

# Reference Architecture (RA)

[Return to Terms and Definitions](#)

## Discussion

A Reference Architecture (RA) provides a shared architectural frame for a recurring class of problems. It establishes a common language for stakeholder communities, promotes consistency in addressing recurring architectural concerns, supports validation and comparison across independently developed systems, and encourages alignment with common standards, specifications, and architectural patterns.

A Reference Architecture is neither an implementation nor a detailed system design. It provides a conceptual and logical framework that establishes shared understanding, defines architectural responsibilities, and enables comparability across systems developed by different organisations or teams.

In the Financial Systems Archetype, a Reference Architecture identifies where architectural authority lies for key concerns such as semantic interpretation, validation, governance, controlled evolution of meaning, traceability, and evidence. It does not prescribe how organisations must implement those concerns in specific representations, technologies, tools, products, or deployment environments.

## Definition

*conceptual and logical architectural framework that establishes common language, architectural responsibilities, and alignment guidance for a recurring class of systems without prescribing a specific implementation*

## Source

FDIS-RA, Section 1.3: Reference Architecture Definition.

Adapted from the FDIS-RA description of Reference Architecture, which follows established U.S. Department of Defense architectural guidance and cites Doyle and Wilezynski (2010).

## Note

A Reference Architecture defines architectural authority and shared structure. It does not itself define a product, runtime, deployment, implementation stack, database, message format, model repository, or toolchain.

A Reference Architecture may be formalised later using modelling techniques, such as SysML v2 as a

Platform-Independent Model (PIM), aligned with OMG Model-Driven Architecture (MDA) principles. Such formalisation can express architectural elements, interfaces, constraints, and traceability more precisely, but it does not change the purpose of the Reference Architecture.

## Example

The Financial Data Interpretation Systems Reference Architecture (FDIS-RA) provides a stable architectural foundation for regulated data interpretation. It clarifies how concerns such as evidence intake, information extraction, observation management, semantic representation, rule-based interpretation, validation, and standards alignment relate to one another across system boundaries.

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