

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-2662

Case ID: 19

Workflow: transaction_monitoring

Generated At: 2026-04-20T15:00:30.843Z

Audit Hash: a19ba647ec3c30eb106a1138d9664838d5b543a52fa699da45cb2d473d4c9145

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 case revealed multiple compliance issues, particularly because it involves a high-risk individual attempting a cross-border transaction with incomplete KYC information. The transaction amount of EUR 15,000 and the prevalence of suspicious

patterns necessitate immediate action to ensure compliance with anti-money laundering regulations and to mitigate risks associated with potential sanctions violations.

RECOMMENDED ACTIONS

- Investigate source of funds thoroughly and document findings. [immediate / open]
- Engage legal team for sanctions review on cross-border transactions from TR to LT. [immediate / open]
- Review and flag the transaction for further scrutiny due to suspicious activity. [immediate / open]
- Conduct immediate KYC completion for the individual. [immediate / open]

NOTES

High risk test

END OF REPORT