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Instructions for Use

Demo Organization - Credit Scoring AI

System: Credit Scoring AI

Version: 1.0.0

Generated: 2025-10-22T10:56:55.971738+00:00

1. Intended Purpose

1.1 System Purpose

Automated loan eligibility scoring (approve/deny up to €25k)

1.2 Domain

Finance

1.3 Deployment Context

Public-facing application

1.4 Target Users

applicants (adults)

2. User Responsibilities

2.1 Human Oversight Requirements

Standard intervention procedures

2.2 Decision Authority

- **Oversight Mode:** in_the_loop
- **Manual Override Enabled:** True

Users must: 1. Review system outputs in accordance with oversight mode (in_the_loop) 2. Document all manual interventions and overrides 3. Follow intervention rules for critical decisions 4. Escalate concerns through proper channels

2.3 Training Requirements

Standard training procedures

3. System Limitations

3.1 Known Limitations

No specific limitations have been documented. Users should exercise caution and follow general best practices.

3.2 Use Restrictions

PERSONAL DATA PROCESSING:

This system processes personal data. Users must: - Comply with GDPR and data protection requirements - Obtain necessary consent where required - Respect data subject rights (access, deletion, portability) - Follow data retention policies (12 months)

FUNDAMENTAL RIGHTS IMPACT:

This system may impact fundamental rights. Users must: - Complete Fundamental Rights Impact Assessment (FRIA) review - Apply heightened scrutiny to decisions - Provide clear explanation and appeal mechanisms - Monitor for discriminatory outcomes

4. Warnings and Precautions

4.1 Critical Warnings

4.2 Operational Precautions

1. **Data Quality:** Ensure input data meets quality standards
2. **Model Drift:** Monitor for performance degradation (threshold: 10%)
3. **Fairness:** Review decisions for fairness using metrics: Accuracy, precision, recall
4. **Security:** Follow information security policies and access controls

4.3 Appeals and Complaints

Users and affected individuals can submit appeals or complaints through: -

Channel: support@company.com - **SLA:** 5 days - **Responsible:**

support@company.com

5. Monitoring and Logging

5.1 What is Logged

System inputs, outputs, and decisions

5.2 Data Retention

Logs and decision data are retained for **12 months** in accordance with: - Legal requirements - Business needs - Data protection policies

5.3 Audit Frequency

This system undergoes **quarterly** audits to ensure compliance and performance.

6. Incident Reporting

6.1 Incident Management

- **Tool:** Internal ticketing system
- **Responsible:** ana@techcorp.ai

Users must report incidents immediately through the designated incident management tool.

6.2 Improvement Process

Continuous improvement based on monitoring results

7. Compliance and Regulatory Information

7.1 EU AI Act Compliance

- **Risk Classification:** high
- **FRIA Required:** True

7.2 ISO/IEC 42001 Compliance

This system is managed under ISO/IEC 42001 AI Management System with: -
Risk management framework - Controls documented in Statement of
Applicability - Continuous monitoring and improvement

8. Contact Information

8.1 System Owner

- **Name:** System Owner
- **Email:** ana@techcorp.ai

8.2 Data Protection Officer

- **Name:** DPO
- **Email:** dpo@company.com

8.3 Compliance Contact

- **Name:** Contact Person
- **Email:** contact@company.com

Document Version: 1.0.0

Last Updated: 2025-10-22T10:56:55.971738+00:00

Organization: Demo Organization

This document must be provided to all users of the AI system and reviewed annually or upon significant system changes.
