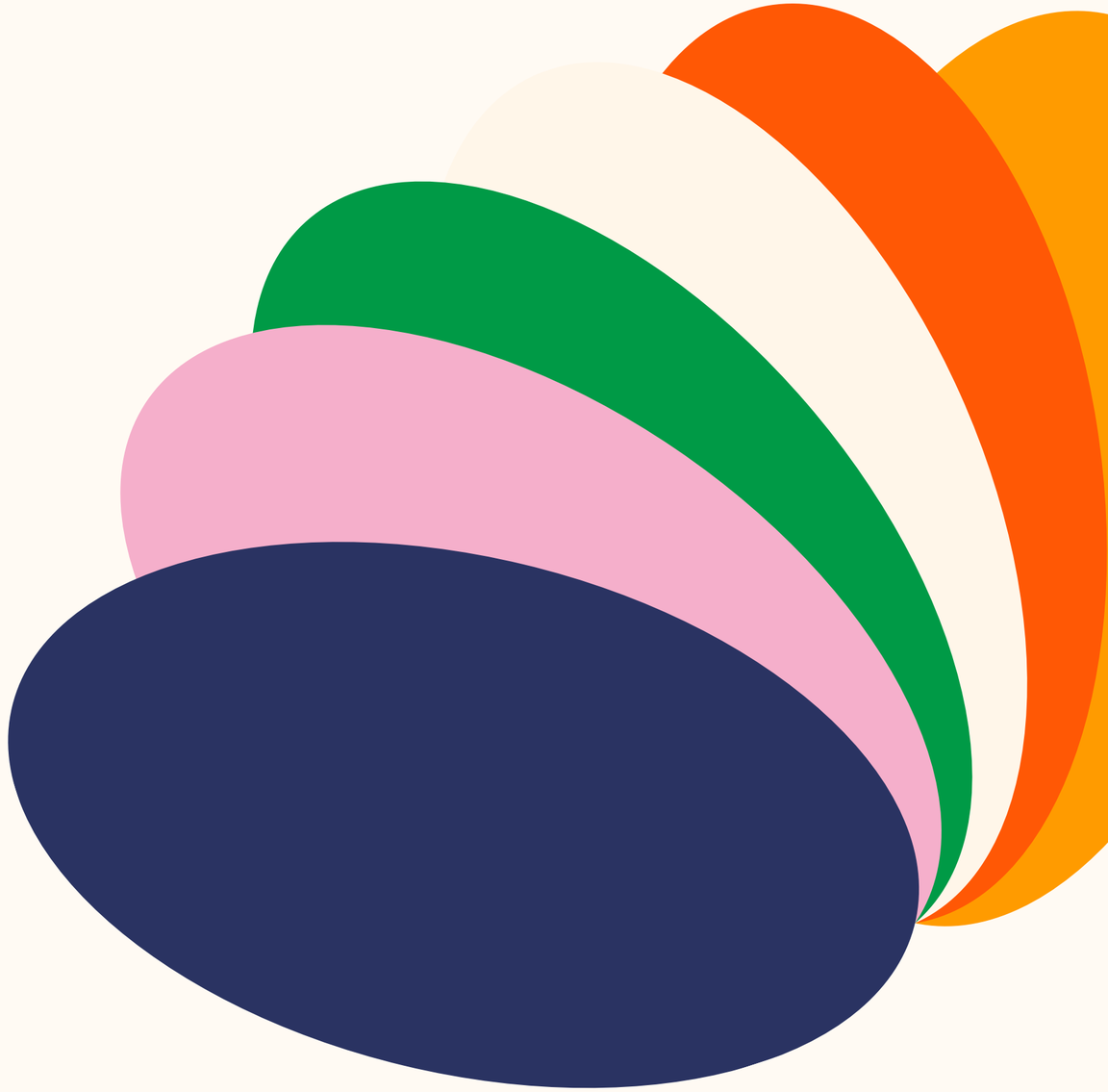
flutterwave

Getting Started With Flutterwave For Business



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Overview

1. Overview

Our mission is to simplify payments for endless possibilities. We’re fulfilling this mission by creating innovative payment solutions for businesses and individuals.

In this document, we introduce you to our Flutterwave for Business (F4B) Dashboard and the features powering the growth of businesses of all sizes.

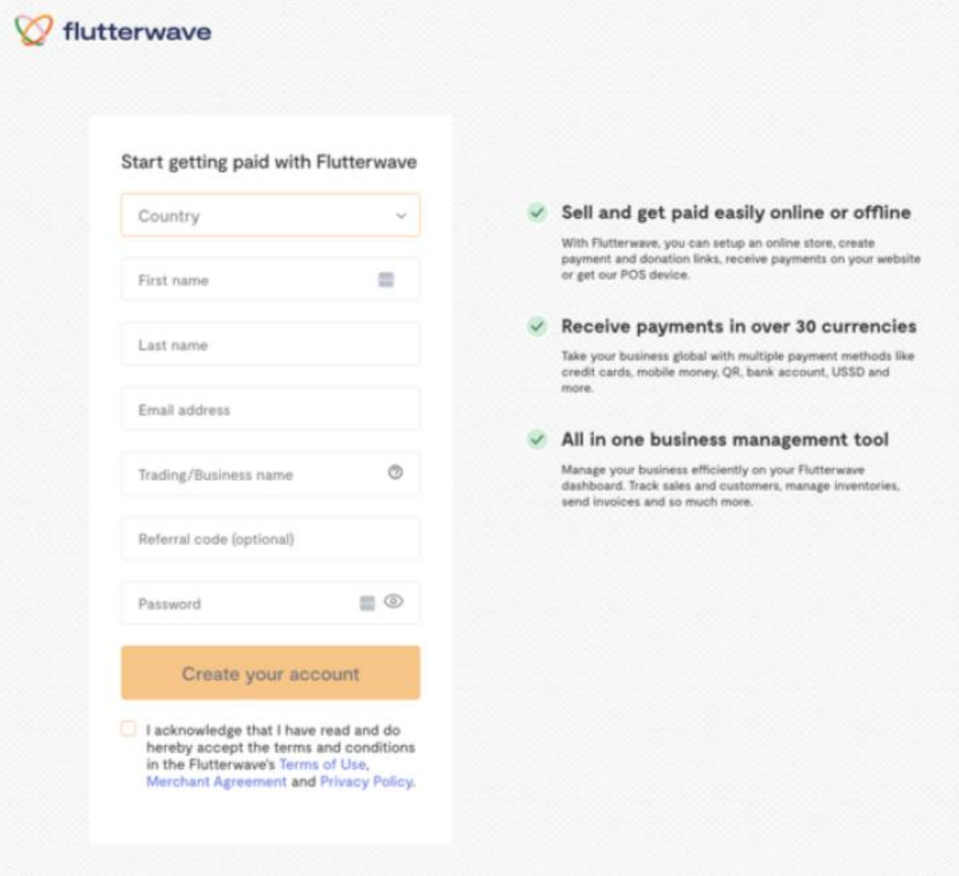
Account Creation & Onboarding

2. Account Creation & Onboarding

With a massive reach in 30+ African countries and 150+ currencies, Flutterwave merchants can use our solution to receive and make payments to their customers across the world.

To experience the endless possibilities F4B has to offer, an account is needed. You can get started by creating one here.

F4B is completely free to use. We thrive on your success. We only earn a small percentage on transactions we process for you.
You can learn more about our transaction charges on our pricing page.



2a. Types of Accounts

Types Of Accounts On Flutterwave

We offer three different account types on F4B:

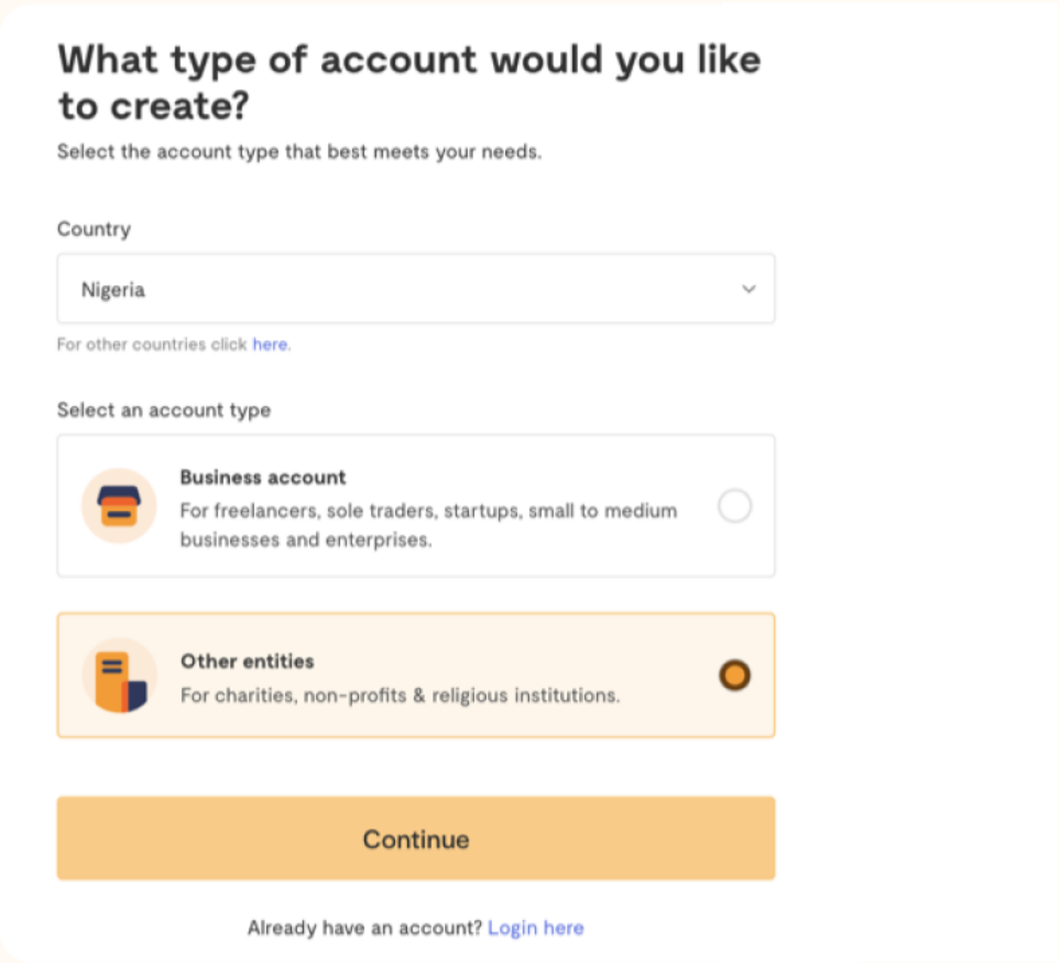
1. **Unregistered Business Account**

2. **Registered Business Account**
   a. Sole Proprietorship
   b. Limited Liability Company

3. **Other Entity Account**
   a. NGOs
   b. Trust
   c. Associations
   d. Co-operative Society

If you are considering creating an account, you can learn more about these account types in this guide.

Some businesses and services are also prohibited on Flutterwave, learn more about them here.



2b. Documents required for verification

Documents Required For Onboarding

You need to complete the onboarding process before you can use F4B. All you need to do is submit the required documents and provide more information about your business. These documents vary depending on your country and account type.

These are some of the required information:

- Government-issued ID
- Business Registration documents
- Trading Name
- Bank Account information
- Business & Residential addresses

Learn more about the requirements to complete onboarding for any account type on our support page.

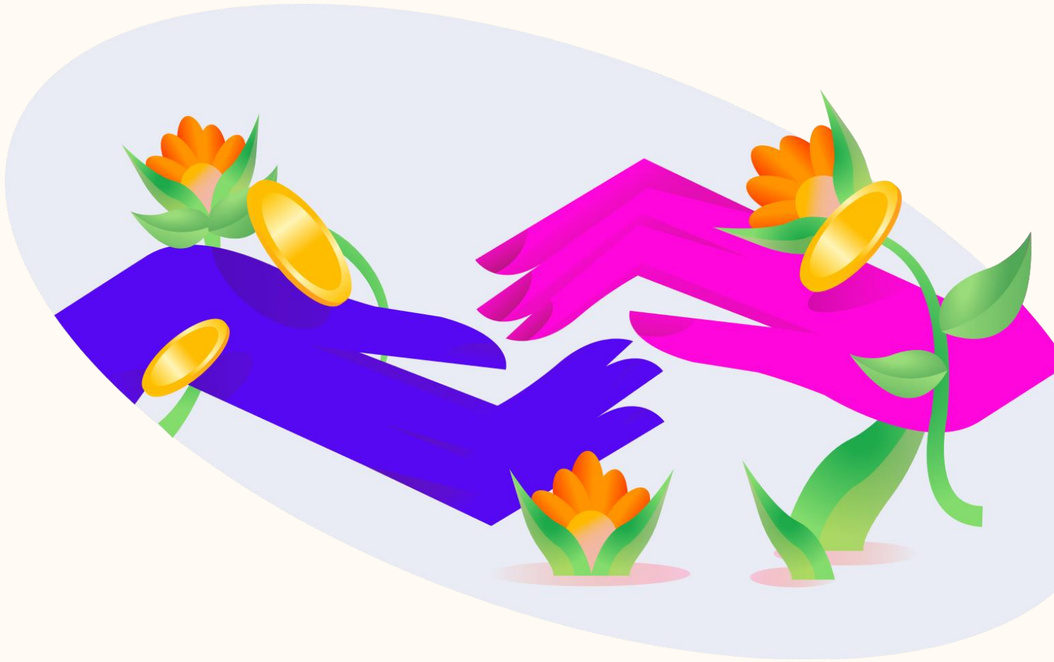
Support

3. Support

We have 24-hour customer support across multiple channels. If you have enquiries, complaints or feedback about our services, you can reach us via any of the following channels:

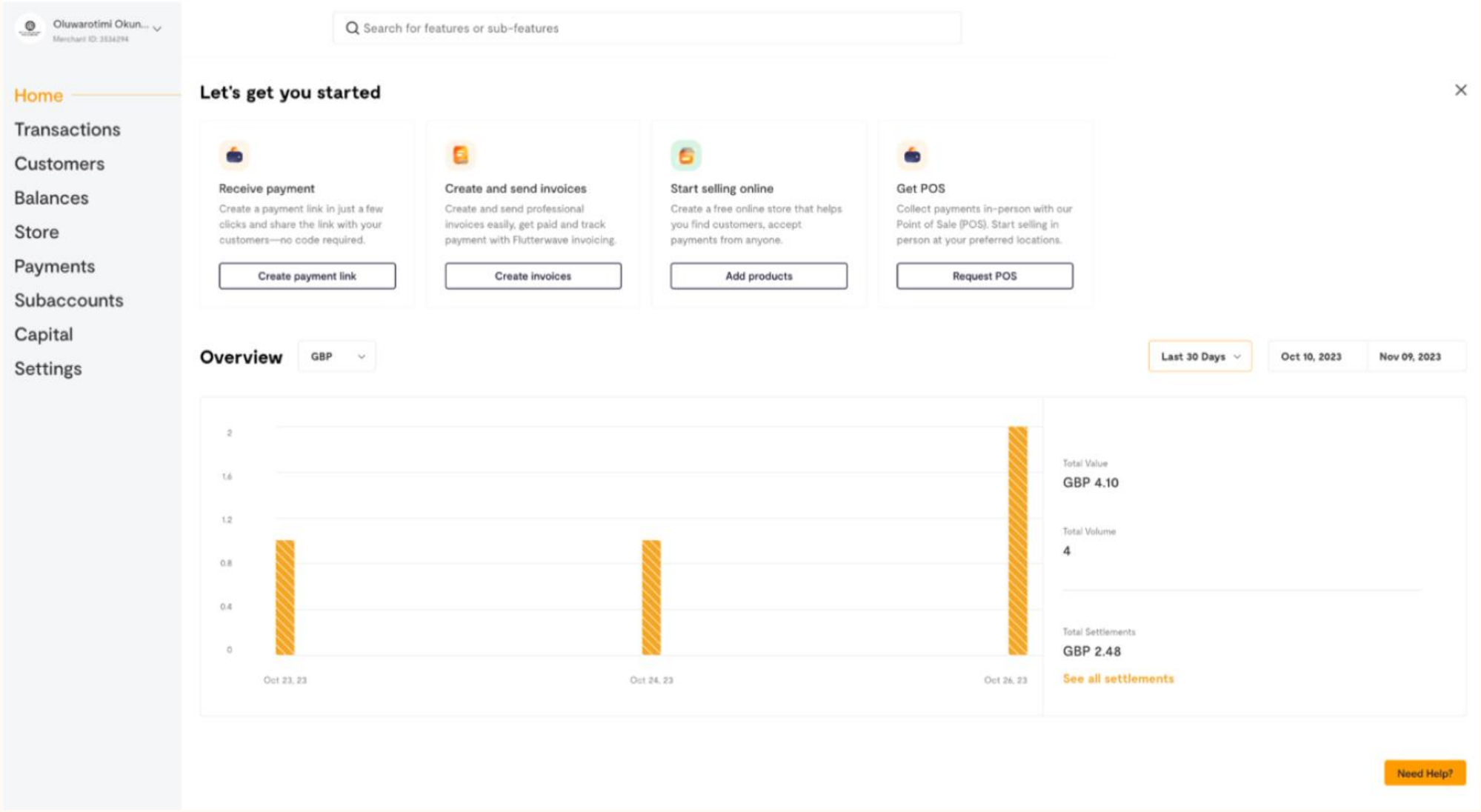
- Our Support Email: hi@flutterwavego.com
- Developer Support Email: developers@flutterwavego.com
- Social Media Support: Twitter - @FlwSupport
- Phone Number: +2342018889595

Explore our comprehensive support library, featuring a wealth of articles and frequently asked questions, designed to address any concerns or inquiries you may have regarding your Flutterwave for Business account. Access this valuable resource here.



Know Your Dashboard (KYD)

4. Know Your Dashboard (KYD)



4. Know Your Dashboard (KYD)

The Flutterwave Dashboard

The Flutterwave Dashboard is the powerhouse where you can see and use all the features you need to manage and grow your business.

From creating payment links, invoices, online store, to making transfers, applying for loans, and so much more; the Flutterwave Dashboard enables you to manage your business, customers and transactions without sweat.

Watch this video to learn more about the dashboard and all it can do for your business.

4a. Home Page

The Home page of the dashboard provides you with a sneak preview of your transactions and settlements. You can also find the merchant hub, search bar and interactive cards on the Home page.

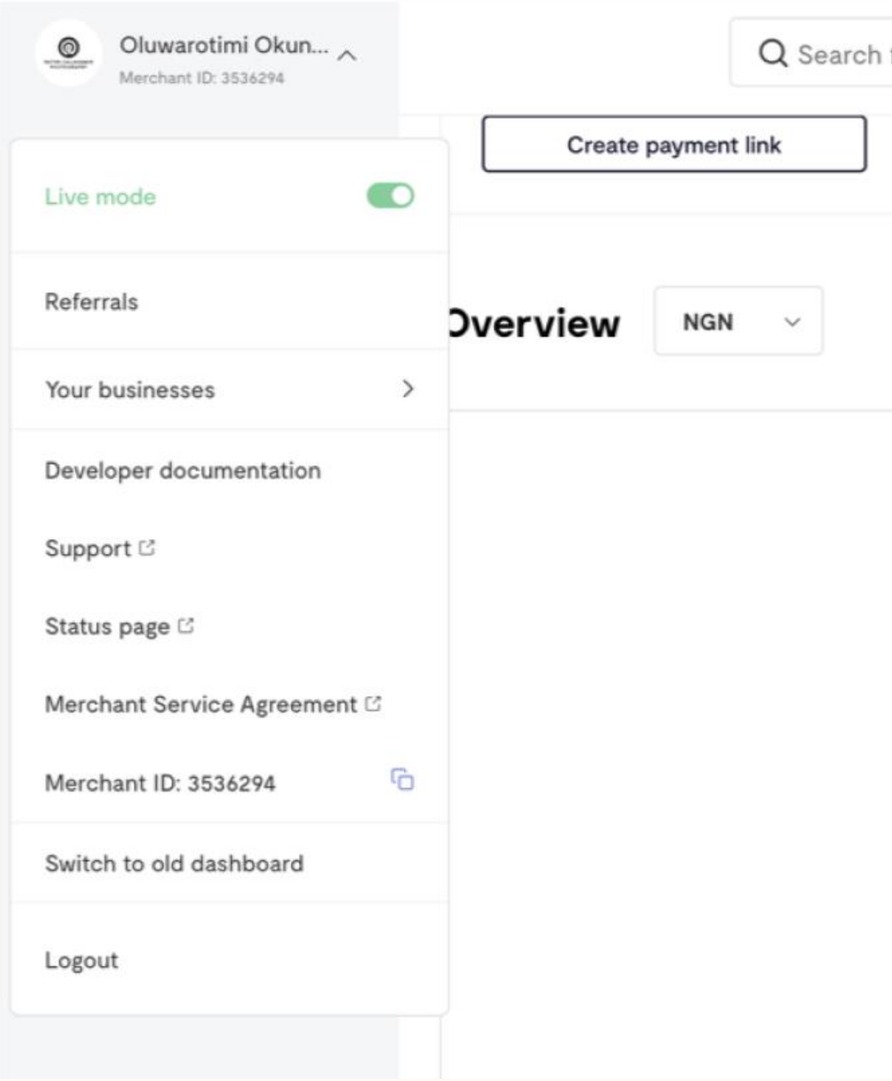
Merchant Hub

This hub contains important account information like your Merchant ID, your account's unique identifier. You can access our support page, the testing version of your account, your businesses, our developer documentation and more in the merchant hub.

The merchant hub can be found at the top left corner of your dashboard.

Fun fact: Flutterwave has a referral policy where you earn money when you refer new merchants. You will earn 0.1% on the revenue Flutterwave makes from each transaction the merchant processes.

Click on 'Referrals' to get your referral link.



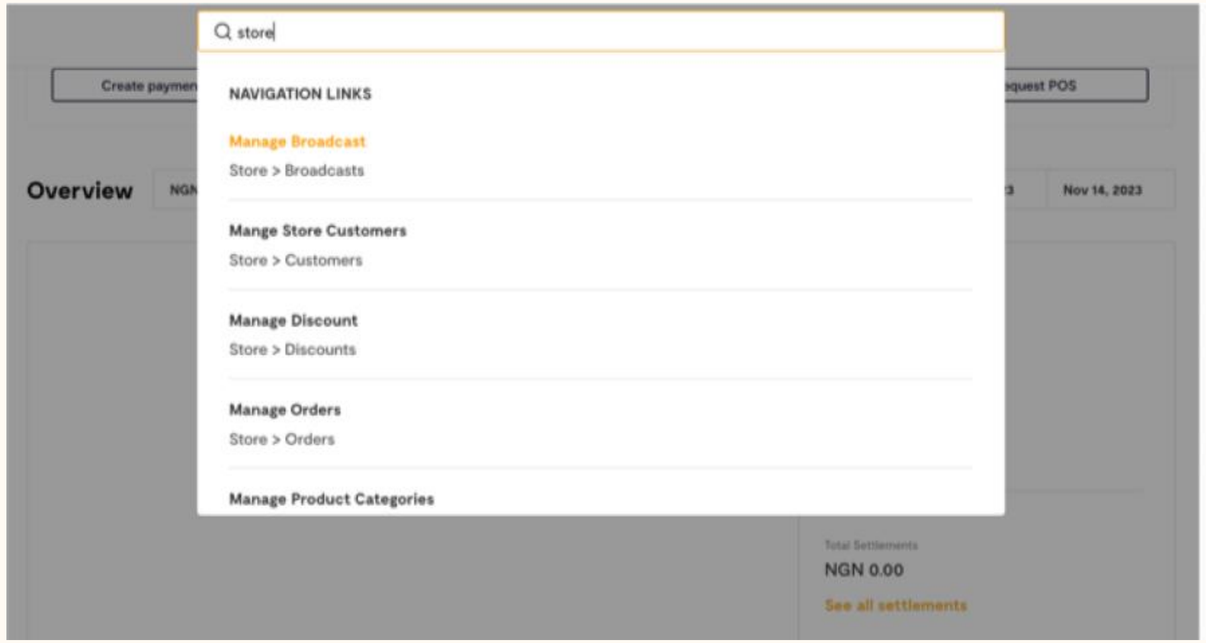
4a. Home Page

Search Bar

The search bar enables you to quickly locate the features they need at the click of a button.

The search bar is context-aware. On certain pages, such as Transactions, Store, and Customers, the search bar becomes contextualized, which means that as you navigate through different sections of the dashboard, the search feature adapts to display results relevant to the page you're on.

Watch this video to learn more about the search bar.

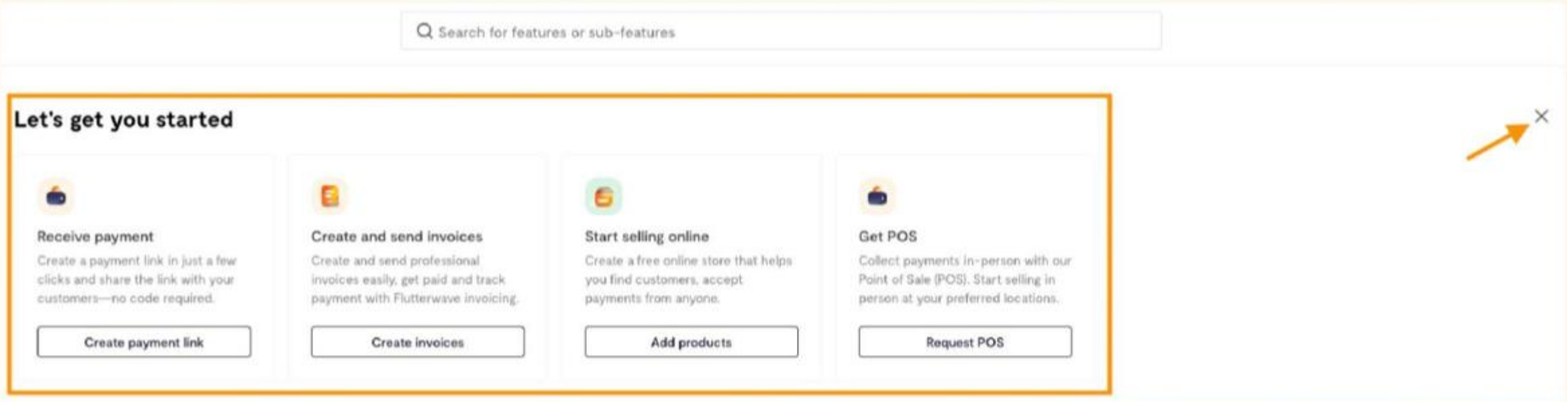


4a. Home Page

Interactive Cards

These cards provide instant access to the most frequently used payment features, allowing users to efficiently manage their payment links, store, invoices, and point-of-sale (POS) operations. Our POS solution is currently only available to our Nigerian merchants.

With these interactive cards, you can effortlessly create payment links, manage their online store, generate invoices, and oversee their POS terminals.



4b. Balances

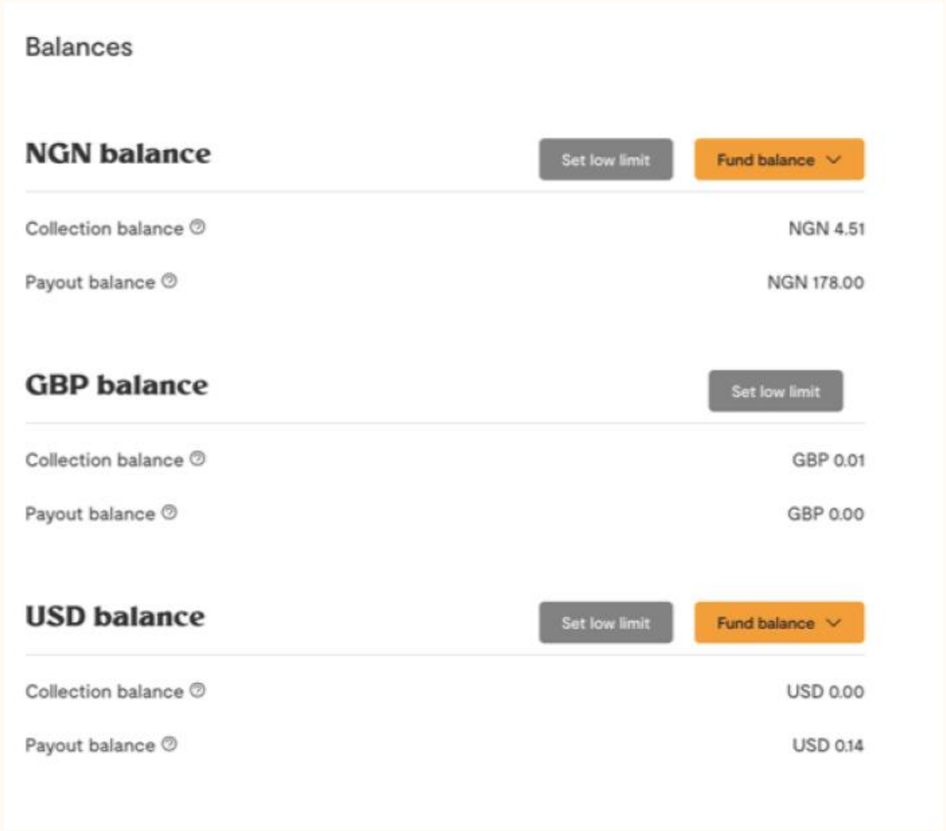
This page houses all information about the currencies you've received, your balance history and settlements.

Balance

This subsection shows all the currencies you've ever received. Under each currency, there are 2 types of balances:

- **Collection Balance:** this is how much you received into your Flutterwave account. The money stays here until it's settled into your settlement account or your payout balance.

- **Payout Balance:** this is the money available to you for transfers. You can send this money to bank accounts in countries we support.



4b. Balances

Fund Balance

Payout balance can be funded via bank transfer or other balances.
You can learn more about Balances in this video.

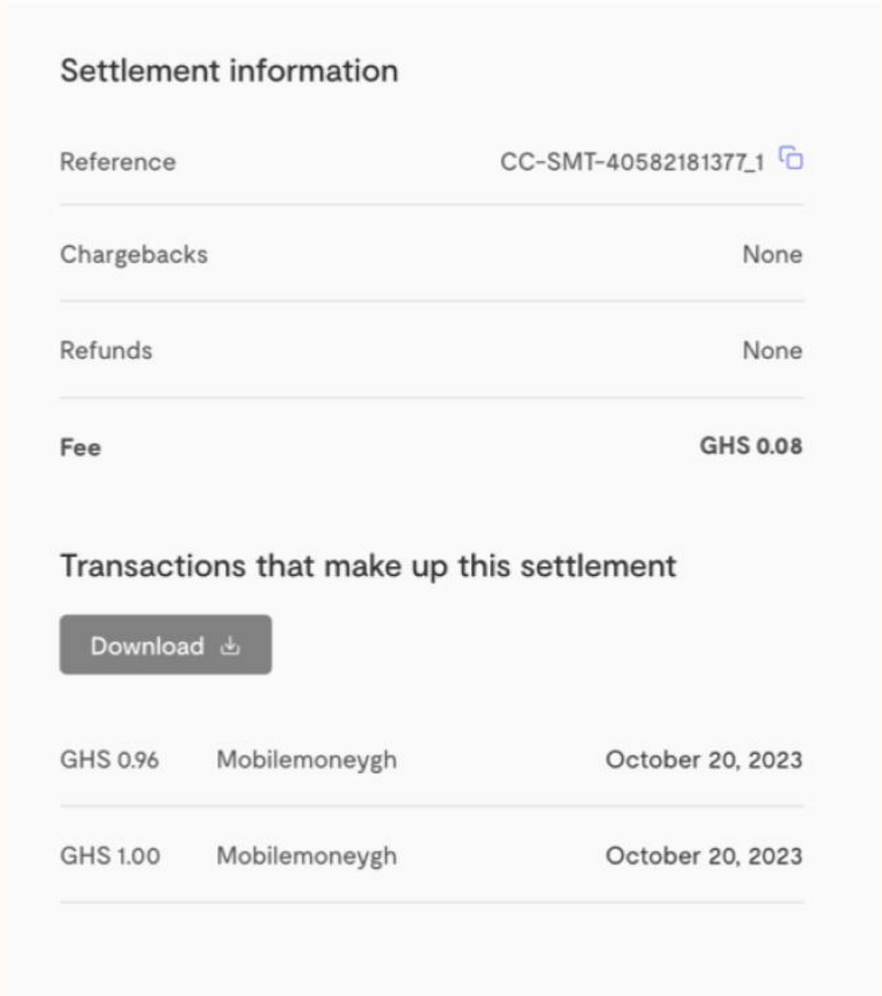
Balance History

This subsection shows your balance before and after transactions for both inflows and outflows.

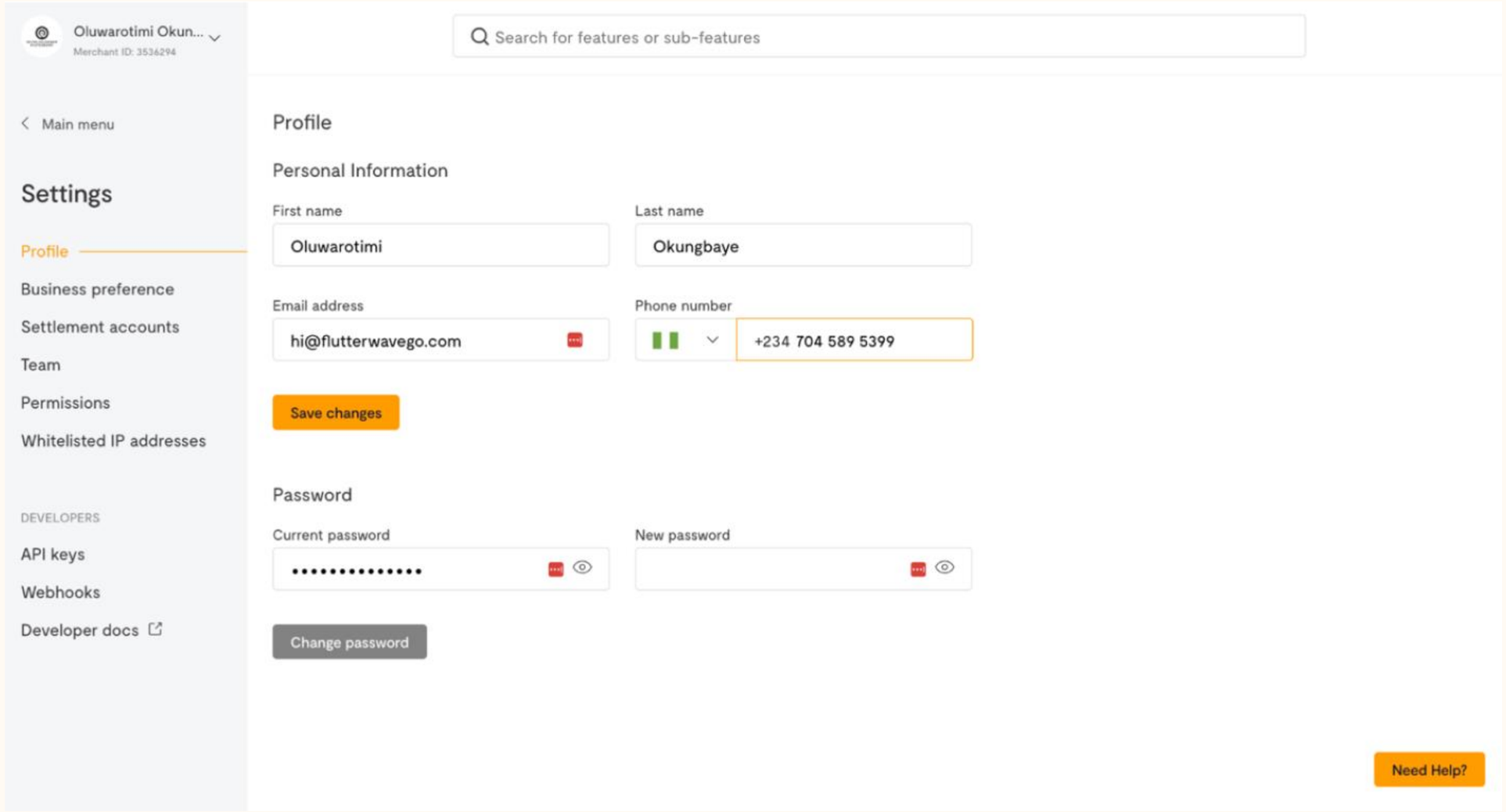
Settlements

Settlement occurs when payment received from your customer is available in your registered bank account or payout balance in line with the settlement schedule.
There's a settlement schedule that determines when payments are settled into your preferred destination.

Learn more about Settlements here.



4c. Settings

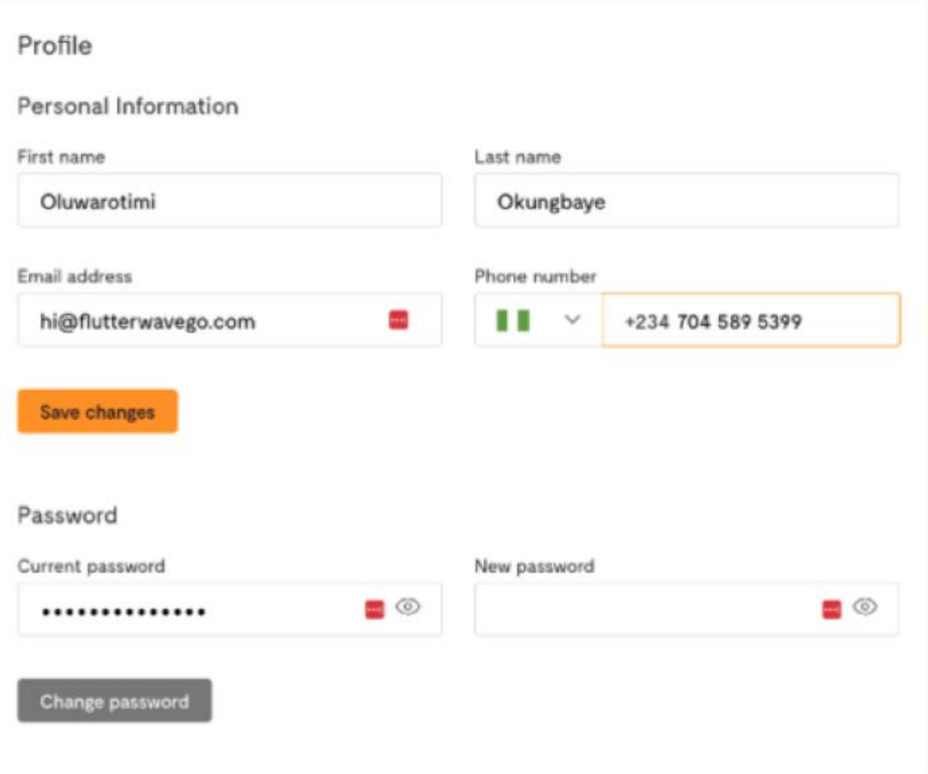

Oluwarotimi Okun...
Merchant ID: 3536294
Search for features or sub-features
Main menu
Settings
Profile
Business preference
Settlement accounts
Team
Permissions
Whitelisted IP addresses
DEVELOPERS
API keys
Webhooks
Developer docs
Profile
Personal Information
First name
Oluwarotimi
Last name
Okungbaye
Email address
hi@flutterwavego.com
Phone number
+234 704 589 5399
Save changes
Password
Current password
New password
Change password
Need Help?

4c. Settings

The Settings page of the dashboard is one of the most important sections as it is where you configure your account before you start processing payments. It also houses vital information about your account including security settings, payment methods, fees settings, API keys and more.

Profile

This subsection contains your personal information like first & last name, email address, phone number & password. You can also change your password on this page, watch this video to learn how.



4c. Settings - Business Preference

The Business Preference page on the dashboard is a powerhouse as it hosts other subsections where you can make changes to your account settings.

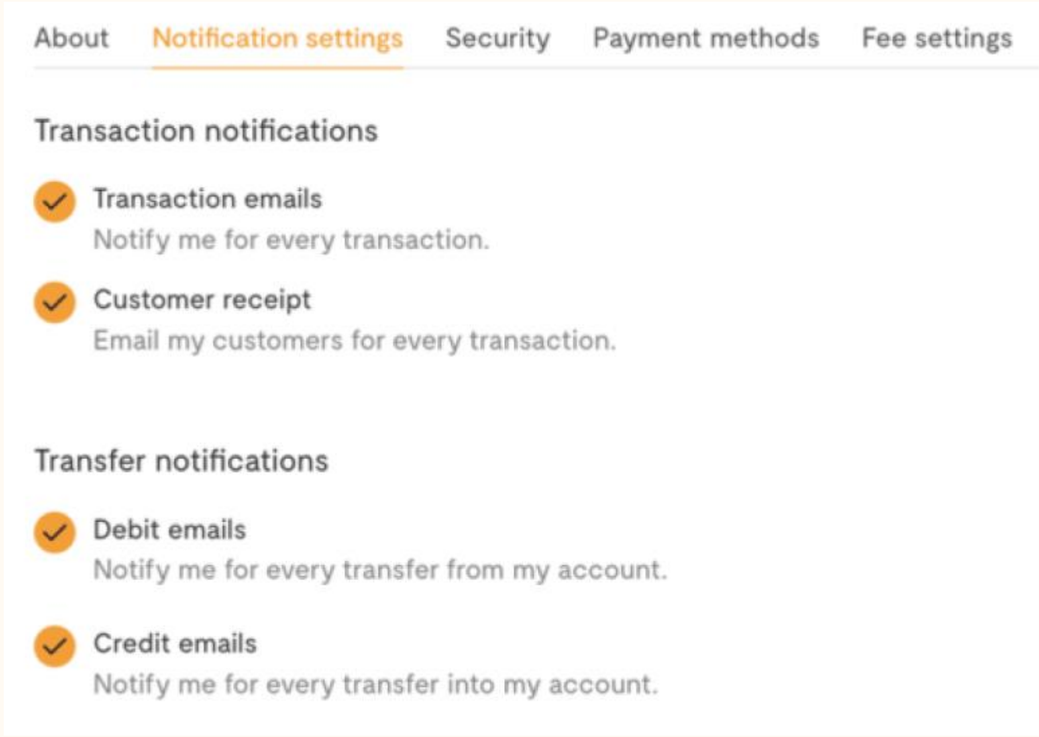
1. **About**

This page contains your business contact information and logo. Before you make changes to your business information, you will need to contact our support team.

You can also determine where we settle (remember Settlements?) your payments on this page, either to your bank account or payout balance.

Notification Settings

You can choose the notifications you want to receive from Flutterwave on this page.



4c. Settings - Business Preference

3. Security

You will find the security settings for your account on this page. We advise you to take this part of your account seriously and ensure you take advantage of the in-built security features.

Two Factor Authentication (2FA) is mandatory to log into your account and we recommend you turn it on for transfers.
Learn more about security features available on your account here.

4. Payment Methods

This page provides an overview of the various payment methods available for your customers to pay you. You can enable and disable payment methods on this page, learn how in this video.

We encourage you to enable as many payment methods as you can, so your customers aren't limited when paying you.

4c. Settings - Business Preference

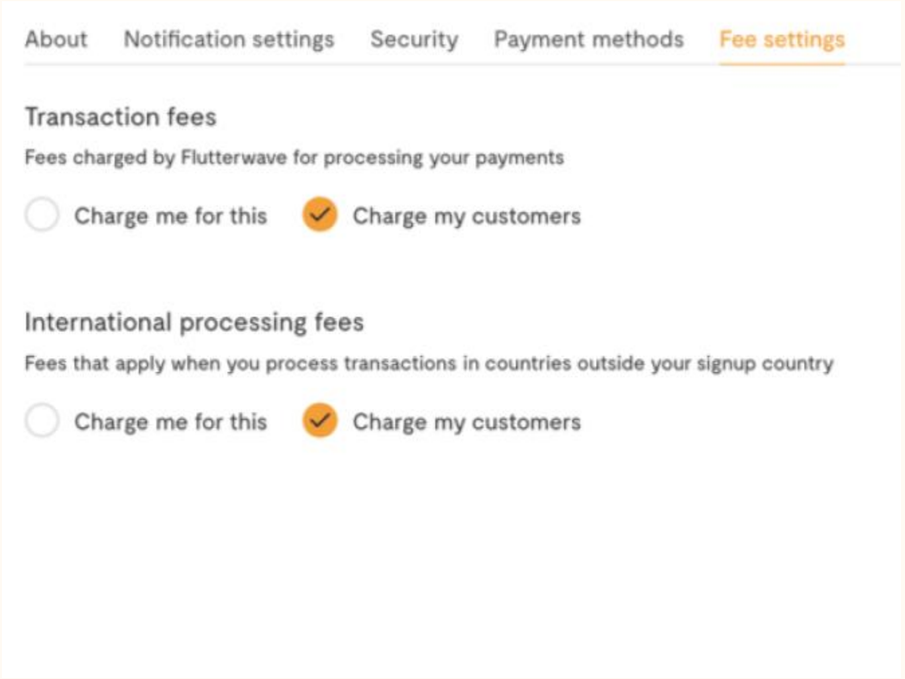
5. Fee Settings

This is the last subsection of the Business Preference page. Here, you get to choose who pays the applicable fees we charge when we process payments for you.

We charge both transaction fees and international processing fees. Transaction fees apply when we process local payments for you, learn more about transaction fees on our pricing page.

International processing fees (2%) apply when we process non-card payments to you from customers outside your signup country, learn more about the fees here.

Non-card payments are made without credit or debit cards, they are made with other payment methods such as Apple Pay, Google Pay, bank transfer, bank etc.



4c. Settings

Settlement Accounts

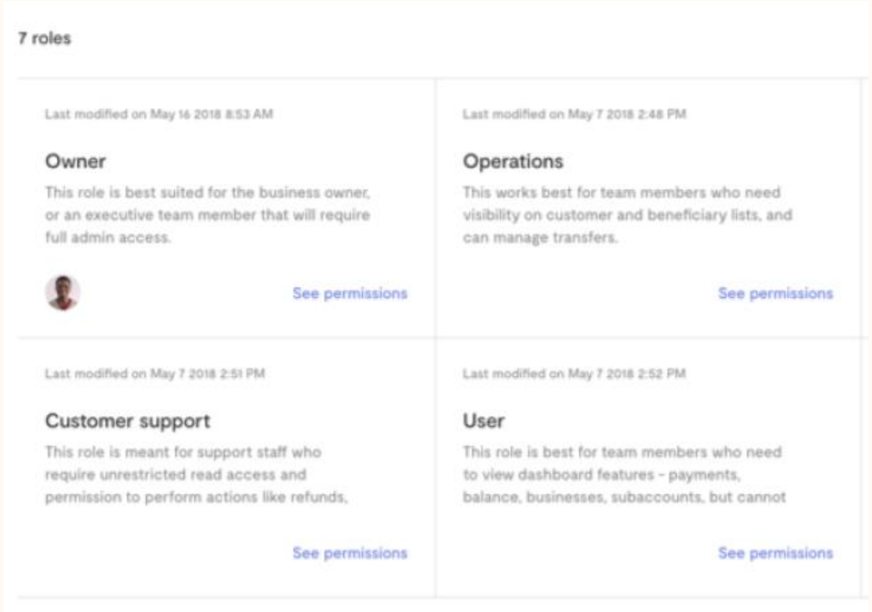
On this page, you can add or remove settlement accounts. You can have multiple settlement accounts however, you can only have one primary settlement account.

Team

If you have employees or collaborators and you want to add them to your Flutterwave, you can do that on this page. You will have to choose a role when inviting team members. You will see all the roles and its set of permissions.

Permissions

This page has similarities with the Team page because it shows the various roles and permissions accessible to collaborators. What sets it apart is the ability to create custom roles and designate specific permissions as you desire.



4c. Settings

Whitelisted IP Addresses

This page is for whitelisting IP addresses. Whitelisting an IP address is a security feature that allows only addresses on your whitelist to process API requests for services like Transfers, Card issuing, BVN, and Bill Payments.

Learn how to whitelist IP addresses in this video.

API Keys

An API key is a code used to identify and authenticate a user/developer calling an API. This page houses your live & test API keys. These keys are important when you are integrating our APIs into your product.

4c. Settings

Webhooks

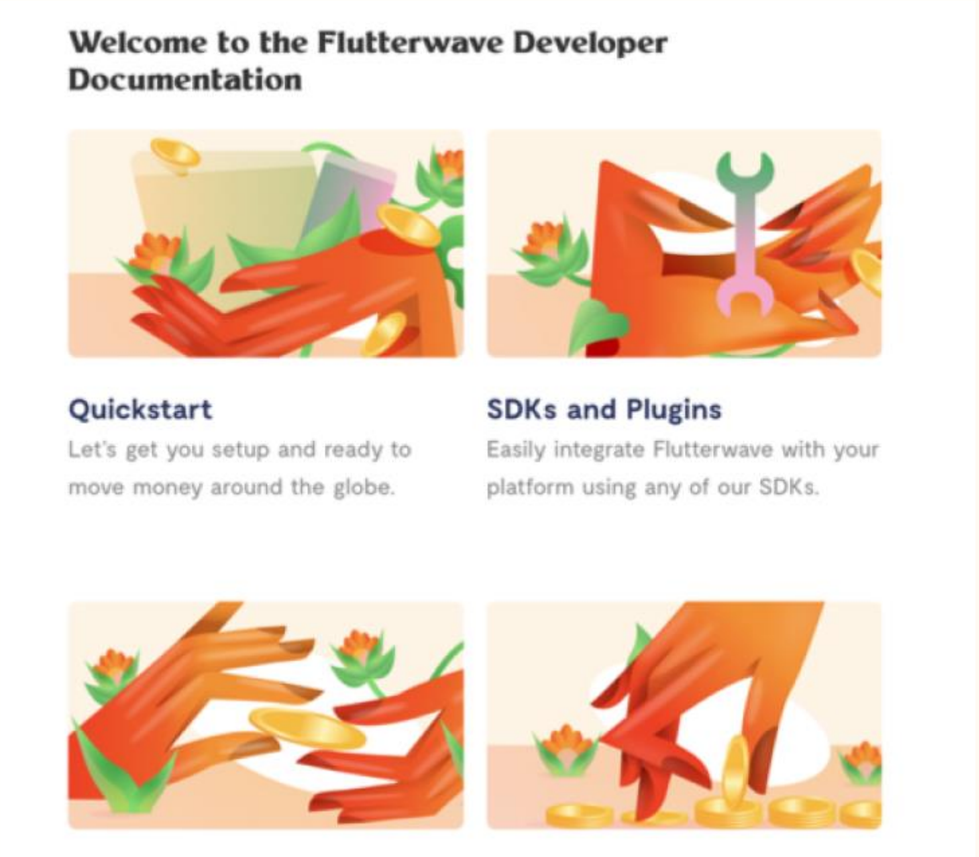
Webhooks are notifications sent between apps or different parts of the same app created by an event (or action). A good example is a debit alert for a completed transaction.

You can set up your webhooks preference on this page. Learn more about webhooks here.

Developer Docs

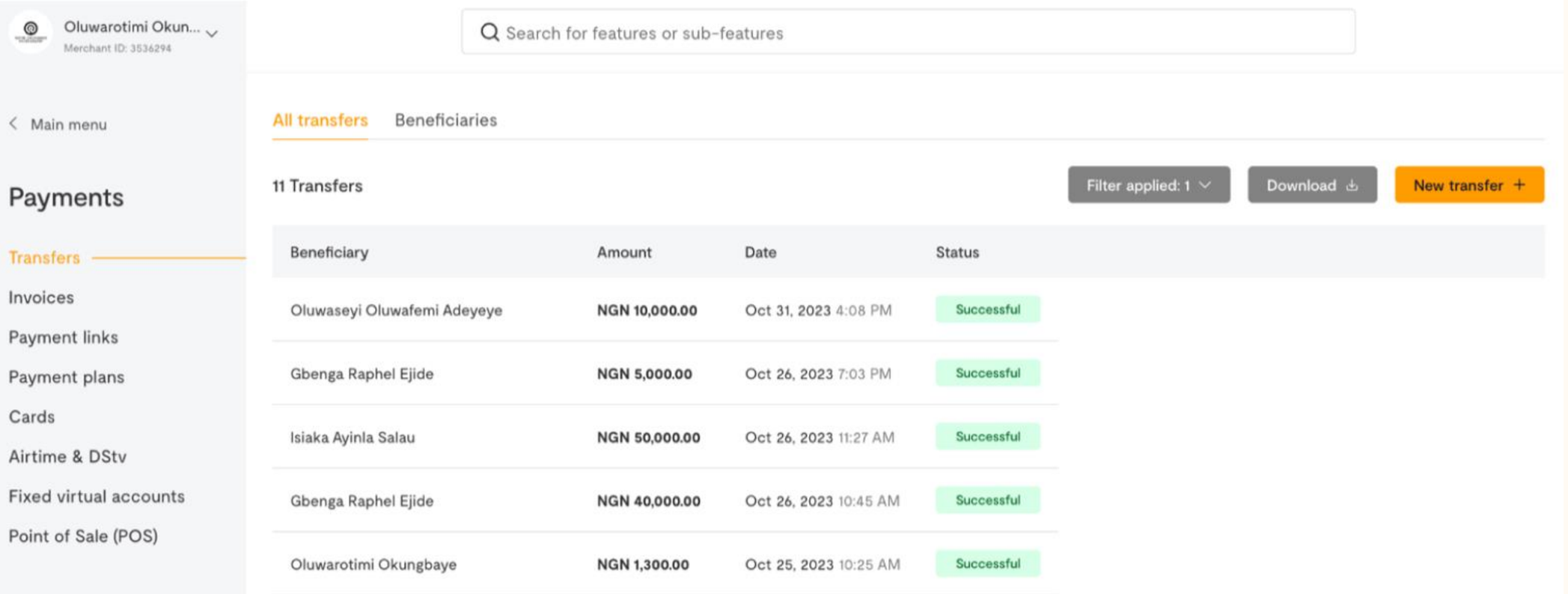
This is the Flutterwave Developer Documentation housing all the information you need to have about using Flutterwave API to power your products.

Visit our documentation page here.



4d. Payments

This section of your dashboard houses all the features you can use to collect and make payments.



4d. Payments

Transfers

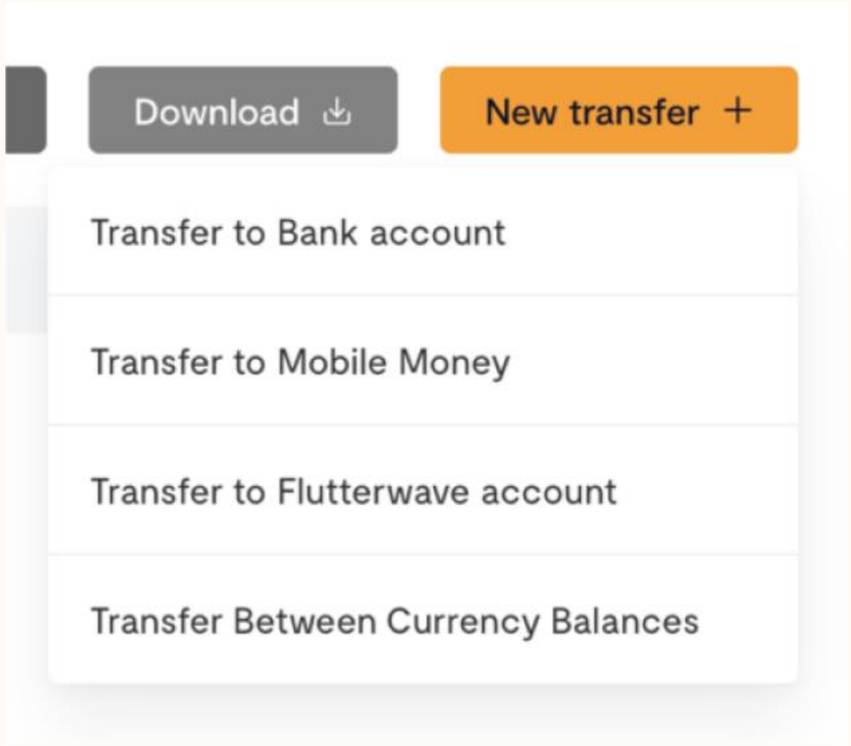
On this page, you can make single & bulk transfers to bank accounts, mobile money accounts, other Flutterwave accounts and between your balances.

You can also see all your transfers, beneficiaries and the status of each transaction on this page. We've created guides for making transfers to bank accounts, momo accounts and Flutterwave accounts.

Invoices

Give your business a professional touch with Flutterwave Invoices. You can create & share invoices on this page in a few steps.

Learn how to create a Flutterwave Invoice in this video.



4d. Payments

Payment Links

A payment link is a web page that allows you to collect payments via payment methods such as card, transfer etc. You don't need to know how to create a webpage to create a payment link. There are 3 types of payment links - Single charge, Subscription & Donation links.

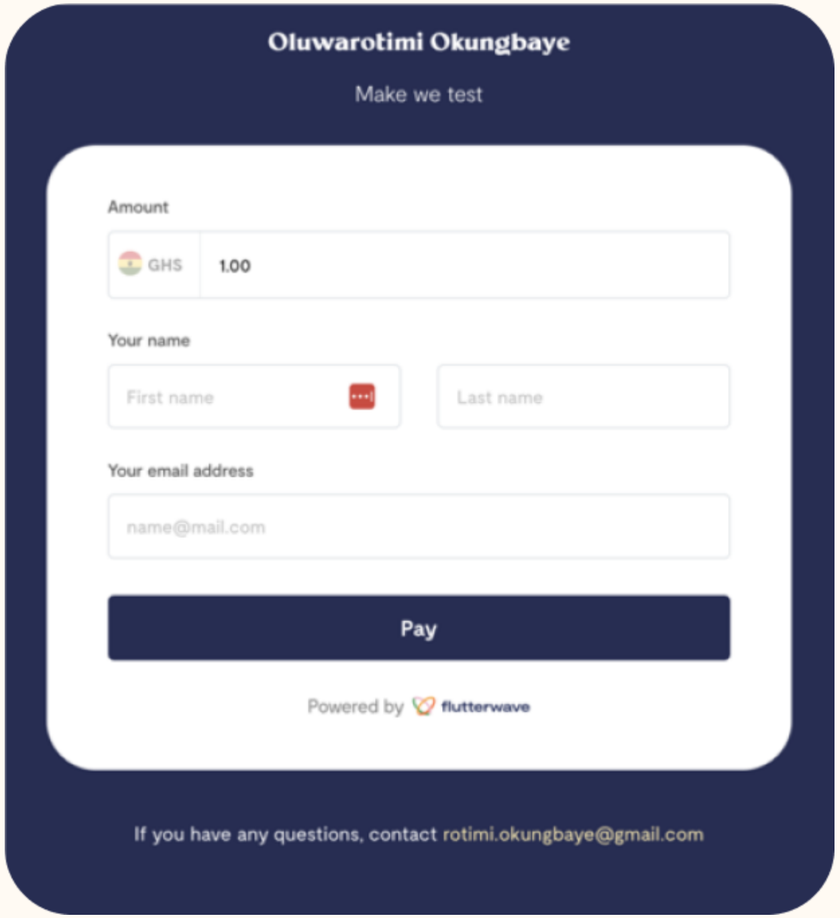
Learn more about payment links and how to create one here.

Payment Plans

Subscription payment link allows you to collect recurring payments from your customers. You can manage all subscription payments on this page.

Cards

This feature enables you to create virtual cards for you or your customers. These cards can also be created via our cards API.



4d. Payments

Airtime & DStv

You can make single & bulk airtime purchases on this page, as well as DStv/GOtv subscriptions.

Fixed Virtual Accounts

You can use this page to create virtual bank accounts that your customers can make bank transfers to. This feature is currently only available to our Nigerian merchants.

Point of Sale (POS)

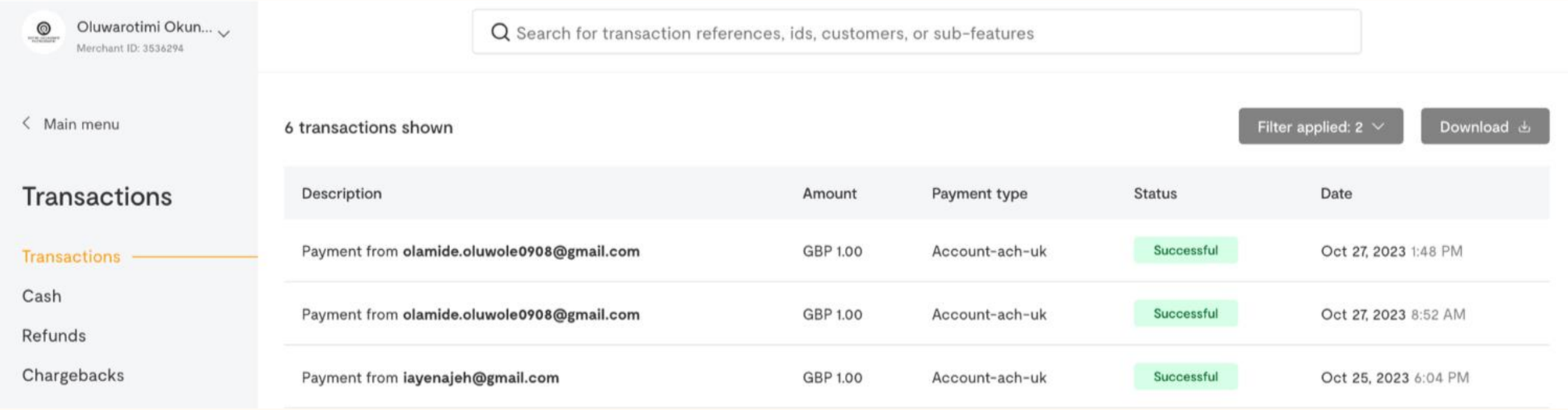
Flutterwave helps you collect both online and offline payments. This subsection of the dashboard allows you to request for a POS device and manage the POS devices you have.

Once again, our POS solution is currently only available to our Nigerian merchants.

4e. Transactions

This section of the dashboard shows details of the payments you receive from customers.

There are other subsections in this page like Transactions, Cash, Refunds, Chargebacks.



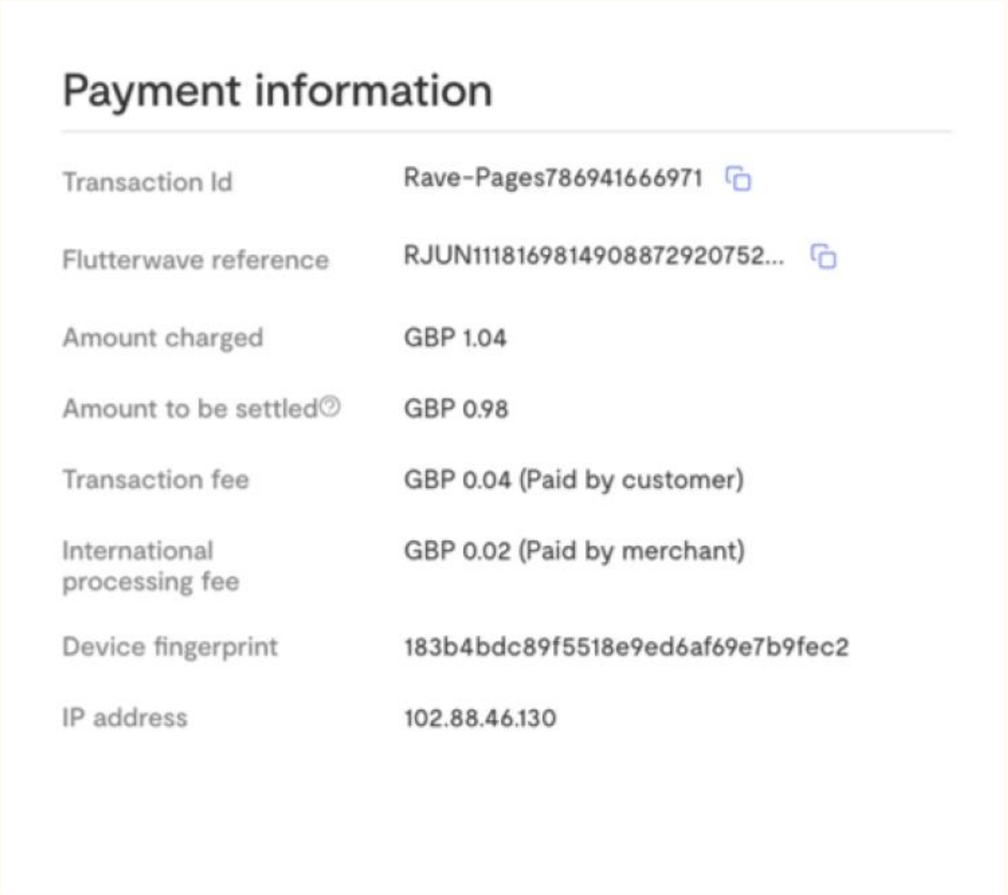
4e. Transactions

Transactions

Here, you will find the payments you received, the payment method used and status.

When you click on any of the transactions, you will see a more detailed breakdown of the payment information including the Transaction ID, Flutterwave reference, the amount, all applicable fees, the transaction timeline and the customer's information.

You can also refund the customer or resend the customer's receipt on this page.



4e. Transactions

Cash

Consider this a digital bookkeeping tool because you can use this feature to log all cash payments made to you.

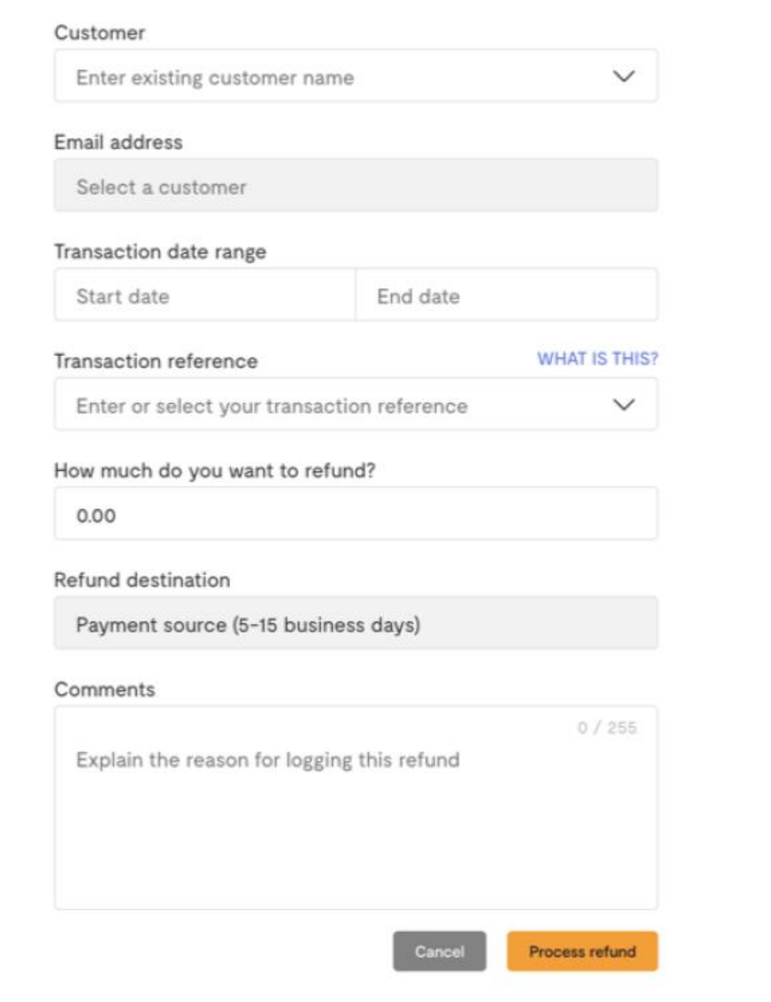
Refunds

This section is for making single or bulk refunds to your customers when necessary.

Chargebacks

This section is used to manage all chargebacks received. Chargebacks are used by customers to dispute transactions and secure a refund for their purchase. A chargeback will void a card transaction, meaning that the transaction amount that was previously credited to the merchant's account will be removed and sent back to the customer.

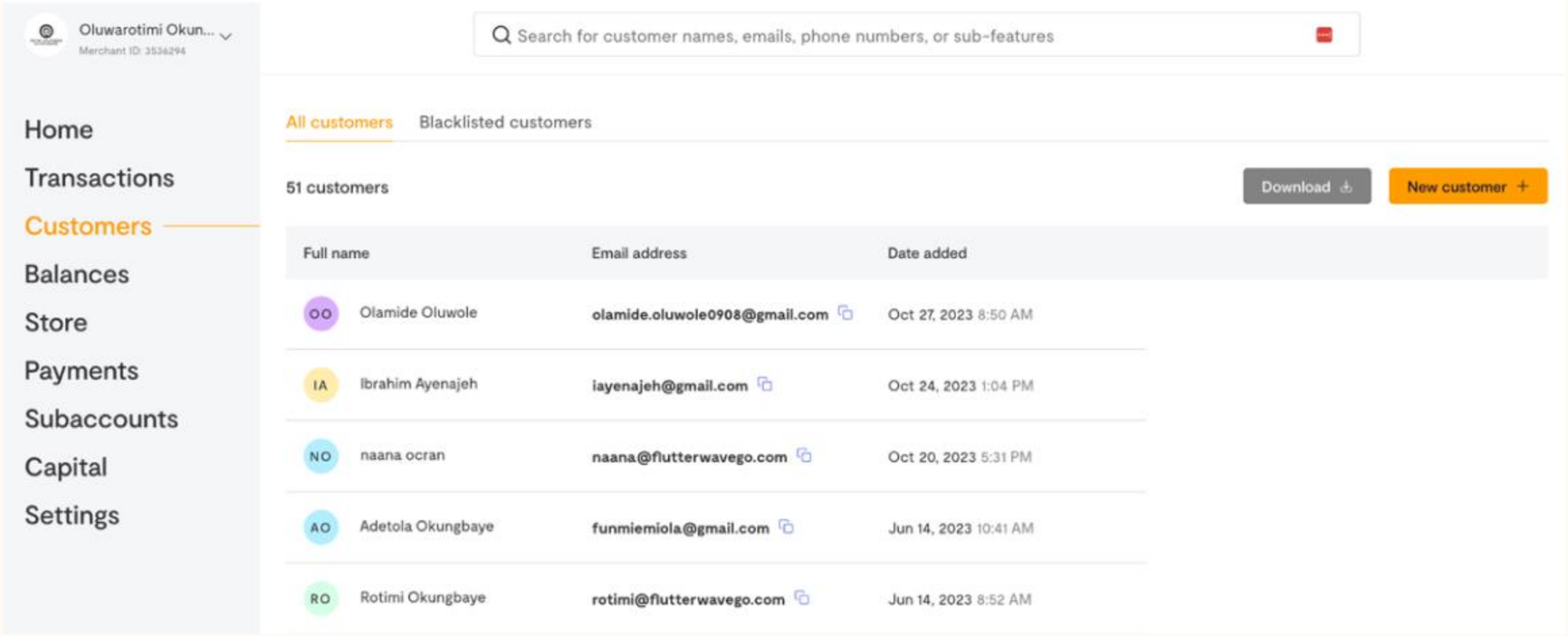
You can learn more about chargebacks in this guide.



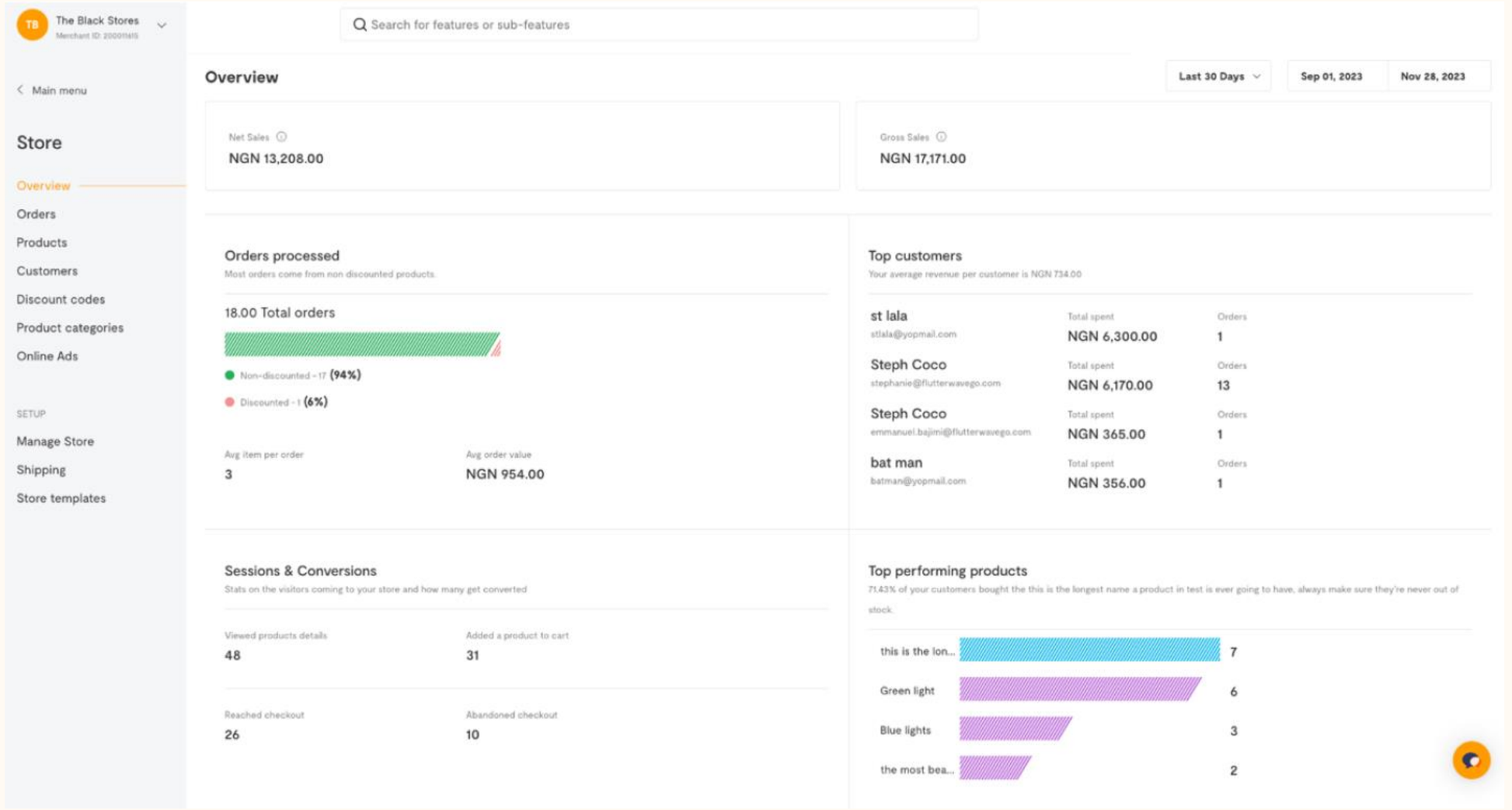
4f. Customers

This page shows you all your customers. Everyone who has ever paid you will show up on this page. You can download the list of customers and also add new customers.

If a customer has been silly or fraudulent, you can blacklist them and they will never be able to transact with you.



4g. Store


The Black Stores
Merchant ID: 200011415
Search for features or sub-features
Main menu
Store
Overview
Orders
Products
Customers
Discount codes
Product categories
Online Ads
SETUP
Manage Store
Shipping
Store templates
Overview
Last 30 Days
Sep 01, 2023
Nov 28, 2023
Net Sales
NGN 13,208.00
Gross Sales
NGN 17,171.00
Orders processed
Most orders come from non discounted products.
18.00 Total orders
Non-discounted - 17 (94%)
Discounted - 1 (6%)
Avg item per order
3
Avg order value
NGN 954.00
Top customers
Your average revenue per customer is NGN 734.00
st lala
stlala@yopmail.com
Total spent
NGN 6,300.00
Orders
1
Steph Coco
stephanie@flutterwavego.com
Total spent
NGN 6,170.00
Orders
13
Steph Coco
emmanuel.bajimi@flutterwavego.com
Total spent
NGN 365.00
Orders
1
bat man
batman@yopmail.com
Total spent
NGN 356.00
Orders
1
Sessions & Conversions
Stats on the visitors coming to your store and how many get converted
Viewed products details
48
Added a product to cart
31
Reached checkout
26
Abandoned checkout
10
Top performing products
71.43% of your customers bought the this is the longest name a product in test is ever going to have, always make sure they're never out of stock.
this is the lon...
7
Green light
6
Blue lights
3
the most bea...
2

4g. Store

The Flutterwave Store is the easiest & fastest way to start an ecommerce business. With a few clicks, you are ready to start selling your products to customers across the globe.

The Flutterwave Store is robust with built-in features that enable you to sell to your customers. You can manage products, orders, shipping, carry out discounts and more. Store analytics equips you with important insights about the activities on your Store.

Fun fact: You can customize your Flutterwave Store and individual product urls.

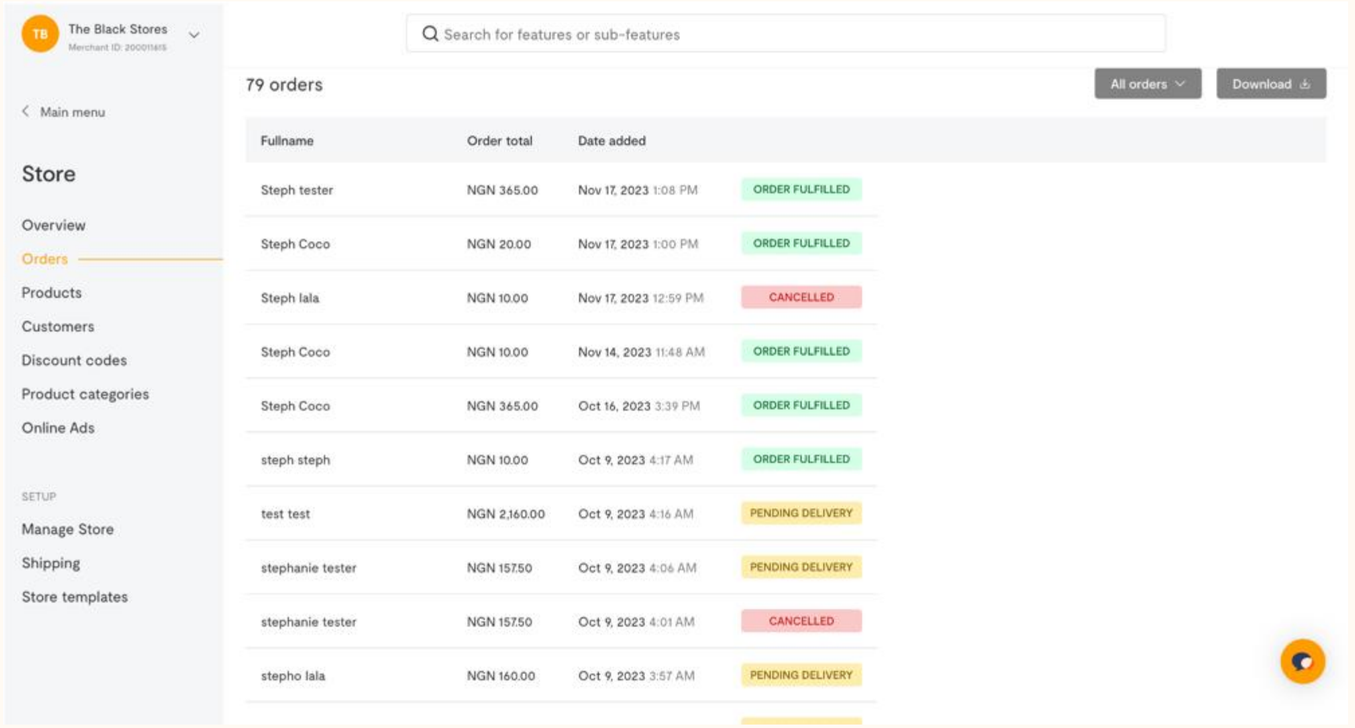
Watch this video to learn how to create a Flutterwave Store.

4g. Store

Orders

This page shows the orders you received from your customers and their status; fulfilled, pending or failed.

When you view each order, you will see more details of the order such as amount, product, shipping details and more.

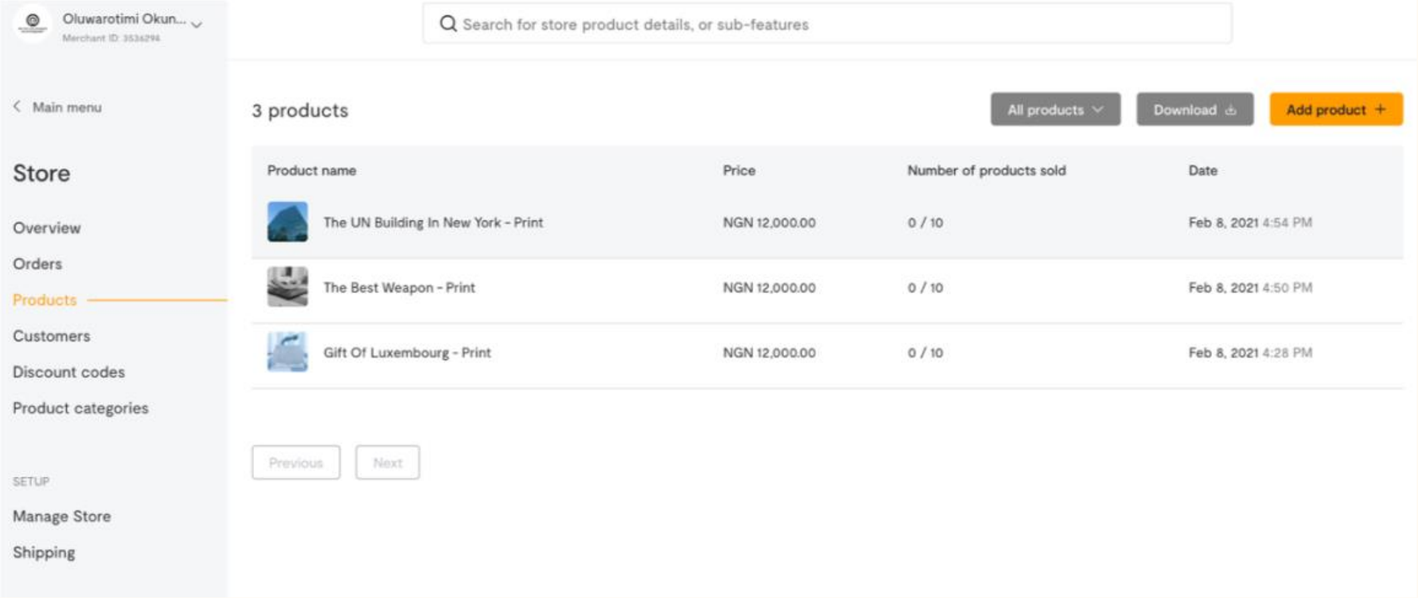


4g. Store

Products

This subsection shows all the products you have on your Store. On this page, you can add or edit your products, delete or take your products offline and create a QR code for your products. You can also add sale prices for your products on this page.

Watch this video to learn how to add products to your Store.



4g. Store

Customers

This subsection shows all the customers who have ever ordered any product on your Flutterwave Store.

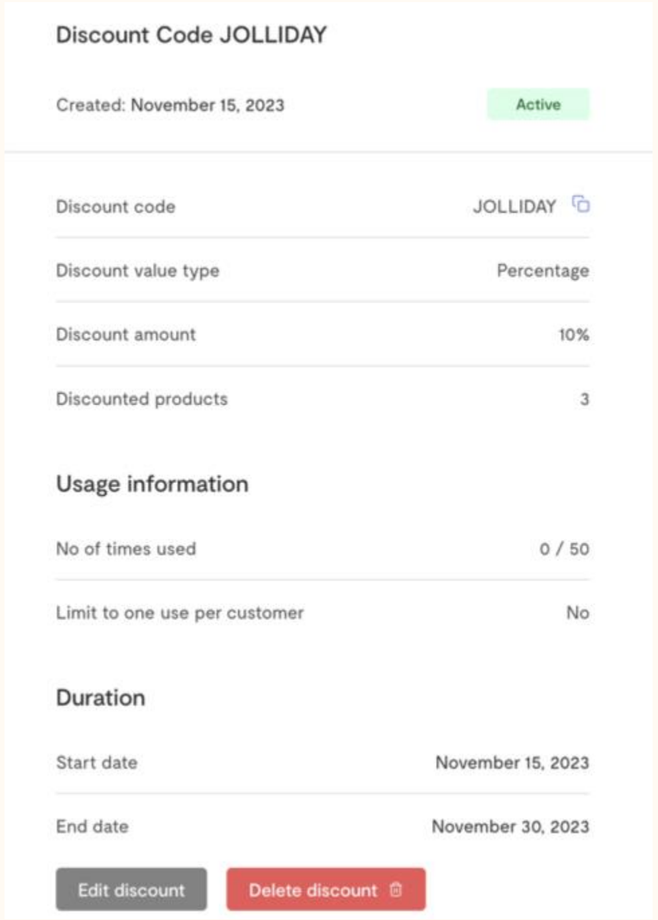
Discount Codes

You can create discount codes to reward your customers in this subsection. They can apply the codes during check out. The discount can either be a fixed amount or percentage.

Watch this video to learn how to create a discount code.

Product Categories

In this subsection, you will see the product categories you created for your products.



4g. Store

Store Settings

Edit Store

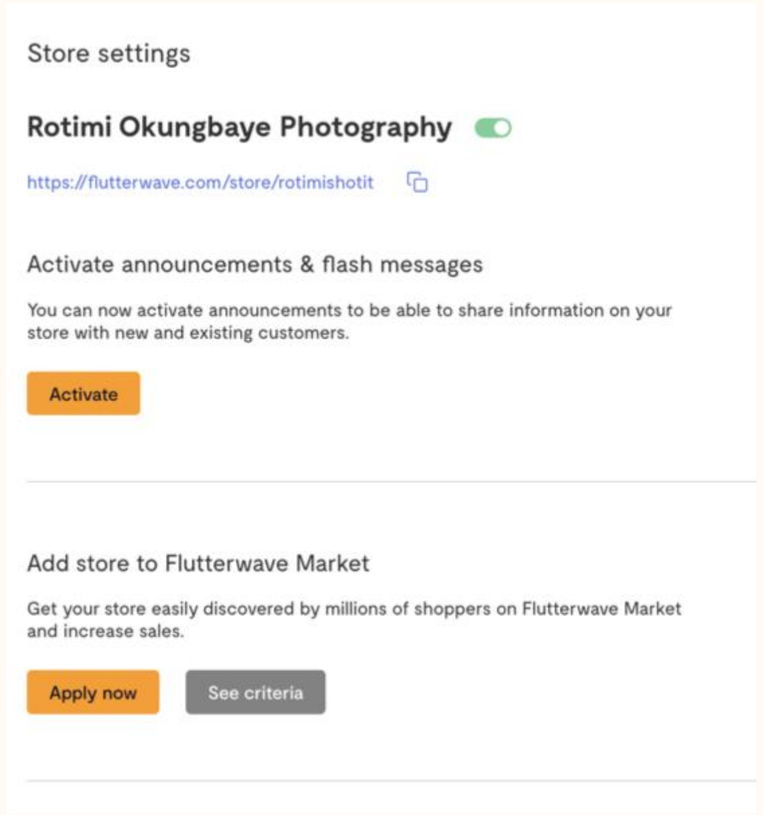
Under the ‘Manage Store’ tab, you can make changes to your Store. You can change the name, url, category, description and logo.

Announcements and Flash Messages

You can also activate announcements and flash messages to share important updates with your customers, see how here.

Add Store To Flutterwave Market

You can also add your Store to the Flutterwave Market, a marketplace where different Stores & products are aggregated. You need to meet the criteria before your Store can be added to Flutterwave Market. Learn how to add your Store to Flutterwave Market here.



4g. Store

Store Settings

Value Added Tax (VAT)

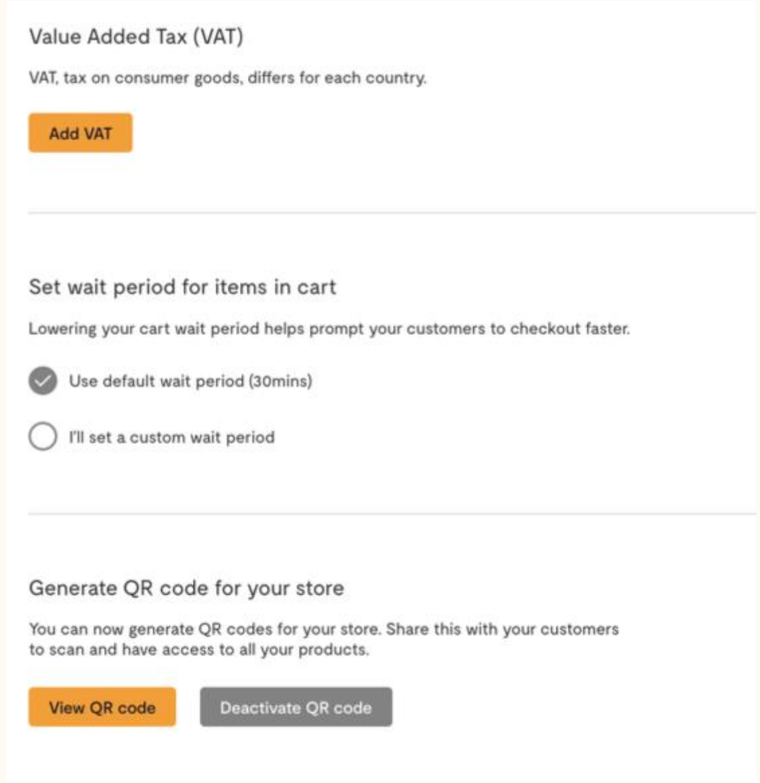
You also have the option to add VAT on some goods depending on the tax laws in your country.

Set Cart Wait Period

We've also added the option of setting wait period of items in cart. This feature helps you manage your stock and informs customers to check out faster.

Generate QR Code For Your Store

You can also generate a QR code for your Store. Share this with your customers to scan and have access to all your products.
Learn how to create your QR code here.

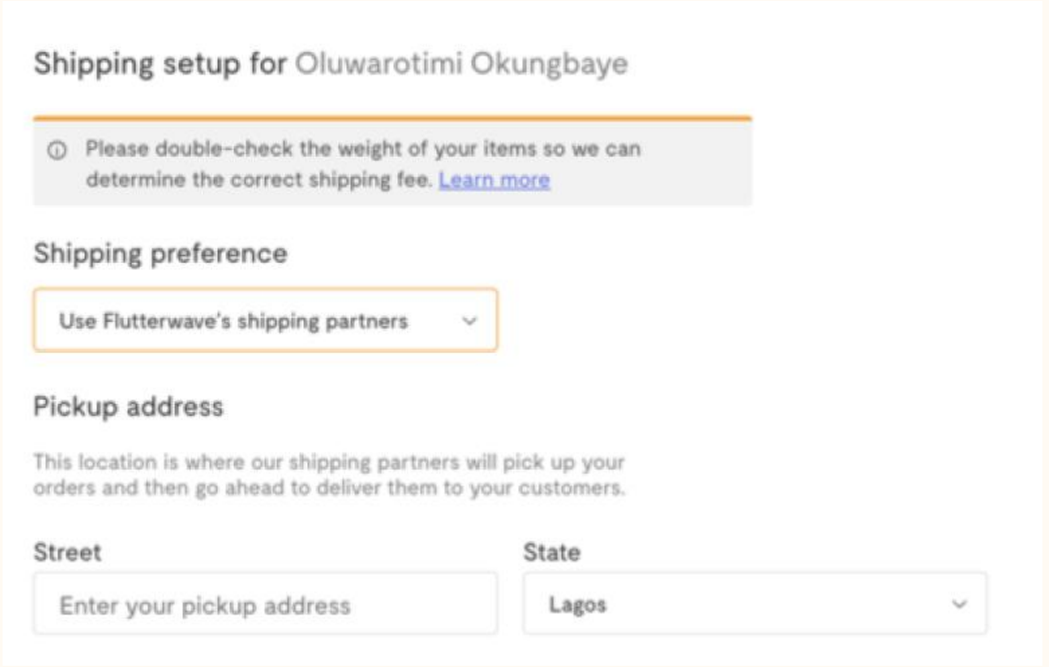


4g. Store

Shipping

The Flutterwave Store has 2 shipping options, you can either use our shipping partners or you handle shipping yourself.

You can watch this video to learn more about setting up shipping on your Store.



4h. Capital

Beyond offering excellent payment solutions, we also offer business owners loans via Flutterwave Capital in collaboration with our lending partners. The loans are low-interest, collateral-free and with no stringent conditions or cumbersome documentation.

To access loans from Flutterwave, merchants need to meet the eligibility criteria.

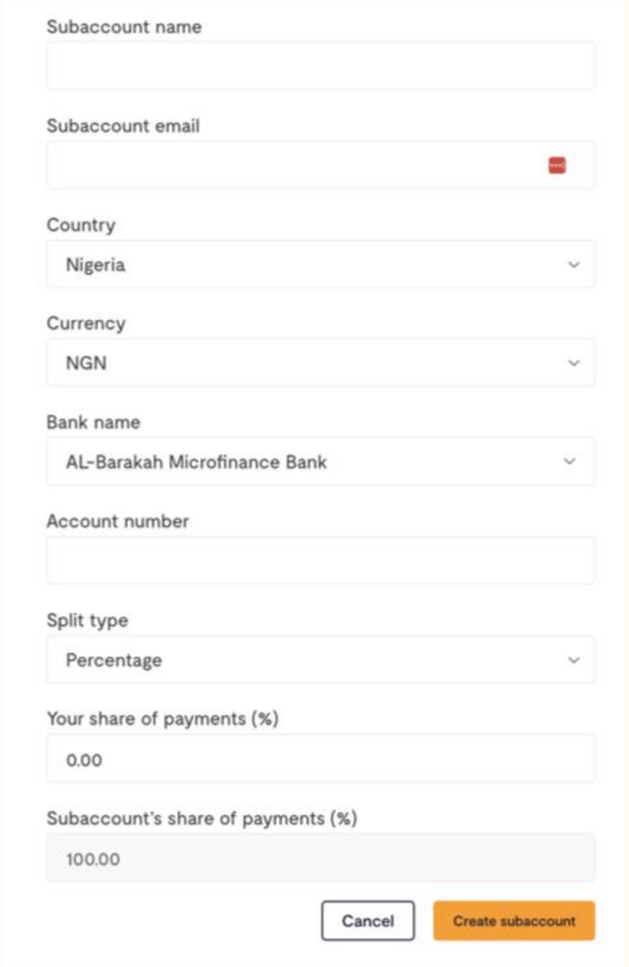
Eligible merchants can watch this video to learn how to apply for loans from Flutterwave Capital.

The loan amount you qualify for is based on the volume of transactions you process on your account.

4i. Subaccounts

The Subaccounts feature allows Flutterwave merchants to split incoming payments with one or more bank accounts. You can either split them by percentage or an exact amount.

For example: A restaurant can use subaccounts to split payments with their suppliers.



THANK YOU