

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-9632

Case ID: 24

Workflow: crypto_reserve_monitoring

Generated At: 2026-04-20T15:01:33.271Z

Audit Hash: 470d90913fc9d2387eab7e41c446c5ec3846a5f46c9d052e255ac82e87c8fd85

RISK MATRIX

Risk Level: high

Risk Score: 75

Status: under review

TRANSACTION CONTEXT

Amount: EUR 150000

Transaction Count (24h): 1

Customer Type: individual

Customer Risk Level: low

Route: LT -> DE

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. 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
- MiCA / Travel Rule Controls
- EU AI Act Art. 13 - Transparency & Explainability
- AVNT / KGK / ISA Audit Readiness

NARRATIVE

This transaction of €150,000 was flagged due to multiple compliance red flags. The KYC is incomplete, and the source of funds remains unknown, both of which heighten risk.

Additionally, the transaction is cross-border, which requires thorough scrutiny under current regulations. Suspicious patterns have been observed in previous transactions of the customer, necessitating actionable steps to mitigate risk.

RECOMMENDED ACTIONS

- Monitor further transactions closely for any patterns. [high / open]
- Engage in a comprehensive sanctions review. [high / open]
- Clarify source of funds before processing the transaction. [high / open]
- Conduct detailed due diligence on the transaction. [high / open]
- Complete KYC documentation for the customer. [high / open]

NOTES

Manual beta test case

END OF REPORT