template_id: annex_iv_v1 iso_clauses: ["Annex IV"] ai_act: ["Annex IV"] version: "1.0.0" language: "en" generated_at: "2025-10-22T10:56:54.823376+00:00"

Annex IV - Technical Documentation

Demo Organization - Credit Scoring AI

System: Credit Scoring AI
Domain: Finance
AI Act Classification: high
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1. General Information

1.1 System Identification

- **System Name:** Credit Scoring AI
- **Purpose:** Automated loan eligibility scoring (approve/deny up to €25k)
- **Domain:** Finance
- **Deployment Context:** Public-facing application
- **Lifecycle Stage:** Development
- **System Owner:** ana@techcorp.ai

1.2 Organization Information

- **Organization:** Demo Organization
- **Primary Contact:** Contact Person (contact@company.com)
- **DPO Contact:** DPO (dpo@company.com)
- **Organization Role:** deployer

1.3 AI Act Classification

- **Risk Category:** High Risk (Annex III)

- **AI Act Class:** high
- **High-Risk System:** No
- **Requires FRIA:** True

2. System Characteristics

2.1 Affected Users

applicants (adults)

2.2 Third-Party Providers

Experian credit bureau; internal loan history

2.3 Data Processing

- **Personal Data Processed:** True
- **Training Data Sensitivity:** Not specified
- **Output Type:** Not specified

3. Risk Assessment

3.1 Identified Risks

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

4. Controls and Measures

4.1 Implemented Controls

No controls have been defined for this system yet. Please complete the controls assessment.

5. Human Oversight

5.1 Oversight Configuration

- **Oversight Mode:** in_the_loop
- **Intervention Rules:** Standard intervention procedures
- **Manual Override:** True
- **Appeals Channel:** support@company.com
- **Appeals SLA:** 5 days

5.2 Training and Communication

- **Training Plan:** Standard training procedures
- **Communication Plan:** Standard communication procedures
- **Ethics Committee:** False

6. Post-Market Monitoring

6.1 Monitoring Configuration

- **Logging Scope:** System inputs, outputs, and decisions
- **Retention Period:** 12 months
- **Drift Threshold:** 10%
- **Audit Frequency:** quarterly
- **Management Review:** quarterly

6.2 Fairness and Performance

- **Fairness Metrics:** Accuracy, precision, recall
- **Incident Tool:** Internal ticketing system
- **Improvement Plan:** Continuous improvement based on monitoring results

6.3 EU Database Status

- **EU Database Required:** No

7. Accuracy and Robustness

7.1 Model Validation

- **Validation Method:** Accuracy, precision, recall
- **Performance Metrics:** Accuracy, precision, recall
- **Drift Detection:** 10% threshold

7.2 Cybersecurity

No cybersecurity risks identified.

8. Evidence and Documentation

8.1 Evidence Register

No evidence has been uploaded for this system yet.

9. Change Management

9.1 Model Version

- **Current Version:** 1.0.0 (Initial deployment)
- **Change Management:** Version control to be implemented

10. Compliance Status

10.1 FRIA Assessment

- **FRIA Required:** True
- **FRIA Status:** submitted
- **Applicable:** True
- **Completed:** 2025-10-22T09:15:16.224046

10.2 GDPR Compliance

- **DPIA Required:** Yes (sensitive personal data processing)

• **DPIA Status:** Not specified

  • **Compliance:** GDPR Article 35 (Data Protection Impact Assessment)

10.3 Compliance Summary

  • **Total Risks:** 0
  • **Total Controls:** 0
  • **Total Evidence:** 0
  • **FRIA Complete:** True

Document Approval

Status: DRAFT (Not yet submitted for review)

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System ID: 1
Organization: Demo Organization