



verifundr / Verification for a Trade Community

Using Spera<sup>SM</sup>  
A Dollar Backed Coin



# verifundr

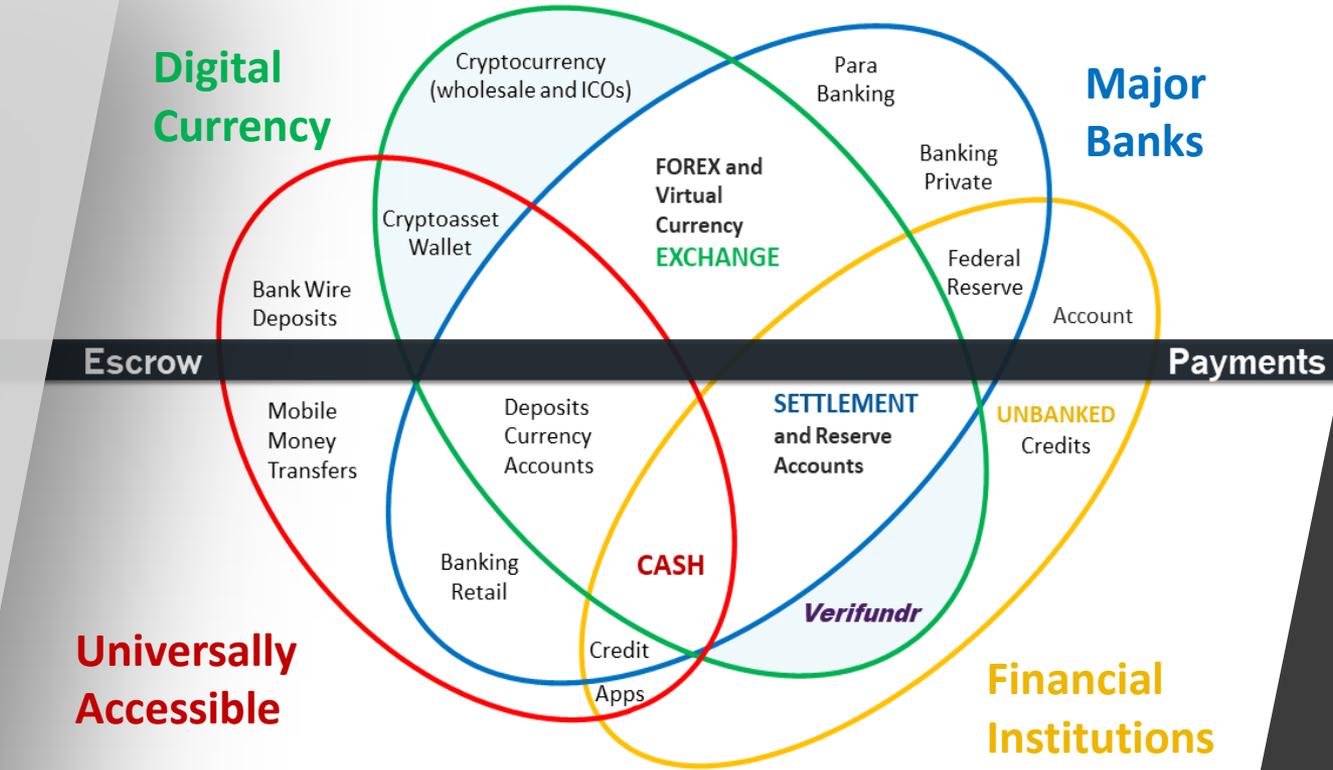
Escrow and Payment Service

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



We live in a complicated platform economy

We hope our trust in institutions is well placed



We are at the Intersect of Fintech, Banks and Cryptocurrency

# 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



Tytrade 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.

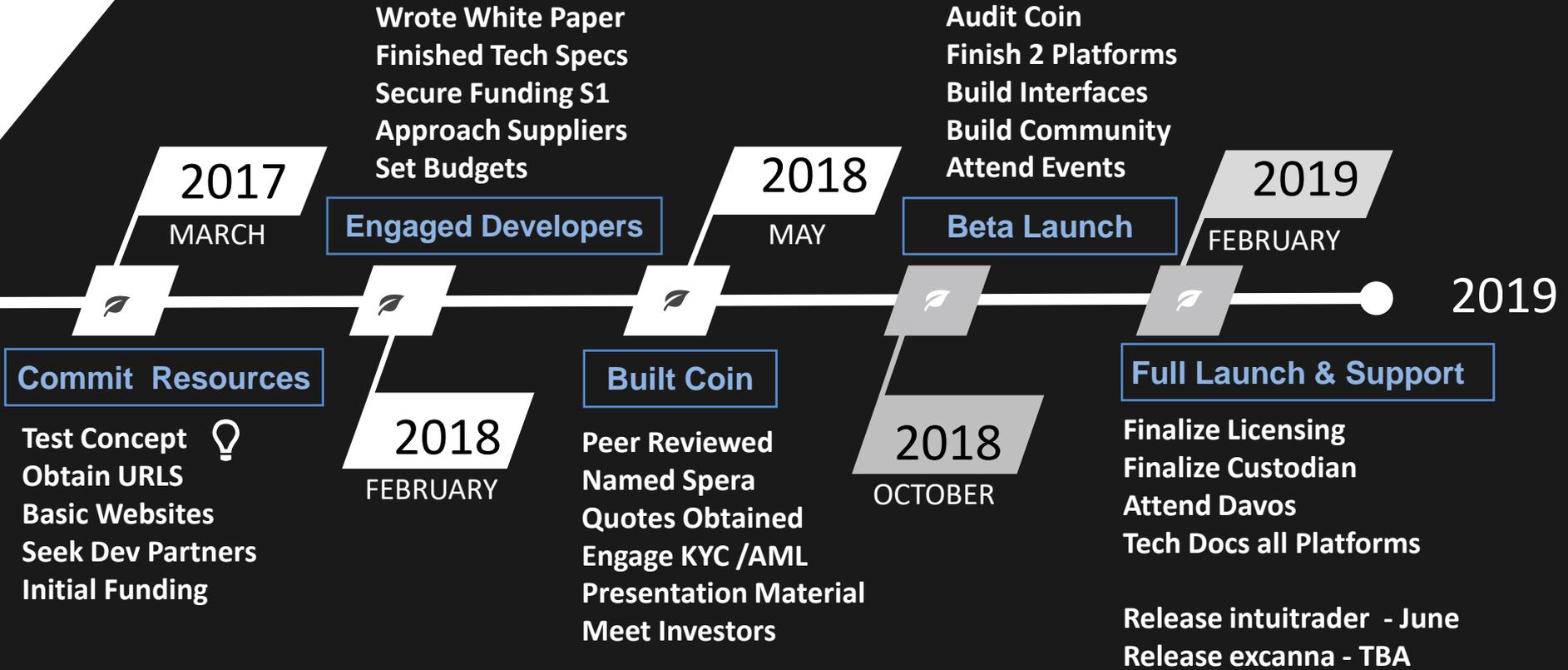
Therefore using digital currencies to conduct hard-asset transactions is almost impossible unless the risk is mitigated.

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.

Spera<sup>SM</sup> is designed to bridge the current gap between fiat and cryptocurrency by anchoring itself to the US dollar to create real intrinsic exchangeable value.

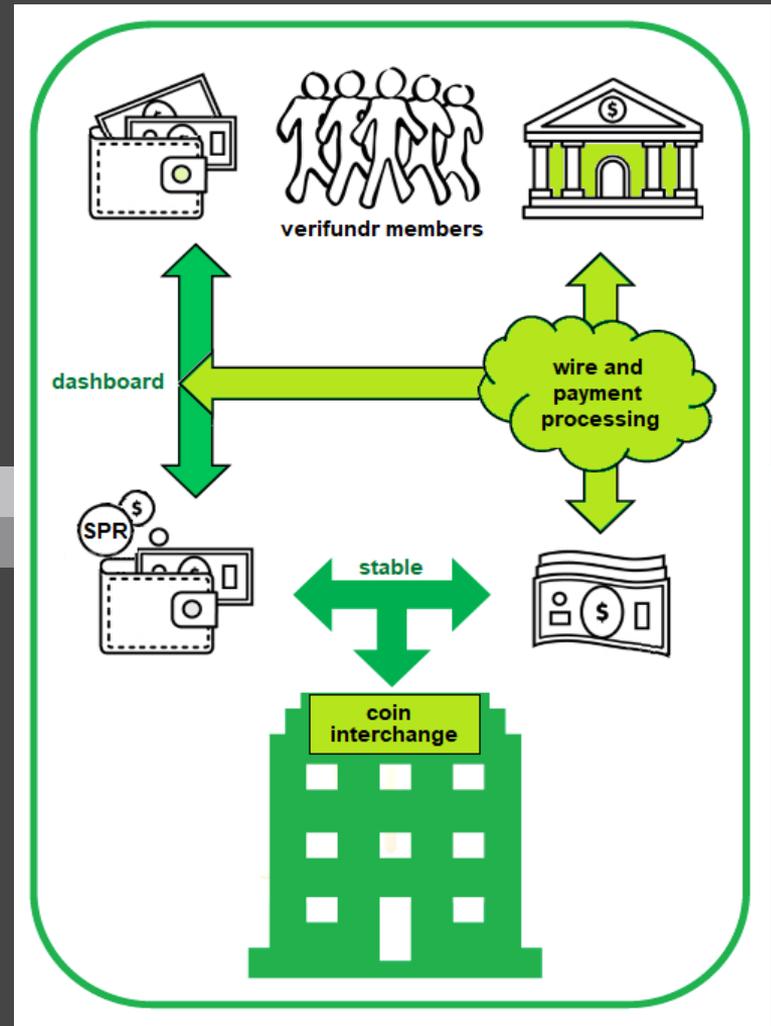


# DESIGNED AS US DOLLAR PEGGED STABLE COIN



## SPERA

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 parties entering into transactions supported with escrow.



# STABLE COIN DETAILS

## Coin Name

**Spera<sup>SM</sup>** (Digital Dollar)

Abbreviated Symbol

**SRA<sup>SM</sup>**

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 SRA<sup>SM</sup>

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 the Bitcoin logo.

**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.**

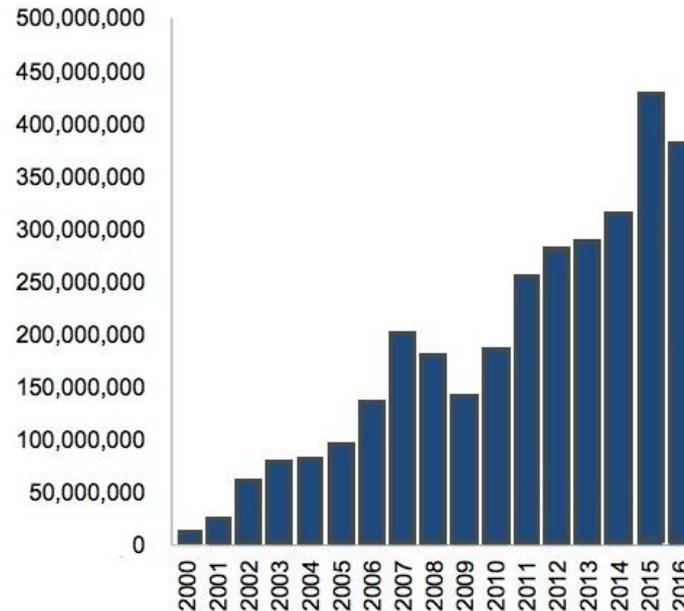
# Growth of independent Escrow Service

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

**Gross Payment Volume reached \$3B in 2018**

source: escrow.com

**GROSS PAYMENT VOLUME USD\$**



# Current State of International Trade

## US GDP Growth Rate



Spera and 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.

### 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>

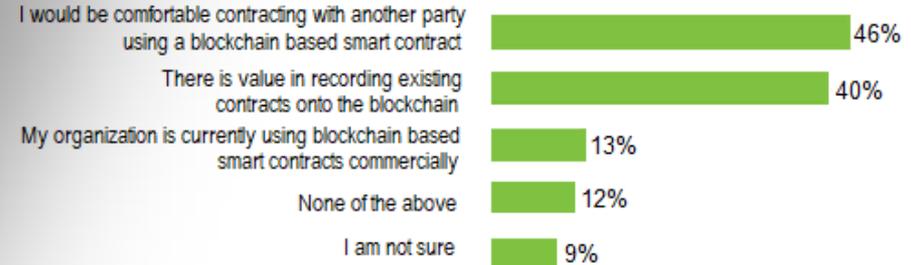
## Verifundr's Role in Supporting Business

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.

Ibid.

Wall Street Journal Phone interview with supply chain and trade finance startup, April 25, 2016.

Deloitte, [Blockchain Enigma. Paradox. Opportunity,](#) 2016

# 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](http://www.javelinstrategy.com/node/60121) 14 May 2018

# Prevention

Knowing other Person is Vetted



Minimizes Risk of Selling Online

## 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  | ARCA        |       | 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  | US (NSX)    |       | 800   | 29.51      | 23,612.00  | 29.55      | 30.41  | 29.52     | 29.93  | 29.89  | 29.90  | 29.89  | 29.89  | 1.25 %  | 296.00  |
| 2/2/2010  | US (ISLAND) |       | 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  | US (ISLAND) |       | 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  | US (ISLAND) |       | 800   | 19.71      | 15,725.00  |            | 20.71  | 19.7237   | 18.72  | 19.83  | 19.86  | 19.83  | 19.83  | 0.54 %  | 85.00   |
| 2/2/2010  | US (ARCA)   |       | 200   | 103.57     | 20,745.00  | 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  | US (ARCA)   |       | 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   | 36.40      | 18,364.50  | 16.82      | 16.53  | 16.77     | 16.60  | 16.61  | 16.61  | 16.61  | 16.61  | 0.57 %  | 48.00   |
| 1/28/2010 |             |       | 500   | 39.40      | 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   | 44.40      | 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   | 19.90      | 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   | 61.00      | 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 | US (BATS)   |       | 500   | 43.40      | 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 | US (ISLAND) |       | 300   | 4.22       | 1,267.50   |            | 4.44   | 4.23      | 4.00   | 4.32   | 4.47   | 4.47   | 4.45   | 3.21 %  | 66.00   |
| 1/26/2010 |             |       | 100   | 1.89       | 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 | US (ISLAND) |       | 1500  | 11.89      | 15,463.50  | 11.52      | 12.26  | 11.90     | 11.64  | 11.64  | 11.64  | 11.64  | 11.64  | -2.15 % | -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      | ARCA        | 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      | ARCA        | 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      |             |         | 400    | 23.28      | 9,299.50  | 42.66      | 44.59  | 43.29     | 42.72 | 2      | 43.42 | 43.47 | 3      | 43.44 | 0.30 %  | 91.00  |
| 2/2/2010      | US (ISLAND) | 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      | US (ISLAND) |         | 300    | 67.30      | 20,194.00 | 49.84      | 51.00  | 50.49     | 50.29 | 1      | 50.61 | 50.65 | 6      | 50.62 | 0.24 %  | 48.00  |
| 2/2/2010      | US (ISLAND) |         | 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

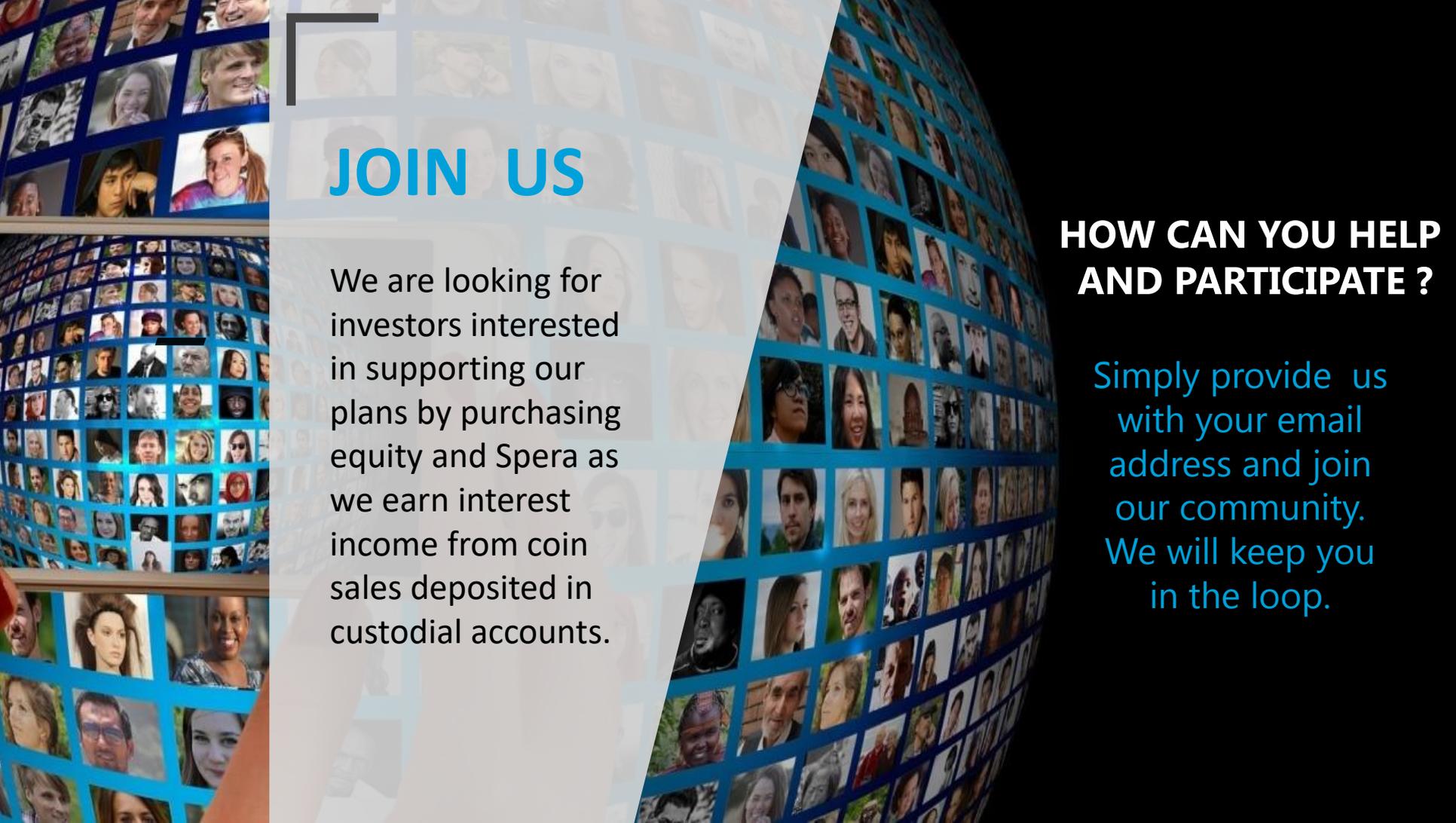
Secretary and Director

**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](mailto: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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