
template_id: model_card_v1 iso_clauses: ["A.6.2","B.6"] ai_act: ["Annex IV §8"]
version: "1.0.0" language: "en" generated_at:
"2025-10-22T10:56:55.508529+00:00"

Model Card — Credit Scoring AI

Organization: Demo Organization

System: Credit Scoring AI

Domain: Finance

AI Act Classification: high

Generated: 2025-10-22T10:56:55.508529+00:00

Overview

- **Objective:** Automated loan eligibility scoring (approve/deny up to €25k)
- **Algorithm:** AI/ML System
- **Owner:** ana@techcorp.ai
- **Lifecycle Stage:** Development
- **Deployment Context:** Public-facing application
- **General Purpose AI:** No
- **Biometric Data:** No
- **Personal Data:** Yes

Data & Training

Data Sources:

Experian credit bureau; internal loan history

Quality Assurance: Data quality checks are performed as part of the PMM process

Bias Testing: Fairness metrics monitored: Accuracy, precision, recall

Performance

Model versioning not yet configured

Performance Monitoring:

- Drift threshold: 10%
- Retention period: 12 months
- Review frequency: quarterly

Explainability & Limitations

Transparency: Explanations provided to users

Known Limitations: applicants (adults)

Human Oversight & Change Management

Oversight Mode: in_the_loop

Review Trigger:

Override Rights: Not configured

Intervention Rules: Standard intervention procedures

Version Control: Not yet implemented

Rollback Policy: Rollback to previous version if performance degrades beyond thresholds

References: ISO 42001 A.6.2/B.6; AI Act Annex IV §8.
