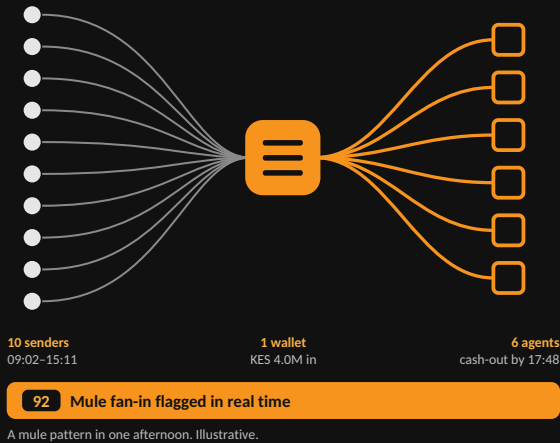


AML · KYC · SCREENING · COMPLIANCE · FRAUD

Compliance you can **prove**.

One platform for **KYC, screening and compliance**, from customer onboarding and 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



32 built-in detection scenarios	9 AI assistants, advisory only	0 ways for AI to file, close or approve anything	<8 wks from kick-off to go-live	1 month free trial on your own data
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ONE PLATFORM, THREE JOBS

KYC, screening and compliance, **done in one place**.

KYC Know your customer <ul style="list-style-type: none">✓ One profile per customer, with ID and KRA PIN checks✓ Onboarding journeys and beneficial ownership through every layer✓ KYC changes need a reason and a second person	Screening Sanctions & PEP <ul style="list-style-type: none">✓ UN, OFAC, Kenya designations, PEP and your own lists✓ At onboarding, in real time and on every list change✓ Plain-English explanation of every match	Compliance Monitoring to reporting <ul style="list-style-type: none">✓ 32 detection scenarios and explainable risk ratings✓ Cases, goAML-ready STR, SAR and CTR reporting✓ Four eyes and a tamper-evident audit trail
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THE CHALLENGE

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

WHAT YOU FACE EVERY DAY	HOW FLOWSENTRY ANSWERS
Mule wallets collect from many senders and cash out through agents within hours.	✓ Mule, rapid-movement and card-testing scenarios flag it in real time, with a priority score.
Cash split below the reporting threshold across days, branches and agents.	✓ Structuring and cash-intensive scenarios ready on day one, tuned to your own thresholds.
Noisy rules and scattered tools: analysts drown in false positives; evidence lives in e-mail.	✓ Every alert explained (rule, thresholds vs actuals, history). AI drafts the triage and a cited case memo.
A rejected STR or CTR in goAML costs days and restarts the work.	✓ A readiness check shows what would fail before filing. Fix the data, not the report.
Supervisors ask: who decided, on what evidence, and can you reproduce it?	✓ Named maker and checker on every regulated action, with a tamper-evident audit trail.
Customer data is personal data under the Data Protection Act 2019.	✓ Pseudonymised before any AI call. Real data stays on a self-hosted, in-country AI tier.

Why act **now**

- **Kenya remains on the FATF grey list** (since February 2024). Foreign banks apply tighter due diligence, and the EU added Kenya to its high-risk list in June 2025.
- **Penalties are heavy and personal**: fines of up to KES 30M per offence under the 2025 AML/CTF amendments, plus liability for directors and senior managers.
- **The net is wider**: SACCOs, digital lenders and fintechs now face the same risk-based, evidenced expectations as banks.

“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.

HOW IT WORKS

One platform, from **data in to proof out**.

1 Detect Real-time rules, 32 scenarios, sanctions and PEP screening on every transaction.	2 Investigate Alerts explained. The Sentry Agent drafts a cited case memo in under a minute.	3 Report The MLRO decides. goAML-ready STR, SAR and CTR hand-off with a readiness gate.	4 Prove Four eyes, a hash-chained audit trail and examiner-ready evidence, one click away.
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WHAT YOU GET

Everything your compliance team needs, in one platform.

Twelve modules that share one audit trail and one set of roles. Tiles marked **AI** include an AI assistant that drafts or explains. A person always decides.

Real-time monitoring & rule studio AI 32 built-in scenarios. Your team drafts rules in plain English, tests them on your own history and approves them. No code.	Fraud & mule detection Mule fan-in, rapid movement, card testing and velocity bursts are flagged the moment they happen.	Alerts that explain themselves AI See why it fired: rule, thresholds against actuals, trigger transactions and 90 days of history. AI drafts the triage.
Sentry Agent investigator AI Drafts a cited case memo in under a minute. Your analyst reviews, edits and decides.	Case management & link analysis Cases, an encrypted evidence vault, SLA tracking and a map of connected customers, accounts and counterparties.	Sanctions & PEP screening AI UN, OFAC, Kenya designations, PEPs and your own lists. Plain-English match explanations; rescreen on every list change.
Compliance reporting (goAML-ready) AI STR, SAR and CTR registers with deadlines. A readiness check before the MLRO decides, then a clean hand-off to the FRC.	Customer risk rating AI Explainable scores, EDD workbench, enterprise risk assessment and a what-if simulator before you change anything.	KYC & customer onboarding One profile per customer. KYC changes need a reason and a second person. ID and KRA PIN checks built in.
Dashboards & analytics included Nine dashboards with drill-through, pivot analytics and custom metrics. No separate BI licence.	Statement analysis AI Check any customer statement against your live rules without loading it into your records. Ideal at onboarding or credit review.	Ask Sentry copilot AI Ask in plain language on any page. Answers cite their sources and the copilot cannot take actions.

AI WHERE IT MATTERS

Nine assistants that draft and explain. People decide.

AI does the reading, correlating and first drafting that used to take your analysts hours, right beside the work. Every output is labelled and logged.

- Alert triage
- Sentry Agent memo
- Case summary
- STR narrative
- Match explainer
- Risk explainer
- KYC review
- File analysis advisor
- Ask Sentry

- ✓ **Never in charge.** Nothing AI produces can close an alert, decide a hit, file an STR, approve a change or activate a rule.
- ✓ **Your data stays yours.** Personal data is pseudonymised before any AI call. Real client data stays on a self-hosted, in-country tier.
- ✓ **Auditable.** Every call is logged with the prompt version, outcome and the person who asked.
- ✓ **Switchable.** Turn AI off for the institution, or any single assistant, in one step. Rules-based fallbacks take over.

BUILT FOR YOUR INSTITUTION

Configured for the way you move money, without custom code.

Banks Core banking, ISO 20022 and file runs. Fifteen roles and a board-ready evidence trail.	SACCOs & MFIs Start by loading files, with no integration project. Explainable risk ratings without a data-science team.	Digital lenders M-Pesa Daraja C2B, mule and velocity scenarios, onboarding with ID and KRA PIN checks.	PSPs & fintechs Signed API with a test mode, signed webhooks back to your stack, real-time screening.	Brokers Seven securities patterns, FIX drop copy and beneficial-ownership onboarding.
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DEPLOYMENT & INTEGRATION

Connect once, safely. Live in under 8 weeks.

Cloud or on-premise Prefer not to buy and run servers? We host it for you in the cloud. Or run it in your own data centre. Data and AI processing can stay in your jurisdiction.	Seamless integration A powerful signed API (safe retries, validate-only test mode), governed file runs, M-Pesa Daraja C2B, ISO 20022 and FIX. If your core banking system has an API, connecting it is straightforward. Alerts and reports flow out through signed webhooks and a read API.	The go-live path <ol style="list-style-type: none"> 1 Connect each source securely 2 Validate payloads and mappings 3 Dry run reconciled to control totals 4 Go live after a second admin approves
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THE BUSINESS CASE

A fraction of the cost of the global AML platforms.

- Oracle FCCM
- NICE Actimize
- SAS AML
- Quantexa

These platforms are built and priced for the world's largest banks and typically take **12-18 months** to implement. FlowSentry gives Kenyan institutions the same core capability, customised for Kenyan law and mobile money, and **live in under 8 weeks**.

A risk-free way to start

1-month free trial At least a month on your own data, at no cost.	Pay when satisfied Decide to pay only after setup or proof of concept.
Pay in phases Spread the cost to match your budget cycle.	Top-notch support Technical support from Fabtech's own team.

01 Discovery call → 02 Proof of value on your data → 03 Plan and proposal

Book a demo today

See an alert go from first transaction to a validated goAML report, on your own data.

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