

AppTech Payments Corp.

Fact Sheet

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LISTED

NASDAQ

APPTTECH

QUICK REFERENCE

AppTech Payments Corp.

Nasdaq: APCX

Website: **www. APPTTECHCORP.com**

BUSINESS SUMMARY

AppTech Payments Corp. (NASDAQ: APCX) is an innovative Fintech company with an elite digital platform that powers unsurpassed omni-channel commerce experiences for clients and their customers.

UNIQUE GROWTH OPPORTUNITIES

AppTech is developing a transformative digital payments and banking all-in-one platform that will upend the Fintech industry. Our embedded, highly secure platform drives B2B, B2C and P2P capabilities in Payments as a Service (PaaS) and Banking as a Service (BaaS) from crypto currency payments and contactless payment options to text-to-pay, QR, mobile-to-mobile and payments in the metaverse.

PRODUCTS & SERVICES

OMNI-CHANNEL PAYMENTS

Payment Experiences Across All Channels

- Text To Pay
- Online & Mobile Payments
- Contactless Payments
- Hosted and Embedded Checkout
- Invoicing & Subscriptions
- Virtual Terminal
- Split Payments
- Digital Merchant Onboarding

DIGITAL BANKING

Boundless Financial Experiences

- Banking-as-a-Service
- Virtual Card Issuing
- Advanced Account Funding and Currency Control
- Multi-Currency Digital Accounts & IBANs
- Currency Management & Settlement
- AML Fraud and Transactional Compliance

CONTACT INFORMATION

US Headquarters
5876 Owens Avenue
Carlsbad, CA 92008

Investor Relations Contact
Andrew Barwicki
516-662-9461/andrew@barwicki.com

Recent Press Releases *(Headlines and Excerpts)*

AppTech Payments Corp. Closes the Acquisition of Hothand and their Powerful Patent Portfolio

May 24, 2022 -- AppTech Payments Corp. is excited to announce the closing of its acquisition of Hothand Inc. ("Hothand"), a patent holding company that owns the intellectual property rights to a patent portfolio that broadly covers geofence triggered ecommerce and/or advertising via cell phone.

The purchase price was a combination of cash and stock, to be disbursed upon predetermined revenue milestones. AppTech now owns Hothand's portfolio of twelve patents including USPTO 7,693,752; USPTO 8,554,632; USPTO 8,799,102; USPTO 9,436,956; USPTO 10,102,556; USPTO 10,127,592; USPTO 10,600,094; USPTO 10,621,639; USPTO 10,846,726; USPTO 10,846,727; USPTO 10,909,593; USPTO 11,107,140. These patents are focused on the delivery, purchase, or request of any products or services within specific geolocation and time parameters, provided by a consumer's cell phone anywhere in the United States. Additionally, Hothand's family of patents includes a patent that protects advertising on a store's mobile application when the cell phone is in the store and the ads shown are being triggered by geolocation tagging.

The acquisition of Hothand's intellectual property portfolio continues to secure AppTech as a serious provider of Fintech services. In combination with AppTech's current patents and platform, these patents allow simple integration and a consistent buyer experience via all channels of commerce, including virtual and augmented reality environments and the Metaverse, positioning AppTech as a unique provider in the Fintech marketplace.

AppTech Payments Reports First Quarter 2022 Results

May 10, 2022 -- AppTech Payments Corp. announced results for its First Quarter ended March 31, 2022. The financial statements and 10-Q are available on [sec.gov](https://www.sec.gov).

First Quarter 2022 Financial Highlights

- 1Q22 revenue was approximately \$104 thousand, a 3% increase versus 1Q21, driven primarily by increased residual payouts from more processing revenue.
- Cash balance as of March 31, 2022 was \$10.3 million, reflecting the Company's public offering on January 7, 2022, which netted \$13.4 million.

Recent Business Highlights

- A Definitive Agreement was fully executed to acquire Hothand Inc., a patent-holding company which owns the intellectual property rights to a wide array of mobile credit/debit transactions and mobile search, location, offer, and payment fields.
- Onboarded a seasoned development team of experts who have expedited the platform launch date. In addition, the Company onboarded its new sales director and head of business development, who will be tasked with building the foundation for the Company's planned expansion.
- Inaugural Strategic Summit was held March 22-23, 2022, where the management team gathered to discuss the Fintech platform architecture and go-to-market plan. The initial demos were also showcased.
- Developed key system functions, including CI/CD pipelines, go-forward scalable and secure AWS infrastructure, POC for Text2Pay Invoice System, and POC for Crypto Payments Invoice System.
- Researched, identified, and vetted partnerships with digital asset platform partners for blockchain and cryptocurrency use cases.
- Co-developed end-to-end, automated product and opportunity intake process to streamline, categorize and prioritize new products/features and business development opportunities.
- Successfully uplisted onto NASDAQ on January 7, 2022.

AppTech Payments Appoints Julia Yu as Senior Vice President of Corporate Finance and Accounting

April 20, 2022 -- AppTech Payments Corp. announced the appointment of Julia Yu as Senior Vice President of Corporate Finance and Accounting. As the Company begins to expand payments globally, Julia will oversee AppTech's accounting, finance, and reporting functions. In this new position, Julia will play an integral role in the Company's financial planning and strategy activities.

Julia brings to AppTech over 20 years of finance, accounting, compliance, and SEC reporting experience from various publicly traded companies. Most recently, Julia served as Director of Finance for Caladrius Bioscience, where she played an essential role in all aspects of the Company's accounting and reporting functions. Previously, she held senior finance and accounting roles at AOB Inc., Weida Communications, Whirlpool, and Unilever.

Ms. Yu is a Certified Public Accountant, Certified Internal Auditor, Chartered Global Management Accountant, and has MBAs from Webster University and Shanghai University of Finance and Economics.

This Company Fact Sheet is distributed by Andrew Barwicki, Investor Relations. Contact Info: 516-662-9461 / andrew@barwicki.com
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AppTech Payments Corp
NASDAQ: APCX
WWW.APPTECHCORP.COM

Barwiski Investor Relations • 30 Wall Street, 8 FL, New York, NY 10005

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