

GOFUNDMEAFRICA LTD. (FLUTTERGIVE)

DEVELOPMENT, OWNERSHIP, OPERATION
AND MANAGEMENT OF SOFTWARE
APPLICATIONS, WEBSITES, PLATFORM MANAGEMENT,
DATA MANAGEMENT
RC NO: 9638310



Payment Processing & Fund Handling

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Purpose

This document describes how payments are collected, held, and disbursed through the FlutterGive crowdfunding platform (the "Platform"), operated by GOFUNDMEAFRICA LTD.

Fund Handling Model

FlutterGive operates as a crowdfunding platform facilitator with a **held-funds** model. Donations are collected through licensed payment partners into a **segregated settlement account**, separate from GOFUNDMEAFRICA LTD operating funds.

Campaign balances are tracked per campaign. Funds are held until a KYC-verified campaign organizer requests a withdrawal that is then approved by our compliance team.

FlutterGive does not:

- Lend, invest, or use campaign funds for any purpose other than disbursing them to the campaign organizer;
- Commingle campaign funds with company operating funds;
- Store, process, or transmit raw card data.

Licensed Payment Partners

Partner	Status	Role
Flutterwave	Primary — Live	Cross-border multi-currency processing, cards, bank transfers, mobile money

Partner	Status	Role
Paystack	Secondary — In Development	Localized payment channels, secondary provider for redundancy

Accepted Payment Methods

Donors can contribute using:

- **Cards:** Visa, Mastercard, American Express
- **Bank Transfers:** Local and international bank transfers, SWIFT-supported corridors
- **Mobile Money:** M-Pesa, MTN Mobile Money, Airtel Money (where supported by our licensed payment partners)
- **Digital Wallets:** Apple Pay, Google Pay

Availability varies by country and by what our licensed payment partners support in each market.

Security & Data Handling

- All card transactions are processed through Level 1 PCI-DSS certified payment processors.
- FlutterGive does not store, process, or transmit raw card data — card details are entered directly into our payment partners' secure hosted environments.
- All data transmitted to and from FlutterGive is encrypted in transit using modern TLS protocols (TLS 1.2 or higher).
- Data at rest — including KYC documents and personal information — is encrypted using AES-256 encryption.
- HTTPS is enforced across all platform endpoints, using Cloudflare Full (Strict) SSL.

Payout Controls

Every payout to a campaign organizer is subject to the following controls before execution:

1. KYC verification completed and approved by our compliance team.
2. Payout destination name-matched to the KYC-verified identity.
3. Withdrawal request submitted by the organizer.
4. Email OTP verification completed.
5. Manual approval by an administrator.
6. Transfer executed through the licensed payment partner.

Payouts are typically processed within 1 to 3 business days of approval. Processing times may vary by country, bank, or mobile money provider.

Audit & Record Retention

All transactions, payout approvals, KYC records, sanctions screening results, and moderation decisions are logged with timestamped audit records. Records are retained for a minimum of five (5) years in compliance with the Money Laundering (Prevention and Prohibition) Act 2022 and FATF Recommendation 11.

Policy Review

This Policy is reviewed at least annually and updated as required to reflect changes in law, regulation, payment partner requirements, or platform operations.

Contact

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- **Compliance:** legal@fluttergive.com