

NEXXER

AI ACT GUIDE FOR THE PRIVATE SECTOR

What the EU AI Act means for your business and how to respond





AI is already part of most organisations' operations. Teams use it to screen candidates, support customer interactions, optimise pricing, and guide decisions. In many cases, this has happened quickly, without a full view of where AI sits or how it behaves. The EU AI Act introduces clear expectations for how AI should be governed. It sets out how risk needs to be managed and how decisions made by AI should be understood and explained. This applies to any organisation operating in the EU market. It also introduces penalties of up to €15 million or 3% of global turnover for non-compliance.

In other words, this is not just a regulatory update. It changes how AI needs to be managed across the business. This guide helps you understand what the EU AI Act means for your business, identify where you're exposed, and define the actions you need to take.

WHY THIS IS CHALLENGING IN PRACTICE

Most organisations aren't dealing with a single AI system. They're dealing with a mix of:

- Tools built internally and managed by different teams.
- Third-party platforms embedded into workflows.
- AI features introduced through existing software.
- Experiments that have become business-critical.

In practice, the first issue is rarely regulation. It's visibility.

Leaders often don't have a clear answer to where AI is used, which use cases fall into high-risk categories, or whether existing controls are enough. This is where visibility grows organically, without drawing overt attention.

HOW THE AI ACT APPROACHES RISK

The Act focuses on how AI is used, rather than the technology itself. The biggest impact sits in the high-risk category. This includes areas such as:

- Recruitment and workforce decisions.
- Credit and financial assessments.
- Systems that affect access to services.
- Use cases that influence rights or outcomes for individuals.

For these use cases, organisations are expected to demonstrate:

- Clear documentation of how the system works.
- Traceability of data and decisions.
- Human oversight in critical steps.
- Ongoing monitoring and risk management.

This represents a shift from one-time validation to continuous accountability.

WHERE BUSINESSES ARE MOST EXPOSED

Across private sector organisations, a few patterns show up consistently:

- Hiring tools that can't explain why candidates are filtered out.
- Customer-facing AI trained on data that hasn't been reviewed for bias.
- Third-party solutions where compliance responsibility is unclear.
- No structured process to review AI performance over time.

These gaps matter because the burden of proof sits with you. You need to show how decisions are made and managed, not just that systems are in place.

WHAT CHANGES FOR YOU AS AN AI BUYER

The AI Act changes how AI is bought, deployed, and managed. You're no longer selecting tools based only on capability or speed. You're accountable for how those systems operate over time.

This means, you need:

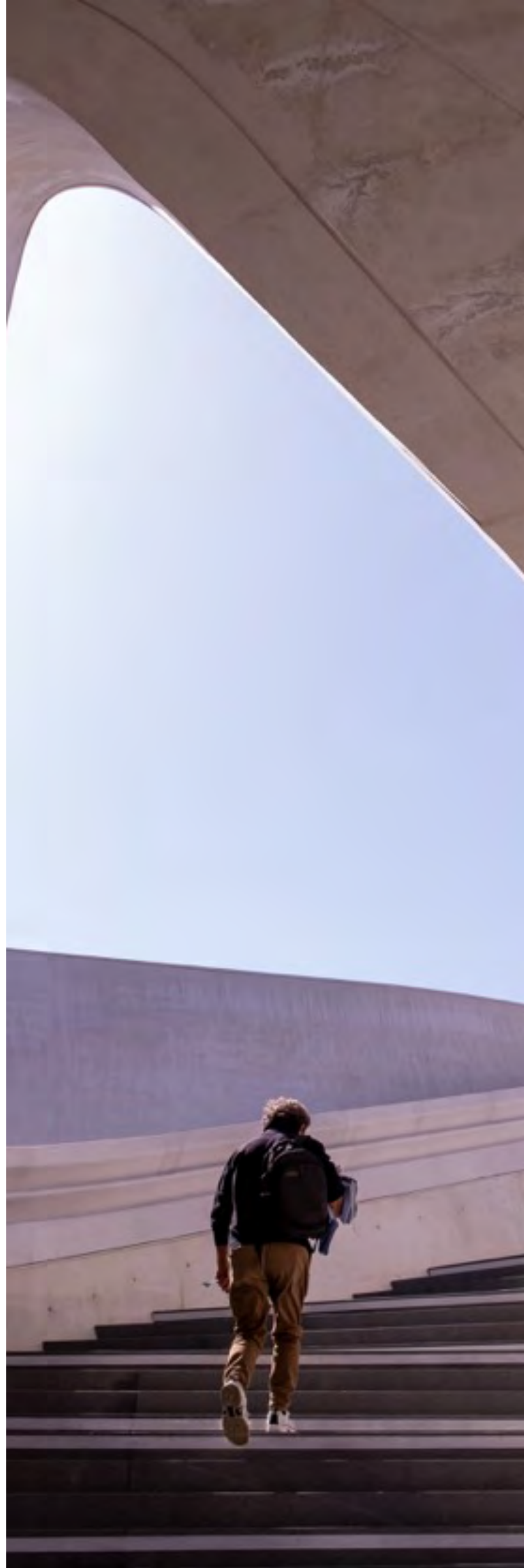
- A clear inventory of AI use across the business.
- To understand which use cases carry the highest risk.
- Governance that works across business, IT, legal, and data.
- To assess suppliers as part of your risk exposure.

It also affects investment decisions. AI initiatives that can't meet governance expectations will slow down or stop. Those with clear structure and oversight will move faster and scale more easily.

WHY ACTING EARLY MAKES A DIFFERENCE

Organisations that start early avoid the disruption caused by retrofitting controls later.

They can identify high-risk use cases sooner, build governance into new initiatives, and move from pilot to production with fewer delays. This creates a more stable path for scaling AI across the business.



HOW NEXER APPROACHES THIS

Many organisations approach the AI Act as a compliance exercise. This often leads to heavy documentation, slow progress, and limited business value. Our approach focuses on both control and progress.

We help you:

- Build a clear view of where AI is used and where risk sits.
- Prioritise use cases based on both business value and exposure.
- Put governance in place that supports delivery, rather than slowing it down.

This is delivered through:

- AI Readiness Assessment
- AI Maturity Assessment
- AI Impact Lab
- AI Strategy and Governance Framework

Each step is designed to move you forward, rather than adding complexity.

A practical starting point

If you're unsure where to begin, focus on three areas:

- Map where AI is used today.
- Identify which use cases affect decisions, people, or access to services.
- Check whether those systems can be explained, monitored, and controlled.

This will highlight where attention is needed.

START HERE

If you don't have a clear view of your AI landscape, start with an AI Impact Lab, which will give you:

- A mapped view of your AI use cases.
- A clear understanding of your risk exposure.
- Defined priorities for action.

From there, you can move forward, knowing where to focus and how to manage AI as it becomes a core part of your business.

WANT TO KNOW MORE?

Nexer has developed an AI Readiness Assessment designed to help you understand where your organisation stands today. It highlights how mature your AI capabilities are and what to prioritise next.

[TAKE THE ASSESSMENT](#)

