

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-1902

Case ID: 16

Workflow: transaction_monitoring

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Audit Hash: 6b372e41847b38ff5fc639b6d03106d952d217b2c179c3ae7f9b4a3aec4fb63f

RISK MATRIX

Risk Level: critical

Risk Score: 85

Status: flagged

TRANSACTION CONTEXT

Amount: EUR 2500

Transaction Count (24h): 1

Customer Type: business

Customer Risk Level: medium

Route: TR -> LT

Cross-Border: Yes

PEP Flag: Yes

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, PEP exposure. 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 involves a cross-border transfer from Turkey to Lithuania amounting to €2,500. The customer is a medium-risk business with incomplete KYC and flagged as a PEP. The sanctions screening requires a review, and suspicious patterns have been observed.

RECOMMENDED ACTIONS

- Clarify the source of funds before processing any further transactions. [immediate / open]
- Investigate suspicious transaction patterns thoroughly. [immediate / open]
- Review and resolve sanctions alerts with urgency. [immediate / open]
- Implement enhanced due diligence due to PEP status. [immediate / open]
- Conduct urgent KYC completion for the customer. [immediate / open]

NOTES

Manual beta test case

END OF REPORT