

Slide 1: The Fair Debit Network

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

Slide 2: The Problem

Debit used to cost merchants only 2–4¢ per transaction. Visa/Mastercard branded debit now charges % fees. Merchants overpay millions for low-risk transactions.

Slide 3: The Opportunity

Merchants demand lower costs. Consumers want fairness. Regulators are opening competition (Open Banking, RTR).

Slide 4: The Solution: Fair Debit Network

Flat fee 3–5¢ per item. Instant or same-day settlement. Direct-to-bank debit (no Visa/Mastercard branding). Merchant-owned & operated.

Slide 5: How It Works (Flow)

Customer → Sponsor Bank → Processor → Merchant Routed via Interac today, RTR in future.

Slide 6: Market Landscape (Comparison)

Slide 7: Adoption Strategy (Roadmap)

Phase 1: Pilot in Atlantic Canada (RKP merchants). Phase 2: Expand via credit unions & co-ops. Phase 3: National rollout with RTR integration.

Slide 8: Business Model (Revenue Split)

Slide 9: Closing / Call to Action

Vision: Bring debit back to what it was meant to be. Your money. Fair cost. Merchant first. RKP Atlantic Business Services Trusted Payment Solutions