

PARTNERSHIP · 2026

Complytek and Flotta: Connecting Payments Strategy *with Scalable Compliance.*

A partnership connecting payments strategy, operational expertise and RegTech automation.



As businesses expand across markets, providers and payment methods, turning a strong payments strategy into scalable execution becomes increasingly complex.

Recognising that payments operations and compliance need to be considered alongside one another, **Complytek and Flotta have partnered around two complementary areas of expertise: Flotta's payments consulting capabilities and Complytek's RegTech technology.**

The partnership reflects the growing need for merchants, fintechs, payment providers and financial institutions to consider both payments and compliance requirements as their payment environments grow.

The commercial impact of friction at scale

£250k Payment inefficiency has a commercial cost. Illustrative: at £500m annual processing volume, 5 basis points equals £250,000.	81% Compliance friction can have a growth cost. European businesses surveyed that said they had lost potential clients because of onboarding delays. Source: Sumsub European KYB research, 2026.	92% Preventing financial crime can produce economic value. Respondents who agreed that the amount their organisation saves through fraud prevention outweighs its cost. Source: Alloy 2025 UK fintech fraud research.
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The £250k figure is an illustrative calculation rather than an industry benchmark.

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The challenge of moving from strategy to execution

A strong payments strategy is an important starting point, but it does not guarantee smooth implementation.

As businesses scale, they may add new acquirers, PSPs, payment methods and markets. This can introduce:

- fragmented payment data;
- rising processing and operational costs;
- invoice and settlement discrepancies;
- limited visibility into provider performance; and
- additional regulatory, KYC, AML and monitoring requirements.

A provider or market may make sense commercially, only for operational or compliance requirements to create delays, additional costs or unexpected complexity later.

The challenge is therefore not only defining the right payments strategy, but ensuring it can be implemented and managed effectively at scale.

02

Two complementary areas of expertise

Flotta and Complytek address different but complementary parts of that challenge.

Flotta	Complytek
Acquiring and provider optimisation	KYC and KYB
Payment operations	AML and sanctions screening
Market entry	Customer risk assessment
Payment infrastructure	Ongoing monitoring
Card issuing	Transaction monitoring
Post-acquisition integration	Investigations and case management
Commercial negotiations	Compliance workflow automation
AI-enabled Payment Intelligence	RegTech and compliance automation

Flotta brings the commercial and operational payments perspective, helping businesses optimise provider relationships, design payment infrastructure, enter new markets and manage payment operations as they grow. Its AI-enabled Payment Intelligence also helps analyse payment data, identify discrepancies and performance issues, and monitor providers, combining technology with specialist payments expertise and human oversight.

Complytek brings the compliance and financial crime technology perspective, supporting organisations across KYC and KYB, AML and sanctions screening, risk assessment, monitoring, investigations and compliance workflows. Through RegTech automation, Complytek helps businesses apply controls consistently, identify changes in customer and transaction risk, and manage growing compliance requirements as markets, customers and transaction volumes increase.

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Where payments strategy and compliance requirements intersect

Payments decisions and compliance requirements increasingly need to be considered alongside one another, both when strategic decisions are being made and as operations scale.

Before entering a market, selecting a provider or introducing a payment method, businesses need to understand not only the commercial and operational implications, but also how those decisions may affect onboarding, KYC, AML and transaction monitoring.

Once payments are live, these considerations remain relevant. Changes in transaction patterns, chargebacks, settlements or provider performance can create different commercial, operational and compliance considerations.

Flotta helps businesses assess payment performance through its payments expertise and Payment Intelligence. Complytek focuses on the related compliance and financial-crime requirements through its RegTech capabilities. Considering both perspectives can help organisations identify dependencies earlier and make more informed decisions as they scale.

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What this means in practice

For a multi-market merchant working with several acquirers and PSPs, an invoice may no longer reconcile with agreed commercial terms while transaction patterns or chargebacks are also changing in the same market.

These developments can raise different questions across finance, payments and compliance. Flotta can help businesses assess payment performance and operational issues, while Complytek can support the related compliance and risk requirements.

For a fintech entering a new market, these considerations start even earlier. Decisions around acquiring, banking, schemes and processing can directly influence:

- onboarding requirements;
- KYC and AML controls;
- transaction monitoring; and
- the wider operating model.

Considering these requirements **before contracts are signed and systems are integrated** can help reduce unexpected issues during implementation.

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Perspectives from both companies

“The biggest risk isn't payment complexity itself. It's making commercial decisions in one part of the business without seeing the operational and regulatory consequences somewhere else.”

Andrew Doukanaris · Founder & CEO, Flotta Consulting

“Payments and compliance shouldn't be two separate conversations that only meet when something breaks. This partnership brings them together from day one, so businesses can make better decisions earlier and scale with greater control.”

Tania Bach · Head of GTM, Complytek

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Looking ahead

Through this partnership, **Complytek and Flotta are highlighting the value of complementary expertise across payments strategy, operations and compliance as businesses grow.**

As payment environments become more complex, access to specialist expertise across these different areas can help businesses consider commercial, operational and regulatory requirements earlier and scale with stronger visibility and control.

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