


Finance key point

FIBO and FIB-DM are the Industry Standard



The Enterprise Data Management Council endorses the FIBO Data Model on its website



Three thousand five hundred users and 162 banks downloaded the Open-Source core version.

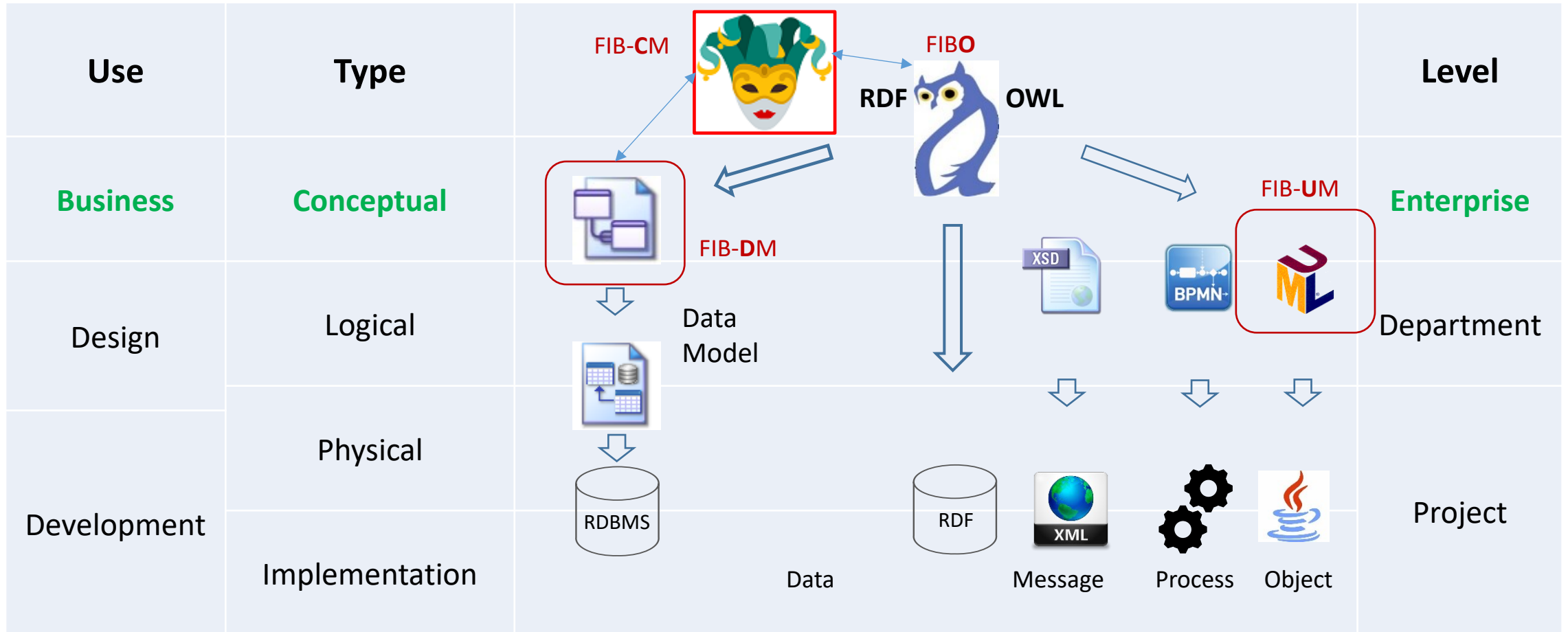


ELB Data Architecture team downloads the PowerDesigner model.



Finance key point

Semantic Enterprise Information Architecture



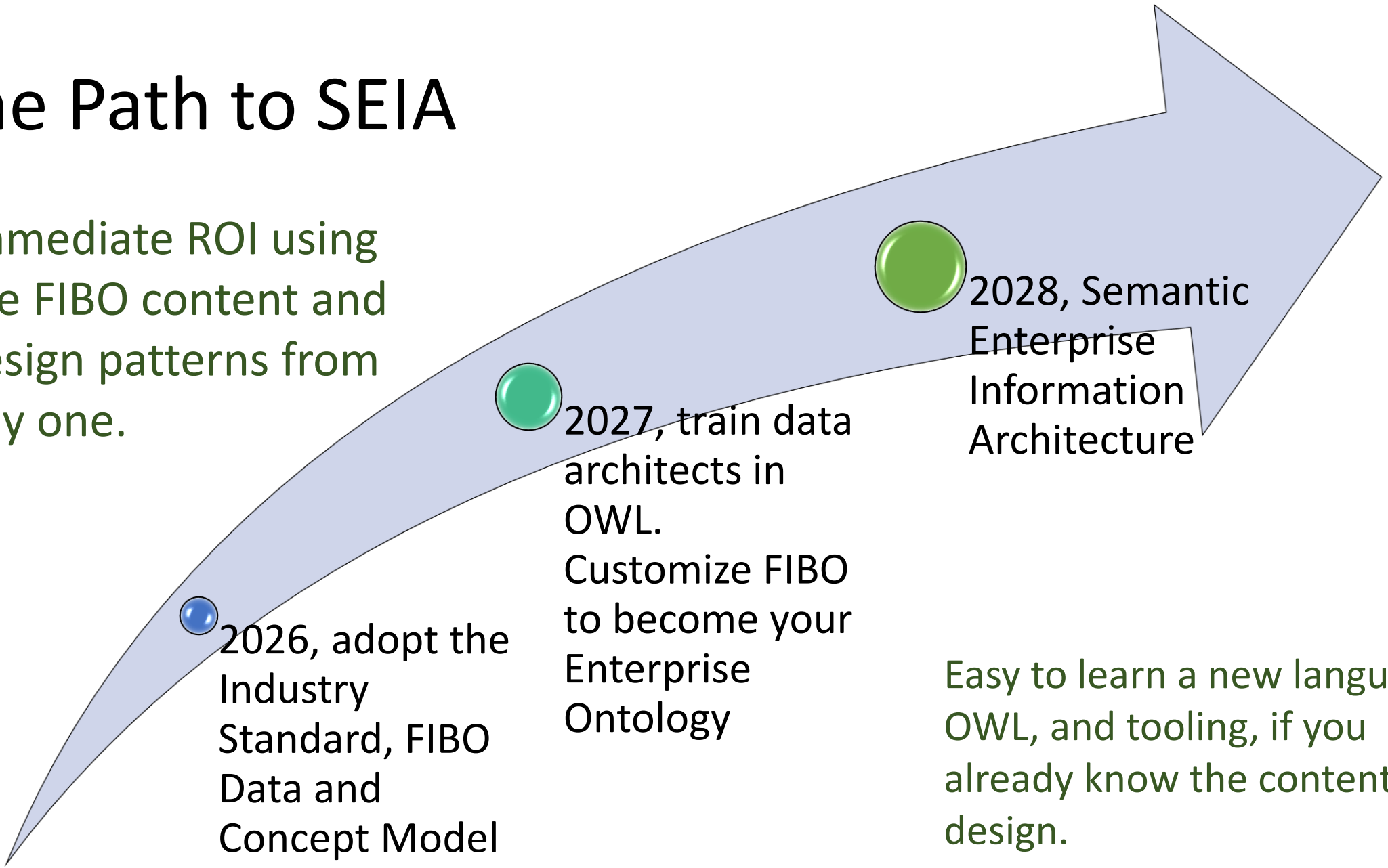
Semantic Model-Driven Development, common names, definitions and design patterns.



Finance key point

The Path to SEIA

Immediate ROI using the FIBO content and design patterns from day one.



2026, adopt the Industry Standard, FIBO Data and Concept Model

2027, train data architects in OWL.
Customize FIBO to become your Enterprise Ontology

2028, Semantic Enterprise Information Architecture

Easy to learn a new language, OWL, and tooling, if you already know the content and design.



Finance key point

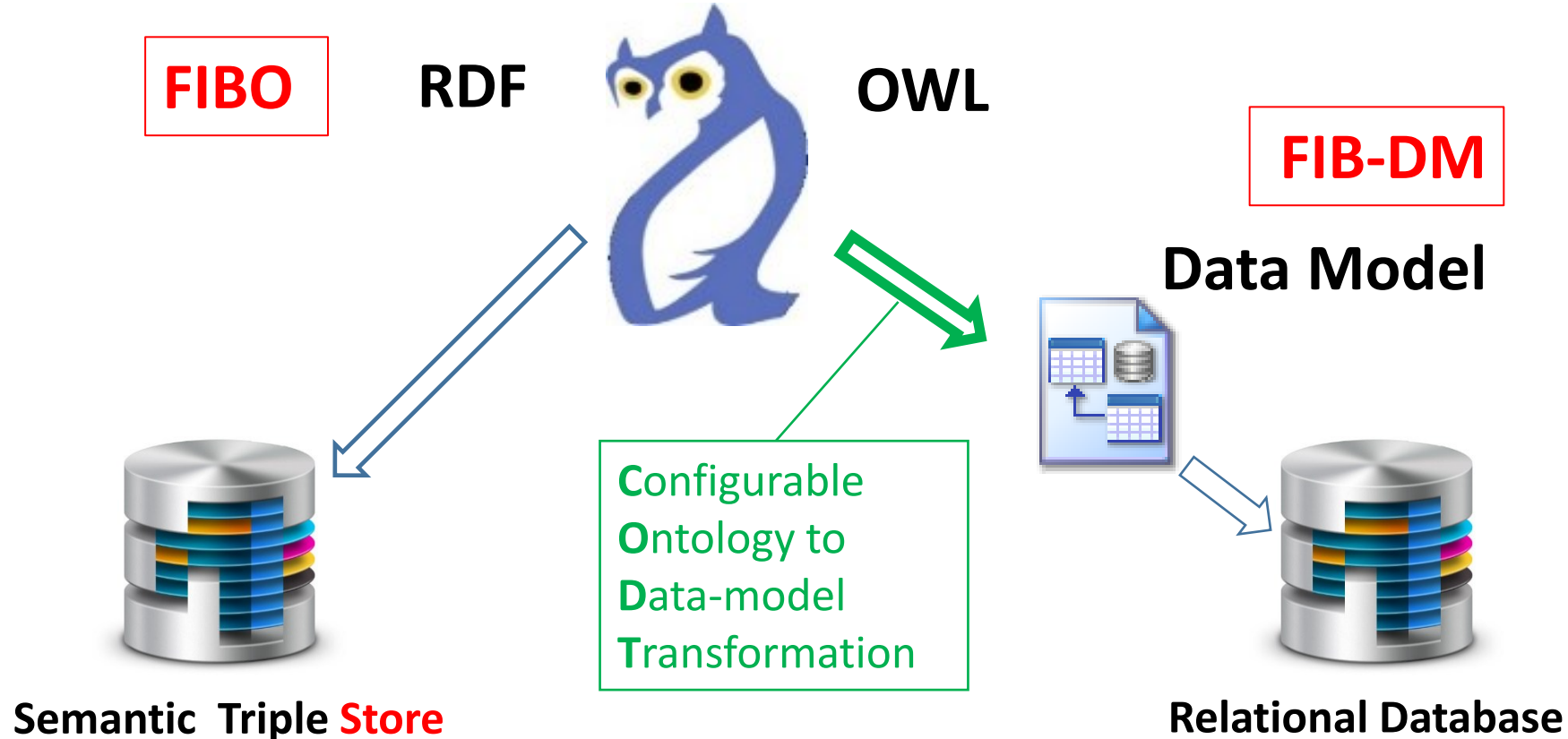
Financial Industry Business Data Model



- Financial Industry Business Data Model of 3,173 Entities, complete definitions, annotations, and axioms (business rules).
- Data Architects leverage the full content of the Industry Standard.
- **Common Language and design patterns for Semantic & Relational data.**



The ontology transformed into a data model leverages the design for relational databases.



The RDF-**Store** is for knowledge and analytics – not for transaction processing, core banking



Atlantic is the way to Semantic EIA and MDD

FIB

2025/Q4

Full

DM

release

3,173 entities

The world's largest data model.

ATLANTIC CODT



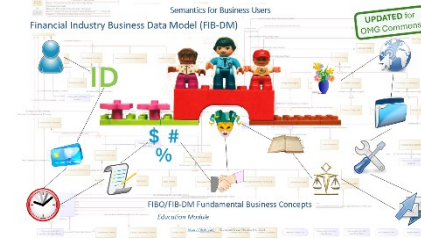
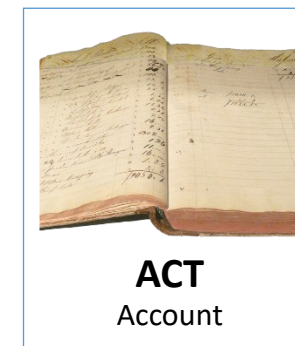
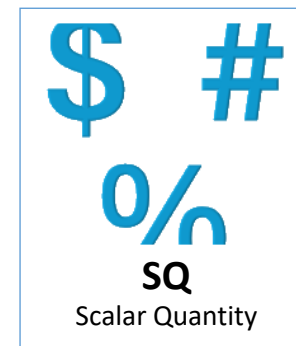
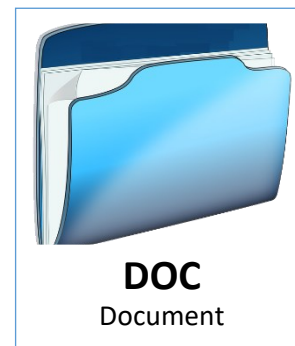
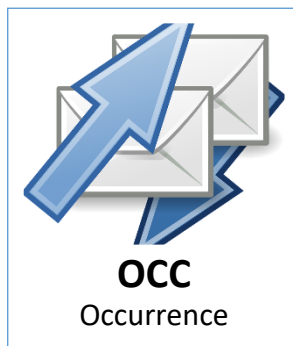
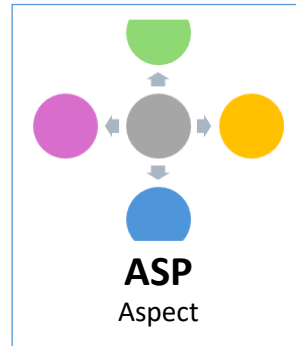
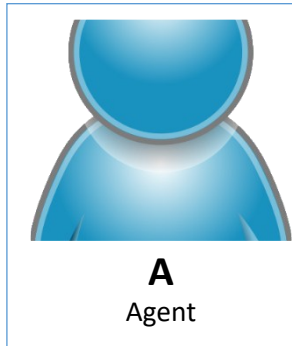
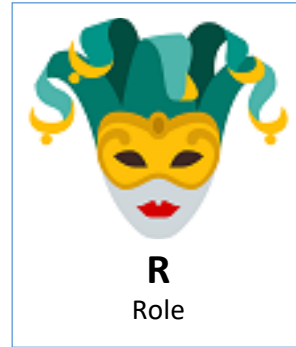
Configurable Ontology to Data model Transformation (CODT)



Finance key point

FIB-CM 15 concepts name, icon, and abbreviation

90% of FIB-DM entities are a subtype of the concept entity



<https://fib-dm.com/semantics-for-finance-users/>

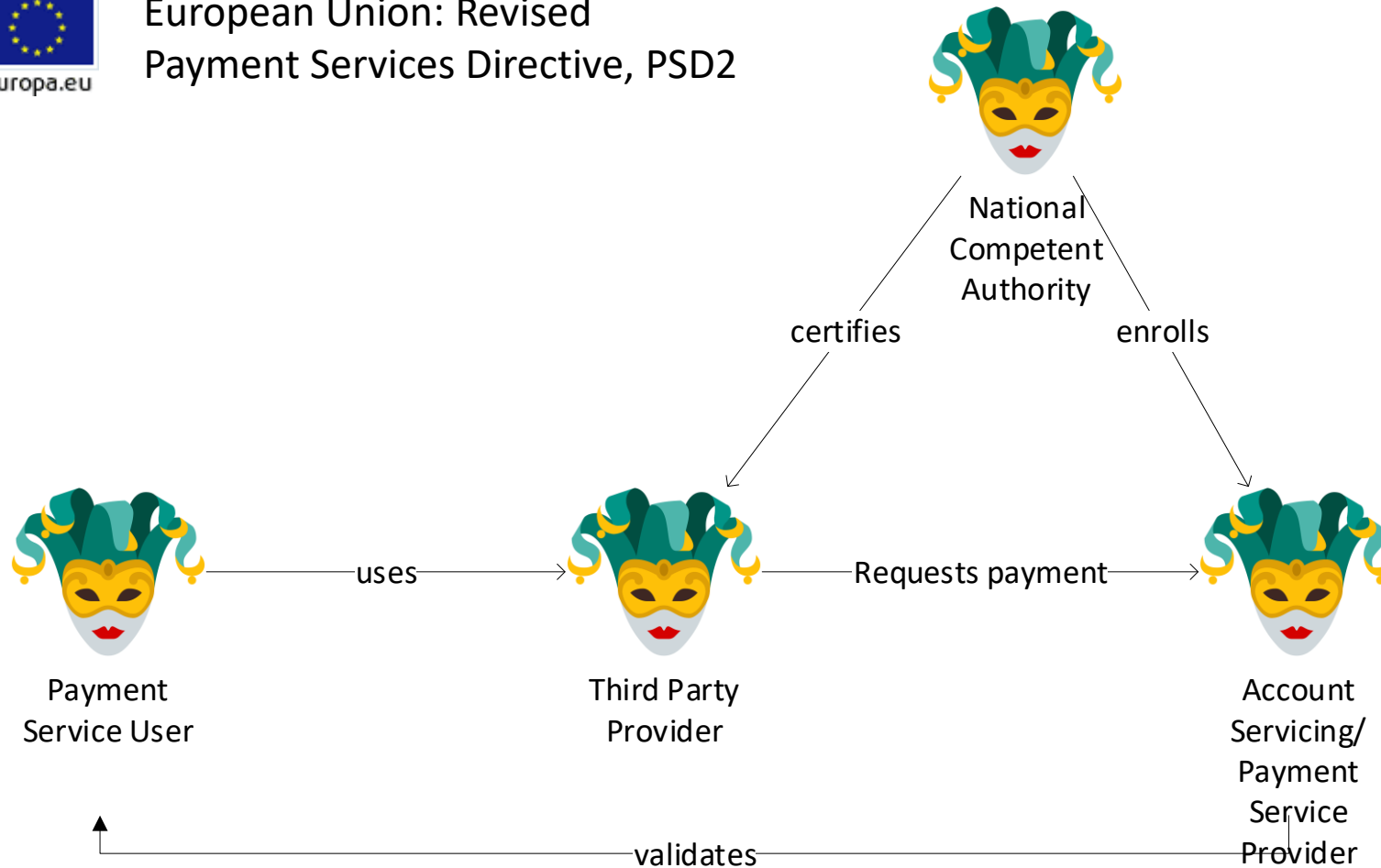
Enough to visualize design in user-friendly concept maps



Open Banking example



European Union: Revised
Payment Services Directive, PSD2



The standard PSD2 diagram shows the four actors and their relations.

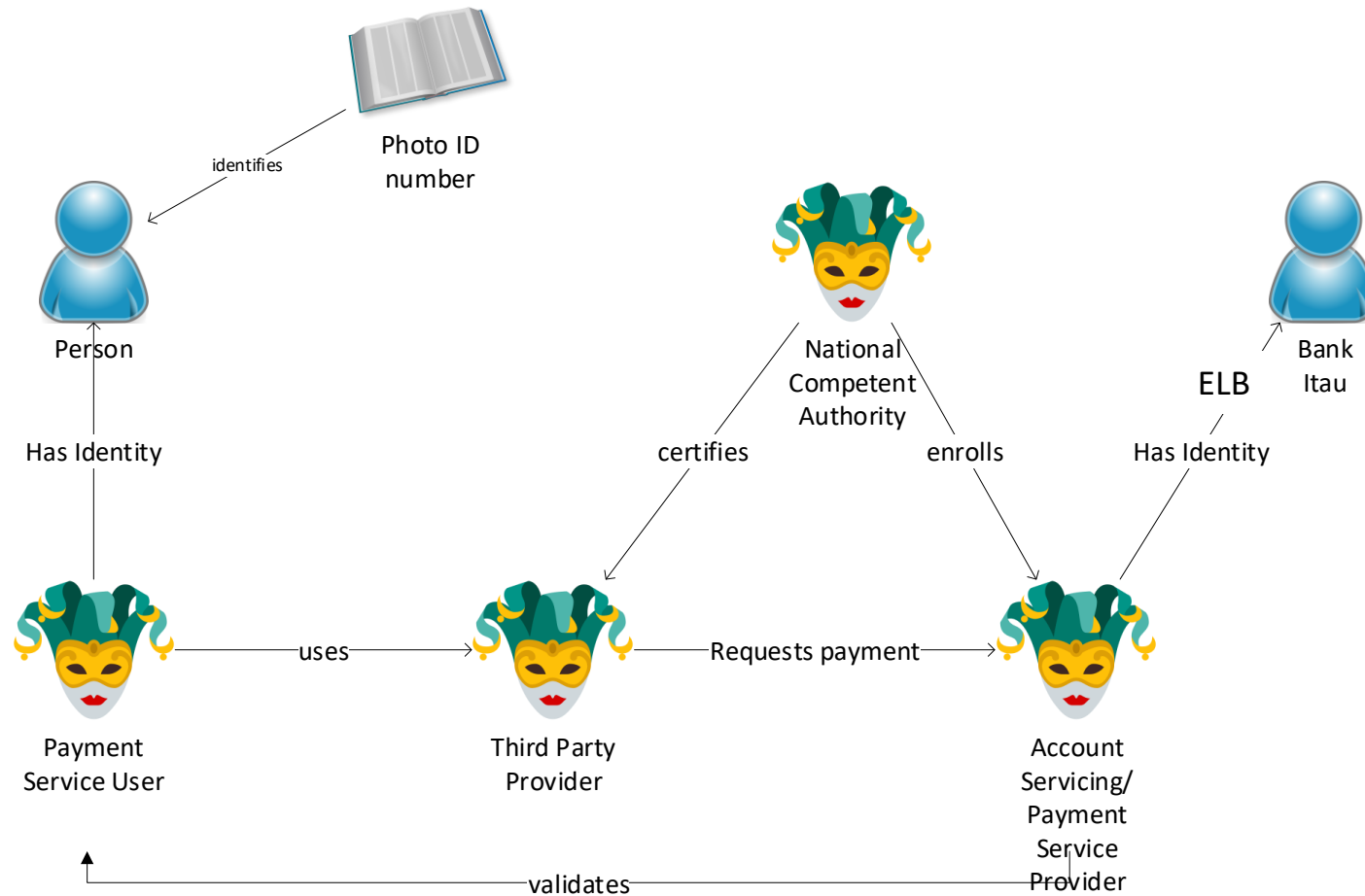
In the FIBO, they are a Role.

The FIB concept maps use the mask as a symbol.



Finance key point

Expanding the scope



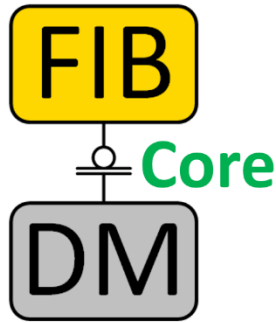
All Roles have an identity, the **Agent**.

The payment user is a **Person**. The Photo ID, a **Reference**, identifies her.

An Agent can have many roles.
It may also be a third-party provider requesting information from another bank.



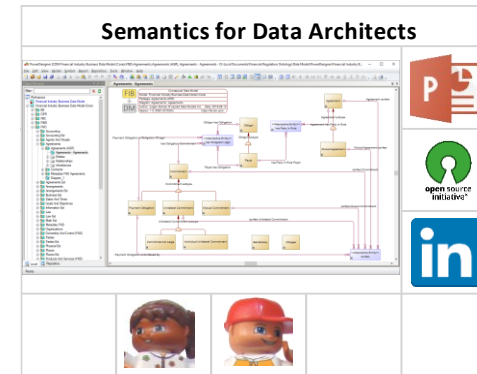
Transparency for your FIB-DM evaluation



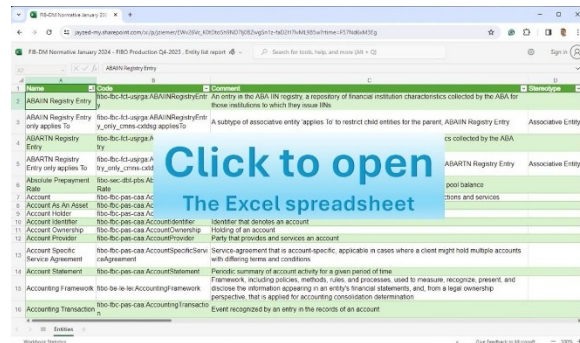
Open Source



Explore the PowerDesigner Model



Study the Education resources



Examine the 2025/Q4 Full Model content

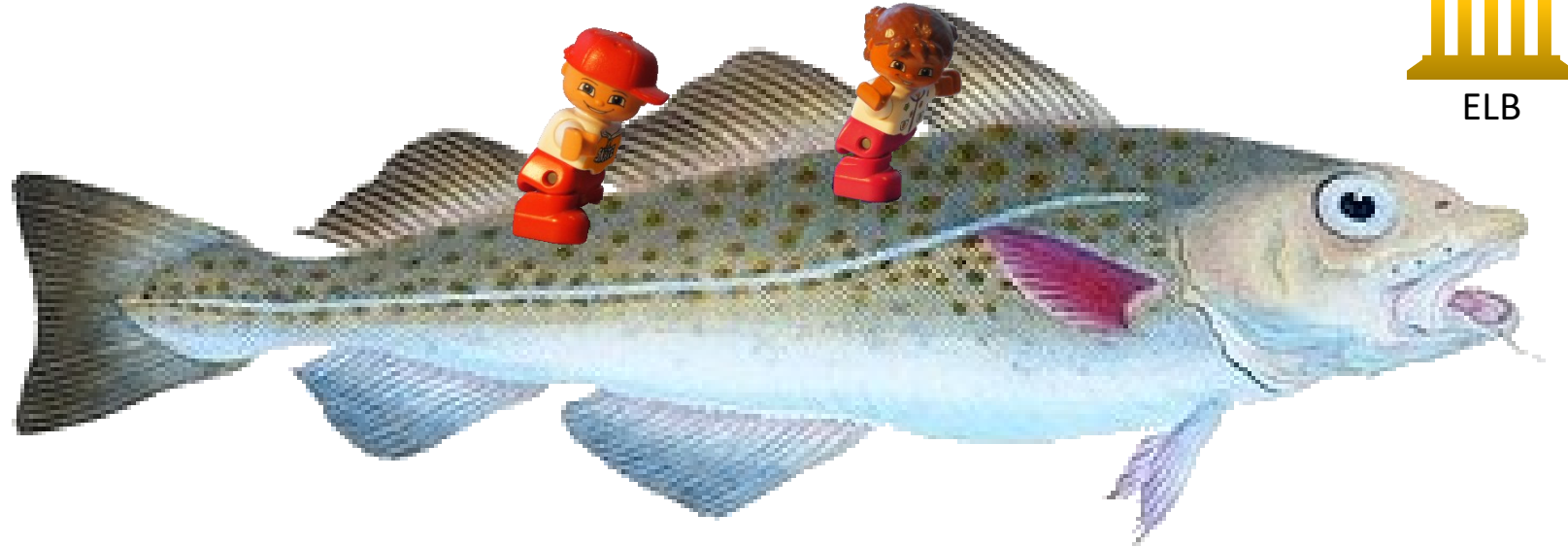


Review license, maintenance, and pricing



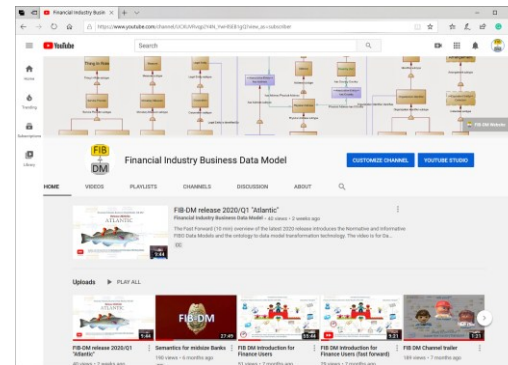
Finance key point

Thanks, and enjoy the ride

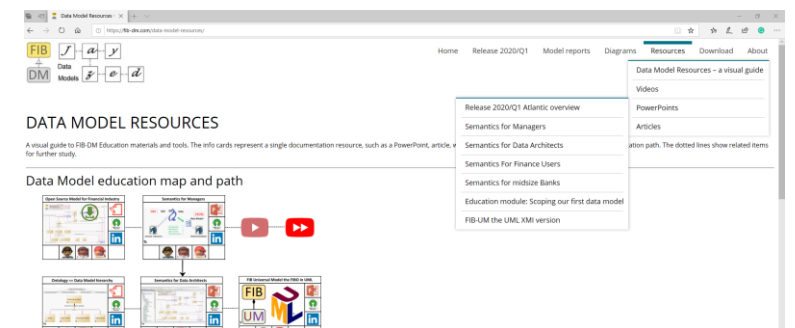


Semantics for Finance Users explains the 15 fundamental concepts for non-technical audiences.

Scoping our first data model transforms a concept map into PowerDesigner and creates a project model.



<https://www.youtube.com/c/fibdm>



<https://fib-dm.com/>



Finance key point