






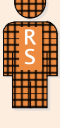









# Definition of Roles

Please note: All Owners are accountable. All Stewards are responsible.

<p><b>Data Owner</b></p> 	<p>The person accountable for defining data (including metrics) in the domain that they have been assigned to as the owner and ensuring that all data management controls have been effectively implemented on the data domain.</p> <p>Data Owners need to be able to:</p> <ul style="list-style-type: none"> <li>Take overall accountability for all the data under their ownership / control.</li> <li>Provide senior guidance to the subject matter expert (Data Steward).</li> <li>Have the authority to make any relevant decisions with regards to the data set in line with the duties assigned to them.</li> </ul>
<p><b>Data Steward</b></p> 	<p>The person responsible for supporting the Data Owner in the following manner:</p> <ul style="list-style-type: none"> <li>Provides SME (Subject Matter Expert) support to the owner and performs tasks as assigned by the owner.</li> <li>As directed by the Data Owners, actions the granular tasks required to implement or remediate errors or omissions in adherence of Data Policies and Standards.</li> <li>As directed by the Data Owner, ensure the core data elements are embedded and implemented as a BAU process.</li> </ul>
<p><b>Process Owner</b></p> 	<p>The person accountable for ensuring that a business process is operating effectively and efficiently and meets business requirements. This person also plays a supporting role to a Data Owner when data is created, maintained or deleted as part of the process.</p>
<p><b>Process Steward</b></p> 	<p>The person responsible for supporting the Process Owner on executing the required tasks.</p>
<p><b>System Owner</b></p> 	<p>The person accountable for a system that acts as a source and / or target for data. A System Owner is accountable for ensuring that their system is operating efficiently and effectively as well as ensuring that business requirements are prioritised and implemented. This person plays a supporting owner to the Data Owner where data is captured, maintained, transformed, archived or deleted.</p>
<p><b>System Steward</b></p> 	<p>The person responsible for supporting the Process Owner on executing the tasks that are required.</p>
<p><b>Report Owner</b></p> 	<ul style="list-style-type: none"> <li>Takes accountability for production of reports.</li> <li>Conducts qualitative assessment on adaptability of risk data to respond to adhoc requests for risk reporting requests to make amendments to normal reporting in a timely manner.</li> <li>Takes accountability for ensuring that controls are implemented on the risk reporting processes.</li> </ul>
<p><b>Report Steward</b></p> 	<p>The person responsible for supporting the Report Owner on executing tasks.</p>

# Overall Activities

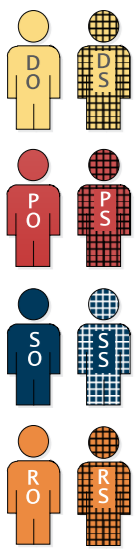
<p><b>Data Owner</b></p> 	<p>Ongoing:</p> <ul style="list-style-type: none"> <li>Ensure all controls are in place across the process.</li> <li>Communicate all DQ (accuracy, completeness, validity) issues.</li> <li>Remediate DQ issues.</li> <li>Identify any limitations.</li> <li>Log all limitations.</li> <li>Provide thresholds for materiality and severity of limitations.</li> <li>Produces commentary for limitations.</li> <li>Track limitations remediation.</li> <li>Identify all Critical Data Elements (CDEs).</li> <li>Create DQ Rules for each CDE.</li> <li>Confirm that data validations are implemented.</li> <li>Ensure that the end-to-end Data Lineage is fully documented.</li> <li>Accountable for the execution of the Data Lineage process.</li> <li>Accountable to ensure that any key business rules applied by the system to transform data is documented and maintained in business language and adheres to the defined principles and guidelines.</li> </ul> <p>Ad-hoc:</p> <ul style="list-style-type: none"> <li>Appoint Data Steward.</li> <li>Documents data lineage from source to reporting.</li> </ul> <p>Quarterly:</p> <ul style="list-style-type: none"> <li>Communicate DQ issues to the BAGL Data Management Council.</li> </ul>
<p><b>Data Steward</b></p> 	<p>Ongoing:</p> <ul style="list-style-type: none"> <li>Provide SME (Subject Matter Expert) support to the Data Owner.</li> <li>Perform tasks as assigned by the Data Owner.</li> <li>Support the documentation and maintenance of the end-to-end Data Lineage where data moves between technologies.</li> <li>Action granular tasks required to implement or remediate any issues throughout the process.</li> <li>Confirm that the critical data elements are embedded and implemented in BAU processes.</li> <li>Ensure that the risk metric and data definitions are incorporated in the BAGL Business Glossary.</li> <li>Update Business Glossary as required.</li> </ul>
<p><b>Process Owner</b></p> 	<p>Ongoing:</p> <ul style="list-style-type: none"> <li>Ensure that developed or acquired solutions are adequately defined, tested, deployed and put to use in a way that ensures compliance to all required policies.</li> <li>Ensure all controls are implemented across the process.</li> <li>Accountable for documenting and maintaining the business lineage when manual processes or EUDAs are utilised.</li> </ul> <p>Ad-hoc:</p> <ul style="list-style-type: none"> <li>Appoints Process Steward.</li> <li>Approves results of the assessment and any identified remedial actions of a potential impact to risk data aggregation and reporting capabilities as a result of a new product.</li> <li>Accountable for change i.e. business strategy, product set or processes and procedures.</li> </ul> <p>Quarterly:</p> <ul style="list-style-type: none"> <li>Manages limitations process and prepares limitations report.</li> </ul> <p>Annually:</p> <ul style="list-style-type: none"> <li>Ensure that all RDARR documentation is reviewed and updated on an annual basis.</li> </ul>
<p><b>Process Steward</b></p> 	<p>Ongoing:</p> <ul style="list-style-type: none"> <li>Ensure that any change is managed in line with prevailing Critical Process Assessment (CPA) requirements and technology standards.</li> <li>Responsible for the execution of the process.</li> <li>Ensure that developed or acquired solutions are adequately defined, tested, deployed and put to use in a way that ensures compliance to all required policies.</li> <li>Assess the trade-offs to meet one of the control objectives over another.</li> </ul> <p>Quarterly:</p> <ul style="list-style-type: none"> <li>Manages limitations process and prepares the limitation report as per Process Owner.</li> </ul> <p>Annually:</p> <ul style="list-style-type: none"> <li>Updates / Reviews all RDARR documentation on an annual basis.</li> </ul>
<p><b>System Owner</b></p> 	<p>Ongoing:</p> <ul style="list-style-type: none"> <li>Document technical data lineage for the system.</li> <li>Ensure that all data integrations comply with the Data Integration Standard.</li> <li>Ensure that all controls are implemented on Data Flow processes.</li> <li>Support the documentation and maintenance of the end-to-end Data Lineage where data moves between technologies.</li> </ul> <p>Adhoc:</p> <ul style="list-style-type: none"> <li>Review the impact analysis on any proposed changes on downstream systems and users.</li> </ul>
<p><b>System Steward</b></p> 	<p>Ongoing:</p> <ul style="list-style-type: none"> <li>Document data lineage for the system.</li> <li>Ensure that all data integrations comply with the Data Integration Standard.</li> <li>Implementing controls on Data Flow processes.</li> </ul> <p>Adhoc:</p> <ul style="list-style-type: none"> <li>Perform an impact analysis on any proposed changes on downstream systems and users.</li> </ul>
<p><b>Report Owner</b></p> 	<p>Adhoc:</p> <ul style="list-style-type: none"> <li>Appoints Report Steward.</li> </ul>



**RDARR - Risk data aggregation and risk reporting Activity Roles**

Confidential

# ROLES KEY:

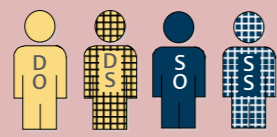


## MASTER DATA ACTIVITIES

**DATA OWNER**  
Ongoing:  
• Ensure SLAs (external), OLAs (internal) are in place.

- Data for which it is important to establish the **single most trusted version** of the data, for it to be consistently and effectively used.
- Any data can be classified as “master data”, whereby techniques are embedded to ensure that it is possible to identify the “**master**” (most reliable) version of the data, for it to be used consistently across multiple systems / applications and / or processes. It normally refers to **core entities** of the business, e.g. Customer and Product.

## MASTER DATA



A source system is **any system or file that captures or holds data** of interest. Data is extracted from a source system to send to target systems for further use.

**CDO owns source ownership list**

## SOURCE

- Source Controls**
1. Data Validations when capturing data
  2. DQ Measurement to identify and remediate existing issues
  3. Data dictionaries and data lineage documentation, including rules applied to data extraction
  4. Include a control file when extracting data to enable technical reconciliations downstream

### ARTEFACTS

- Manual register
- Reconciliation register
- DQ Dashboard

### ARTEFACTS

- Data Flow / Data Lineage
- Business Process Flow
- Data Hierarchy
- Technical Metadata
- Data Dictionary
- Business Glossary
- Ownership Model
- SLA
- Limitations Register
- Control Register
- Policies & Standards

### ARTEFACTS

- DQ Dashboard

### ARTEFACTS

- Adjustment register
- Report dashboard

## CONTROLS & ARTEFACTS

COMPLIANT

## CONTROLS & ARTEFACTS

## TRANSFORM

### SOURCE ACTIVITIES

**DATA OWNER**  
Ongoing:  
• Analyse the impact of Data Quality (DQ) issues and limitations.  
• Identify all Critical Data Elements (CDEs).  
• Supply definitions of all owned data elements.  
• Identify authoritative sources of all owned data elements.  
• Identify appropriate uses, producers and consumers of all owned data elements.  
• Identify, Capture and Document authoritative data sources for CDEs.  
• Identify Golden Data Sources for each CDE.  
Annually:  
• Review and sign-off all manual adjustments made to metrics / data elements.  
• Ensure that all adjustments made to a metric / data element are appropriate.

**DATA STEWARD**  
Ongoing:  
• Ensure that data is available at the correct level of granularity for aggregation and reporting.  
• Ensure that data is sourced from an Authoritative Data Source.  
• Ensure that the risk data in the Authoritative Data Source is reconcilable back to the source systems.  
• Apply all controls to the data / differences.  
• Identify, track and remediate all data issues.  
Annually:  
• Review all manual adjustments made to data elements / metrics.  
• Investigate appropriateness of adjustments done to data / metrics.

**SYSTEM OWNER**  
Adhoc:  
• Identify and implement data validation rules at the point of capture.

**SYSTEM STEWARD**  
Adhoc:  
• Identify and implement data validation rules at the point of capture.

## CONTROLS & ARTEFACTS

Certain roles may be required to wear different hats, thus playing multiple roles to ensure RDARR compliance

## RECONCILE

The process of **comparing two sets of business information** to ensure that they are **aligned**. Examples of this include risk and finance data reconciliations, comparisons between aggregated source figures to data warehouse figures.

### ARTEFACTS

- Reconciliation register
- Adjustment registers
- Financial reconciliation (dashboard)

### RECONCILE ACTIVITIES

**PROCESS OWNER & PROCESS STEWARD**  
Ongoing:  
• Ensure that data is accurately reconciled to financial data on a daily / monthly basis.

### TRANSFORM ACTIVITIES

**DATA OWNER**  
Ongoing:  
• Accountable for the accuracy and quality of each metric / data element with regards to transformation and calculation.  
• Analyse the impact of DQ issues and limitations.  
• Ensure SLAs (external), OLAs (internal) are in place.  
Annually:  
• Review and sign-off all manual adjustments made to metrics / data elements.  
• Ensure that all adjustments made to a metric / data element are appropriate.

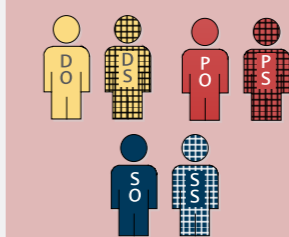
**DATA STEWARD**  
Ongoing:  
• Ensure data and metrics are accurately calculated and transformed.  
Annually:  
• Review all manual adjustments made to data elements / metrics.  
• Investigate appropriateness of adjustments done to data / metrics.

**SYSTEM OWNER**  
Ongoing:  
• Investigate appropriateness of adjustments.  
Adhoc:  
• Identify the root cause of any system related DQ issues.

**SYSTEM STEWARD**  
Adhoc:  
• Identify the root cause of any system related DQ issues.  
• Remediate any system related DQ issues.

## REPORT

## CONTROLS & ARTEFACTS



## AGGREGATE

The sorting, merging, or breaking down of sets of data.

## CONTROLS & ARTEFACTS

Owners are accountable, Stewards are responsible

### REPORT ACTIVITIES

**DATA OWNER**  
Ongoing:  
• Provide the materiality and severity values of each limitation.  
Annually:  
• Specify the timing, frequency and testing requirements under BaU (normal) reporting conditions.  
• Specify the timing, frequency and testing requirements under stress / crisis / out-of-cycle reporting conditions.  
• Specify the dimensions that each metric is required to be aggregated and reported on.

**REPORT OWNER**  
Ongoing:  
• Ensure all controls are in place across the reporting process.  
• Communicate all reporting DQ (accuracy, completeness, validity) issues.  
• Remediate reporting DQ issues.  
Annually:  
• Sign-off review and own register of report users.  
• Review the scope, quality, frequency and distribution of reports with users.  
• Conduct an annual qualitative assessment on adaptability of risk data to respond to ad hoc requests, and to make amendments to normal reporting in a timely manner.

**REPORT STEWARD**  
Ongoing:  
• Apply all controls across the reporting process.  
• Communicate all reporting DQ (accuracy, completeness, validity) issues.  
• Remediate reporting DQ issues.  
Annually:  
• Maintain register of report users and review register with Report Owner annually.  
• Review the scope, quality, frequency and distribution of reports with users.  
• Conduct an annual qualitative assessment on adaptability of risk data to respond to ad hoc requests, and to make amendments to normal reporting in a timely manner.

### ARTEFACTS

- EUDA register
- Manual register
- Adjustment register
- DQ Dashboard

### AGGREGATE ACTIVITIES

**DATA OWNER**  
Ongoing:  
• Analyse the impact of DQ issues and limitations.  
Annually:  
• Review and sign-off all manual adjustments made to metrics / data elements.  
• Ensure that all adjustments made to a metric / data element is appropriate.  
• Specify the dimensions that each metric is required to be aggregated and reported on.

**DATA STEWARD**  
Annually:  
• Review all manual adjustments made to data elements / metrics.  
• Investigate appropriateness of adjustments made to data / metrics.

**PROCESS OWNER & PROCESS STEWARD**  
Ongoing:  
• Identify any and all EUDAs (End User Desktop Agreements).  
• Collate all EUDAs in an inventory.  
• Assess all EUDAs for criticality.  
• Ensure EUDAs comply with Enterprise policies.

**SYSTEM OWNER & SYSTEM STEWARD**  
Adhoc:  
• Identify the root cause of any system related DQ issues.  
• Remediate any system related DQ issues.