

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-8115

Case ID: 14

Workflow: transaction_monitoring

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RISK MATRIX

Risk Level: high

Risk Score: 78

Status: under review

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

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

Enhanced due diligence and structured compliance review are recommended.

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

This case presents multiple compliance concerns stemming from an individual engaged in a high-value transaction involving cross-border movement of funds from Turkey to Lithuania. With an incomplete KYC and an unknown source of funds, there is a significant

risk of AML violations. The suspicious pattern flag further exacerbates the situation, necessitating immediate attention from the risk team.

RECOMMENDED ACTIONS

- Implement transaction holds pending further investigation. [high / open]
- Review transaction history for similar patterns. [high / open]
- Conduct enhanced due diligence on the source of funds. [high / open]
- Accelerate completion of KYC process for the customer. [high / open]

NOTES

High risk test

END OF REPORT