

Futurum Systems — Merchant Onboarding Guide

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Welcome to Futurum Systems

Thank you for choosing Futurum Systems as your payment gateway. This guide walks you through the complete onboarding process — from creating your merchant account to accepting your first live payment. Most merchants complete setup in under 10 minutes.

Futurum Systems combines Plaid identity verification, blockchain settlement on Polygon, and instant USD payouts to deliver a payment experience with zero chargebacks, zero holds, and settlement in under 15 seconds.

Before You Begin

Before starting the onboarding process, ensure you have the following ready:

Requirement	Details
Business Name	Your registered or operating business name (required)
Business Email	A valid email address for account communications (required)
Website URL	Your business website (optional, can be added later)
Webhook URL	Server endpoint for receiving payment notifications (optional, can be configured later)
Debit Card	A Visa or Mastercard debit card for paying the onboarding fee and subscription

Step 1: Create Your Merchant Account

Navigate to <https://futura-systems.com/onboarding> and sign in with your account. If you do not have an account, you will be prompted to create one through the Futurum Systems authentication portal.

Once signed in, you will see the Business Details form. Fill in the following fields:

Required fields:

- **Business Name** — Your registered or operating business name. This will appear on your merchant dashboard and in transaction records.
- **Business Email** — The primary email address for your merchant account. You will receive billing receipts, tier change notifications, and renewal reminders at this address.

Optional fields:

- **Website URL** — The URL of the website where you plan to accept payments.
- **Business Description** — A brief description of what your business does. This helps us understand your use case.
- **Webhook URL** — The server endpoint where you want to receive real-time payment status updates. You can configure this later from your Dashboard.

Click **Continue** to create your merchant account and proceed to Step 2.

Step 2: Activate Your Account

Account activation requires two payments, both processed through the Futurum Systems gateway itself.

Onboarding Fee — \$497 (One-Time)

The onboarding fee is a one-time payment that covers account configuration, API provisioning, Plaid integration setup, and integration support. Click **Pay Onboarding Fee** and enter your debit card details in the secure payment dialog.

Platform Subscription — \$47/month (Recurring)

After the onboarding fee is paid, you will be prompted to activate your monthly platform subscription. The \$47/month fee covers ongoing platform maintenance, security updates, Plaid verification service, and infrastructure charges. Your subscription renews automatically each month.

Both payments accept Visa and Mastercard debit cards only. Credit cards are not accepted.

Step 3: Review the Gateway Flow

After both payments are confirmed, you will see a detailed walkthrough of how the Futurum Systems payment pipeline works. This step is informational — it explains the six stages every transaction passes through:

Stage	What Happens
1. Embed the Checkout Widget	Copy your site's API key from the Dashboard and add the JavaScript snippet to your checkout page.
2. Customer Pays with Debit Card	Your customer enters their debit card information. Only Visa and Mastercard debit cards are accepted.
3. Plaid Identity Verification	First-time customers complete a one-time identity verification through Plaid. Returning customers skip this step.
4. USDC Conversion on Polygon	The verified payment is converted to USDC stablecoin and recorded on the Polygon blockchain.
5. Instant USD Settlement	USDC is converted back to USD and settled to your merchant account in under 15 seconds.
6. Webhook Notifications	Your server receives real-time webhook events at every stage of the payment lifecycle.

Click **Complete Onboarding** to finalize your account setup.

Step 4: You Are Live

Congratulations — your Futurum Systems merchant account is now active. You will be redirected to your merchant Dashboard, where you can:

- **Create sites** — Each site gets unique live and test API keys.
 - **Configure webhooks** — Set your webhook URL per site to receive payment status updates.
 - **Run test payments** — Use sandbox mode to verify your integration before going live.
 - **Monitor transactions** — Track payments, revenue, volume, and tier status in real time.
 - **View analytics** — Access charts showing transaction trends, success rates, and revenue over time.
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Integration Overview

Adding the Checkout Widget

From your Dashboard, navigate to the **Sites** tab and create a new site. Each site receives a unique API key. Copy the integration snippet and paste it into your checkout page — it is a single line of JavaScript that connects your storefront to the Futurum gateway.

Sandbox Mode

Every site includes a sandbox mode for testing. When sandbox mode is enabled, you can run test payments without processing real money. This lets you verify the full payment flow — debit card entry, Plaid verification, blockchain confirmation, and webhook delivery — in a safe environment.

Webhook Configuration

Configure your webhook URL in the site settings. Futurum Systems sends real-time webhook events at every stage of the payment lifecycle:

Event	Description
<code>payment.created</code>	A new payment has been initiated
<code>payment.authorized</code>	The debit card payment has been authorized
<code>payment.converting</code>	USDC conversion is in progress
<code>payment.blockchain_confirmed</code>	The transaction has been confirmed on the Polygon blockchain
<code>payment.settled</code>	USD has been deposited into your merchant account

Fee Structure Summary

Fee	Amount	Frequency
Onboarding Fee	\$497	One-time
Platform Subscription	\$47	Monthly
Starter Processing	5.9%	Per transaction (0–24,999/month)
Standard Processing	4.9%	Per transaction (25,000–49,999/month)
Growth Processing	3.9%	Per transaction (50,000–99,999/month)
Enterprise Processing	2.9%	Per transaction (\$100,000+/month)

There are no per-transaction flat fees, no chargeback fees, no hold or reserve fees, and all Polygon gas fees are absorbed by the platform.

Tier promotions are automatic and immediate — when your monthly volume reaches the next threshold, your rate drops instantly. Tier demotions only occur after 3 consecutive months below your current tier’s minimum volume.

Subscription Management

Billing Cycle

Your platform subscription renews automatically on the same date each month. You will receive a billing receipt via email after each successful renewal.

Renewal Reminders

Futurum Systems sends renewal reminder notifications before your subscription renews. You can manage notification preferences from your Dashboard settings.

Plan Changes

If you need to change your subscription or have billing questions, contact us through the inquiry form at <https://futurumsystems.com/contact>.

Support

If you encounter any issues during onboarding or have questions about your merchant account, please reach out through one of the following channels:

- **Contact Form** — <https://futuresystems.com/contact>
- **FAQ** — <https://futuresystems.com/faq>
- **Dashboard** — Real-time transaction monitoring and account management

Futurum Systems — The Future of Accepting Payments is Here

<https://futuresystems.com>