

# WALT

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Private tap-to-pay for Android

Pre-Seed Investment Opportunity

# The Problem

## Your daily spending reveals who you are.

Every tap-to-pay transaction on an Android phone routes through Google Wallet. Google harvests this data along with Google Search, Gmail, Calendar, Google Maps data to build intimate profiles of your life, values, and future behavior.

*"To know what you spend your money on each day is also to know what you will spend your money on each day."*

### Google Wallet by the numbers:

**520M** users worldwide

**\$5.2T** processed annually

**55B** contactless card payments in Europe

# No Alternatives Exist

For Android users who want tap-to-pay without surveillance, current options are:

## Switch Ecosystems

Buy an iPhone or Samsung. Expensive, inconvenient, and still involves other data-hungry companies.

## Go Backwards

Use cash or physical cards. Lose convenience, risk loss/theft, carry more items.

## Accept It

73% of US consumers feel they have no control over how companies use their data.

**Android holds 71% of the global smartphone market.**

There is no privacy-preserving tap-to-pay option for Android.

# The Solution

## Walt is the private alternative to Google Wallet.

A tap-to-pay wallet for Android that treats transaction data as sacred. No collection. No storage. No selling.

- 1 Transaction data stays encrypted on your device
- 2 No server-side transaction storage
- 3 Funded by users, not data monetization

### PHILOSOPHY

*No AI. No premium features. There's only one user flow that matters. Load a card, set Walt as default wallet, start tapping to pay.*

Deliberately simple. Intentionally focused.

# Product

Simple and straightforward. A predictable, familiar wallet app.

## Download

Once generally available

Walt is a **privacy-focused wallet**

Walt doesn't store your transaction data or card details.

We don't monitor how you spend your money.

No data harvesting, no AI, no crypto. Just a predictable wallet application that respects your privacy.

Add card

## Add Cards

Enter card details.  
Everything stays encrypted locally.  
Unencrypted card details never leave your device.

Card information

John Doe

2222 3333 4444 5555

01/30

567

Add card

## Tap to Pay

Hold your phone near any NFC terminal. Same predictable experience you're used to with Google Wallet or Apple Pay.

Walt



CARD A

\*\*\*\* 5555

VISA

Default for contactless payments

Latest transactions

Villa Copenhagen 8 Dec 11:44 55,00 kr.

Enghave Kaffe 6 Dec 14:00 60,00 kr.

Bæst 6 Dec 18:32 92,25 kr.

# Why Now?

## PRIVACY AWARENESS SURGING

**300K+**

r/degoogle members with 8K weekly conversations

## TAP-TO-PAY EXPLODING

**91%**

of UK 25-34 year-olds use contactless regularly

## LEGISLATION

**Digital Markets Act**

Prior to July 2024, it was not possible to build a replacement for Google Wallet.

## Privacy Alternatives Winning

Google Search competes with DuckDuckGo, ChatGPT

Gmail competes with ProtonMail, Hey.com

Chrome competes with Firefox, Brave

## The Gap

Every major Google product has a privacy-focused competitor. However, competition was for Google Wallet was only unlocked in late 2024.

# Market Size

TAM - TOTAL ADDRESSABLE MARKET

**\$18.7B**

Global mobile wallet market (2024)

SAM - SERVICEABLE ADDRESSABLE MARKET

**\$4.2B**

European Android tap-to-pay users

SOM - SERVICEABLE OBTAINABLE MARKET

**\$21M**

5% of European Android users willing to pay for privacy

## Market Tailwinds

- 71% global smartphone market is Android
- EU digital payments growing 15% annually
- Pro-privacy, anti-US sentiment in EU

**520M Google Wallet users**

All potential Walt converts

# Team



## Cole Bittel

Founder

DevOps and Infrastructure Engineer  
Former: Pleo, Funding Circle  
Current: Legora

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Embedded Engineering ApS | Copenhagen, Denmark

[linkedin.com/in/bittelc](https://www.linkedin.com/in/bittelc)

## Key Hire

### 1. BDR / Partnerships

Unlocking relationships with banks, enabling bank cards across Europe to be loaded into Walt.

### 2. Marketing

Publicizing Walt on Proton, Signal, Brave, and other anti-Google product alternatives.



# Business Model

Simple pricing that replaces the hidden cost of ad-based wallets.

**\$3**

/month

Privacy you can trust, funded by users who value it.

## Why Subscription?

Aligns incentives with users. Straightforward relationship between customer and company.

## Where It Goes

Salary - Founder and BDR / partnerships hire

Aggregator fees- Aggregator (Paymentology) fees based on monthly active users.

## No Premium Model

Expanding the product to include more features and a premium model bloats the target of the product and reduces the trust relationship the product is founded on.

# Traction & Roadmap

H2 2025

## Foundation

Public waitlist live. Aggregator partnership with Paymentology in place. Android application ready for card loading once banks are unlocked.

Q1 2026

## Partnerships

Find co-founder. First bank contract to unblock card loads.

Q2 2026

## Launch

First cards loaded. First transactions processed. Geographic expansion begins.

## Current Progress

- Paymentology partnership for aggregator
- Android application ready for beta group testing
- Public website and signup list created

## Key Challenges Ahead

- First bank partnership
- Legal signoff from Visa and Mastercard
- First card load onto Walt

# The Ask

PRE-SEED ROUND

**\$500K**

18 months runway

## Use of Funds

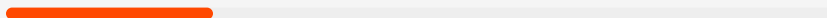
Business Development Hire

50%



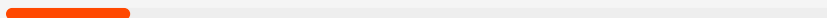
Aggregator Fees

25%



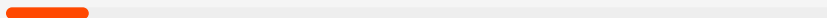
Founder Salary

15%



Marketing

10%



# WALT

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*"Transaction data is sacred."*

Cole Bittel, Founder

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