

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-5035

Case ID: 15

Workflow: transaction_monitoring

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Audit Hash: 02a4645e2d6279c5e82a2604eef8847a359acd0996a86f34f65aa917b74a9121

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 transaction is a standard operation that meets the typical compliance requirements. Despite passing individual checks, the medium risk classification highlights the need for continuous monitoring and periodic evaluation of the customer and transaction behaviors to prevent any future compliance issues.

RECOMMENDED ACTIONS

- Assess potential cumulative risk factors given medium risk customer profile. [normal / open]
- Monitor similar transactions regularly to ensure compliance adherence. [normal / open]

- Conduct periodic review of transaction patterns to identify potential emerging risks. [normal / open]

NOTES

Normal case

END OF REPORT