

01 - HREVN Flash Triage Report

Quick reading for counsel based on the initial AI intake.

Client	MicrocreditAI Ltd.
System	MicrocreditAI Scoring
Date	2026-05-02T08:45:14.619536+00:00
Version	HREVN_INTAKE_CASE_v0.1
Status	Legal review required
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 shows microloan scoring or eligibility support with material influence, incomplete human oversight and still-partial evidence.

Risk: Possible high-risk **Module:** Credit scoring and financial eligibility **Sector:** Microcredit

Urgency: High **Legal review:** Required

Reading for counsel

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

Client-safe summary

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

Main alerts

- Sensitive financial scoring detected: review high-risk posture, human oversight, data handling and traceability.
- A strong signal of financial scoring or eligibility with a possible high-risk posture has been detected.
- Human oversight and the procedure for review, override or departure from the scoring recommendation remain incomplete or weakly documented.
- Applicant notice and the review or appeal path remain incomplete.
- Decision traceability or the financial-data map remains partial.

Recommended next steps

- Confirm whether AI materially influences creditworthiness, eligibility or application prioritisation.
- Confirm the material influence of the scoring output on the microloan decision or prioritisation.
- Formalise who reviews the case, when they can depart from the recommendation and how that gets recorded.
- Prepare applicant-facing materials and define a clear human-review or appeal channel.
- Identify input data, logs, retention and recording of review / override or human decision steps.

Detected gaps

- Possible high-risk trigger in financial scoring or creditworthiness assessment
- No documented human-oversight procedure exists for the credit decision
- There is still no sufficient applicant notice on the AI-supported process
- No clear applicant review or appeal channel is in place
- Decision traceability for the scoring output remains insufficient
- There is still no sufficient basis for the financial data categories used by the scoring system
- There is still no sufficient provider or model-instruction basis for the scoring system
- There is still no sufficient documented evidence on scoring bias, cohorts or thresholds
- The impact-review or equivalent route remains unresolved
- Ownership over the credit decision remains insufficiently assigned
- Reinforced legal review for financial scoring remains pending

Suggested routes

- Possible high-risk classification
- Legal review
- Human oversight
- Applicant notice and explanation materials
- Human review or appeal channel
- Financial data and use criteria
- Logs and decision traceability
- Evidence register
- Provider review and usage limits
- Bias, cohorts and thresholds
- Impact review or equivalent route

Suggested professional services for counsel

- Documentary case triage
- Legal classification review
- Human-oversight procedure

- Provider-instruction and usage review
- Applicant notice and explanation materials
- Applicant human-review or appeal-channel setup
- Financial data and use-criteria review
- Bias, cohort, threshold and traceability review
- Provider, model and scoring-limit review
- Impact-screening or impact-review project

Weak or partial evidence

- Basic affordability checklist
- Partial provider guide for the scoring model
- Internal note on decision logs
- Informal bias-testing summary
- Draft applicant notice text

Preliminary legal basis triggered by triage

- Article 4 · scoring-team AI literacy and instructions
- Article 6 + Annex III · scoring, creditworthiness and access to finance
- Article 26 · human oversight and decision ownership
- Article 26 · applicant notice and review channel
- Complementary route · financial data, logs and traceability
- Complementary route · bias, cohorts and thresholds
- Article 27 · impact-review screening

Quick case sheet

- Client country: GB
- Deployment stage: Production
- Declared uses: Creditworthiness scoring, Application prioritisation
- Review status: Legal review required
- Legal review: Required
- Evidence status: Partial
- Complexity: High

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.