Korastratum

Kora Compliance

The financial-crime platform for the mid-market — screening, transaction monitoring, and detection analytics in one place.

80% of the enterprise capability · ~20% of the total cost

A Korastratum capability guide · AML / CFT · Sanctions · PEP · Adverse media · Transaction monitoring · korastratum.com

THE OPPORTUNITY

Enterprise-grade financial-crime defence, built for banks that were priced out of it.

Regulators now expect automated AML from every licensed institution — not just the tier-1s. The CBN's automated-AML baseline, NDIC reporting, and FATF alignment apply to DMBs, microfinance banks, PSBs, and fintechs alike. But the incumbent platforms that deliver it were built and priced for global tier-1s: seven-figure implementations, multi-year licenses, and a dedicated tuning team.

Kora Compliance delivers the capability that matters — real-time screening, transaction monitoring, network analytics, and detection-effectiveness reporting — as a usage-priced, pre-integrated platform that goes live in weeks. You get the 80% of enterprise capability a mid-market institution actually needs, without the license floor, the multi-month build, or the tuning team.

80%	Weeks	$0
of the enterprise rule surface, covered	to live — not quarters	license floor · pay for usage

> **"Enterprise-grade coverage at the cost of a mid-market tool."**
>
> Same four-module structure the incumbents use — priced by usage, not by license.

THE PLATFORM

One platform. Five capabilities. Under your brand.

Because everything shares a single platform and data layer, a customer screened at onboarding is monitored, scored, and served across every channel — no five-vendor integration to assemble, support, and reconcile.

Real-time payment screening

Inline sanctions, PEP and adverse-media screening of payment parties — fail-closed, screen-and-hold.

Transaction monitoring

30+ AML typologies — thresholds, velocity, structuring, geographic and behavioural — self-serve.

Network & graph analytics

Fan-in / fan-out, mesh, closed-loop and shared-identifier detection across customers.

Detection-effectiveness

Rule precision, false-positive rate and firing-health — know which rules earn their keep.

Case management

Queues, SLAs, disposition and evidence — the analyst workflow, wired to every alert.

Identity verification, bundled

Document + face + liveness at onboarding — included at every tier. The wedge the incumbents can't match.

CAPABILITIES IN DEPTH

Screening and monitoring that hold the line.

Real-time payment screening — screen-and-hold

- ✓ Every payment party is screened inline against sanctions, PEP and adverse-media lists before the payment settles.
- ✓ **Fail-closed by design:** a screening outage *holds* the payment — it never silently releases a sanctioned transfer.
- ✓ Per-tenant policy: a strong sanctions match blocks; a PEP or near-match holds or approves-with-monitoring, your call.

Transaction monitoring — the AML rule library

- ✓ 30+ typologies out of the box: high-value, velocity, structuring / smurfing, geographic, behavioural deviation, dormancy, new-device.
- ✓ Jurisdiction-aware — model cash-reporting thresholds per country (CTR, EFT, local limits).
- ✓ **Self-derived context:** account age, country history and pass-through behaviour come from data we already hold — nothing extra for you to send.

> **Configure any rule yourself — from the dashboard or the API.**
>
> Rules are typed and self-serve. The full library is published at docs.korastratum.com.

CAPABILITIES IN DEPTH

See the network. Prove the effectiveness.

Network & graph analytics

- ✓ **Fan-in / fan-out:** many senders funnelling to one beneficiary; one account distributing to many.
- ✓ **Mesh & closed networks:** dense many-to-many structures and small groups transacting repeatedly among themselves.
- ✓ **Shared-identifier clustering:** unrelated accounts connected through the same device, card or email.
- ✓ **Round-tripping:** funds that flow out and circle back.

Detection-effectiveness analytics

- ✓ Precision and false-positive rate per rule — from analyst dispositions, not alert volume.
- ✓ Rule-firing health — surface rules that never fire (dead) or fire too much (noisy).
- ✓ The model-tuning discipline the enterprise suites charge a dedicated team for — built in.

HOW IT WORKS

One decision path — screened, scored, dispositioned.

A transaction enters once and flows through every layer in a single, low-latency pass.

01
Ingest
Payment / transaction via API

→

02
Screen + monitor
Sanctions/PEP + rule engine

→

03
Decide
Clear / review / hold / block

→

04
Case + learn
Alert → case → effectiveness

Deploy under your brand

White-label SDK and hosted flows. Your customers never leave your app.

Built for the region

CBN & NDIC returns, NIBSS, BVN/NIN, and the CBN automated-AML baseline — built in.

THE COMPARISON

The capability of a legacy suite, without the legacy cost.

	Legacy enterprise suite	Kora Compliance
Model	License + implementation + annual maintenance	**Usage-based** — per screen, per transaction; no license floor
Entry cost	Six/seven-figure implementation before go-live	**~Zero** — provision a tenant, pay for what you use
Time to live	Multi-month, systems-integrator led	**Weeks** — pre-integrated platform
Tuning	Dedicated analyst team	**Self-serve** rules + built-in effectiveness analytics
Regional fit	Custom-configured	**Built in** — CBN / NDIC / NIBSS / BVN
Scaling	Priced by scale / seats	Priced by **usage** — a new branch doesn't raise the bill

What we deliberately cede.

Market surveillance, consortium analytics, and tier-1 enterprise fraud — capabilities a global bank needs and a mid-market institution does not pay for. That focus is the point.

GET STARTED

See it on your own traffic — in a sandbox, this week.

Every capability in this guide runs today in our sandbox. Create the rules your compliance team needs, send test transactions, and watch them fire — before any commitment.

Sandbox

Free developer sandbox — screen real flows and configure the full rule library. sandbox.korastratum.com

Documentation

The complete AML rule catalog + integration guides. docs.korastratum.com

Ready to see 80% of the capability at 20% of the cost?

Talk to our team about a sandbox pilot on your own payment flow.

korastratum.com · Talk to sales →