

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-2960

Case ID: 21

Workflow: transaction_monitoring

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Audit Hash: ca5235ffc1a812c0e0bc5621a190a20ee8c81e8b4492568741e93b8003974d40

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 monitoring process has flagged several compliance risks including an incomplete KYC status, a suspicious transaction pattern due to the high amount and cross-border nature, and unclear source of funds. All these factors necessitate

immediate actions to ensure compliance and risk mitigation.

RECOMMENDED ACTIONS

- Investigate the source of funds to mitigate potential money laundering risks. [immediate / open]
- Escalate for sanctions review as required by compliance policy. [immediate / open]
- Conduct a thorough review of the transaction pattern to assess legitimacy. [immediate / open]
- Complete KYC verification for the customer immediately. [immediate / open]

NOTES

High risk test

END OF REPORT