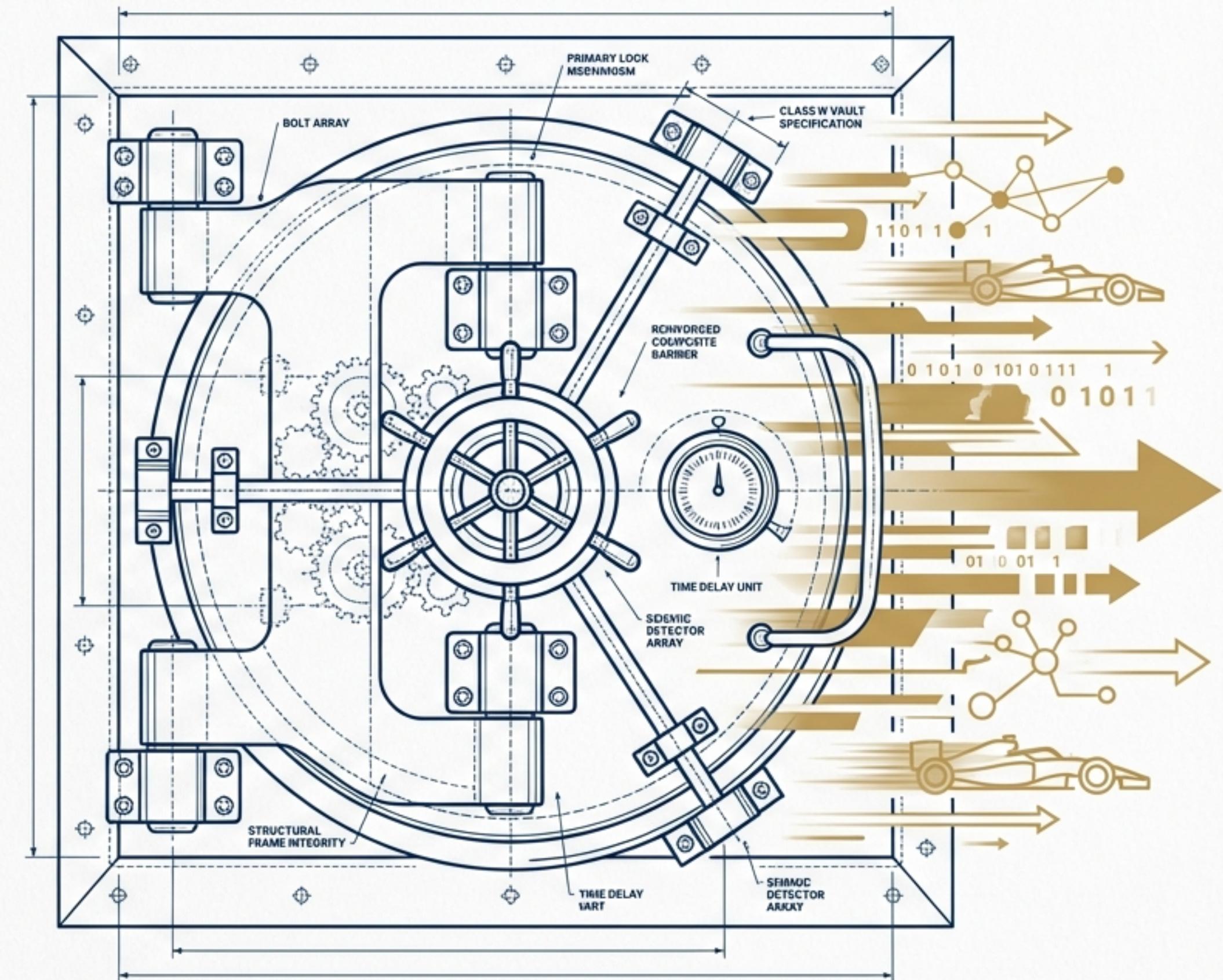


Governing the Goldmine

From Fortress to Formula 1:
The Agile Data Governance
Framework

For years, banks have oscillated between 'The Department of No' and "Move Fast and Break Things." This deck outlines the Agile Governance Framework required to achieve both high velocity and high control simultaneously.



The False Dichotomy: Why Speed and Control Are Not Enemies

The Conflict

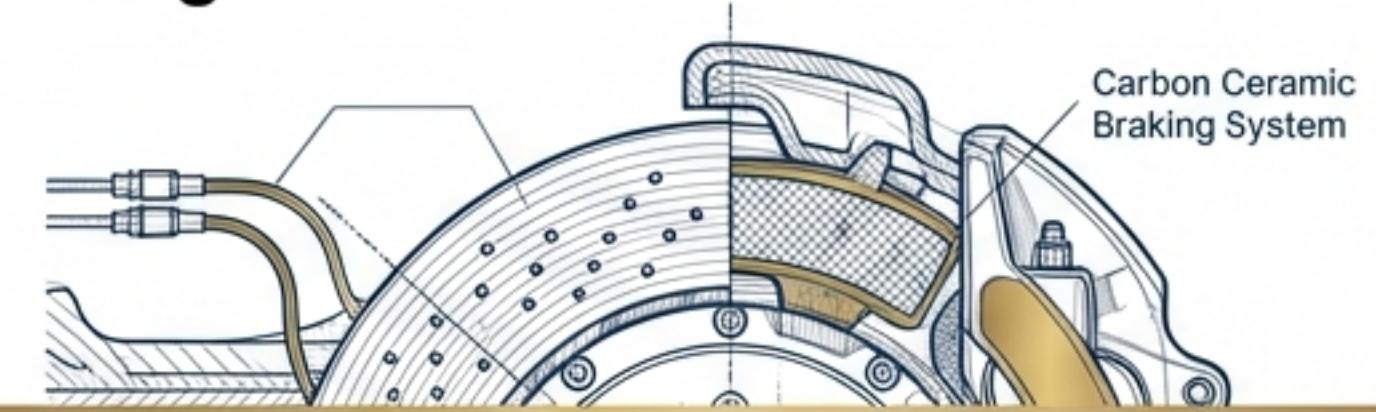


The Zero-Sum Myth: The belief that you must choose between Speed (Agile) OR Control (Governance).

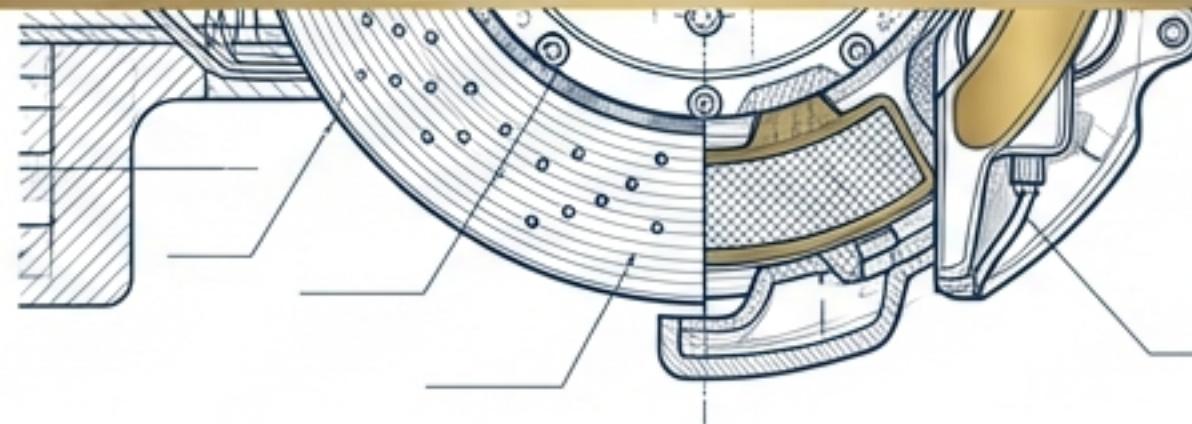
The Cultural War:

- **The Scrum Master view:** Sees Governance as the "Department of No"—bureaucrats demanding documentation and lineage spreadsheets.
- **The Governance Officer view:** Sees Agile teams as "Cowboys"—reckless developers creating data silos and ignoring standards.

The Insight



To drive a car at 200mph, you need the best brakes in the world.

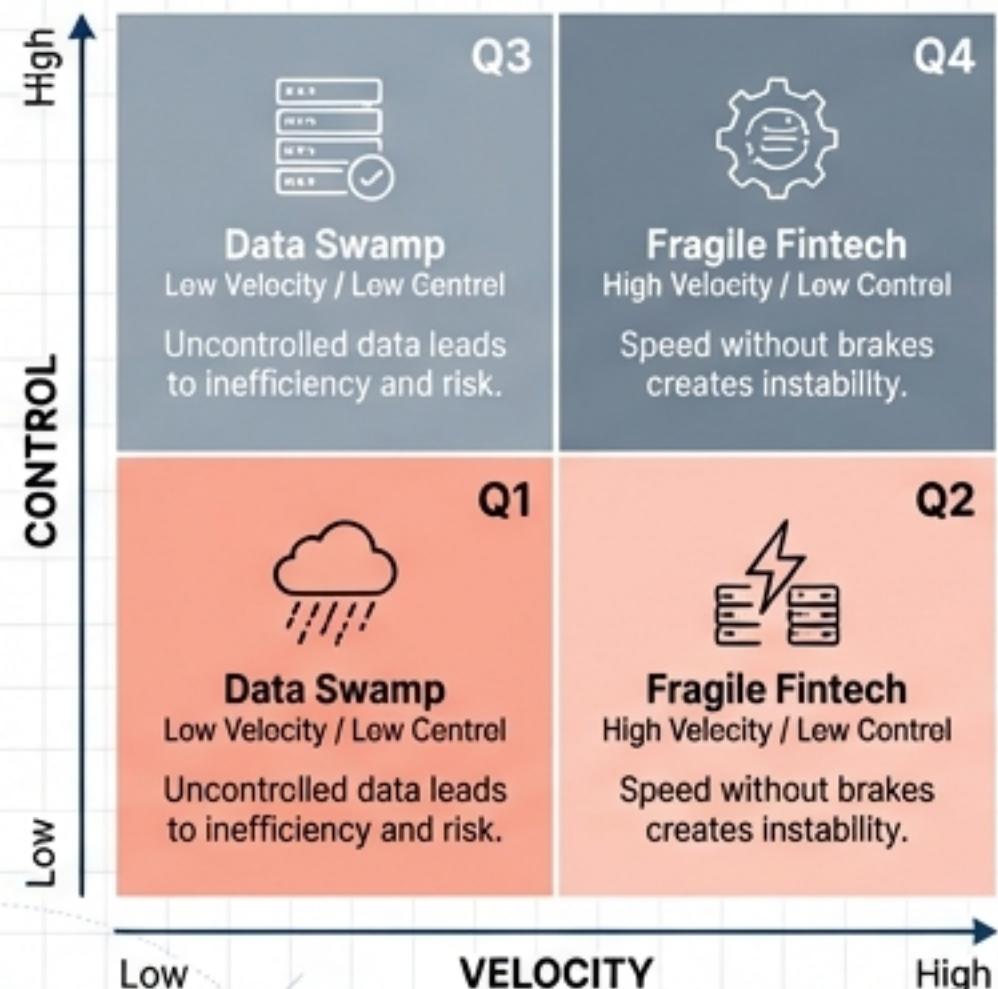


Insight: A Formula 1 car doesn't have powerful brakes to go slow; it has them to go fast with confidence. **Governance is an ACCELERATOR, not a brake.**

The Agile Data Governance Matrix



The Danger Zones: The Swamp and The Fragile Fintech



Quadrant 1: The Data Swamp (Low Velocity / Low Control)

Definition: Slow, bureaucratic, yet messy.

Symptoms: You have a 3-month release cycle, but your reports are still wrong. Massive governance manuals nobody reads.

Verdict: Failing.

Quadrant 2: The 'Fragile' Fintech (High Velocity / Low Control)

Definition: The 'Move Fast and Break Things' zone. Common in innovation labs.

Symptoms: Amazing customer features, backend mess. Debt accumulation.

Real-World Snapshot: Revolut

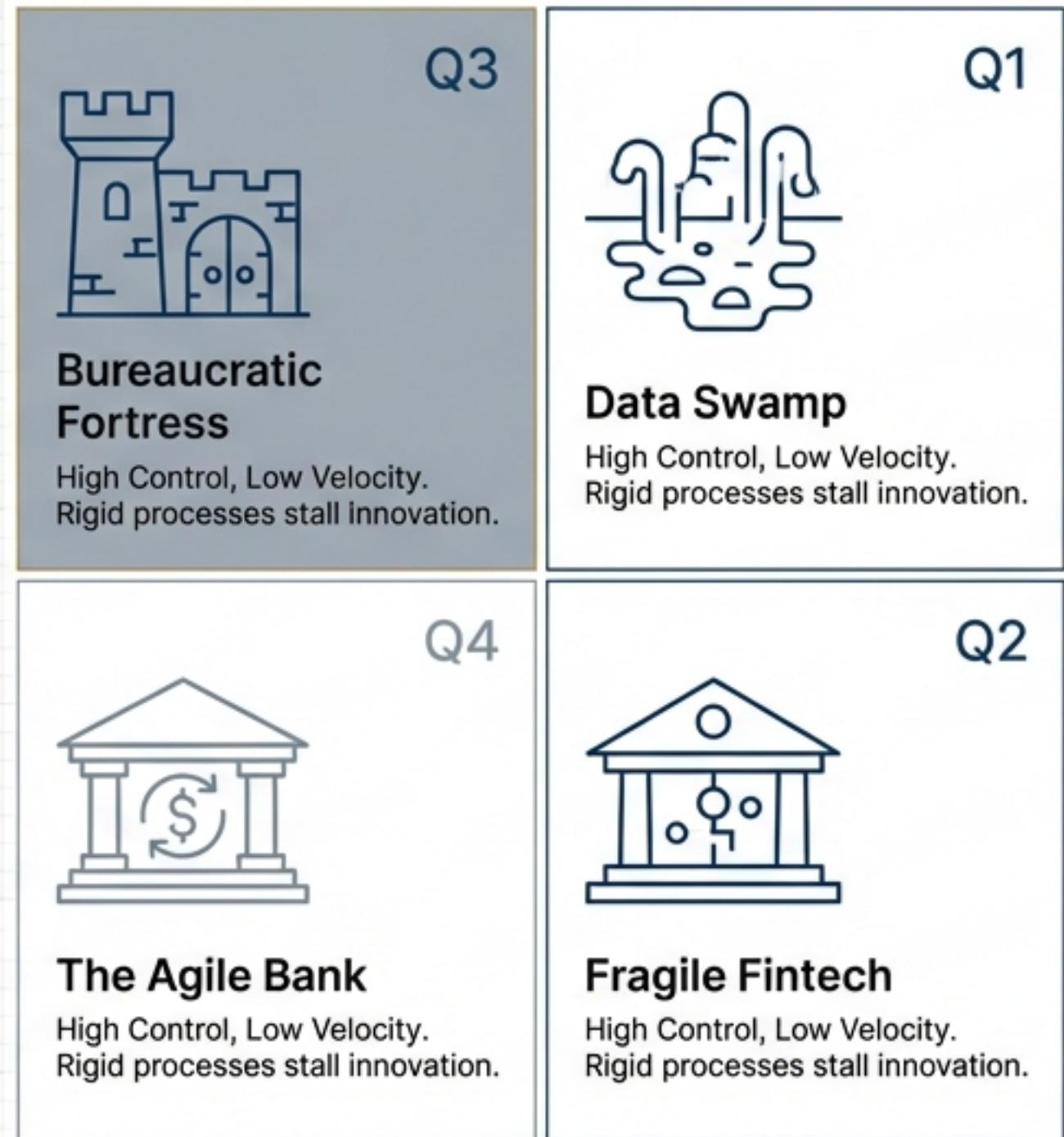
The Story: Prioritized user acquisition over back-office controls.

The Wall: Reports of compliance systems switched off to prevent false positives.

The Consequence: Strategic goal (UK Banking License) delayed for three years due to governance concerns.

Insight: You can sprint to a \$30B valuation, but you cannot cross the finish line to become a 'Bank' without governance.

The Bureaucratic Fortress: Safe, But Slowly Irrelevant



The Agile Data Governance Matrix

Quadrant 3 Definition (Low Velocity / High Control)

Context: This is where most Tier-1 banks sit today.

Characteristics: Data is pristine, locked down, and heavily governed. Concepts like 'Golden Sources' and 'Data Stewards' dominate.

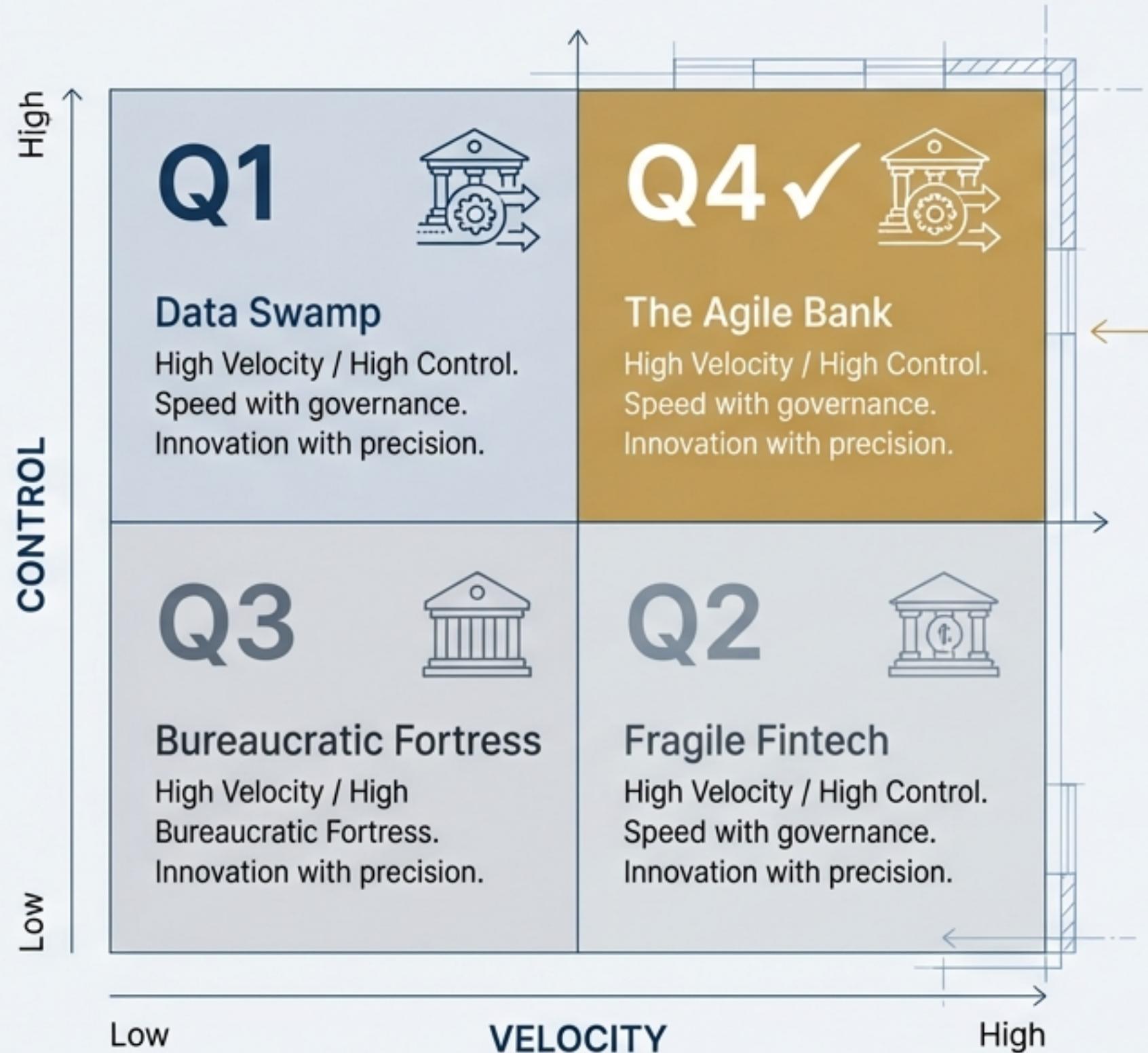
The Problem: The data is safe, but we can't use it.

The Friction: It takes six months to get access to a new dataset. By the time approval is granted, the market opportunity is gone.

“The data is perfect, but it took us **9 months to get access to it.”**

Safe, but slowly dying.

The Target State: The Agile Bank



Quadrant 4 Definition (High Velocity / High Control)

- Concept:** Governance is not a gatekeeper; it is a guardrail.
- Symptoms:** Teams access data via self-service APIs. Quality checks are automated. Compliance is baked into the code.

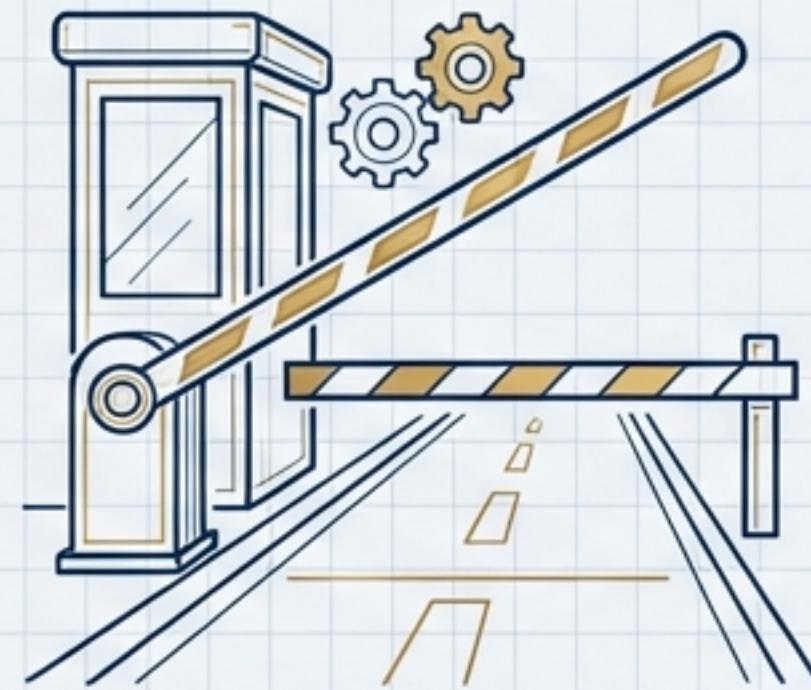
The 'Bilingual Move':

Investing in back-office governance as aggressively as front-office growth. You cannot scale on a shaky foundation.

“We released on demand, and the automated compliance checks passed instantly.”

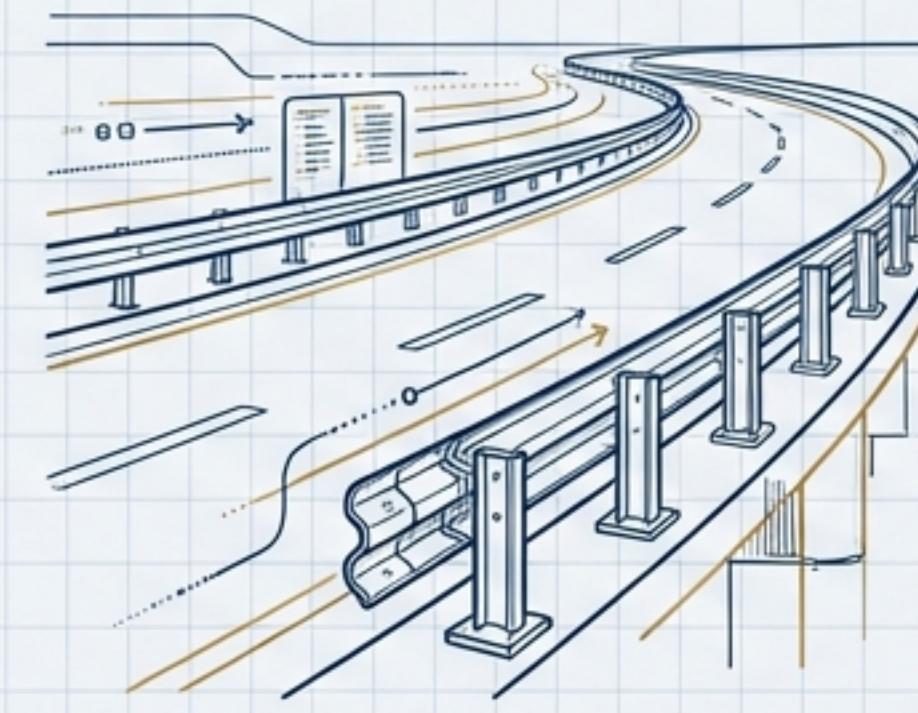
The Shift: From Gatekeepers to Guardrails

The Gatekeeper



- **Mechanism:** Manual Sign-offs
- **Process:** “Stop. Hand over paperwork. Wait for approval.”
- **Impact:** **Blocks flow.**

The Guardrail



- **Mechanism:** Automated Code Checks
- **Process:** “Keep moving at speed. We will keep you on the road.”
- **Impact:** **Continuous safety at 100mph.**

Just-in-Time Governance: Fixing data errors at the source, not downstream.

Governance in Motion: Capital One's “Cloud Custodian”

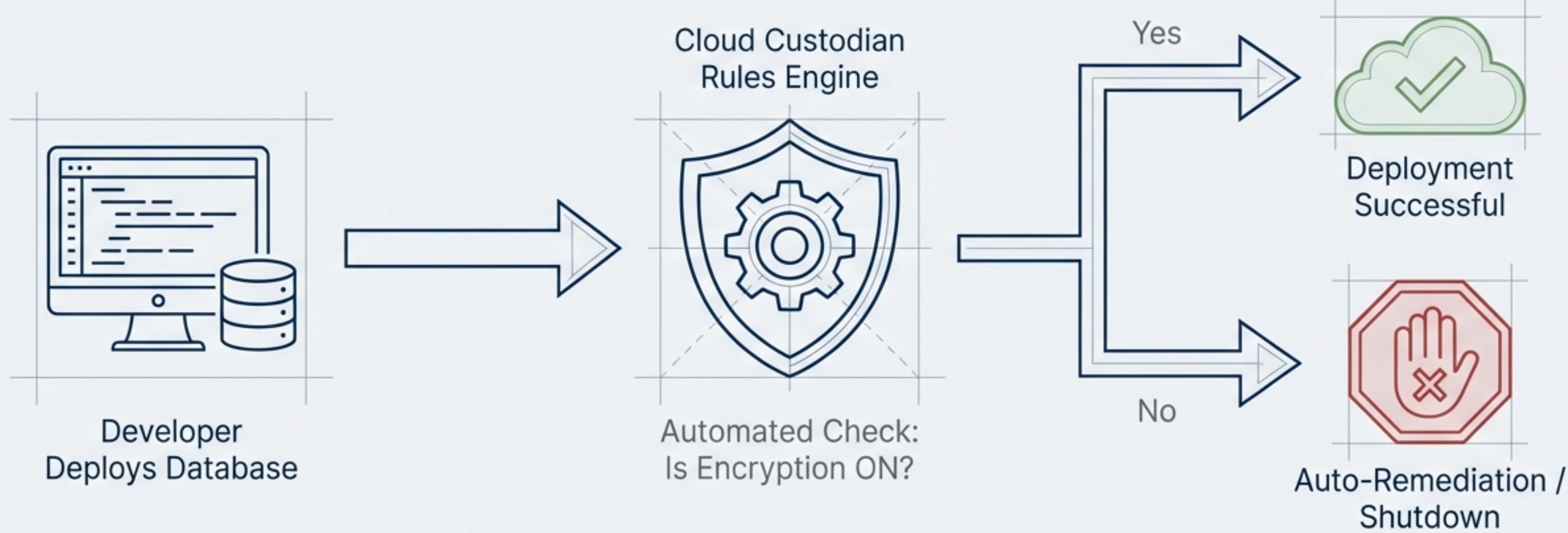
The Shadow IT Trap: How to govern software sprawl without killing innovation?

Case Study: Capital One

The Rule: “All databases must be **encrypted**.”

The Action: System detects violation in seconds and **remediates automatically**.

Human Intervention: Zero.



The Solution: Data as a Product



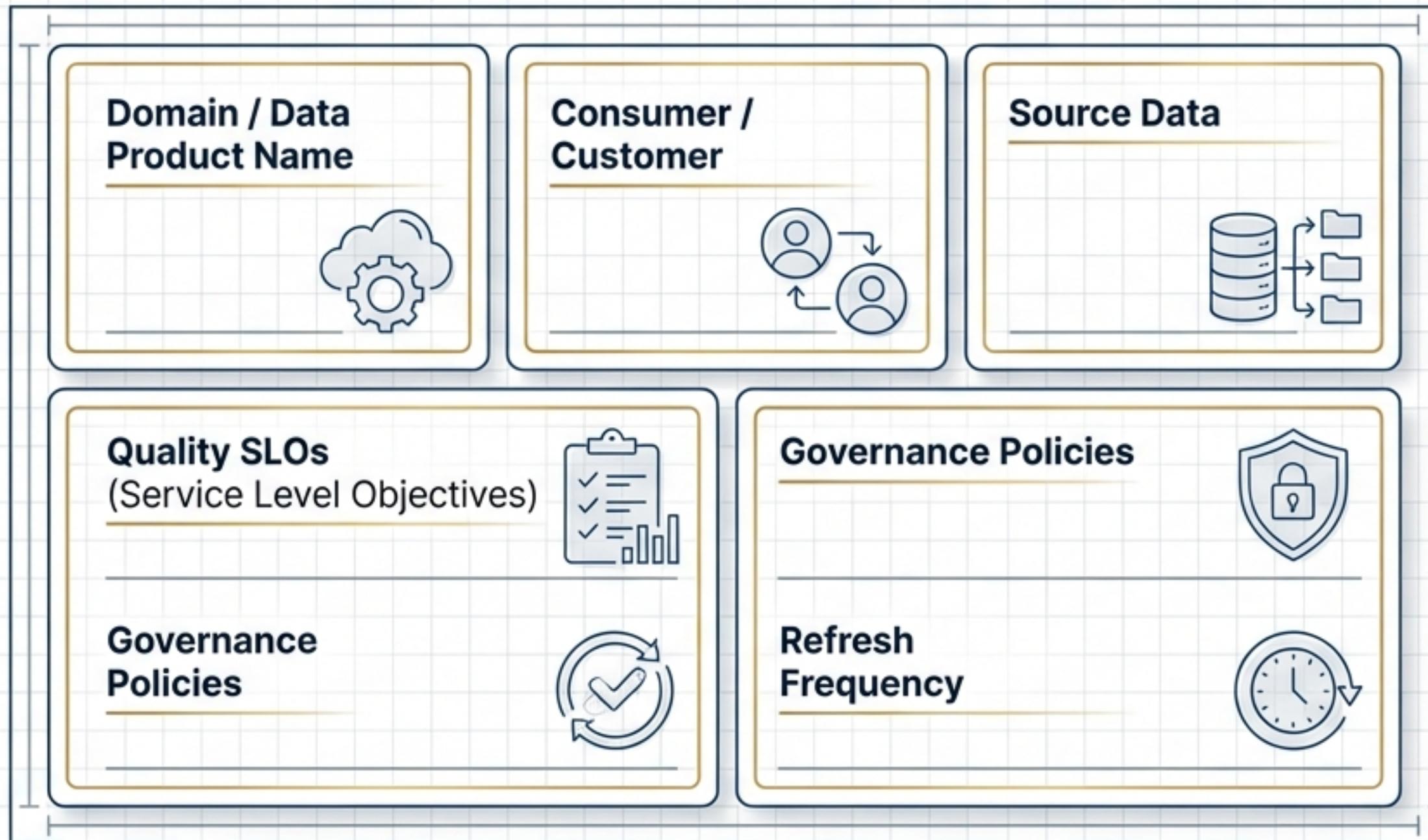
Data as IT Exhaust



1. **A Customer:** Who consumes this data?
2. **A Product Owner:** Someone responsible for value AND quality.
3. **A Guarantee:** Defined Service Level Objectives (SLOs) to create trust.

If the data is bad, the product is broken.

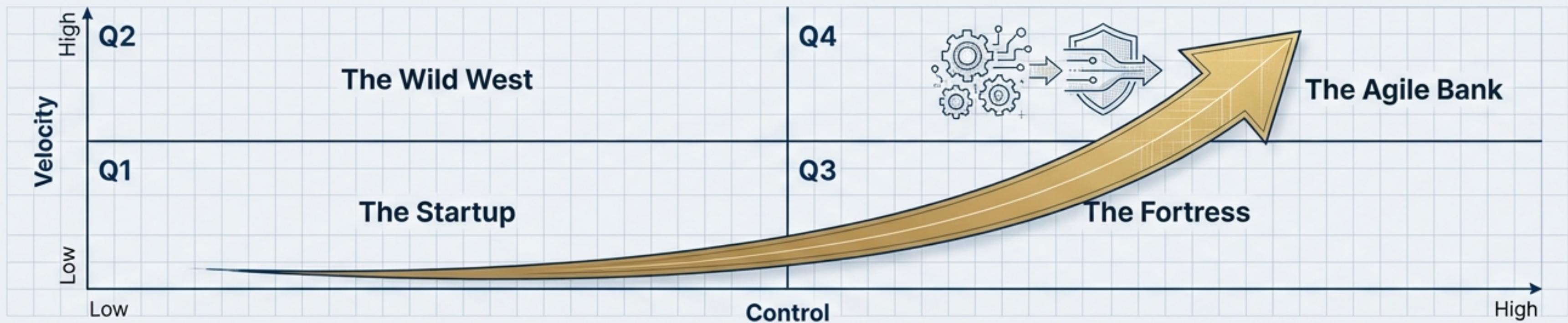
The Tool: The Data Product Canvas



The New Role: The Data Product Owner

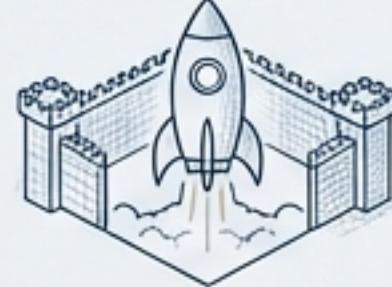
- **Responsibility:** Ensuring the data product meets the needs of the consumer while adhering to the guardrails of the organization.
- **Purpose:** The Canvas operationalizes the tension between velocity and control, forcing agreement on SLOs before code is written.

Summary: The Road to the Agile Bank



The Mindset

Governance is an Accelerator, Not a Brake.



The Goal

Quadrant 4: High Velocity, High Control.



The Mechanism

Stop Gatekeepers (manual sign-offs). Build Guardrails (automated code checks).



The Execution

Treat data as a Product with a dedicated Owner and a quality guarantee.

To move fast, you don't need to cut corners. You need better brakes.