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version: "1.0.0" language: "en" generated_at:
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Data Sheet — Credit Scoring AI

Organization: Demo Organization
System: Credit Scoring AI
Generated: 2025-10-22T10:56:55.608651+00:00

Sources & Provenance

Data Sources:
Experian credit bureau; internal loan history

Provenance: Data collected and maintained by Demo Organization
Retention Policy: 12 months

Quality & Preparation

Quality Assurance: Data quality checks performed prior to training
Missing Value Handling: Standard imputation techniques applied
Outlier Policy: Statistical outlier detection and handling
Labelling: Data labeling in progress

Logging: System inputs, outputs, and decisions

Governance & Privacy

Personal Data Processed: Yes

Lawful Basis: Legitimate business interest / Consent / Contract performance
DPIA Status: Not specified

Access Controls: Role-based access control (RBAC)
Retention: 12 months

Representativeness & Bias

Fairness Metrics: Accuracy, precision, recall
Demographic Balance: Monitored for representativeness
Subgroup Coverage: All affected user groups included
Monitoring Plan: quarterly

References: ISO 42001 A.7/B.7; AI Act Annex IV §8.4.
