Korastratum

KoraIDV

Bank-grade identity verification — document, face and liveness — under your brand, live in your app in a day.

The onboarding wedge the incumbents can't match

A Korastratum capability guide · KYC · Document · Face match · Liveness · Anti-spoof · NIN / BVN · korastratum.com

WHY IDENTITY IS THE WEDGE

Every financial-crime programme starts with one question: is this person real?

Sanctions screening, transaction monitoring and case management are only as good as the identity they sit on. Get onboarding wrong and every downstream control inherits the error. KoraIDV answers “is this person real, and are they who they claim” in seconds — with the document, the face, and a live human all checked together.

It ships **bundled at every Kora Compliance tier**, not sold as a separate line item. That is the capability the legacy financial-crime suites simply do not have — and the reason a customer onboarded through Kora is screened, monitored and served on one identity from day one.

< 1 day	5	Seconds
to integrate — drop-in SDK	SDKs — iOS, Android, Flutter, RN, Web	document + face + liveness decision

One identity, every control.

The person verified at onboarding is the same record screened and monitored downstream — no identity to re-key or reconcile across vendors.

HOW A VERIFICATION WORKS

Document, face, and a live human — checked together.

01
Capture ID
Auto-capture + quality gate

→

02
Selfie + liveness
Active challenge, anti-spoof

→

03
Match + verify
Face match + data checks

→

04
Decide
Approve / review / reject

Document authentication

Auto-capture with a quality gate, data extraction, and tamper / re-capture checks — a photo of a screen or a printout is caught, not passed.

Face match

The face on the ID is matched to the selfie. A missing match is diagnosed — an unreadable ID photo is not silently scored as a mismatch.

Active liveness

A guided on-device challenge proves a live person is present — with pacing and anti-spoofing tuned for real-world lighting and devices.

Data verification

Optional government-source lookups — NIN, BVN, driver's licence, CAC, TIN — confirm the identity against the authoritative record.

FRAUD DEFENCE

Built to stop the presentation attacks that beat basic KYC.

A selfie and an ID photo are easy to fake. KoraIDV is engineered around the attacks that matter — printed faces, replayed video, screen re-captures, and injected imagery.

- ✓ **Presentation-attack detection** — printed photos, masks and replayed video are rejected by an on-device anti-spoof model, not just a blink prompt.
- ✓ **Document re-capture detection** — a photo of a screen or a printed copy of an ID is flagged, closing the most common document-fraud path.
- ✓ **Face-match diagnosis** — a zero match is distinguished as a missing document embedding vs a genuine mismatch, so real users aren't falsely rejected.
- ✓ **Per-tenant policy** — eyewear / occlusion handling, strictness, and retry behaviour are configurable to your risk appetite.

> **Honest about the trade-off.**
>
> Anti-spoofing is tuned to reject attacks without punishing legitimate users in poor light — and the models are retrained as new attack patterns emerge.

DEPLOY IT YOUR WAY

Native SDKs, a hosted flow, and your brand on all of it.

Native mobile & web SDKs

iOS (Swift), Android (Kotlin), Flutter, React Native and Web — one integration, the full capture-and-verify flow, styled to your app.

Hosted verification link

No app? Mint a secure verification URL and send it to the user — capture runs on our hosted page and returns the result to you.

White-label

Your colours, your copy, your domain. Your customers never see a third-party brand in the flow.

Webhooks & API

Start a verification, receive the decision by webhook, pull the full result and evidence by API. Built for straight-through processing.

KYB, too.

Onboarding a business? The same platform verifies the entity, its directors and its ultimate beneficial owners — with the UBO/director identity check delivered through the very same hosted flow.

WHY KORAIDV

A point KYC tool checks identity. KoralDV starts a compliance programme.

	Point KYC / IDV vendor	KoralDV
Scope	Identity check, then handoff	**Identity + screening + monitoring** on one platform
Data continuity	Result exported to another system	**Same record** flows into screening & TM
Coverage	Often single-platform	**5 SDKs** + hosted link + KYB/UBO
Region	Global-generic	**NIN / BVN / CAC** and local documents built in
Commercials	Separate per-check contract	**Bundled** at every compliance tier

See a verification on your own device — today.

Try the live demo, then drop the SDK into your app in an afternoon.

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