

02 - HREVN Internal Review Dossier

Working basis for internal counsel review based on the current triage and documentary posture.

Client	MicrocreditAI Ltd.
System	MicrocreditAI Scoring
Date	2026-05-02T08:45:14+00:00
Version	intake-bridge-v0.1
Status	Decision review in progress
Legal note	Demo document / reduced intake form / not legal advice

HREVN demo · reduced intake form · not a full review

Financial scoring with possible high-risk posture and open documentary gaps

The case needs stronger oversight, applicant-facing notice, traceability and evidence before it can sustain a solid documentary posture.

Prioritize high-risk classification, human oversight, applicant notice, traceability and bias-testing evidence before relying on the system.

For: Responsible reviewer or business owner

Status: Decision review in progress

Generated: 2026-05-02T08:45:14+00:00

What this dossier is for

Use this dossier to understand the current documentary posture, the next reviewer decision and the open gaps before a stronger HREVN dossier is issued.

Decision at a glance

Can this be decided from this dossier alone? No

Internal workflow next step: record ownership assignment

This dossier supports preliminary triage and human review. It does not replace legal judgment.

Technical basis, traceability anchors, and compliance context are included in the sections below.

Case facts

- Case state: Remediating
- Compliance frame: EU AI Act · Intake MVP
- Revision number: 1
- Closure status: Legal review is still required before a strong documentary posture can be sustained.

Top blockers

- Missing risk owner assignment
- Financial scoring with possible high-risk posture and open documentary gaps
- Possible high-risk trigger in financial scoring or creditworthiness assessment

Executive key points

- 11 documentary gap(s) remain open.
- 10 alert(s) still require attention.
- 5 weak evidence item(s) remain.
- Legal review is still required before a strong documentary posture can be sustained.

Executive Brief

Financial scoring with possible high-risk posture and open documentary gaps

- Case state: Remediating
- Compliance frame: EU AI Act · Intake MVP
- Decision requested now: Prioritize high-risk classification, human oversight, applicant notice, traceability and bias-testing evidence before relying on the system.
- Decision readiness: This dossier supports preliminary triage and human review. It does not replace legal judgment.

Governance Status

Legal review is still required before a strong documentary posture can be sustained.

- Open findings in focus: 11
- Open objections in focus: 2
- Documented evidence count: 5
- Assignment status: Incomplete

Recommended Path

The case needs stronger oversight, applicant-facing notice, traceability and evidence before it can sustain a solid documentary posture.

- Fastest unblock: Resolve the strongest documentary blocker first.
- Closure-quality path: Close governance, transparency and evidence gaps before sign-off.
- Internal workflow next step: record ownership assignment

Technical / Compliance Basis

Legal review is still required before a strong documentary posture can be sustained.

- Case ID: microcreditai-credit-intake-001
- System ID: microcreditai-scoring-001
- Scenario ID: microcreditai-credit-intake-001
- Revision number: 1
- Manifest version: intake-bridge-v0.1

Appendix

Detailed blockers, open questions, and traceability anchors.

- Blocking items: 13
- Open reviewer questions: 4
- Generated at: 2026-05-02T08:45:14+00:00

This document forms part of an HREVN demonstration generated from a reduced intake form and a limited subset of the legal matrix applicable to the EU AI Act. It is meant to show the documentary workflow and does not amount to a full review based on the complete set of questions, checks and legal provisions that a real file would require. A full review needs broader information and will usually produce a longer document.