



Nasdaq Listed:
APCX

Powering Commerce Experiences™



Investor Presentation Q1 2024



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.



Investment Highlights

AppTech Payments Corp. (Nasdaq: APCX) is an innovative Fintech company with a differentiated digital platform that powers seamless commerce experiences.

- The Comerse™ platform evolved rapidly with the acquisition of FinZeo in October 2023. The combined offering delivers an **all-in-one digital payments & banking platform** for companies of all sizes and their customers.



Paas, BaaS, and APIs. The FinZeo platform offers custom eco-solutions which include specialty payments to enable immersive, high conversion, seamless user experiences to customers with minimal effort.



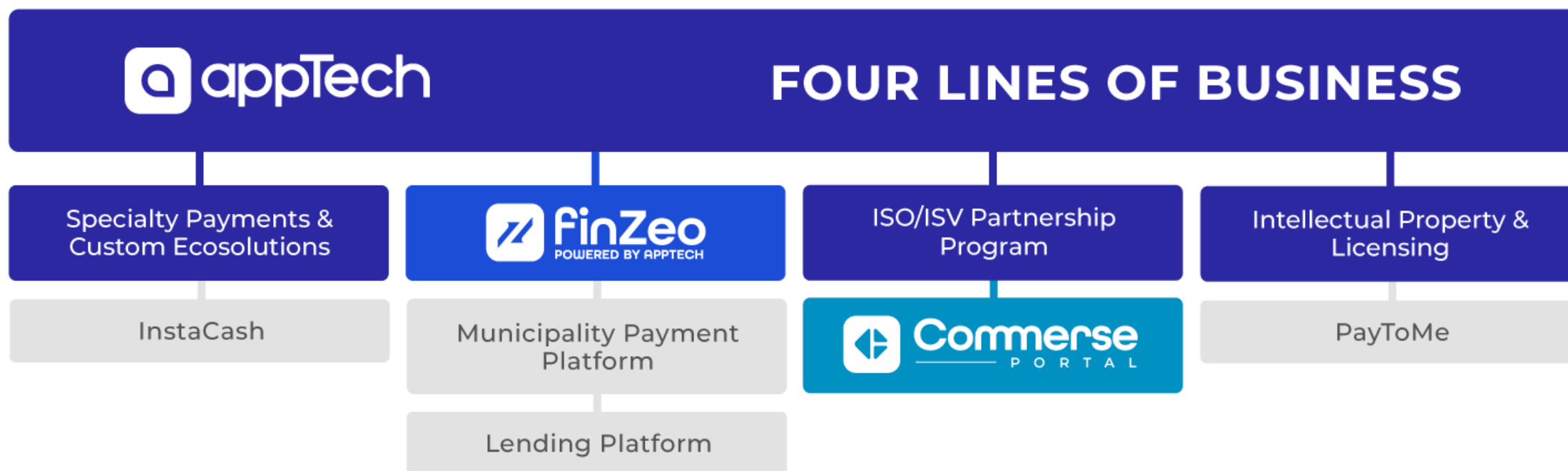
CXS (Commerce-Experiences-as-a-Service) The Comerse Portal enables Independent Software Vendors (ISVs) to optimize business integration, facilitating rapid technology implementation.

- **Two patent portfolios** incorporate core mobile payments (4 patents) and geolocation-triggered eCommerce (13 patents)
- **Four Lines of business** Specialty Payments, FinZeo, IP & Licensing, and our ISO/ISV Partnership Program
- **Exponential revenue growth** is expected as the FinZeo acquisition has been completed, including large contracts with International Airports, and reflected in the Company's financial statements anticipated to occur in 2024



Powering Commerce Experiences.

AppTech provides digital financial services for corporations, small and midsize enterprises, and consumers through its **scalable cloud-based platform** architecture and infrastructure.





One Platform. All Commerce.®

FinZeo™ is a unified Specialty Payments Platform that removes the headaches and complexity from the commerce process for small to medium enterprises. Our custom eco-solutions empower our clients to deliver high conversion, seamless user experiences (CXS) to their customers with minimal effort.

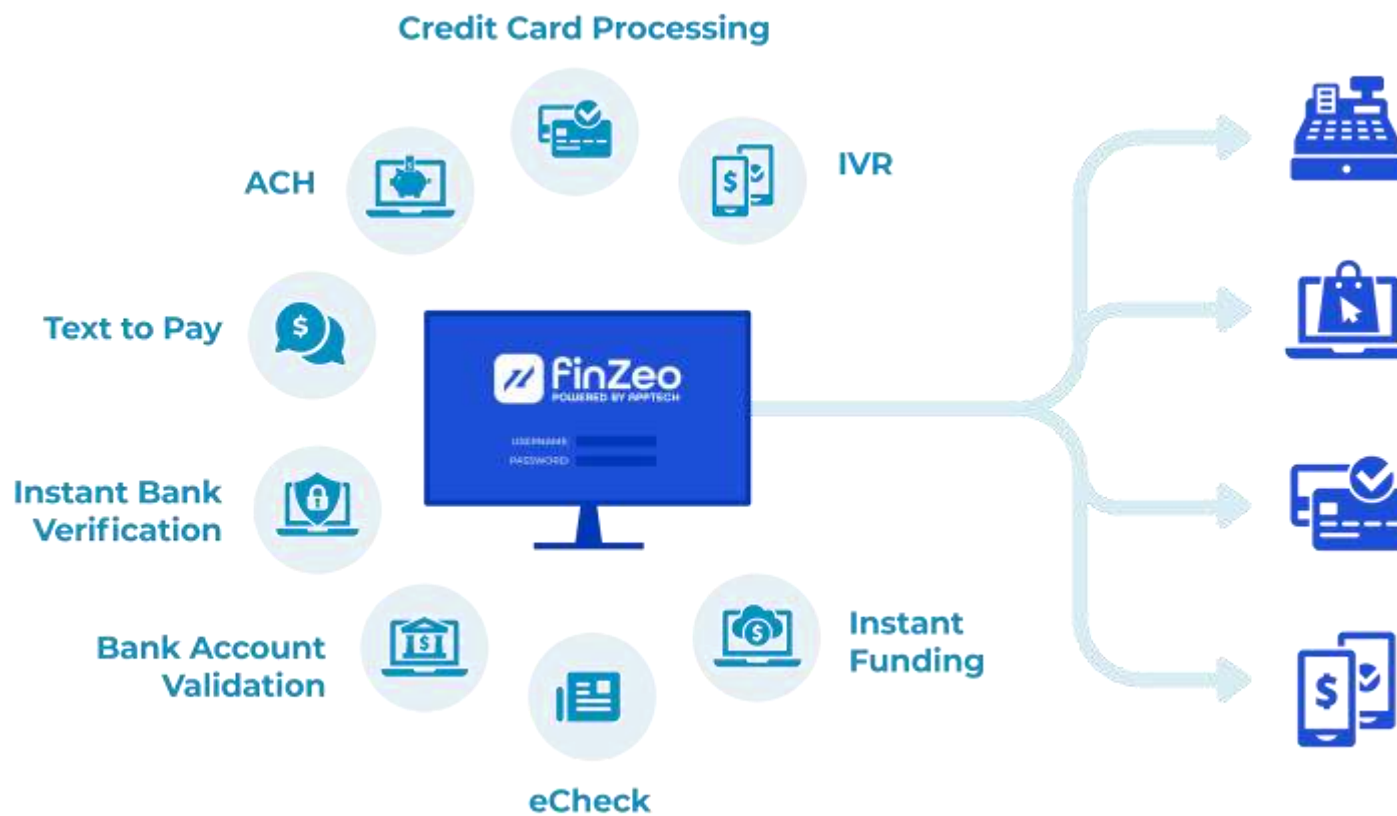
Commerse™ is a Portal designed enable ISO/ISVs to fundamentally change the way companies of all sizes manage payments and banking. It drives operational efficiencies and growth while providing the economic convenience that merchants demand.

ISO/ISVs can shop from a robust suite of solutions and choose the services they want to include in their customized, white-labeled portals.





FinZeo's API enables AppTech to optimize integration with software providers and Independent Software Vendors (ISVs), facilitating rapid technology implementation.





Administration
Portal



Merchant Portal



Customer Portal

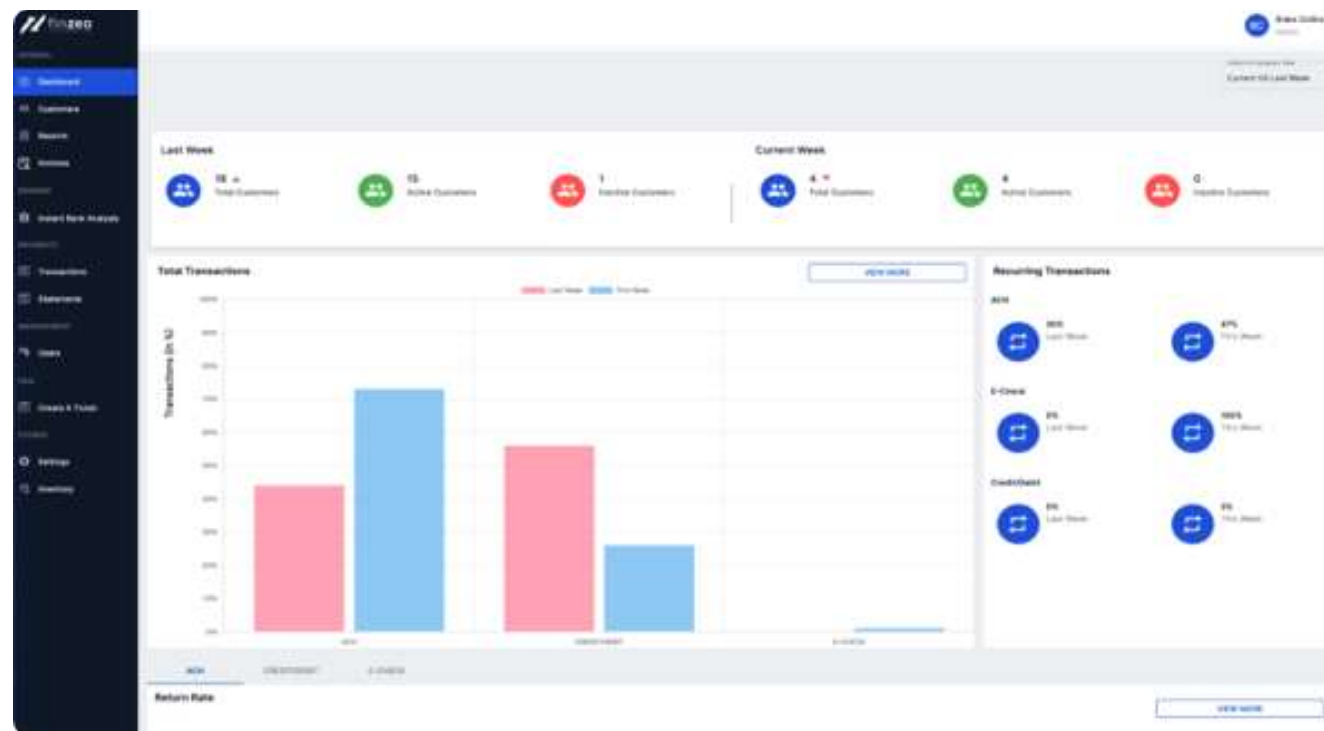


Commerce
Portal (ISO/ISV)



Automated
Underwriter
Platform

One Hub Connection Point



The FinZeo platform delivers one of the most dynamic gateways in the payments and bank data ecosystem.



1) Banking Infrastructure

Payment Facilitation (PayFac) and Merchant Service Provider (MSP) models enable AppTech to underwrite, board, and activate clients within minutes

2) Automated Underwriting

AppTech has digitized the underwriting experience. ISOs, ISVs, agents and businesses can board quickly with its digital onboarding application and e-signature platform. Customizable pricing, risk models, multiple banks and processors

3) One Hub connection point

Multitenant portals giving the ISO, the merchant, and each customer a well-defined user experience

4) Payments-as-a-Service

Accept one time and recurring payments - disburse funds or send payouts online, mobile or in person. One connection with access to ACH, eCheck, RTP (Real Time Payments) and Credit Card processing.

5) Money Delivery

Text2pay, IVR, email, hosted pages, payment links, mobile and invoicing.

6) Banking-as-a-Service

An end-to-end process enabling third parties to offer banking services to their customers. Bank accounts, card issuance, digital wallets, loan organization, and credit scoring.





7) Portfolio Management

Scalable reporting to grow partners, merchants, and sub-agent portfolios.

8) FinZeo Gateway

Proprietary gateway, including a Virtual Terminal, Invoicing Portal, Inventory Portal, Billing Platform, Hosted Pages, Payment Links and much more.

9) Bank Account Analysis

Instant bank analysis and bank account validation tools to verify account number, ownership, bank balance, income, payroll source, all credits and expenses.



10) Video on Demand & Support Call Center

Stay connected with support via phone, email or support ticket system. Full-scale video on demand library for continued learning and training.

11) Developer API

Enables third-party software developers to rapidly integrate with our advance technology stack of products and micro services.

12) Advanced Security

A cutting-edge payment platform prioritizes security and employs the latest encryption and tokenization techniques to protect sensitive payment data from potential threats and unauthorized access. PCI level 1, HIPPA and SOC 2 compliant.





Technology & Infrastructure Built to Scale



Automated Underwriting

Streamlines client onboarding by integrating with multiple banks swiftly via a digital tool.



Digital App and eSignature

Enables a seamless, paperless environment for prompt document signing and app usage.



PayFac Status

Accelerates client underwriting, onboarding, and activation, ensuring smooth operations in minutes.



Support Center

Expert teams deliver proficient support and underwriting services round-the-clock.



Multitenant Portals

Tailors user experiences through individualized access points, enhancing customer engagement.



Portfolio Management

Scalable reporting to grow with the client, includes residual reporting & calculation.



FinZeo Gateway

Proprietary gateway hosts a range of services including a virtual terminal, invoicing, payment links, and more.



Developer API

Empowers third-party developers to seamlessly integrate with AppTech's technology, products, & services.



White-Label

Prioritizes the client's brand building over AppTech's, delivering a personalized platform experience.



Powerful Patent Library

AppTech's technology is patent-backed by **two patent portfolios** that incorporate core **mobile payment** and **geolocation-triggered** eCommerce 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](#)

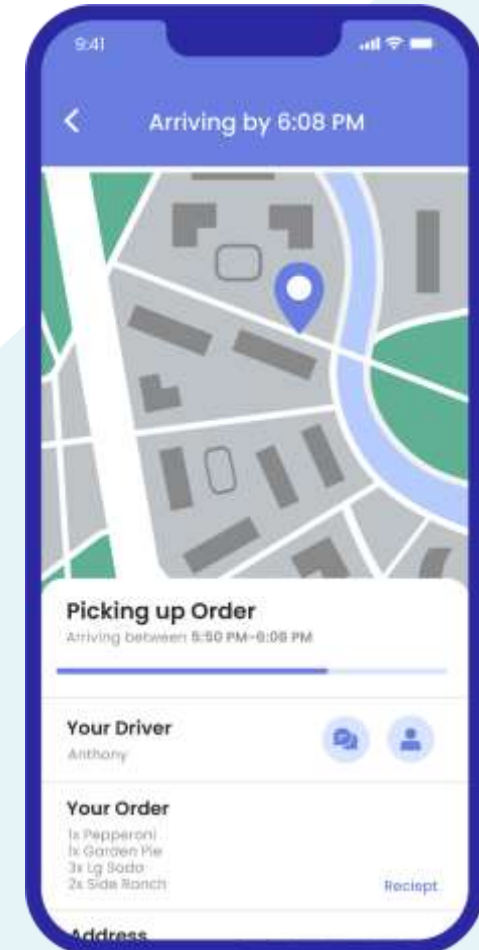
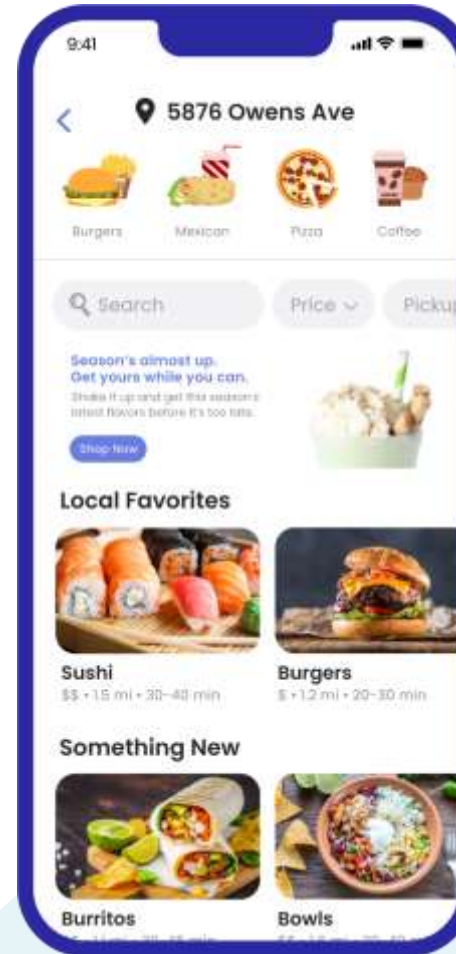
USPTO [10,127,592](#) USPTO [11,107,140](#)

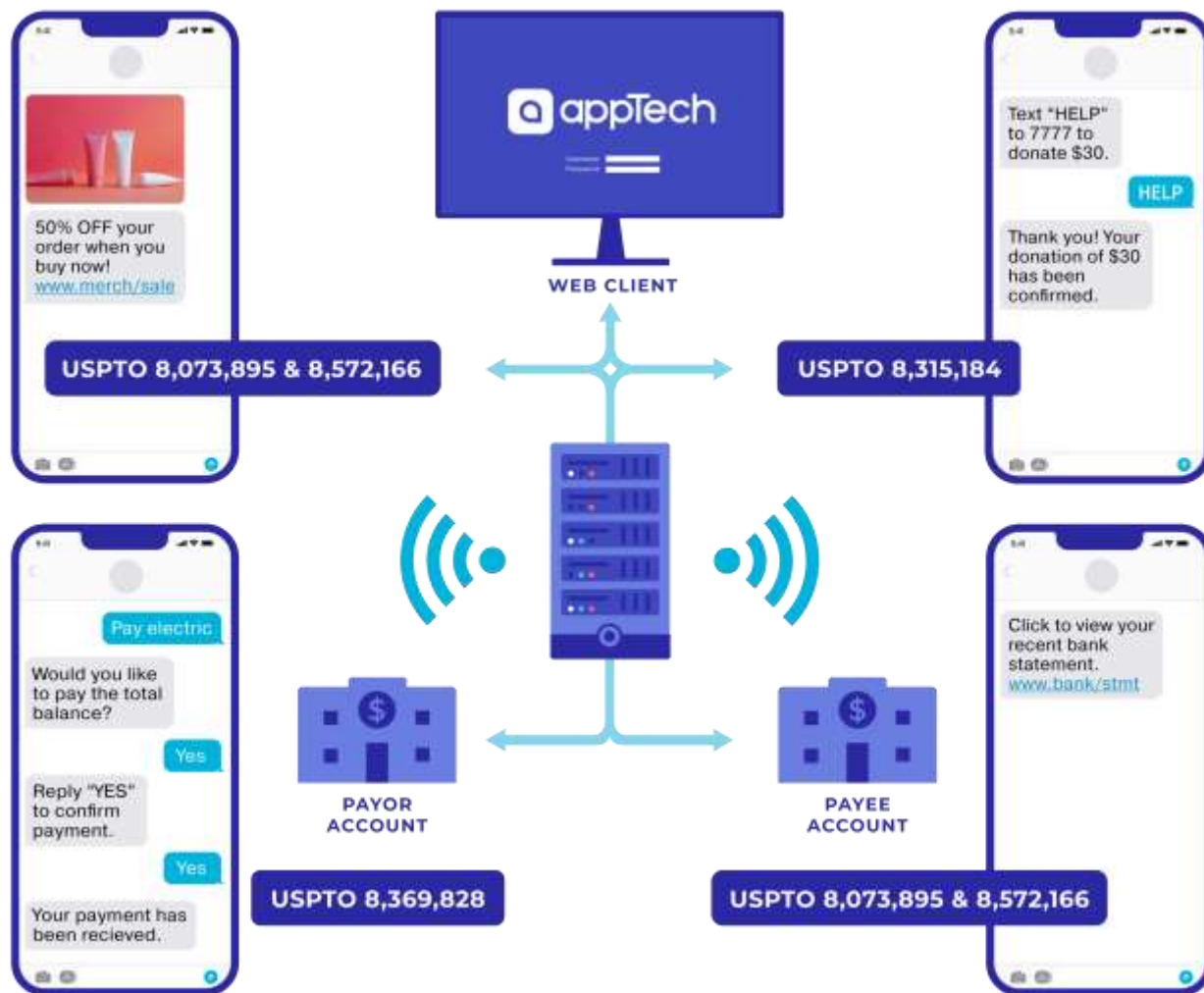
USPTO [11,354,715](#)



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.





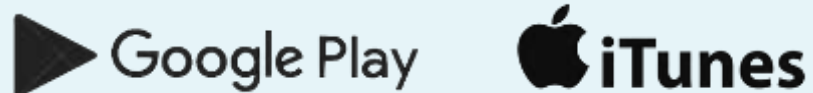
Mobile Payment Technology

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.

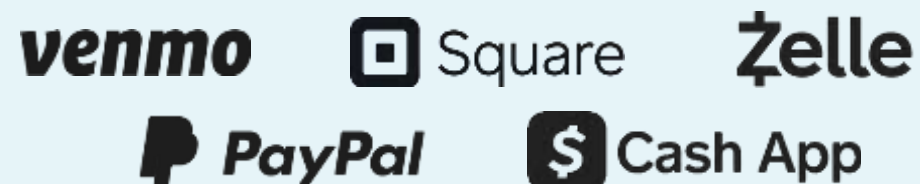


Who has cited our patents?

Delivering Web Content to a Mobile Device



Mobile-to-Mobile Payment



Computer to Mobile Two-Way Chat



Mobile Commerce Framework





Banking Partners Built for Growth



Priority

*Registered as MSP (Merchant Service Provider) and PayFac of South State Bank.



Payment Facilitator of Metabank

*Registered as PayFac of Metabank, a wholly owned subsidiary of Meta Financial. (e.g. Stripe or Square)



Merchant Service Provider of Elavon

*Registered as MSP (Merchant Service Provider) of Elavon, Inc a wholly owned subsidiary of US bank.



Registered partner with Fiserv, Inc

A global provider of payments and bank data aggregation technology solutions.

Registered And Certified With Major Credit Card Companies



CERTIFICATIONS





Management Team



Luke D'Angelo

CEO, Executive Director & Chairman of the Board

20 years of senior management experience. Founded TransTech One LLC and Transcendent One, Inc., served as Managing Director of Solana Capital.



Virgil Llapitan

President & COO

Seasoned Financial Services Leader with over 30 years experience. Previously held senior management positions at Bank of America and Ameris Bank.



Julia Yu

CFO & Treasurer

Experienced CFO, Member of Forbes Council, CPA, CIA (Certified Internal Auditor) and; Six-Sigma Black Belt certified. MBA from Webster University.



Kaylei Wright

Chief of Staff

Former Director of Communications at AppTech. Brand identity specialist led IPO process and all investor communications.



Anthony Shall

Vice President

Former Project management leader at AppTech, experienced in all aspects of operations.



Marc Evans

Corporate Secretary & Associate

Senior sales leader with over 20 years experience. Previously held leadership roles at Mountain View and GDP.



Thomas DeRosa

Executive Director Product & Project Management

Seasoned leader with 30 years experience. Former CEO of Physicians Retraining (PRR), CTO of LBF Travel.



Investment Summary

AppTech Payments Corp. (Nasdaq:APCX)

AppTech delivers an **all-in-one digital payments & banking platform** for companies of all sizes and their customers



Paas, BaaS, and APIs. The FinZeo platform offers custom eco-solutions which include specialty payments to enable immersive, high conversion, seamless user experiences to customers with minimal effort.



CXS (Commerce-Experiences-as-a-Service) The Commerse Portal enables Independent Software Vendors (ISVs) to optimize business integration, facilitating rapid technology implementation.

Two patent portfolios

Mobile Payments (4 patents) | Geolocation-triggered eCommerce (13 patents)

Four lines of business

Specialty Payments | IP & Licensing | FinZeo | ISO/ISV Partnership Program

Strong revenue growth

FinZeo acquisition is complete, consolidated financials to be reflected Q1 2024



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Powering a New Era in Fintech