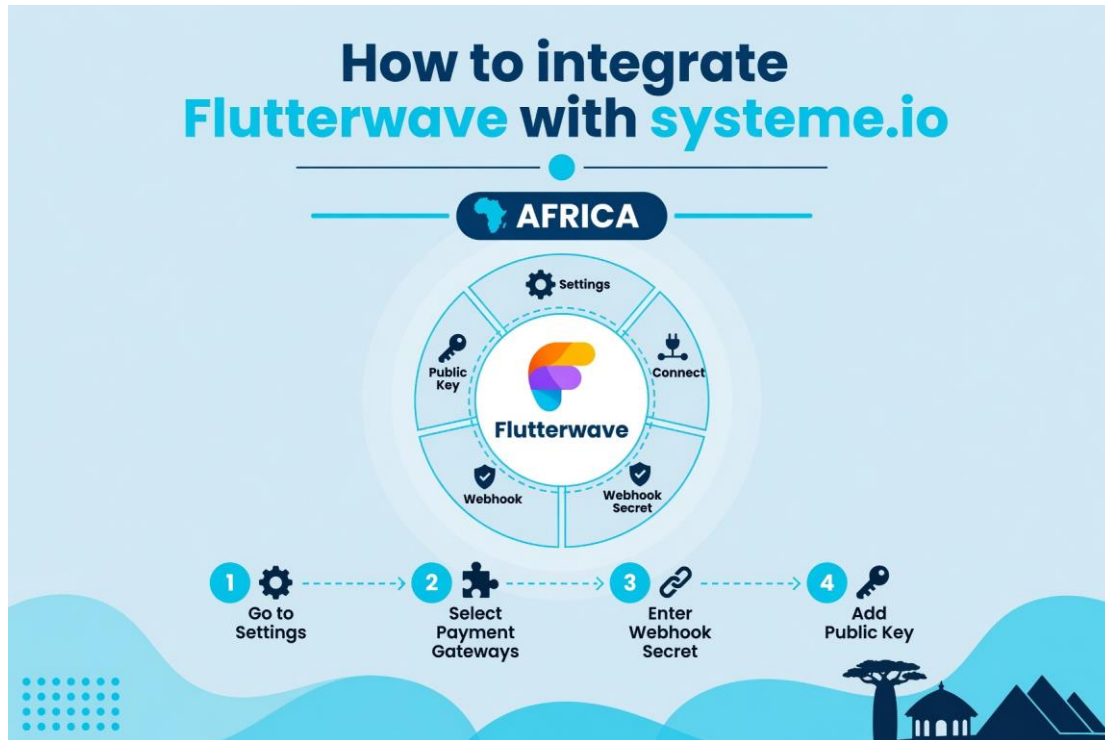


How to Integrate Flutterwave with systeme.io



Introduction

Flutterwave lets businesses accept cards, mobile money, bank transfers, and local methods across Africa and beyond. On systeme.io, the integration is **native**: you connect under Payment gateways, paste three API keys, then register systeme.io's **webhook URL** and **webhook secret** in Flutterwave so completed payments sync to CRM, Transactions, and digital access.

This guide expands [How to integrate Flutterwave with systeme.io](https://systeme.io) —similar in spirit to [Razorpay](https://razorpay.com) (self-service webhooks) but with Flutterwave's public, secret, and **encryption** keys.

What You Need

- A systeme.io account ([plan](#) that supports selling)
- An activated **Flutterwave** merchant account (KYC / business verification complete)
- **Live** API keys and **live** webhook settings when you accept real money
- A funnel with order form and offers in supported currencies

Step 1: Open Flutterwave in Payment Gateways

1. Click your **profile picture**
2. **Settings**
3. Left menu: **Payment gateways**
4. Find **Flutterwave** → **Connect**

The connect popup shows fields for API credentials and displays **webhook URL** and **webhook secret**—copy these before closing; you will paste them into Flutterwave Dashboard.

Step 2: Generate and Save API Keys

In Flutterwave Dashboard:

1. Log in to Flutterwave
2. **Settings** → **API Keys**
3. Generate and copy:
 - **API public key**
 - **API secret key**
 - **API encryption key**

Direct link (live): <https://app.flutterwave.com/dashboard/settings/apis/live>. Never expose secret or encryption keys in frontend code or public repos.

Back in systeme.io:

1. Paste all three keys into the Flutterwave connect form
2. Click **Save**

Step 3: Configure Flutterwave Webhooks

1. From the Flutterwave section in systeme.io, copy **webhook URL** and **webhook secret**
2. In Flutterwave: **Settings** → **Webhooks**
3. Paste URL and secret (secret hash), then **Save**

Alternative URL: <https://app.flutterwave.com/dashboard/settings/webhooks/live>

Enable these webhook preferences

- **Receive Webhook response in JSON format**

- **Enable Webhook retries**
- **Enable webhook for failed transactions**
- **Enable V3 Webhooks**

Important: You must enable these preferences so systeme.io can **track transactions** and **grant customers access** to their purchases. Skipping them is the main reason checkout “succeeds” in Flutterwave but never appears in Sales → Transactions.

What Happens When a Flutterwave Payment Fails?

After the main payment attempt, Flutterwave makes **three additional attempts, 30 minutes apart**. The delay between attempts **cannot be changed**. For broader subscription retry logic on other gateways, see [what happens when a customer's subscription payment fails](#).

Step 4: Enable Flutterwave on the Funnel

1. **Sites** → **Sales funnels** → open your funnel
2. **Funnel settings**
3. Enable **Flutterwave** (toggle on for this funnel)
4. **Save**

Confirm the order form ([order form / payment page](#)) and offer ([create an offer](#)) use a currency Flutterwave settles for your account.

Test Before Launch

- Use Flutterwave **test** keys and test webhooks while building; switch to **live** keys and live webhook page for production
- Complete a small payment; verify contact, sale in Transactions, and course/access delivery
- Resend invoice if needed ([send an invoice to a client](#))

Troubleshooting

Paid in Flutterwave, not in systeme.io

Re-check webhook URL, secret hash, and all four preference checkboxes; use **live** webhook settings for live keys.

Wrong key mode

Test public/secret/encryption with live funnel (or reverse) blocks reconciliation.

Webhook delivery failures

Flutterwave retries up to 3 times at 30-minute intervals when retries are enabled; your endpoint must return HTTP 200.

[Contact systeme.io support](#) with Flutterwave transaction reference and timestamp.

Frequently Asked Questions

Flutterwave vs Paystack on systeme.io?

Both are regional gateways—choose the processor you are approved for; PayPal/Stripe remain common for global card stacks ([PayPal](#)).

Do I need Zapier?

No for standard funnel checkout—native integration + webhooks is the supported path.

Related Resources

- [How to integrate Flutterwave with systeme.io](#)
- [How to integrate Razorpay with systeme.io](#)
- [What happens when a customer's subscription payment fails](#)
- [How to receive invoices automatically](#)

[systeme.io](#) — accept Flutterwave on your funnels for African and international buyers.

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