

Walt



Europe reclaims tap-to-pay

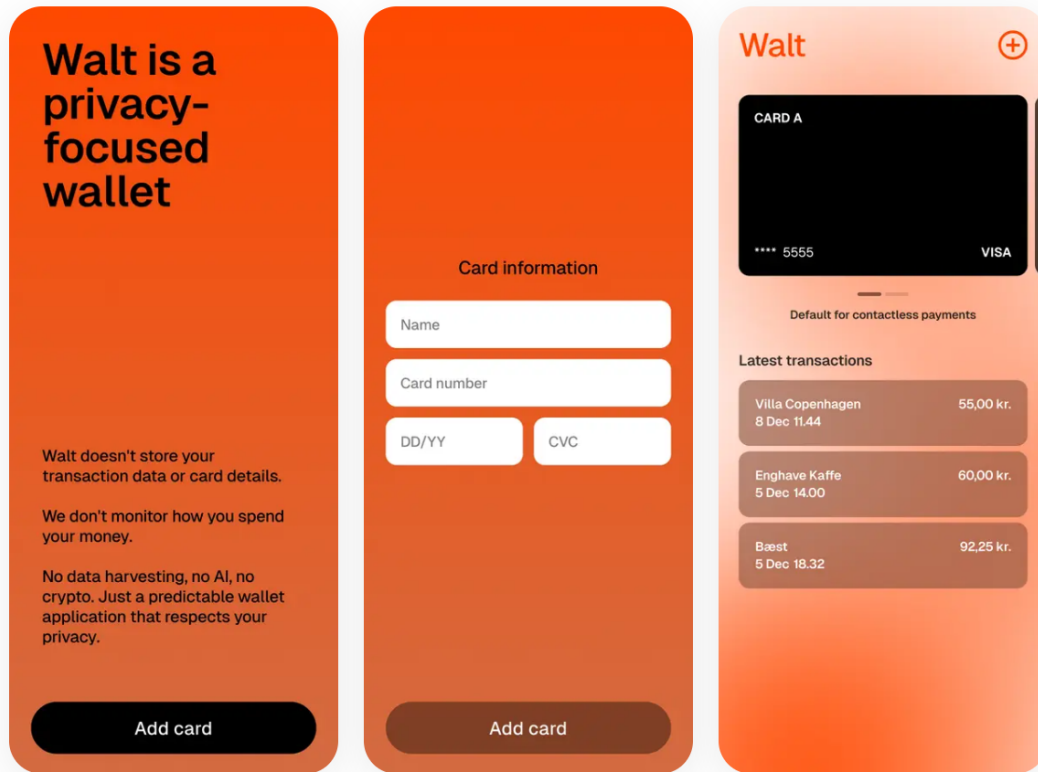
The Problem

Tap-to-pay in Europe lives with Google and Apple



Solution

A European, privacy-first alternative



Download

Add card

Tap to pay

Privacy by design

No data collection, no ad profiling, no third-party sharing

Built for Europe

Establishing independence from US monopolies

Simple

One workflow, one price. Just tap-to-pay

Why Now?

July 2024

EU antitrust commitments forced Apple to open the iPhone NFC API to third-party wallets across the EEA.

January 2025: Apple and Google comply with mandate and expose APIs

Business Model

Pay for privacy

TARGET MARKET

5%

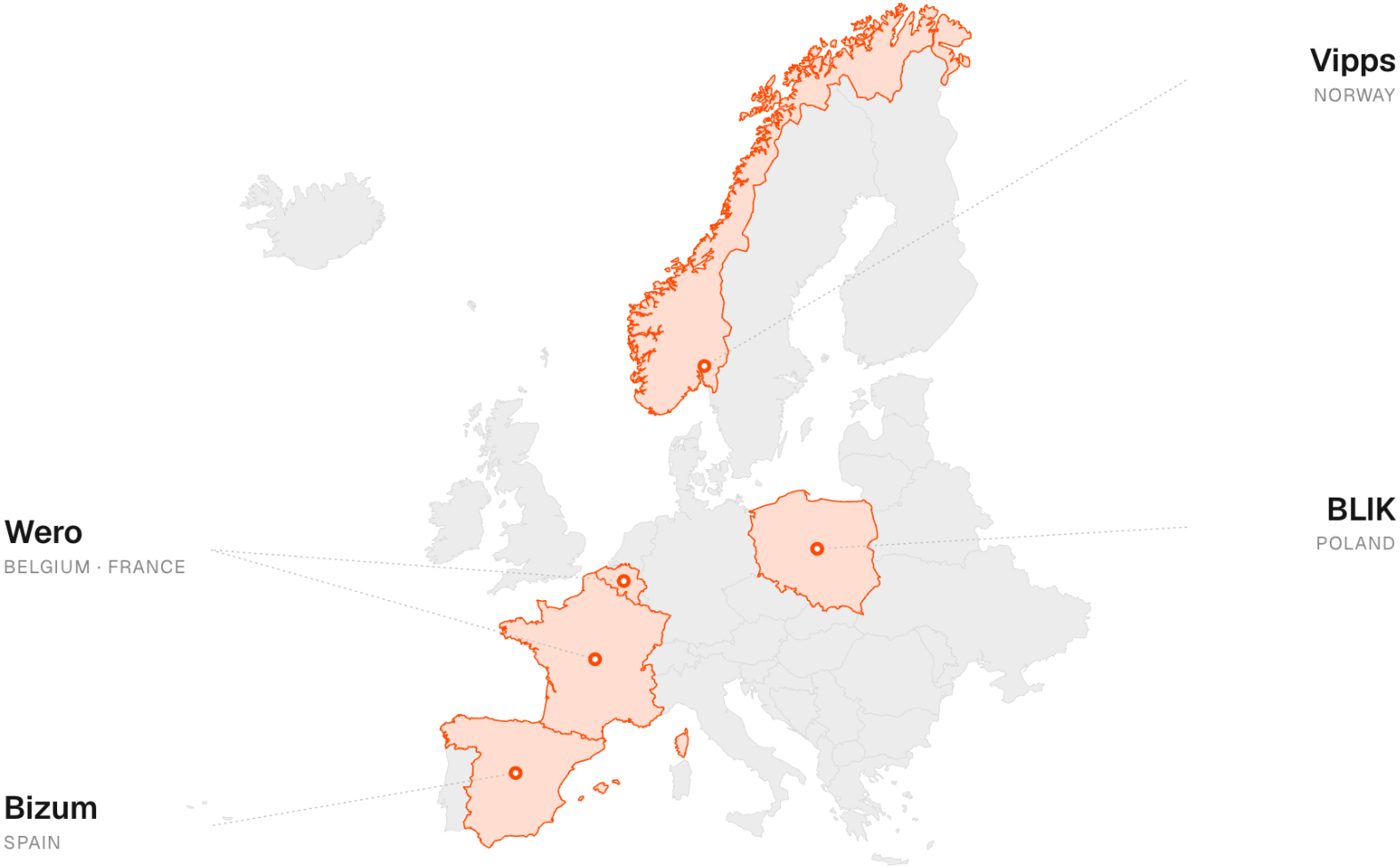
of Europe

MEMBERSHIP

€10

per year

Competition



Traction & Roadmap

Beta release in 5 months

TRACTION

2,000

signups (€0 marketing spend)

900

European banks onboarded

2 / 2

Major schemes approved

ROADMAP

Now

Scheme audits and SDK integration

Q3

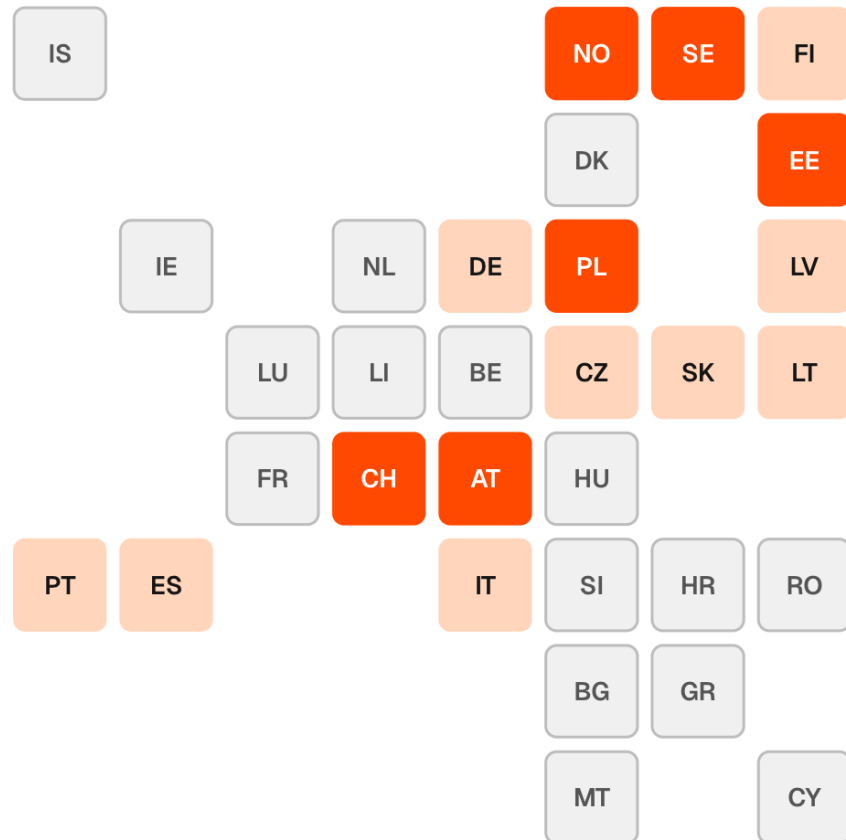
First tap-to-pay purchase

Q4

Beta release to tier 1 countries

GTM Strategy

Releasing based on card availability



LAUNCH SEQUENCE

Phasing reflects the share of users within a market that have cards that can be added to Walt (as of Mar 2026).

■ Phase 1: Beta Release

Countries with >80% availability

■ Phase 2: General Availability

Countries with >50% availability

■ Phase 3: Expansion

Onboard issuers until >50% availability

The Ask

Investment targeting Q3 raise

PRIMARY

Investor introductions, targeting a Q3 raise.

Used for a marketing hire, COO, and initial partnership development fees.

PERSONAL

Intros to decision makers at Danske Bank
so Denmark joins beta release markets.

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