



futiur

# RETAIL PAYMENT FUNCTIONS

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FUTIUR PAYMENTS LTD (“Futiur”) is a company incorporated in British Columbia, Canada, with registration number BC1450807. The company’s registered address is Office 241, 970 Burrard Street, Vancouver, British Columbia, V6Z 2R4, Canada.

Futiur is duly registered as a Money Services Business (MSB) under the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), with MSB registration number M24321081, and is authorized to provide payment services in accordance with FINTRAC regulations.



Futiur offers a suite of retail payment functions tailored to meet diverse transaction needs, enhance customer convenience, and support merchants in various retail environments. These functions are designed to maximize transaction efficiency, security, and flexibility for both in-store and online retail businesses.

### **E-Commerce Payments**

- **Hosted Payment Page (HPP):** Futiur offers a secure hosted payment page for e-commerce transactions. Retailers are able to redirect customers to this page, which is customizable to match their brand and optimized for both desktop and mobile experiences.
- **Direct API Integration:** For businesses with in-house technical teams, Futiur provides an API for direct integration into websites or mobile apps. This API supports real-time transaction processing, allowing customers to pay quickly and securely within the retailer's own platform.
- **Recurring Billing:** Futiur supports automated billing for subscription-based services, providing options for recurring payments and instalment plans, which improves revenue streams for businesses with ongoing customer relationships.

### **Mobile Payment Solutions**

- **Futiur Mobile:** Futiur offers a dedicated mobile site that enables retailers to process payments on mobile devices. This supports card payments, QR payments, and integration with mobile wallets, providing an easy payment option for mobile-first businesses.

### **Omnichannel Payment Solutions**

- **Unified Payment Processing:** Futiur offers an omnichannel platform that unifies online, and mobile payment processing, providing a single solution for retailers with multiple sales channels. This enables streamlined reconciliation, reporting, and customer insights across channels.

### **Cross-Border Payment Support**

- **Multi-Currency Payments:** Futiur enables cross-border transactions with multi-currency support, allowing customers to pay in their preferred currency and simplifying international transactions.
- **Localized Payment Methods:** For international markets, Futiur offers region-specific payment options, such as local credit card schemes or alternative payment methods popular in particular countries, to help retailers expand their global reach.

### Digital Invoice Payments

- **Invoice Generation and Payment Links:** Futiur allows retailers to generate digital invoices and send secure payment links to customers via email or SMS. Customers are able to complete payments directly from these links, providing an efficient payment solution for businesses that bill clients after services are rendered.
- **Deferred Payment Options:** Futiur offers deferred payment terms on invoices, enabling customers to schedule payments or access financing options. This feature is valuable for businesses that work with clients needing extended payment terms.



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This document is provided for informational purposes only and reflects the policies of Futur Payments Ltd. as of July 2025. Content is subject to change without notice.





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