

Building secure UAE-native digital rails
for **Everyday Payments**

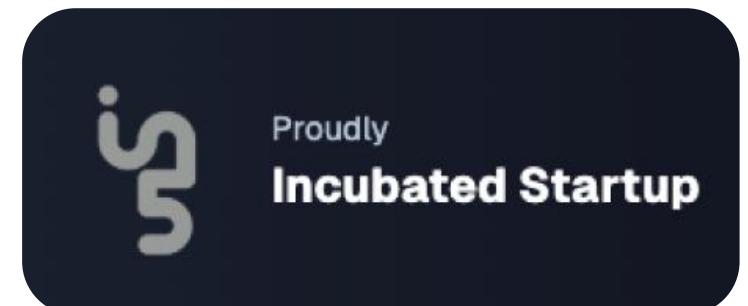


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Intro- Actualab & A Pay



- Actualab: UAE fintech venture
- Flagship: A Pay - crypto to digital dirham rails
- Positioning: Built in UAE, scalable to GCC & Asia



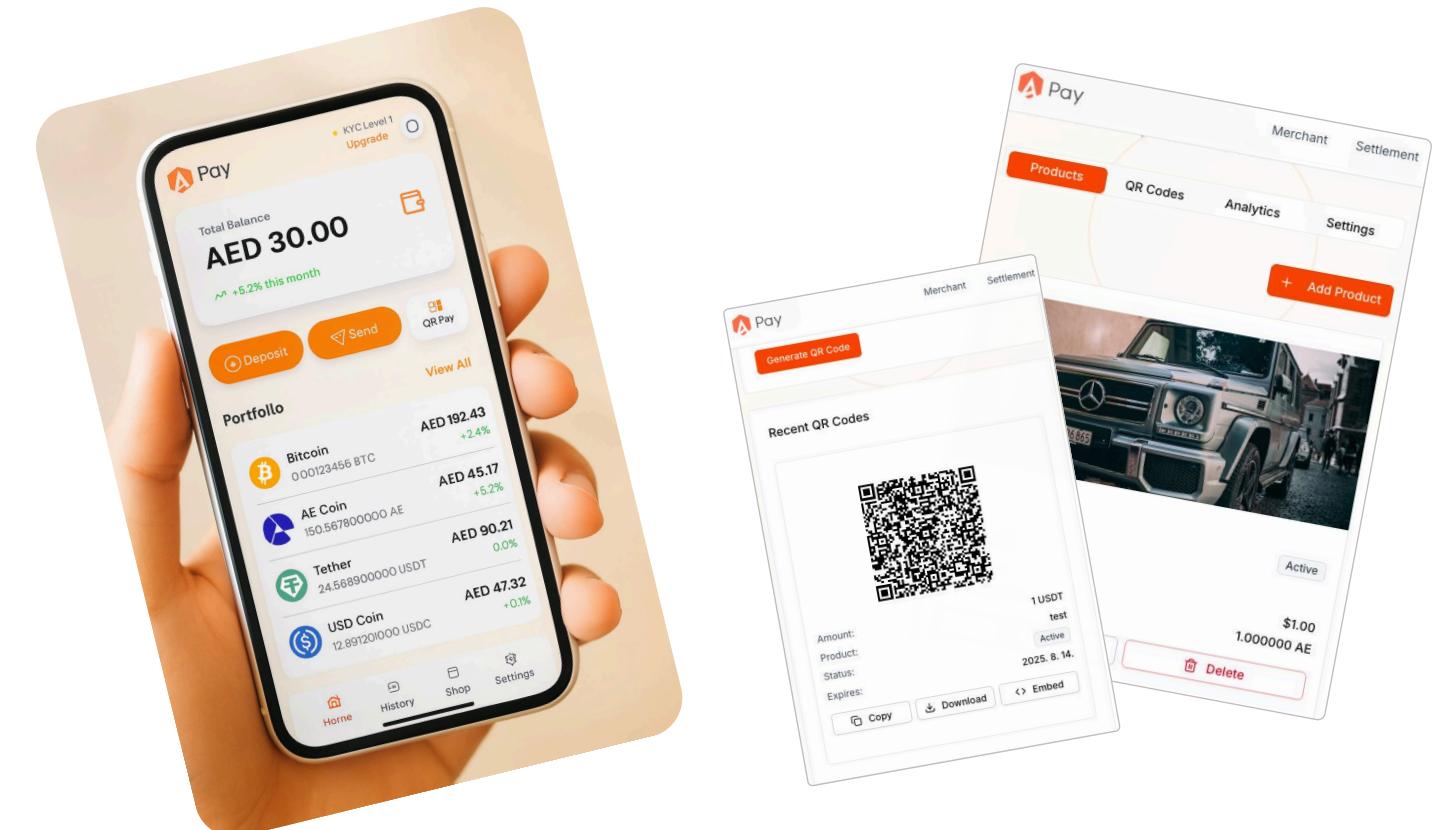
Business Overview

Actualab [\[Link\]](#)

- **UAE-based venture startup.** Flagship product A Pay: crypto-to-Digital Dirham payment rails for merchants & consumers.

Pay Wallet (Best on mobile) → [\(Link\)](#)

Merchant Portal → [\(Link\)](#)



- **Team :** Founder-led, supported by external partners
- **UAE entity setup :** Pre-incorporation via in5
- **Industry/Specialties:** Fintech, Payments, Digital Assets Infra

Market Opportunity

UAE Digital Payments

→ **Explosive Growth**



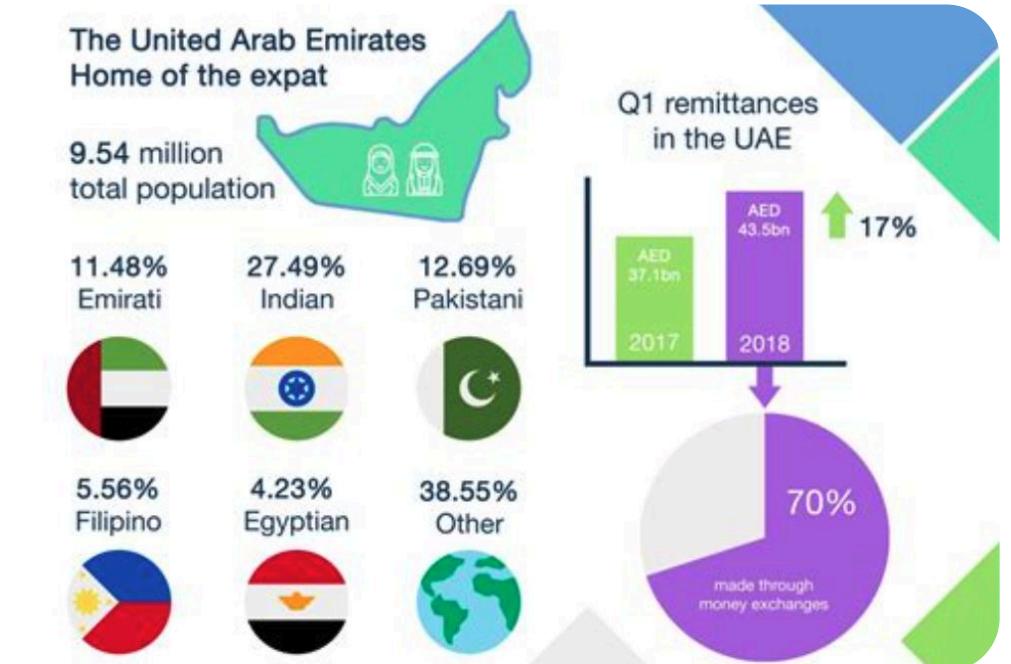
UAE Government :
Building the Digital Future
→ **Remarkable Leadership**

(Dirham-backed stablecoin framework)



[Ref : link](#)

This unique structure
→ **88% Expats, Strong
remittance demand**



[Ref : link](#)

Why UAE ?

Dubai : Global Payments Hub + Clear Regulatory Path

Market → **High Growth Opportunity**

- 88% expats → strong remittance demand
- Dubai = hub for MENA / India / Africa

Regulatory → **Clear Path**

- Dirham-backed pilots (e.g. AE coin→taxis)
- VARA / ADGM & DIFC → clarity & growth

Ecosystem & Scaling → **Ready to Scale**

- in5, Hub71, DIFC → startup landing & scale
- Presence of global PSPs & intl. banks

Our Rationale → **Proven Capability**

- Proven infra: \$20M+/m (GGPoker)
- UAE = regulation + innovation hub
- Pathway: in5 start → DIFC license

Executive Summary

- **Stage** : Early-stage venture, MVP under development
- **Focus** : Partners & ecosystem access
- **Entity** : Planned incorporation via in5 (currently pre-incorporation stage)
- **Market** : \$100B+ UAE digital payments, double-digit growth
- **Opportunity** : Bridging Stablecoin to Digital Dirham rails is the missing link in UAE's fintech stack

- **Market Size**

- . UAE IT services market: USD 20B(2025) → USD 38–73 B by 2030.

→ **Clear demand for digital asset settlement rails.**

- . UAE digital payments & wallets: USD 8.3 B(2025) → USD 12.4B (2029)

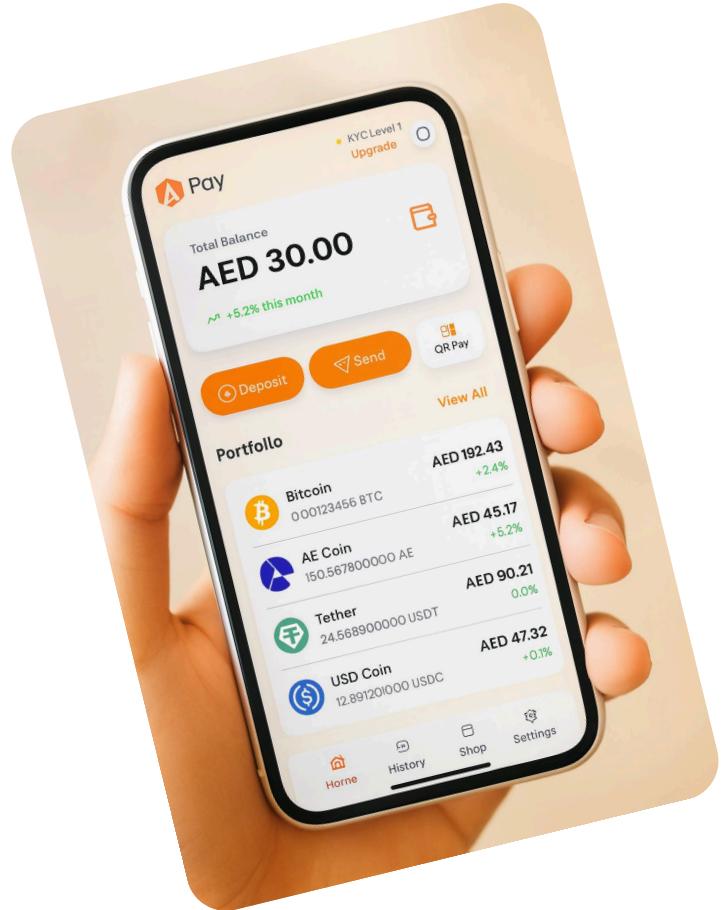
- **Audience**

B2C (End-Users)	B2B (Direct Customers)
<ul style="list-style-type: none">. Everyday consumers using the A Pay Wallet for instant, low-fee digital payments.	<ul style="list-style-type: none">. On/Offline : UAE merchants in gaming, retail and digital commerce sectors.

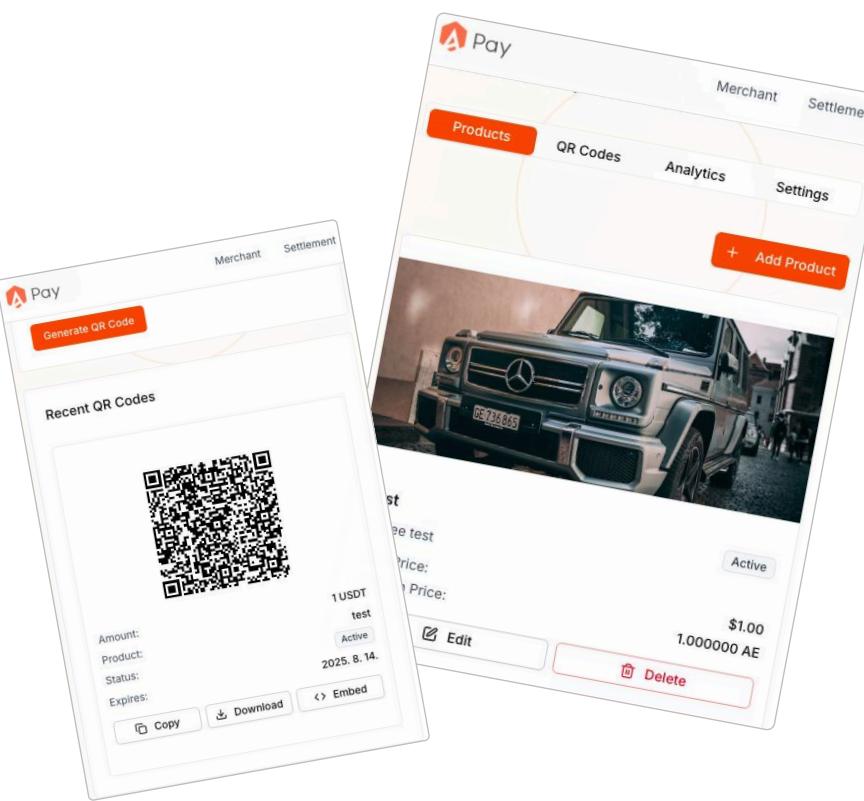
A Pay for UAE



Pay Wallet



Merchant Portal



Settlement Rail

Stable Coin \leftrightarrow Digital Dirham

[88% Expats \rightarrow Everyday Payments]

Built on UAE Regulated Rails

Stablecoin \rightarrow Digital Dirham Settlement

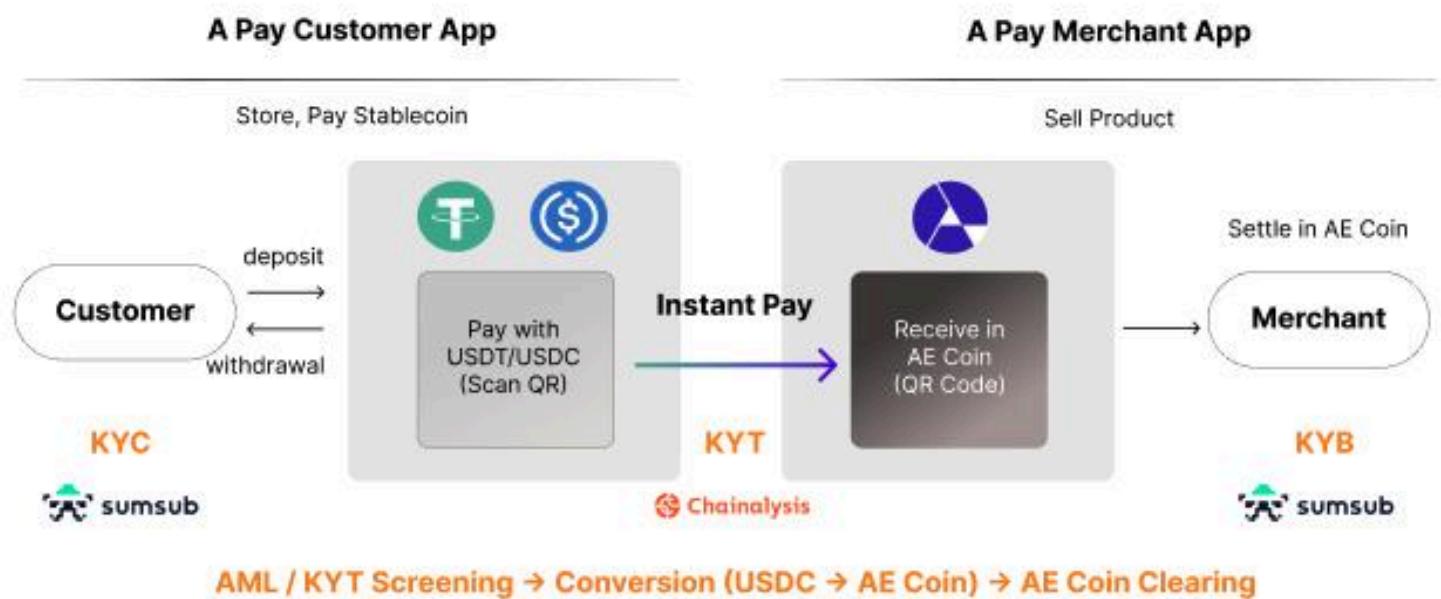
FX Stability (Dirham-USD)

Instant · Trusted · Compliant

How A Pay works

A Pay: crypto-to-Digital Dirham rails for UAE merchants, enabling instant compliant settlement

- Customer App → Stablecoin checkout & QR pay
- Merchant Portal → Instant settlement & management
- Settlement Layer → Custody, compliance, Digital Dirham rails



* Planned Partners (BitGo, Sumsub, Chainalysis)



* Planned Settlement Rail (Changer.ae)



Value Proposition

Unique Points

- First UAE-native settlement rails enabling stablecoin → Digital Dirham conversion
- Core infra aligned with UAE regulators (in5 incubation → DIFC Sandbox → DIFC/ADGM transition)

Validation

- Founder built \$20M+/month regulated crypto payments infra (custody & compliance)

Differentiation	SWOT
<ul style="list-style-type: none">• Only player bridging stablecoin rails with Digital Dirham settlement.• Designed for everyday merchant adoption across game(DTC,item), retail(Store) and F&B	<ul style="list-style-type: none">• Strengths Large-scale infra expertise• Threats: Global PSPs with stronger capital Regulatory uncertainty around stablecoins• Opportunities UAE payments boom stablecoin adoption

Competitive Landscape (Local PSPs: Strong in AED but no crypto settlement)

Well-adopted in UAE retail, yet no crypto settlement and limited cross-border reach.

Company	Local Dirham Settlement	Regulated in UAE	Crypto PSP (Public chain stablecoins)	Merchant integration
Network Int'l	✓	✓	✗	✓
PayTabs	✓	✓	✗	✓
Mbank Wallet	✓	✓	✗	limited
A Pay	✗ (Only Digital Dirham)	✓ (in progress)	✓	✓

Strength	Weaknesses
<ul style="list-style-type: none">Strong adoption in UAE retail & e-commerceAED settlement & compliance	<ul style="list-style-type: none">No crypto settlement (Stablecoins)Limited cross-border reachSlow innovation due to regulatory caution

Competitive Landscape (Global PSPs: Strong tech, but no AED alignment)

Global PSPs offer scale, but lack Digital Dirham settlement and UAE regulatory alignment.

Company	Digital Dirham (e.g. AE Coin)	Regulated in UAE	Crypto PSP (Public chain stablecoins)	Merchant integration
Stripe (UAE)	✗	✓	✗	✓ (Fiat Only)
Revolute Business	✗	✗	✓	✗ (Wallet only)
AEC Wallet (MBank)	✓	✓ (CBUAE Regulated)	✗	✓ (Merchant enabled)
A Pay	✓	✓ (in progress)	✓	✓

Strength

- Global brand and trust
- Strong cross-border capabilities
- Advanced tech stack

Weaknesses

- No Digital Dirham (AE Coin) settlement
- Limited UAE regulatory alignment
- Partial merchant integration

A Pay is The only PSP with

Digital Dirham settlement, crypto rails, and full merchant integration.

Pathway



Soft landing

in5 incubation
DIFC Sandbox
Pilots



Regulatory

Ecosystem
compliance (VARA
/ DIFC / ADGM)



First PSP

First PSP bridging
stablecoins &
Digital Dirham



Expansion

Scale
partnerships
(GCC → Asia)

Go-To-Market

Phase 1

Merchant pilots



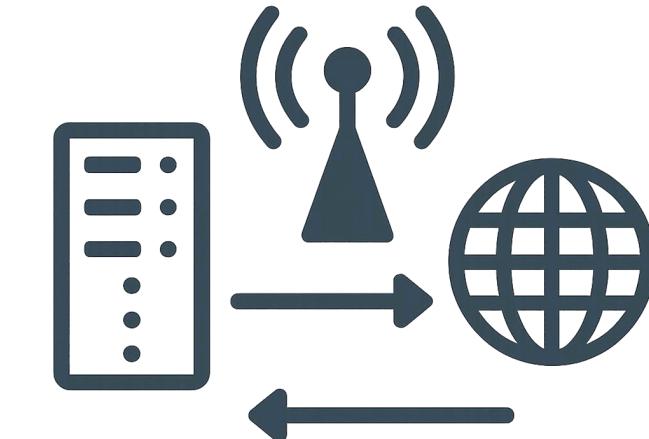
Phase 2

Institutional partnerships



Ongoing

Scale & Expansion



Game item purchase (DTC),
retail, F&B, digital services

→ **High-frequency payments**

Extend to financial institutions
and public sector

→ **Banks & licensed providers**

Scale infrastructure to broader
sectors & GCC expansion

→ **Cross-border flows**

Team

Park Lewis - Founder & Product Architect

- Ex-GGPoker: Head of Crypto Wallet/Payments (\$20M+/mo)
- Ex-Netmarble N2: Global strategy & launches (200M+ users)

Jung Bobae - CFO

- 12+ yrs SK Innovation – project management
- Asset management & operations experience

Execution & Hiring

- External dev partner (MVP & pilots)
- CTO (ex-collaborator) ready for scale
- Planned UAE hires: Compliance & BizDev

Financial Projections

Early Growth Projection (GMV & PSP Fees)

- Revenue model: 1.5% PSP fee on processed GMV

Illustrative growth path — pilots to GCC scale (reinvested into infra & compliance)

- 2026: Pilot launch (10 merchants)
- 2027: Early adoption (50 merchants, \$25M GMV)
- 2028: GCC/MEA scale (200+ merchants, \$100M GMV)

Year	GMV	Revenue (1.5% Fee)
2026	\$5M	\$75K
2027	\$25M	\$375K
2028	\$100M	\$1.5M

Ask & Use of Funds (12–18 months runway)

Partnership & Resource Needs

Category	% Allocation	Details
Product Development	40%	Scale MVP, compliance integration (KYC/KYT, custody, Stablecoin → AE Dirham conversion rails)
Licensing & Legal	20%	Entity setup (in5), Regulatory prep (DIFC/ADGM, VARA)
Go-To-Market	25%	Pilot launch with merchants, user acquisition, partnerships
Team	15%	Build core UAE-based team (product, compliance, biz dev)

Open to strategic discussions with ecosystem partners, early investors, and pilot collaborators to accelerate UAE integration

Contact

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