



Forest Admin

FINTECH OPS

BALANCING GROWTH & COMPLIANCE

Tech & Ops Leaders
at Swan, Belvo, Dift...
share tools & AI tips



Fintech Ops Balancing Growth & Compliance

Tech & Ops Leaders at 4 Fintechs share tools & AI tips

"As we grew our Operations, we multiplied the size of the team by three. But the volume was multiplied by eight in the same period of time. A lot of it was thanks to scaling processes, working on some product and tech features, and no-code ops automation. And leveraging also our operational tools. And the next level will be putting into play AI agents that will make checks and decisions."

—Maxime de Juniac, CSO at Swan

The Fintech Scaling Paradox

Every fintech operations leader faces the same seemingly impossible equation: grow faster while staying compliant. This challenge takes many forms. Scaling your customer base while maintaining rigorous fraud detection. Automating processes while keeping humans in the loop for critical decisions. Or handling millions of transactions while ensuring each one passes regulatory scrutiny.

It's a paradox that has broken many promising fintech companies. Growth demands speed and efficiency. Compliance demands careful review and documentation. Traditional approaches would force you to choose one or the other.

But a whole generation of fintech ops teams has cracked the code. They're achieving both explosive growth and bulletproof compliance by fundamentally reimagining how operations work. They're not just using AI as a bolt-on solution; they're building autonomous operations where technology and human expertise amplify each other.

So we asked the Ops and Tech leaders at Swan, Belvo, Dift and Givebutter to share their tips on approaches, mindset, AI and tooling. Their full interviews are available on our podcast - "Mission: Ops Possible".



Why Fintech Ops Teams Face Unique Challenges

Fintech operations aren't like any other ops function. You're not *just* managing customer support tickets or processing orders. You're the first and last lines of defense against financial crime, the guardians of regulatory compliance, and the architects of customer trust. And in the case of startups and scaleups, all while handling exponentially growing volumes of new customer onboardings and transactions.

The regulatory landscape alone is staggering. KYC requirements vary by jurisdiction. Anti-money laundering rules evolve constantly. Fraud patterns shift daily. Data privacy regulations like GDPR and CCPA add layers of complexity to every customer interaction.

Then there's the volume challenge. A successful fintech can go from thousands to millions of transactions in a few weeks, if not overnight. Each transaction generates data that needs to be monitored, analyzed, and potentially investigated. Traditional manual processes tend to collapse under this weight.

Most challenging of all is the human element. Compliance decisions often require nuanced judgment that pure automation can't provide. But human reviewers can't possibly keep up with the scale. And scaling teams linearly is definitely not a viable option. The solution isn't choosing between humans and machines—it's creating systems where they work together seamlessly.

Swan: Balancing Customer Friction with Fraud Prevention

Swan is a Banking-as-a-Service European scaleup, enabling 150+ software companies to embed banking features directly into their products, under their own brand. They raised €100M and reach hundreds of thousands of users every day.

Maxime de Juniac, Chief Service Officer at Swan, knows this balancing act intimately. As a core banking platform serving other fintech companies, Swan processes millions of transactions while maintaining the strict compliance standards that regulators demand.

"Finding the right balance between customer friction and checks against fraud, against money laundering is the key challenge," Maxime explains. "To scale fast, we

need to really limit the customer friction, so to make sure the onboarding goes very fast, that we don't ask too many things from the customers directly. But if we start to be successful, also, we have a lot of fraudsters that hear about our partners, that hear about us, and that want to onboard with Swan."

Swan's approach to this challenge centers on what Maxime calls "operational autonomy." Rather than building rigid systems that require engineering resources for every change, they've created a flexible infrastructure that operations teams can configure and optimize themselves.

"Our tool stack in Ops is very clear. We have three pillars of three tools that are driving everything else and on which we build these AI agents. Number one, we have Zendesk, which is our customer service tool and ticketing tool. Two, we have a flexible back office tool—Forest Admin—to visualize the data on our accounts and our transaction on our users, to make filter views, create specific workspaces, and queues dedicated to our processes. And three, we have no-code workflow management tools that can enable us to guide analysts through a set of steps."

How Forest Admin Enables This

Forest Admin provides Swan's ops team with the flexibility to create custom workspaces and data views without engineering support. Analysts can build specific queues for different risk profiles, create filtered views for different compliance processes, and configure workflows that guide decision-making—all while maintaining full audit trails for regulatory requirements.

The key innovation is in how they deploy AI within this framework. "We don't want to create a fourth tool. We just want to connect AI agents to these tools where it makes sense," Maxime notes. "And the beauty of it is that everything in this tool chain can be configured and controlled by the Ops team."

For KYC processes, this means AI can automatically gather information from public sources, analyze documentation, and flag potential risks—but always within workflows that allow human analysts to review edge cases and make final decisions.

"We want to automate 100% what's purely a task, like going online and downloading the registration documents of a business [...] But whenever there is a doubt, whenever there is a suspicious case, the idea would be to escalate it to a team of experts internally. So, it's not the 100% that we reach, but we want to, of course, assist with AI and automate all the easy ones with AI."

The result is a system where AI handles the routine work—document retrieval, initial risk scoring, basic compliance checks—while humans focus on the complex



investigations that require judgment and creativity. As Maxime puts it: "Their job might become even more and more interesting as they will focus on the more complex parts."

Belvo: Scaling Evidence Processing with AI

Belvo is the leading Open Finance and payments platform in Latin America. Their mission is to create a more inclusive financial ecosystem. Their payment division went from 0 to 3M+ transactions under a year.

Jonathan Araujo, Senior Engineering Manager at Belvo, has built one of the most sophisticated AI-powered operations systems in Latin American fintech. Belvo processes payments across Mexico and other markets, handling everything from transaction monitoring to chargeback disputes.

"Belvo has been really intentional about learning how AI really pushes forward [...] what we've been trying to do is to apply that for some very obvious use cases we have processes around chargeback evidence we need to handle," Jonathan explains.

Chargebacks represent a perfect example of the ops scaling challenge. When a customer disputes a transaction, payment processors require detailed evidence packages within tight deadlines. Each chargeback requires gathering transaction logs, customer communications, delivery confirmations, and other documentation—then formatting it all according to specific requirements.

"There's a lot of evidence-processing behind it. We try to do that with AI and that really has allowed us to scale that reviewing process of evidence, way higher than what we started with in the beginning of last year."

But Belvo's AI implementation goes beyond document processing. They've built sophisticated risk management systems that analyze every transaction in real-time: "We have in place multiple models where we just analyze every single transaction based on our transaction history and some other things, on how risky they are for our clients, basically."

How Forest Admin Enables This

Forest Admin serves as the central hub where Belvo's operations team can monitor AI-powered processes, review flagged transactions, and manage exceptions. The platform's customization capabilities allow them to create specific dashboards for



different risk models, build workflows for chargeback processing, and maintain the audit trails required for regulatory compliance.

The key to Belvo's success has been building AI systems that enhance rather than replace human judgment. "We have been trying to focus on supporting our operations team. Not on many tools, but for example, Forest Admin. We have been learning a lot about the product, trying to centralize as much as we can to support our operations team through Forest Admin."

This centralization is crucial for maintaining oversight as AI takes on more responsibilities. Operations teams need to understand what the AI is doing, why it's making specific decisions, and how to intervene when necessary.

Jonathan emphasizes the importance of investing in team education too: "Even if you have the smartest people, you need to invest a lot of time in educating your own team so they can, later on, free you time by not needing you."

Diff: Simplifying Complex Compliance with AI Inference

Diff (previously Captain Cause) was launched in 2022 to put technology and entrepreneurship at the service of a pragmatic approach to impact by connecting corporations and nonprofits better.

Nathanaël Romano, CTO and Cofounder at Diff, faces a unique compliance challenge. Diff operates a platform that allows companies to integrate charitable giving into their products—from loyalty programs to solidarity options at checkout. This means money flows in from corporate partners and out to hundreds of different nonprofits. Each program has its own compliance requirement.

"The difficulty in our case, compared to other fintechs, is that we fund these nonprofits in very various ways [...] And that means basically money comes in from a big company, most of what they care about at this point is an easy single bill, one single wire. And then it goes into our system. And then many things happen. People participate in the loyalty programs. People choose charities, vote, comment, et cetera. And then money goes out to many different charities."

Managing compliance across this complex ecosystem would be impossible with traditional approaches. Diff needs to verify that each nonprofit meets regulatory

requirements and the rules of each corporate customer, monitor ongoing compliance, and ensure that all financial flows are properly documented.

"When you're operating all of these financial transactions and all of these audits, you know, processes and KYC's, et cetera, just having straight look into your data, and initially edit capacities and then later being able to quickly deploy these workflows, to our ops team, to our customer success team, to our impact team, et cetera, is super impactful."

How Forest Admin Enables This

Difft uses Forest Admin as their primary operational hub, allowing different teams to access relevant data and workflows. The platform's flexibility enables them to create custom views for each type of compliance requirement, build automated workflows for nonprofit onboarding, and maintain visibility across their entire ecosystem of charitable partners.

Difft's AI strategy focuses on inference (requiring minimal input from nonprofits while generating maximum required compliance information). "The direction we are going is to really ask minimal information to charities. Then infer all of the rest [...]. We are moving towards a vision where they can enter just their name or just their SIREN (French identification number) and then we can fetch all of the required documents and analyze them with AI from public sources."

This approach solves the user experience problem that plagues many compliance processes. Instead of requiring nonprofits to fill out lengthy forms, Difft can gather most information automatically, then use AI to analyze documents, check for regulatory compliance, and even monitor news sources for reputation risks.

"On the administrative side, [we can] automate all of the KYC audit and validation, and check for news outlets also to make sure there's not a reputation risk."

Nathanaël has made AI education a core part of Difft's operational culture: "Part of my job is to create this culture very strongly in the company where everyone understands very well what can and what cannot be done with AI. So I try to spend as much time as possible either training people, giving talks internally about this, or just going over their shoulder and looking at what they do, [to] detect small operational things which can be automated."



Givebutter: Scaling Support and Trust & Safety from Thousands to Millions

Givebutter is a US all-in-one fundraising platform for nonprofits, helping them raise more than \$5B since 2016.

Mark Rummel, VP Customer Experience at Givebutter, has overseen a period of rapid scale in the company's fintech operations. Givebutter processes fundraising transactions for nonprofits and individuals, growing from thousands to millions of transactions while maintaining the trust and safety oversight that their mission-critical work requires.

"Having Forest Admin has been a great part of our ability to scale and grow. We've been with Forest Admin for more than four years [...] And it has scaled so well for us, when we go from just smaller records of customers or smaller records of transactions to now millions and millions of those records and transactions all living in Forest Admin where our team can track and understand."

For Givebutter, the challenge isn't just managing volume, it's ensuring that their Trust and Safety team can maintain oversight as the platform scales. Fundraising platforms are attractive targets for fraudsters, and any security breach could destroy the trust that donors place in the platform.

"Particularly our support team and our Trust and Safety team, that they have access to the customer information they need to take the actions that they need with those customers is really critical."

How Forest Admin Enables This

Forest Admin serves as the central command center for Givebutter's Trust and Safety operations. The platform provides real-time visibility into transactions, customer data, and risk indicators while allowing the team to take immediate action when issues arise. Custom dashboards and automated workflows ensure that potential problems are flagged and routed to the right specialists.

What makes Givebutter's approach particularly effective is their focus on operational autonomy. As Mark explains: "The other thing with Forest Admin that was so great is that while the engineering team is needed to get the data synced up, [...] being able to be "no-code" where we're able to set up inboxes and segments and workspaces is huge."



This autonomy is crucial for maintaining security at scale. Trust and Safety teams need to adapt quickly to new fraud patterns, create new monitoring workflows, and adjust risk parameters without waiting for engineering resources.

"As we grow, Engineering time is probably one of the most scarce, the most sought-after things that everybody at the company wants. So, we're always fighting for those engineering resources, but to be able to go in and set up workspaces and set up inboxes without having to submit a single ticket to engineering for those to function is amazing."

The Foundation: How Forest Admin Enables Autonomous and Compliant Operations

The common thread across all these success stories is the role of flexible back-office infrastructure in enabling autonomous and AI-powered operations. Each company has implemented AI in its systems, but they all rely on Forest Admin as the platform that allows operations teams to deploy, monitor, and optimize these systems without constant engineering support.

Traditional admin panels and back-office tools create bottlenecks. Every new workflow, every data view, every process change requires engineering time. In fast-growing fintechs, this creates an impossible situation where operations teams are constantly fighting for development resources while fraud patterns evolve and regulatory requirements shift.

Forest Admin solves this by providing a flexible foundation that operations teams can build on directly. Teams can create custom workspaces or dashboards for different team or compliance processes, build automated workflows that incorporate AI decision-making, and maintain the audit trails and data access that regulators require.

The platform's no-code approach means that operations teams can respond to new challenges in real-time. When a new fraud pattern emerges, analysts can quickly create new monitoring dashboards and alert systems. When regulatory requirements change, compliance teams can update workflows and documentation processes without waiting for engineering cycles.

Most importantly, Forest Admin provides the visibility and control that operations teams need. Managers can see what agents are doing, track their performance, and



intervene when necessary. This transparency is crucial for maintaining compliance in regulated industries where every decision must be auditable.

The result is what Maxime from Swan describes as true operational autonomy: "We are very autonomous today in Swan. We've built a team that is working on these tools [...] to create triggers, to create automation, to connect them with other specific verticalized tools. And we very rarely ask for additional stuff from our product and dev team."

Conclusion: The Autonomous Ops Advantage

The fintech companies that will thrive in the next decade won't be those with the most advanced AI or the largest engineering teams. They'll be the ones that have built truly autonomous operations. That means systems where AI and human expertise work together seamlessly, where compliance processes can evolve as quickly as fraud patterns, and where operations teams have the tools they need to respond to challenges in real-time.

The path forward isn't about replacing human judgment with AI. It's about creating systems where AI handles the routine work while humans focus on the complex decisions that require agility, empathy, and strategic thinking. It's about building operations that can scale to millions of transactions while maintaining the careful oversight that regulators and customers demand.

As Maxime puts it: "I think operational teams nowadays with no code and with this flexible toolings can be very autonomous if they build the right set of capabilities within their team. And I think with AI, it'll go to the next level. The ops teams will become fully autonomous and will not at all need any technical capabilities to build their internal tooling."

The companies featured in this guide have shown that it's possible to grow fast while staying compliant. They've proven that AI can enhance rather than replace human judgment. Most importantly, they've demonstrated that operational autonomy isn't just a competitive advantage: it's becoming a fundamental requirement for success in the evolving fintech landscape.



Forest Admin

Built for intensive operations teams.

Empower your team to achieve better collaboration and improve the efficiency of your customer operations with our unique platform. Accelerate process handling, resolve support issues faster, close cases more efficiently and track team performance.

More than just a product, we are your operations partner. Leverage our market experience and benefit from our advisory services to address your challenges effectively.

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