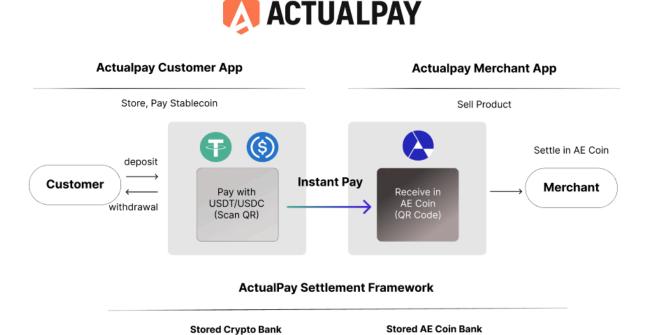
# ActualPay - Pitch deck

# **Executive Summary**

**ActualPay** is building a UAE-compliant stablecoin payment gateway tailored for Web2.5 platforms. We enable seamless AE Coin settlement through custodial infrastructure without exposing users to crypto complexity or regulatory risk. The system is led by the architect behind crypto payment and merchant infrastructure previously deployed at GGPoker and other high-volume services — now rebuilt for the UAE market under ADGM.

#### **Product and Fund flow**

Figure: ActualPay enables instant USDT/USDC payment from users, with automatic AE Coin settlement for merchants. All transactions are managed via BitGo custody and ADGM-regulated treasury operations.



OTC & Exchange (CBUAE / ADGM Regulated)

one way

(Bitgo Custody)

Stablecoin payment

processing service

(Regulated Custodian)

AE Coin Settle service

#### The Problem

Crypto payments today are still built for DeFi: self-custody, confusing wallets, non-compliant flows. These tools are not ready for Web2.5 services like loyalty platforms or digital commerce.

Businesses want crypto utility, **without the crypto headache**. There is no safe, compliant, and easy-to-integrate gateway that bridges Web2.5 and stablecoin payments under regulation.

## **Our Solution: ActualPay**

**ActualPay** is a fully compliant, custodial stablecoin payment gateway being built for the UAE market. We provide:

- Custodial wallets via BitGo
- KYC via Sumsub / KYT via Chainalysis
- AE Coin treasury management APIs (local stablecoin)
- · Secure settlement under ADGM-regulated custodians
- AE Coin backed and settled through UAE government-approved channels
- Instant QR-based transfers between users and merchants
- Invisible crypto UX: no wallet installs or blockchain exposure

### **Business Model**

- B2B infrastructure for crypto/AE Coin payments
- Custody and transaction-based fees (e.g. 0.5~1%)
- Merchant wallet and operator app interface
- Exchange-settle support via treasury tools and OTC partners

## **Market Opportunity**

- Regulated crypto adoption remains slow due to fragmented tools and legal uncertainty
- The UAE is leading change with clear frameworks (ADGM, VARA) and a central bank-licensed stablecoin (AE Coin)

- AE Coin enables compliant, cross-border payments—removing fiat bottlenecks for Web2.5 platforms
- 88% of UAE residents are expatriates—digitally native, globally connected, and ready for interoperable crypto use
- Stablecoin payments are projected to exceed \$1T globally within 5 years
- ActualPay is built for this moment—with proven infra, now aligned with regulation and market timing

#### **Traction**

While ActualPay itself is a new initiative, its foundational components have been previously implemented in high-volume systems (>\$20M/month), including deployments supporting crypto payments at GGPoker.

Learnings from these environments are now being applied to a UAE-native, compliant architecture purpose-built for AE Coin and Web2.5 platforms.

## Competition

Most players either don't support AE Coin settlement or lack local regulatory alignment. Crypto-native processors are largely absent from the market.

Unlike other players, ActualPay is purpose-built for regulated AE Coin transactions with merchant-focused app interfaces, bridging compliance and usability from day one.

Company	AE Coin Settle	Regulated in UAE	Crypto Payment Processing (public chain)	Merchant Integration
Stripe (UAE)	×	<b>√</b>	<b>√</b>	√ (fiat only)
Revolut Business	×	<b>√</b>	<b>√</b>	(wallet only)
AEC Wallet (MBank)	<b>√</b>	√ (CBUAE- regulated)	×	√ (merchant- enabled)
ActualPay	<b>√</b>	√ (ADGM- ready)	<b>√</b>	√ (via merchant app)

## Plans for Hub71 / Abu Dhabi

- Apply for VASP license under ADGM
- Join ADGM RegLab or CBUAE sandbox to validate AE Coin-based settlement flow
- Complete AE Coin integration for local payment rails
- Hire local compliance and BD lead to support licensing and partnership efforts
- Launch pilot integrations with UAE-based fintech and Web2.5 platforms
- Explore partnerships with MBank and ADGM-regulated OTC desks for treasury operations

#### **Team**

# Solo Founder — 10+ years in crypto infrastructure, payments, and global platform operations

- Led crypto wallet and payment systems at GGPoker, handling \$20M+ in monthly volume
  - across compliance, treasury, and operational scaling
- Former global strategy lead at Netmarble N2, with hands-on experience in IP acquisition,
  - cross-border copyright litigation, BI, and product scaling
- Preparing to relocate to the UAE, fully committed to building ActualPay under ADGM compliance

## **Fundraising**

- "Pre-seed" Stage
- Bootstrapped MVP foundations, with architectural and operational elements tested in prior environments
- Raise \$500K to secure licensing, build local presence, and launch regulated pilots with early partners

# Contact

• Founder: Park Jeong Soo / lewispark83@gmail.com / Linkedin

• Website: Actualab.xyz