

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-9413

Case ID: 25

Workflow: crypto_reserve_monitoring

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Audit Hash: 28de00828f34889b427859db5b5002c6a2ce4d1277f8ccaf962d0cc6c3f8d1d0

RISK MATRIX

Risk Level: high

Risk Score: 75

Status: under review

TRANSACTION CONTEXT

Amount: EUR 6000

Transaction Count (24h): 3

Customer Type: individual

Customer Risk Level: medium

Route: DE -> TR

Cross-Border: Yes

PEP Flag: Yes

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, PEP exposure. 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 case is being flagged for immediate attention due to a combination of factors, including an incomplete KYC process, involvement of a customer with a PEP status, and

suspicious patterns linking the transaction. The transaction's cross-border nature, especially involving a medium-risk level customer and an unknown source of funds, highlights the importance of addressing these compliance gaps to align with regulatory standards.

RECOMMENDED ACTIONS

- Verify the source of funds to mitigate AML risks. [high / open]
- Ensure sanctions screening is finalized and check for any relevant matches. [high / open]
- Review the PEP flag status and apply enhanced due diligence where needed. [high / open]
- Conduct a detailed investigation on the transaction patterns. [high / open]
- Complete KYC for the customer immediately. [high / open]

NOTES

Manual beta test case

END OF REPORT