

Credissential

NEWS RELEASE

CREDISSENTIAL ANNOUNCES ADOPTION OF CRYPTOCURRENCY ACQUISITION POLICY AND PLANS TO PURCHASE XRP AND XLM

Calgary, Alberta / January 14, 2025 – Credessential Inc. (“Credissential” or the “Company”) (CSE: WHIP) (OTC: IPTNF) (FSE: 9YZ), a vertically integrated AI software development company is pleased to announce the adoption of its Cryptocurrency Acquisition Policy (the “**Policy**”) as apart of its strategic efforts to enhance shareholder value. Pursuant to the Policy, the Company intends to purchase certain cryptocurrencies to hold on its balance sheet and bolster its treasury. In late January 2025, the Company intends to purchase Ripple’s native digital asset, XRP and Stellar’s XLM as it’s first acquisitions under the Policy.

The Company’s strategic adoption of the Policy and intention to acquire cryptocurrencies, such as XRP and XLM, is expected to allow investors to maintain exposure to the Company’s current AI driven product stack, as well a curated basket of digital assets, enabling investors to have access to the growing cryptocurrency and digital asset market though Canadian equity markets. The Policy also aligns with the Company’s current cryptocurrency initiatives, such as the planned integration of Privy, an advanced cryptocurrency wallet infrastructure, as described in the Company’s press release dated [January 3, 2025](#)

“We’re thrilled to seek out innovative ways to protect and grow our capital in the current financial climate,” said Colin Frost, CEO. “We view Ripple’s recent strides in gaining legal recognition and market credibility make XRP a compelling opportunity for acquisition under the Policy. The renewed optimism surrounding pro-crypto policies under the next Trump administration, we view XRP and XLM as a unique chance to tap into emerging financial trends and drive sustainable value for our shareholders.”

The Company will provide further information relating to the initial purchases of Cryptocurrencies under the Policy. Any cryptocurrencies purchased will be purchased using the Company’s cash reserves. The holding of any cryptocurrencies will be done with strict adherence to relevant laws and the Policy. The Company believes that the planned acquisition of XRP or XLM and the adoption of the Policy will enhance shareholder value and diversify the Company’s current treasury.

The Company believes that the Policy aligns with the Company’s commitment to exploring innovative ways to navigate inflationary pressures while delivering long-term value for its shareholders. The Company will continue to monitor market conditions and may increase or decrease its holdings of XRP or XLM as it deems appropriate.

Business Update

As described in the Company’s press release dated [January 7, 2025](#), Credissential is executing on a renewed roadmap for the development of its product stack, with a heightened focus on advancing its payment platform, Antenna, through the integration of AI and quantum encryption technologies. A key element of this evolution is the planned incorporation of artificial intelligence, powering dynamic decision-making processes, enhancing fraud detection, and personalizing transaction experiences for both businesses and consumers. This AI-driven capability is expected to allow Antenna to adapt in real-time to emerging patterns and threats, ensuring faster and more secure payments. In addition, the planned integration of quantum encryption within the platform is expected to provide data security, strengthening Antenna against future cybersecurity challenges. Alongside Antenna, Credissential’s DealerFlow, an AI-powered dealer management system, is being developed and refined to streamline sales and operations, offering predictive insights and automating workflows to improve efficiency. By focusing on both AI and quantum encryption in the Company’s development roadmap, Credissential is positioning its product stack as a cutting-edge, secure, and adaptive solution in the rapidly evolving financial technology landscape.

About Ripple

Ripple is a technology company that focuses on enabling fast, secure, and low-cost international money transfers using blockchain technology. Founded in 2012, it created the Ripple network, a decentralized payment protocol that allows for cross-border transactions without relying on traditional banking systems. The company's native cryptocurrency, XRP, is used to facilitate transactions on the network. XRP enables businesses and financial institutions to drive their blockchain based applications at a scale. Since inception, over USD\$2.8 billion in transactions have been processed using XRP, representing over US\$1 trillion in value moved between counterparties.

For more information about Ripple or XRP, visit www.ripple.com.

About Stellar

Stellar is a decentralized blockchain platform designed to facilitate fast, low-cost cross-border payments and financial transactions. It was launched in 2014 by founders of Ripple. Stellar's goal is to connect financial institutions, payment systems, and individuals to reduce the cost and time it takes to transfer money globally. Stellar uses a unique consensus mechanism called the Stellar Consensus Protocol (SCP), which aims to provide a scalable and secure way to validate transactions. It's often compared to Ripple, as both are focused on improving global payments, but Stellar is more focused on serving individuals, businesses, and unbanked populations, whereas Ripple is primarily aimed at large financial institutions.

Stellar's native cryptocurrency is called XLM, which is used to pay transaction fees and serve as a bridge currency for transferring value between different currencies on the platform.

For more information about Stellar or XLM, visit www.stellar.org.

About Credissential

Credissential is an AI powered financial services software developer, currently focused on the development and commercialization of its flagship products, Credissential, Dealerflow and Antenna.

For more information about Credissential and other products from Credissential, visit www.credissential.com.

ON BEHALF OF THE BOARD OF DIRECTORS

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The CSE and Information Service Provider have not reviewed and does not accept responsibility for the accuracy or adequacy of this release.

Forward-Looking Information

Certain information in this news release may constitute "forward-looking" information that involves known and unknown risks, uncertainties, future expectations and other factors which may cause the actual results, performance or achievements of the Company or industry results, to be materially different from any future results, performance or achievements expressed or implied by such forward looking information. When used in this news release, this information may include words such as "anticipate", "estimate", "may", "will", "expect", "believe", "plan" and other terminology. This information reflects current expectations regarding future events and operating performance and speaks only as of the date of this news release. Forward-looking statements are inherently risky and the information and plans disclosed therein may not come to fruition as contemplated or at all.

Forward-looking statements in this news release include, but are not limited to, the expected results from the Policy, the purchase of XRP or XLM including the timing of the purchase (if any), the future roadmap and execution thereof, the expected development timeline for its product stack, including integration of new features and the future plans of the Company, business plans, objectives and strategy. Forward-looking statements are inherently risky and the information and plans disclosed therein may not come to fruition as contemplated or at all.

Except as required by law, we assume no obligation to update or revise forward-looking information to reflect new events or circumstances. Additional information is available in the Corporation's Management Discussion and Analysis, which can be found on SEDAR+ at www.sedarplus.ca.
