

## REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-2648

Case ID: 7

Workflow: transaction\_monitoring

Generated At: 2026-04-20T15:15:05.301Z

Audit Hash: 77fcef085236b6f0aa9a74c63e123d834e568f920be8e15448e54343e3d9e8de

### 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