



ReguShield AI

COMPLIANCE INTELLIGENCE INFRASTRUCTURE

ILLUSTRATIVE SAMPLE · NOT CUSTOMER DATA

Executive Compliance Report

Audit-ready decision support across AMLA 2027, AMLR, MiCA, DORA and the EU AI Act — operational data turned into defensible regulatory decisions.

PREPARED FOR

**Northwind Payments
UAB**

SECTOR

**FinTech / EMI · EU Market
Entry**

REFERENCE

**RS-SAMPLE-2026-
0001**

GENERATED

**10 July
2026**

Moderate residual exposure — clear, actionable path to supervisory readiness

The figure displays four key metrics in a row, each with a title, a value, and a status description.

Metric	Value	Status
Inherent Risk	71	Elevated - pre-control
Control Effectiveness	68%	Maturing
Residual Risk	Moderate	Post-control
AMLA Readiness	74	On track

Frameworks in scope

Framework	Status	Basis & Obligation
AMLA 2027	Action Needed	Direct EU-level supervision; CDD workflows require localisation for EU obliged-entity operation.
AMLR	In Progress	Unified CDD and beneficial-ownership reporting; STR filing within 15 days.
MiCA	Aligned	Not a CASP activity in scope for this entity; Travel-Rule threshold monitored.
DORA	Gap	ICT risk-management framework and incident reporting (4h) not yet EU-equivalent.
EU AI Act	In Progress	Risk-scoring model documented; human-oversight audit trail to be formalised.

OBLIGATIONS

Obligation coverage

FRAMEWORK	OBLIGATION	COVERAGE	OWNER
DORA	ICT risk-management framework (Art. 5)	OPEN	Risk & Resilience
DORA	ICT incident reporting — 4h major-incident notice	PARTIAL	Operations
AMLA	CDD workflow localisation for EU obliged entities	PARTIAL	Compliance
AMLR	Beneficial-ownership register reconciliation	SCOPED	Compliance
AI Act	Human-oversight audit trail for risk model (Art. 14)	SCOPED	Data / AI Governance
AMLR	STR filing procedure — 15-day statutory window	COVERED	MLRO

EVIDENCE SUMMARY

Evidence lifecycle

EVIDENCE ITEMS	VERIFIED	PENDING REVIEW	REQUESTED
18	11	5	2

EVIDENCE	LINKED OBLIGATION	STATUS
ICT third-party register & concentration analysis	DORA Art. 5	PENDING REVIEW
Board-approved AML/CFT policy (EU addendum)	AMLA CDD	VERIFIED
Risk-model documentation & validation memo	AI Act Art. 14	REQUESTED
Sanctions-screening configuration & test log	AMLR	VERIFIED

RECOMMENDED ACTIONS

Prioritised remediation plan

#	ACTION	PRIORITY	OWNER
1	Stand up a DORA-equivalent ICT risk-management framework and incident-classification runbook.	IMMEDIATE	Risk & Resilience
2	Localise CDD workflows to AMLA 2027 requirements for EU obliged-entity operation.	HIGH	Compliance
3	Formalise the human-oversight audit trail for the credit/AML risk model.	HIGH	AI Governance
4	Reconcile the beneficial-ownership register and evidence the STR filing procedure.	PLANNED	MLRO

AUDIT TRAIL PREVIEW

Reasoning & activity log

Every decision is traceable to the signal and rule that produced it. Preview of the immutable log:

TIMESTAMP (UTC)	ACTOR	EVENT
2026-07-10 09:12	ReguShield engine	Ingested operational dataset (2,431 records) · integrity hash recorded.
2026-07-10 09:12	ReguShield engine	Rule DORA-ICT-001 triggered → residual risk raised to Moderate.
2026-07-10 09:13	ReguShield engine	Generated 4 recommended actions from detected obligation gaps.
2026-07-10 09:41	MLRO (reviewer)	Verified AML/CFT policy evidence · marked Verified.
2026-07-10 10:02	Compliance Officer	Approved executive report for board distribution.

DISCLAIMER

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