

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-5307

Case ID: 26

Workflow: transaction_monitoring

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Audit Hash: 86add72e4ece981f8aafa2dc6ca6b611da2f8419649286ab6b9655fc324b0dee

RISK MATRIX

Risk Level: critical

Risk Score: 82

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 recent transaction of €15,000 from Turkey to Lithuania has triggered multiple compliance and risk flags. With 24-hour activity showing 6 transactions, the individual customer is marked as high risk, compounded by their incomplete KYC status and an

unknown source of funds. The need for sanctions review further complicates the compliance landscape, necessitating immediate action to mitigate associated risks.

RECOMMENDED ACTIONS

- Flag for operational review due to suspicious patterns detected [immediate / open]
- Engage legal to evaluate compliance with sanctions requirements [immediate / open]
- Conduct a detailed risk assessment of the transaction [immediate / open]
- Initiate further investigation on KYC completion for the customer [immediate / open]
- Increase monitoring frequency on this transaction type [immediate / open]

NOTES

High risk test

END OF REPORT