• FINTECH AFFILIATE · 60-DAY STRATEGY

Most affiliate managers guess.

I audited.

5 programs. 60 days. Every commission rate, cookie window, and compliance trap — verified from primary sources.

Naimur Rahman Ferdous

Swipe to see the truth →

⚡ THE REALITY CHECK

5 fintech programs. Zero one-size-fits-all.

5

📡 **4 different tracking platforms** — CAKE, Partnerize, Impact, in-house. One dashboard shows you nothing.

💸 **3 commission philosophies** — CPA, RevShare, Hybrid. Regulations decide which one you actually get.

🚨 **Cookie duration lied about** on 3rd-party blogs. Wise's real window: 30 days — not the '365-day lifetime' sites claim.

⚠ REGULATORY SHOCK · MiFID II

A regulator killed RevShare — not a marketing decision.

BEFORE 2018

CPA + RevShare

Up to 25% ongoing cut of client revenue. Affiliates loved it. Regulators didn't.

→

POST-MiFID II

CPA Only

$150–$800 flat per trader. EU/UK entities only. Some non-EU entities still offer RevShare — always verify which entity your deal sits under.

Naimur Rahman Ferdous

Source: Plus500 / 500Affiliates program documentation

🍪 COOKIE WINDOW REALITY

Your cookie window is your *real* sales cycle.

PROGRAM	DURATION	STATUS
eToro Partners	60d	Best in class
Wise	30d	⚠ Verify
Interactive Brokers	30d	Standard
Plus500	N/A	Not published
Robinhood	30d	Standard

📋 THE 60-DAY BLUEPRINT

Fix the foundation first. Scale only after.

PHASE 01

Audit & Foundation

Days 1–15

Pull 90 days of partner data. Segment active vs dormant. Map every commission model against compliance. You can't tighten what you don't understand.

PHASE 02

Recruit with Intent

Days 16–30

Target finance YouTubers, comparison sites, trading communities. Negotiate CPA terms by geo and traffic quality. Re-activate dormant high-potential partners.

PHASE 03

Optimize & Tighten

Days 31–45

A/B test CPA vs Hybrid. Kill underperforming creatives. Build a fraud-flag checklist: duplicate accounts, geo-mismatch, sub-affiliate chain abuse.

PHASE 04

Report & Handover

Days 46–60

Full results report vs baseline. SOP documentation. Live partner tracker. The work doesn't disappear when the 60 days end.

🚩 RED FLAGS MOST MANAGERS MISS

Programs die in the gaps nobody documents.

01

IBKR pays 12–14 months after signup

The year-long balance-holding requirement runs first. Partners quit before they ever see the money.

02

Wise's cookie is 30 days — not lifetime

Third-party blogs advertise '365 days.' Wise's own documentation says 30. Always verify the primary source.

03

RevShare on Plus500 depends on which entity

EU/UK entities: CPA only (MiFID II). Some non-EU entities still offer RevShare. Know which entity your deal sits under.

📈 CONSERVATIVE. MEASURABLE. REAL.

What 60 days should actually deliver.

ACTIVE PARTNERS

+40%

Net of dormant reactivation + new recruitment. Not vanity count — producing partners.

FTD RATE IMPROVEMENT

+5pp

Driven by tighter geo-tier targeting — quality over volume.

RECONCILIATION ERROR

<2%

Across CAKE, Partnerize, Impact, and in-house. Weekly, not monthly panic.

FRAUD REVIEW SLA

48h

Every flagged case reviewed within 48 hours. Not ad hoc, not reactive.

🤝

Building a fintech affiliate program that *actually scales?*

I've managed 340+ partners across SEA, LATAM, and global markets.
This is the framework I'd bring on day one.

💬 LET'S CONNECT ON LINKEDIN

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