

DIAGNOSTIC TOOL · AI ADVANTAGES LLC · 2026

Score Your Governance Posture Against the Zero-Findings Standard™

This assessment maps directly to the ZERO™ Operating Model — the five-gate governance architecture behind 420+ governed AI systems and zero regulatory findings across Federal Reserve, OCC, and NCUA examinations. Use it to identify your gaps, prioritize remediation, and build the case for governance investment.

15 minutes Time Required	30 points Maximum Score	5 — D·C·A·G·M Gates Assessed
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420+ AI Systems · Zero Regulatory Findings

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INSTRUCTIONS

How to Use This Assessment

This assessment covers five governance gates — Discover, Classify, Assign, Govern, and Monitor — each with three questions. Score each question honestly using the scale below. The goal is not to score well. The goal is to see clearly.

0 Not in place	1 Partial / In progress	2 Fully implemented
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Scoring guidance:

- Score 0 if the control does not exist or has never been formally implemented
- Score 1 if the control exists in some form but is incomplete, undocumented, or inconsistently applied
- Score 2 only if the control is fully implemented, documented, and you could demonstrate it to an examiner today
- Use the Notes / Evidence column to record the specific documentation, system, or owner that supports your score

Complete all five gates before calculating your total. Gate subtotals (out of 6) highlight which areas are strongest and where remediation is most urgent.

D Discover			
#	Question	Score	Notes / Evidence
1	We maintain a complete, current inventory of all AI systems in production — including vendor-embedded AI activated in core banking, lending, and enterprise platforms	/2	
2	We have conducted a structured Shadow AI discovery exercise within the past 12 months using a defined methodology (IT asset review, vendor contract analysis, business unit mapping)	/2	
3	Our AI inventory includes risk classification, data inputs, decision outputs, regulatory exposure, and a named accountable owner for every system	/2	
Discover Gate Score		/6	

C Classify			
#	Question	Score	Notes / Evidence
1	We classify AI systems by risk tier (High / Medium / Low or Tier 1/2/3) using documented, board-approved criteria based on decision materiality and regulatory exposure	/2	
2	Risk classification actively determines validation depth, documentation requirements, monitoring intensity, and board reporting thresholds	/2	
3	Our classification methodology has been reviewed and approved by Model Risk, Internal Audit, or an equivalent independent function within the past 12 months	/2	
Classify Gate Score		/6	

A Assign			
#	Question	Score	Notes / Evidence
1	Every production AI system has a single named accountable owner — an individual, not a team or function — with formal documented accountability	/2	
2	AI system ownership is reflected in individual performance management and cannot be transferred without documented governance approval	/2	
3	We can produce a complete accountability map for all production AI systems within 24 hours of an examiner request, with supporting documentation	/2	
Assign Gate Score		/6	

G Govern			
#	Question	Score	Notes / Evidence
1	Governance requirements — validation plan, documentation standards, explainability requirements — are defined at model initiation and run concurrent with development, not applied after	/2	

	completion		
2	Independent validation is completed before production deployment for all Tier 1 and Tier 2 models, with documented findings and sign-off from a function independent of model development	/2	
3	We maintain examination-ready validation documentation for every production AI system, organized and accessible without preparation time	/2	
Govern Gate Score		/6	

M Monitor			
#	Question	Score	Notes / Evidence
1	Continuous performance and drift monitoring is active for all Tier 1 and Tier 2 AI systems, with defined thresholds and automated alerting	/2	
2	Monitoring thresholds, escalation protocols, and human override procedures are documented, tested, and reviewed at least annually	/2	
3	We generate a continuous evidentiary record of AI system performance — not assembled reactively before examinations — that would satisfy examiner review at any point	/2	
Monitor Gate Score		/6	

SCORING

Your Results

<p>TOTAL SCORE Add your five gate scores. Maximum score: 30.</p>	/ 30
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What Your Score Means

Score	Readiness Level	What It Means	Recommended Next Step
24–30	Examination Ready	Your governance architecture is operating. Focus on evidence continuity and audit trail.	Schedule an annual confirmation assessment.
16–23	Near Ready	Structural foundation exists. Specific gates have gaps that create examination exposure.	Targeted 30–60 day remediation on gap gates.
8–15	Developing	Governance exists on paper. Architecture is incomplete. Examination risk is real.	90-day ZERO™ implementation roadmap.
0–7	Critical Gaps	Material governance gaps across multiple gates. Examination findings are likely without intervention.	Urgent engagement. Contact Rehan directly.

Gate Score Summary

Use this to identify which gates need the most attention.

Gate	Gate Name	Your Score	Max	Gap
D	Discover		6	
C	Classify		6	
A	Assign		6	
G	Govern		6	
M	Monitor		6	
	TOTAL		30	

**The score tells you where you stand.
The examination tells you what it costs.**

Don't wait for the examination to find the gaps.

Score below 20?

Book a 30-minute confidential briefing.

No pitch decks. No platform demos. A direct conversation about your governance gaps and what it takes to close them before your next examination.

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Zero findings is not luck. It is architecture.

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