

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-9481

Case ID: 9

Workflow: transaction_monitoring

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Audit Hash: 6296476150502886d769bfe440df273fb10b31cf1bb65ae699de3de4a253484f

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

This transaction monitoring case involves a 15,000 EUR transfer from Turkey to Lithuania, characterized by incomplete KYC documentation, an unknown source of funds, and identified suspicious patterns. The high-risk status of the customer and the need

for sanctions review further complicate the risk profile, necessitating urgent compliance actions.

RECOMMENDED ACTIONS

- Implement stricter monitoring on cross-border transactions involving high-risk customers. [immediate / open]
- Perform sanctions screening thoroughly to confirm compliance before processing any transactions. [immediate / open]
- Conduct a comprehensive review of the source of funds for the transaction. [immediate / open]
- Investigate the suspicious patterns identified in the transaction. [immediate / open]
- Complete KYC verification for the customer immediately. [immediate / open]

NOTES

High risk test

END OF REPORT