

MicroCreditAI

Input document before dossier structuring begins

This document is generated from the real files behind the demo scenario (case_data.json, scenario_policy.json, curated_findings.json, curated_objections.json, expected_outcome.json). It is not an outside summary: it is a readable version of the starting point that feeds the MicroCreditAI scenario.

Generated from the real files behind the demo scenario

System

MicroCredit scoring decision

AI-assisted microcredit scoring system used to support affordability and default-risk review before human approval.

Context

Spanish fintech

Area: microcredit. Stage: controlled production with review. Domain: housing and creditworthiness.

Which system enters the scenario

Official case summary

Fictional Spanish microcredit provider using AI-assisted scoring to assess affordability and creditworthiness.

Which controls already exist

Controls already present at the starting point

- mandatory human approval for adverse outcomes
- affordability review checklist
- notice and appeals workflow
- formal audit logging

Which problems already appear

Open findings in the scenario

- The initial file required sign-off before it could circulate internally.
- The initial evidence package required an external anchor record before it could be exported for review.

These points come from the official TalentolA scenario

Which objections block the review

Main open objection

- The reviewer requested explicit confirmation that the adverse-action notice support is attached to the file.

What would need to happen next

Expected next steps in the flow

- Record formal approval
- Export the review file PDF

This document is the official scenario input, not the final dossier

The final review PDF is generated later, from this same scenario and its evolution inside the workflow. This document shows the official starting point of the case.