

AML & transaction monitoring

Compliance you can prove.

One platform from the first transaction to the filed goAML report.
AI that drafts, people who decide, and a named audit trail behind every step.

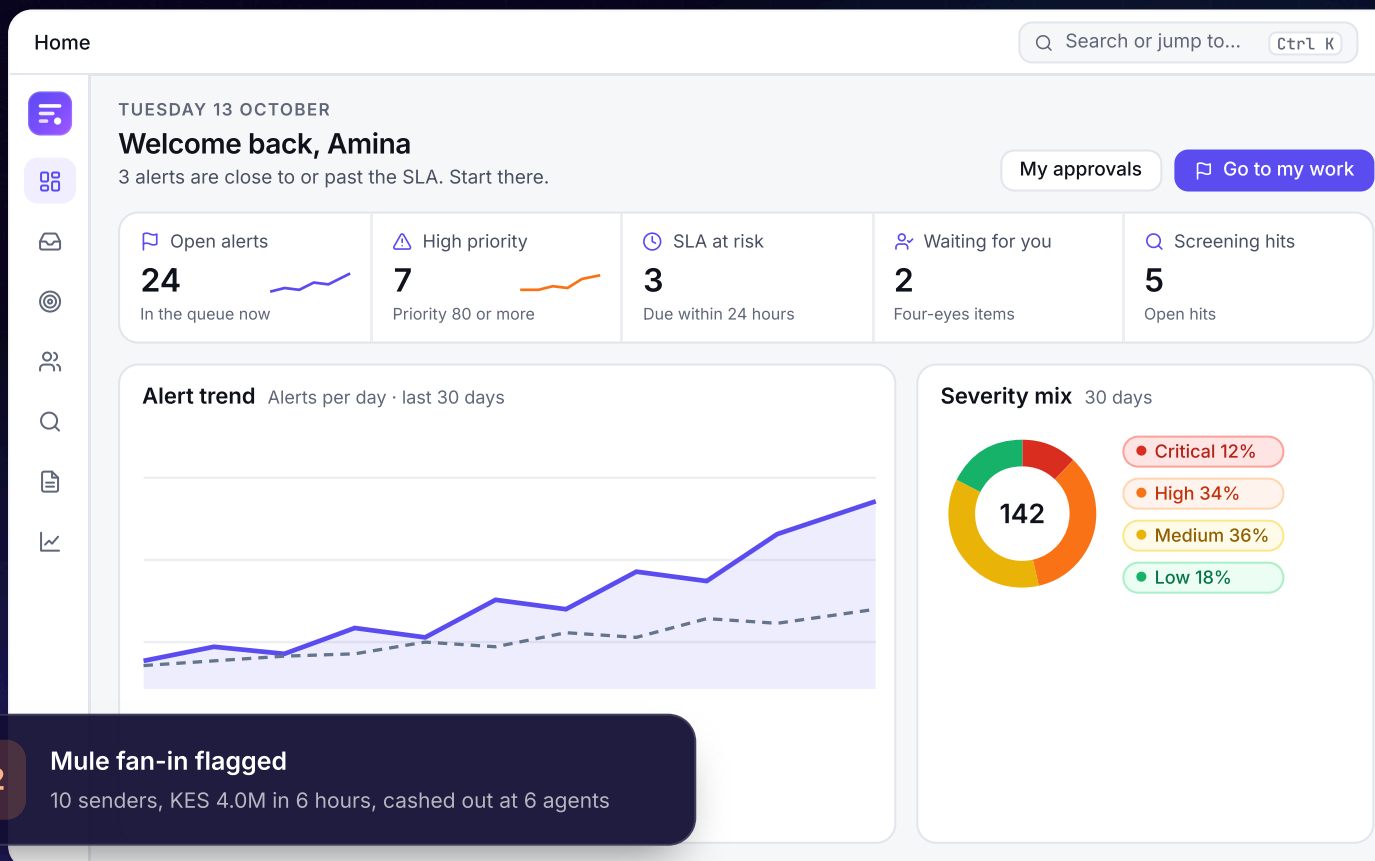
Banks

SACCOs & MFIs

Digital lenders

PSPs & fintechs

Brokers & investment banks



FlowSentry is an AI-native anti-money-laundering and transaction-monitoring platform for East African financial institutions. It watches every transaction in real time, puts the evidence in front of the right person, and turns a decision into a validated goAML report, with AI that drafts and explains and people who decide.



01

Every alert explained

Each alert shows the rule version, the window, every named threshold against the actual value, the trigger transactions and 90 days of history. Nothing about why it fired is hidden.



02

AI drafts, people decide

Nine assistants triage, summarise, explain and draft on pseudonymised data. Every draft is labelled, every call is logged, and no assistant can close, file, approve or activate anything.



03

goAML-ready filings

A readiness check builds the STR against the goAML 5.0.2 structure before the MLRO decides, shows where each field came from, and blocks filing until the data is right.



04

Four eyes on every regulated action

Filings, true matches, rules, lists, KYC changes and settings need a second person with a fresh second factor. Both names go into a hash-chained audit trail.

FLOWSENTRY IN NUMBERS

32

built-in scenarios: 25 AML typologies and 7 securities patterns

9

AI assistants, each labelled, logged and switchable

15

institution roles, default-deny and sized to the job

0

paths for AI to close, file, approve or activate anything

HUMAN ACCOUNTABLE

A named person takes every regulated decision, and the server enforces it, not only the screen.

AI ACCELERATED

The reading, correlating and first drafting that used to take hours arrive in the workspace beside the work.

CONFIGURED, NOT CODED

Thresholds, lists, reason codes and risk models are your institution's settings, isolated from every other tenant.

Inside this catalogue.

Every solution page follows the same pattern: what it does, what it looks like, what is inside, and how it is governed.

READING THE MOCKUPS

Screens are drawn from the product in its light theme. Names, figures and records in them are illustrative and synthetic.

AT A GLANCE

12

modules

32

built-in scenarios

9

AI assistants

15

institution roles

One design system, one audit trail, one set of roles across every module.

WHY FLOWSENTRY

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Detect

Monitoring and screening



Investigate

Alerts, cases and AI



Report

MLRO and goAML



Prove

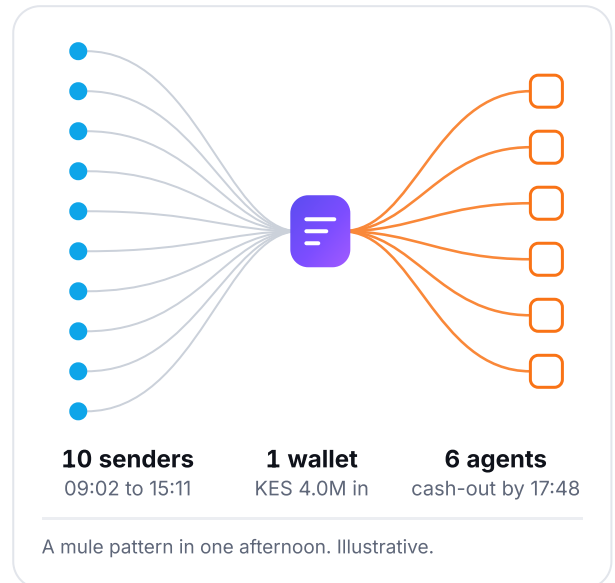
Audit, roles and evidence

East African money moves at mobile-money speed. Compliance teams are still accountable.

Value now moves through wallets, tills and agent networks in seconds. A mule wallet can collect from ten unrelated senders and cash out through six agents in a single afternoon. Cash is split just below the reporting threshold across days, branches and agents, so no single deposit looks unusual. Cross-border flows add jurisdiction risk on top.

The supervisory bar keeps rising. POCAMLA and the AML Regulations, CBK prudential guidelines and the Digital Credit Providers Regulations 2022, the Prevention of Terrorism Act and the FATF Recommendations all expect a risk-based, evidenced programme. Suspicious and cash transaction reports go to the Financial Reporting Centre in goAML, and a rejected report costs days.

And every record is personal data. The Data Protection Act 2019 demands minimisation and control, so leaders want the speed of AI without customer data leaving their hands.



"Who decided, on what evidence, and can you reproduce it?"

The question every examiner asks. FlowSentry is built so the answer is one click away.



Wallets, tills and agents

Mule wallets collect from many senders and cash out through several agents within hours.



Structuring below thresholds

Deposits split across days, branches and agents so no single one looks unusual.



Filing to the FRC in goAML

A rejected STR or CTR costs days and restarts the work of getting the data right.



A risk-based programme

Supervisors expect ratings, reviews and decisions that can be explained and reproduced.



Personal data under the DPA

AI's speed is welcome only if customer data stays minimised and under control.

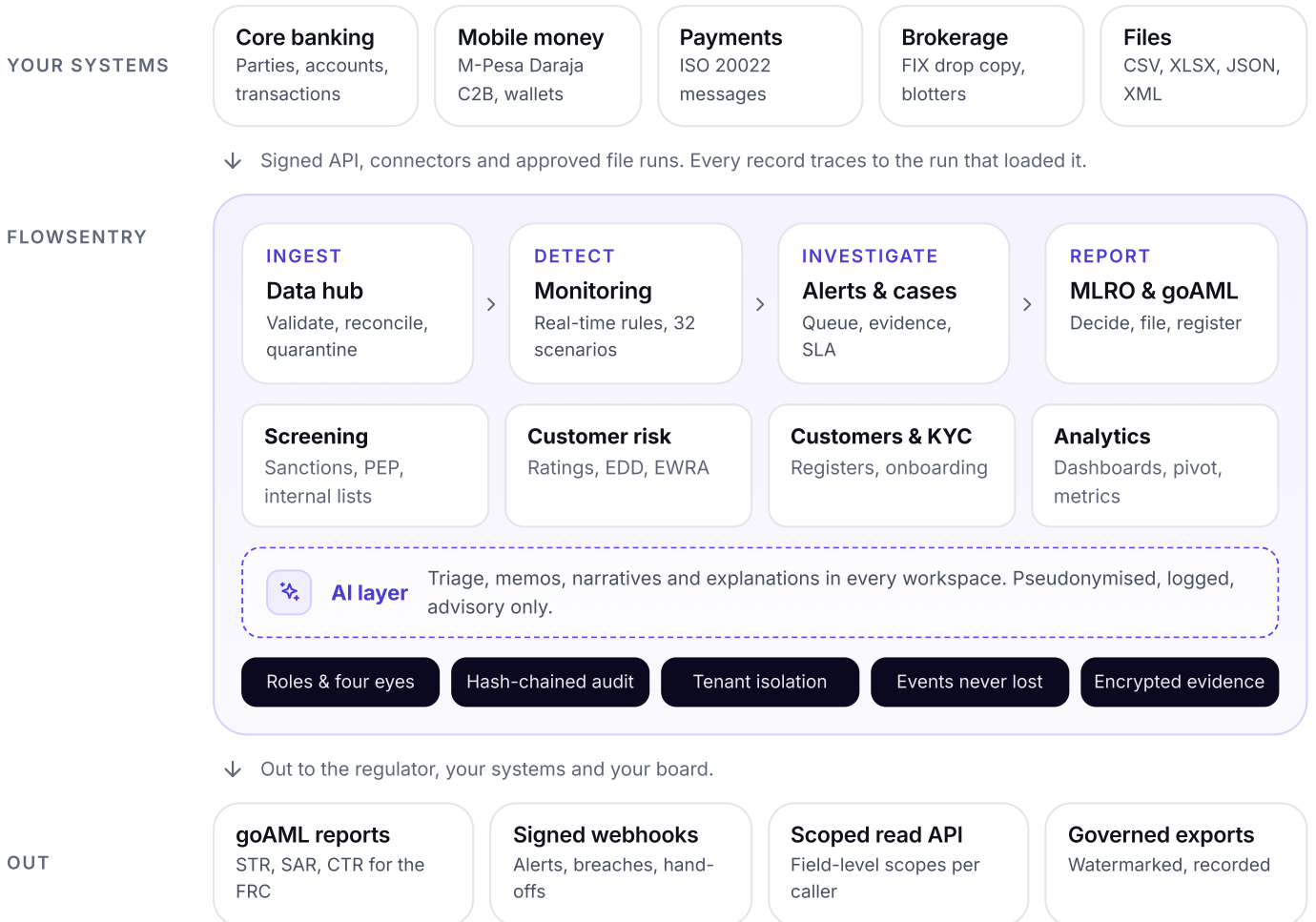


Noise and scattered tools

Untuned rules bury analysts in false positives while evidence lives in e-mail and spreadsheets.

One platform, from data in to proof out.

Twelve modules share one design system, one audit trail and one set of roles. Each owns its own data and talks to the others only through published contracts and events, so the platform stays dependable as it grows.



THE TWELVE MODULES Every one configurable per institution

Ingestion Sources, runs, mapping studio	Monitoring Rules, scenarios, backtests	Cases Alert queue, cases, evidence	Reporting goAML, registers, hand-off
Screening Lists, hits, PEP register	Risk Ratings, EDD, EWRA	Onboarding Journeys, UBO, consent	Documents Encrypted evidence vault
Intelligence AI assistants and AI log	Analytics Dashboards, pivot, metrics	Identity MFA, roles, audit trail	Admin Settings, jobs, health

BOUNDARIES ENFORCED Architecture tests fail the build if one module reaches into another's code or data.	EVENTS NEVER LOST A transactional outbox delivers every event in order, so an alert cannot go missing.	FAST, SAFE DASHBOARDS Analytics read event-fed stores, never the live transaction tables.	A FAMILIAR STACK .NET 10 and SQL Server, on IIS or containers, with temporal history.
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Rules your compliance team can build, test and prove, without code.

Start from plain English, a built-in scenario or a blank rule. Every number is a named threshold, every rule is tested on your own history, and nothing goes live until a second person approves it.

Monitoring > Create rule

Q Search or jump to... Ctrl K

AN

✓ Start

✓ Basics

✓ What to watch

4 Conditions

5 Thresholds

6 Review & test

Raise an alert when

All of

Any of

per customer · sliding 24 h

Number of transactions

amount ≥

MinTxn · USD 1,000

and <

CtrThreshold · USD 15,000

at least

MinCount · 3

Total amount

at least

CtrThreshold · USD 15,000

IN PLAIN ENGLISH

Raise a **High** alert for a customer when, within any 24 hours, they have at least **3** cash-in or wallet-credit transactions of at least **USD 1,000** and under **USD 15,000**, and a total of at least **USD 15,000**.

Projected alerts · 90 days

41

Distinct subjects

17

Estimated false positives

38%



No code, no black box

A guided wizard builds the rule and reads it back to you in one plain sentence.



Tested on your own history

The backtest replays stored transactions exactly as the live engine would.



Tuned for your institution

Tune or switch off any built-in scenario. Your version applies to your institution only.



Nothing goes live alone

An MLRO, deputy or administrator who is not the author approves, with a fresh second factor.

WHAT'S INSIDE

- ✓ **Rule library** of 32 built-in scenarios and your own rules
- ✓ **Create-rule wizard**: plain-English AI draft, built-in or blank
- ✓ **Named thresholds** with currency calibrations
- ✓ **Backtest** any version, with a false-positive estimate
- ✓ **Versions** kept and compared side by side
- ✓ **Rule performance** ranks rules by precision

Structuring

Layering

Money mule

Cash-intensive

Velocity

Card testing

High-risk wires



Governed by design

The engine loads only approved, active versions, and every change keeps its history.

Illustrative figures. Scenario shown: split cash-in below the reporting threshold, with default thresholds.

Check any statement against your live rules **without loading it into the book.**

Upload a customer's statements, let FlowSentry read them without a template, and see which of your rules could judge them before you see what they found. Promote what matters; the rest never touches your records.

1 Upload
2 Understand
3 Map
4 Validate
5 Subject & options
6 Run
7 Results

Monitoring > File analysis > Results
Reconciled · control totals match

Coverage first Which of your 32 active rules could judge these files Good coverage

18 evaluated 9 out of scope 3 not evaluable 2 excluded

Finding	Kind	Rows	
Structuring · 4 cash deposits under threshold in 24 h	Rule · structuring	4	Promote
Near-round amounts repeated on one day	Statement analytics	6	Promote
Test deposits followed by a large credit	Statement analytics	3	Dismiss
Running balance break on 14 Aug	Data quality	1	Dismiss
Counterparty name close to a list entry	Screening	2	Review

⚡ AI draft — advisory Findings memo drafted from a redacted view. Never attached to an alert or case automatically.

- 
An isolated workspace
 Rows never enter the transaction book, cash reports or dashboards.
- 
Template-free reading
 Finds the header below a letterhead, sets aside balances and totals, and reads debit and credit conventions.
- 
Only structure goes to AI
 Never names, account numbers or raw cells. Your mapping edits always win.
- 
Promote what matters
 A finding becomes an alert marked as an ad-hoc file, and a case carries the files and rows.

WHAT'S INSIDE

- ✓ Up to five CSV or XLSX files, 10 MB each, per subject
- ✓ Control totals and a running-balance check before anything runs
- ✓ Coverage first: evaluated, out of scope, not evaluable, excluded
- ✓ Findings from your rules, statement analytics, data quality and screening
- ✓ AI findings memo, drafted from a redacted view and labelled advisory
- ✓ Dismiss with a reason; every step recorded


A second opinion, not a second book
 Ideal for a statement presented at onboarding or for a credit file, with nothing loaded into production records.

Illustrative data.

A queue that explains every alert, and a memo that cites its evidence.

Analysts claim the next alert, see exactly why it fired and close it with a coded reason, or open a case where the Sentry Agent drafts a cited investigation memo in under a minute.

Work > Alerts & cases

Alerts & cases

Claim, investigate, close with a coded reason or open a case.

My work 3

Team 12

Unassigned 9

Priority	Subject	Alert	SLA
92	Brian Otieno Ouma	Rapid fan-in	Due today
88	Brian Otieno Ouma	Funnel account	Due soon
81	Simon Juma	Split cash-in	On track
64	Kevin Mwangi	Rapid-fire burst	On track
57	Faith Chebet	Card testing	On track

MULE NETWORK · VERSION 3

Rapid fan-in

High Money mule Window 12 h

Condition	Threshold	Actual
Distinct senders	≥ 8	10
Total credited	≥ KES 1.5M	KES 4.0M

AI draft — advisory

Confidence

Ten unrelated senders credited a student's wallet within 6 hours; KES 3.97M left through six agents the same afternoon.

Use as rationale Discard

Investigation memo

Sentry Agent · AI draft

Confidence 0.82

Typology

Money mule · fan-in

Recommendation

Record suspicion and draft an STR

TXN ×10 Inbound wallet credits, 10 senders, 09:02–15:11

TXN ×6 Agent cash-outs at 6 agents, 15:20–17:48

KYC Occupation student; expected turnover KES 15,000 a month

-  **Explainable by default**
Rule version, window, thresholds against actuals with the FX rate used, trigger transactions and 90-day history.
-  **AI triage beside the work**
Summarise with AI, then use the draft as the rationale you edit and own.
-  **Link analysis**
Map counterparties, weighted flows and communities; expand any node or trace the path between two.
-  **Coded closures, QA sampling**
A reason code plus a rationale a reviewer can follow; sampled closures come back as rework.

WHAT'S INSIDE

- ✓ **My work, Team and Unassigned** queues with SLA chips
- ✓ **Case workspace:** alerts, transactions, parties and UBO, screening, documents, notes, history
- ✓ **Sentry Agent** with read-only tools; it writes only its memo
- ✓ **Information requests** to relationship managers carry the question only
- ✓ **Evidence vault:** scanned, encrypted per file, watermarked short-lived links



No tipping off

From the first suspicion a case is STR-restricted, visible only to privileged roles.

Illustrative data. All names are synthetic demo personas.

Check readiness, decide, then hand off a validated goAML report.

Every recorded suspicion arrives at the MLRO with its evidence, a deadline and a goAML readiness check that shows what would fail before anything is filed. Fix the data, not the report.

Work > MLRO decisions > CASE-000214
Decision due in 1 business day

STR · Brian Otieno Ouma
Recorded by Amina W. (Analyst) · 10 transactions selected · 4 indicators
Return
Do not file
File STR

goAML readiness 2 findings to fix in the data goAML 5.0.2 structure

⚠ **Subject address is missing** t_person/addresses
Add a residential address on the customer's KYC record, then check again.

⚠ **Transaction 4 of 10: counterparty country missing** transaction/to_country
Correct it at source and replay the ingestion row.

Data mapping What filled the report, and from where

Report field	Filled from	Status
Subject name and ID	Customer record · KYC identifications	Filled
Subject address	Customer record · addresses	Missing
Transactions (10)	STR selection on the case	Filled
Narrative and indicators	STR draft, edited by the analyst	Filled
Reporting entity	Institution settings	Filled

- 
A readiness gate before the decision
The check builds the report without filing it, shows each field's source and blocks filing until no errors remain.
- 
Three clear outcomes
File with step-up, return with what more is needed, or do not file with grounds kept in the internal register.
- 
Nobody decides their own suspicion
If the MLRO raised it, the deputy decides it, and the server enforces the pairing.
- 
A clean FIU hand-off
Watermarked goAML XML or a bundle for the FRC portal, then the FIU reference recorded on the case.

WHAT'S INSIDE

- ✓ **STR, SAR and CTR registers** with deadlines
- ✓ **Suspicion clock** from the moment suspicion is recorded
- ✓ **My approvals** and the notifications bell list every decision waiting
- ✓ **Rejections recorded;** corrections approved by a different MLRO
- ✓ **Every view and download** of a report logged
- ✓ **STR material** visible only to STR-privileged roles

 **Built on the goAML 5.0.2 structure**
The FRC's official schema pack installs behind the same validation when it is issued.

Illustrative data. All names are synthetic demo personas.

Every hit explained, every decision made by two people.

Screen customers in real time, at onboarding and whenever a list changes. Reviewers see the customer and the list entry side by side, with a reading for every attribute and a plain-English explanation of the match.

Screening > Hits > Hit review

Potential match

Halima Abdi Warsame → internal watchlist entry

Customer screening at a KYC change · score 86 against a policy threshold of 80

Propose true match

Propose clear

Attribute	Customer	List entry	Reading
Name	Halima Abdi Warsame	Halima Abdi Warsama	Close
Date of birth	1984-03-12	1979	Differs
Nationality	Kenya	Kenya	Agrees
Identifier	ID ••••4471	Not on entry	No reading

Score breakdown

Token alignment

Full-name similarity

Phonetic match

Policy threshold

0.92

0.94

1.00

80

✎ Explain this match

Advisory

Two of three name tokens agree and the surname differs by one letter. Nationality agrees, but the year of birth differs by five years. The model saw only whether the date of birth agrees, never its value.

Use narrative

Discard

- Why this hit**
 Matched words highlighted, a reading per attribute and a score breakdown that never changes the engine score.
- Ad hoc and in bulk**
 Name search with adjustable fuzziness, and batch screening of up to 5,000 names from a CSV.
- Bulk clear, four eyes kept**
 Clear false positives with one reason; statutory or high-score hits still go to a checker.
- Rescreen on every list change**
 Activating a list version rescreens the book and issues nil or positive certificates.

WHAT'S INSIDE

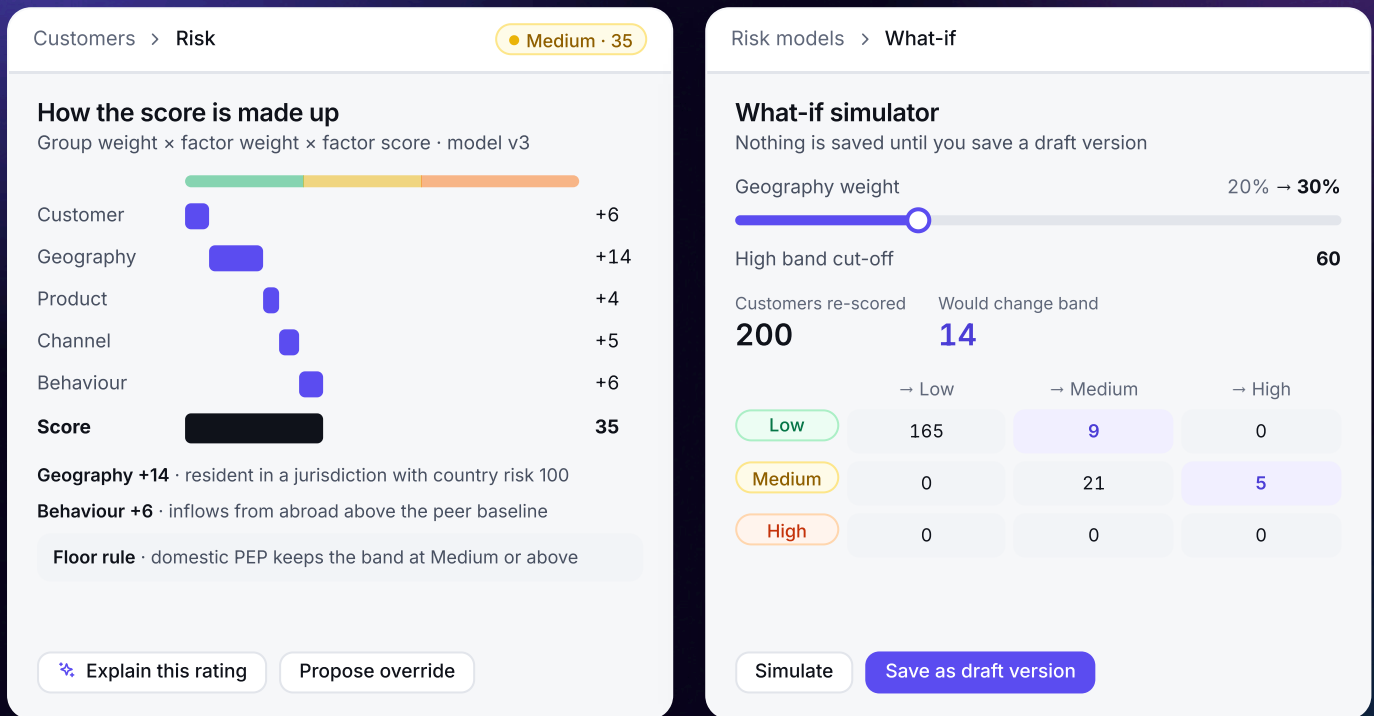
- ✓ **Lists:** UN Security Council, OFAC SDN, Kenya domestic designations, PEP and your own
- ✓ **Real time** at capture, on every KYC change and on list activation
- ✓ **Exclusions** for known good pairs, approved and expiring within three years
- ✓ **PEP register** with category, source, rationale and 12-month reviews
- ✓ **Formula-safe exports;** the audit log records counts, never names

Two people on statutory lists
 True matches and clears, exclusions and PEP declassifications are maker-checker, with step-up for the checker.

Illustrative data. The customer and list entry shown are fictitious.

Explainable scores, governed overrides and a what-if simulator.

Every customer is rated on five factor groups with a breakdown you can read and reproduce. Try a model change in the simulator first, see who would move band, and only then propose a draft for approval.



- Explainable**
 A waterfall shows each factor's contribution with a plain reason, plus any floor rule that raised the band.
- Reproducible**
 The same model version and customer snapshot always give the same score. History is appended, never overwritten.
- Governed overrides**
 A reason and an expiry of at most a year; a different person approves with step-up.
- What-if before you change**
 Simulate weights and cut-offs and read the band-shift matrix before anything is saved.

WHAT'S INSIDE

- ✓ **Five factor groups:** customer, geography, product, channel, behaviour
- ✓ **Re-scored** on a screening hit, a disposition, a KYC change or a review
- ✓ **Periodic reviews** scheduled by band
- ✓ **EDD workbench** opens for High; a senior approver signs off
- ✓ **EWRA:** cycles, risk register, inherent-risk heatmap, residual risk

Examiner-ready

Every score is stored with its full factor breakdown and model version, so any rating can be reproduced on request.

Illustrative data and cut-offs.

Customer and account registers **with governed KYC.**

One profile per customer brings KYC, accounts, risk, screening, alerts and transactions together. A live customer's KYC changes only with a reason and a second person's approval.

Customers > Customers

Search or jump to... Ctrl K

KR

Customers

Every customer on file, with KYC status, risk band and review dates.

Export

Customers

150
110 individuals · 40 organisations

KYC incomplete

7
Missing a required item

IDs expiring

4
Within 30 days

Reviews due

12
This month

Customer	Identifier	KYC	Risk	Next review
Coastline General Trading Ltd Organisation	PIN721K Reveal	Complete	High · 64	2027-01-15
Joseph Mutua Kilonzo Individual · PEP	ID2210	Incomplete	Medium · 41	2027-04-02
Swiftlink Logistics Ltd Organisation				

KYC change

Proposed by K. Wanjiru · reason recorded

Awaiting approval

Field	On file	Proposed
Passport number	5512	9087
Passport expiry	Expired 2026-08-30	2036-09-14

[Review with AI](#)
[Reject](#)
[Approve](#)

- One profile per customer**
 KYC, accounts, risk, screening, alerts, transactions and history in one place.
- Masked by default**
 Identifiers are masked; every reveal and export is recorded under your name.
- Governed KYC changes**
 Proposed with a reason, approved by a different person with step-up, then re-screened.
- Onboarding journeys**
 Versioned journeys for individuals and corporates, where your institution switches them on.

WHAT'S INSIDE

- ✓ **Required KYC fields** per customer type are settings
- ✓ **Approved changes** are protected from core re-sends
- ✓ **Consent** recorded against the privacy notice
- ✓ **KRA PIN and ID checks** with an identity review queue
- ✓ **Beneficial ownership** calculated through every layer
- ✓ **Screening at capture**, risk preview, senior approval

Separation that protects your people
 Relationship managers capture and answer requests but never see alerts, cases or STR material.

Illustrative data. All names are synthetic demo personas.

Dashboards that answer the next question: compared with what, and which records?

Nine dashboards share one frame: a period, a comparison with the previous period and drill-through from any figure to the records behind it.



-  **Compared, not isolated**
Every figure shows its change against the previous period; trends draw it as a dashed line.
-  **Drill-through everywhere**
Click a figure, bar or row to open the records behind it. Shared links keep the period.
-  **Your own dashboard**
Pick widgets from the catalogue, put them in your order and save.
-  **Governed**
Role-gated views; executives see aggregates and every export is recorded under your name.

WHAT'S INSIDE

- ✓ **7D to YTD** or custom, auto-refresh every five minutes
- ✓ **Export CSV** for a whole dashboard or a single widget
- ✓ **Analytics workspace** with a typology radar that suggests draft rules
- ✓ **Pivot analytics** with saved views and XLSX export
- ✓ **Metric designer** with amber and red thresholds; a red breach can raise a webhook

Analytics included

Dashboards, pivot and metrics are part of the platform and read event-fed analytics stores, never live transaction tables.

Illustrative data.

Nine assistants that draft and explain. People decide.

AI sits beside the work in every workspace: it triages, summarises, drafts and explains on pseudonymised data. Every output is labelled, and a person uses, edits or discards it.

The screenshot displays the FlowSentry interface. On the left, a case overview for 'CASE-000214' titled 'Brian Otieno Ouma — mule fan-in and agent cash-out' is shown. It includes tabs for Investigation, Priority 92, and STR-restricted. The overview shows 'Inbound, 6 hours' with 'KES 4.0M' and '10 senders', and 'Agent cash-out' with 'KES 3.97M' and '6 agents'. On the right, an 'Ask Sentry' chat window is open, showing a query: 'What are the main risk indicators on this case?'. The response states: 'Three stand out: ten unrelated senders in six hours, KES 3.97M cashed out through six agents the same day, and a declared occupation that does not explain the volume.' It includes links to 'Transactions x16' and 'KYC profile'. A 'Close this case.' button is visible. At the bottom of the chat, it says 'I can't take actions. You can decide this on the case page.' with an 'Open the case →' button. A search bar at the bottom of the chat says 'Ask about this page...' with a 'Ctrl J' shortcut.

Alert triage Why it fired, risk context and a suggestion that fills the closure rationale.	Sentry Agent memo Summary, cited evidence, typology, recommendation and confidence.	Case summary Key evidence, open questions, next steps and a handover note.
STR narrative A who, what, when, where, why and how draft to edit.	Match explainer What agrees and differs on a hit, without sending the values.	Risk explainer What drives a rating and what would change it.
KYC review What changes, the risk and what to check before approving.	File analysis advisor Mapping suggestions from a redacted structure and a findings memo.	Ask Sentry Ctrl/⌘ J A read-only copilot on every page, answering with sources.

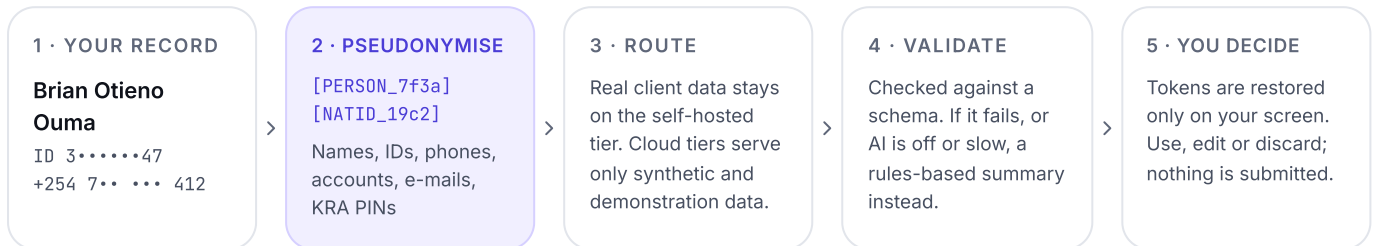
Every output is labelled: 🔗 AI draft — advisory, with a confidence

Generated without AI — rules-based summary, with the reason

Illustrative data. All names are synthetic demo personas.

AI built for an examiner: pseudonymised, logged, switchable.

Every request follows the same path. Personal data is replaced with tokens before any model sees it, the answer is checked before anyone sees it, and the whole exchange is logged for review.



AI invocation log Examiner-facing. Every call, every outcome, every person.

Time	Assistant	Prompt	Tier	Tokens	Latency	Outcome	Asked by
10:42	Sentry Agent memo	investigation-memo v4	Self-hosted	6,812	38 s	Added to notes	A. Wambui
10:31	Alert triage	alert-triage v3	Self-hosted	1,904	6 s	Used, edited	A. Wambui
10:12	Match explainer	match-explainer v2	Self-hosted	1,122	4 s	Discarded	P. Otieno
09:58	STR narrative	str-narrative v5	Self-hosted	—	—	Rules-based fallback	A. Wambui

Every call logged

Feature, prompt version, model, tokens, cost, latency, outcome and the person who asked, plus what they did with the draft.

🔌 Kill switches

Administrators turn AI off for the institution with a reason and step-up; any single assistant can be switched off. Fallbacks take over at once.

✕ What AI never does

Close an alert, decide a hit, file an STR, approve a KYC change, edit a list, or change or activate a rule.

ONE ROUTER, THREE MODEL TIERS Model versions pinned in configuration; prompts versioned and regression-tested

Reasoning

Complex reasoning for the Sentry Agent's investigations.

Default

Narratives, summaries and explanations.

Self-hosted · zero egress

Runs in your environment. The tier for real client data; cloud tiers serve only synthetic and demonstration data.

Illustrative data. All names are synthetic demo personas.

Built so the answer to "prove it" is one click away.

Strong sign-in, a fresh second factor for every regulated action, maker and checker compared on the server, and an append-only audit trail whose integrity is checked every time it is opened.

Hash-chained audit trail Each row's hash covers the previous row, so any edit breaks the chain.

✓ Chain verified

Row 18,402 KYC change proposed K. Wanjiru · 09:14 #7f3a...c219	Row 18,403 Step-up confirmed J. Mutua · 09:31 #19c2...4be0	Row 18,404 KYC change approved J. Mutua · 09:31 #a41e...09d7	Row 18,405 Customer re-screened On approval · 09:31 #5d80...e66f
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 Strong sign-in Authenticator app or passkeys; MFA mandatory for the MLRO, deputy and administrators.	 Step-up A second factor at most five minutes old to file, confirm a match, activate a rule or change settings.	 Segregation of duties Maker and checker compared on the server for every item, not only hidden on screen.	 Tenant isolation Every record belongs to one institution, enforced on every query and tested.
 Tipping-off controls STR material for privileged roles only; masked identifiers; watermarked exports.	 Encrypted evidence Each document scanned, then encrypted with its own AES-256 key under an institution key.	 PII tokenisation Personal data pseudonymised before any AI call; no personal data in logs.	 Residency & retention Deploy in your jurisdiction; seven-year default retention with signed purge certificates.

What an examiner can pull

- Audit trail with chain integrity
- Regulator reviews
- AI invocation log
- Rule, model and list versions
- Maker and checker names



Confirm it's you

Approving this change needs a fresh second factor. Enter the code from your authenticator app or use your passkey.

Use a passkey

Confirm and approve

TWO ROLES NEVER MEAN CHECKING YOUR OWN WORK

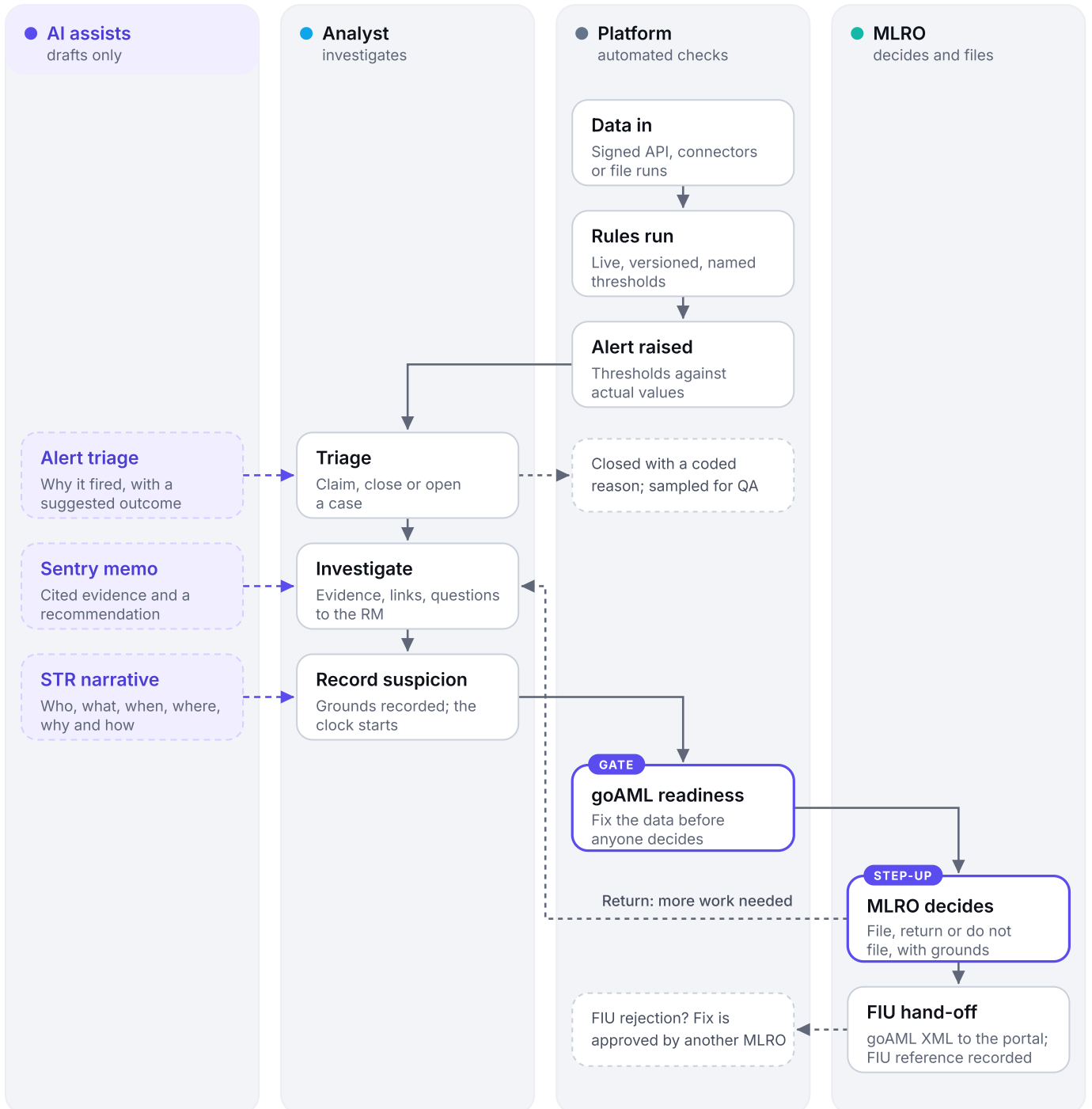
The server compares maker and checker on every item, whatever roles a person holds, and refuses with a clear message:

"The approver must be a different person from the author (segregation of duties)."

Illustrative data.

From transaction to filed STR, **with a readiness gate before the decision.**

Every step has an owner and every regulated outcome has a second person. AI drafts beside the analyst; the platform checks the report before the MLRO decides.



🔒 STR-restricted from the first suspicion

👤 The MLRO never decides their own suspicion

Both names in the audit trail

🔖 AI drafts are labelled and never submit

One platform, configured for the way you move money.

Every threshold, list, journey and risk model is a setting, so each institution gets a platform that fits its products and its regulator, without custom code.



Banks

High volumes, many channels, large teams and a board that wants evidence.

- ✓ **Core banking, ISO 20022 and file runs**, reconciled with control totals
- ✓ **Fifteen roles and four-eyes pairs** that scale across large compliance teams
- ✓ **EWRA, executive dashboards** and an examiner-ready audit trail for the board



SACCOs & MFIs

Cash-intensive members, lean teams and limited IT capacity.

- ✓ **Structuring and cash-intensive scenarios** ready on day one, tuned to your thresholds
- ✓ **Load members and transactions by file**, with no integration project needed to start
- ✓ **Explainable risk ratings** and reviews by band, without a data-science team



Digital lenders

Mobile-first customers, fast onboarding and the DCP Regulations 2022.

- ✓ **M-Pesa Daraja C2B connector** and the signed API for real-time feeds
- ✓ **Velocity, mule and rapid-movement scenarios** for wallet-funded lending
- ✓ **Onboarding journeys** with ID and KRA PIN checks, consent and screening at capture



PSPs & fintechs

Wallets, agents and merchants moving value in seconds.

- ✓ **Mule fan-in, rapid movement and card testing** scenarios for wallets and agents
- ✓ **Signed API with a validate-only test mode**, and signed webhooks back to your stack
- ✓ **Real-time screening** at onboarding and on every list change



Brokers & investment banks

Orders, trades and custody flows with market-conduct risk.

- ✓ **Seven securities patterns**, including market abuse and custody pass-through
- ✓ **FIX drop copy and blotter files**, with a securities dashboard
- ✓ **Corporate onboarding** with beneficial ownership through every layer



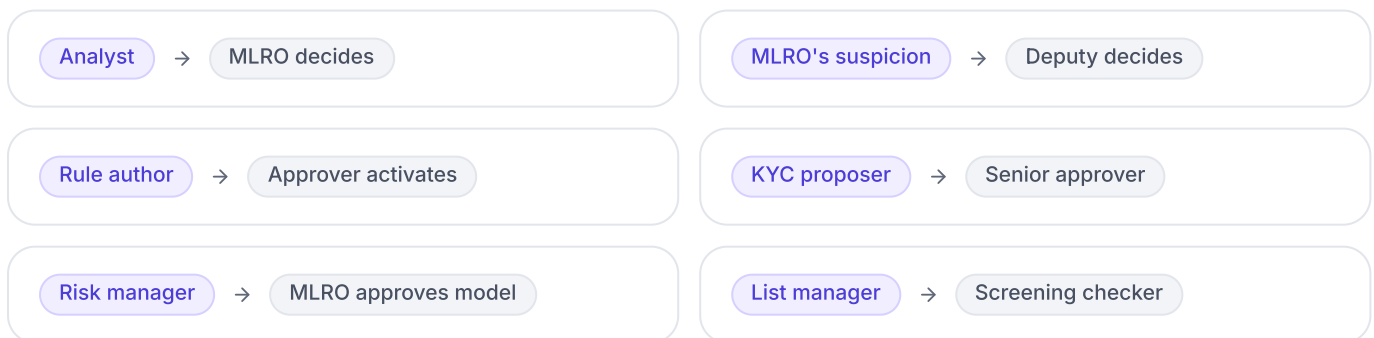
Kenya first, ready for the region. Designed around Kenyan law and the FRC's goAML filing, with currency calibrations and settings that carry across East Africa.

Fifteen roles. Every regulated outcome **needs two people.**

Access is default-deny and sized to the job. A page a role cannot open never appears in its navigation, and the server checks again on every action.

ROLE	MAKES	CHECKS AS THE SECOND PERSON
Analyst · Senior analyst	Works alerts and cases, records suspicion, drafts STRs, reviews hits, authors rules, runs file analysis	Seniors: QA of closures, screening matches and clears
MLRO · Deputy MLRO	Decides suspicions (file, return or do not file) and hands reports to the FIU	Rules, lists, exclusions, risk overrides and models, KYC changes, onboarding; each other's suspicions
Risk manager	Drafts risk model versions, runs the simulator, proposes overrides, works EDD	Approved by the MLRO or deputy
RM · KYC reviewer · Senior approver	Captures onboarding, answers information requests, proposes KYC changes, works EDD checklists	Senior approver: onboarding, KYC changes, EDD sign-off
List manager · Screening checker	Proposes internal list changes and exclusions	Screening checker: true matches, clears, lists, exclusions
Administrator · Integration engineer	Connects sources, builds mappings, loads files, proposes settings and kill switches	A second administrator: settings, source go-live, mapping templates
Auditor · QA reviewer · Executive	Reads the audit trail and regulator reviews, samples closures, views aggregate dashboards	QA reviewer: sampled closures. Auditors act on nothing

PAIRS THAT NEVER COLLAPSE INTO ONE PERSON



My approvals collects everything waiting for a second pair of eyes across every module, and the notifications bell shows the real count. Nobody can approve their own change.

Mapped to the obligations Kenyan institutions answer for.

FlowSentry gives your programme the monitoring, screening, risk rating, case management, reporting and evidence each framework expects.

FRAMEWORK	WHAT IT EXPECTS	HOW FLOWSENTRY SUPPORTS IT
POCAMLA and the AML Regulations 2013	Monitoring, suspicious transaction reporting and record keeping	Real-time monitoring, a suspicion clock and MLRO decision, STR, SAR and CTR in goAML format, seven-year default retention
Prevention of Terrorism Act 2012 and UNSC resolutions	Targeted financial sanctions screening and reporting	UN, OFAC and Kenya domestic designations; rescreen on list activation; nil and positive certificates; two people on statutory hits
CBK Prudential Guidelines on AML/CFT	A risk-based approach to customers and controls	Explainable customer risk rating, EDD workbench, periodic review by band and the enterprise-wide risk assessment
CBK Digital Credit Providers Regulations 2022	AML/CFT controls for digital credit providers	The same platform configured per institution: monitoring, screening and KYC for digital lenders without custom code
FATF Recommendations	Risk assessment, CDD, records, PEPs and STRs	Risk assessment (R.1), CDD (R.10), record keeping (R.11), PEPs (R.12) and suspicious transaction reporting (R.20)
Data Protection Act 2019	Lawful, minimised and secured processing	Pseudonymisation before AI, masked identifiers with audited reveal, no personal data in logs, per-document encryption, in-country deployment
FRC goAML reporting	Electronic STR, SAR and CTR filing	goAML 5.0.2 structure, readiness gate, watermarked hand-off bundle, FIU reference and a recorded rejection loop



Deadlines in view

Registers track every report against its deadline, so nothing slips past the clock.



Regulator reviews

Record supervisory reviews and their findings beside the evidence they refer to.



Reproducible decisions

Rule, model and list versions are kept, so any past outcome can be explained.

FlowSentry supports compliance; each institution remains responsible for its AML/CFT programme, policies and decisions. The FRC's official goAML schema pack installs when issued.

Connect once, safely. Run it where your data must stay.

Feed FlowSentry from the systems you already run, through signed calls or governed file runs, and deploy it in your own data centre or in the cloud.

INTEGRATION

**Signed API**

HMAC-SHA256 signed, replays rejected, retries safe; a validate-only mode checks payloads and stores nothing.

**File runs, mapping studio**

CSV, XLSX, JSON or XML via approved templates; control totals reconcile, refused rows are quarantined.

**Connectors and outbound**

REST, ISO 20022, M-Pesa Daraja C2B and FIX drop copy in; signed webhooks, read API and goAML out.

DEPLOYMENT

**On-premises or cloud**

.NET 10 and SQL Server, on IIS in your data centre or in containers, with rolling, additive-first upgrades.

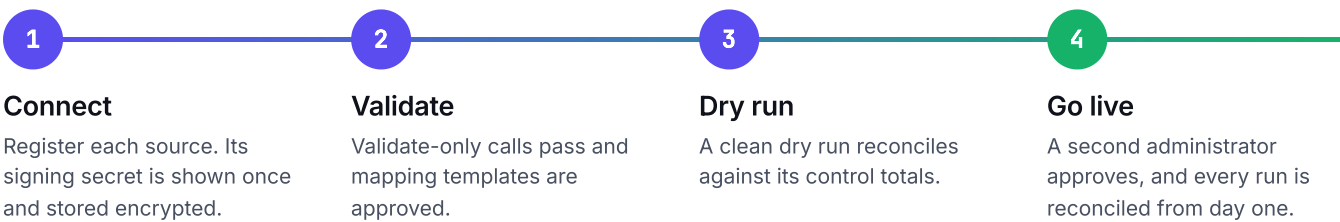
**Data residency**

Data and AI processing stay in your jurisdiction, with the self-hosted model tier and no egress required.

**Operable from day one**

Platform health shows jobs, source freshness, webhook queues and AI spend in one place.

THE GO-LIVE PATH



Admin > Platform health All systems normal

Sources Freshness against each silence threshold

Source	Channel	Last received	Status
Core banking	File runs	06:00 · reconciled	Live
Mobile money	Daraja C2B	2 min ago	Live
Payments	ISO 20022	6 min ago	Live
Brokerage	FIX drop copy	Dry run passed	Awaiting approval

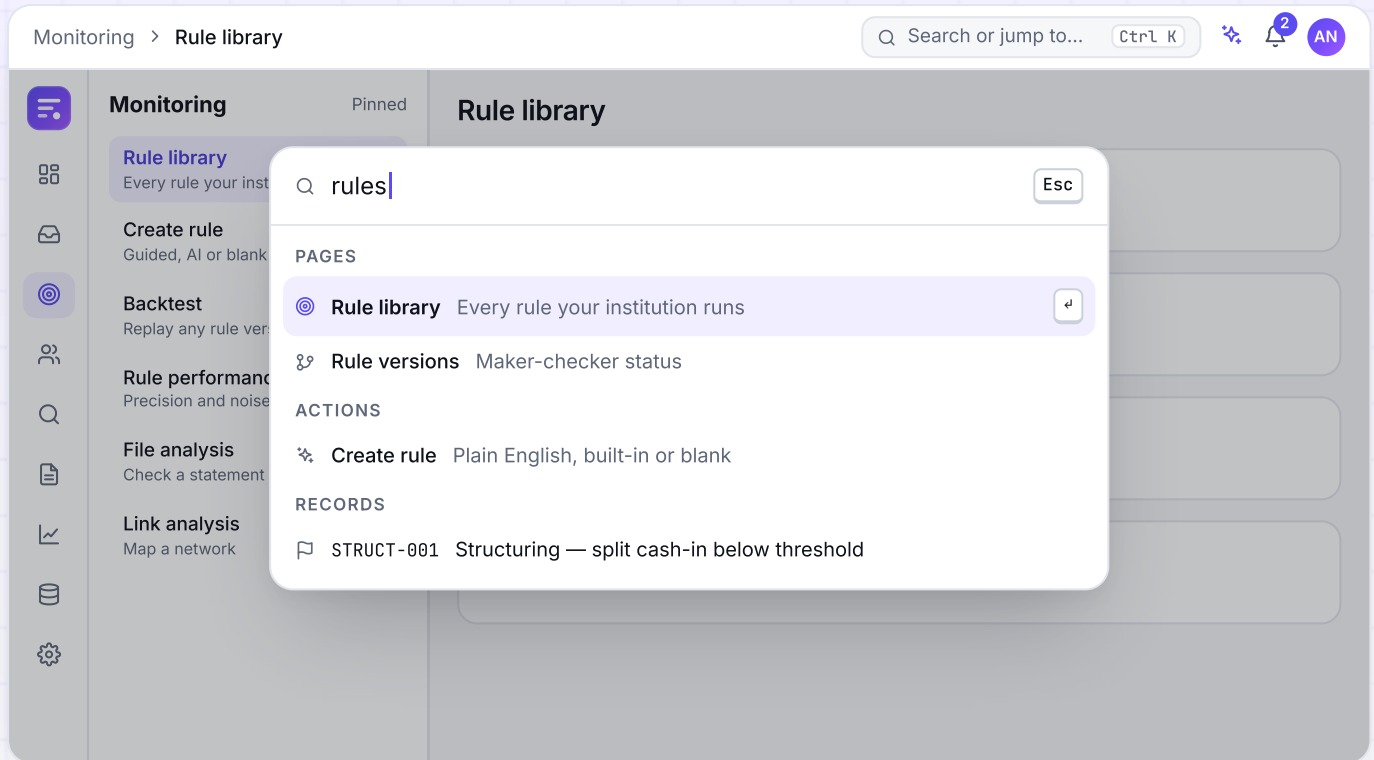
Scheduled jobs Last run

Job	Result
List rescreen	Succeeded
Periodic reviews	Succeeded
Analytics refresh	Succeeded
Webhook delivery	Queue clear

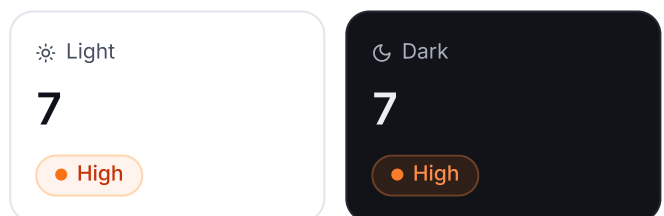
Illustrative data.

Calm by default, loud only for risk.

A neutral workspace where colour carries meaning. Get to any page in a keystroke, see what is waiting for you, and work in light or dark.



-  **Icon rail and flyouts**
One icon per module; pin a flyout as a sidebar. Built from the same permission checks as the server.
-  **Command palette** `Ctrl/⌘ K`
Jump to any page, action, customer, account, case or rule.
-  **Notifications that mean something**
The bell lists the real four-eyes items waiting for you.
-  **Help Centre built in**
53 articles: tutorials, how-tos, role guides, FAQs and release notes, linked from sign-in.



Light, dark or system. Dark is designed, not inverted, so a High badge means the same thing at a glance in both.

-  **Accessible to everyone**
Designed to WCAG 2.2 AA in both themes and fully keyboard operable, with reduced motion respected.

 **The Help Centre**
Written for the people who use FlowSentry every day, and open from the sign-in page.

[Getting started](#) [Tutorials](#) [How-to guides](#) [Role guides](#) [Handbooks](#) [FAQs](#) [Glossary](#)

[Keyboard shortcuts](#) [Release notes](#)

Six reasons institutions choose FlowSentry.

Built in East Africa for the way money moves here, and engineered so every decision can be shown to a supervisor.



AI-native, human-accountable

Nine assistants and an investigator agent, none of which can act on a regulated record.



Built for mobile money

Typologies, connectors and models for wallets, agents and M-Pesa flows from day one.



Regulator-native reporting

The goAML 5.0.2 structure, a readiness gate before decisions and a clean FIU hand-off.



Your data stays yours

Pseudonymisation before AI, a self-hosted model tier and in-country deployment.



Proof by default

Hash-chained audit, maker-checker on the server and an examiner-facing AI log.



Configured, not coded

Thresholds, lists, journeys and risk models are settings, with analytics included.

WHAT'S NEXT Directional, not a commitment



Next

- The FRC's official goAML schema pack
- Single sign-on and user administration in the app
- SFTP delivery with PGP and completeness reports
- Targeted financial sanctions drills end to end

Then

- Periodic review and EDD for every client type
- More PEP lists and licensed data vendors
- Core-banking connectors
- A data migration and calibration pack

Further out

- A tuning workbench with 12-month backtests
- Adverse-media assistance
- Payment screening
- Starter templates for SACCOs and PSPs

Available now

Everything on the solution pages: monitoring and the rule studio, file analysis, alerts and cases, MLRO decisions and goAML, screening, risk, customers and KYC, dashboards and the AI suite.



Pricing tailored to institution size. Talk to us.

We scope modules, deployment and service to your institution, from a single SACCO to a group bank.

 Next steps

See FlowSentry on your data.

A scoped proof of value: load a sample of your customers and transactions through the signed API, tune three scenarios on your own history, and walk an alert to a validated goAML report with your MLRO in the room.

01

Discovery call

Your sources, report types and jurisdiction.

02

Proof of value

Your data, your scenarios, your MLRO.

03

Plan and proposal

Timeline, owners and service model.

Request a demo →

fabtechcloud.com

 POCAMLA & FATF aligned  Data Protection Act 2019  goAML-ready reporting

 Four eyes on every regulated action