

## REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-6124

Case ID: 11

Workflow: transaction\_monitoring

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Audit Hash: a09e2a8c228e644932c1ff59daf761de00ac6672e77139cb115d53b9889cd2ce

### RISK MATRIX

Risk Level: high

Risk Score: 75

Status: under review

### TRANSACTION CONTEXT

Amount: EUR 2500

Transaction Count (24h): 1

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

Classified as high risk due to cross-border route, KYC weakness, sanctions review issue, source-of-funds uncertainty, suspicious behavior pattern, high-risk customer profile.

Enhanced due diligence and structured compliance review are recommended.

### 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 case is flagged due to multiple compliance risks including incomplete KYC, an unknown source of funds, and established suspicious transaction patterns that necessitate further investigation.

#### RECOMMENDED ACTIONS

- Ensure sanctions compliance is finalized [high / open]
- Conduct a thorough review of the suspicious transaction [high / open]
- Investigate the source of funds [high / open]
- Complete KYC for the individual [high / open]

#### NOTES

Manual beta test case

END OF REPORT