

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-3354

Case ID: 23

Workflow: transaction_monitoring

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Audit Hash: df5eb1be326cff97cf870f5efa47e1fc10a9f32a56fdb3bfce7e85c741ae88ea

RISK MATRIX

Risk Level: critical

Risk Score: 85

Status: flagged

TRANSACTION CONTEXT

Amount: EUR 55000

Transaction Count (24h): 1

Customer Type: business

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 analysis indicates that this transaction poses multiple compliance risks. The incomplete KYC status, combined with an unknown source of funds and a high transaction amount crossed borders from Turkey to Lithuania, suggests potential money laundering or

other illicit activity. Strong actions must be taken to verify the legitimacy of this transaction.

RECOMMENDED ACTIONS

- Ensure sanctions review is completed with all necessary checks. [immediate / open]
- Flag the transaction for additional scrutiny regarding the suspicious pattern detected. [immediate / open]
- Investigate the source of funds for this transaction before proceeding. [immediate / open]
- Conduct a thorough review of the KYC documentation and complete the process. [immediate / open]

NOTES

Manual beta test case

END OF REPORT