

Slide 1: The Fair Debit Network

Your Money. Fair Fees. Merchant First. Presented by RKP Atlantic Business Services

Slide 2: The Problem

Debit was designed to be cheap: 2–4¢ per transaction. Visa/Mastercard branded debit now charges 0.5%–1% + fees. No borrowing, no credit risk — but merchants pay unfair costs. Merchants overpay hundreds of millions annually.

Slide 3: The Opportunity

Merchants demand lower costs. Consumers want fairness & transparency. Regulators are supporting competition (Open Banking, RTR). Time is right for a fair debit alternative.

Slide 4: The Solution: Fair Debit Network

Flat fee: 3–5¢ per transaction, no percentages. Instant or same-day settlement to merchants. Direct-to-bank debit — no Visa/Mastercard branding. Merchant-owned and operated network.

Slide 5: How It Works

Customer pays with Fair Debit card or wallet. Transaction routes via sponsor bank & processor. Payments Canada rails (Interac today, RTR in future). Flat fee only — no hidden branding charges.

Slide 6: Market Landscape

Interac Debit: trusted, but tied to bank politics. Visa/Mastercard Debit: expensive, percentage-based fees. Fair Debit: flat-fee, merchant-first alternative.

Slide 7: Competitive Advantage

Cost savings: ideal for high-volume merchants (retail, gas, grocery). Merchant-owned governance for fairness. Modern tech: Open Banking APIs, RTR integration. Regulatory alignment: supports Payments Modernization.

Slide 8: Adoption Strategy

Phase 1: Pilot in Atlantic Canada with RKP Atlantic merchants. Phase 2: Partner with credit unions & co-ops. Phase 3: Nationwide rollout with RTR integration.

Slide 9: Business Model

Merchants pay 3–5¢ per transaction. Revenue shared between network, sponsor bank, and processor. Transparent, predictable, fair pricing model.

Slide 10: Benefits to Stakeholders

Merchants: lower fees, stronger margins. Consumers: honest debit, fair costs. Banks/Processors: sustainable new revenue. Regulators: more competition and consumer protection.

Slide 11: The Ask

Sponsor Banks & Processors: join as founding partners. Merchants: commit transaction volume for pilot. Credit Unions: support a Canadian-owned debit alternative.

Slide 12: Closing

Vision: Bring debit back to what it was meant to be. Your money. Fair cost. Merchant first. RKP Atlantic Business Services Let's build a fairer debit network together.