

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-3408

Case ID: 22

Workflow: transaction_monitoring

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Audit Hash: 6ab5833d600a9a6cf2bf34dfccfe1a6e0edff477d8ae3362e8d3ba0f68eeeb28

RISK MATRIX

Risk Level: medium

Risk Score: 45

Status: open

TRANSACTION CONTEXT

Amount: EUR 5000

Transaction Count (24h): 2

Customer Type: business

Customer Risk Level: medium

Route: DE -> LT

Cross-Border: Yes

PEP Flag: No

Suspicious Pattern: No

COMPLIANCE INPUTS

KYC Status: complete

Sanctions Screening: passed

Source of Funds: verified

AI REASONING

Maintained in medium-risk band because the system observed cross-border route, but current evidence does not yet justify critical escalation.

LEGAL BASIS

- AML6 - High-Risk Factors / Cross-Border Review
- EU AI Act Art. 13 - Transparency & Explainability
- AVNT / KGK / ISA Audit Readiness

NARRATIVE

The transaction involving 5000 EUR from a German business to a Lithuanian destination raises medium-level concerns primarily due to the amount and cross-border nature, although all compliance checks are satisfied.

RECOMMENDED ACTIONS

- Ensure documentation for this transaction is maintained for future audits. [normal / open]
- Review the business customer's transaction history for anomalies. [normal / open]
- Continue monitoring similar transactions for patterns. [normal / open]

NOTES

Normal case

END OF REPORT