



Korastratum

Kora Sentinel

AI that catches the financial exploitation of elderly and vulnerable customers before the money is gone — a protection most platforms simply don't offer.

Elder financial protection · 0.9958 AUC-ROC · real-time escalation

The fastest-growing fraud your monitoring doesn't look for.

Financial exploitation of the elderly — power-of-attorney misuse, systematic account draining, romance and impersonation scams — is one of the largest and least-detected categories of financial harm. Conventional AML and fraud rules aren't built to see it: the transactions often look authorized, because the victim makes them.

Regulators have noticed. Elder and vulnerable-customer protection is now an explicit obligation under the CFPB, the FCA and a growing set of local frameworks. Kora Sentinel is purpose-built for exactly this — a capability most core and compliance vendors don't offer at all.

0.9958

AUC-ROC — Isolation Forest
ML model

3

scoring layers — rule + ML +
behavioral

6+

elder-exploitation patterns
detected

Purpose-built for the patterns of elder exploitation.



POA misuse detection

Monitor power-of-attorney accounts for sudden beneficiary changes, rapid asset liquidation, and transactions inconsistent with the account holder's history.



Account-draining alerts

Catch systematic withdrawal patterns — escalating amounts, unusual frequency, and depletion trajectories that deviate from normal behavior.



Scam-signature recognition

Identify the scams that target the elderly — romance, tech-support fraud, government impersonation, and lottery/prize schemes.



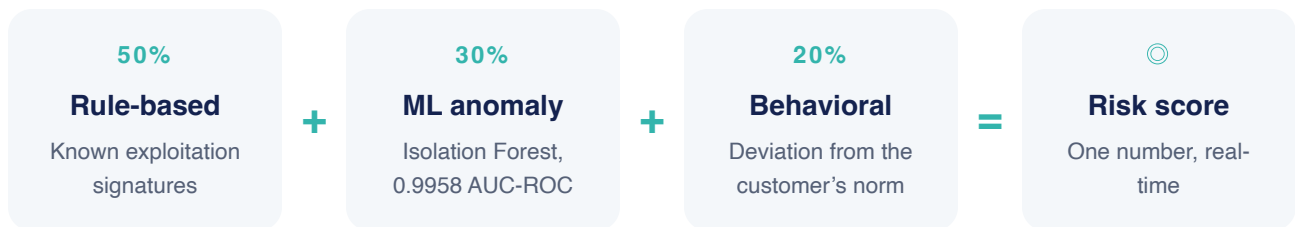
Behavioral anomaly detection

ML analysis of transaction, login and activity patterns to surface cognitive-decline indicators and third-party influence.

HOW IT SCORES

An ensemble — because one signal isn't enough.

Sentinel combines three independent signals into one risk score, so genuine exploitation surfaces without drowning analysts in noise.



Trained for production, served for speed.

Models train on synthetic and production data and export to ONNX for low-latency Go inference — accurate scoring at transaction speed.

From detection to action — and into the record you already keep.

- ✓ **Automated case escalation** — real-time alerts to your compliance team the moment exploitation indicators appear, straight into Kora Compliance case management.
- ✓ **Risk dashboard** — monitor your vulnerable-customer portfolio with risk scores, trend analysis and alert summaries.
- ✓ **Shared customer record** — Sentinel works off the same identity and account data as Kora CBA and Kora Compliance; nothing to re-integrate.
- ✓ **Regulatory alignment** — helps meet elder- and vulnerable-customer protection obligations under the CFPB, the FCA and local frameworks.

The differentiator on your side of the table.

Most core and compliance vendors have no elder-protection capability at all. Offering it is a mandate met — and a reason customers and regulators trust you with their most vulnerable accounts.

Protect your most vulnerable customers.

See how Sentinel detects exploitation patterns before harm occurs.

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