

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-9869

Case ID: 1

Workflow: transaction_monitoring

Generated At: 2026-04-20T15:02:34.924Z

Audit Hash: 66ee826e2cad139fbd07f917296ec78fcc947411a6133874bfb73659ed3e8f4a

RISK MATRIX

Risk Level: critical

Risk Score: 85

Status: flagged

TRANSACTION CONTEXT

Amount: EUR 15000

Transaction Count (24h): 6

Customer Type: individual

Customer Risk Level: high

Route: TR -> LT

Cross-Border: Yes

PEP Flag: No

Suspicious Pattern: Yes

COMPLIANCE INPUTS

KYC Status: incomplete

Sanctions Screening: review_required

Source of Funds: unknown

AI REASONING

Escalated to critical due to cross-border route, KYC weakness, sanctions review issue, source-of-funds uncertainty, suspicious behavior pattern, high-risk customer profile.

Human review and auditor-ready evidence are required before closure.

LEGAL BASIS

- AML6 - High-Risk Factors / Cross-Border Review
- EU AI Act Art. 14 - Human Oversight
- AML6 - KYC / Due Diligence Logic
- AML / SAR Escalation Logic
- AML6 - Suspicious Pattern Detection
- EU AI Act Art. 13 - Transparency & Explainability
- AVNT / KGK / ISA Audit Readiness

NARRATIVE

The transaction involves a significant amount of 15,000 EUR from Turkey to Lithuania, with a high-risk individual customer. The transaction count within 24 hours is 6, which is concerning, especially given the KYC gaps. The sanctions screening requires further

review, and the source of funds remains unknown. These factors combined present a critical risk that necessitates immediate action.

RECOMMENDED ACTIONS

- Escalate suspicious pattern findings to the relevant teams for further investigation. [immediate / open]
- Implement a hold on the transaction until all compliance checks are complete. [immediate / open]
- Conduct a thorough review of the source of funds. [immediate / open]
- Complete the KYC process for the individual customer. [immediate / open]

NOTES

High risk test

END OF REPORT