

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-2794

Case ID: 2

Workflow: transaction_monitoring

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Audit Hash: 20356d8b6f32a784c21bd271a08ce03a9b6eb973d767ddac10942c62df12e5c8

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

The transaction involves a medium-risk business customer sending EUR 5000 from Germany to Lithuania. The KYC is complete, sanctions screening has passed, and the source of funds is verified. Although there are no immediate red flags, the transaction's cross-border nature, along with the customer's risk level, necessitates ongoing monitoring.

RECOMMENDED ACTIONS

- Review business customer profiles regularly for changes in risk level. [normal / open]

- Ensure thorough documentation of the source of funds to mitigate potential risks. [normal / open]
- Monitor future transactions closely for unusual patterns. [normal / open]

NOTES

Normal case

END OF REPORT