

## REGUSHIELD AI AUDIT REPORT

Case Reference: CASE-2026-3354

Case ID: 23

Workflow: transaction\_monitoring

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Audit Hash: 57279ff7beece3be24e359f65d1d73cb2394fa078812dfe389f6fbb025993b1

### RISK MATRIX

Risk Level: critical

Risk Score: 85

Status: flagged

### TRANSACTION CONTEXT

Amount: EUR 55000

Transaction Count (24h): 1

Customer Type: business

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 analysis indicates that this transaction poses multiple compliance risks. The incomplete KYC status, combined with an unknown source of funds and a high transaction amount crossed borders from Turkey to Lithuania, suggests potential money laundering or

other illicit activity. Strong actions must be taken to verify the legitimacy of this transaction.

#### RECOMMENDED ACTIONS

- Ensure sanctions review is completed with all necessary checks. [immediate / open]
- Flag the transaction for additional scrutiny regarding the suspicious pattern detected. [immediate / open]
- Investigate the source of funds for this transaction before proceeding. [immediate / open]
- Conduct a thorough review of the KYC documentation and complete the process. [immediate / open]

#### NOTES

Manual beta test case

END OF REPORT