



AppTech Payments Corp. (NASDAQ: APCX)



June 2023

FORWARD LOOKING STATEMENTS

This communication includes forward-looking statements based on AppTech Payments Corp.'s ("AppTech") current expectations and projections about future events. All statements contained in this communication other than statements of historical fact, including any statements regarding our future operations, are forward-looking statements. The words "believe, may, will, estimate, continue, anticipate, intend, expect, could, would, project, plan, potentially, preliminary, likely," and similar expressions are intended to identify forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995.

The forward-looking statements contained in this communication are based on knowledge of the environment in which AppTech currently operates and are subject to change based on various important factors, including decreased processing volume by merchants, declining consumer spending and the impact that COVID-19 causes, as well as governmental responses to deal with the spread of this illness, may have on AppTech's operations, the demand for AppTech's products, and economic activity in general, as well as other factors beyond AppTech's control.

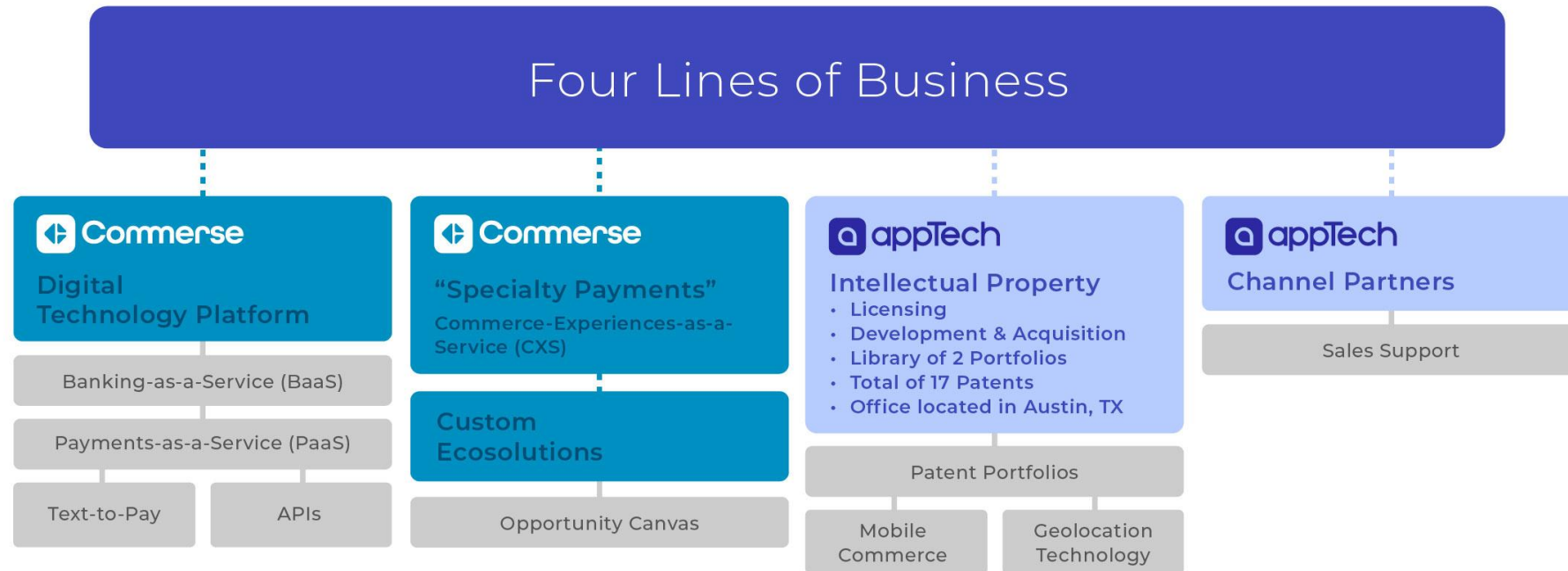
Unless required by law, we undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

In light of these risks, uncertainties and assumptions, you should not place undue reliance on these forward-looking statements, which speak only as of the date of this presentation.

Although we believe that our expectations are based on reasonable assumptions, we can give no assurance that our expectations will materialize. For more details on factors that could affect these expectations, please see our filings with the Securities and Exchange Commission.

Corporate Overview

AppTech Payments Corp. (NASDAQ: APCX) is an innovative Fintech company with a differentiated digital platform that powers seamless commerce experiences for clients and their customers.



Investment Highlights



**UNIQUE FINTECH
PLATFORM**



**MULTI-PRONGED
GROWTH STORY**



**POWERFUL
PATENT LIBRARY**

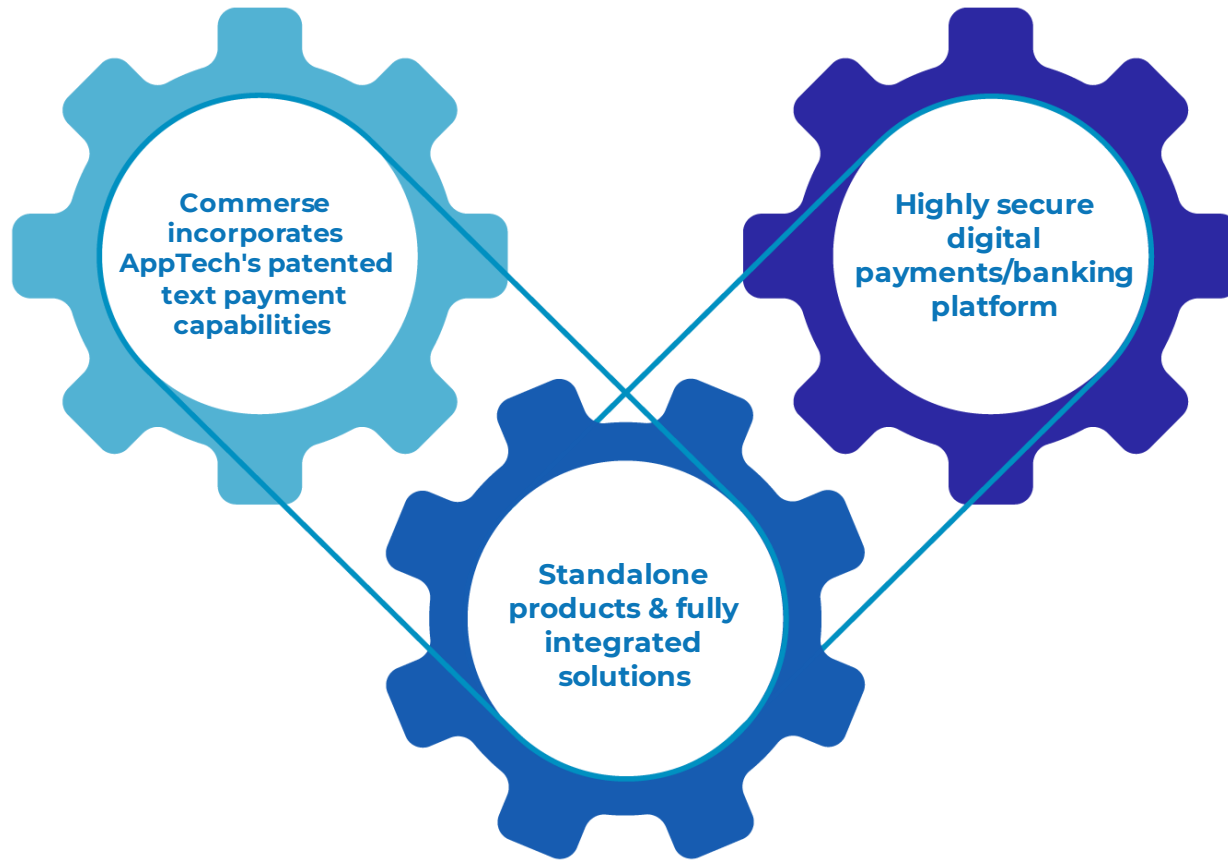


**STRONG BALANCE
SHEET**



**SEASONED
MANAGEMENT
TEAM**

Unique FinTech Platform



VIGOROUSLY ACQUIRING NEW CLIENTS

through reward incentivization of merchants and partnerships with service providers or banking institutions to market our payment and banking technologies to our client base.

BRIDGING THE GAP

between Fintech and mobile wireless systems through the implementation of our text payment platform and build new opportunities by integrating inbound and outbound payment technologies to deliver added-value and enable straight through processing.

SIMPLIFYING DIGITAL FINTECH EXPERIENCES

for corporations, small and midsize enterprises ("SMEs") and consumers through Payment and Digital Banking technologies that complement our core merchant services capabilities.

One Platform. All Commerce.™

POWERING THE NEW ERA IN FINTECH

The Commerce™ platform drives B2B, B2C and P2P capabilities in **Payments-as-a-Service (PaaS)** and **Banking-as-a-Service (BaaS)** from contactless payment options to virtual cards, mobile-to-mobile and cross-border remittance.

Commerce™ incorporates AppTech's core, **patented, text-payment capabilities** delivering experiences that focus on frictionless use cases and end-users desire for payment transaction simplicity, control, and comfort.

Who are our clients?



Small to Medium Enterprises



Credit Unions



Large Retail Players



Commerse™ Product Offerings

Payments-as-a-Service

Banking-as-a-Service

Commerce-as-a-Service



Powerful Patent Library

The AppTech Patent Library is comprised of our Mobile Payment Technology and Geolocation Technology portfolios.

Together, these two patent portfolios incorporate our core text payment and geolocation triggered ecommerce and/or advertising via cell phone capabilities specifically to deliver experiences that focus on frictionless use cases and end-users' desire for payment transaction simplicity, control, and comfort.

MOBILE PAYMENT PORTFOLIO

Mobile-to-Mobile Payment System & Method

USPTO 8,369,828

System & Method for Delivering Web Content to a Mobile Device

USPTO 8,073,895 USPTO 8,572,166

Computer-to-Mobile Two-Way Chat System & Method

USPTO 8,315,184

GEOLOCATION PORTFOLIO

Mobile Commerce Framework

USPTO 7,693,752

USPTO 10,600,094

USPTO 8,554,632

USPTO 10,621,639

USPTO 8,799,102

USPTO 10,846,726

USPTO 9,436,956

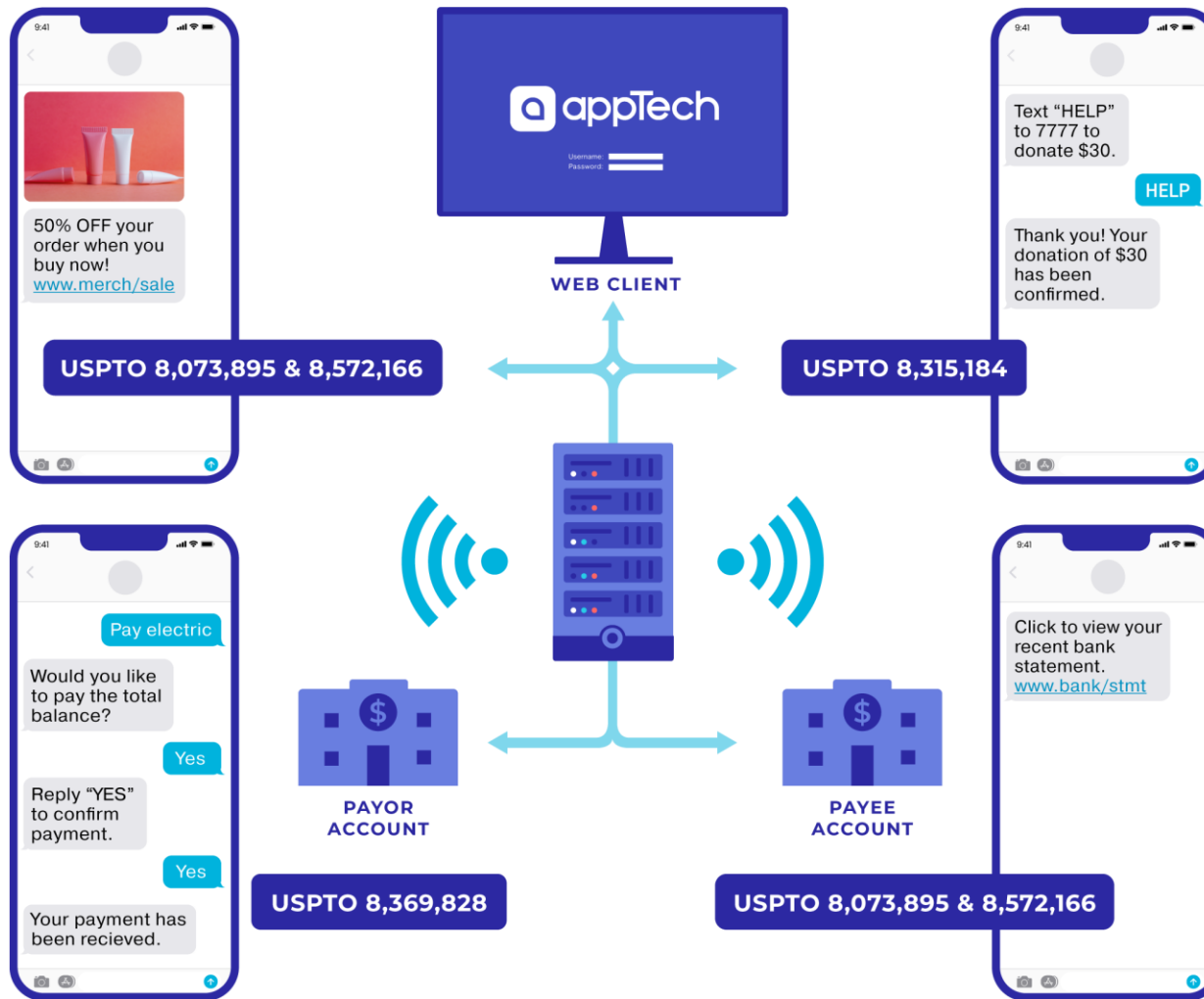
USPTO 10,846,727

USPTO 10,102,556

USPTO 10,909,593

USPTO 10,127,592

USPTO 11,107,140

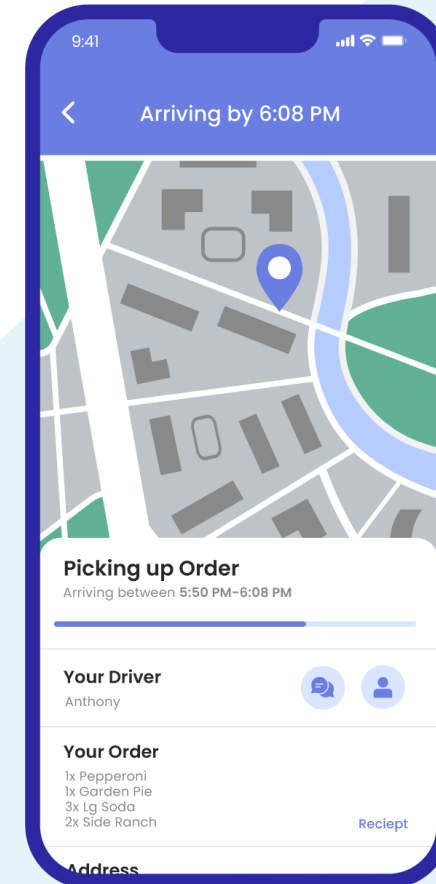
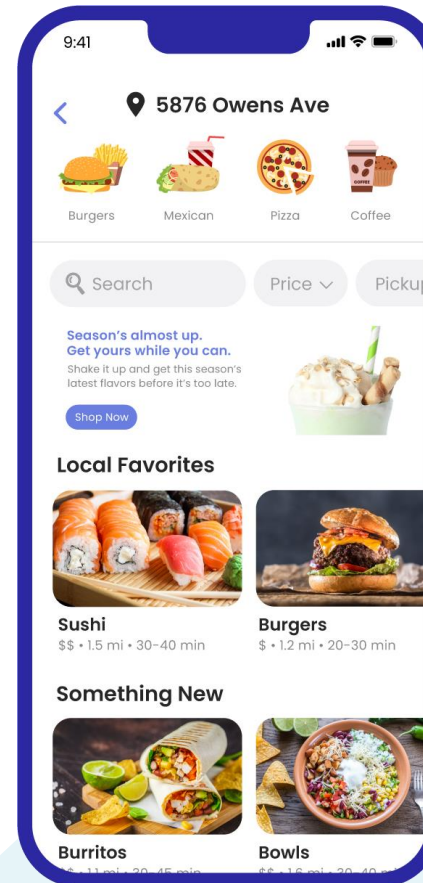


Mobile Payment Technology

This portfolio consists of **4 mobile technology patents** that range from System & Method for Delivering Web Content to a Mobile Device, Computer to Mobile Two-Way Chat System & Method, and Mobile to Mobile payment.

Geolocation Technology

This portfolio consists of **13 patents** that are focused on the delivery, purchase, or request of any products or services within specific geolocation and time parameters, provided by a consumer's mobile phone anywhere in the United States. This portfolio houses the patent that protects all advertising on a mobile phone, including in a store's mobile application.



Enabling Commerce

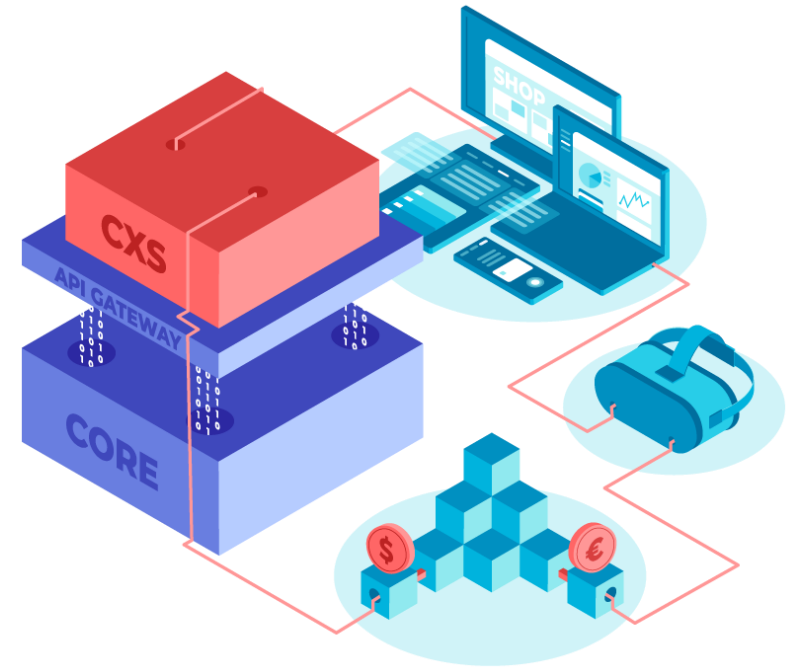
MOBILE PAYMENT TECHNOLOGY

- Allows media and applications to be downloaded to mobile devices
- Allows bots & AI systems to maintain data integrity to make decisions
- Allows for surveys, polls, customer service, and one-time password log in via text message
- Manages communication sessions between people to people or people to bots to talk in real time



GEOLOCATION TECHNOLOGY

- Enables mobile commerce
- Allows location verification prior to transaction for security purposes
- Allows local in-store offers based on where customers are shopping in-store
- Allows for purchasing products in installments



Fully Diluted Cap Table

SHAREHOLDER	MAY 2023 ISSUED & OUTSTANDING
COMMON STOCK (OUTSTANDING)	18,503,147
SERIES A PREFERRED (AS CONVERTED)	1,148
CONVERTABLE DEBT	0
UNEXERCIZED AND/OR UNVESTED OPTIONS	933,070
EQUITY INCENTIVE PLAN	681,546
WARRANTS	5,942,131
TOTAL	26,061,042

Seasoned Management Team



Luke D'Angelo
CEO & CHAIRMAN

Over 25 years of experience in investment banking, real estate, venture capital & capital markets.



Gary Wachs
CFO

Experienced PCAOB in accounting, certified audits & a variety of other accounting, tax & consulting areas since 1978.



Virgil Llapitan
PRESIDENT

Helped develop & market the original ACH Payment Processing systems for online merchants as Chairman of HIMC Corp.



Julia Yu
SVP FINANCE

Over 20 years of experience in leading finance at global companies with significant operating scale & complexity.



Kaylei Wright
CoS

Developed AppTech's initial branding & led efforts within the IR community to deliver a successful IPO & Nasdaq listing.

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**SEASONED
MANAGEMENT
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Investor Relations Contact

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APCX@mzgroup.us

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Carlsbad, CA 92008

(760) 707-5959



Appendix

A hand is shown holding a document that features a bar chart with blue bars. The entire image is covered with a blue gradient overlay. In the bottom left corner, the word "Financials" is written in a bold, white, sans-serif font.

Financials

Consolidated Statements of Income

	For the Three Months Ended March 31, 2023		2022	
	2023		2022	
Revenues	\$	89	\$	104
Cost of revenues		53		51
Gross profit		36		53
Operating expenses:				
General and administrative, including stock based compensation of \$232 thousand and \$2,508 thousand for the three months ended March 31, 2023 and 2022, respectively		2,073		2,779
Research and development, including stock based compensation of \$628 thousand and \$0 for the three months ended March 31, 2023 and 2022, respectively		1,525		2,053
Excess fair value of equity issuance over assets received		—		832
Total operating expenses		3,598		5,664
Loss from operations		(3,562)		(5,611)
Other income (expenses)				
Interest expense		(46)		(55)
Change in fair value of derivative liability		27		136
Other income (expenses)		430		75
Total other income (expenses)		411		156
Loss before provision for income taxes		(3,151)		(5,455)
Provision for income taxes		—		—
Net loss		(3,151)		(5,455)
Deemed dividend related to warrant resets		(763)		—
Net loss attributable to common stockholders	\$	(3,914)	\$	(5,455)
Basic and diluted net loss per common share	\$	(0.22)	\$	(0.35)
Weighted-average number of shares used basic and diluted per share amounts		17,847,780		15,470,497

Patent Library

MOBILE PAYMENT PORTFOLIO

Mobile-to-Mobile Payment System & Method

USPTO [8,369,828](#)

System & Method for Delivering Web Content to a Mobile Device

USPTO [8,073,895](#) USPTO [8,572,166](#)

Computer-to-Mobile Two-Way Chat System & Method

USPTO [8,315,184](#)

GEOLOCATION PORTFOLIO

Mobile Commerce Framework

USPTO [7,693,752](#) USPTO [10,600,094](#)

USPTO [8,554,632](#) USPTO [10,621,639](#)

USPTO [8,799,102](#) USPTO [10,846,726](#)

USPTO [9,436,956](#) USPTO [10,846,727](#)

USPTO [10,102,556](#) USPTO [10,909,593](#)

USPTO [10,127,592](#) USPTO [11,107,140](#)

USPTO [11,354,715](#)



Mobile Payment Technology Portfolio

Mobile-to-Mobile Payment System & Method

 USPTO 8,369,828

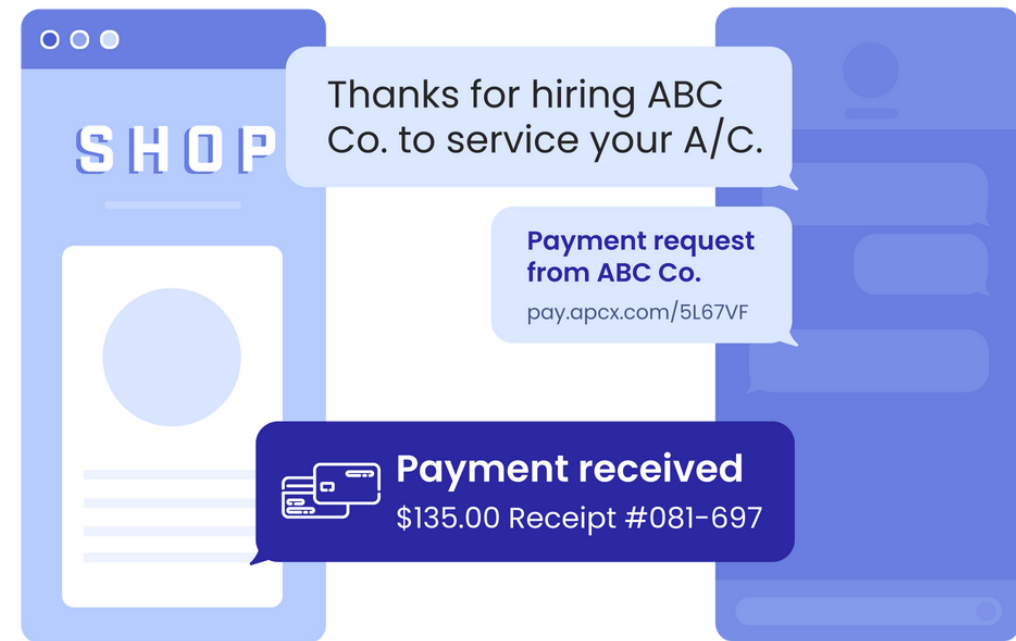
This patent was developed for moving money from smartphone to smartphone, person to person, or person to business. We believe it sparked the creation of the P2P (Peer-to-Peer) Payments industry by allowing users to **transact by text message, click, tap, or scan.**



System & Method for Delivering Web Content to a Mobile Device

 USPTO 8,073,895 & 8,572,166

These patents allow companies **to send URLs in text messages**. They are responsible for helping to create the industry protocol known as Wireless Access Protocol (WAP) Push. WAP is very commonly used when you receive a text message with a **link to download content** or an application to your mobile device.

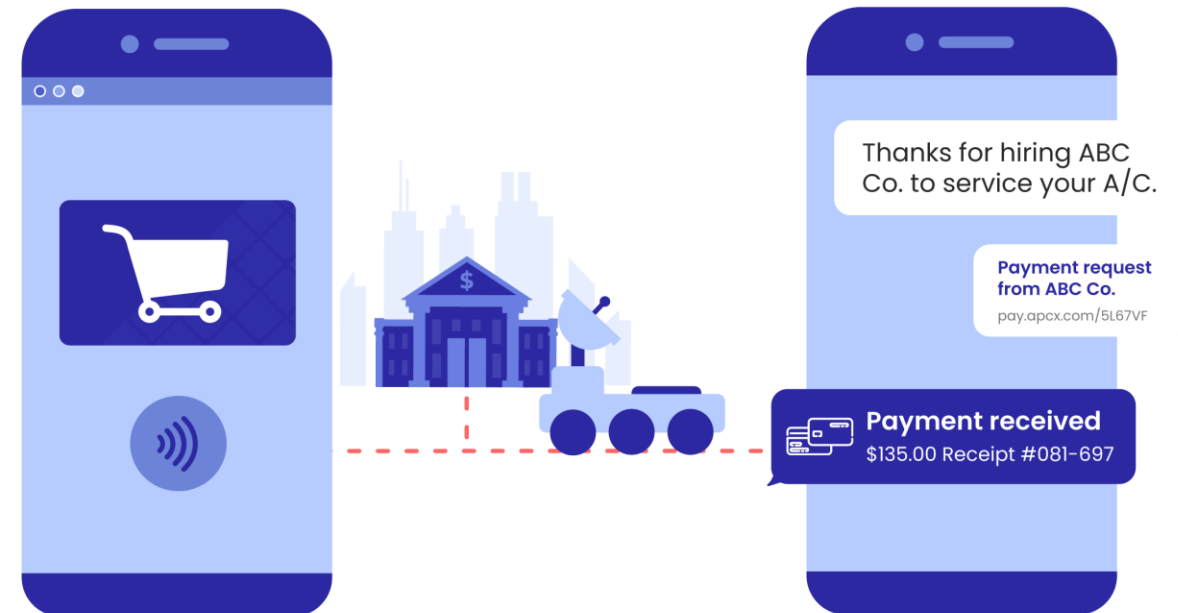


Computer to Mobile Two-Way Chat System & Method

 USPTO 8,315,184

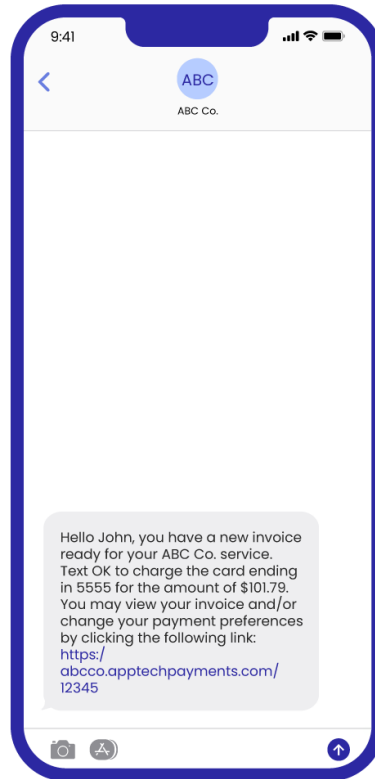
This patent allows for **communication from a computer to mobile device via SMS text messaging**. This, or similar technology, is most used in social media messenger apps, or chat features, that enable conversational payments.

When chatting with your friends on your favorite platform, the messages are not moving smartphone to smartphone. Rather, the messages you send through your phone are sent to the app's computer, processed, and then routed to the receiver's mobile device.

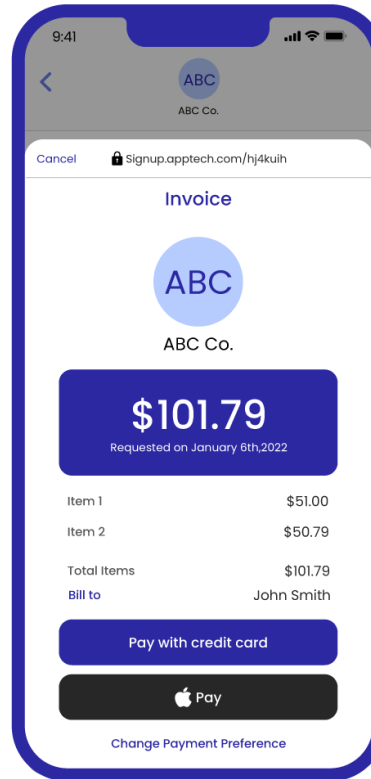


Mobile Payment Technology

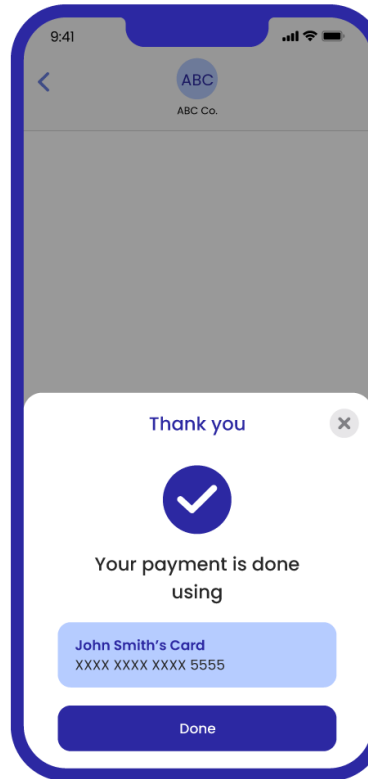
USE CASE



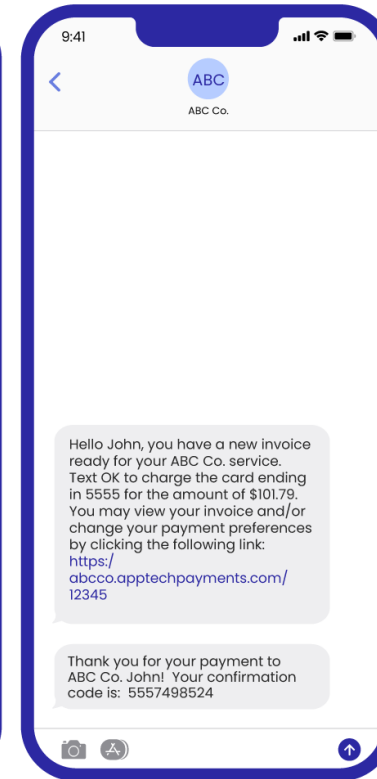
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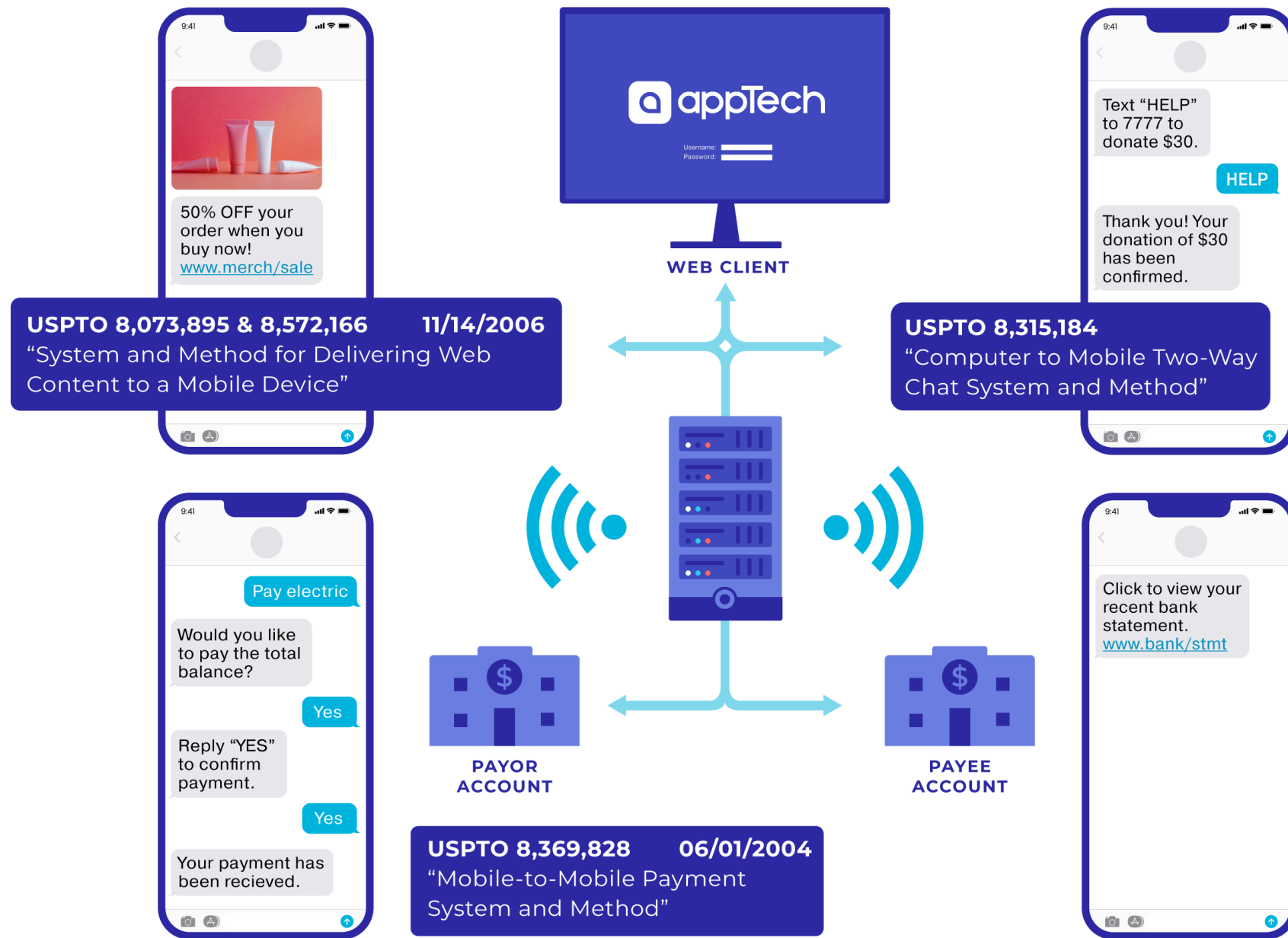
USPTO 8,369,828



USPTO 8,369,828



USPTO 8,315,184





Geolocation Technology Portfolio

Geolocation Technology

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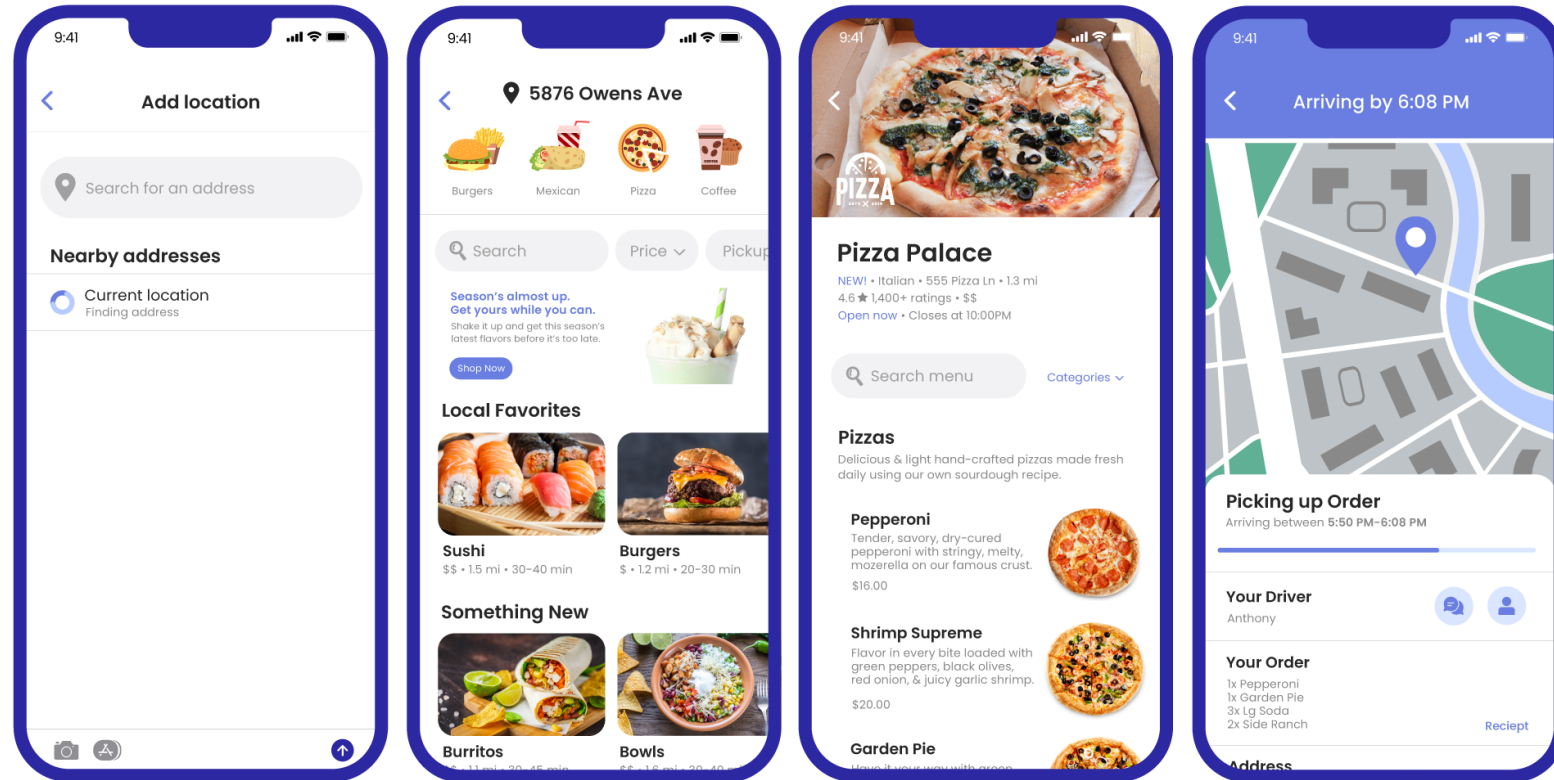
USPTO 10,909,593

USPTO 11,107,140



Geolocation Technology

USE CASE



USPTO 7,693,752

Corporate Timeline

2013

AppTech Corp. was established in 2013 when it acquired its original Intellectual Property ("IP") – the Mobile Payment Technology patent portfolio consisting of four patents.

2022

On January 7, 2022, AppTech completed its IPO of \$15 Million and uplisting to Nasdaq.

In September 2022, AppTech announced its expansion into Austin, TX. AppTech's Austin office houses licensing and litigation operations.

2023

AppTech is currently integrating its Mobile Payment and Geolocation IP into its elite platform, Commerce™. In addition to offering its patent-backed product, AppTech will offer licensing agreements for its IP.

2020

In October 2020, AppTech began deploying its strategic operating plan focused on design, execution, and go-to-market implementation of its Fintech platform.

In April 2022, AppTech fully executed an asset acquisition of HotHand, acquiring its Geolocation patent portfolio consisting of thirteen patents.

On October 24, 2022, AppTech announced its patented Fintech platform, Commerce™ at Money 2020, USA.