



verifundr / Verification for a Trade Community

Using SperaSM
A Dollar Backed Coin



verifundr

Escrow and Payment Service

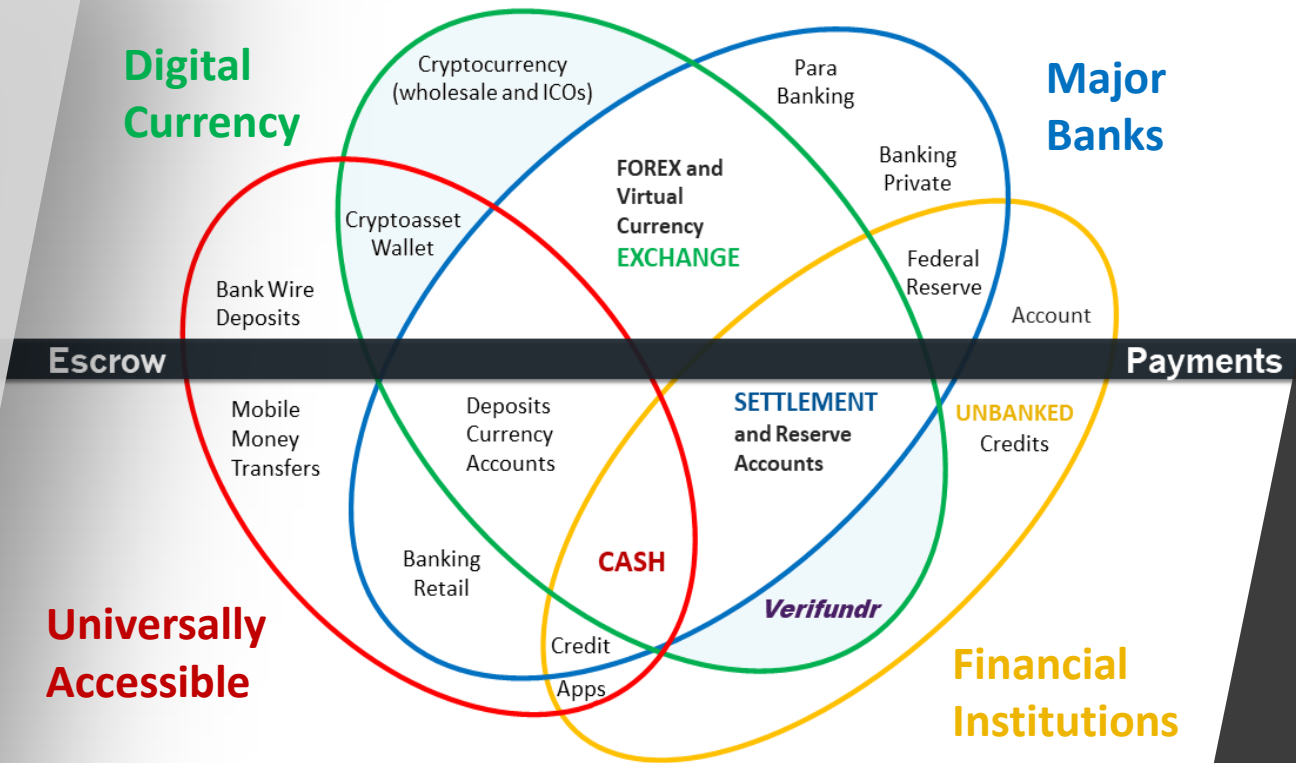
This is the entry point
of a harmonious place
where technology merges
escrow, payments, trading
and a stable coin.



We are at the Intersect of Fintech, Banks and Cryptocurrency

We live in a complicated platform economy

We hope our trust in institutions is well placed



verifundr is the first of four platforms

This escrow platform first helps onboard subscribers after verifying their identity using KYC tools

2018



2018



verifundr supports member initiated escrow contracts and payment platforms

tyrtrade private coin interchange to sell, trade and deliver Spera stable coins

2019



excanna facilitating grower influence in state sanctioned trade

2019



intuitrader risk managing, broker agnostic full equities trading platform

Fully
Integrated
Experiences

Trusted
Secure
Processing

WE BUILD CREDIBILITY UPON IDENTITY



Regulatory Compliance & Oversight



KYC Process



AML Proofs



Wallet Onboard



Dashboard

Membership
& Wallets



Smart Contracts



Security



Escrow Service



Fund Transfers



Audited

Escrow &
Payments



Spera Stable Coin



Reserve




Tyrtrade Interchange



Trade Externally

Acquire
Pay &
Trade



CASE FOR ADDING A STABLE COIN

While the emergence of cryptocurrency is on the rise in the US there still exists the critical problem of facilitating basic transactions.

The production, supply and use cases for digital currency remain highly fragmented. There is no central control, making cryptocurrency pricing volatile while market demands or lack thereof can create extreme pricing unpredictability.

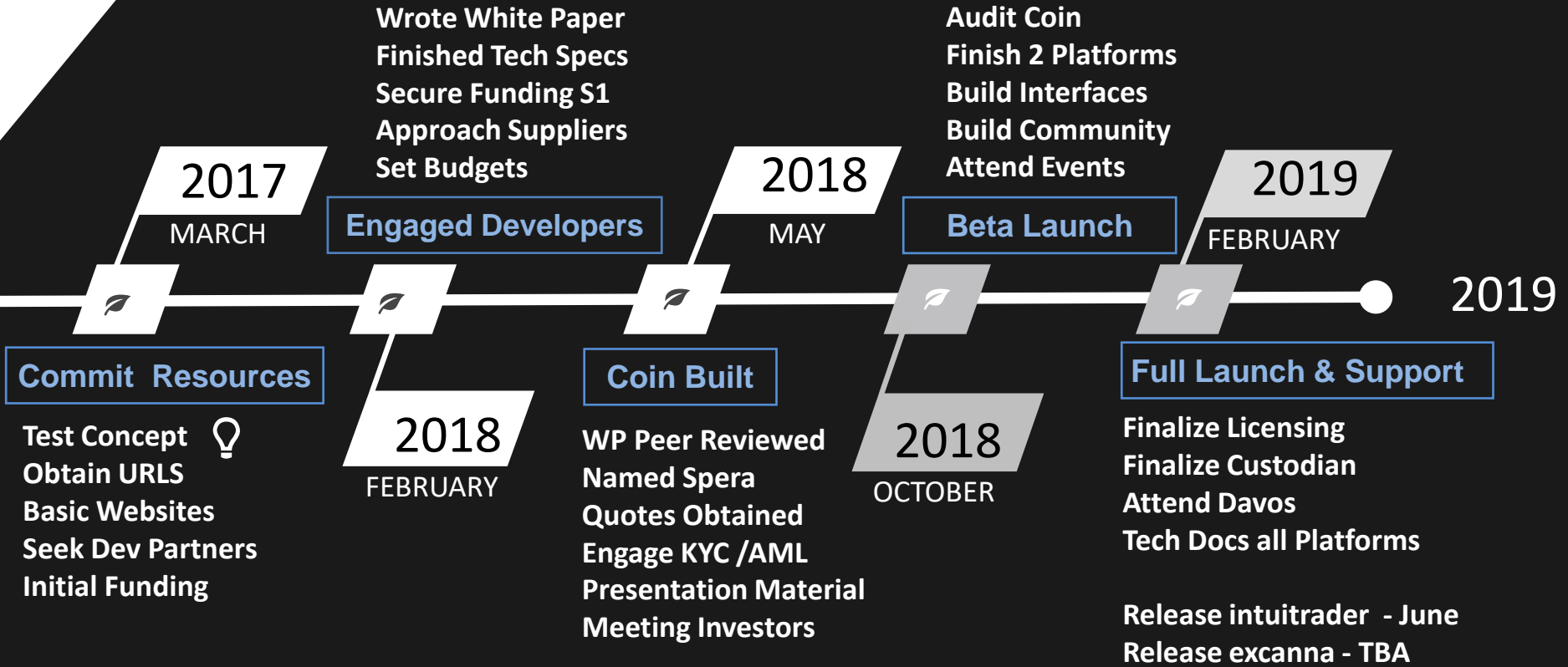
Therefore using digital currencies to conduct hard-asset transactions is almost impossible unless the risk is mitigated.

Other stable coins address the volatility challenge but they are not without problems stemming largely from trust, credibility and usability issues.



Guarantees of quick conversion of fiat to cryptocurrency and back to fiat is core to our trading model inside of the tytrade exchange.

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

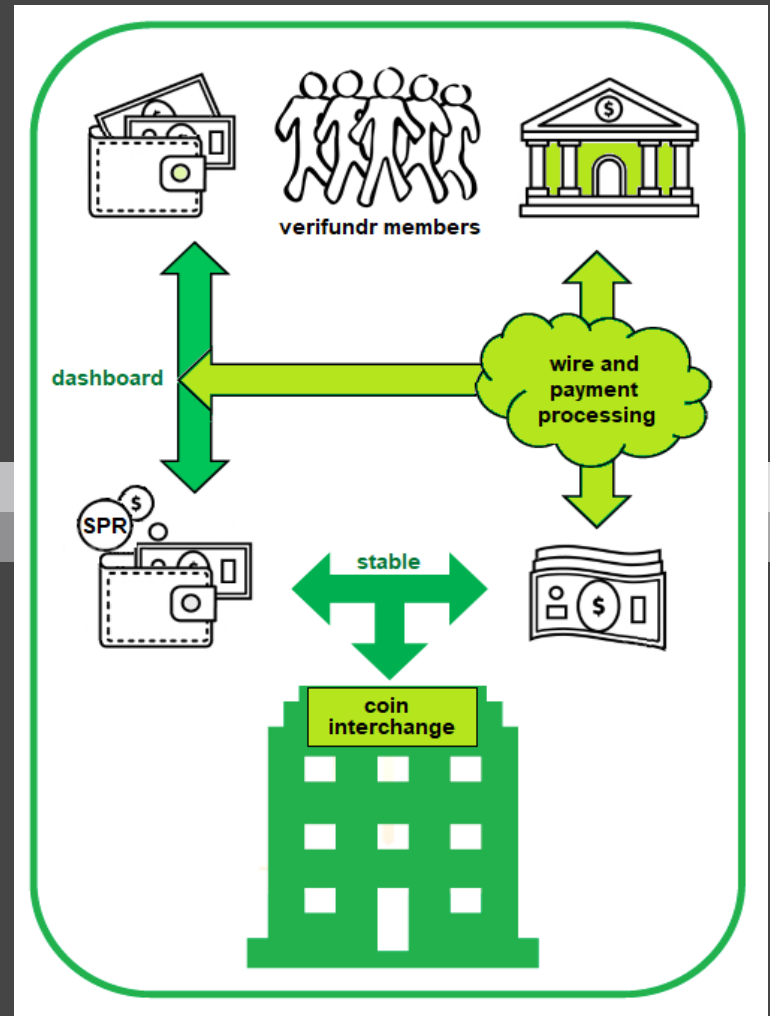


WHERE WE ARE TODAY

US DOLLAR PEGGED STABLE COIN



Spera is envisioned to be a widely useful cryptocurrency that is supported and monitored by members of the verifundr platform to bring trust, safety and instant payments to the parties entering into wide ranging transactions supported with escrow.



OUR STABLE COIN DETAILS

Coin Name

SperaSM (Digital Dollar)

Abbreviated Symbol

SRASM

Coin Issuer Company

RCPS Management Inc. (100% APT Subsidiary)

Auditors

MaloneBailey LLC

Legal Advisor

William (Bill) Uchimoto, Esquire

Executive Team

Glenda Dowie, Jim Gagnon, Carl Hussey

Blockchain Advisors

Difitek, MLG Blockchain, Elliot Shohet

Wallet

ERC-20 and future upgrades

Initial Issuance

100,000,000 SRASM

Max Supply

Coin issuance is to remain open

Coin Price

\$1 USD plus applicable transfer fees

Coin Audit Timing

October 25, 2018 anticipated

Regulated Custodian[s]

TBA

Funds collected from coin sales are held in trust by regulated third party financial institutions, ensuring the market value and ongoing exchange of SRA coins freely.




TRANSPARENCY IN 4 INTEGRATED PLATFORMS

In the Fintech space, ability to adapt quickly, and offer great functionality, while competing pricewise.

COMPETING WITH LARGE INSTITUTIONS

Time it takes to get a foothold in the marketplace to establish credibility with members and agencies.

BLOCKCHAIN SUPPORTED SOLUTION

A green circular icon containing a black double-lined symbol resembling a stylized 'B' or a blockchain symbol.

Provide cost effective solution to solve escrow problem in 57 countries backed by immediate release of funds.

GOVERNMENTS AND REGULATORS

The parent company is SEC reporting but cryptocurrency regulations are still being determined by authorities.

Revenues are derived from subscriptions, transactional and transfer fees.

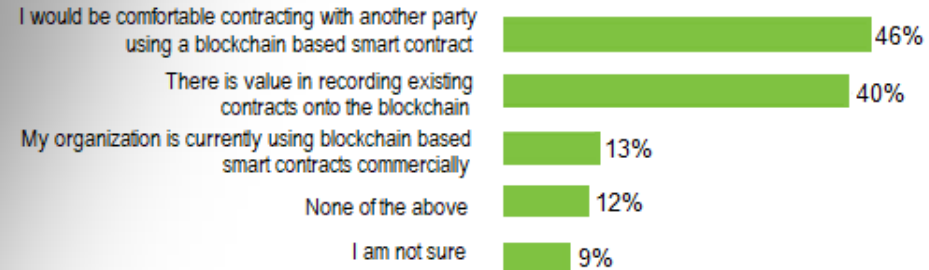
Verifundr's Role in Supporting Business

Supply chains are often hampered by paper-based systems that rely on banks physically transferring documents around the world. It can take weeks to process a single transaction. Letters of credit and bills of lading must be signed and referenced by multiple parties, increasing exposure to delay, loss, and fraud.

Current technologies have not addressed this issue because digital documents are easy to forge; even current IT systems at banks simply track the logistics of physical documents for trade finance. A blockchain can provide secure, digital, and mutually agreed-upon versions of trade escrow documents to all parties in a transaction.

Smart contracts can be used to manage the approvals and automatically transfer payment once all signatures have been collected by both businesses and individuals.

Which of the following statements regarding contracts and blockchain do you agree, if any?
(Select all that apply)



Source: Deloitte blockchain executive survey. The survey was conducted online between Nov. 14 and Dec. 1, 2016. It polled an initial sample of 554 respondents, then focused on 308 senior executives in the U.S. at companies with \$500 million or more in annual revenue who completed the full survey and said they have at least a broad understanding of blockchain as well as familiarity with and ability to comment on their company's blockchain investment plans.

Sources:

CoinDesk, ["Trade finance and supply chains,"](#) April 20, 2016.

Wall Street Journal Phone interview with supply chain and trade finance startup, April 25, 2016.
Deloitte, [Blockchain Enigma. Paradox. Opportunity,](#) 2016

State of International Trade

US GDP Growth Rate



Sources:

Roberts, K. (2018, September 07). U.S. Trade Growth Fastest In 60 Months. Retrieved from <https://www.forbes.com/sites/kenroberts/2018/09/06/yesterdays-trade-data-delivered-great-news-for-trump-or-was-it-terrible-news/#37c83a47c02b>

United States GDP Growth Rate 1947-2018 | Data | Chart | Calendar. (N.D.) Retrieved from <https://tradingeconomics.com/united-states/gdp-growth>

News Release. (n.d.). Retrieved from <https://www.bea.gov/news/2018/us-international-trade-goods-and-services-july-2018>

Spera can have an active escrow role in international trade will help relieve the barriers manufacturers, distributors, and buyers face when using escrow services abroad to help eliminate the risks of scams and fraud.

Per Forbes (2018), “In July, U.S. trade increased 11.52%, the second month above 10% and ninth above 5% in the last 12 months. It was the 21st consecutive month that trade grew when compared to the same month in the previous year.”

US International trade has grown month over month in 2018 (see image), per the US Bureau of Economics. Import of goods into the US passed \$210 billion in July of 2018.

Cost of Fraud

Emotional Costs

Anger and Disappointment

About 12 percent of people buying concert tickets get scammed, meaning roughly 11 million people could lose \$946M collectively.

Source: CNBC News 14 Sept 2018

Chargeback Costs to Sellers

Buyers can be Bad Guys

Chargebacks totaled a whopping \$31B in 2017. Being forced to comply with arcane rules, that vary across networks and transaction types, is a burden to merchants, issuers and customers.

Source: www.javelinstrategy.com/node/60121 14 May 2018

Prevention

Knowing other Person is Vetted



Minimizes Risk of Selling Online

Growth of independent Escrow Service

verifundr
anticipates
1,000,000
escrow
transactions
in the first
18 months
of operation

INCREASING DEMAND

Costly Fees to Hold and Advance Funds

Fee Calculator SAMPLE

Enter your goods purchase price to calculate your escrow fee.

I'm Selling

for \$ 2,000,000*

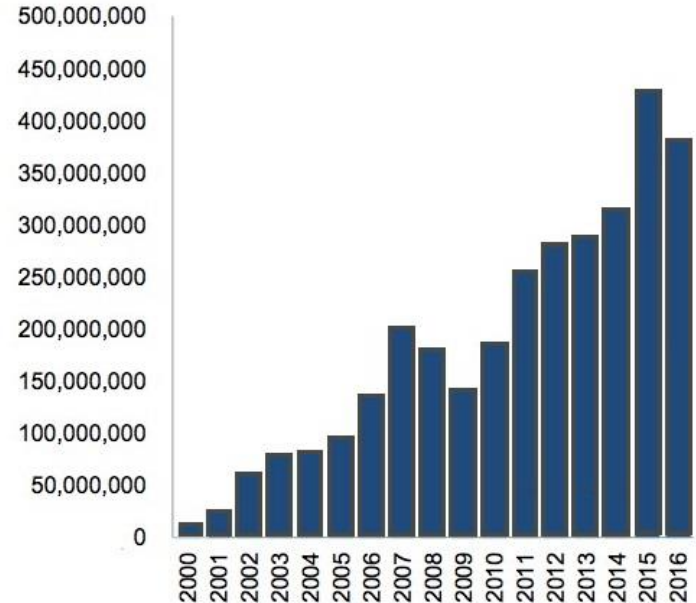
THE BUYER WILL PAY WITH : **\$17,800.00 Standard Fee**

* Fee .89% of goods
escrow.com rates

Gross Payment Volume reached \$3B in 2018

source: escrow.com

GROSS PAYMENT VOLUME USD\$



PLAN & PRICING TABLES

verifundr

\$3.99
/month

Access to wallets, dashboards, escrow services and other in-house platforms.

Members entitled to flat rates and low fees as required.

tyrtrade

No member
fees

Tyrtrade allows verifundr members to purchase, trade and make payment using Spera or USD.

Competitive data and transaction fees.

intuitrader

\$399.99
/year

Intuitrader is an equities platform that provides proprietary indicators and risk management tools.

Competitive real time market data fees.

excanna

\$99.99
/month

Excanna is an information portal providing valuable data to farmers and commodity buyers.

Competitive real time market data fees.

Plans are to release platforms for verifundr, tyrtrade and the Spera coin in 2018

Our business model is based on cost effective transfers of Spera and dollars for members to facilitate their escrow contracts needs, subsequent payments and trading.



MEET OUR CEO GLENDA DOWIE

Glenda built her first trading indicator in 2002 and launched her first trading platform in 2003.

She brings to the project a wide array of entrepreneurial skills including managing a fully reporting public company.

Glenda has written books on her own trading strategies and articles for other industry publications.

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

She is enthused and committed to lead this project to a successful outcome.



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

Image: intuitrader platform ©2010

Closed	Removed	Holds	Res	Orig Price	Invested	Trail Stop	Target	Avg Price	Stop	Bid	Ask	Last	Closed	P&L %	P&L
2/2/2010			200	103.84	20,769.00	102.50	104.90	103.85	104.47	104.46	104.50	104.46	104.45	0.58 %	120.00
2/2/2010			800	29.51	23,612.00	29.55	30.41	29.52	29.93	29.89	29.90	29.89	29.89	0.25 %	296.00
2/2/2010			500	37.90	18,952.50	38.54	37.50	37.89	38.00	38.06	38.06	38.02	38.06	-0.45 %	-85.00
2/2/2010			600	27.98	16,791.00	27.52	28.27	27.99	27.95	27.95	27.96	27.95	27.95	-0.14 %	-24.00
2/2/2010			500	36.06	18,057.00		37.89	36.08	34.25	36.73	36.75	36.75	36.74	1.83 %	330.00
2/2/2010			800	19.71	15,775.00		20.71	19.7237	18.72	19.83	19.86	19.83	19.83	0.54 %	85.00
2/2/2010			200	103.57	20,715.00	102.24	104.63	103.58	103.27	103.26	103.34	103.29	103.26	-0.31 %	-64.00
2/2/2010			400	194.50	77,945.00	192.77	196.69	194.73	194.57	194.75	194.80	194.80	194.73	0.00 %	1.00
2/2/2010			300	35.85	10,750.00	35.81	36.24	35.878	35.16	36.52	36.53	36.52	36.52	1.79 %	321.00
2/1/2010			200	17.64	3,585.00	17.47	17.84	17.66	17.59	17.84	17.86	17.85	17.84	1.03 %	164.00
2/1/2010			200	102.12	20,425.00	101.20	103.16	102.13	100.42	103.17	103.24	103.23	103.22	1.07 %	218.00
2/1/2010			500	13.64	6,800.00	16.82	16.53	16.77	16.60	16.61	16.61	16.61	16.61	0.57 %	48.00
1/28/2010			500	39.48	19,732.50	39.81	39.04	39.45	39.56	39.00	39.01	39.00	39.02	1.07 %	210.00
1/28/2010			500	44.48	17,790.00	43.77	44.93	44.48	44.49	44.45	44.46	44.46	44.44	-0.08 %	-10.00
1/28/2010			500	19.98	9,982.00	19.48	20.15	19.95	19.74	19.63	19.67	19.67	19.63	-1.60 %	-90.00
1/28/2010			300	61.70	18,691.50	61.68	62.94	62.31	62.85	62.95	62.97	62.96	62.95	1.63 %	192.00
1/28/2010			500	43.70	21,652.50	42.99	43.75	43.31	42.59	43.72	43.79	43.73	43.76	1.84 %	225.00
1/27/2010			-1000	18.08	-18,085.00	18.50	17.52	18.07	18.22	18.25	18.25	18.24	18.25	-1.06 %	-180.00
1/27/2010			300	61.86	18,565.50	61.25	62.51	61.89	61.49	62.52	62.55	62.53	62.52	1.84 %	189.00
1/27/2010			200	109.24	21,849.00	107.84	110.36	109.25	107.53	107.82	107.85	107.82	107.82	-1.31 %	-286.00
1/27/2010			300	27.21	8,164.50		28.58	27.22	27.22	27.20	27.21	27.20	27.20	-0.07 %	-6.00
1/27/2010			200	109.00	21,801.00	108.06	110.11	109.01	107.29	110.86	111.26	110.96	110.11	1.01 %	221.00
1/27/2010			300	4.22	1,267.50		4.44	4.23	4.00	4.32	4.47	4.47	4.45	0.21 %	66.00
1/26/2010			100	13.89	13,084.50	11.61	12.02	11.90	11.60	11.61	11.62	11.61	11.61	-2.04 %	-319.00
1/26/2010			500	27.21	21,772.00	27.40	28.04	27.22	27.07	27.40	27.41	27.41	27.40	6.57 %	144.00
1/26/2010			1300	11.89	15,463.50	11.52	12.26	11.90	11.64	11.64	11.64	11.64	11.64	-2.19 %	-338.00

Placed - Exch	Order	Symbol	Shares	Orig Price	Invested	Trail Stop	Target	Avg Price	Stop	Bid Sz	Bid	Ask	Ask Sz	Last	P&L %	P&L
2/2/2010		88 DNR	500	15.02	7,515.50	14.70	15.49	15.036	14.72	68	15.13	15.14	23	15.14	0.63 %	47.00
2/2/2010		87 LTD	1000	20.03	20,035.00	19.72	20.64	20.04	19.64	136	20.15	20.17	43	20.16	0.55 %	110.00
2/2/2010		81 HOLX	1000	16.38	16,380.00	16.28	16.99	16.32	16.28	2	16.47	16.48	3	16.47	0.30 %	91.00
2/2/2010		81 HOLX	1000	16.31	16,315.00	16.18	16.81	16.32	15.97	29	16.47	16.48	60	16.47	0.92 %	150.00
2/2/2010		81 HOLX	300	69.63	20,919.00	69.63	71.00	69.63	69.63	1	50.61	50.65	6	50.62	0.24 %	48.00
2/2/2010		81 GNTX	300	19.04	6,016.50		21.06	20.06	19.04	20	19.91	19.92	8	19.91	-0.75 %	-45.00

THE EXECUTIVE TEAM

JIM GAGNON, CTO

Secretary and Director

Joseph (Jim) Gagnon is CTO and a Director of the company since inception. From 1997 to 2011, Mr. Gagnon was the owner of JJG Consulting overseeing computer software development and providing consulting services to a wide range of clients. For over forty years through large projects and small, he has striven to use computing to knock down cognitive and social barriers. Mr. Gagnon co-founded Abacus Concepts in 1984. With two MacUser Eddies, six MacWorld World Class awards and a 60% market share worldwide, Abacus was a leader of Macintosh Statistical Analysis and a significant player in the Win32 world.

Carl Hussey is CFO and a Director of the company since inception. Since January 2006, managed the CH Strategic Management Group consulting to senior management and members of their boards. From 1999-2004, he was the Comptroller for the Canadian Air Division of the Armed Forces and implemented controls to better maximize resources and mandated activities. He provides pro bono work for community organizations by incorporating a Code of Ethics within the profit and non-profit groups. He was inducted as an Officer of the Order of Military Merit for his professionalism and contributions.

CARL HUSSEY, CFO

Treasurer and Director



JOIN US

We are looking for investors interested in supporting our plans by purchasing equity and Spera as we earn interest income from coin sales deposited in custodial accounts.

HOW CAN YOU HELP AND PARTICIPATE ?

Simply provide us with your email address and join our community. We will keep you in the loop.

Write to us at info@aptsystemsinc.com



THANK YOU

See our disclaimer on the next page

Disclaimer - Forward Looking Statements:

This document contains "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, and such forward-looking statements are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. "Forward-looking statements" describe future expectations, plans, results, or strategies and are generally preceded by words such as "may," "future," "plan" or "planned," "will" or "should," "expected," "anticipates," "draft," "eventually" or "projected." You are cautioned that such statements are subject to a multitude of risks and uncertainties that could cause future circumstances, events, or results to differ materially from those projected in the forward-looking statements, including the risks that actual results may differ materially from those projected in the forward-looking statements; projected events in this press release may not occur due to unforeseen circumstances, various factors, and other risks identified in a company's annual report on Form 10-K and other filings made by such company. APT Systems, Inc (APTY) may opt to disseminate information about itself, including the results of its operations and financial information, via social media platforms such as Facebook, LinkedIn, and Twitter.

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