

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-1248

Case ID: 4

Workflow: transaction_monitoring

Generated At: 2026-04-20T14:58:40.528Z

Audit Hash: b0e287de420922c48da6ea782d82717c9a3ff453d0553e55553f4d98d77f4448

RISK MATRIX

Risk Level: critical

Risk Score: 85

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 transaction of 15,000 EUR from Turkey to Lithuania raises multiple compliance red flags. The customer's KYC is incomplete, and their risk level is categorized as high. Moreover, the unknown source of funds combined with the identified suspicious

transaction pattern and the need for sanctions review further escalates the risk profile of this case. Immediate actions are required to mitigate potential regulatory breaches.

RECOMMENDED ACTIONS

- Increase monitoring for future transactions involving the same customer. [immediate / open]
- Perform a detailed review of the flagged transaction patterns. [immediate / open]
- Investigate the source of funds thoroughly before processing the transaction. [immediate / open]
- Conduct immediate KYC verification for the customer. [immediate / open]

NOTES

High risk test

END OF REPORT