



APT SYSTEMS INC

INVESTOR PRESENTATION

ABOUT US



APT Systems, Inc. (APTY) is an emerging software development and fintech company trading Pink Current on the OTC Markets.

We are working on the development of **Verifundr**, our escrow service that is blockchain-supported and our stablecoin **Spera**. We plan to take our members into a more transparent and trusted financial ecosystem to help mitigate fraud using the highest global technology standards.



OUR VISION



APT Systems believes that the market is ready to broadly adopt **Spera_{SM}** a tradable digital stablecoin representing a future for reliably purchased goods and services within its trusted escrow network **Verifundr_{SM}**

BASIC ESCROW TRANSACTIONS

Buyer and Seller agreed on terms

- Description of service and goods
- Sale Price
- Number of Days allowed for buyer inspection
- Shipping Information

Buyer makes payment to Custodian

- Verifundr verifies the buyer's identity
- Buyer submits payment to the platform for verification to Seller

Seller makes delivery / fulfills Conditions

- Seller ships
- Seller submits tracking information or confirms delivery
- Buyer verifies shipment

Buyer accepts / fulfillment

- Buyer accepts and acknowledges receipt within the agreed timeframe to Seller

Verifundr pays Seller

- Verifundr releases funds to the Seller via the agreed method using either US Dollars or Spera stablecoin

Transaction is complete!
SAFELY AND SECURELY

PROBLEMS

Time consuming

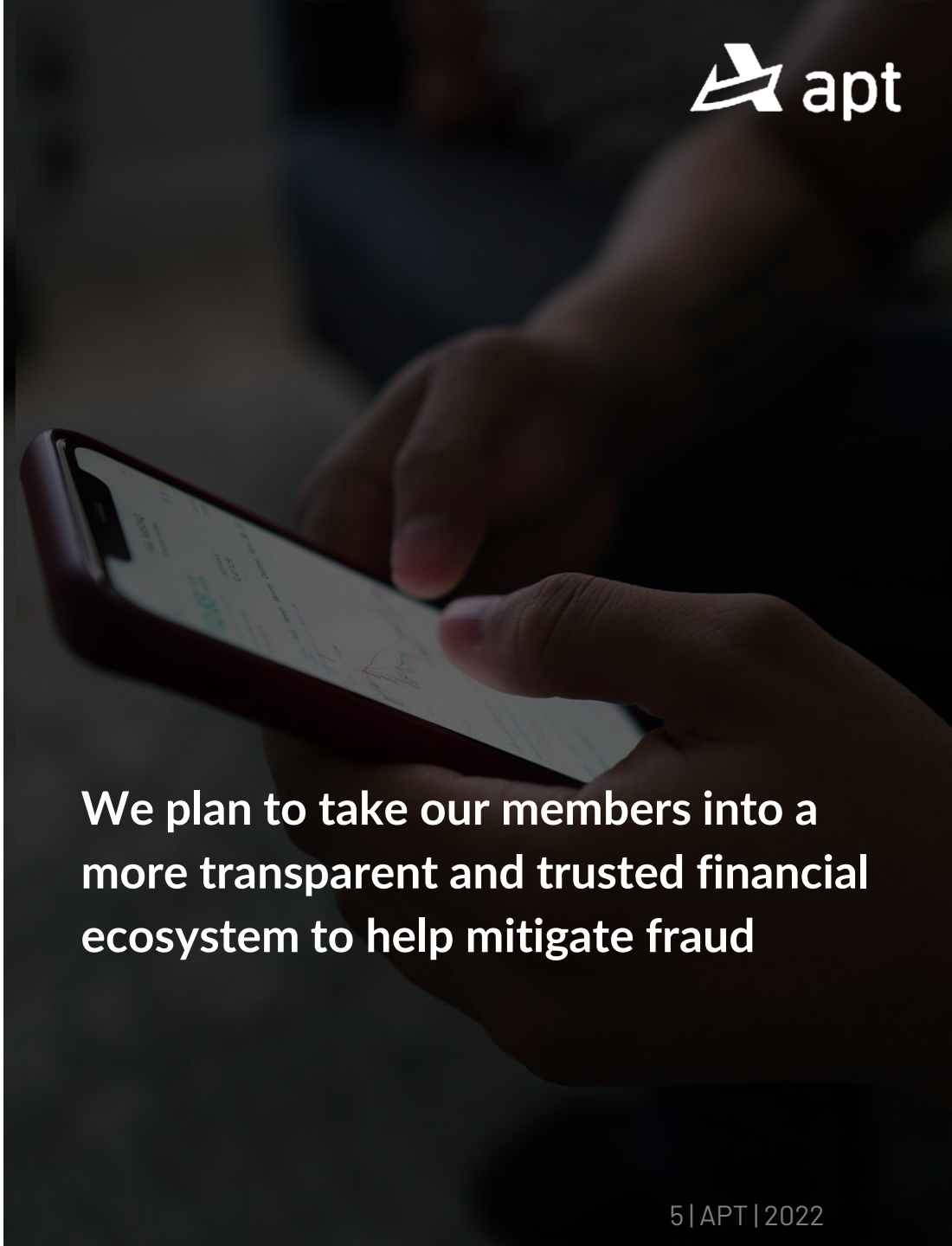
Escrow processes can take up to 60 days depending on the type of agreement undertaken increasing exposure to delay, loss and fraud

Expensive

Multiple checkpoints and document reviews along with large scaled fees makes current options very limited and expensive

Lack of Trust

Due to unreliable third party services and lack of good current processes, there have been multiple cases of fraud involving escrowed transactions



We plan to take our members into a more transparent and trusted financial ecosystem to help mitigate fraud

SOLUTIONS

Verifundr provides a US Dollar and digital-friendly escrow and payment service along with Smart Contracts, using advanced custodial and Internet security practices to serve an entirely new financial ecosystem of verified “Members”



Safety of Transactions

Blockchain security and traceability enable providers access to secure, digital and mutually agreed upon transactions

Time Sensitive

Managed high and low value transactions through a seamless process delivered on time

Efficiency

Transaction, milestone processing and delivery of funds almost instantaneously

Reasonably Priced

We charge a fixed fee under \$10,000 valuation and transaction costs that are lower than any existing platforms

Trustworthy

Integrated Financial network with accredited KYC and AML providers as well as users

PLATFORM OVERVIEW



Verifundr is a payments and Escrow provider focusing on security, transaction time and costs while facilitating a broad range of contract types.

Our business is able to achieve this by implementing a stringent “know your customer” process and facilitating transactions with our stablecoin - Spera or US Dollars using our fully integrated wallet.

Providing ...



Fully
Integrated
Experiences



Trusted
Secure
Processing

PLATFORM GOAL



To become a useful bridge between fintech and the old cash economy, by employing Blockchain innovation for underpinning transactions being delivered on a platform that is sending global payments in less volatile valued digital money.

To Enable ...

Verified Community

Verified Escrow Transactions

Smart contracts for payments

Global Distribution of Funds

Payment Options*

Access to a Stable Digital Coin

Businesses can now develop milestones payment based on agreements for supplying services with the **assurance they will be paid.**

Safety



A blockchain can provide **secure, digital and mutually agreed-upon** versions of trade escrow documents to all parties concerned.



Certainty

Smart contracts can be used to **manage funds and automatically transfer payment** once all digital signatures have been collected.

Cost Savings



While the emergence of cryptocurrency is on the rise in general, there still exists the critical problem of facilitating basic transactions cost effectively.

Merchant Adoption

Impossible to conduct hard asset transactions through volatile digital currencies

Future Value

Cryptocurrency is highly volatile causing extreme pricing unpredictability

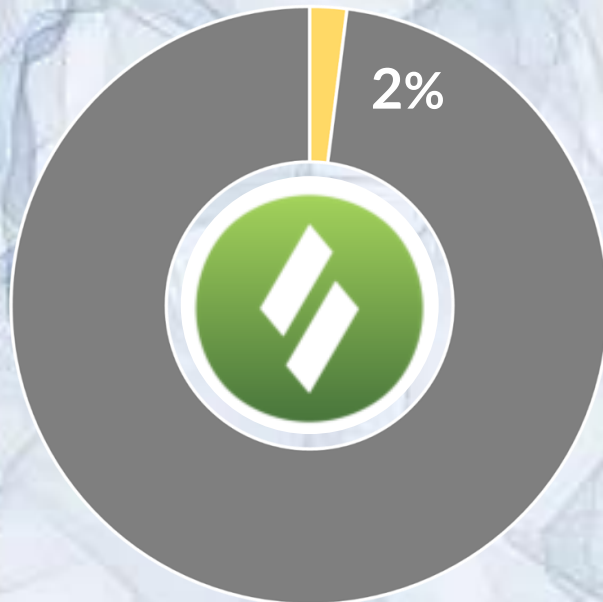
Protection and Trust

Lack of Trust, Credibility and Usability of existing support for stablecoins

SperaSM a true stablecoin is designed to bridge the current gap between fiat and cryptocurrency by anchoring itself to the US dollar to create **real intrinsic exchangeable value**.

SPERA (SPRA)

Spera true stablecoins are designed to bridge the current gap between fiat and cryptocurrencies



Verified members can store money or Spera in insured wallets

Simple user interface and seamless processing to USD

Transactions without unpredictable market volatility

All Proceeds held in custodial accounts with Regulated FIs

■ Gold ■ US Dollar (Fiat)

THE 'TRUE' STABLECOIN

Spera are envisioned to become a widely used digital currency to bring **trust, safety and payments** to Members entering a commercial or personal sales transaction within **Verifundr**



One SPRA to one US Dollar Conversion **guarantee**



Audits and open-proof of dollar and gold reserves for buyer **assurance**



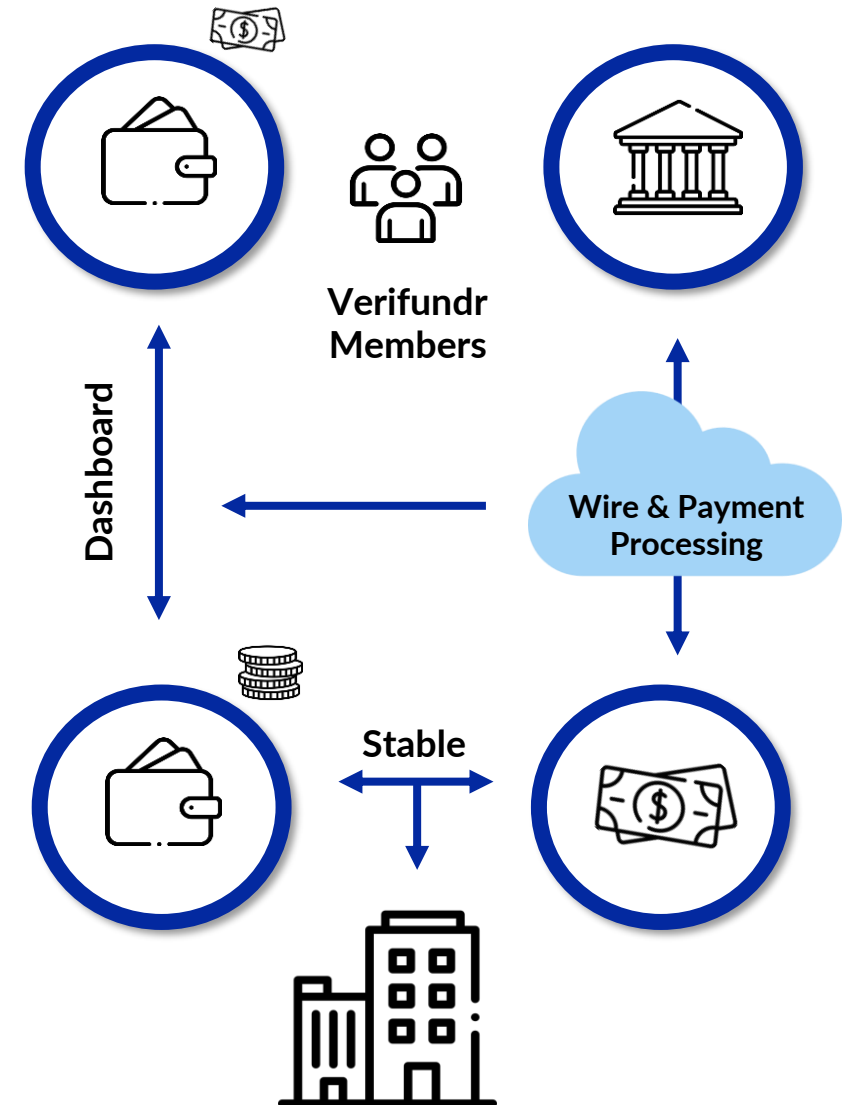
Supported on a **Blockchain network** and virtual wallet



Transferable to public cryptocurrency exchanges to facilitate purchase of other cryptocurrencies like Bitcoin or cryptoassets like NFTs



Facilitation of **escrow** accounts and payments between verified parties



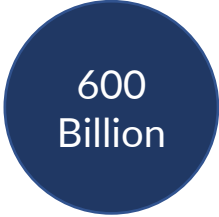
Note that only US dollars bank transfers are accepted for Spera stablecoin purchases and dollar conversion solutions will be made available to those accepting Spera as payment outside of the United States.

MARKET SIZE



B2B and Personal Finance
transaction volume

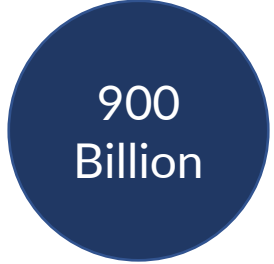
International Cross Border Money Transactions



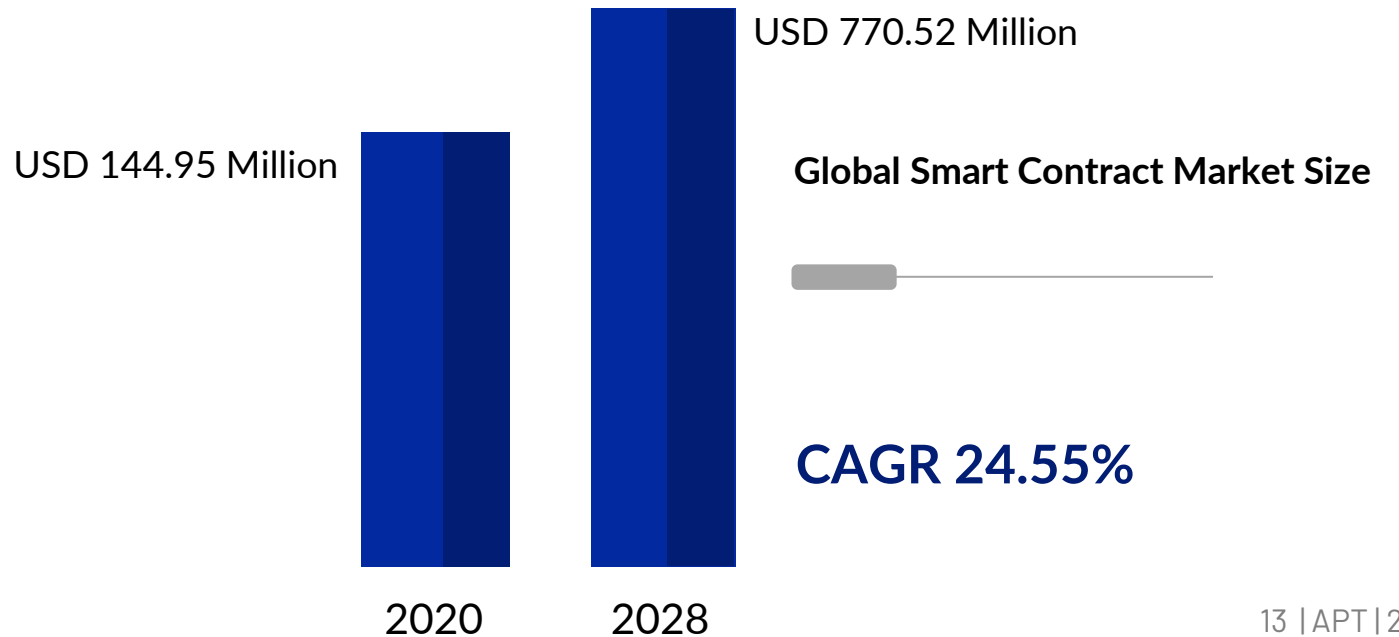
Remittances
Personal Transfers



Money Transfers
Remittances + MTO Transfers



Money Transfers
Remittances + MTO P2P + Alt
Finance options



MARKET OPPORTUNITY



The global financial system continues to undergo disruptive changes resulting in our emerging **mobile “less-cash”** society.

There is a gap for participating in a

Trustworthy

Law Abiding

Identifiable

Community that is compliant AML and KYC

APT Systems with Verifundr, Spera coins and platform offer unique solutions for **verification, escrow and fund distribution** to assist the public in navigating inside this new financial environment.

TARGET MARKETS

Initial Market: USA

then adding all of North America



Trillions of dollars in goods exchange hands each year

Escrow for Individuals

Selling personal items such as:
Cars, event tickets, furniture, clothing ...
Currently served by companies like StubHub

Future Global Markets

Contracting, buying, selling items such as:
Paying labor, advertising, supplies, equipment ...
Currently served by companies like Escrow.com

Public Service Entities

Brokering and selling items such as:
Real estate, stock certificates, investments ...
Currently served by professionals (like realtors and lawyers)

Niche Providers

Offering a service and or exclusive single products such as:
Staffing websites, app sales, domain sales, crafts, art ...
Currently served by companies like SEDO

COMPETITORS



Tether – largest stablecoin by market cap; operates as second layer on top of multiple blockchains



USDC – large player; has backing of Coinbase Exchange was one of two parties that launched USDC



Dai – stablecoin of the Maker DAO ecosystem. Users can borrow Dai by providing cryptocurrency collateral

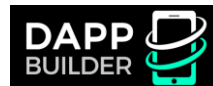


Largest gold backed stablecoin; states focus on transparency; users can redeem for gold bullion bars



Digix Gold – market priced at equivalent to 1 gram of gold

In the crypto space, there are many open-source contracts which help ease the lift of development efforts



The space is becoming crowded

There are 17 stablecoins with a market cap exceeding \$100m
Spera differentiation is more important now as top 5 players represent 95% of the market cap

TOKEN ECONOMICS CONSIDERATION



Gold Upside

- Fund developer bounties
- Ongoing maintenance
- Spera loyalty feature
- Risk: banks back 1:1 USD stablecoins; they verify balances in USD

Gold Downside

- Downside protection via hedge
- Include details for true-up of loss on gold
- Storage Costs
- Increased compliance costs

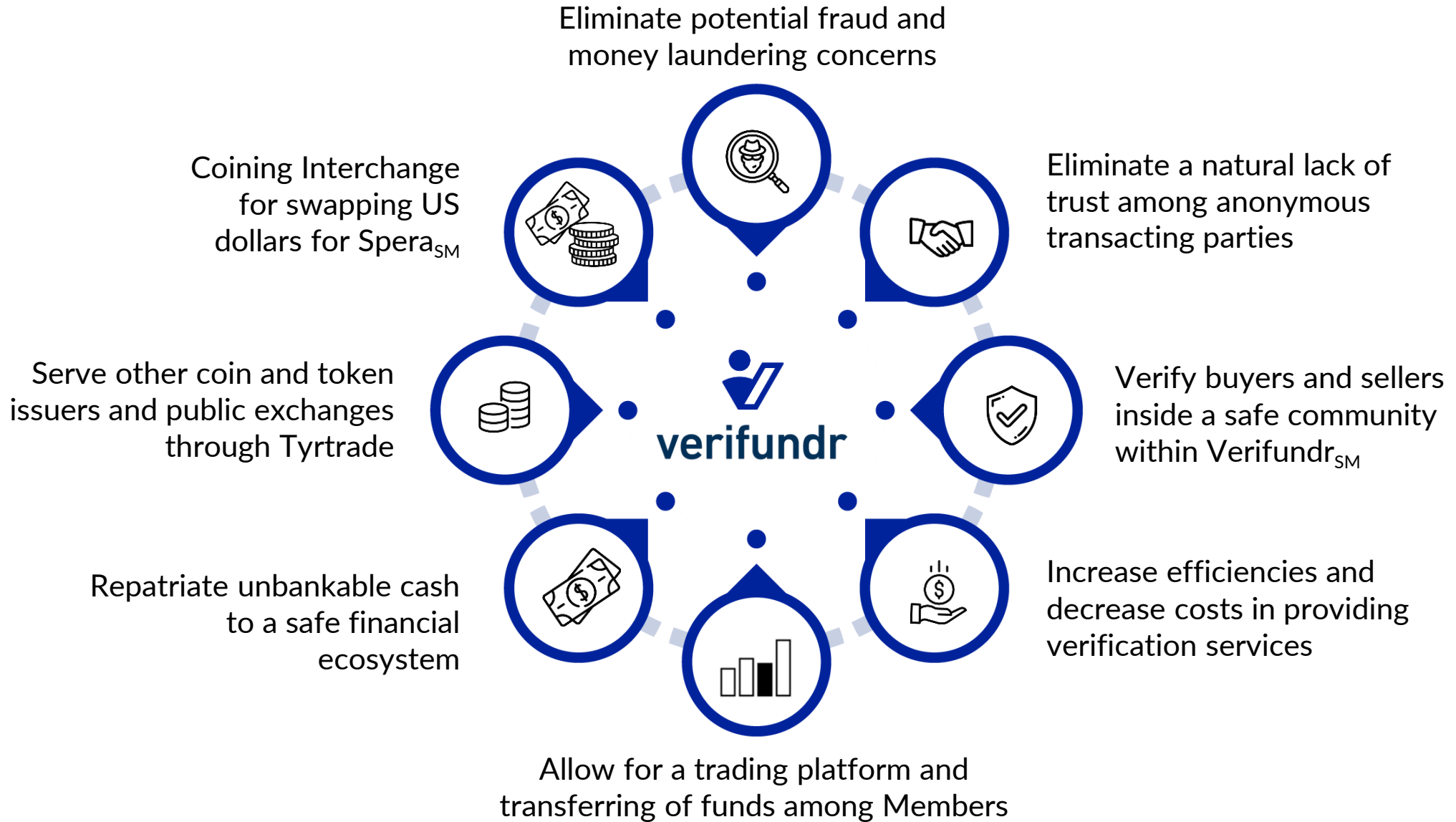
Gold Portion Attributes

- Spera not redeemable for gold and not subject to gold price fluctuation
- Partial gold backing is a comfort feature against the risk of fiat failure

Integration with DeFi Apps

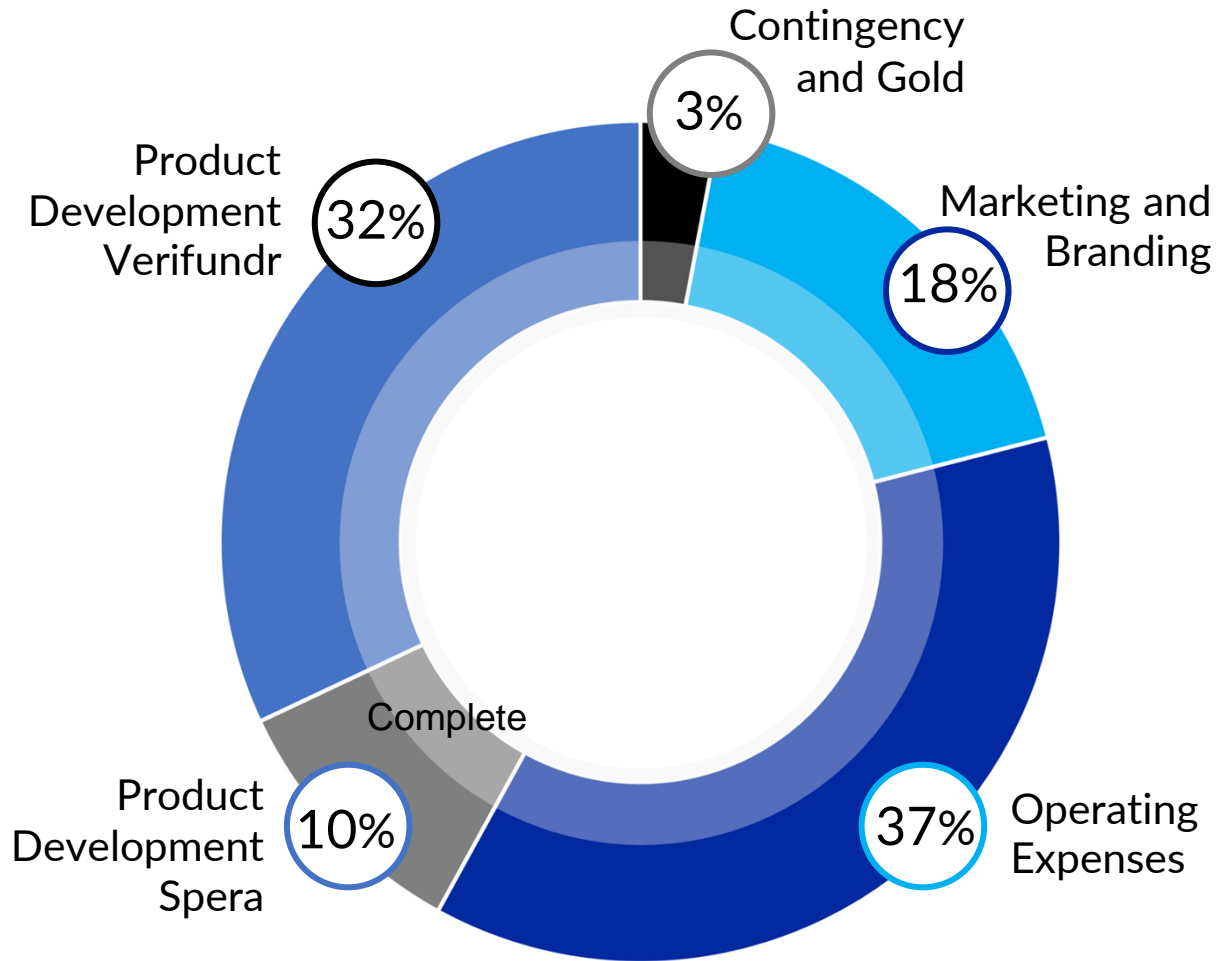
- Lending with crypto-collateral
- Aave
- Compound
- Nuo
- Partner to include Spera as an option for use in various protocols

KEY VALUE PROPOSITION



OUR ASK

We are raising **USD 2,800,000** via an Equity Preferred offering



Fundraising Objectives

Spera Coin

Additional Banking Exchange Partners

Economics Decisioning

Deployment and Smart Contract Build

Verifundr

Design Phase - Dedicated Teams

KYC/AML Integration Considerations

Complete Platform Build / Development

Future Addition: Intuitrader

MANAGEMENT TEAM



CEO

Glenda Dowie, *Founder*

Glenda Dowie has 20+ years of experience with working on stock trading indicators and platforms, cryptocurrencies and stablecoins.

She has also worked as a full-time equity trader including her own platform TraderZone and has been associated with the newsletter – the BuyZone Review.

She has also published a book titled “6 steps to buying a winning stock” and offers her experience through various articles on Investopedia (division of Forbes).

Read article here:



<http://www.investopedia.com/articles/trading/08/macd-stochastic-double-cross.asp#axzz1brp1wNww>



<https://www.linkedin.com/in/glendadowie>

CTO

Joseph (Jim) Gagnon

Jim has 40+ years of experience overseeing computer software development and providing consulting services through his company JJG Consulting.

He is also the co-founder of Abacus Concepts which has been awarded 2 MacUser Eddies, 6 MacWorld world class awards and a 60% market share globally. He left the business when it was acquired by SAS Institute.

He has a BS in Computer Science from the University of Wisconsin, Madison. He has been programming since he was 14 and is excited to take on challenges of Blockchain and platforms the Company is producing.



<https://ca.linkedin.com/in/jim-gagnon-13a918>

CFO

Carl Hussey

Carl holds 15+ years of experience in Finance and related management roles. Experience includes working with the UN, the Canadian Air Division of Canadian Force and he has been on Boards of various commercial and non-profit organizations.

As the owner of CH Strategic Management Group he provides management consulting to a broad range of companies.

Mr. Hussey achieved his degree in Business Administration with a double major in Finance and Accounting and completed his post graduate studies in International Finance.



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