TEMPLATE 14 · AI-LED TRANSFORMATION

AI Use Case Qualification Scorecard

Describe each AI idea the same way, test it against four non-negotiables, then score it on six weighted criteria.

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AI ideas are easy to generate and hard to deliver. Qualifying them consistently stops the loudest idea winning and the risky ones slipping through.

> *Start with the problem, not the model.*

HOW TO USE IT

01 **Describe the use case** on the canvas (page 2): the problem, the users, the data and the value.

02 **Apply the knock-out tests.** A single 'no' means stop or redesign.

03 **Score it from 1 to 5** on each criterion, with evidence (page 3).

04 **Decide:** qualify, refine or park. Qualified ideas go to the Value vs Feasibility Matrix (template 16).

FOUR KNOCK-OUT TESTS

K1 Must be yes
We have a lawful basis to use the data for this purpose.

K2 Must be yes
A human can review or override decisions that affect customers.

K3 Must be yes
We can explain the output well enough for the people affected.

K4 Must be yes
It doesn't fall into a use our policy prohibits.

SIX WEIGHTED CRITERIA

CRITERION	WHAT A 5 LOOKS LIKE	WEIGHT
Business value	Clear, measurable value: cost, revenue, risk or customer outcome.	25%
Data readiness	The data exists, is good enough and may lawfully be used.	20%
Technical feasibility	Proven techniques; fits our platforms and skills.	15%
Risk & compliance	Low conduct, privacy and model risk (5 = low risk).	15%
Adoption	Users want it and the process can change around it.	15%
Time to value	Benefits within 6 to 12 months.	10%

Decision rule. Weighted score 3.5 or more: qualify. 2.5 to 3.5: refine and re-score. Under 2.5: park. The Excel version scores up to twelve use cases side by side.

WORKED EXAMPLE: A MID-SIZED UK LENDER

Mortgage document checks
AI reads payslips and bank statements for underwriters. All four tests pass. Score 4.3: qualify.

Complaint triage
Sorts complaints and flags vulnerable customers for a person to review. Score 3.8: qualify.

Fully automated lending decisions
Fails the explanation test (K3). Stop, or redesign with a person deciding.

Use case canvas

USE CASE _____ OWNER _____ DATE _____

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1 Problem or opportunity

What happens today, and what it costs. In business terms.

2 Users

Who uses the output, and who is affected by it?

3 Customer impact

Does it affect decisions about customers?

4 Data needed

Sources, volumes, quality, and whether we may use it.

5 AI approach

For example: extraction, classification, prediction, generation.

6 Human in the loop

Where people review, approve or override.

7 Integration

Systems and processes it must fit into.

8 Value and how we'll measure it

Baseline, target and the measure. Hours saved, losses avoided, faster decisions.

9 Key risks

Accuracy, bias, privacy, security, explainability, supplier dependency.

Qualification scorecard

USE CASE

DATE

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Knock-out tests

Any 'no' stops the use case

TEST	ANSWER	NOTE
We have a lawful basis to use the data for this purpose.	☐ YES ☐ NO	
A human can review or override decisions that affect customers.	☐ YES ☐ NO	
We can explain the output well enough for the people affected.	☐ YES ☐ NO	
It doesn't fall into a use our policy prohibits.	☐ YES ☐ NO	

Weighted score

Σ weight × score

CRITERION	WEIGHT	SCORE	WEIGHTED	EVIDENCE
Business value	25%	1–5		
Data readiness	20%	1–5		
Technical feasibility	15%	1–5		
Risk & compliance	15%	1–5		
Adoption	15%	1–5		
Time to value	10%	1–5		

Total (out of 5)

Decision

☐ QUALIFY ☐ REFINE ☐ PARK

Conditions

What must be true before it moves on.

Next step

Prototype, data check, risk review or business case.

REVIEWED BY

RISK RATING