Demonstration export. This PDF is sample data from the Layr preview, not the signed report of a real organisation. The name Meridian Capital and its signatory are fictional.

Layr

EU AI Act — Deployer compliance report

Meridian Capital (sample)

Sample report – fictional data · Generated 22 Nov 2026, 14:11

Section 1 — Executive summary

Overall compliance score

82%

Agents assessed: 4. High-risk agents recorded in Layr: 2. Questionnaire rows marked compliant: 15 of 20 (5 unanswered or incomplete). Reporting period: Last 30 days.

Published schedule (Digital Omnibus, in force 27 July 2026; Commission AI Act Service Desk, EUR-Lex consolidated text as at that date): Annex III high-risk rules in Chapter III, Sections 1 to 3, including Article 26, are stated to apply from 2 December 2027, and Annex I product rules from 2 August 2028. This export does not decide whether either date applies to a listed system.

Key findings

- 2 agent(s) are classified as high risk under the EU AI Act and require the full deployer control set under Article 26.
- 6 questionnaire row(s) are unanswered or incomplete. That is a record of what Layr holds, not a finding of legal non-compliance.

Section 2 — Agent inventory

Name	Purpose	Owner	Data accessed	Systems	Risk	Env	Registered
Credit-decision agent	Credit scoring of individual applicants	Elena Marquez <elena.marquez@example.com>	Credit application data about individual customers.	Core banking (sample)	High risk	production	2026-06-12

Name	Purpose	Owner	Data accessed	Systems	Risk	Env	Registered
Customer-triage agent	Customer support routing	Sam Okonkwo <sam.okonkwo@example.com>	Support messages. No credit file.	Helpdesk (sample)	Limited risk	production	2026-06-12
Discount bot	Internal product-price suggestions	Noah Ellis <noah.ellis@example.com>	Published product prices. No customer credit data.	Price list (sample)	Minimal risk	production	2026-06-12
Hiring assistant	HR and recruitment	Priya Shah <priya.shah@example.com>	CVs and application answers from individual candidates.	Applicant tracker (sample)	High risk	production	2026-06-12

Section 3 — Risk classification assessment

Credit-decision agent

EU AI Act risk tier: High. Annex III: Annex III 5(b)

Rationale: High: Annex III 5(b) credit scoring of individuals (profiling, so Article 6(3) exemptions don't apply)

Classification date: 2026-11-02. Performed by: Priya Shah.

Customer-triage agent

EU AI Act risk tier: Limited

Rationale: Limited: Article 50 transparency. The agent interacts with people, so it must disclose that they are talking to an AI system. Routing support conversations is not Annex III point 5(a), 5(b), 5(c), or 5(d).

Classification date: 2026-11-02. Performed by: Priya Shah.

Discount bot

EU AI Act risk tier: Minimal

Rationale: Minimal: an internal pricing assistant. It is not Annex III 5(b), because it does not assess the creditworthiness of natural persons. It does not interact with customers, so Article 50 does not apply.

Classification date: 2026-11-02. Performed by: Priya Shah.

Hiring assistant

EU AI Act risk tier: High. Annex III: Annex III 4(a)

Rationale: High: Annex III 4(a) recruitment of individuals (profiling, so Article 6(3) exemptions don't apply)

Classification date: 2026-11-02. Performed by: Priya Shah.

Section 4 — Deployer obligations (Article 26)

This section lists deployer topics under Article 26, Article 50, and Article 27. Paragraph numbers follow the consolidated text of Article 26 as presented by the Commission AI Act Service Desk (EUR-Lex consolidation of 27 July 2026). Questionnaire status describes what has been saved in Layr. It is not a determination of legal compliance.

A live evidence line is observed SDK telemetry. It does not complete the questionnaire, and a reported retention_days value is not proof that logs were kept.

Some agents have no seeded deployer obligations (for example minimal-risk registrations). They are listed with an empty obligation set; overall scores average only agents with at least one obligation row.

Organisation summary Questionnaire: gap recorded — 15 of 20 questionnaire row(s) are marked compliant in Layr. 5 are unanswered or incomplete. A blank row is not a legal finding.

Unanswered questionnaire rows are listed below. They are not treated as proof of a legal breach.

Article 26 deployer score (average across agents with obligation rows): 82%

Credit-decision agent · high risk · Article 26 (current) · Score: 90%

Article 26(1) — Technical and organisational measures

Questionnaire: marked compliant

The EU AI Act requires you to use this AI agent strictly in line with the provider's instructions. You must have documented internal procedures ensuring this.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(11) — Individual notification

Questionnaire: marked compliant

If this agent makes or influences decisions about individual people you must inform them they are subject to AI decision making.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(12) — Authority cooperation Questionnaire: marked compliant

You must cooperate with competent authorities if they request information or take action regarding this agent.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(2) — Human oversight Questionnaire: marked compliant

The EU AI Act requires you to assign competent humans to oversee this agent. They must have the authority and ability to intervene or halt the system.

Questionnaire status: Compliant

Observed telemetry: green — Named reviewers approved 18 credit decisions this month. No rubber-stamp pattern in the sample. This is not a legal attestation and does not complete the questionnaire.

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(4) — Input data governance Questionnaire: in progress

Where you control the data that goes into this agent, you must ensure it is relevant and representative for its intended purpose.

Questionnaire status: Partial

Evidence notes: The provider's input-data note is filed. The check that application data is relevant and representative is still in progress.

Gap: Finish the input-data relevance check.

Article 26(5) — Monitoring and incident reporting Questionnaire: marked compliant

You must monitor this agent's operation. If risks or serious incidents occur you must inform the provider and relevant authorities. You may need to suspend use.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(6) — Log retention Questionnaire: marked compliant

You must keep the logs automatically generated by this agent for at least six months. Financial institutions follow their sector-specific requirements.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(7) — Workplace notification Questionnaire: marked compliant

If this agent affects workers in any way — hiring, performance, task allocation — you must inform workers and their representatives before deployment.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 26(9) — Data protection impact assessment Questionnaire: marked compliant

Under GDPR Article 35 you likely need a Data Protection Impact Assessment for this agent. You should use the information the provider gives you under Article 13 to complete it.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Article 27 — Fundamental rights impact assessment Questionnaire: marked compliant

Public bodies and certain private operators deploying high-risk AI systems must assess impact on fundamental rights before deployment.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register. A named reviewer can open the underlying note.

Customer-triage agent · limited risk · Article 26 (current) · Score: 100%

Article 50 — Transparency obligations Questionnaire: marked compliant

For limited-risk AI systems, deployers must meet transparency duties so users know they are interacting with or exposed to an AI system where required by the Act.

Questionnaire status: Compliant

Observed telemetry: green — Disclosure was present on the last 40 sample conversations. This is not a legal attestation and does not complete the questionnaire.

Evidence notes: The chat opens with: you are talking to an AI assistant of Meridian Capital (sample). The script and a screenshot are on file.

Discount bot · minimal risk · Article 26 (current) · Score: 100%

No deployer obligation rows for this agent.

Hiring assistant · high risk · Article 26 (current) · Score: 56%

Article 26(1) — Technical and organisational measures

Questionnaire: marked compliant

The EU AI Act requires you to use this AI agent strictly in line with the provider's instructions. You must have documented internal procedures ensuring this.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register.

Article 26(11) — Individual notification

Questionnaire: marked compliant

If this agent makes or influences decisions about individual people you must inform them they are subject to AI decision making.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register.

Article 26(12) — Authority cooperation

Questionnaire: marked compliant

You must cooperate with competent authorities if they request information or take action regarding this agent.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register.

Article 26(2) — Human oversight

Questionnaire: marked compliant

The EU AI Act requires you to assign competent humans to oversee this agent. They must have the authority and ability to intervene or halt the system.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register.

Article 26(4) — Input data governance

Questionnaire: marked compliant

Where you control the data that goes into this agent, you must ensure it is relevant and representative for its intended purpose.

Questionnaire status: Compliant

Evidence notes: Recorded in the sample register.

Article 26(5) — Monitoring and incident reporting Questionnaire: in progress

You must monitor this agent's operation. If risks or serious incidents occur you must inform the provider and relevant authorities. You may need to suspend use.

Questionnaire status: Partial

Evidence notes: Incidents can be logged. The quarterly review of ranking errors has not been run yet.

Article 26(6) — Log retention Questionnaire: gap recorded

You must keep the logs automatically generated by this agent for at least six months. Financial institutions follow their sector-specific requirements.

Questionnaire status: Non-compliant

Observed telemetry: amber — Sample telemetry reports retention_days 90. That does not meet Article 26(6). This is not a legal attestation and does not complete the questionnaire.

Evidence notes: Logs are kept for 90 days. Article 26(6) expects at least 180 days, and a shorter figure is not a pass.

Gap: Extend recruitment logs to at least 180 days before treating Article 26(6) as met.

Article 26(7) — Workplace notification Questionnaire: in progress

If this agent affects workers in any way — hiring, performance, task allocation — you must inform workers and their representatives before deployment.

Questionnaire status: Partial

Evidence notes: Candidates see a short notice. Worker representatives have not been consulted.

Article 26(9) — Data protection impact assessment Questionnaire: in progress

Under GDPR Article 35 you likely need a Data Protection Impact Assessment for this agent. You should use the information the provider gives you under Article 13 to complete it.

Questionnaire status: In progress

Evidence notes: A DPIA is drafted and not yet signed by the sample compliance lead.

Article 27 — Fundamental rights impact assessment ○ Not applicable

Public bodies and certain private operators deploying high-risk AI systems must assess impact on fundamental rights before deployment.

Questionnaire status: Not applicable

Evidence notes: Not applicable. Meridian Capital (sample) is a private firm, not a public body, and this recruitment tool is not a public service.

Section 5 — Obligation evidence

Evidence below is taken from deployer obligation assessments stored in Layr.

Agent	Obligation	Evidence
Credit-decision agent	Article 26(1)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(11)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(12)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(2)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(4)	The provider's input-data note is filed. The check that application data is relevant and representative is still in progress.
Credit-decision agent	Article 26(5)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(6)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(7)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 26(9)	Recorded in the sample register. A named reviewer can open the underlying note.
Credit-decision agent	Article 27	Recorded in the sample register. A named reviewer can open the underlying note.
Customer-triage agent	Article 50	The chat opens with: you are talking to an AI assistant of Meridian Capital (sample). The script and a screenshot are on file.
Hiring assistant	Article 26(1)	Recorded in the sample register.
Hiring assistant	Article 26(11)	Recorded in the sample register.
Hiring assistant	Article 26(12)	Recorded in the sample register.
Hiring assistant	Article 26(2)	Recorded in the sample register.
Hiring assistant	Article 26(4)	Recorded in the sample register.

Agent	Obligation	Evidence
Hiring assistant	Article 26(5)	Incidents can be logged. The quarterly review of ranking errors has not been run yet.
Hiring assistant	Article 26(6)	Logs are kept for 90 days. Article 26(6) expects at least 180 days, and a shorter figure is not a pass.
Hiring assistant	Article 26(7)	Candidates see a short notice. Worker representatives have not been consulted.
Hiring assistant	Article 26(9)	A DPIA is drafted and not yet signed by the sample compliance lead.
Hiring assistant	Article 27	Not applicable. Meridian Capital (sample) is a private firm, not a public body, and this recruitment tool is not a public service.

Section 6 — Open obligation gaps

Credit-decision agent — Article 26(4) Input data governance

Status: Partial

Finish the input-data relevance check.

Hiring assistant — Article 26(5) Monitoring and incident reporting

Status: Partial

Hiring assistant — Article 26(6) Log retention

Status: Non-compliant

Extend recruitment logs to at least 180 days before treating Article 26(6) as met.

Hiring assistant — Article 26(7) Workplace notification

Status: Partial

Hiring assistant — Article 26(9) Data protection impact assessment

Status: In progress

Section 7 — Recommendations

Questionnaire still open

- **Credit-decision agent — Input data governance:** Finish the input-data relevance check.

- **Hiring assistant — Monitoring and incident reporting:** Strengthen controls and documentation to reach compliant status.
- **Hiring assistant — Log retention:** Extend recruitment logs to at least 180 days before treating Article 26(6) as met.
- **Hiring assistant — Workplace notification:** Strengthen controls and documentation to reach compliant status.
- **Hiring assistant — Data protection impact assessment:** Strengthen controls and documentation to reach compliant status.

Section 8 — Human decisions

When	Decision	Who	Agent	Request	Reason
18 Nov 2026, 09:57	Approved	Elena Marquez · U-ELENA · Layr user user-elena-sample	Credit-decision agent	credit-review-1044	— SHA-256 92f0add53d19
20 Nov 2026, 14:10	Rejected	Priya Shah · U-PRIYA · Layr user user-priya-sample	Hiring assistant	hiring-shortlist-22	The shortlist was sent before the recruiter's note was saved. SHA-256 f81ca3d9d3bc
21 Nov 2026, 16:05	Approved	Priya Shah · U-PRIYA · Layr user user-priya-sample	Organisation report	sample-report	— SHA-256 715261c012fe

Section 9 — Declaration

Demonstration export generated by Layr on 22 Nov 2026. Meridian Capital (sample) and the sample signatory below are fictional. This is not a signed declaration.

Organisation: Meridian Capital (sample) (demonstration)

Sample signatory (not a signature): Priya Shah, Head of compliance

Date (system generated): 22 Nov 2026