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AI GOVERNANCE FRAMEWORK AND COMPLIANCE STRATEGY

Presented by: Hoàng Hà, Data Protectify
AI Governance Professional (AIGP) certified

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INTRODUCTION

Managing Director
Data Protectify
AIGP, CIPM, EU-GDPR,
CC & AI Strategy (ISC2), Vn-DPO

Hoang Ha has been certified as a Data Protection Officer (DPO) in Germany since 2018 and has been professionally active in the fields of data, technology, and cybersecurity.

He previously served as a senior vice president leading the implementation of data governance and privacy programs across five European countries and Vietnam, covering industries such as software and technology, e-commerce, and banking & finance.

Hoang Ha actively promotes an effective risk culture and has made meaningful contributions to the development of data protection and cybersecurity laws and policies in Vietnam. In 2025, he was recognized among the list of 06 CISOs to watch in Vietnam.

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01

VIETNAM ARTIFICIAL INTELLIGENCE REGULATORY LANDSCAPE

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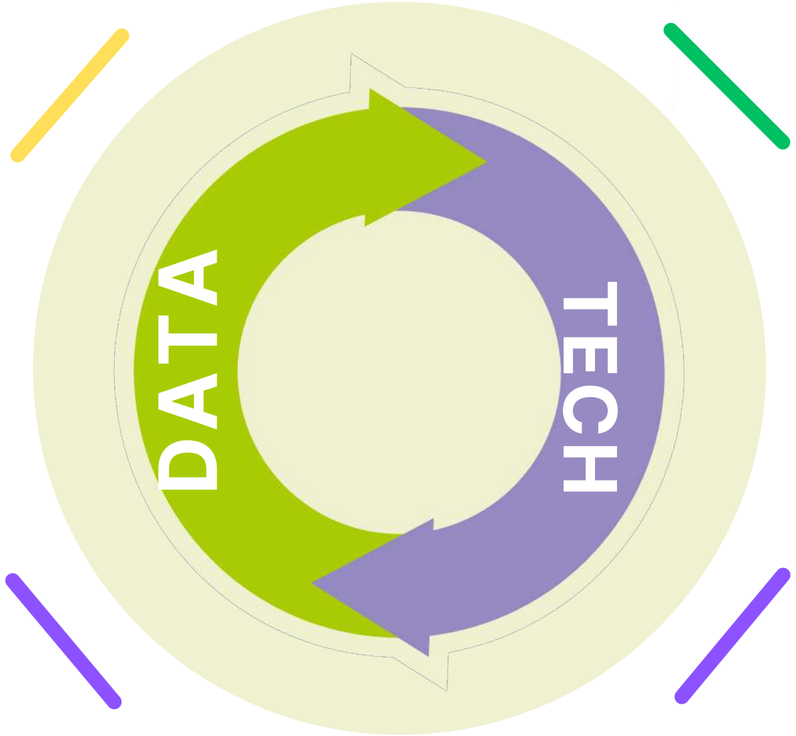
2026 DATA & TECHNOLOGY REGULATIONS

Law on Data

Introduce core and important data classifications, data products and services, and related parties' rights and obligations.

Law on Artificial Intelligence

Introduce comprehensive and strict AI governance to safeguard data privacy and human rights.



Law on Personal Data Protection

Establish Vietnam personal data protection framework, covering data subject rights, and regulatory compliance for businesses.

Law on Cybersecuirty

Provide requirements on data localization to enforce national sovereignty and protect critical information infrastructure.

Sanction Decree on Personal Data Protection & Cybersecurity

Introduce sanctions for personal data, cybersecurity, and AI-related violations, including revenue-based penalties and remedial actions.

Law on Data Security

Establish a comprehensive framework for data security, inheriting from data, cybersecurity, and personal data protection regulations.

Effective: 01/07/2025

Effective: 01/01/2026

Effective: 01/03/2026

Effective: 01/07/2026

Drafting Process

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A GLANCE AT AI LAWS & GUIDANCE DECREES

LAW ON ARTIFICIAL INTELLIGENCE

The first comprehensive AI law in Vietnam introducing AI operators, AI systems and associated obligations

Effective
01 Mar 2026

DECREE 142/2026/ND-CP

Provide detailed guidance on core requirements under AI Laws

Effective
01 May 2026

DECISION 804/QD-TTG

Regulate the data catagories using for AI development in essential sectors

Effective
06 May 2026

CIRCULAR ON AI SAFETY, RISK MANAGEMENT & DEPLOYMENT IN BANKING

Sets out safety, risk management requirements, and deployment conditions for AI applications in the banking

DRAFT

DECISION ON HIGH-RISK AI SYSTEMS

Provide list of High-risk AI systems and associated compliance requirements

DRAFT

DECREE ON NATIONAL FUND ON AI DEVELOPMENT

Establishes legal and operational mechanisms for the Vietnam AI development fund

DRAFT

Monitor the development closely

Build a comprehensive approach on data-tech

Consider regulatory sanctions and reputation

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DRAFT CIRCULAR
ON AI SAFETY, RISK MANAGEMENT, DEPLOYMENT IN BANKING

SCOPE

- **Safety, risk management, and conditions** for the application of AI in customer service-related banking activities.
- **Encourages** the application of this Circular to AI systems used for **internal governance and operations**.

APPLICABLE ENTITIES

- Credit institutions;
- Foreign bank branches;
- Payment intermediary service providers;
- Credit information companies;
- Vietnam Asset Management Company (VAMC);
- Deposit Insurance of Vietnam (DIV).

KEY REQUIREMENTS

- **Fraud, AML & CFT**: Apply post-review (ex post) controls for AI systems used in these activities.
- **Automated Decision-Making (ADM)**: Ensure customers' right to request review of fully automated decisions, with human review outcomes serving as the final basis for resolution.
- **AI Systems with Outputs Influencing Access to Financial Products and Services**: Implement controls to identify, monitor and prevent bias or discriminatory outcomes.
- **Training:** Conduct internal training on AI, data & privacy, cybersecurity, and annual competency assessments for AI-related personnel.

CONSIDERATIONS

- Flexible AI oversight for Fraud, AML & CFT.
- Strengthened customer protection requirements for AI-driven financial products and services.
- Increased investment in AI workforce readiness and governance capabilities.

Art 1, 11.1, 20, 21, 22.3 Draft Circular

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KEY COMPLIANCE REQUIREMENTS UNDER AI LAWS & GUIDANCE DECREES

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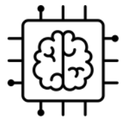
AI OPERATORS

DEVELOPER

01

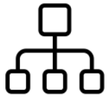
Designs, builds, trains, tests, or fine-tunes AI systems, with control over technical methods, training data, or model parameters.



PROVIDER

02

Places AI systems on the market or into service under its own name, brand, or trademark.



DEPLOYER

03

Uses an AI system under its authority for professional, commercial, or service provision purposes, excluding personal non-commercial use.

USER

04

Directly interacts with AI systems or uses AI-generated outputs.

AFFECTED INDIVIDUAL

05

Whose rights, interests, health, property, reputation, or access to services are affected by AI systems or outputs.

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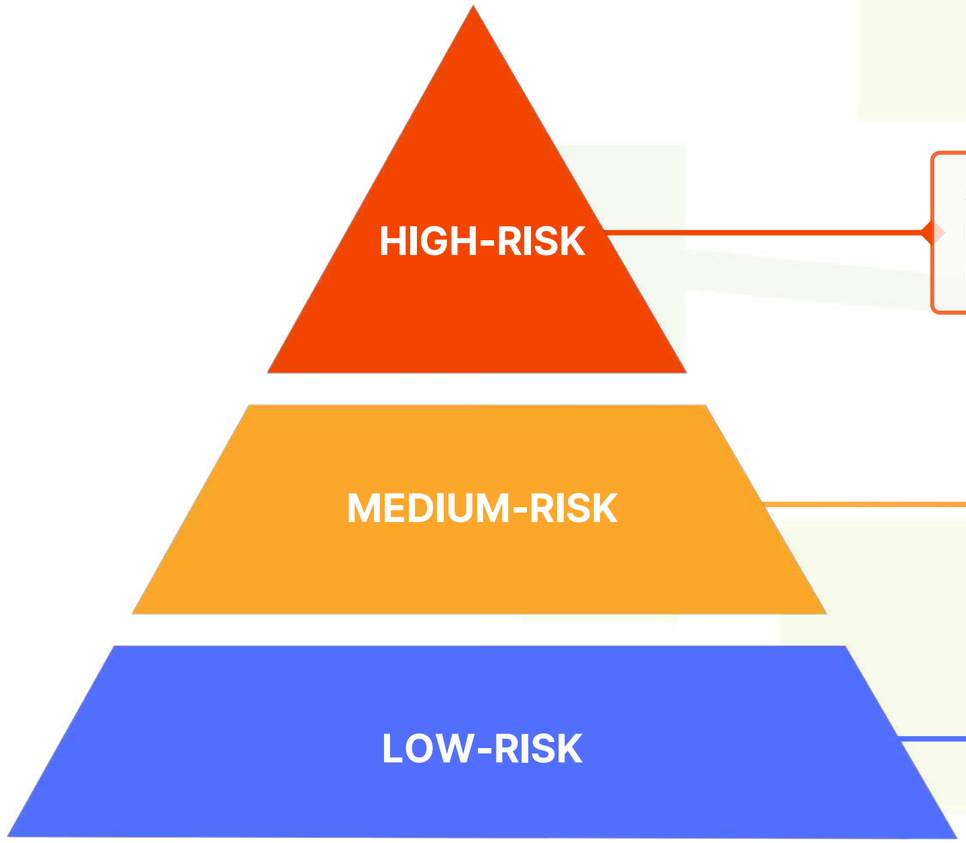
RISK-BASED CLASSIFICATION OF AI SYSTEMS

CRITERIA	#impacts on human rights, safety and security	#deployment sector	#scope of users	#scale of impact



Systems which may **cause significant harm** to life, health, lawful rights and interests of organizations or individuals, national interests, public interests, national security.

Systems which may **mislead, influence, or manipulate users** due to a lack of awareness of AI system involvement.

Systems which do not fall within the high-risk or medium-risk categories.

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HIGH RISK AI SYSTEMS PROVIDER OBLIGATIONS

RISK MANAGEMENT MEASURES

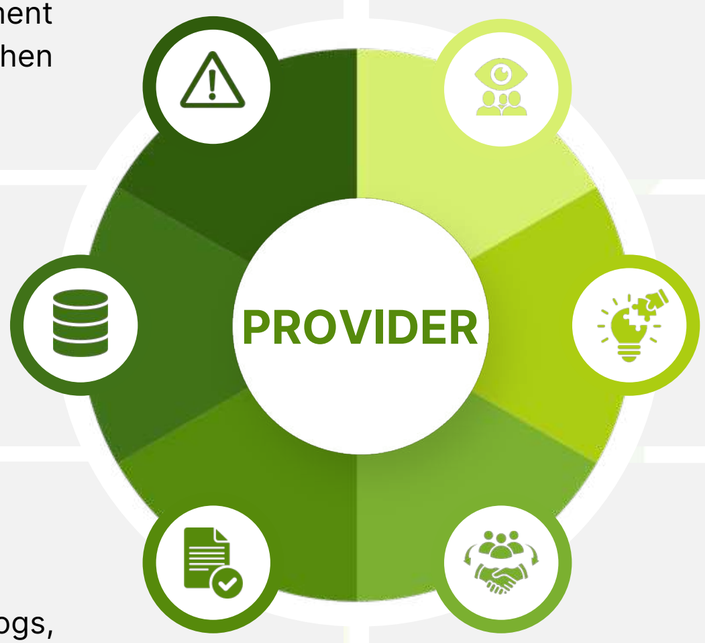
Promulgate and maintaining risk management measures, and regularly reviewing the systems when there is a significant change or a new risk arise.

DATA MANAGEMENT

Administer the training, testing and operational data to ensure the quality in accordance with technical capabilities and the system's purpose.

TECHNICAL DOSSIERS, LOGS & EXPLANATION

Prepare and retain necessary technical dossiers/logs, and provide required explanations to competent state authorities.



HUMAN OVERSIGHT

Design the systems that ensure human oversight and intervention capabilities.

TRANSPARENCY & INCIDENT HANDLING

Comply with transparency and incident management obligations under applicable laws.

COOPERATION OBLIGATION

Cooperate with deployers and competent state authorities in inspecting, evaluating, post-inspecting and fixing incidents related to the systems.

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HIGH RISK AI SYSTEMS DEPLOYER OBLIGATIONS

OPERATION & SUPERVISION

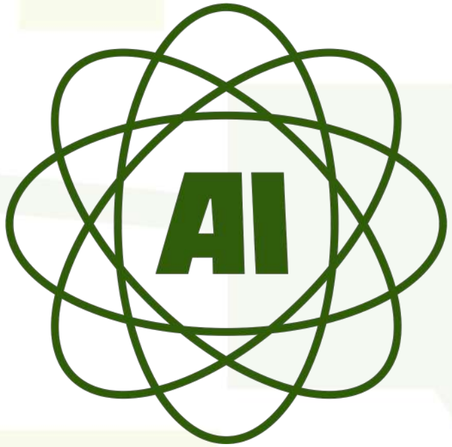
Operate and supervise the systems in accordance with classified purpose, scope and risk level without generating new or higher risks.

DATA SECURITY & HUMAN INTERVENTION

Ensure data security and human intervention during operation.

COMPLIANCE MAINTENANCE

Maintain compliance with standards and technical regulations on AI during operation.



DEPLOYER

EXPLANATION & PUBLIC INFORMATION

Provide explanations to competent state authorities; provide users and affected persons with public information and risk warnings.

TRANSPARENCY & INCIDENT HANDLING

Fulfill transparency obligations and perform incident handling under applicable laws.

COOPERATION OBLIGATION

Cooperate with providers and competent state authorities in inspecting, evaluating, post-evaluating and fixing incidents.

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Art 14.2 AI Law

- Internal -

MEDIUM & LOW RISK AI SYSTEMS OBLIGATIONS

AI OPERATOR	MEDIUM RISK		LOW RISK
PROVIDER	Ensure **transparency** obligations	Explain **intended use, key functions, inputs, and safety measures** upon authority request	Explain when there are **signs of violations or impacts on rights**, upon request by authorities
DEPLOYER		Explain **operation, risk control, incident handling, and rights protection** upon authority request	
USER	Comply with applicable **AI notification & labelling** requirements		Use the system for **lawful purposes** and be **legally responsible** for such use

Art 15 AI Law

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CONFORMITY ASSESSMENT FOR HIGH-RISK AI SYSTEMS

WHAT IS CONFORMITY ASSESSMENT?

- Conformity assessment is the verification that a High-Risk AI System complies with applicable requirements.
- The outcome of which serves as a prerequisite for placing the system into use.

CASES REQUIRING ASSESSMENT

- **Before Use:** Prior to placing High-Risk AI Systems into use
- **During Use:** Upon significant changes affecting the initial assessment results *(including changes to the system's functionality, intended use, architecture, AI model, data sources, data processing methods, etc.)*

ASSESSMENT METHOD

- **High-Risk AI Systems Subject to Pre-Use Conformity Certification:** Assessment by a registered or recognized conformity assessment body
- **Other High-Risk AI Systems:** Self-assessment or by a registered or recognized conformity assessment body

POST-ASSESSMENT OBLIGATIONS

- **Maintain Compliance:** Ensure continued conformity following assessment
- **Public Disclosure:** Publish conformity assessment results on the AI One-Stop Portal before use and upon any reassessment updates

Art 13 AI Law; Art 13 Decree 142/2026/ND-CP

AI TRANSPARENCY OBLIGATIONS

PROVIDER

(1) Ensure users can recognize when interacting with an AI system.

(2) Apply Technical Markers to AI-Generated Content:

- **Subject:** AI-generated audio, image, or video content.
- **Requirements:** Ensure machine-readable identification.
- **Methods:**
  - Embedded identifiers in files structure, data content;
  - Embedded identifiers in metadata;
  - Digital/electronic signatures or equivalent authentication methods;
  - Other technical measures enabling identification of AI-generated or AI-modified content.

DEPLOYER

(1) Clearly disclose AI-generated or AI-modified content (text, audio, image, video) that may create confusion regarding the authenticity.

(2) Apply Visible Labels to AI-Generated Content:

- **Subject:** AI-generated or AI-modified audio, image, or video content simulating real persons or recreating real-world events.
- **Exceptions:** Non-substantive content enhancements, text-assistance functions, internal-use content, and non-public R&D/testing content.
- **Requirements:**
  - Clear and recognizable;
  - Displayed before or upon access;
  - Not obscuring the nature of the content;
  - Appropriate to the content format;
  - Non-intrusive to content display or use.
- **Forms:**
  - Directly on the content;
  - In the title, description, or accompanying notice;
  - On the platform interface;
  - Audio announcements or other appropriate means.

Art 11 AI Law; Art 17, 18 Decree 142/2026/ND-CP

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03

THE STRATEGIC ROADMAP

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AI LIFECYCLE AND KEY ACTIVITIES

1. Plan & Design

Define AI use case, scope, risk level, governance requirements, and human oversight

2. Data Collection, Preparation

Data quality, consent, bias audits, privacy assessment, labelling standards

3. Model Build, Select

Algorithm choice, fairness constraints, training documentation, version control

4. TEVV

Testing, evaluation, verfication and validation

5. Deploy

AI systems operates in real environment as intended uses

6. Ongoing Monitoring & Maintenance

Drift detection, incident response, on-going review

7. Retire, Decommission

Data disposal, "switch-off" button

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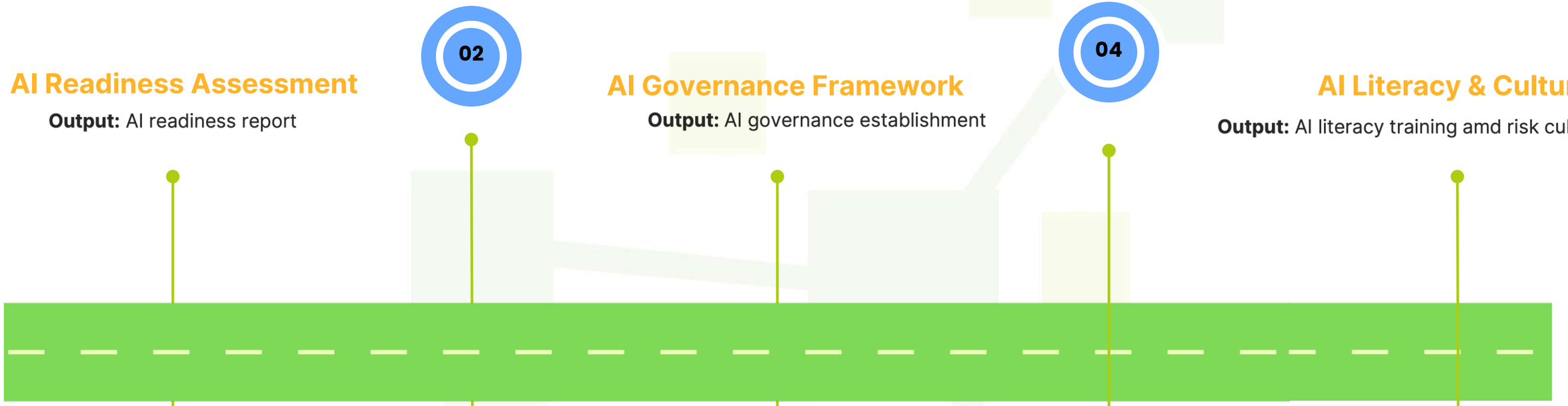
THE STRATEGIC ROADMAP & KEY ACTIONS



01

AI Readiness Assessment

Output: AI readiness report

02

AI Inventory

Output: AI inventory and risk scoring

03

AI Governance Framework

Output: AI governance establishment

04

AI Operating Controls

Output: AI technical and organizational measures

05

AI Literacy & Culture

Output: AI literacy training amd risk culture

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THANK YOU

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