



COMPANY OVERVIEW

AppTech Payments Corp. (NasdaqCM: APCX) is an innovative Fintech company whose mission is to fundamentally change the way digital banking, mobile payments and merchant services are facilitated.

AppTech recently launched Commerce™, its patent-backed platform that powers seamless commerce experiences by combining digital banking, text-based payments, and merchant services on one unified platform. Commerce™ offers businesses integrated financial services like digital accounts, text-to-pay, payment processing, and cross-border transactions.

By combining these capabilities on a single secure platform, Commerce™ aims to increase operational efficiency and enable convenient purchasing experiences for businesses and their customers. Leveraging AppTech's patented technology, Commerce™ transforms commerce by providing businesses with the digital banking and payment tools needed for today's markets while improving the economic convenience that customers demand.

Headquartered in Carlsbad, CA, AppTech is an emerging Fintech disruptor empowering the future of digital commerce and payments. The company's seasoned leadership, differentiated technology, strong IP, and partnership-driven distribution model position it for continued growth.

KEY CONSIDERATIONS

- AppTech is developing Commerce™, a next-gen Fintech platform combining digital banking, payments, and financial services.
- The global payments market presents a massive \$2+ trillion opportunity that is rapidly digitizing.
- AppTech's patented mobile commerce and geolocation technology portfolios enable differentiated capabilities.
- CEO Luke D'Angelo and his team have over 25 years of Fintech experience.
- AppTech's robust patent portfolio in payments establishes barriers to entry for competitors.
- The revenue-sharing model incentivizes partners and merchants to embrace AppTech.
- Commerce™ is cloud-based, enabling seamless scalability and viral distribution.

APPTech: A UNIQUE FINTECH PLATFORM POISED FOR GROWTH

UNIQUE FINTECH PLATFORM

AppTech is developing Commerce™, an innovative digital banking, payments, and financial suite of services.

MULTI-PRONGED GROWTH STORY

The massive global payments market is rapidly digitizing, presenting a huge opportunity for AppTech's offerings.

POWERFUL PATENT LIBRARY

AppTech has strong intellectual property protection around foundational mobile commerce and geolocation innovations.

SEASONED MANAGEMENT TEAM

CEO Luke D'Angelo and his experienced team have decades of proven Fintech expertise.

STRONG BALANCE SHEET

AppTech has a tight share structure and a clean cap table positioned for growth.

PARTNERSHIP MODEL

Revenue-sharing incentives drive viral adoption of AppTech's solutions through partners.

TRANSFORMING DIGITAL COMMERCE THROUGH PAYMENTS AND BANKING INNOVATION

AppTech Payments Corp. aims to transform digital commerce experiences through its differentiated Fintech platform. The company operates across four complementary business lines, enabling seamless payments and banking capabilities for merchants and their customers.

AppTech's core Commerce™ platform powers an integrated suite of digital financial services, from banking tools to payment acceptance. The company also provides flexible specialty payment solutions tailored to each merchant's needs. AppTech's robust patent portfolio covers text payments, mobile peer-to-peer transactions, two-way chat, and location-based commerce.

Additionally, AppTech leverages partnerships to drive the adoption of its platform. By combining next-gen financial technologies with incentive structures for channel partners, AppTech seeks to deliver innovation in payments, banking, and commerce experiences. The Commerce™ platform, specialty payment solutions, robust patent portfolio, and channel partner program create a synergistic ecosystem to empower businesses and consumers digitally.

With its holistic approach, AppTech is well-positioned to capitalize on the massive global payments market, estimated at over \$2 trillion and rapidly digitizing. The company's seasoned leadership team lends execution capabilities as AppTech scales its distribution.

Multiple potential near-term catalysts, including platform launches and partnership deals, make AppTech an emerging Fintech player transforming digital commerce through payments and banking innovation.

150+
MILLION

Payments Processed Annually

5+ MILLION

Registered Users

\$2+ TRILLION

AppTech's Addressable Market

18+

Number of Patents

APCX

 **appTech®**

LEADERSHIP TEAM



LUKE D'ANGELO
CHAIRMAN & CEO AT APPTECH PAYMENTS CORP.

- Over 25 years of experience in Fintech and financial services.
- Formerly held leadership roles at Venture Capital and Fintech companies.
- Strong track record in strategic partnerships and mergers & acquisitions.



VIRGIL LLAPITAN
PRESIDENT AT APPTECH PAYMENTS CORP.

- Over 35 years of experience in the payments industry.
- Pioneered early ACH payment processing systems.
- Expertise across sales, business development, and partnerships.



JULIA YU
CFO AND TREASURER AT APPTECH PAYMENTS CORP.

- 20+ years of finance experience at global technology companies.
- Holds an MBA and multiple certifications, including CPA, CIA, and Six Sigma Black Belt.
- Recognized for excellence among women finance leaders.



KAYLEI WRIGHT
CHIEF OF STAFF AT APPTECH PAYMENTS CORP.

- Led branding, marketing, and investor relations for AppTech's Nasdaq listing and PO.
- Expertise in brand strategy, media relations, and cross-company communications.
- Strong track record in strategic communication roles.



MARC EVANS
CORPORATE SECRETARY AT APPTECH PAYMENTS CORP.

- 9+ years' experience supporting legal, governance, and compliance.
- Skilled at navigating complex corporate transactions and negotiations.
- Drives execution and results through organized processes.



ANTHONY SHALL
VICE PRESIDENT AT APPTECH PAYMENTS CORP.

- Brings deep expertise in technology operations and program management.
- Led large-scale enterprise implementations and IT projects.
- Focuses on operational excellence and process improvement.