

AI System Initial Declaration Form

1. Company and system identification

Reviewed company	MicrocreditAI Ltd.
Reviewed system	MicrocreditAI Scoring
Declared role	Deployer / professional user
Business area	microcredit underwriting
Declared stage	Production
Reference scenario	microcreditai-credit-intake-001

2. Initial declaration summary

This document captures the initial information declared by the company before any formal validation by HREVN. Its role is to organise what has been provided, make absences visible and prepare the later review phase.

MicrocreditAI Ltd. uses MicrocreditAI Scoring to analyse microloan applications, estimate creditworthiness, prioritise cases and support pre-decision review by the risk team.

3. Status of the information received

No compliance conclusion is issued at this stage. We only classify which information has been declared, which documentation appears to exist and which part remains unverified.

Area	Declared	Evidence provided	Verified by HREVN	Status
System and use	Yes	General description of the system.	No	Pending verification by HREVN
Current controls	Yes	Controls declared by the company.	No	Pending documentary review
Declared / referenced evidence	Partial	The documentary basis is still incomplete.	No	Pending validation
Named owners	Partial	Owners are still not fully formalised.	No	Pending confirmation
Questions and gaps	Yes	Open issues are already recorded.	No	Open for later review

4. Initial control metrics

Declared controls	3
Declared evidence	Partial
Fields pending review	5
Form status	Not verified by HREVN

5. Controls already declared

These controls have been declared by the company as part of its current operation. Their inclusion in this form does not mean they have already been verified by HREVN.

Declared control	final review by a risk analyst
Declared control	basic affordability checklist
Declared control	partial decision logging

6. Declared evidence and submission status

This section summarises which documentary or support items appear to exist according to the initial declaration and what their submission status is. It does not yet constitute validation by HREVN.

Declared item	Submitted	Status
General system description	Yes	Not verified by HREVN
Declared current controls	Yes	Not verified by HREVN
Recent bias-testing evidence	Not available	Pending
Applicant-facing information materials	Incomplete	Pending
Risk owner assignment	Not available	Pending

7. Documents, gaps or visible shortcomings

This block is not yet a formal diagnosis. It only gathers the gaps or shortcomings already visible in the initial information and likely to require later review.

The initial information may be enough to open the file, but it is not enough on its own to close a review or sustain a documentary conclusion.

Declared or visible gap	Possible high-risk trigger in financial scoring or creditworthiness assessment.
Declared or visible gap	Ownership over the scoring decision is still not formally assigned.

Declared or visible gap	There is still no sufficient basis for the financial data categories used by the scoring system.
Declared or visible gap	There is still no sufficient documented evidence on scoring bias, cohorts or thresholds.

8. Main declared review objection

If a visible objection already exists from the start, it should be kept separate from the rest of the material so the reader understands what might later block formal review.

Declared review objection	Prioritize high-risk classification, human oversight, applicant notice, traceability and bias-testing evidence before relying on the system.
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9. Declared or expected next steps

These steps do not yet amount to HREVN's final action plan. They only express the minimum sequence expected to turn this initial declaration into a reviewable file.

Declared step 1	Record ownership assignment
Declared step 2	Propose remediation actions
Declared step 3	Update remediation actions
Declared step 4	Export review dossier PDF

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.