Korastratum

Kora CBA

The modern core banking platform — 35 microservices, 500+ APIs, and every module to run a bank. No COBOL, no function keys, no migration pain.

35 microservices · 500+ APIs · zero legacy debt

A Korastratum capability guide · Core banking · General ledger · Treasury · Lending · Trade finance · SWIFT · korastratum.com

THE BACKBONE

Modernize your core — in months, not years.

Most core banking platforms were built in the 1990s and carry decades of architectural debt — COBOL, batch windows, function keys, and a migration project measured in years. Kora CBA is the opposite: 35 independently deployable microservices (32 Go + 3 Python AI/ML) exposing 500+ API endpoints, event-driven with a full audit trail.

Deploy the whole platform or adopt it module by module — wrap your legacy core and peel functions off it at your own pace. It is the backbone of the Korastratum portfolio, and the engine our own digital bank runs on.

35	500+	99.99%
microservices — each independently deployable	API endpoints across every module	uptime target — failover on every rail

No big-bang migration.

Start with the general ledger, or a single lending product, and expand — every service has its own database and API, so adoption is incremental, not all-or-nothing.

EVERY BANKING MODULE, ONE PLATFORM

The whole bank — general ledger to customer channels.

General ledger & accounting

Double-entry, multi-currency, chart-of-accounts hierarchy, maker-checker approval, period closing, and 5 financial reports — trial balance, P&L, balance sheet, cash flow, equity.

Enterprise treasury

FX position book with real-time P&L, liquidity metrics (LCR/NSFR), ALM duration-gap, money-market operations, and mark-to-market revaluation.

Lending & credit

Full origination with ML credit scoring (ONNX), reducing-balance amortization, risk-based pricing, disbursement with GL posting, and CBN prudential provisioning.

Trade finance & SWIFT

Letters of Credit lifecycle (MT700/710/707), bank guarantees, documentary collections, correspondent banking, and a SWIFT Alliance adapter.

And the channels your customers touch.

Card issuance with HSM PIN management, session-based USSD banking, an agent network with float & commission rules, and multi-provider bill payments with circuit-breaker failover.

NEW IN 2026

Beyond the core — lending, wealth, and Islamic banking, built in.

Kora CBA reaches into verticals most core platforms make you buy separately — and books them on the same ledger.

US mortgage origination

A full residential engine — TRID timing & tolerance-cure, ATR/QM tiered pricing, HPML/HOEPA, HMDA LAR, and a MISMO canonical model (ULDD/URLA/UCD/UAD). Books any US mortgage type or size.

CDFI community lending

Character-based underwriting, the ≥60% Target-Market test, and CDFI-Fund TLR/ILR impact reporting — the community-development vertical, native.

Wealth & investment

Portfolios, mutual funds & bonds, CSCS custody, NAV-based fund administration, and financial planning.

Islamic banking & Halal funds

Mudarabah/Wakala deposits, Murabaha/Ijara/Musharakah financing, Sukuk, Shariah governance and Zakat — plus Halal collective-investment fund administration.

ARCHITECTURE

35 microservices. Zero legacy debt.

- ✓ **Independently deployable** — each service owns its database and API; scale, patch, and release without a monolith release train.
- ✓ **Wrap or replace** — sit Kora CBA in front of a legacy core and migrate module by module, or run it as your system of record from day one.
- ✓ **Go for performance, Python for intelligence** — 32 Go services for core banking throughput, 3 Python AI/ML services for credit scoring and governance.
- ✓ **Multi-tenant with row-level security** — per-bank configuration, theming and RBAC on one deployment.
- ✓ **Regulator-ready** — immutable audit trail, CBN & BOT regulatory reporting, automated reconciliation, and real-time dashboards.

Payment resilience is built in.

Internal and interbank transfers run over local rails with circuit-breaker failover and automatic provider selection — a stuck provider never stops the bank.

GET STARTED

Replace the core, or wrap it — on your timeline.

01	→	02	→	03	→	04
Map		**Wrap**		**Migrate**		**Run**
Pick the first module		Front the legacy core		Peel off, service by service		Kora CBA as system of record

See how Kora CBA replaces — or wraps — your legacy core.

35 microservices, 500+ endpoints, zero legacy debt. Talk to our team about a phased modernization.

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