

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-2648

Case ID: 7

Workflow: transaction_monitoring

Generated At: 2026-04-20T14:58:57.294Z

Audit Hash: ab7f1465b82d1230b1600dfebba450aff0e6f06799e5f1dc4cad2d55e28c4225

RISK MATRIX

Risk Level: medium

Risk Score: 45

Status: open

TRANSACTION CONTEXT

Amount: EUR 5000

Transaction Count (24h): 2

Customer Type: business

Customer Risk Level: medium

Route: DE -> LT

Cross-Border: Yes

PEP Flag: No

Suspicious Pattern: No

COMPLIANCE INPUTS

KYC Status: complete

Sanctions Screening: passed

Source of Funds: verified

AI REASONING

Maintained in medium-risk band because the system observed cross-border route, but current evidence does not yet justify critical escalation.

LEGAL BASIS

- AML6 - High-Risk Factors / Cross-Border Review
- EU AI Act Art. 13 - Transparency & Explainability
- AVNT / KGK / ISA Audit Readiness

NARRATIVE

This case involves a transaction of 5000 EUR from a business customer located in Germany to a business customer in Lithuania. Despite KYC being complete and other risk parameters being acceptable, the transaction amount raises concerns that necessitate further monitoring.

RECOMMENDED ACTIONS

- Ensure that the customer type's business activities align with expected transaction volumes. [normal / open]
- Monitor future transactions closely to detect any unusual patterns. [normal / open]

- Conduct additional reviews on transaction history of the customer. [normal / open]

NOTES

Normal case

END OF REPORT