

Audit Trail Evidence Report

January 25, 2026

Compliance Action Log & Examination Readiness

EVIDENCE RECORDS

8

PENDING REVIEW

1

COMPLETED ACTIONS

4

AUDIT COMPLETENESS

100%

Evidence Log

| Evidence ID | Type | Timestamp | Action | User | Status |
|--------------|------------------|---------------------|-------------------------------|----------------|----------------|
| EVD-2026-001 | Transaction Flag | 2026-01-24 14:32:15 | Structuring Alert Generated | SYSTEM | Pending Review |
| EVD-2026-002 | KYC Update | 2026-01-24 11:15:00 | Customer Profile Updated | analyst_01 | Complete |
| EVD-2026-003 | SAR Decision | 2026-01-23 16:45:30 | SAR Filing Approved | compliance_mgr | Filed |
| EVD-2026-004 | OFAC Screen | 2026-01-23 09:12:00 | No Match - Cleared | SYSTEM | Complete |
| EVD-2026-005 | CTR Filing | 2026-01-22 17:30:00 | CTR Submitted to FinCEN | compliance_01 | Submitted |
| EVD-2026-006 | Risk Rating | 2026-01-22 10:00:00 | Customer Risk Upgraded | analyst_02 | Complete |
| EVD-2026-007 | Case Closure | 2026-01-21 15:20:00 | Investigation Closed - No SAR | compliance_mgr | Closed |

| | | | | | |
|--------------|-----------------|---------------------|-------------------------------|------------|----------|
| EVD-2026-008 | Document Upload | 2026-01-21 11:45:00 | Source of Funds Documentation | analyst_01 | Complete |
|--------------|-----------------|---------------------|-------------------------------|------------|----------|

Audit Trail Requirements

| Requirement | Status | Details |
|--------------------------|-------------|---|
| Timestamp on all actions | ✓ COMPLIANT | UTC timestamps with millisecond precision |
| User attribution | ✓ COMPLIANT | All actions linked to user ID or SYSTEM |
| Immutable records | ✓ COMPLIANT | Append-only log, no deletions |
| Evidence retention | ✓ COMPLIANT | 5-year retention policy active |
| Access controls | ✓ COMPLIANT | Role-based access, read-only for auditors |

Audit Readiness:

- All compliance actions logged with full attribution
- Evidence chain maintained for regulatory examination
- 5-year retention policy ensures BSA/AML compliance
- Export capabilities for examiner requests

Methodology: Comprehensive audit trail capturing all compliance-related actions. Each record includes: unique ID, event type, ISO 8601 timestamp, action description, user attribution, and status. System designed for BSA/AML examination readiness per FinCEN requirements. Immutable logging prevents tampering; all changes create new records.