

03 - HREVN AI Documentation Review File

Structured case file for documentary review and subsequent legal work.

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

Preliminary document · Not legal advice

1. Case identification

Reviewed company	MicrocreditAI Ltd.
Internal case reference	microcreditai-credit-intake-001
Reviewed system	MicrocreditAI Scoring
Reference scenario	microcreditai-credit-intake-001
Generation date	2026-05-02T08:45:14+00:00

2. Documentary review summary

Current case status: Under correction. Applicable legal framework: EU AI Act - Annex III. The file cannot move toward a closure decision until ownership is formalised and the pending review blockers are resolved.

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.

3. Blocker diagnosis

Case progress is currently blocked by a basic governance gap: there is no formally assigned risk owner recorded and several blockers still lack formal assignment. While this remains unresolved, review cannot rely on a sufficiently defensible accountability chain.

A formally assigned risk owner is not currently recorded for the case.

Missing risk owner assignment	A formally assigned risk owner is not currently recorded for the case.
Financial scoring with possible high-risk posture and open documentary gaps	Prioritize high-risk classification, human oversight, applicant notice, traceability and bias-testing evidence before relying on the system.
Possible high-risk trigger in financial scoring or creditworthiness assessment	Finding 'Possible high-risk trigger in financial scoring or creditworthiness assessment' remains open.
No documented human-oversight procedure exists for the credit decision	Finding 'No documented human-oversight procedure exists for the credit decision' remains open.

4. Area-by-area documentary review

This section separates what the company declares from what can already be considered sufficiently supported for review based on the evidence currently available. This is where HREVN's main transformation happens.

Human oversight	
Declared by the company	The company declares manual review of prioritised applications.
Evidence provided	Manual review is declared, but no formal procedure is attached.
HREVN assessment	There is still no sufficiently documented formal procedure for review, override or departure from the scoring recommendation.
Status	Blocking
Required action	Document the human-oversight procedure and the criteria for review, override or departure.

Logging and traceability	
Declared by the company	The company declares basic audit logging.
Evidence provided	Basic logging is declared, but no sufficient operational sample is attached.
HREVN assessment	Basic traceability exists, but it is not enough on its own to support file closure.
Status	Pending
Required action	Attach a sample and operational standard for logging.

Bias testing	
Declared by the company	The company indicates that prior work on bias exists.
Evidence provided	No recent report or sufficient documented evidence is currently attached.
HREVN assessment	There is still no sufficient documented evidence of recent testing across applicant cohorts.
Status	Blocking
Required action	Attach recent bias-testing evidence.

Applicant-facing information	
Declared by the company	An intention to inform applicants is declared for the planned deployment.
Evidence provided	Materials are declared as in preparation, but still incomplete.
HREVN assessment	Notice and explanation materials remain incomplete for this version of the case.
Status	Pending
Required action	Complete applicant notice and explanation materials.

Ownership	
Declared by the company	A review owner is named.
Evidence provided	A reviewer is named; no formally assigned risk owner is currently recorded.
HREVN assessment	No formally assigned risk owner is recorded and blocker assignment remains incomplete.
Status	Blocking
Required action	Formalise the risk owner and active blocker assignments.

5. Control metrics

Open findings	11
Open objections	2
Documented evidence items	5
Assignment posture	Formal ownership still needs to be completed.

6. Recommended action plan

The recommended path must combine administrative unblocking and technical continuity. It is not only about correcting the file: first we need a formal record of who is accountable, on what basis and toward which next decision.

Step	Action	Rationale
1	Formalise the internal review owner.	A named person must own the documentary review and the next decision on the file.
2	Formalise the risk owner assignment.	Without a formally assigned risk owner, the file cannot sustain a complete accountability chain.
3	Assign each blocker to a named owner.	Open blockers should not remain without formal ownership and active follow-up.
4	Attach the human-oversight procedure.	The file still needs operational evidence on review, override or departure from the creditworthiness-scoring recommendation before reliance on creditworthiness scoring.
5	Attach recent bias-testing evidence.	Review still needs recent documentary support on applicant-cohort testing and impact control.
6	Complete applicant-facing information materials.	Applicant-facing information remains incomplete for this version of the file.
7	Generate a new file version.	Once the actions above are completed, a new version should be issued for review and subsequent decision.

Next internal step: record ownership assignment

This file supports preliminary documentary review and human review. It does not replace legal judgment.

7. Scope statement

This file is not a legal certification or a declaration of compliance. It summarises the documentary posture of the case from the declared information and supporting evidence, and is intended to support later human review.

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.