Explainable AI Compliance Checklist for Lenders

Use this scorecard to assess your AI model's regulatory readiness across key compliance areas.

COMPLIANCE AREA	REGULATORY BASIS	STATUS	NOTES
Adverse Action Notice Readiness	ECOA, Reg B, CFPB Circulars	○ Compliant ○ Partial ○ Non-Compliant	
Decision Audit Trail Completeness	SR 11-7, OCC Handbook	○ Compliant ○ Partial ○ Non-Compliant	
Fair Lending Testing & LDA Documentation	CFPB 2025 Highlights, ECOA	○ Compliant ○ Partial ○ Non-Compliant	
Human-in-the-Loop Review	OCC, EU AI Act	○ Compliant ○ Partial ○ Non-Compliant	
Training Data Transparency	GAO-25-107197, OCC	○ Compliant ○ Partial ○ Non-Compliant	
Multi-Level Explainability	SR 11-7, ECOA, EU AI Act	○ Compliant ○ Partial ○ Non-Compliant	
Continuous Monitoring & Reporting	SR 11-7, OCC 2025-26	○ Compliant ○ Partial ○ Non-Compliant	

HOW TO USE: For each row, mark one status circle and add reviewer notes. Complete all seven areas before submission.

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