



# Wispr — Executive Summary



Wispr



PATENTPOOL  
GROUP



## IN A NUTSHELL

### Encrypted Communication



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

### Disappearing Messages



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

### Digital Identity Protection



Secure communication, without the risk of data being intercepted.

### 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:



**Dr. Heiner Pollert**

+49 (0) 89 22802988

pollert@patentpool.com



**Dr. Charlotte Schuster**

+49 (0) 174 1819691

schuster@patentpool.com

# 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

### 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



Ok, what about meet  
this weekend?

8855097694e1ed7dae10  
63fd48e3sdef6eE6es



## AUDIO MESSAGES

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



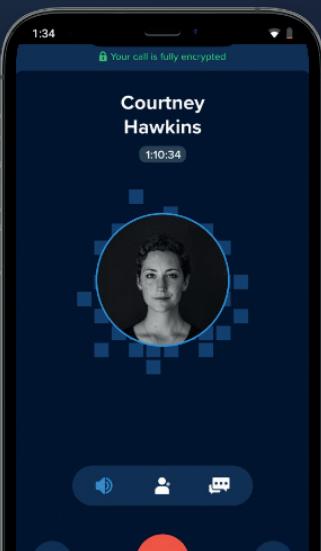
## VIDEO CALLS

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

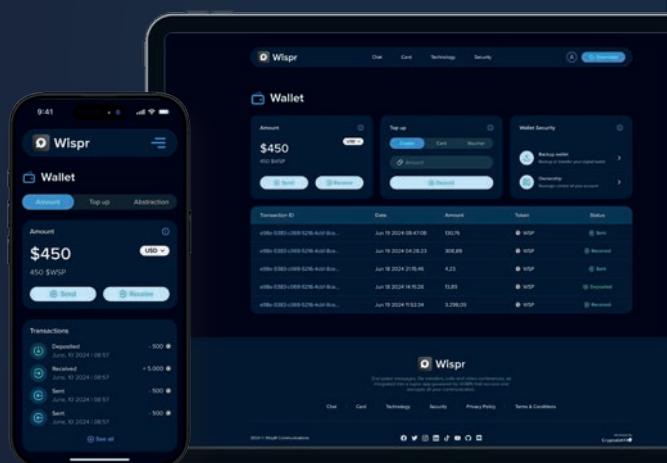
Send what you want and receive what you need

### ✓ 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

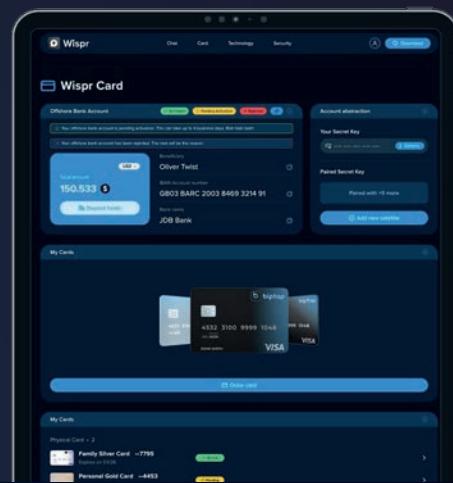
Special edition for a better experience

### ✓ 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

 0 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 

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

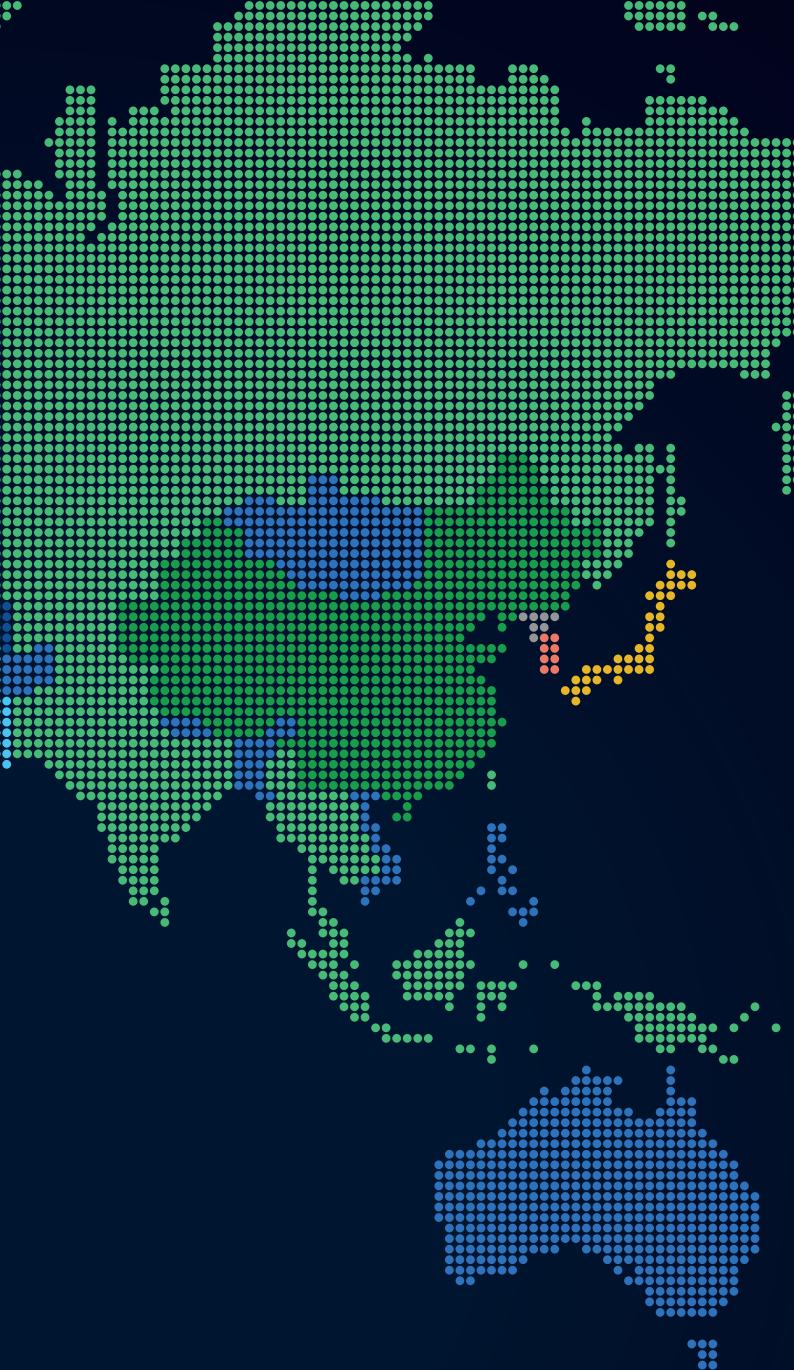
With **USD 3.7 billion (approx. EUR 3.38 billion)** in total value generated, Wispr has been able to gain more and more recognition. Through partner and sponsorships in MotoGP™ and Formula 1™, Wispr has been seen on TV by **over 2.1 billion viewers in over 164 countries**, and on various social networks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

# Top Messaging Apps by Country

- WhatsApp
- Facebook Messenger
- Viber
- WeChat
- Line
- Telegram
- imo
- Kakaotalk

## 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

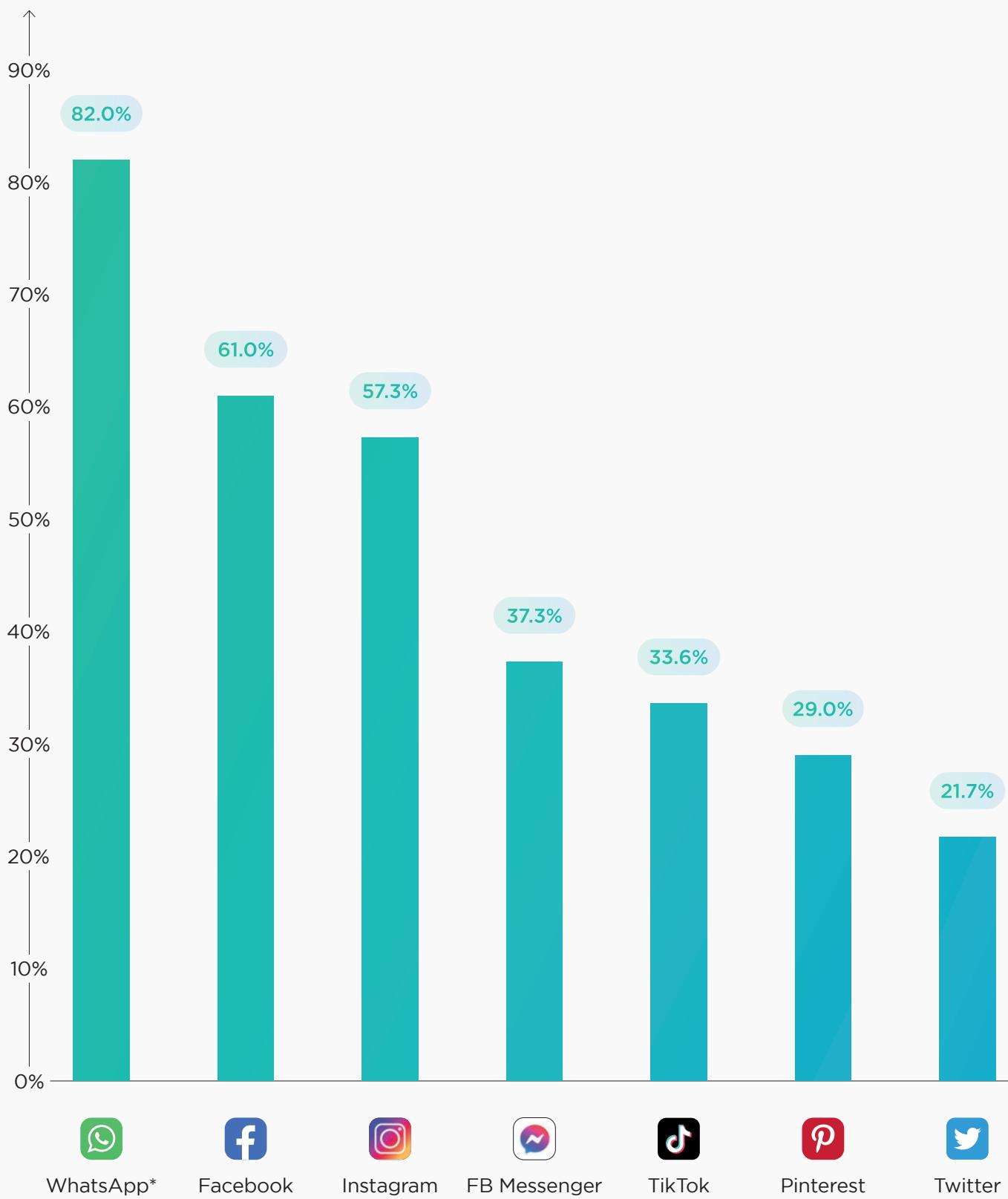
WhatsApp and Facebook Messenger are ahead in a global comparison. Other messenger services are ahead in certain countries, such as Line in Japan, WeChat in China, or KakaoTalk in South Korea.

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 Messaging Apps in Germany



# Media and many

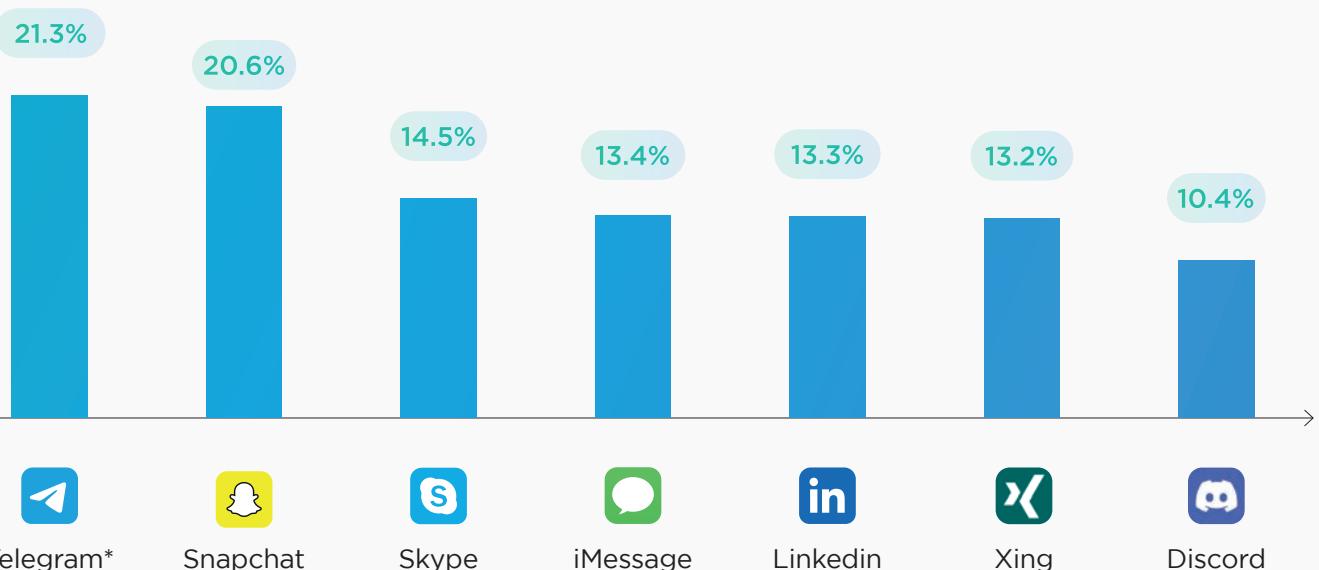


Survey on the use of social media and messaging apps by German internet users aged 16 to 64 in the third quarter of 2022; figures in per cent.  
© Digital 2023 - Germany by DATAREPORTAL

## 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

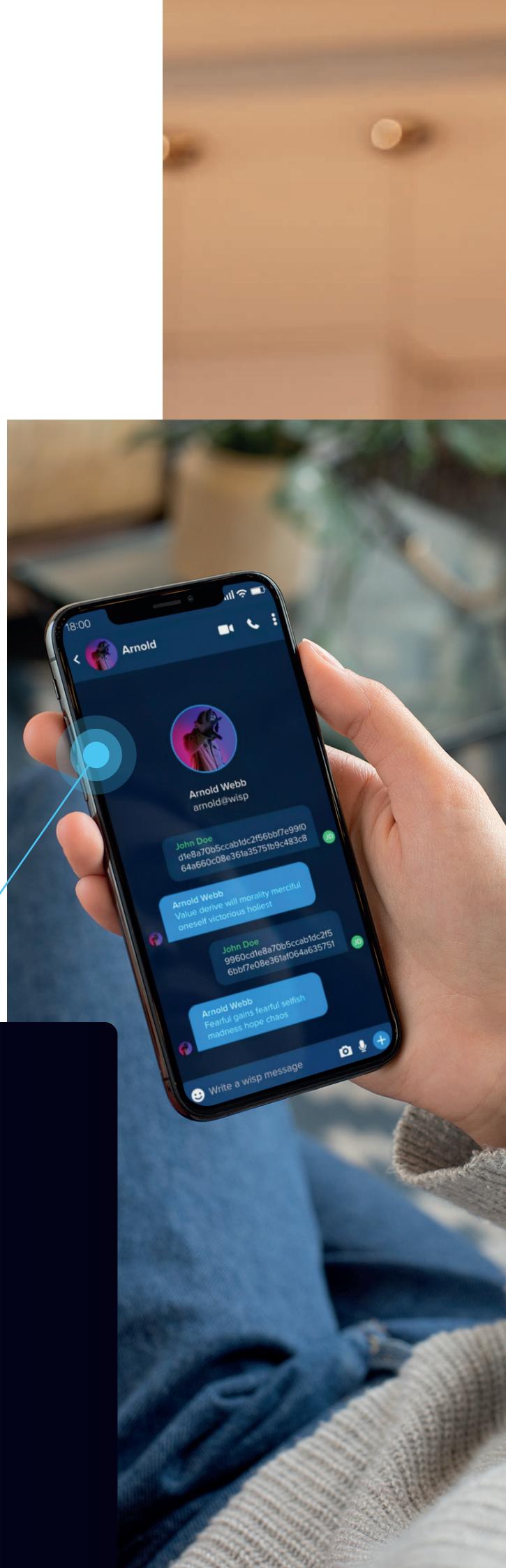
With the Patentpool Group as an anchor investor, Wispr aims to become one of the leading messenger apps in Europe and worldwide.

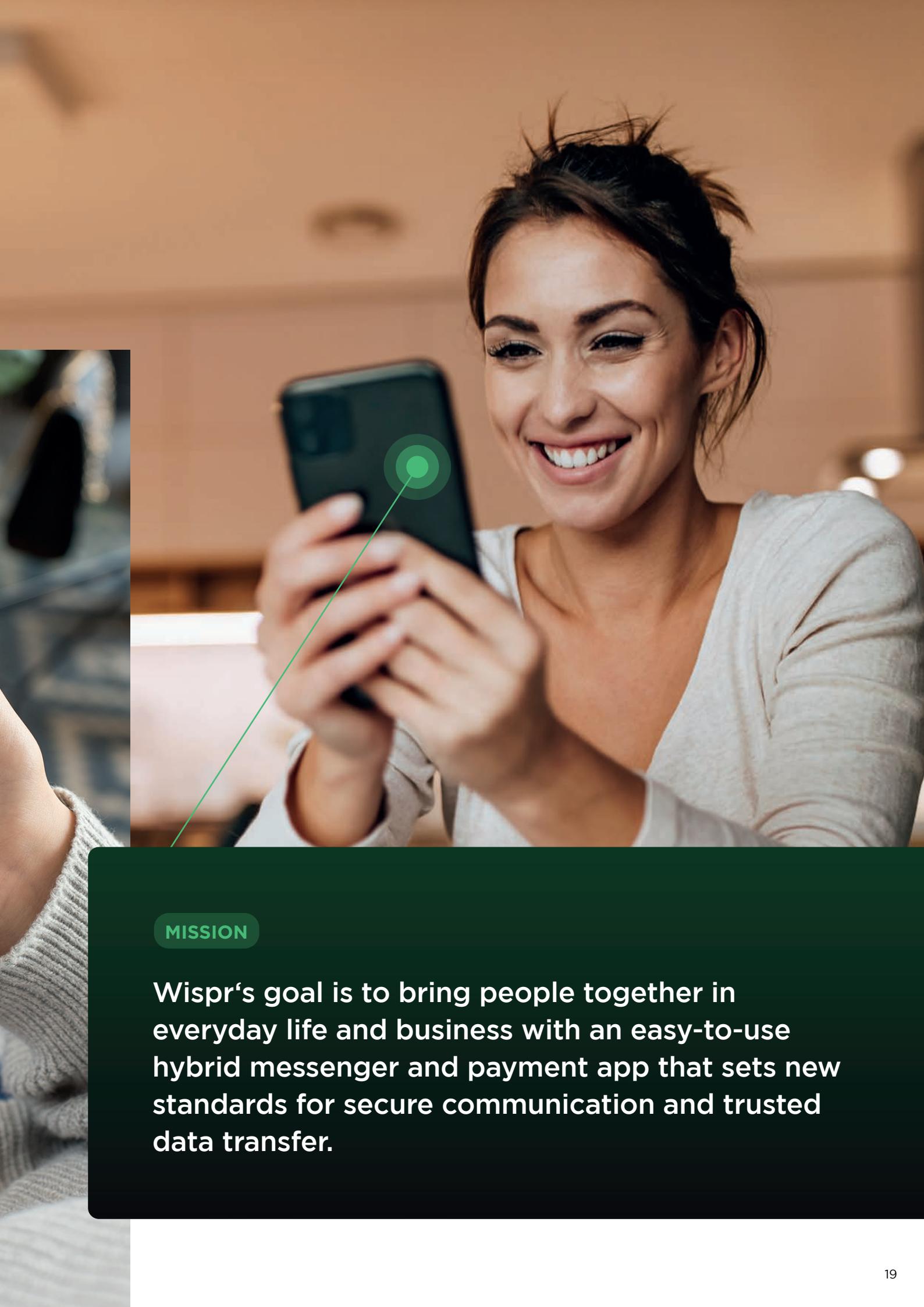
With the introduction of micropayments, Wispr will become one of the first providers in Europe of its kind. Similar to the Chinese messaging and payment app WeChat, Wispr will become the one-shop solution for (micro)payments and encrypted communication.

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 cutting-edge 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](http://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](http://www.cryptodata.com)

## DISCLAIMER

This is not a sales prospectus in the sense of the law, but serves exclusively for individual information. Important risk notice: Please note that all information has been collected carefully and to the best of our knowledge, but no guarantee can be given.

This document does not contain an offer to purchase or a solicitation of an offer to purchase the product presented and may not be used for the purpose of an offer or solicitation of an offer to purchase. Forward-looking statements are based on assumptions. Because all assumptions, forecasts and statements reflect only the author's current views with respect to future events, they involve risks and uncertainties. Accordingly, they should not be relied upon as a promise or guarantee of future performance. Investors should be aware that actual performance may differ materially from the forecasts. In this respect, the future performance of the investment alternatives is expressly not guaranteed.

## CONTACT

### **Patentpool Group**

Tal 34  
80331 Munich  
Germany

+49 (0) 89 22802988  
[kontakt@patentpool.de](mailto:kontakt@patentpool.de)  
[www.patentpool.de](http://www.patentpool.de)

Version: 2025-03-17