WishLane — Transaction Monitoring Program

Platform: WishLane (wishlane.com) **Business model:** Donation-based personal crowdfunding platform **Payments:** Stripe Connect (Express) + Stripe Checkout **Prepared for:** Stripe risk / compliance review **Last updated:** July 4, 2026 **Contact:** John Akyiano — jakyiano@gmail.com

1. Overview

WishLane operates a layered transaction-monitoring program that screens every contribution for money-laundering and fraud indicators. The program has two layers working together:

1. **A deterministic, rule-based engine** that evaluates each contribution against explicit AML/fraud signals and raises an alert when any signal trips.
2. **An AI-assisted analysis layer** that reviews each flagged case in context and produces an independent risk assessment, rationale, and recommended action for a human reviewer.

Monitoring runs **after each successful payment is recorded**, is **best-effort and non-blocking** (it never interferes with payment processing), and feeds an administrative review queue where a human makes the final decision. High-severity cases are auto-contained pending that review.

This program complements — and does not replace — Stripe's own controls (Stripe Radar fraud scoring on every card charge, and Stripe Connect Express KYC/identity verification of every fund recipient).

2. Monitored Signals

Each contribution is evaluated against the following signals. Thresholds are centrally configurable; the values below are the current defaults.

#	Signal	Trips when	Rationale
1	**Campaign velocity**	≥ 10 contributions to one campaign within 1 hour	Abnormal inflow rate with no organic explanation
2	**Donor velocity**	≥ 5 contributions from one registered donor to one campaign within 1 hour	Repeated rapid funding by a single party
3	**Structuring**	≥ 3 contributions from one donor sized in the top 20% band just below the manual-review threshold (default: \$160–\$199, under the \$200 cap)	Classic structuring to stay under a review threshold
4	**Donor concentration**	One donor has funded > \$1,000 **and** more than 50% of a campaign's total raised	A single party cycling funds through a campaign

Severity model. A case is rated **high** severity if the structuring signal fires **or** two or more signals fire together; otherwise it is rated **medium**. Every alert records the exact signals that fired, the triggering amount, and a human-readable detail string.

3. Automated Response

When a contribution trips one or more signals, the platform:

1. **Creates a monitoring alert** — persisted with the signals, severity, triggering amount, campaign, and (where applicable) the registered donor.
2. **Auto-contains high-severity cases** — a high-severity alert automatically moves an active campaign to a **suspended** state, so it stops accepting new contributions until an administrator reviews it. (This behavior is configurable.)

Because WishLane holds funds in its platform balance until a creator completes Stripe Express verification, a flagged creator who has not yet been verified **cannot extract funds** while the case is under review.

4. AI-Assisted Analysis Layer

Every flagged case is additionally reviewed by an AI analysis layer built on **Anthropic's Claude (Haiku)** model. For each alert, the platform assembles:

- **Campaign context** — category, goal, total raised, campaign age, creator payout-verification status, and campaign description.
- **An aggregated transaction-pattern summary** — the rule signals that fired, the triggering amount, and summary statistics (contribution counts and the flagged donor's cumulative total and share of the campaign). **Aggregated figures are used — not raw transaction exports.**

The model returns a structured assessment:

Field	Values
Independent risk rating	low · medium · high · critical
Rationale	A concise, case-specific explanation
Recommended action	clear · monitor · request_info · escalate · hold

This assessment is **decision-support only** — it is stored on the alert to help the human reviewer triage faster and more consistently. It does **not** take autonomous action, move money, or resolve cases on its own. The AI layer runs **only on cases the deterministic rules have already flagged** (a small minority of all transactions), which keeps it targeted and low-cost.

5. Human Review Workflow

All alerts surface in an administrative monitoring queue, where a designated reviewer can:

- View the rule signals, severity, triggering amount, campaign, and the AI assessment side by side.
- **Clear** an alert as a false positive, **escalate** it for further action, or **reopen** a resolved alert.

- Trigger or re-run the AI analysis on demand (used to assess cases raised before the AI layer existed).

Every resolution records **who** reviewed it and **when**, producing an auditable trail.

6. Records & Auditability

Each alert is stored durably with: the campaign and (where applicable) donor reference, the signals that fired, computed severity, the triggering amount, the timestamp, the AI risk rating / rationale / recommended action, and the reviewer identity and resolution status. This provides a complete, queryable record of what was flagged, why, how the AI assessed it, and how a human resolved it.

7. Governance & Configuration

- **Thresholds are centrally configurable** — velocity windows, the manual-review cap, structuring band, and concentration thresholds are all environment-configurable and can be tuned as the platform's risk profile evolves.
- **Auto-containment** of high-severity campaigns can be enabled or disabled centrally.
- **Compliance contact:** a designated administrator/compliance contact (John Akyiano, jakyiano@gmail.com) owns alert review, escalations, and takedowns.

8. Relationship to Stripe Controls

Layer	Provided by	Purpose
Card fraud scoring	**Stripe Radar**	Real-time fraud risk on every card charge
Recipient KYC / identity	**Stripe Connect Express**	Identity, representative, and bank verification before any payout
Contribution limits	**WishLane**	Per-transaction, per-donor, and per-campaign caps enforced before payment
Held funds	**WishLane**	Funds held in the platform balance until the recipient is verified
Transaction monitoring	**WishLane**	**The rule-based + AI-assisted program described in this document**

This document describes controls implemented on the WishLane platform. Thresholds and figures are centrally configurable and current as of the date above. The AI-assisted analysis layer provides decision support to human reviewers and does not act autonomously.