Korastratum

Kora Transaction Monitoring

Real-time screening, a 30+ typology AML rule library, network analytics and detection-effectiveness — one engine.

Enterprise AML/TM coverage, priced for the mid-market

WHY AUTOMATED AML, NOW

The mandate arrived for everyone. The tooling has to follow.

The CBN's automated-AML baseline, NDIC reporting and FATF alignment now apply to deposit banks, microfinance banks, PSBs and fintechs alike — not just the tier-1s. Manual rules in a spreadsheet no longer clear the bar; regulators expect an engine that screens, monitors, scores and evidences in real time.

Kora Transaction Monitoring is that engine — the enterprise AML rule surface, network analytics and effectiveness reporting the incumbents sell for seven figures, delivered as a usage-priced platform that goes live in weeks.

30+
AML typologies out of the box

Real-time
screen-and-hold on the payment rail

Self-serve
every rule, from the dashboard or API

THE RULE LIBRARY

Thirty-plus typologies — typed, tunable, and yours to configure.

Every rule is a typed template you configure to your thresholds and jurisdictions — no engineering ticket, no vendor change request.

Value & velocity

High-value transfers, velocity spikes, cumulative-in-window, per-jurisdiction cash-reporting thresholds (CTR / EFT / local limits).

Structuring & layering

Smurfing / structuring below reporting limits, rapid placement-and-movement, pass-through / flow-through behaviour.

Geographic & behavioural

High-risk corridors, new-country activity, deviation from a customer's own baseline, dormant-then-active reactivation.

Account & device

New-account risk (age derived from our own first-seen record), new-device, and blacklist / watchlist rules.

Nothing extra to send us.

Where a rule needs context — account age, prior countries, pass-through history — the platform derives it from data we already hold. You send the transaction; we supply the context.

REAL-TIME SCREENING

Screen the payment before it settles — and fail closed.

- ✓ Every payment party is screened inline against **sanctions, PEP and adverse-media** lists on the payment rail, not in an overnight batch.
- ✓ **Screen-and-hold:** a hit holds the payment for review rather than letting it settle and clawing back later.
- ✓ **Fail-closed by design:** if the screening service is unavailable, the payment is held — it is never silently released.
- ✓ **Per-tenant disposition:** a strong sanctions match blocks; a PEP or a weaker name match can hold or approve-with-monitoring — your policy, not ours.
- ✓ **Surname-anchored matching** keeps the false-positive rate down, so a common name doesn’t bury your analysts in noise.

> **Priced as a separate SKU — as it should be.**
>
> Screening is metered independently of monitoring, exactly as the enterprise suites price watchlist filtering apart from their rule engine.

BEYOND SINGLE TRANSACTIONS

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 cycling funds among themselves.
- ✓ **Shared-identifier clustering** — unrelated accounts linked by a common device, card or email.
- ✓ **Round-tripping** — funds that leave and circle back.

Detection-effectiveness analytics

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

HOW IT WORKS

One low-latency pass — screened, scored, dispositioned.

01		02		03		04
Ingest Transaction via API	→	**Screen + monitor** Watchlists + rule engine + network	→	**Decide** Clear / review / hold / block	→	**Case + learn** Alert → case → effectiveness

Case management, wired in

Alerts become cases with queues, SLAs, disposition and an evidence trail — the analyst workflow, not a CSV export.

Built for the region

CBN & NDIC returns, NIBSS and multi-jurisdiction thresholds (Nigeria, Canada, USA and more) are first-class, not bolt-ons.

Configure your first rule in the sandbox this week.

Create any typology, send test transactions, and watch it fire — before any commitment.

docs.korastratum.com · See the rule catalog →