

# Building an entire Financial Ecosystem around Escrow and a Stablecoin

## APT Systems Inc. (OTCMKTS: APTY)

**CEO sees Verifundr as a way to bring back trust and launch them into a Billion Dollar Escrow Market in 2023**

**APT Systems Inc.** is monitoring the accelerated pace of digitalization which is forcing most people's working practices and lifestyles to undergo profound changes. The digital economy with digital payments and a fully integrated digital life is now central to society.

Without exaggeration, 2022 was the most turbulent time for the Blockchain family. Yet, the fintech sector remains optimistic by noting that North America is dominating in Blockchain adoption, and as governments and banks further welcome the technology, this trend is likely to intensify. APT Systems has embraced this trend by developing its own financial ecosystem that will offer everything from escrow and smart contracts to trading services backed with a stablecoin. Spera stablecoin launched earlier this year, remains in a good place due to its custodial arrangements and other safety measures established early on by the Company.

APT Systems is working diligently to develop payment services to support escrow as a financial platform and unique research tools for traders of all types, with a focus on gatekeeper and data protection functionality. APT appreciates that Blockchain adoption can revolutionize not only the state of finance but governments, insurance and personal identity among the other fields. More than 90 percent of banks are researching Blockchain options and APT is looking to be compatible as part of its wallet and payment initiatives. Companies employ Blockchain distributed ledger technology to increase transparency in data management, create smart contracts and to help reduce fraud in its various forms.

A key element of APT's ecosystem is the wallets to hold and exchange Spera stablecoins (SPRA), which is backed by United States dollars and Company's gold reserves. Currently Spera has 2% gold backing and the issuance of Spera and gold content can be increased based on public demand.

The Company sees the Verifundr escrow platform as a bridge between fintech and the old cash economy by offering both traditional banking and Blockchain to send international payments from escrow accounts to meet the needs of the underserved global escrow market, with added attention to transactions under US\$250,000.

Verifundr will help customers to achieve safety, certainty and cost savings by providing escrow for transactions under US\$10,000 for a flat fee. Invaluable equally to both individuals simply buying a concert ticket online or a small business owner managing inventory purchases. APTY wants to digitize basic transactional processes and maintain security and trust for participants. Blockchain provides immutable records that delivers on that 'trust'.

According to Deloitte's Blockchain Adoption Report, data shows that there is much Blockchain activity in Israel, primarily focused on digital assets. Verifundr can hold a competitive edge as it manages the sale of high-value complex assets using Blockchain transactions in only a few minutes. Given that billions of dollars are involved in cross border transactions each year, there is a real usefulness to the platforms and systems being created by APT Systems. Building the platforms in parallel allows the escrow wallet to function easily across crypto and traditional financial worlds. Time is being spent to ensure Spera and Verifundr will work seamlessly together.

APT's digital ecosystem is timed well for the growing awareness and value Blockchain and stablecoins are bringing to the emerging world of decentralized finance. Blockchain technology continues growing and reshaping the business environment, improving technology content of platforms, and realizing a higher day to day level of digital life for all.

As an emerging fintech company, APTY plans to expand upon its digital ecosystem in meaningful way in the years to come. As real-world use cases for Blockchain grow, this technology will eventually free itself from the reputational risks associated with cryptocurrencies and exchanges, and Blockchain will be embraced by business for its efficiencies in improved security, transparency and cost-effectiveness.

**About APTY - APT Systems Inc:** [www.aptsystemsinc.com](http://www.aptsystemsinc.com)

APTY is a software development and fintech company, focusing on our Verifundr escrow and payment services supported with a stablecoin named Spera (SPRA). Follow us on Twitter [@APTYsys](https://twitter.com/APTYsys)

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