



Wispr — Executive Summary



Wispr



**PATENTPOOL
GROUP**



IN A NUTSHELL



Encrypted Communication

The privacy of users is guaranteed and access by third parties is denied.



Digital Identity Protection

Secure communication, without the risk of data being intercepted.



Disappearing Messages

Messages disappear from the sessions and devices after the timer expires.



Money Transfer in the App

Send money with just a few taps and track the transfer. Fast, easy, secure.

Wispr — the new WhatsApp?

Wispr is an instant messaging app that allows you to communicate freely and securely at any time. No one, including Wispr developers, can listen to calls, read messages or compromise file transfers.

Secure communication is ensured by using VOBP (Voice Over Blockchain Protocol) and the latest encryption and security tools, which ensure that no conversation can be recorded. Developed by CryptoDATA engineers, VOBP technology is an innovative security system that fully protects data. In doing so, the technology combines knowledge from a variety of scientific fields to enhance smartphone security.

Features of the app, which is available in the Google Play Store and App Store for Android and iOS devices, include encrypted text messages, voice messages, (video) phone calls and file transfers. Each type of communication is completely private and no third party entity ever has access to the generated data.

Wispr is also one of the first providers of micropayments, similar to WeChat's in-chat payments, in Europe. Payments can now be made and received with Wispr and cryptocurrencies can be managed in the Wispr Wallet.

DOWNLOAD

Try the free Wispr App now:



Download on the
App Store



GET IT ON
Google Play

Would you have liked to be one of the first investors in WhatsApp and profit from its sale for 19 billion US dollars in 2014?

With the Patentpool Group you have the opportunity to participate in the revolutionary app Wispr. Feel free to contact us about it:



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How Wispr reforms Messaging

Problems of other Instant Messaging Apps

Architecture on Centralized Servers

Other apps are vulnerable to privacy breaches and data theft, downtime, and sabotage. In addition, apps can be blocked at any time and become inaccessible.



User Data is being sold

Other apps make money by trading and selling users' data and their digital footprint.



No trustworthy Alternatives

There is no trusted app that combines instant messaging and secure payments.



Poor Usability

Traditional banking services apps are often not user-friendly and do not offer third-party integrations.



High Transaction Fees

High transaction fees make micro-payments (sending small amounts of money) impractical.



PROBLEMS



W

Wispr

SOLUTIONS

The Advantages of Wispr



Decentralized Architecture

Communication is only between users and is not based on servers, so no third parties can ever access the data.



State-of-the-art Encryption Technology

The VOBP (Voice Over Blockchain Protocol) uses multiple encryption protocols, generating unique identities that cannot be traced or duplicated.



Double Security

Every message, call and voicemail is encrypted so that it can be opened only by the recipient. Once opened, the message is deleted forever.



Low Transaction Fees

Both for micropayments (sending small amounts of money) and for transactions of large amounts, the fees are very low.



Integrations and B2B

Wispr offers integrations for businesses and banks, allowing users to make in-app purchases or access their bank account directly.

Many Functions, one App.

TEXT MESSAGES

Heavily encrypted messages that ensure communication privacy and deny third party access.



Hi, Den!
Tommy and I want to go
in the city tomorrow night.
Would you like to go with
us?

56738sjh734



8855097694e1ed7dae10
63fd48e3sdef6eE6es



Ok, what about meet
this weekend?

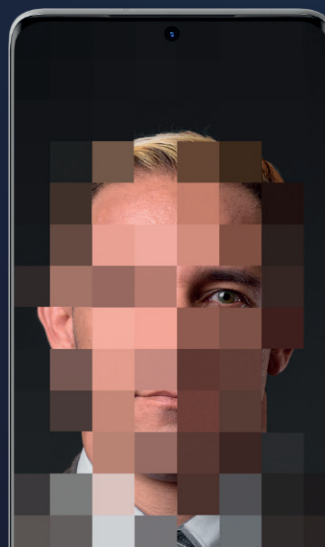
AUDIO MESSAGES

No one can eavesdrop on audio messages as they are protected with the latest encryption protocols.



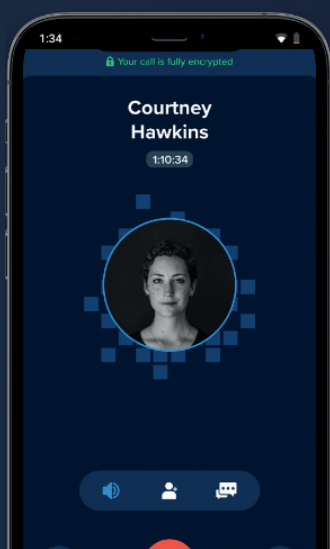
VIDEO CALLS

Secure face-to-face communication through members' individual encryption keys.



CALLS

Securely communicate with partners without the risk of being intercepted.



SEND ALL TYPES OF FILES

Securely and easily send pictures, videos, files or locations. No third party can ever access these files.



GROUPS



Group Chats

Private encryption keys exchange between every member ensures group text and audio message's integral security.



Group Calls

Make secure and crystal-clear voice and video calls with your friends, family and business partners.



Group Video Calls

Secure video conferencing service provides a simple way to maintain effective communication with your partners.

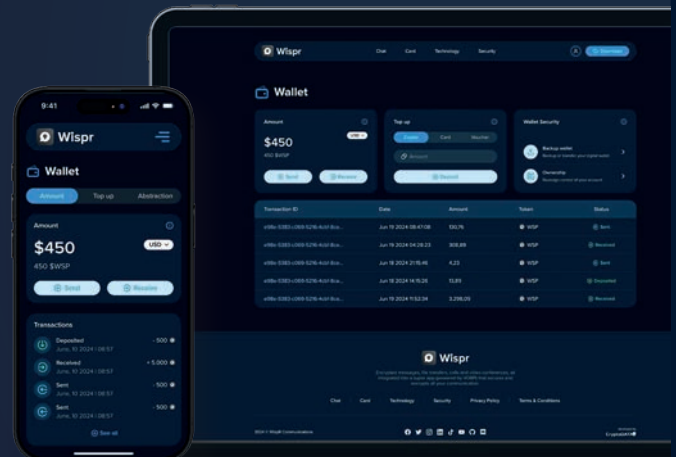
WISPR FOR ORGANISATIONS

Wispr Corporate and **Wispr Corporate Premium** will offer additional features for companies, such as a ticketing and booking system for customers, integration into websites, a management system, and an insurance package. The free Wispr Corporate will be available to customers in the first quarter of 2024, Corporate Premium in the third quarter of 2024.

Wispr Pay — the new way to pay

BANKING

- ✓ **Open Offshore bank accounts**
Virtual and personal accounts for users and companies
- ✓ **Pay with Crypto and Fiat**
Deposit and use crypto and fiat in the same way
- ✓ **Deposit, Loan and Creditline**
Access traditional banking products with crypto and fiat
- ✓ **Exchange and Control Assets**
Send what you want and receive what you need
- ✓ **Generate & Use cards**
Generate, control and pay with virtual and physical cards
- ✓ **Global Transfer**
Transfer from your account in other banks or wallets



Cryptocurrency and Fiat

Transfer, receive or use any item of value to pay, buy or store funds worldwide - easily, automatically and quickly.



Unlimited cards

Create an unlimited number of virtual or physical cards to use cryptocurrencies or fiat money. Our cards are accepted worldwide for any transaction.

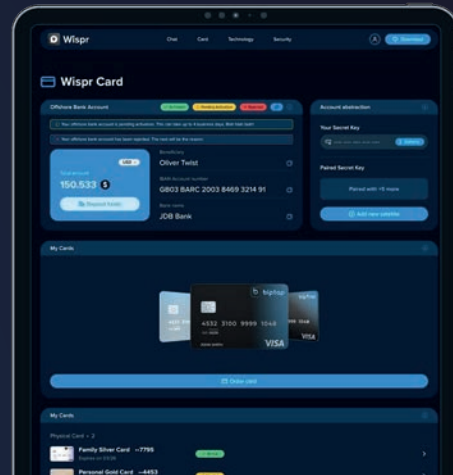


Offshore accounts & wallets

Access all traditional banking services worldwide with both cryptocurrencies and fiat currencies. Each card is equipped with an account number and a wallet.

CARDS

- ✓ **2D Cards**
Simple card ready to use instantly
- ✓ **Animated Cards**
Special edition for a better experience
- ✓ **Plastic Cards**
POS Payments and ATM Withdrawals
- ✓ **Metal Cards**
Better experience with full Benefits



WISPR PERSONAL

Simplify your finances with Wispr

Experience seamless banking with Wispr for both crypto and fiat. Use our global cards for easy purchases and enjoy automatic conversions. Your account integrates with worldwide banking systems and blockchain for instant transfers and rewards. Simplify all your payments through one platform.

WISPR BUSINESS

Better environment for your Business

Manage crypto, fiat, cards, bank accounts, and wallets from one platform. Enjoy full control, interact globally, and ensure legal compliance. Seamlessly integrate with the financial and blockchain systems.

SECURITY



Access Protection

The complex architecture uses advanced methods such as VOBP, AES-256, anti-quantum decryption and asymmetric keys to ensure the highest level of security.



Data Protection

Data protection takes centre stage and ensures that all your activities remain confidential. With advanced encryption, offshore protection and strict banking protocols, you can control your assets securely.



Data Anonymity

When data is tokenised, your personal data is converted into secure tokens that increase data protection by making it unreadable to unauthorised users.

Wispr Pay for all — Our packages

24/7 Customer Support

Total Control

Statistics

No hidden fees

Virtual

 Virtual Cards

 Exchange

 Intermediary Bank

Top Up

3% Crypto

5% Fiat

Transfer

0% Virtual to Virtual

1% Virtual to Ecosystem

1% Virtual to External Wallet

1.5% Virtual to External Bank Account

Withdraw

 Virtual to ATM

Virtual Cards

\$5 Monthly administration fee

Price

Free

Pro

% Interest

 Loan

 Credit Line

 Intermediary Bank

Top Up

3% Crypto

3% Fiat

Transfer

0% Pro to Pro

0.6% Pro to Ecosystem

0.6% Pro to External Wallet

0.6% Pro to External Bank Account

Withdraw

0% Pro to ATM

Virtual Cards

\$3 Monthly administration fee

Physical Cards

\$0 Monthly administration fee

Price

\$300 (yearly fee)

Premium Pro

% Interest

Loan

Credit Line

Intermediary Bank

Top Up

2.8% Crypto

2.8% Fiat

Transfer

0% Premium to Premium

0% Premium to Ecosystem

0% Premium to External Wallet

0% Premium to External Bank Account

Withdraw

0% Premium to ATM

Virtual Cards

\$0 Monthly administration fee

Physical Cards

\$0 Monthly administration fee

Price

\$5000 (yearly fee)

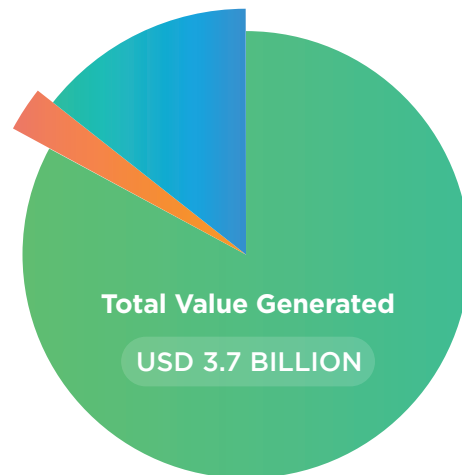
Investments & Marketing

TV

-  2.1 billion viewers
-  164 countries
-  USD 3.1 billion evaluation

Channels

- › MotoGP™
- › Formula 1™



Public Relations

-  620 million views / year
-  153 countries
-  USD 538 million evaluation

Channels

- › Influencers
- › Esports Teams

Social Media

-  119 million engagements
-  128 countries
-  USD 102 million evaluation

Channels

- › MotoGP™
- › Formula 1™
- › Fan Posts
- › Influencers
- › Mooney, Revolut, Noon
- › CryptoDATA



Wispr, like any instant messaging app, needs users to succeed in a highly competitive market. In 2023, 3.32 billion active users use instant messaging. In 2025, the number of active users will be 3.51 billion. So the market is huge and offers immense opportunities.

Therefore, user retention and referrals are crucial to increase the value of the company and the app with each new user. By 2025, Wispr forecasts nearly 5 million installations and 2 million active users. With a broad marketing strategy, the user base is to be increased to 6.8 million users (growth per month: 1.32 * active users).

REVENUE SOURCES



Fees

for micropayments



Subscriptions

for extra functions
such as group chats



Promotions

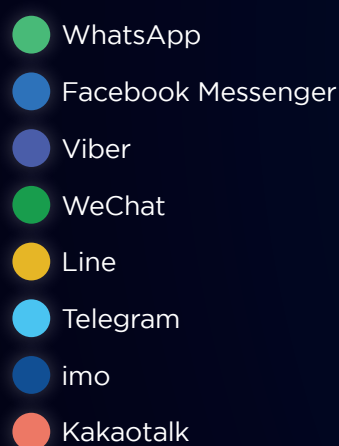
of secure hardware, such as notebooks
and mobile phones from CryptoDATA







KEY TAKEAWAYS

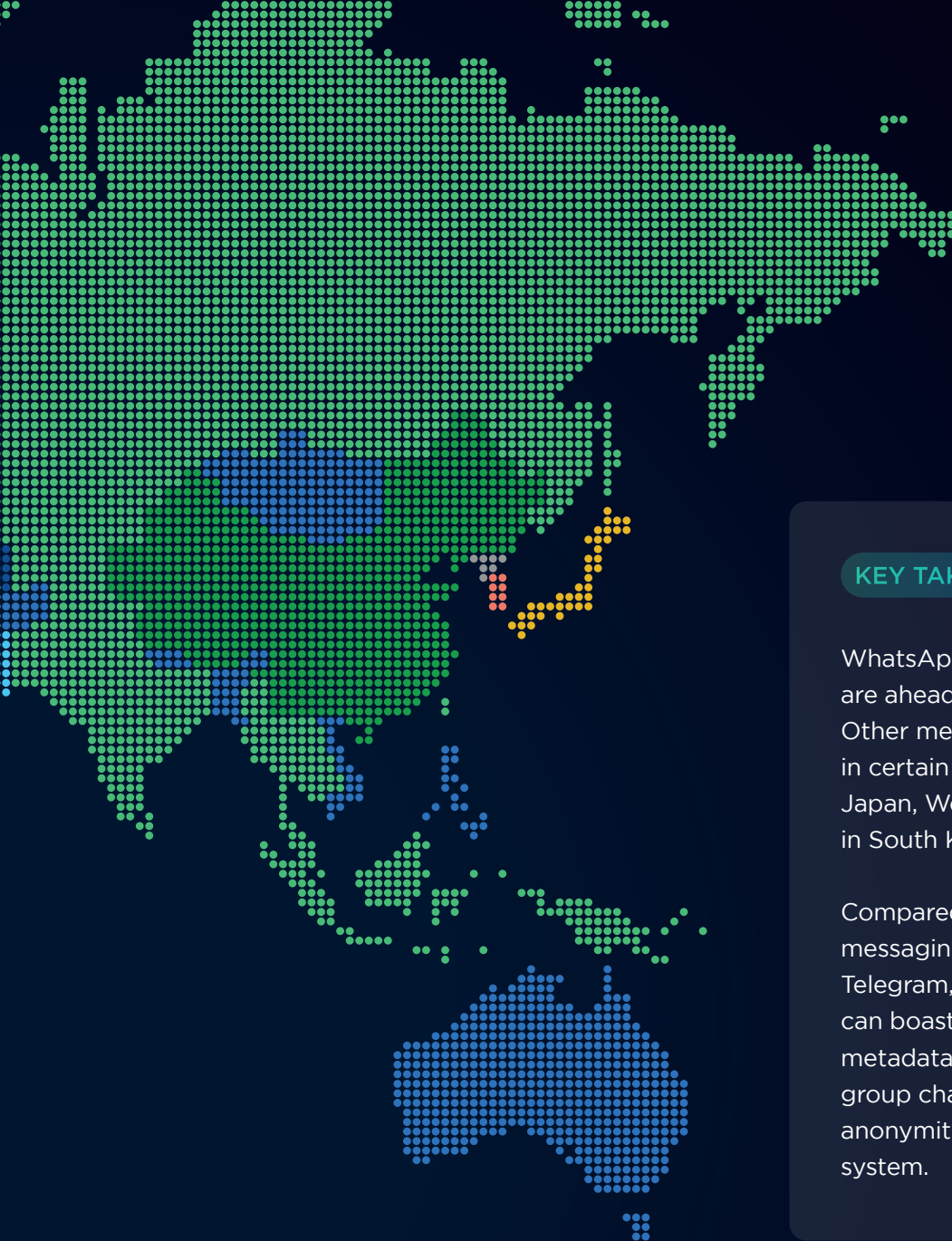
With **USD 3.7 billion (approx. EUR 3.38 billion)** in total value generated, Wispr has been able to gain more and more recognition. Through partner and sponsorships in MotoGP™ and Formula 1™, Wispr has been seen on TV by **over 2.1 billion viewers in over 164 countries**, and on various social networks by over **119 million engagements from over 128 countries**, mainly on MotoGP™ and Formula 1™ channels.

Top Messaging Apps by Country



Active Users of the Competition in Selected Countries

				
Germany	48.3 million	3.63 million	3.4 million	16,100
Italy	35.5 million	537,560	4.1 million	31,000
Spain	33 million	361,810	2.56 million	15,000
Romania	4.77 million	175,000	1.6 million	-



KEY TAKEAWAYS

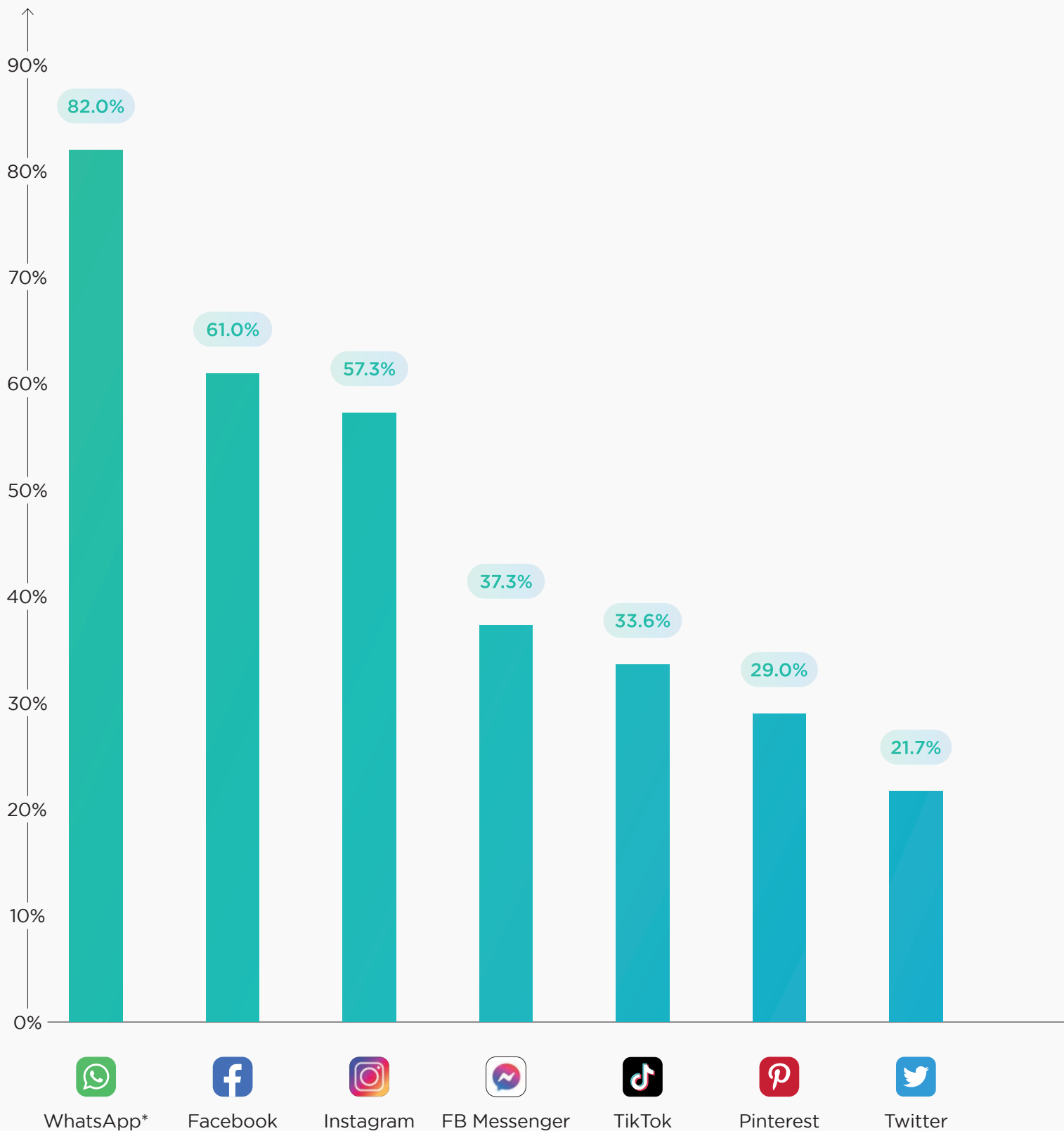
WhatsApp and Facebook Messenger are ahead in a global comparison. Other messenger services are ahead in certain countries, such as Line in Japan, WeChat in China, or Kakaotalk in South Korea.

Compared with the encrypted messaging apps WhatsApp, Signal, Telegram, and WeChat, Wispr can boast several USPs, including metadata encryption, encrypted group chats and video conferencing, anonymity, and a secure payment system.

Comparison of Functionalities

					
End-to-end encryption	✓	✓	✓	✓	✓
Metadata encryption	✗	✓	✗	✗	✓
Group chat security	✗	✓	✗	✗	✓
Encrypted video conferencing	✗	✓	✗	✗	✓
Disappearing messages	✓	✓	✓	✓	✓
Anonymity	✗	✗	✗	✗	✓
Payment system	✗	✗	✗	✓	✓

Comparison of Social Media Messaging Apps in Germany



Media and many



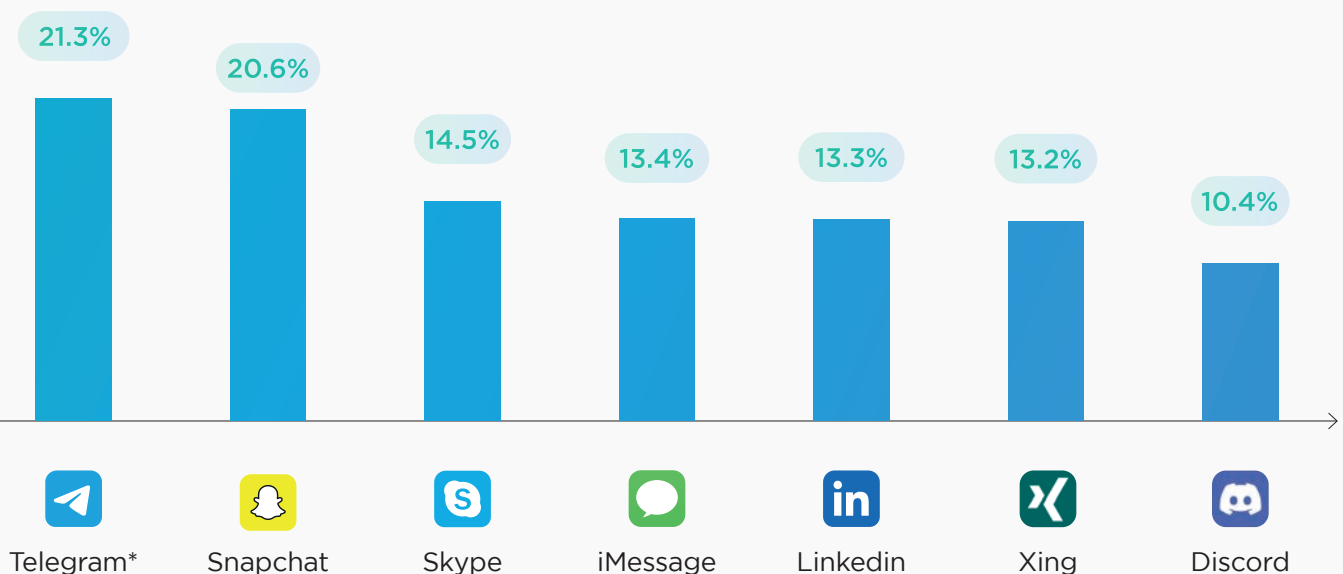
Survey on the use of social media and messaging apps by German internet users aged 16 to 64 in the third quarter of 2022; figures in per cent.

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KEY TAKEAWAYS

The use of social media and instant messaging apps in Germany has increased by 10% compared to the previous year to **around 72.6 million**, or 86.5% of the population. Average **daily usage also rose to 6%**, but is still relatively low in an international comparison. With 5.3 social media platforms used per month, Germany also lags behind the international comparison.

At 82%, **WhatsApp** is the **most used instant messaging app** in Germany that offers encrypted messaging. The **secure messaging service Telegram** is in **eighth place**. Other messenger services with encryption, such as Signal (15th place) and WeChat, are hardly used.



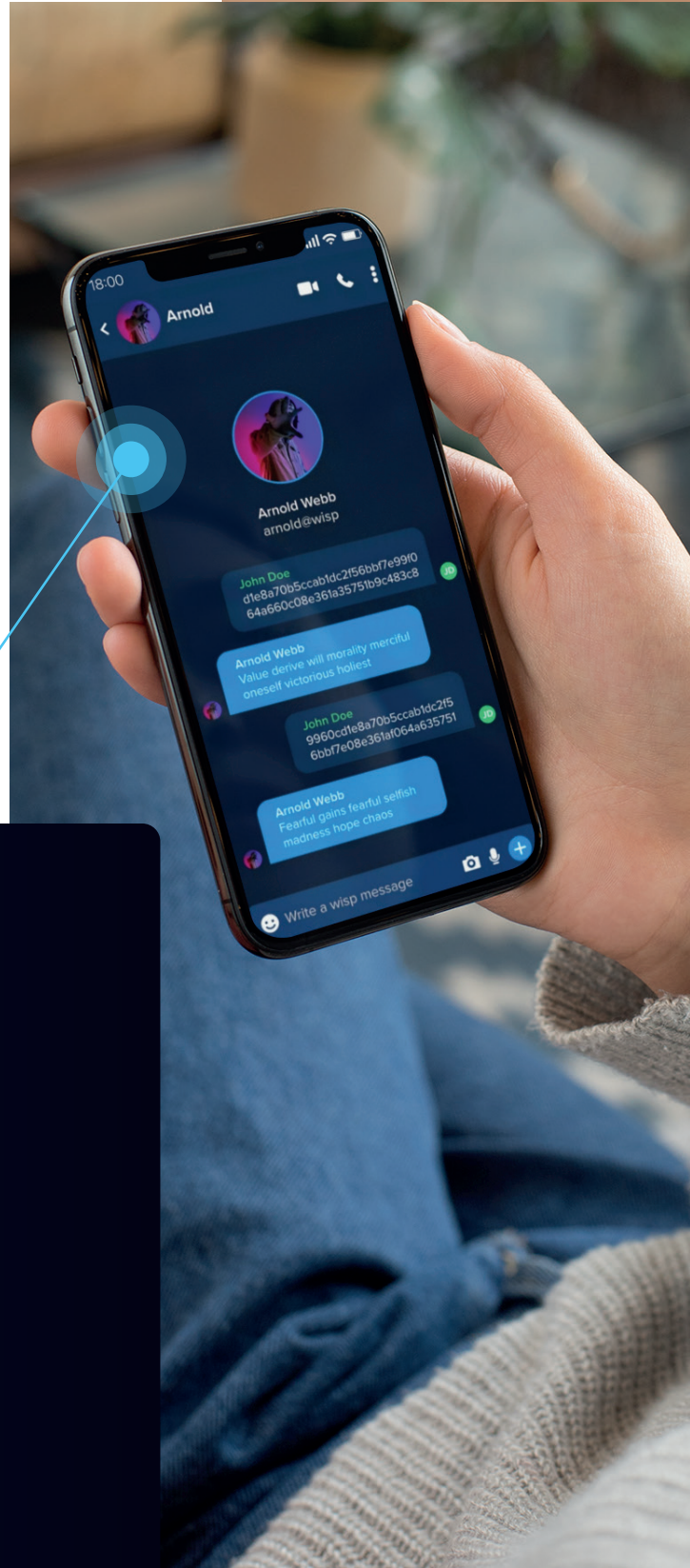
* Encrypted messages possible

Mission & Vision

With the Patentpool Group as an anchor investor, Wispr aims to become one of the leading messenger apps in Europe and worldwide.

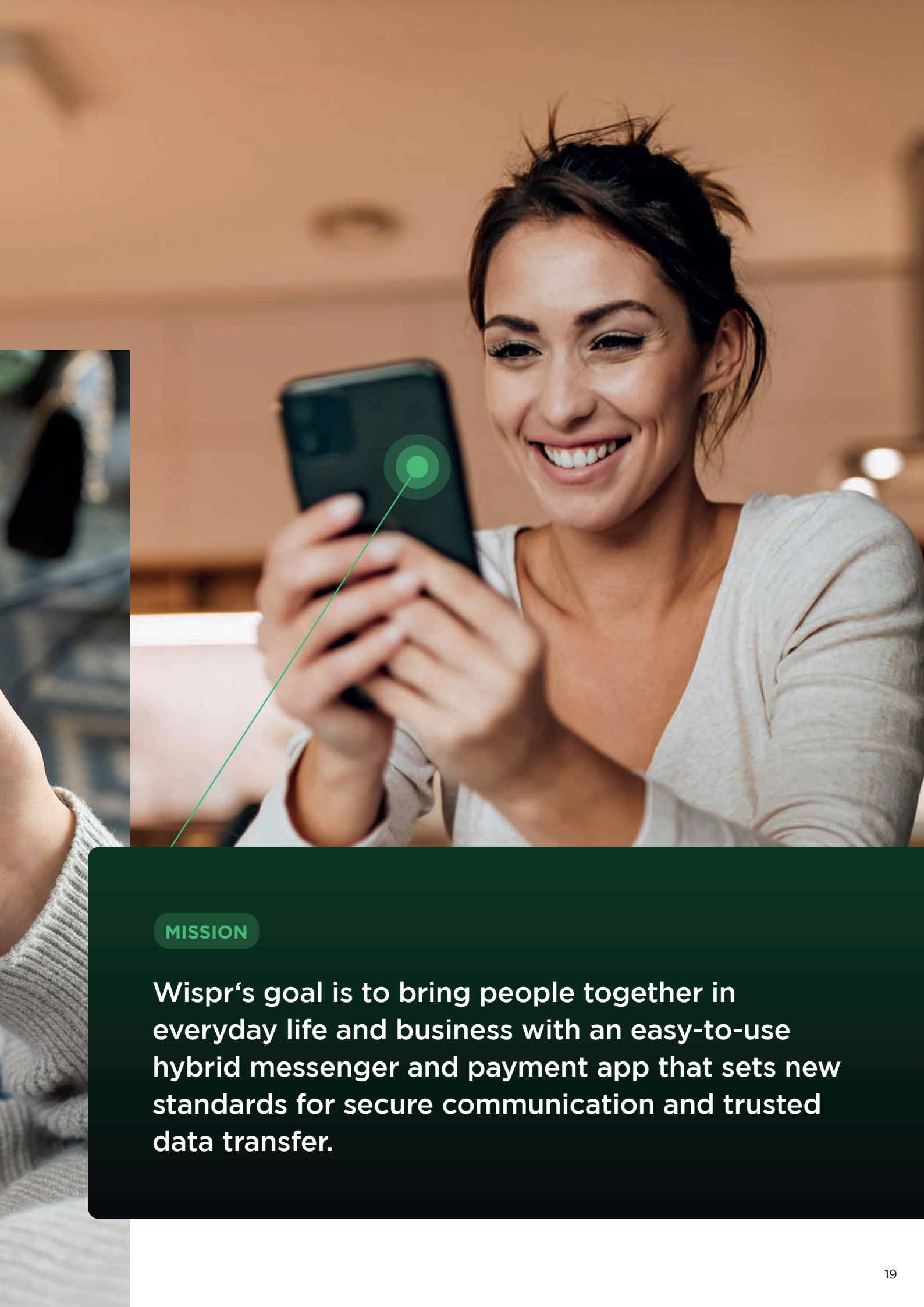
With the introduction of micropayments, Wispr will become one of the first providers in Europe of its kind. Similar to the Chinese messaging and payment app WeChat, Wispr will become the one-shop solution for (micro)payments and encrypted communication.

The overarching goal is ultimately to sell the app to a top messaging provider, like the sale of WhatsApp to Meta (then Facebook) for USD 19 billion.



VISION

With Wispr, anyone can communicate and process payments easily, intuitively and securely, both privately and for business.



MISSION

Wispr's goal is to bring people together in everyday life and business with an easy-to-use hybrid messenger and payment app that sets new standards for secure communication and trusted data transfer.

Team & Partners

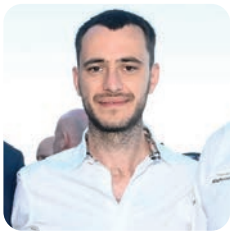
Management



Ovidiu Toma

Chief Executive Officer

An accomplished business leader with extensive experience in international business development and encrypted telecommunications.



Bogdan Maruntis

Chief Technology Officer

Manages and directs the company toward its primary goals and objectives by leading the team to consider major decisions, including acquisitions, partnerships, and company development.



Siavash Jalali

Chief Operating Officer

Master's in medical computer science from the University of Heidelberg and executive MBA from Kellogg School of Management in Evanston and WHU - Otto Beisheim School of Management in Vallendar.



Andrei Stanescu

Technical Solution Architect

Result-driven IT specialist that provides innovative and competitive solutions, leveraging them in developing our company's cuttingedge IT systems.



PATENTPOOL GROUP

The Patentpool Group in Munich is an efficient manager of patentable technologies. With the help of capital, know-how and a broad network, they transform innovations into marketable technologies and products. In their more than 20 years of company history, they have learned what innovations need to become successful. Here, Patentpool acts as an interface to drive projects along the value chain.

www.patentpool.de

CryptoDATA

CryptoDATA develops products and IT solutions based on blockchain technology that ensure user security and data encryption and are applicable in various fields. CryptoDATA is not only the inventor, but also the developer of the Wispr app and all related technologies.

www.cryptodata.com

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