

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-8356

Case ID: 17

Workflow: transaction_monitoring

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Audit Hash: 53476b44b6fd1eadf564c35c89ea27433a7fa2039d36731d393444886e3d14e9

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

The transaction of €15,000 involves a high-risk individual customer with an incomplete KYC status and triggers multiple compliance flags including suspicious transaction patterns, cross-border transaction risks, and an unknown source of funds. The current

status requires immediate attention due to high vulnerabilities identified.

RECOMMENDED ACTIONS

- Review sanctions screening results and escalate as necessary. [immediate / open]
- Put a hold on the transaction pending further investigation. [immediate / open]
- Initiate enhanced due diligence on the transaction and customer. [immediate / open]
- Complete the KYC process for the customer immediately. [immediate / open]

NOTES

High risk test

END OF REPORT