

Futurum Systems — Customer Payment Instructions

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Overview

This guide explains how to complete a payment on a website that uses Futurum Systems as its payment gateway. Futurum Systems processes debit card payments with bank-level identity verification, providing a secure and fast checkout experience. The entire process takes less than a minute.

What You Will Need

Before starting the checkout process, make sure you have the following:

Requirement	Details
Visa or Mastercard Debit Card	Credit cards are not accepted. You must use a debit card linked to a bank account.
Bank Account Access	For first-time payments, you will need to verify your identity through your bank. This is a one-time step.
Active Internet Connection	A stable connection is required to complete the verification and payment process.

Step-by-Step Payment Process

Step 1: Initiate Checkout

When you are ready to pay on a merchant's website, click the **Pay** or **Checkout** button. The Futurum Systems payment form will appear — either as an embedded form on the page or as a secure redirect.

Step 2: Enter Your Debit Card Details

Enter your debit card information in the payment form:

- **Card Number** — Your 16-digit Visa or Mastercard debit card number.
- **Expiration Date** — The month and year your card expires (MM/YY).
- **CVC** — The 3-digit security code on the back of your card.
- **Cardholder Name** — The name printed on your debit card.

***Important:** Only debit cards are accepted. If you enter a credit card number, the payment will be declined and you will be prompted to use a debit card instead.*

Step 3: Verify Your Identity (First-Time Only)

If this is your first payment through Futurum Systems, you will be asked to verify your identity through Plaid. Plaid is a trusted financial technology service used by thousands of companies to securely verify bank accounts.

The verification process works as follows:

1. A secure Plaid window will open within the payment form.
2. Select your bank from the list of supported institutions.
3. Log in to your bank account using your online banking credentials.
4. Confirm the connection.

This verification takes only a few seconds and confirms that you are the owner of the bank account linked to your debit card. Your bank login credentials are handled entirely by Plaid and are never shared with the merchant or Futurum Systems.

Note: This verification only happens once. For all future payments on any Futurum Systems merchant, your identity is already verified and this step is skipped automatically.

Step 4: Confirm and Complete Payment

After your identity is verified (or if you are a returning customer), your payment is processed automatically. You will see a confirmation screen indicating that your payment was successful.

Behind the scenes, your payment is:

1. Authorized through the secure processing pipeline.
2. Converted to USDC (a dollar-pegged digital currency) for blockchain recording.
3. Confirmed on the Polygon blockchain in approximately 2 seconds.
4. Settled to the merchant's account in under 15 seconds.

You do not need to interact with any blockchain technology — this happens entirely in the background.

Frequently Asked Questions

Why can I only use a debit card?

Futurum Systems is designed to process debit card payments exclusively. This ensures that every payment is verified through your bank, providing stronger security for both you and the merchant. Credit cards are not supported.

Is my bank information safe?

Yes. Your bank credentials are handled exclusively by Plaid, a trusted financial technology provider used by major banks and financial institutions. Your login information is never shared with the merchant or stored by Futurum Systems. All card data is tokenized and processed through PCI-compliant infrastructure.

Why do I need to verify my identity?

Identity verification through Plaid confirms that you are the owner of the bank account linked to your debit card. This protects you from unauthorized use of your card and ensures the security of every transaction. The verification is a one-time process — you will not be asked to verify again on future purchases.

What if my payment is declined?

If your payment is declined, it may be for one of the following reasons:

Reason	Solution
You used a credit card	Use a Visa or Mastercard debit card instead
Insufficient funds	Ensure your bank account has enough funds to cover the purchase
Bank verification failed	Try again or contact your bank to ensure online transactions are enabled
Card is expired	Use a valid, non-expired debit card

Can I get a refund?

Refunds are handled by the merchant you purchased from. Contact the merchant directly to request a refund. Since Futurum Systems does not use credit card networks, there is no chargeback process — refunds are issued directly by the merchant to your account.

What is USDC? Do I need to know about it?

No. USDC is a digital currency used behind the scenes to record your payment on the blockchain. You pay in regular US dollars with your debit card, and the merchant receives regular US dollars. You never interact with USDC or any cryptocurrency directly.

What is Polygon? Do I need to do anything with it?

No. Polygon is the blockchain network where your payment is recorded for security and transparency. This happens automatically and is invisible to you. You do not need

a cryptocurrency wallet or any blockchain knowledge.

How long does the payment take?

The entire payment process — from entering your card details to receiving confirmation — typically takes less than 30 seconds. If this is your first payment and you need to complete identity verification, it may take up to one minute.

Will I receive a receipt?

Receipt delivery depends on the merchant. Most merchants will send you an email confirmation or display an order confirmation page after your payment is processed.

Supported Payment Methods

Method	Supported	Notes
Visa Debit Card	Yes	Must be linked to a bank account
Mastercard Debit Card	Yes	Must be linked to a bank account
Bank Account (via Plaid)	Yes	Direct bank payment option
Visa Credit Card	No	Not accepted
Mastercard Credit Card	No	Not accepted
American Express	No	Not accepted
Discover	No	Not accepted
PayPal	No	Not accepted
Apple Pay / Google Pay	No	Not accepted

Need Help?

If you experience any issues during the payment process, please contact the merchant you are purchasing from. For general questions about Futurum Systems, visit <https://futuresystems.com/faq>.

Futurum Systems — The Future of Accepting Payments is Here

<https://futuresystems.com>