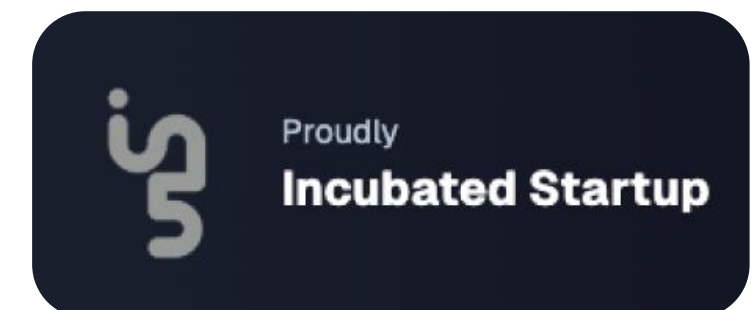


Building secure UAE-native digital rails  
for **Everyday Payments**



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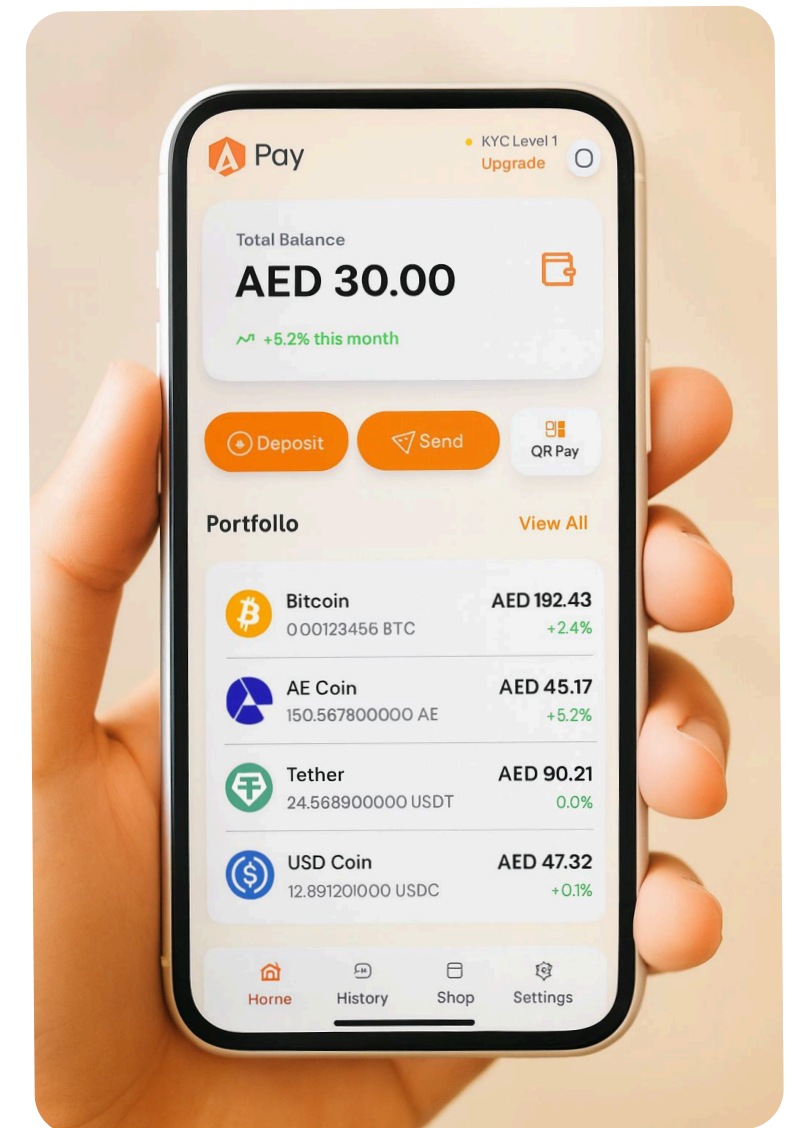
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## Intro- Actualab & A Pay

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



# Business Overview

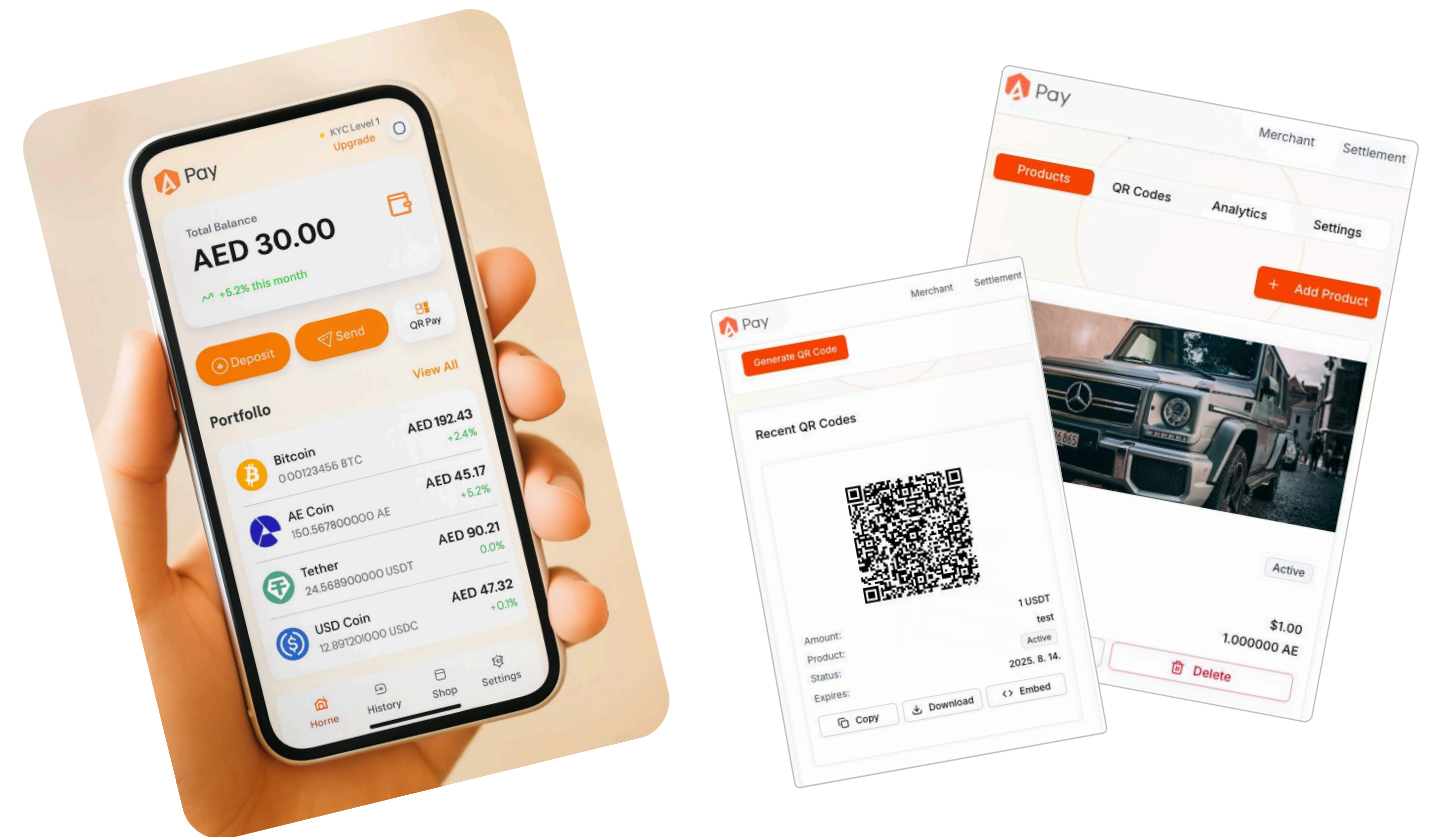
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Actualab [[Link](#)]

- **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**

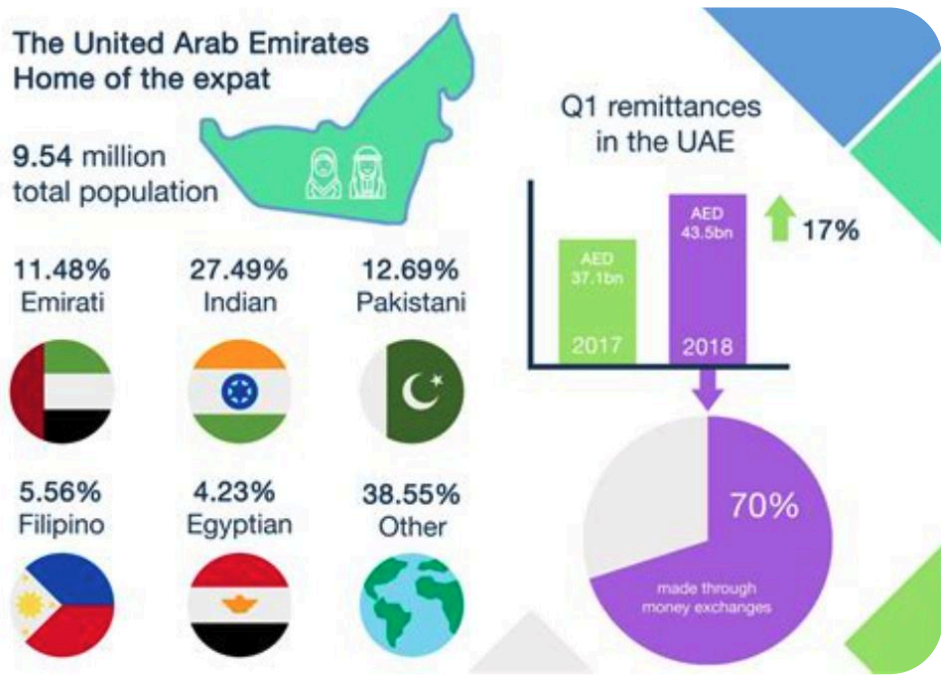


UAE Government :  
Building the Digital Future  
→ **Remarkable Leadership**  
(Dirham-backed stablecoin framework)



[Ref : link](#)

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



[Ref : link](#)

# Why UAE ?

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

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

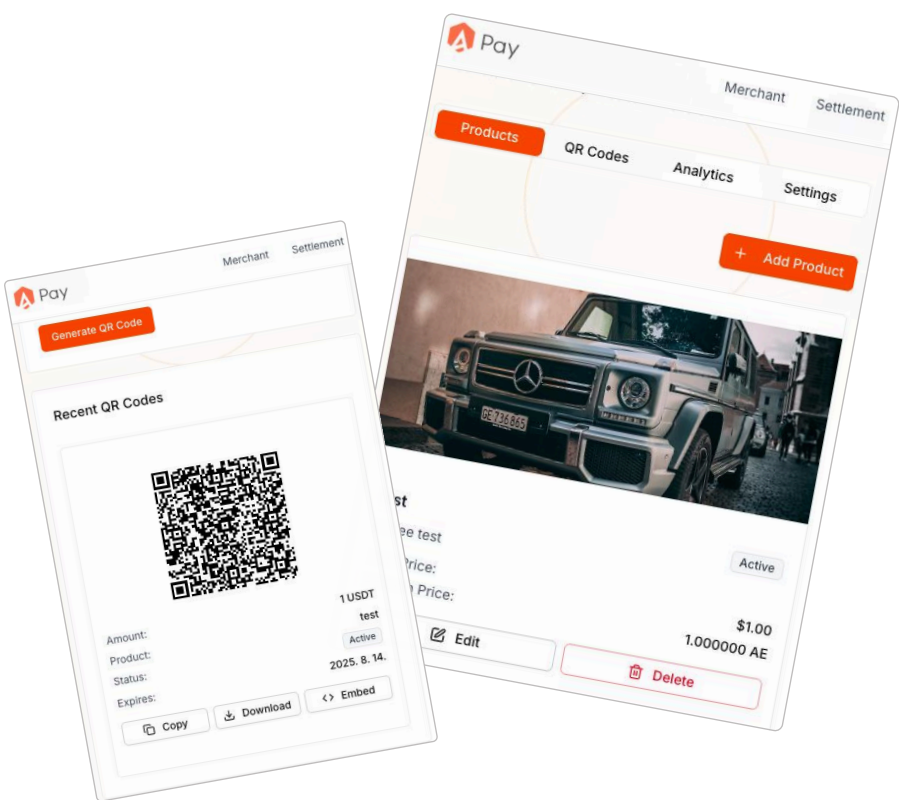
B2C (End-Users)	B2B (Direct Customers)
. Everyday consumers using the A Pay Wallet for instant, low-fee digital payments.	. On/Offline : UAE merchants in gaming, retail and digital commerce sectors.

# A Pay for UAE



Pay Wallet

Merchant Portal



Settlement Rail

Stable Coin ↔ Digital Dirham

[ 88% Expats → Everyday Payments ]

Built on UAE Regulated Rails

Stablecoin → Digital Dirham Settlement

FX Stability (Dirham–USD)

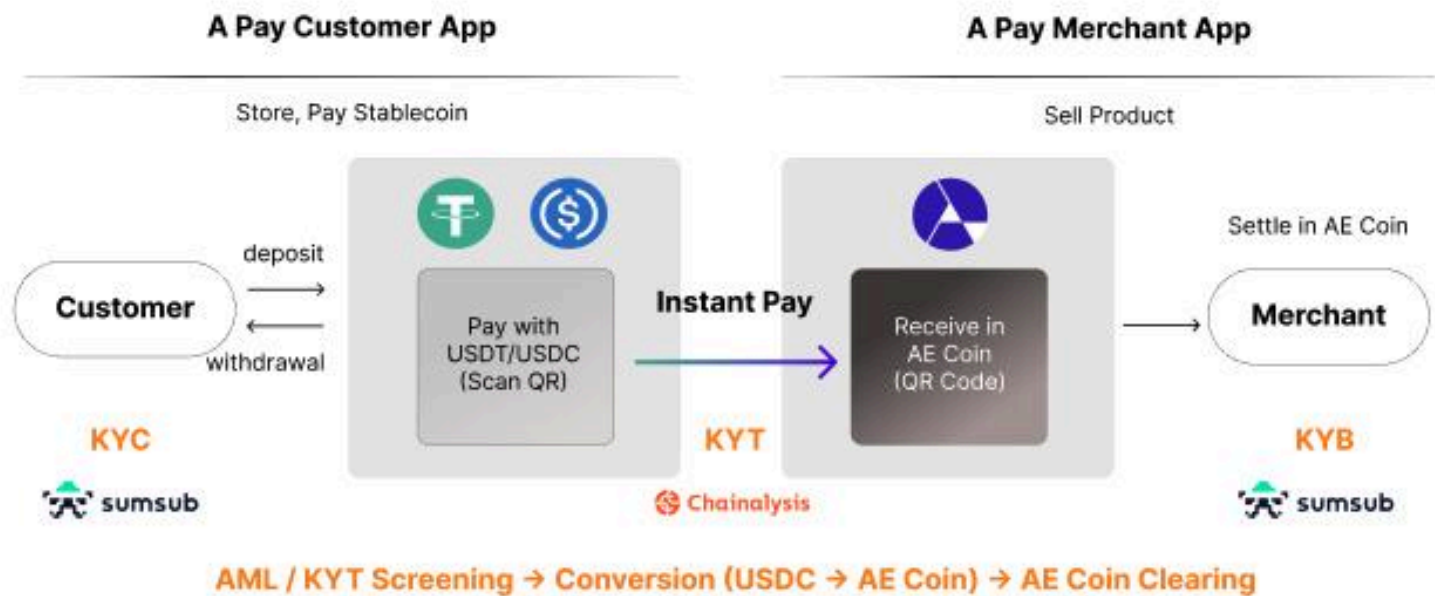
Instant · Trusted · Compliant



# 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)



## A Pay Clearing and Settlement Framework



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



# 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"><li>Strong adoption in UAE retail &amp; e-commerce</li><li>AED settlement &amp; compliance</li></ul>	<ul style="list-style-type: none"><li>No crypto settlement (Stablecoins)</li><li>Limited cross-border reach</li><li>Slow innovation due to regulatory caution</li></ul>

# 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	Weaknesses
<ul style="list-style-type: none"><li>• Global brand and trust</li><li>• Strong cross-border capabilities</li><li>• Advanced tech stack</li></ul>	<ul style="list-style-type: none"><li>• No Digital Dirham (AE Coin) settlement</li><li>• Limited UAE regulatory alignment</li><li>• Partial merchant integration</li></ul>

**A Pay is The only PSP** with  
Digital Dirham settlement, crypto rails, and full merchant integration.

# Pathway

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## 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

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## Phase 1

Merchant pilots



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

→ **High-frequency payments**

## Phase 2

Institutional partnerships



Extend to financial institutions  
and public sector

→ **Banks & licensed providers**

## Ongoing

Scale & Expansion



Scale infrastructure to broader  
sectors & GCC expansion

→ **Cross-border flows**

# Team

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## 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

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## 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)

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## 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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