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

A Korastratum capability guide · Vulnerable customers · Elder fraud · Anomaly detection · CFPB · FCA · korastratum.com

THE BLIND SPOT

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

DETECT WHAT OTHERS MISS

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.

50%		30%		20%		◎
Rule-based	+	**ML anomaly**	+	**Behavioral**	=	**Risk score**
Known exploitation signatures		Isolation Forest, 0.9958 AUC-ROC		Deviation from the customer's norm		One number, real-time

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.

WIRED INTO THE PLATFORM

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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