

REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-6381

Case ID: 20

Workflow: transaction_monitoring

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Audit Hash: 3f230eb7f19e26753c8cc929e172079224fcc2fccf0c47de256fc927b38f560f

RISK MATRIX

Risk Level: medium

Risk Score: 40

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 was assessed and found to have no red flags in the KYC process, source of funds, or sanctions checks. However, the nature of business transactions requires ongoing vigilance to detect any potential risks that could arise.

RECOMMENDED ACTIONS

- Ensure ongoing compliance with KYC updates for the business customer. [normal / open]
- Review transactions for any escalation patterns monthly. [normal / open]
- Monitor transactions above a certain threshold closely in future assessments. [normal / open]

NOTES

Normal case

END OF REPORT