KARV TRAINING

EU AI ACT TRAINING FOR IRISH ORGANISATIONS

ORGANISATIONAL TRAINING RECORD

AI Literacy under Article 4 of the EU AI Act

Example Credit Union Ltd

Record reference	KT-REC-2026-014
Engagement	Half day, organisation-wide baseline
Delivered	14 October 2026, live online, 3.5 hours
Trainer	Danny McCabe, Karv Training
Version	1 (initial record)
Issued	16 October 2026

Article 4 of Regulation (EU) 2024/1689, as amended by Regulation (EU) 2026/1744, requires providers and deployers to take measures that support the development of AI literacy among their staff and other persons using AI systems on their behalf. The European Commission's guidance says no certificate is required and that organisations can keep an internal record of the training and guidance provided. This document is that record.

1 Inventory

AI systems in use at Example Credit Union Ltd and who uses them, as confirmed by the organisation before delivery.

SYSTEM	USED FOR	ROLES
Microsoft 365 Copilot	Drafting, summarising, meeting notes	All staff
Loan origination platform, affordability scoring	Credit decision support	Lending team, credit committee
Member services chatbot	First-line member queries	Member services

2 Measure

A single half-day live online workshop for all staff, delivered by Danny McCabe on 14 October 2026 over a registered link. It covered what AI is and how it works; the systems above and who uses them; the risks and mitigations relevant to each role; and Article 4 as rewritten by the Digital Omnibus in July 2026.

3 Attendance

Who took part, by name and role. Online attendance is logged from the registered link, so time attended is recorded rather than self-reported. 31 of 34 attended for at least 90 percent of the session.

NAME	ROLE	CONTRACTOR	TIME ATTENDED	ATTENDED
Attendee 1 Surname	Lending Officer	Yes	3 h 0 min	No
Attendee 2 Surname	Member Services Officer	No	3 h 1 min	Yes
Attendee 3 Surname	Member Services Officer	No	3 h 2 min	Yes
Attendee 4 Surname	Lending Officer	No	3 h 3 min	Yes
Attendee 5 Surname	Member Services Officer	No	3 h 4 min	Yes
Attendee 6 Surname	Member Services Officer	No	3 h 5 min	Yes
Attendee 7 Surname	Lending Officer	No	3 h 6 min	Yes
Attendee 8 Surname	Member Services Officer	No	3 h 7 min	Yes
Attendee 9 Surname	Member Services Officer	No	3 h 8 min	Yes
Attendee 10 Surname	Lending Officer	Yes	3 h 9 min	Yes
Attendee 11 Surname	Member Services Officer	No	3 h 10 min	Yes
Attendee 12 Surname	Member Services Officer	No	3 h 11 min	No
Attendee 13 Surname	Lending Officer	No	3 h 12 min	Yes
Attendee 14 Surname	Member Services Officer	No	3 h 13 min	Yes
Attendee 15 Surname	Member Services Officer	No	3 h 14 min	Yes
Attendee 16 Surname	Lending Officer	No	3 h 15 min	Yes
Attendee 17 Surname	Member Services Officer	No	3 h 16 min	Yes
Attendee 18 Surname	Member Services Officer	No	3 h 17 min	Yes
Attendee 19 Surname	Lending Officer	Yes	3 h 18 min	Yes
Attendee 20 Surname	Member Services Officer	No	3 h 19 min	Yes
Attendee 21 Surname	Member Services Officer	No	3 h 20 min	Yes
Attendee 22 Surname	Lending Officer	No	3 h 21 min	Yes

Attendee 23 Surname	Member Services Officer	No	3 h 22 min	No
Attendee 24 Surname	Member Services Officer	No	3 h 23 min	Yes
Attendee 25 Surname	Lending Officer	No	3 h 24 min	Yes
Attendee 26 Surname	Member Services Officer	No	3 h 25 min	Yes
Attendee 27 Surname	Member Services Officer	No	3 h 26 min	Yes
Attendee 28 Surname	Lending Officer	Yes	3 h 27 min	Yes
Attendee 29 Surname	Member Services Officer	No	3 h 28 min	Yes
Attendee 30 Surname	Member Services Officer	No	3 h 29 min	Yes
Attendee 31 Surname	Lending Officer	No	3 h 0 min	Yes
Attendee 32 Surname	Member Services Officer	No	3 h 1 min	Yes
Attendee 33 Surname	Member Services Officer	No	3 h 2 min	Yes
Attendee 34 Surname	Lending Officer	No	3 h 3 min	No

30 of 34 listed attended for the required proportion of the session.

4 Calibration

Example Credit Union Ltd deploys AI systems built by others. Most staff use general-purpose assistants for drafting, so the baseline concentrated on hallucination, confidentiality of member data and when to escalate. The lending and compliance teams received a dedicated segment on human oversight and explaining decisions to members.

5 Review

Recommended review date: 14 April 2027, or sooner if a new AI system is adopted, an existing one changes materially, or the Commission publishes further guidance. Owner: Head of Compliance, Example Credit Union Ltd.

Follow-up sessions and new-hire attendance are added to this record as dated entries, and a new version is issued each time.

6 Dated entries

12 February 2027: Follow-up session: catch-up and new hires

Ninety-minute session covering changes since October and a clinic on situations staff had hit. Attended: New Hire One (Member Services Officer), New Hire Two (Lending Officer).



Danny McCabe

Trainer, Karv Training. QQI Level 6 Training Delivery and Evaluation

Dated 16 October 2026