

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-4497

Case ID: 6

Workflow: transaction_monitoring

Generated At: 2026-04-20T15:16:56.640Z

Audit Hash: d317522037caede9122e9e779ec31fb83ec8c842518679d314eba4fd62bdd445

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

This transaction has significant risks given the high amount of 15,000 EUR within a 24-hour period and cross-border activity from Turkey to Lithuania. The customer is classified as high risk, which heightens the need for thorough compliance checks and

documentation. The required KYC process remains incomplete, and the source of funds remains unknown, creating potential exposure to illicit activities. Strong recommendations include completing KYC promptly and investigating any suspicious patterns immediately.

RECOMMENDED ACTIONS

- Consider transaction hold pending investigation [immediate / open]
- Review the sanctions screening and ensure compliance [immediate / open]
- Conduct a thorough review of suspicious transaction patterns [immediate / open]
- Investigate the unknown source of funds [immediate / open]
- Complete the KYC process immediately [immediate / open]

NOTES

High risk test

END OF REPORT