



# Enabling Scalable, Multi-Market Compliance For A Modern Payment Platform



PCI DSS



SOC2



GDPR



QG GDPR



ISO 27001:  
2013



CE+



iBeta Level 1



iBeta Level 2



KJM Verification  
age



CCPA

## Overview

Macropay is a fintech company building a payment infrastructure focused on digital transactions, alternative payment methods, and cross-border payment flows.

The company's mission is to simplify payments for both users and businesses while maintaining a strong compliance framework behind the scenes. Its platform connects multiple payment methods and markets into a unified experience that is seamless on the front end and fully controlled and traceable on the back end.

Operating across the **EEA and additional international markets**, Macropay supports a diverse customer base that includes both end users and businesses integrating payment capabilities into their own platforms.

Given the regulated nature of payments, identity verification, transaction monitoring, and risk management are central to Macropay's operations.

To support this, Macropay partnered with Shufti to build a scalable and flexible compliance infrastructure.

## The Challenge

As Macropay scaled its platform across multiple markets, the company needed to establish a **robust and adaptable compliance framework** without slowing down product development or increasing operational overhead.

The core challenge was to design a system that could handle identity verification and ongoing monitoring across jurisdictions while maintaining efficiency and flexibility.

Several key **pain points** drove the need for a unified solution:

**01** The need for a single, scalable platform instead of stitching together multiple tools

**02** Managing different countries, regulations, and payment methods in a consistent way

03 Tight timelines driven by both regulatory requirements and business growth

04 Avoiding heavy reliance on manual reviews and internal operational processes

Macropay explored a mix of providers and partial in-house solutions, but these approaches lacked the flexibility, coverage, or long-term scalability required. Maintaining such systems internally would have created significant operational complexity.

## The Solution

To address these challenges, Macropay implemented Shufti as a **centralised identity verification and compliance layer** within its payment infrastructure.

The solution enables the company to manage both **KYC (Know Your Customer)** and **KYB (Know Your Business)** processes while maintaining flexibility across markets and use cases.

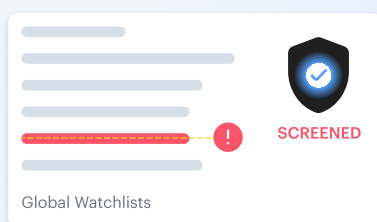
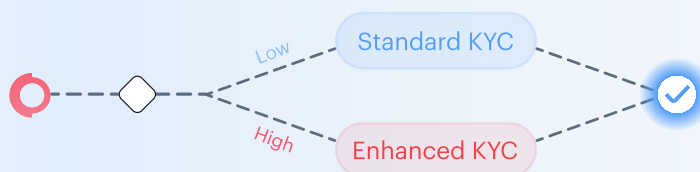
Key capabilities of the **solution** include:

Unified handling of **KYC**  
and **KYB** verification flows



Coverage across **multiple**  
**regions** and **regulatory**  
**environments**

Risk-based configuration of **verification journeys and compliance rules**



Integration with broader **AML and transaction monitoring systems**

A major differentiator for Macropay was Shufti’s ability to provide **global coverage combined with configurable workflows**. This allowed the team to design verification processes tailored to their platform, rather than adapting their product to rigid third-party tooling.

## Implementation

The integration process was straightforward from a technical perspective, with the primary complexity arising from designing the right compliance architecture.

**Macropay worked closely with Shufti to align on:**

 Structuring KYC and KYB user journeys

 Defining AML and monitoring logic

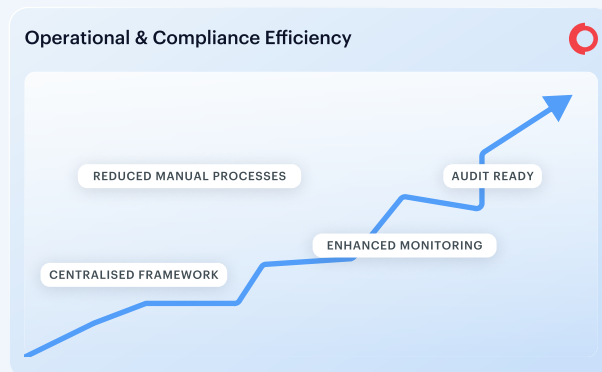
 Mapping internal workflows to the combined Shufti + fraud prevention ecosystem

While the initial integration was efficient, the process required iteration to refine flows and ensure alignment with both regulatory and operational requirements.

Shufti’s team provided ongoing support throughout this phase, particularly in handling more complex configurations and non-standard use cases. The collaboration between compliance, product, and operations teams on Macropay’s side ensured that the solution worked holistically across the organisation.

## Results And Business Impact

Macropay is currently focused on building a strong compliance foundation as it scales, with early results already demonstrating clear operational and strategic benefits.



The implementation has enabled:



Reduced reliance on manual processes, improving operational efficiency



A more centralised and structured compliance framework



Improved visibility across onboarding, verification, and monitoring



Stronger positioning for regulatory readiness and audits

In addition, the platform now benefits from clearer separation between onboarding, monitoring, and review processes, leading to more efficient internal workflows and better coordination across teams.

From a user experience perspective, Macropay has been able to design smoother onboarding journeys while maintaining compliance standards—an essential balance in fintech environments.

The flexibility of the solution also supports expansion into new markets. With broad verification coverage already in place, Macropay can onboard users across regions without needing to redesign its compliance infrastructure each time.

## Strategic Value

From a leadership perspective, the partnership with Shufti plays a key role in Macropay's broader business strategy.

By leveraging Shufti's infrastructure to operationalise its compliance framework, the company can focus on **product development, growth, and market expansion**, while still maintaining high standards of regulatory compliance.

### Shufti provides the underlying infrastructure needed to:

Support evolving regulatory requirements

Handle increasing transaction volumes

Adapt to more complex compliance scenarios over time

This approach allows Macropay to scale confidently while maintaining effective oversight and managing compliance complexity.

## Customer Experience

Macropay describes its experience working with Shufti as collaborative and responsive, particularly when addressing complex or non-standard requirements.

The integration process met expectations overall, with flexibility being a key advantage. While achieving the optimal setup required iteration, the platform's configurability enabled Macropay to refine its workflows over time.

### Support from Shufti's team was especially valuable during:

- ▶ Complex compliance configurations
- ▶ Integration with broader fraud and monitoring systems
- ▶ Ongoing optimisation of verification flows

Client Testimonial

Shufti gives us the flexibility and coverage we need to build a compliant, multi-market payment setup without overcomplicating the product.

**Flavia Mic**  
Product Manager



## Future Outlook

Macropay is focused on scaling its platform, expanding into additional markets, and strengthening its compliance and risk infrastructure as transaction volumes grow.

Looking ahead, Shufti will support this growth by enabling:

- ✓ Higher transaction volumes and user onboarding capacity
- ✓ More advanced and complex compliance scenarios
- ✓ Expansion into new regions without rebuilding verification systems

# Ready to Scale **Global Compliance and Verification** ?

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[SALES@SHUFTI.COM](mailto:SALES@SHUFTI.COM)

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