# AI Assurance Receipts Pack™

## Companion Handbook

Quick-Start Guide, role guidance, evidence library and worked example

**For CISO • CRO • CAE • Head of AI Governance • GRC Director**

The Decision Layer
Navigate complexity. Decide with confidence.



**Maman Ibrahim – ICF Accredited Coach – Fellow ISRM – Fellow IoCR – MIET – ChCSP – CISSP – CISA – CRISC – CDPSE**

GINKGO RESILIENCE LTD - 3RD FLOOR, 86-90 PAUL STREET - LONDON -ENGLAND - EC2A 4NE

# Quick-Start Guide™

**The goal is not to collect more evidence. The goal is to define the minimum evidence that makes a material AI risk decision defensible.**

| Step | Action | Output |
|---|---|---|
| **1. DEFINE** | State the decision and risk being accepted. | One-sentence decision and risk statement |
| **2. TIER** | Determine how consequential the decision is. | Governance tier |
| **3. REQUIRE** | Specify mandatory, conditional and supporting evidence. | Minimum evidence standard |
| **4. COLLECT** | Assign producer, owner, verifier and challenger. | Evidence accountability map |
| **5. CHALLENGE** | Apply the 6C test. | Evidence quality judgement |
| **6. GAP** | Identify what is missing and whether it changes the decision. | Decision-relevant gap register |
| **7. ACCEPT** | Make residual uncertainty and accepting authority explicit. | Risk acceptance record |
| **8. REVALIDATE** | Set expiry and material-change triggers. | Current evidence and reopening rules |

## The four decision states

| State | Meaning |
|---|---|
| **PROCEED** | Evidence is sufficient and residual risk falls within delegated authority. |
| **PROCEED WITH CONDITIONS** | A bounded gap remains, with explicit conditions, owners and deadlines. |
| **PAUSE** | Material evidence is missing or insufficient to support responsible acceptance. |
| **ESCALATE** | Risk, uncertainty or decision authority exceeds the current forum. |



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# What counts as good evidence?

## The 6C Evidence Test™

| Dimension | Challenge question |
|---|---|
| **Coverage** | Does it address the material risk being accepted? |
| **Currency** | Is it current enough, and was it produced after material changes? |
| **Credibility** | Can the source be trusted for this consequence? |
| **Context** | Does it cover the exact system, version and operating environment? |
| **Completeness** | Are material assumptions, gaps and limitations visible? |
| **Chain of Evidence** | Can the conclusion be traced back to source evidence? |

### The three clocks of evidence

- Calendar age - How old is the evidence?
- System age - Has the model, data, prompts, tools, permissions or supplier changed?
- Context age - Has the operating, customer, geographic or regulatory environment changed?

**Evidence does not remain current merely because the calendar says it has not expired. A material change can invalidate yesterday's assurance immediately.**



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# Role-Specific Evidence Guide™

| Role | Primary question | Best starting tools | Focus |
|---|---|---|---|
| **CISO** | What evidence shows technical authority can be contained? | Receipt 4; Currency Register; 6C Score | Permissions; attack paths; logging; resilience; supplier controls; recovery |
| **CRO** | Is evidence sufficient to justify accepting residual risk? | Evidence-to-Risk; Gap Register; Risk Acceptance | Consequence; appetite; uncertainty; conditions; escalation |
| **CAE** | Can we independently demonstrate why this risk was acceptable? | 6C Score; Accountability; Decision Pack | Provenance; independence; traceability; completeness; challenge |
| **Head of AI Governance** | Are evidence requirements consistent across AI decisions? | Min Evidence Matrix; Six Receipts; Currency Register | Tiering; minimum evidence; lifecycle; expiry |
| **GRC Director** | Can obligations be translated into concrete evidence? | Evidence Requirement; Accountability; Gap Register | Control-to-evidence; ownership; exceptions; retention |

## A practical division of labour

- The producer creates or supplies the evidence.
- The owner maintains it and keeps it current.
- The verifier tests its reliability.
- The challenger questions sufficiency for the decision.
- The risk acceptor decides whether remaining uncertainty is tolerable.



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# Evidence Library™

| Evidence example | Primary receipt | What it may demonstrate |
|---|---|---|
| **Approved business case** | Purpose & Authority | Legitimate purpose, value and sponsorship |
| **Intended / prohibited use statement** | Purpose & Authority | Scope and authority limits |
| **Data lineage map** | Data & Inputs | Provenance and data flow |
| **DPIA / privacy assessment** | Data & Inputs | Privacy risk and lawful processing |
| **Model validation report** | Model & Behaviour | Performance and limitations |
| **Bias / fairness assessment** | Model & Behaviour | Outcome disparities |
| **Red-team / adversarial test** | Security & Resilience | Attack paths and abuse resistance |
| **Penetration test** | Security & Resilience | Technical vulnerabilities |
| **Human override test** | Human Oversight | Practical intervention capability |
| **Supplier assurance report** | Security & Resilience | Third-party controls |
| **Monitoring dashboard** | Monitoring & Reopening | Ongoing performance and control signals |
| **Change record** | Monitoring & Reopening | Material system changes |
| **Complaints / outcome analysis** | Monitoring & Reopening | Customer consequence signals |

**Presence is not sufficiency. Every evidence item still has to pass the 6C test and match the decision being made.**



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# Worked Example. AI Credit Decision Assistant

**Scenario: A lender proposes an AI system that analyses customer information and recommends consumer credit decisions. Low-risk applications may eventually be auto-approved. Declines require human review. Customer financial data is used and a third-party model provider is involved.**

| | |
|---|---|
| **Decision** | Should the AI Credit Decision Assistant provide credit recommendations, with low-risk applications eligible for automated approval? |
| **Governance tier** | Material. Potentially critical depending on final autonomy, jurisdiction and consequence. |
| **Initial proposal** | Production deployment with low-risk automated approval. |

## The minimum evidence

| Receipt | Evidence required | Status |
|---|---|---|
| **Purpose & Authority** | Business case; intended use; prohibited use; decision rights; autonomy limits | Complete |
| **Data & Inputs** | Lineage; lawful-use assessment; quality; representativeness; change controls | Conditional |
| **Model & Behaviour** | Performance validation; false-positive / false-negative analysis; fairness; edge cases | Conditional |
| **Security & Resilience** | Permissions; penetration test; supplier assurance; logging; recovery | Complete with actions |
| **Human Oversight** | Human review; override; competence; escalation | Complete |
| **Monitoring & Reopening** | Drift; fairness; complaints; supplier change; expiry | Complete |



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# Worked Example. What the evidence changed

## Data & Inputs finding

- Historical training data under-represents a new customer segment.
- The evidence does not support automated approval for that segment.

## Model & Behaviour finding

- Overall performance is acceptable.
- Outcome differences remain material for one customer group.
- Human review and further validation are required before broader automation.

## Security & Resilience finding

- Permissions, penetration testing and supplier assurance are complete.
- Minor remediation actions remain open but do not independently block controlled deployment.

**Evidence conclusion: The evidence does not support the original proposal for broad automated approval. It does support a narrower, controlled deployment.**

## Decision

| Condition | Requirement |
|---|---|
| 1 | AI may recommend credit decisions. |
| 2 | Automated approvals are limited to the validated customer population. |
| 3 | Declines require human review. |
| 4 | The new customer segment is excluded pending further validation. |
| 5 | Monthly fairness monitoring is required. |
| 6 | Material provider model changes reopen approval. |
| 7 | Independent review is required after three months. |
| 8 | Approval expires after six months or earlier material change. |



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# Worked Example. Risk Acceptance

| | |
|---|---|
| **Decision state** | PROCEED WITH CONDITIONS |
| **Residual risks** | Model drift; population bias; third-party model change; incorrect recommendation; over-reliance by human reviewers. |
| **Risk owner** | Named executive risk owner |
| **Risk acceptor** | Named authority within delegated risk appetite |
| **Valid until** | Six months, unless a material change occurs sooner |
| **Reopening triggers** | Model/provider change; new data; expanded automation; fairness threshold breach; material complaint trend; regulatory change |

**The important conclusion is not "we have six documents." It is: We know what evidence justified the decision, what remained uncertain, who accepted that uncertainty, and what would make that acceptance invalid.**

## What good assurance did here

- It did not rubber-stamp the original proposal.
- It narrowed the authority granted to match the evidence.
- It made uncertainty visible.
- It gave each condition an owner and a deadline.
- It created a clear point at which the decision must be reopened.



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# Putting the Pack Into Practice

| When | Action | Tool |
|---|---|---|
| **Before evidence collection** | Define decision, risk and minimum evidence. | Evidence Requirement Canvas™ |
| **During assurance** | Judge quality and assign accountability. | 6C Scorecard™ + Accountability Map™ |
| **When evidence is missing** | Assess whether the gap changes the decision. | Gap Register™ + Conditional Acceptance Record™ |
| **Before approval** | Run the 30-minute challenge. | 30-Minute Evidence Challenge™ |
| **At approval** | Make residual risk and authority explicit. | Risk Acceptance Record™ |
| **After approval** | Track evidence currency and material change. | Evidence Currency Register™ |
| **For executive review** | Summarise decision-ready evidence. | AI Assurance Decision Pack™ |

## The final test

**If this AI decision were challenged six months from now, could a competent independent person see what evidence existed, what was missing, who challenged it, who accepted the residual risk, and what would make the decision invalid?**

**If yes, assurance has become decision infrastructure.**



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