



Executive Summary - Verifundr

For additional information: info@aptsystemsinc.com and <https://sperastablecoin.com>

Verifundr is a payments and escrow provider focusing on security, transaction time, and costs while facilitating a broad range of transaction types. The business is able to achieve this by implementing a stringent “know your customer” process and facilitating transactions with our stablecoin, Spera, backed by US dollars. The current choice of escrow services for consumers is limited due to expensive fees or by offerings serving niche markets only.

The global escrow service market is greatly under-developed with many participants turning to crude solutions to meet their needs; companies like PayPal and credit cards payments are often used a quasi-escrow service because of users being allowed to request cancellations of orders. There is ample room for Verifundr to move in and revolutionize the escrow market with efficiency and more flat rate services. The platform will be based on appropriate smart contract use backed by both a stablecoin and USD\$ wallets to facilitate selling transactions of any size, type, or scale. Initial focus will be showing consumers how to buy event tickets safely.

State of the Escrow Market

	Current State	Verifundr Solution
Protection	Manual and slow transaction systems	Blockchain security and traceability
Transactions	Supports niche transactions with restrictions on asset value	Managed complexity on high valued assets
Time	Takes days or weeks to process	Funds are processed and delivered almost instantly
Cost	Expensive with additional scaled fees	Fixed fees, cheaper transaction costs
Trust	Placed in strangers	Network of KYC and AML verified users

Case for Adding a Stablecoin to this Financial Ecosystem

Decentralized Cryptocurrencies are Unpredictable

- Production, supply and use cases for digital currencies remain highly fragmented
- Volatility makes it difficult to conduct hard-asset transactions safely
- Other stable coins address the volatility challenge but struggle with trust, credibility and usability issues

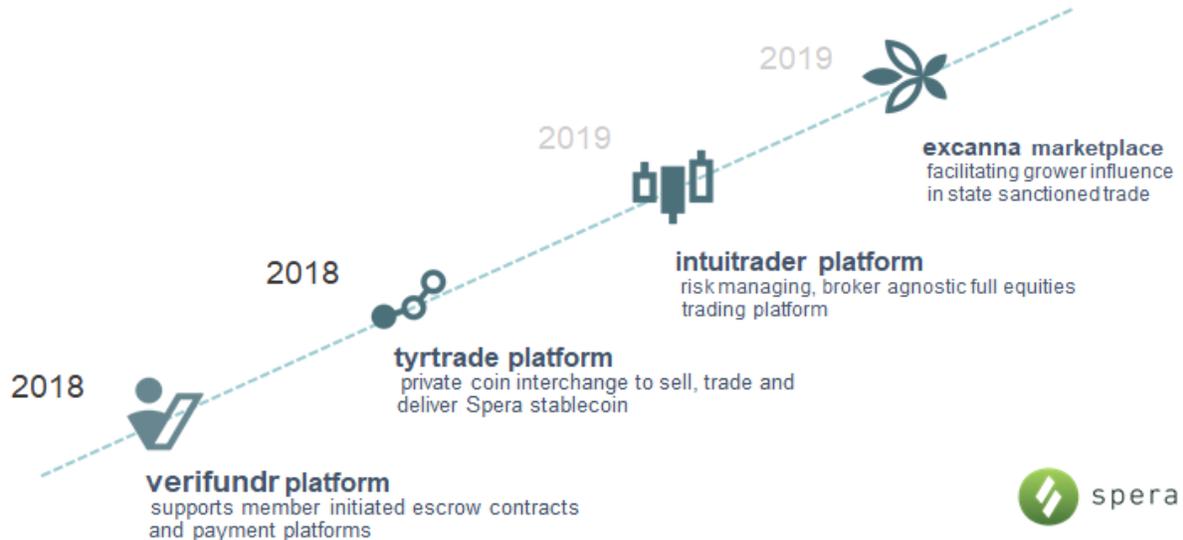


SperaSM is designed and intended to bridge the current gap between fiat and cryptocurrency by anchoring itself to the US dollar to create real intrinsic exchangeable value.

The guarantees of quick conversion of fiat to cryptocurrency and back to fiat are core to our trading model managed inside of the Tyrtrade exchange. Trustworthy redemption supported by audits.

Verifundr

The First Platform Launched in the New Financial Ecosystem



Business Revenue Model

- Revenue:** Multiple streams, based on subscriptions, and transaction fees for both escrow and payment transfers
- Projections:** Estimating 1M contract transactions in the first 18 months with a minimum flat fee of \$10/transaction plus other fees as applicable
- Current Markets:** Trillions of dollars in current escrow transaction flow within the US alone, targeting 57 countries for expansion based on KYC data availability to Verifundr
- Subscriptions:** Estimated to soft launch with 5,000 community members, bill monthly dues

Please refer to our presentation accompanying this summary or visit this link: <http://verifundr.com/pitchdeck/VerifundrPitchDeckPt2.pdf>. Thank you.