



Korastratum

Kora Digital Banking

Launch a full digital bank under your own brand in weeks — mobile app, web portal and admin dashboard, with savings, lending, payments and KYC ready on day one.

3 apps · 13 products · your brand · weeks to launch

LAUNCH FAST

A complete digital bank — under your brand, in weeks.

Building a digital bank from scratch is a multi-year programme. Kora Digital Banking is the whole platform — a 52-screen mobile app (iOS & Android), a 59-page customer web portal, and a 64-page admin dashboard — white-labelled to your brand and live in weeks.

It is our platform eating its own cooking: identity, compliance and the core are all Korastratum underneath — so what you launch is production-proven, not a prototype.

Weeks

to launch under your own brand

13

financial products on day one

175+

production-ready screens
across 3 apps

Savings, lending, payments and onboarding — out of the box.



7 savings products

Flexible, target (goal-based), fixed deposit, piggybank (auto micro-savings), safelock (time-locked), group savings (ajo/esusu) and auto-savings — with interest tracking and progress visualization.



6 loan products

Quick cash, personal, business, salary advance, asset finance and home mortgage — ML credit scoring, reducing-balance amortization and auto-repayment discounts.



Transfers & bill payments

Internal, interbank, mobile-money and international transfers, with account-name validation and multi-provider bill payments across 8 categories and 30+ providers.



KYC & onboarding

Tiered KYC with progressive limits — document OCR, selfie matching and liveness — powered by KoraIDV, with AML/PEP screening powered by Kora Compliance.

The engagement features that keep customers in the app.



AI chat assistant

Conversational banking — check balances, move money and get account insights in natural language. Context-aware and always on.



Rewards & gamification

Daily challenges, badges, streaks, leaderboards, tier benefits, referrals and promo codes — engagement and retention, built in.



Security & 2FA

Biometric login, TOTP/SMS two-factor, device management, transaction PINs and fraud detection.



Analytics & offline

Spending insights, category breakdowns, income-vs-expense trends and statements — with offline caching and automatic sync.

Multi-tenant white-label.

Subdomain-based tenant detection with per-bank theming — logo, colours, typography and welcome messages. Deploy once, power multiple banks.

POWERED BY THE PLATFORM

One vendor, one stack — not five integrations to stitch together.

Every layer of the app is Korastratum underneath — which is why it ships as a working bank, not a set of parts you assemble.

KoraIDV inside

Document OCR, selfie matching and liveness power the onboarding flow — the same engine banks buy standalone.

Kora Compliance inside

AML and PEP screening run on every customer and transaction, with case management wired in.

Kora CBA inside

The general ledger, deposits and lending are booked on our own core banking platform.

Your brand on top

Customers see your bank — three white-labelled apps, themed end to end.

Launch your digital bank — under your brand.

White-label the mobile app, web app and admin portal. Talk to our team.

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