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Risk Management Plan — Credit Scoring AI

Based on ISO/IEC 42001 clause 6.1 and Annex C.

Organization: Demo Organization

System: Credit Scoring AI

Domain: Finance

AI Act Classification: high

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1. Purpose

Identify, analyse, evaluate and treat risks related to AI systems operated by Demo Organization.

2. Scope

All AI systems operated by Demo Organization, including the Credit Scoring AI system, pilots and third-party models.

3. Methodology

- ISO 31000 principles (Identify → Analyse → Evaluate → Treat → Monitor).
- Risk register maintained in this document; update after incidents or significant model changes.

4. Roles and Responsibilities

Role	Responsibility
AI Governance Lead	Maintains the risk register; reports to top management.
System Owner	Identifies operational risks; owns mitigation actions.
Compliance Officer	Aligns risks with legal/ethical requirements.

5. Risk Register

No risks have been identified for this system yet. Please complete the risk assessment in the system configuration.

6. Monitoring & Review

Quarterly review or after incidents; metrics: open risks, MTTR, residual risk trend.

7. References

ISO/IEC 42001 §6.1; ISO/IEC 23894; EU AI Act Annex IV §6.