

Meridian Credit Union

Data & AI Future Foundations

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Around here, banking is different.

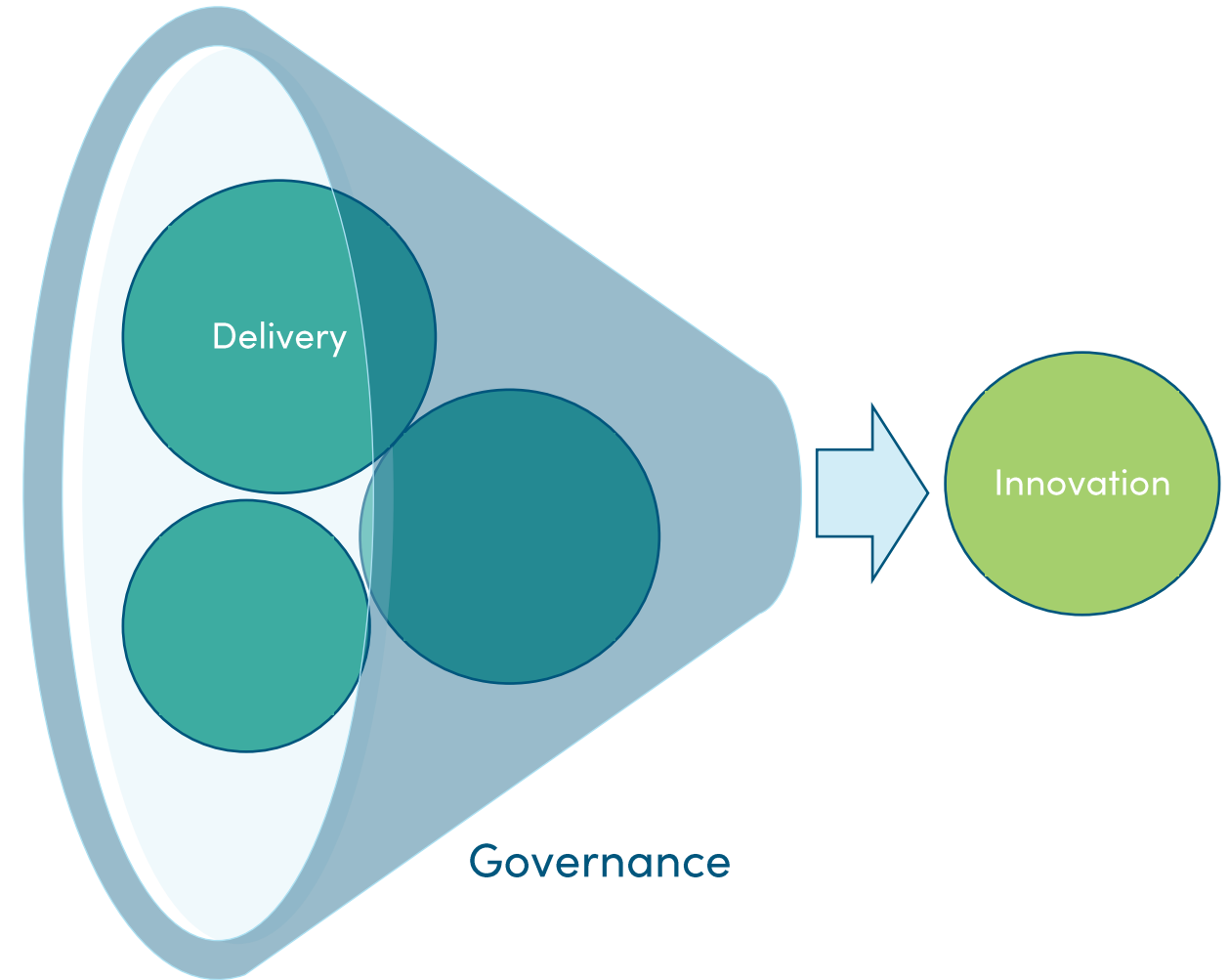
THE DATA TRIFECTA:
ALIGNING GOVERNANCE,
DELIVERY, AND INNOVATION
FOR SCALABLE SUCCESS

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The Problem with Data Governance

Why Data Governance Struggles

- Governance feels slow
- Delivery feels risky
- Innovation feels uncontrolled



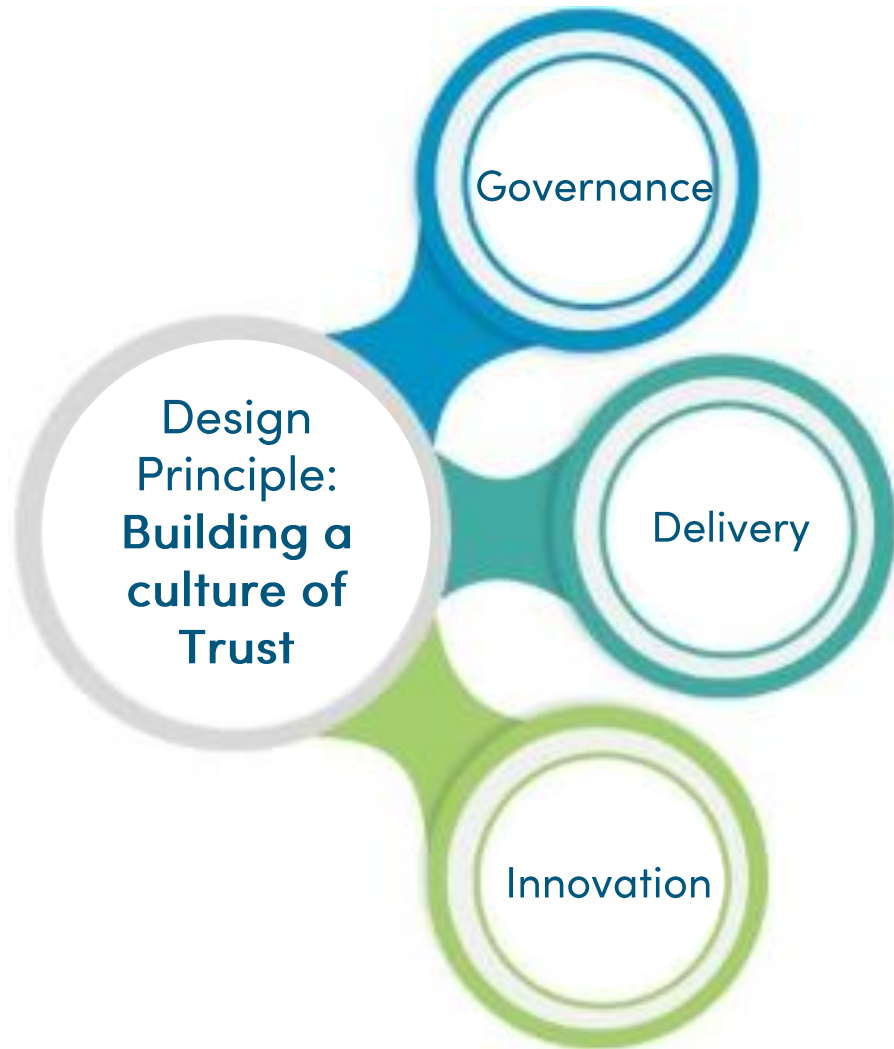
A photograph of a modern office reception area. On the left, a large, vibrant living wall is covered in various green plants. The word "Meridian" is printed in large, white, sans-serif font across the middle of the living wall. Below the name, a yellow curved line, resembling a smile, is also visible. In the foreground, there is a white reception counter. To the right of the counter, a sign titled "Living Wall" provides information about the wall's benefits, including air purification and energy efficiency. The sign also includes the slogan "Come Grow With Us!". The background shows a bright, open-plan office space with wooden slat ceiling accents and recessed lighting.

Meridian

Meridian by the numbers

- We're Ontario's largest credit union and second largest in Canada
- 80+ years of banking history
- 87 branches and 15 business banking centres
- Over 2000 employees at Meridian
- 100% owned by its Members (over 389,000 Ontarians)

The Data Trifecta



Designed together – not sequentially

- Governance sets priorities and guardrails
- Delivery turns those priorities into usable data products
- Innovation—including AI—builds on top of trusted, well-designed data.

Proof Point: The PI Vault

The PI Vault is a **privacy-first** saferoom.

Highly restricted, secure area in Microsoft Fabric designed to protect Member personal information (PI) while still enabling safe, governed analytics

Key characteristics



Restricted Space

Segregation of Duties

Purpose-Built for Compliance

- Social Insurance Numbers are **algorithmically validated**
- The system then creates a **non-reversible, 10-digit surrogate ID**

SIN Validation & Protection



- Sensitive data → PI Vault
- Non-sensitive data → **General analytics zones** (e.g., Silver)

Controlled Data Routing



- Surrogates stay **deterministic** —the same input always maps to the same surrogate—ensuring analysts can join datasets without ever touching real PI

Non-Reversible Masking



Why this matters for AI



AI doesn't just consume data – it amplifies it

- Good governance → better models
- Poor governance → confident mistakes

Lessons learned

Avoid These Traps

- Policies first → Start with key data assets
- Tool rollout → Design governance into delivery with embedded workflows for approvals
- Perfect governance → Show value early
- Data availability → Build for consumption, not compliance focusing on usability



Closing Remarks

Governance is Not a Gate –it's an accelerator when designed correctly

Technology + Culture = AI-Ready Data

Technology



Modern data platforms



Secure, governed access



Analytics-ready data products



AI-ready environments

Culture



Design for collaboration



Governance embedded in workflows



Policy → practice



Data is only valuable when consumable

Questions?

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