

AI GOVERNANCE MATURITY SCORECARD

Where does your AI governance *actually stand?*

A 10-minute self-assessment that benchmarks your organization against the five-level AI Governance Maturity Model — the same framework used inside ControlGrid. Find your gaps before an examiner or your board finds them for you.

HOW TO USE THIS SCORECARD

Five minutes of honesty
saves a *two-week scramble*.

This scorecard measures AI governance maturity the way regulators and boards actually evaluate it: not by intent, but by evidence. Work through the worksheet on the next pages, then use the scoring key to find your level.

- 1

List your AI systems first. Credit decisioning, fraud detection, underwriting models, chatbots, document processing — anything making or informing decisions. You'll assess governance across all of them.
- 2

Answer each worksheet item for ALL systems, not your best one. The model is weakest-link: one ungoverned system caps your whole score. Answer "Yes" only if it's true for every system you listed.
- 3

Find your level using the scoring key. Your overall maturity is the highest level where every criterion is fully met across all systems.
- 4

Read your interpretation and act on the gaps. The result page tells you what your level means for regulatory exposure — and the fastest path forward.

The Five-Level Maturity Model

Your overall score is the lowest level where not all systems meet the requirement. One unaddressed system holds back your entire organization's maturity.

LEVEL 1Registered Every AI system has a registration record with all three owners named — Business Owner, Technical Owner, and Risk Owner.
LEVEL 2Risk Assessed Every AI system has at least one risk logged and assessed in the risk register, with severity and likelihood scored.
LEVEL 3Controls Mapped Every risk across all systems has at least one control assigned from a defined control library, with a named owner.
LEVEL 4Accepted All risks across all systems have received formal governance approval with documented accountability and acceptance basis.
LEVEL 5Governed An executive brief was generated within the last 90 days AND there are zero overdue re-reviews across all systems.

THE WORKSHEET

Score your organization.

Mark each item for **all AI systems in your organization**. Choose "Yes" only when the statement is true for **every** system — not just your most mature one. "Partial" means some systems qualify; "No" means few or none do.

Inventory & Ownership	LEVEL 1 — REGISTERED
We maintain a complete, current inventory of every AI system in the organization, including shadow AI.	☐ Y ☐ P ☐ N
Every AI system has a named Business Owner accountable for its use and outcomes.	☐ Y ☐ P ☐ N
Every AI system has a named Technical Owner responsible for its implementation.	☐ Y ☐ P ☐ N
Every AI system has a named Risk Owner accountable for governing its risk.	☐ Y ☐ P ☐ N

Risk Assessment	LEVEL 2 — RISK ASSESSED
Every AI system has at least one risk formally logged in a risk register.	☐ Y ☐ P ☐ N
Each logged risk is scored for severity and likelihood, not just described.	☐ Y ☐ P ☐ N
Risks are mapped to applicable regulatory frameworks (SR 11-7, CFPB, NIST AI RMF, FCRA, EU AI Act).	☐ Y ☐ P ☐ N

Controls	LEVEL 3 — CONTROLS MAPPED
Every identified risk has at least one mitigating control assigned to it.	☐ Y ☐ P ☐ N
Controls are drawn from a defined library (e.g., NIST AI RMF-aligned), not ad hoc.	☐ Y ☐ P ☐ N
Each control has a named owner and a due date for evidence.	☐ Y ☐ P ☐ N

Approval & Accountability	LEVEL 4 — ACCEPTED
Every risk has received formal governance approval (a documented accept / mitigate / reject decision).	☐ Y ☐ P ☐ N
Each approval records who approved it, on what basis, and when.	☐ Y ☐ P ☐ N
High-severity risks require multi-stakeholder sign-off (e.g., Risk, Legal, Security).	☐ Y ☐ P ☐ N

Continuous Governance	LEVEL 5 — GOVERNED
We can produce a board-ready executive brief of AI governance posture on demand.	☐ Y ☐ P ☐ N
An executive brief has been generated within the last 90 days.	☐ Y ☐ P ☐ N
There are zero overdue risk re-reviews across all systems.	☐ Y ☐ P ☐ N
We can produce a complete regulatory evidence package on request, in under a day.	☐ Y ☐ P ☐ N

SCORING KEY

Find your level

Start at Level 1. You reach a level only when **all** of its items are marked "Yes" across every system. The first level where you have any "Partial" or "No" is where your organization currently stops.

YOUR LEVEL	STATUS	WHAT IT MEANS
Level 0	No formal governance	AI is deployed without inventory or ownership. Highest regulatory exposure.
Level 1–2	Foundational gaps	Systems are known but risk and controls are incomplete. Common starting point for mid-market fintech.
Level 3	Controls in progress	Risks have controls, but formal approval and accountability are not yet complete.
Level 4	Examination-ready	All risks formally accepted with accountability. The target before a first OCC or CFPB exam.
Level 5	Continuously governed	Operational steady state — current briefs, no overdue reviews, evidence on demand.

Where most organizations land

Most mid-market fintechs score Level 0–2 on first assessment — not because they're careless, but because governance was never operationalized as a system. That's normal. The gap between where you are and Level 4 is exactly what the 90-Day Audit closes.

YOUR RESULT

Record your score.

Capture your result below. This is the single most useful number to bring to your next board, audit committee, or risk review conversation.

Our current maturity level

Number of AI systems assessed

The level we're stuck below, and why

Our target level (and by when)

What your level means for exposure

- Level 0–2:** If a regulator requested AI governance documentation tomorrow, you would be assembling it manually under time pressure. Named accountability gaps are your largest liability — when no one formally owns a risk, the organization owns it by default.
- Level 3:** You have controls but not formal acceptance. An examiner can see effort, but not a defensible decision trail. This is the most common place to stall.
- Level 4–5:** You are examination-ready or operating governance as live infrastructure. The priority shifts from building to maintaining — current briefs and on-time re-reviews.

YOUR NEXT STEP

Close the gap in 90 days.

The ControlGrid 90-Day AI Governance Readiness Audit takes you from your current level to examination-ready — a fully configured platform, a complete risk register with named accountability, and an evidence package you can hand to an examiner. Founder-led, start to finish.

Email hello@controlgrid.app →

Direct to the founder. We respond within one business day. [controlgrid.app](#)