

CASE STUDY

FLUTTERWAVE:

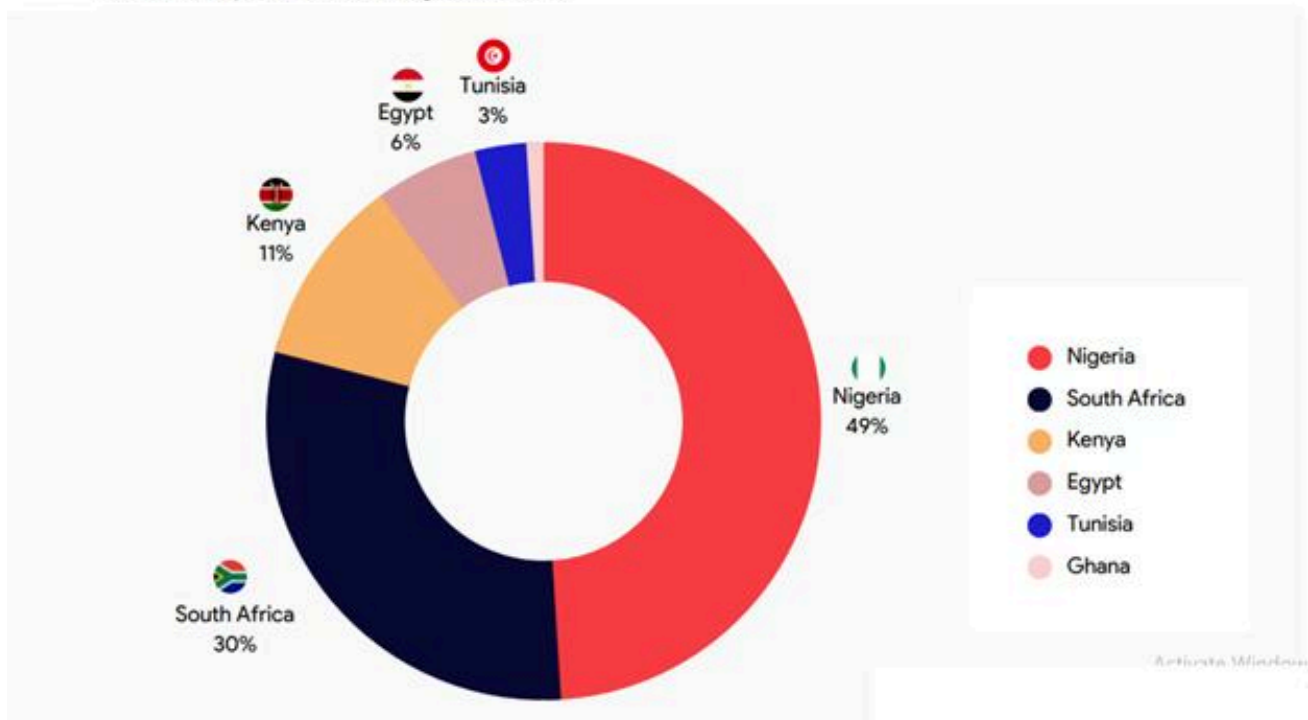
AUTOMATING COMPLIANCE AND DISPUTE RESOLUTION AT SCALE

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INTRODUCTION

According to a [BusinessDay report](#), over 73% of fintechs fail within 3 years due to regulatory compliance issues. In the highly innovative African fintech landscape, where cross-border payments, mobile money, and digital commerce are expanding at unprecedented rates, maintaining regulatory compliance and resolving disputes efficiently can be a strategic advantage.

FinTech startup cumulative funding 2019-H1 2023



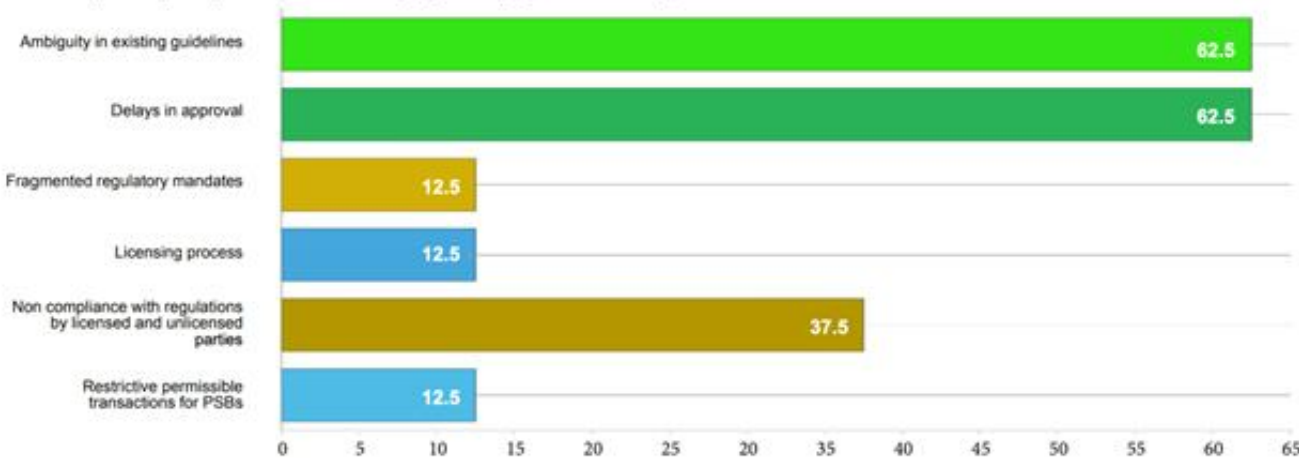
Source: [Agpaytech & RegTech Africa](#)

Flutterwave, one of Africa's leading payment infrastructure providers, exemplifies how targeted automation can transform compliance and dispute resolution from resource-intensive bottlenecks into competitive advantages. Operating across multiple jurisdictions, Flutterwave has scaled to process billions in transaction value while embedding automation into its risk, compliance, and dispute workflows. This case study examines Flutterwave's journey, highlighting the challenges of scaling in a multi-jurisdictional environment, the automation solutions implemented, measurable outcomes, and actionable lessons for organisations seeking to streamline similar processes. It demonstrates how intelligent automation, combined with robust process design, enables high-volume transaction businesses to achieve regulatory resilience, operational efficiency, and sustainable growth.

THE CHALLENGE: SCALING COMPLIANCE AND DISPUTE RESOLUTION MANUALLY

As Flutterwave expanded, manual processes quickly became unsustainable. Early compliance operations relied heavily on manual transaction monitoring, periodic reporting, and ad-hoc reviews. Compliance teams faced constant oversight of transactions, pulling reports manually, and handling alerts overnight to block fraudulent activity. This approach was labour-intensive, prone to human error, and created scalability constraints as volumes grew.

What are the top two regulatory or compliance challenges your company has faced in the past 12 months?



Source: [CBN](#)

Dispute resolution presented parallel challenges. Chargebacks, initiated when customers dispute transactions with their banks, required merchants to respond within tight windows (typically 48 hours). At scale, the volume of disputes across multiple currencies, payment methods, and jurisdictions led to delayed responses, higher operational costs, and increased financial exposure. Regulatory differences across markets compounded the issue: what constituted compliant KYC in Nigeria differed from requirements in Kenya, while cross-border transactions added layers of sanctions screening and fraud risk.

Without automation, these processes demanded disproportionate headcount growth, risked regulatory non-compliance, eroded merchant trust through slow resolutions, and diverted resources from core innovation. The company needed systems that could deliver real-time decisioning, reduce false positives, and provide audit-ready trails while supporting 24/7 operations across time zones.

THE SOLUTION: AUTOMATION ACROSS KYC, TRANSACTION MONITORING, AND DISPUTE WORKFLOWS

01 Automated KYC/KYB and Identity Verification

Flutterwave implemented a dashboard-driven KYC/KYB process where merchants upload required documents (e.g., certificates of incorporation, director IDs, and proof of address) during onboarding or via request-for-information (RFI) prompts. Internal tools provided real-time feedback and streamlined reviews. Enhanced due diligence (EDD) was applied for higher-risk sectors such as remittances. Periodic re-verification (every 1–5 years) was automated via scheduled workflows, ensuring ongoing compliance without manual intervention for every merchant.

Transaction Monitoring and AML with Unit21

02

A pivotal step was the adoption of Unit21's cloud-native transaction monitoring and case management platform. This replaced entirely manual monitoring with rules-based automation, machine learning-driven anomaly detection, and no-code rule creation accessible to non-technical compliance staff.

Key features included:

- Automated alert generation and dispositioning based on predefined rules.
- Instant decisioning for low-risk transactions.
- Customisable case management for investigations and suspicious activity reporting (SAR).
- Integration with KYC identity verification and outlier detection.

03 Dispute Resolution Automation

Flutterwave optimised chargeback and dispute handling through API-first design and workflow enhancements:

- Real-time notifications: Merchants receive email alerts and configurable webhooks for events. Webhooks deliver payload details (ID, amount, status, due date, evidence requirements) directly to merchant systems.
- API-driven responses: Merchants can fetch all chargebacks, accept or decline via endpoints, and track status history, including audit trails.
- Internal optimisation: SLA redesign, analytics dashboards, and workflow automation reduced resolution times. One documented initiative achieved a 35% reduction in global dispute turnaround through these combined measures.
- These automations were supported by a dedicated fraud desk and cross-functional risk teams, ensuring human oversight only where automation flagged high-impact cases.

IMPLEMENTATION AND ORGANISATIONAL ALIGNMENT

Automation was not introduced in isolation. Flutterwave embedded compliance into product design from inception, fostered organisation-wide ownership (from engineering to customer success), and invested in certifications for external validation. The transition to platforms like Unit21 required minimal engineering overhead, empowering compliance professionals directly. Process redesign ensured automation delivered measurable efficiency without compromising accuracy or regulatory obligations.

Results and Impact

- **False-positive reduction**

Unit21 delivered a 14% false-positive rate on alerts (versus an industry benchmark of approximately 95%), dramatically lowering unnecessary manual reviews and allowing analysts to focus on genuine risks.

- **Dispute efficiency**

A 35% faster dispute turnaround, supported by real-time webhooks and API tools, improved merchant satisfaction and reduced financial hold times.

- **Productivity and scalability**

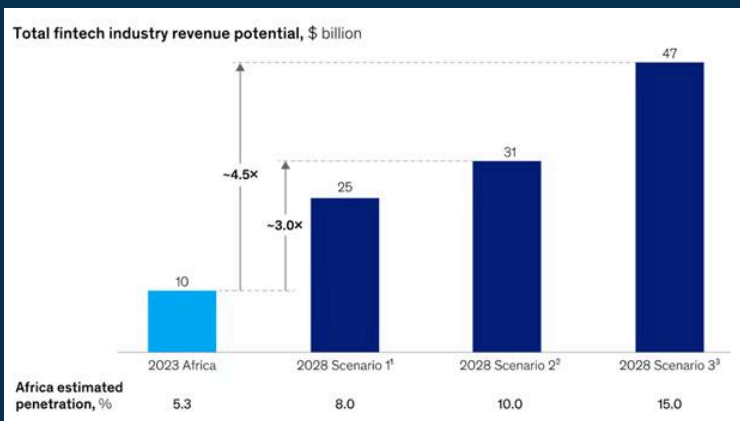
Manual overnight monitoring was eliminated, enabling the compliance function to support exponential transaction growth without proportional staff increases. Instant decisioning “massively impacted productivity” and allowed the team to “sleep at night,” according to Chief Compliance Officer Mobolaji Bammeke.



- **Regulatory resilience**

Automation facilitated licence acquisitions and partnerships by providing auditable, explainable compliance records. Certifications and proactive monitoring positioned Flutterwave as a trusted infrastructure partner across borders

Fintech’s potential revenue in Africa is posed to grow three to four times by 2028.



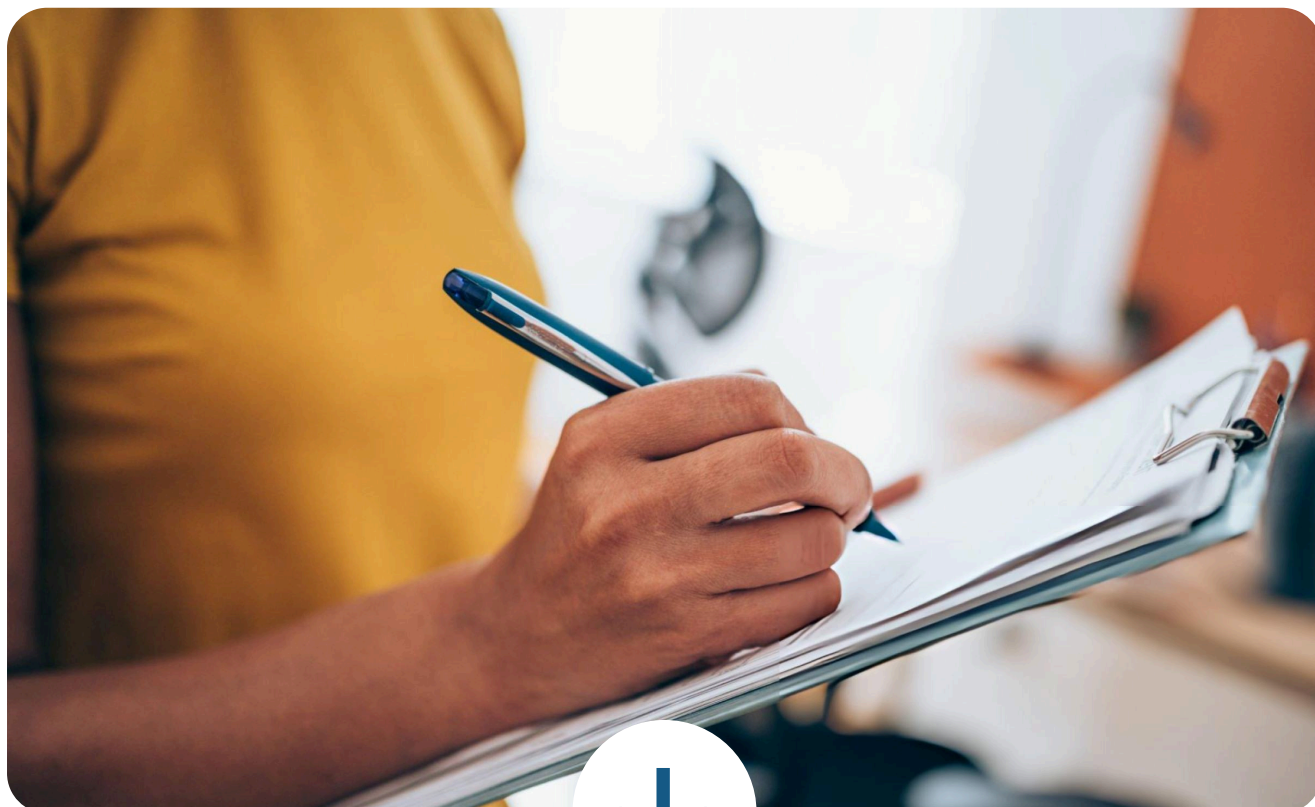
Source: [McKinsey & Company](#)

- **Business growth**

These efficiencies underpinned Flutterwave’s ability to serve millions of businesses while maintaining low fraud exposure in a high-risk, high-volume environment



KEY TAKEAWAYS FOR ORGANISATIONS



Flutterwave's experience offers clear lessons for any organisation handling high-volume transactions or operating across regulated markets:

- 1. Treat compliance as a product feature:** Embed it early via automation rather than treating it as a post-launch cost centre.
- 2. Leverage no-code/low-code platforms:** Enable compliance teams to own rules and workflows, reducing reliance on engineering resources.
- 3. Automate notifications and responses:** Webhooks, APIs, and dashboards accelerate dispute resolution and KYC cycles.
- 4. Measure and iterate:** Track false positives, resolution times, and audit readiness as key performance indicators.
- 5. Align people and processes:** Automation succeeds when paired with workforce structuring (e.g., upskilling analysts) and clear SLAs.

Organisations in fintech, e-commerce, remittances, or any sector facing regulatory complexity can replicate this model to reduce costs, mitigate risks, and accelerate growth.

CALL TO ACTION

If your organisation is grappling with manual compliance burdens, escalating dispute volumes, or the complexities of scaling operations across jurisdictions, Proten International can help. As specialists in HR advisory services, we excel in workforce structuring and process design. Our tailored advisory programmes enable businesses to implement scalable, compliant operations similar to Flutterwave's model while future-proofing their human capital.

Contact Proten International today to schedule a complimentary process diagnostic consultation and discover how we can support your process efficiency journey.