

RESOLVEX

Your Money. Your Rights. Your Voice.

No More Queue. No More Stress.

How ResolveX puts Nigerian bank customers back in control — from your phone, in minutes, without visiting any bank branch.

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You know that feeling. You wake up and check your phone. Your account balance is wrong. Money has left your account and nothing landed on the other side. Or your ATM swallowed **₦20,000 and gave you nothing. Or you've been charged fees you never agreed to — again.**

You call the bank helpline. You wait. You press 1 for English, 2 for account services, 3 for transactions — and after 15 minutes of holding, the line drops.

So you decide to go to the branch. You get there at 8 am. You take a number. By 12 noon, your number hasn't been called. By 2 pm, a staff member finally sees you — and then tells you to come back tomorrow because the person who handles "that type" of complaint is not available today.

You have wasted your entire day. You've missed work. You've spent money on transport. And your **problem is still not resolved.**

This is the reality for millions of Nigerians

Between March and August 2025, Nigerians filed 3,173 banking complaints with the FCCPC alone — more than any other sector in the country. Banking was number one. Not telecommunications. Not electricity. Not e-commerce. Banking. And that is just the people who went all the way to a federal regulator. The majority of frustrated customers simply gave up.

That era is gone. ResolveX is here — and it changes everything.

Part 1: The Problem We All Know Too Well

The Queue That Should Not Exist

Let us be honest about something: most bank disputes do not require you to be physically present at a branch. A failed transaction has a digital record. An excess charge has a timestamp. A wrong debit has an account trail. None of these things need you to stand in a queue for four hours.

And yet, that is exactly what Nigerian banks have been asking their customers to do — for years. Come in person. Fill a form. Wait. Come back next week. Wait some more.

A 2024 report by **Daily Trust** put it plainly: bank managers appear "oblivious to the fact that they only open on working days and it is a sign of disregard for the value of customers' time they have to spend so long away from their place of work simply to rectify a complaint." Many customers leave their jobs, lose income for the day, and spend money on transport — only to be told their issue will take another few days.

Only 36% of Nigerians trust their bank to act fairly

A study cited by Daily Trust found that only 36% of Nigerian bank customers trust their bank to act fairly and honestly with them. The report noted that many customers don't even audit their bank statements — meaning charges and errors go unnoticed, and the bank's duty to refund is only triggered when a customer actually complains. The people who suffer most are those who don't know their rights.

The Complaints That Go Nowhere

Even for those brave enough to push — to call, to visit, to email — the experience is often one of repeated frustration. Complaints get logged but not followed up. Staff members get reassigned. The customer's issue falls through the cracks. Two weeks pass. Nothing.

This is not an accident. It is a system problem. Most Nigerian banks have no dedicated, end-to-end complaint management infrastructure. Complaints come in through phone calls, physical visits, emails, and social media — with no central tracking, no assigned ownership, and no automatic deadline monitoring.

The result? KPMG's 2024 Banking Industry Survey, which studied more than **33,000 Nigerian bank customers**, confirmed that complaint resolution has been the **weakest pillar of the entire banking customer experience — for four years in a row.**

Four consecutive years. Not one bad year. Four. And in that same research, fintechs scored significantly higher — because their customers actually got their problems resolved, quickly and clearly.

Part 2: What ResolveX Is — And Why It's Different

ResolveX is a free platform that allows you to lodge, track, and resolve your bank disputes completely digitally — from your phone or laptop — without visiting any branch.

Think of it as your personal dispute manager. The moment you submit a complaint, it lands directly on the desk of the bank's dedicated customer resolution team. Your complaint gets a unique ticket number. A countdown begins — the bank now has a deadline to resolve your issue. You can communicate directly with the staff handling your case. And if they don't resolve it in time? You have the full right to escalate to the Central Bank of Nigeria — and ResolveX makes that process simple too.

This is not a complaint box that nobody checks. This is a live, accountable, tracked system where every complaint has an owner, every ticket has a deadline, and nothing can quietly disappear.

Your transfer was debited but never received

✗ Before ResolveX

You call the helpline. Get placed on hold. Visit the branch. Fill a form. Wait 5 days for a callback that never comes. Visit again. Get told to come back on Thursday.

✓ With ResolveX

You open ResolveX, select "Failed Transaction," describe the issue, attach your receipt screenshot, and submit. The complaint lands directly with the bank's team. A 14-day resolution countdown begins immediately. You track everything from your phone.

ATM took your money but gave nothing

✗ Before ResolveX

The bank tells you to write a letter. Or wait 10 working days. Or come in with your debit card. You lose ₦15,000 and two full days chasing it.

✓ With ResolveX

You log the complaint on ResolveX in under 3 minutes. The CBN now mandates that banks refund failed ATM transactions within 48 hours. Your complaint is tracked. If the bank misses the deadline, you escalate — and the CBN takes it from there.

Mysterious charges appearing in your account

✗ Before ResolveX

You notice ₦500 "maintenance fee" deducted three times in one month. You try to dispute it. The customer service rep says it's policy. You have no way to escalate formally.

✓ With ResolveX

ResolveX gives you a formal channel to dispute excess charges with an evidence trail. The bank must respond and resolve within 14 days or face CBN regulatory consequences.

Part 3: How It Works — Step by Step

You don't need to be tech-savvy to use ResolveX. If you can use WhatsApp, you can use ResolveX. Here is exactly how it works from the moment something goes wrong with your bank:

1



Download or Open ResolveX

Go to usersolvex.com on your phone or laptop. No complicated installation. No long registration form. Just sign up with basic details and you're ready to go.

2



Select Your Bank and Branch

Choose your bank from the list — all major Nigerian banks are available. Then select the branch closest to you. This ensures your complaint goes directly to the right team, not into a general inbox.

3



Describe Your Dispute

Choose the type of complaint — failed transaction, wrong debit, excess charge, fraud, account issue, and more. Type a brief description of what happened. You don't need to write an essay. Just the facts: what happened, when it happened, and how much is involved.

4



Attach Your Evidence

Upload a screenshot of the failed transaction, your bank alert, a receipt, or any document that supports your case. This step is optional but strongly recommended — evidence speeds up resolution significantly.

5



Submit — and Your Countdown Begins

Hit submit. Your complaint is instantly lodged and assigned a unique ticket number. The 14-day CBN-mandated resolution countdown starts immediately. The bank's team is notified. You will receive confirmation.

6



Communicate Directly With the Bank

A dedicated chat window opens inside your ticket. This is your direct line to the staff member handling your case. They can ask for more documents here. You can ask for updates. Everything stays in one place — no more repeating yourself to different

people.

7



Track, Resolve, and Close

Follow your complaint status in real time. When the bank resolves your issue, you'll be notified. If you're satisfied, the ticket closes. If not, you can respond and continue the resolution process — or escalate to the CBN.

Part 4: When You Do Need to Visit — Arrive Like a VIP

Let's be real — sometimes a physical visit is unavoidable. A signature might be needed, a document verified, or an identity confirmed. ResolveX understands this. But it ensures that when you do have to go to the bank, you are not wasting a single minute.

Book Your Slot. Skip the Queue.

If the bank staff handling your complaint determines that your physical presence is required, you will receive a booking button directly inside your complaint chat. No phone call. No being told to "just come in." A button — right there — that lets you schedule your visit.

You open the booking screen and see available time slots at your branch, updated in real time. Choose the date and time that works for you. Confirm it. That's it.

Your QR Pass — Your Express Ticket

The moment you confirm your booking, ResolveX generates a personalised QR-coded appointment pass. It looks like a VIP pass and works like one too. It contains:

- Your full name and appointment date
- The time of your appointment
- The name and address of the specific branch
- A unique code linked to your open complaint

When you arrive at the bank, you show your QR pass at the entrance. You are directed immediately to the staff member who has already been assigned your case — who already has your full complaint history and evidence on their screen. You sit down. You are attended to. You leave.

No queue. No waiting room. No "take a number and wait." **You walk in with an appointment, you are seen immediately, and you walk out.**

Why This Matters

Long bank queues have been one of the most consistent and draining experiences for Nigerians. People lose full working days sitting in banking halls for issues that take 20 minutes to resolve once you finally see someone. ResolveX eliminates that wait entirely — so when you visit, you're not joining a queue of 50 strangers. You are a booked appointment, and the bank is ready for you.

Part 5: Know Your Rights — The CBN Has Your Back

This is the section most Nigerian bank customers have never been told about. And it is arguably the most important.

The Central Bank of Nigeria — the apex regulator that oversees every commercial bank operating in Nigeria — has put in place specific rules that protect you as a customer. These are not suggestions. They are enforceable regulations. Banks that break them face serious financial penalties.

The Rules That Protect You

Your Right	What the CBN Says
14-Day Resolution	Every bank complaint must be resolved within 14 days of being lodged. If it isn't, you can escalate to the CBN.
48-Hour ATM Refund	If your ATM transaction fails and money is deducted, the bank must refund you within 48 hours. For your own bank's ATM, the reversal should be instant.
30-Minute Fraud Response	If you report fraud, the bank must respond within 30 minutes — fast enough to stop your money from being moved out of the system.
Right to Escalate	If your bank fails to resolve your complaint, you have the right to escalate directly to the CBN's Consumer Protection Department. The bank cannot prevent this.
No Excess Charges	Banks must refund any excess charges, unauthorised debits, or non-payment of interest on deposits once identified — with a formal apology.

What Happens When Banks Break These Rules?

This is where it gets serious — and where ResolveX becomes your most powerful tool.

Nigerian banks have been paying enormous regulatory fines for failing to meet their customer obligations. The CBN has intensified enforcement dramatically in recent years, and unresolved customer complaints are explicitly cited in many of these sanctions.

- Guaranty Trust Bank (GTB) **saw its annual CBN penalties rise from ₦73 million in 2023 to ₦1.6 billion in 2024** — with violations including issues flagged during a CBN mystery shopping exercise on customer service quality.
- Zenith Bank **paid ₦427 million in a single six-month period**, with late resolution of customer complaints explicitly listed among the infractions.
- FBN Holdings **was sanctioned specifically for unresolved customer complaints** — among other regulatory breaches.

These fines exist because the CBN treats customer complaint resolution as a serious regulatory obligation — not a nice-to-have. And when you escalate your complaint through ResolveX, you are activating that entire regulatory framework on your behalf.

The FCCPC Recovered ₦10 Billion for Bank Customers in 6 Months

Between March and August 2025, the Federal Competition and Consumer Protection Commission (FCCPC) resolved 9,091 complaints across 30 sectors — and recovered over ₦10 billion for Nigerian consumers. Banking topped the list with 3,173 complaints. That ₦10 billion represents real money that was returned to real people who knew their rights and pushed for what they were owed.

How to Escalate to the CBN With ResolveX

You should not have to be a legal expert to get your money back. With ResolveX, escalation is built into the process. Here is how it works:

- You lodge your complaint on ResolveX. The 14-day countdown begins immediately.
- The bank has 14 days to resolve your issue. ResolveX tracks this in real time — you can see exactly how much time is left on your complaint.
- If the bank resolves it within 14 days — great. Your issue is closed, your money is returned, and you move on with your life.
- If the 14 days expire without a satisfactory resolution, ResolveX notifies you that your complaint is now eligible for CBN escalation.
- With one action, you can escalate your unresolved complaint directly to the CBN's Consumer Protection Department — with your full complaint history, evidence, and communication trail already attached.

You don't need to start from scratch. You don't need to write a new letter. Everything you submitted on day one goes with your escalation. The CBN receives a complete, documented file.

The bank knows this. When your complaint is on ResolveX and the clock is ticking, the bank is **incentivised to resolve your issue** — because the alternative is a formal CBN complaint, a regulatory investigation, and a potential fine.

In Plain Terms

ResolveX gives you the same power that used to be reserved for people with lawyers and connections. You log your complaint. The bank has 14 days. If they don't act, the CBN gets involved — and the bank knows it. That is leverage. That is accountability. And it fits in your pocket.

Part 6: Who ResolveX Is For

ResolveX is for every Nigerian who has ever been wronged by their bank and felt powerless to do anything about it. Specifically:

- **The trader in Onitsha** whose ₦200,000 transfer debited but never arrived — and who cannot afford to close her shop for two days to chase the bank.
- **The civil servant in Abuja** whose salary alert showed a suspicious deduction he never authorised and has no idea how to dispute formally.
- **The student in Ibadan** whose ATM card swallowed ₦10,000 at a machine that was "under maintenance" — and who was told to write a letter.
- **The mother in Port Harcourt** who has been double-charged on her account maintenance fees for six months and only just noticed.
- **The entrepreneur in Lagos** whose POS reversal has been pending for 12 days and whose customers are asking questions.

You do not need to be wealthy, well-connected, or legally trained to use ResolveX. You just need a phone and the knowledge that your rights are real — and that there is now a system that will help you enforce them.

It Starts With One Complaint

You deserve to be heard.

Your money matters. Your time matters. Your complaint matters. ResolveX gives every Nigerian bank customer a structured, dignified, and effective way to fight for what they are owed — without spending a full day in a banking hall.

Start your first complaint today.

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