

Futurum Systems — Frequently Asked Questions

Version 1.0 | March 2026

1. General

What is Futurum Systems?

Futurum Systems is a next-generation payment gateway that combines Plaid identity verification, blockchain settlement on Polygon, and instant USD payouts. Every transaction follows the same path: debit card payment, Plaid verification, USDC conversion on Polygon, and instant USD settlement. There are no credit cards, no chargebacks, no holds, and no reserves.

Who is Futurum Systems designed for?

Futurum Systems is purpose-built for four types of merchants:

Merchant Type	Description
High-Risk Merchants	Industries that traditional processors reject or overcharge — CBD, supplements, firearms, adult, gaming, travel
Merchants Tired of Holds	Done with 7-day rolling reserves and 6-month holdbacks
Merchants Tired of Fraudulent Chargebacks	Want a payment model that makes chargebacks structurally impossible
Merchants Seeking Decentralized Payments	Want immutable, tamper-proof proof of every transaction on the Polygon blockchain

How is Futurum Systems different from traditional payment processors?

Traditional processors accept credit cards, which expose merchants to chargebacks, holds, reserves, and fraud. Futurum Systems accepts only debit cards and bank payments verified through Plaid.

Metric	Traditional Processors	Futurum Systems
Chargeback Rate	0.5% – 2.0%	0%
Holds & Reserves	5% – 10% of revenue	\$0 held
Settlement Time	2 – 7 business days	Under 15 seconds
Payment Verification	CVV + AVS (easily bypassed)	100% Plaid-verified

2. Payments and the Debit-Only Model

Why does Futurum Systems only accept debit cards?

Accepting only debit cards is the core innovation that protects merchants. Credit cards are the primary source of chargebacks, friendly fraud, and stolen card fraud. By eliminating credit cards entirely, Futurum Systems eliminates the attack vector. Every debit payment is verified through Plaid, which confirms the customer's identity and bank account ownership before the transaction processes. This makes chargebacks structurally impossible.

Do my customers need a Plaid account?

No. Customers do not need their own Plaid account. Plaid is integrated on the Futurum Systems platform side. When a first-time customer pays, Plaid Link opens in a secure modal where the customer connects their bank account. This verifies their identity and bank ownership in real time. The process takes seconds and only happens once — returning customers skip verification entirely.

What debit cards are accepted?

Futurum Systems accepts Visa and Mastercard debit cards only. Credit cards of any type are not accepted. This is by design to ensure every payment is identity-verified and chargeback-free.

Can customers pay directly from their bank account?

Yes. In addition to debit cards, customers can connect their bank account directly through Plaid for ACH-style payments. This provides the same identity verification and zero-chargeback protection.

What happens if a customer tries to use a credit card?

The checkout widget will decline credit card transactions. Only debit cards linked to a verified bank account through Plaid are accepted. The customer will be prompted to use a debit card instead.

How does the payment flow work step by step?

The payment flow follows six steps:

1. You embed the checkout widget on your site using your API key.
2. The customer enters their debit card information.
3. Plaid verifies the customer's identity and bank account (first-time only).
4. The verified payment is converted to USDC stablecoin on the Polygon blockchain.
5. USDC is converted back to USD and settled to your merchant account in under 15 seconds.
6. Your server receives real-time webhook notifications at every stage.

Are there chargebacks on Futurum Systems?

No. The chargeback rate on Futurum Systems is 0%. Because every payment is verified through Plaid before processing, there is no mechanism for a customer to dispute a charge after the fact. The customer's identity and bank account are confirmed, funds are verified as available, and the transaction is recorded immutably on the Polygon blockchain.

What about refunds?

Refunds are handled directly through your Futurum Systems dashboard. Since there are no chargebacks, refunds are always merchant-initiated and on your terms. You decide when and how much to refund.

3. Blockchain and Settlement

What is USDC and why is it used?

USDC (USD Coin) is a stablecoin pegged 1:1 to the US dollar. Every USDC token is backed by a corresponding US dollar held in reserve. Futurum Systems uses USDC as an intermediary to create an immutable, tamper-proof record of every transaction on the Polygon blockchain. Your customers pay in USD (via debit card), the system converts to USDC for blockchain recording, and you receive USD in your merchant account.

What is Polygon?

Polygon is a high-speed, low-cost blockchain network. Futurum Systems records every transaction on Polygon to create permanent, auditable proof of payment. Polygon was chosen for its speed (transactions confirm in seconds), low gas fees (absorbed by the platform at no cost to you), and reliability.

Do I need a crypto wallet?

No. You do not need a crypto wallet to use Futurum Systems. The blockchain settlement happens behind the scenes. You receive your funds in USD, settled directly to your merchant account. The blockchain layer provides transparency and proof of payment, but you never need to interact with cryptocurrency directly.

Do my customers need to know about blockchain?

No. The blockchain settlement is entirely invisible to your customers. They see a standard debit card checkout experience. The USDC conversion and Polygon recording happen in the background.

Who pays the Polygon gas fees?

Futurum Systems absorbs all Polygon gas fees. There is no cost to you or your customers for blockchain settlement.

How fast is settlement?

Settlement happens in under 15 seconds. Once the customer's debit payment is verified through Plaid and converted to USDC on Polygon, the funds are converted back to USD and settled to your merchant account almost instantly. Compare this to traditional processors which take 2–7 business days.

4. Fees and Pricing

What does it cost to get started?

There are two activation payments:

Fee	Amount	Type	Covers
Onboarding Fee	\$497	One-time	Account configuration, API provisioning, Plaid integration setup, integration support
Platform Subscription	\$47/month	Recurring	Platform maintenance, security updates, Plaid verification service, infrastructure charges

Both payments are processed through the Futurum Systems gateway itself.

What is the processing fee?

The processing fee ranges from 2.9% to 5.9% per transaction, based on your monthly sales volume tier. There are no per-transaction flat fees, no chargeback fees, no hold/reserve fees, and Polygon gas fees are absorbed by the platform.

Are there any hidden fees?

No. The fee structure is fully transparent: a one-time *497 onboarding fee*, a *47/month* platform subscription, and a percentage-based processing fee (2.9%–5.9%) determined by your monthly volume tier. There are no per-transaction flat fees, no chargeback fees (chargebacks do not exist on the platform), no hold or reserve fees, and no gas fees.

How are processing fees calculated?

Processing fees are a simple percentage of each transaction amount. For example, at the Starter tier (5.9%), a *100 transaction incurs a 5.90* fee. At the Enterprise tier (2.9%), the same *100 transaction costs only 2.90*. There are no additional flat fees per transaction.

5. Monthly Volume Tiers

What are the processing tiers?

There are four tiers based on monthly sales volume:

Tier	Monthly Volume	Processing Fee
Starter	0–24,999	5.9%
Standard	25,000–49,999	4.9%
Growth	50,000–99,999	3.9%
Enterprise	\$100,000+	2.9%

How does tier promotion work?

Tier promotion is automatic and immediate. When your monthly sales volume reaches the next tier threshold during any given month, you are instantly promoted to the lower fee rate. All subsequent transactions that month are charged at the new, lower rate. For example, if you start the month at the Starter tier (5.9%) and process \$25,000 in sales, you are immediately promoted to the Standard tier (4.9%).

How does tier demotion work?

If your monthly volume falls below your current tier's minimum for 3 consecutive months, you are demoted to the tier that matches your actual volume. In month 1 below the minimum, you receive an email warning but no tier change. In month 2, you receive a second warning. In month 3, you are demoted. If at any point during the 3-month window your monthly volume meets or exceeds your tier's minimum, the counter resets to zero.

When does my monthly volume reset?

Your monthly sales volume counter resets to \$0 on the 1st of each month (UTC). This is when tier evaluations occur — volume is reset, demotion warnings or demotions are processed, tier history is logged, and email notifications are sent.

What if my volume fluctuates month to month?

The system is designed to be forgiving. A single low month does not trigger a demotion — you need 3 consecutive months below your tier minimum. If you have one strong month followed by two weak months, the counter resets as soon as you hit your tier minimum again. This protects merchants with seasonal or variable sales patterns.

6. Onboarding and Setup

How long does onboarding take?

Onboarding can be completed in minutes. The 4-step process involves entering your business details, paying the onboarding fee and first month's subscription, reviewing the gateway flow, and receiving your API key. Most merchants are ready to accept payments within the same day.

What information do I need to provide?

You need your business name and business email (both required). Optionally, you can provide your website URL, business description, and webhook URL. The webhook URL can be configured later from the Dashboard.

Can I test before going live?

Yes. Every merchant account includes sandbox mode. You can run test payments from the Dashboard Sites tab to verify your integration before switching to live mode. This lets you test the full payment flow — debit card entry, Plaid verification, blockchain confirmation, and webhook delivery — without processing real money.

What webhook events will I receive?

Your server receives real-time webhook events at every stage of the payment flow: payment created, debit authorized, converting (USDC conversion in progress), blockchain confirmed (recorded on Polygon), and settled (USD delivered to your account). Configure webhooks per site from the Dashboard Sites tab.

7. Security and Account

Is my customers' card data secure?

Yes. No card data touches your server. All sensitive data is tokenized and processed through Futurum Systems' PCI-compliant infrastructure. The checkout widget handles all card data securely.

How does Plaid protect against fraud?

Plaid verifies the customer's identity by connecting directly to their bank. This confirms that the person making the payment is the actual account holder, that the bank account is real and active, and that sufficient funds are available. This is fundamentally more secure than CVV + AVS verification used by credit card processors, which can be easily bypassed with stolen card numbers.

Is every transaction recorded on the blockchain?

Yes. Every transaction is recorded on the Polygon blockchain, creating an immutable, tamper-proof record. This provides permanent proof of payment that neither party can dispute, full auditability for compliance purposes, and transparent verification that anyone can check on the Polygon blockchain.

Where can I monitor my payments?

Your Dashboard provides real-time visibility into all transactions, monthly volume, tier status, settlement history, and webhook delivery.

Can I have multiple sites on one account?

Yes. You can configure multiple sites under a single merchant account, each with its own API key and webhook URL. Manage all sites from the Dashboard Sites tab.

Contact

For questions not covered in this FAQ, please visit our Contact page at <https://futuresystems.com/contact> or reach out through the inquiry form on the website.

Futurum Systems — The Future of Accepting Payments is Here

<https://futuresystems.com>