

# MPAYz Token Offering

Healthcare to Humancare



A Bermuda Limited Guarantee Company

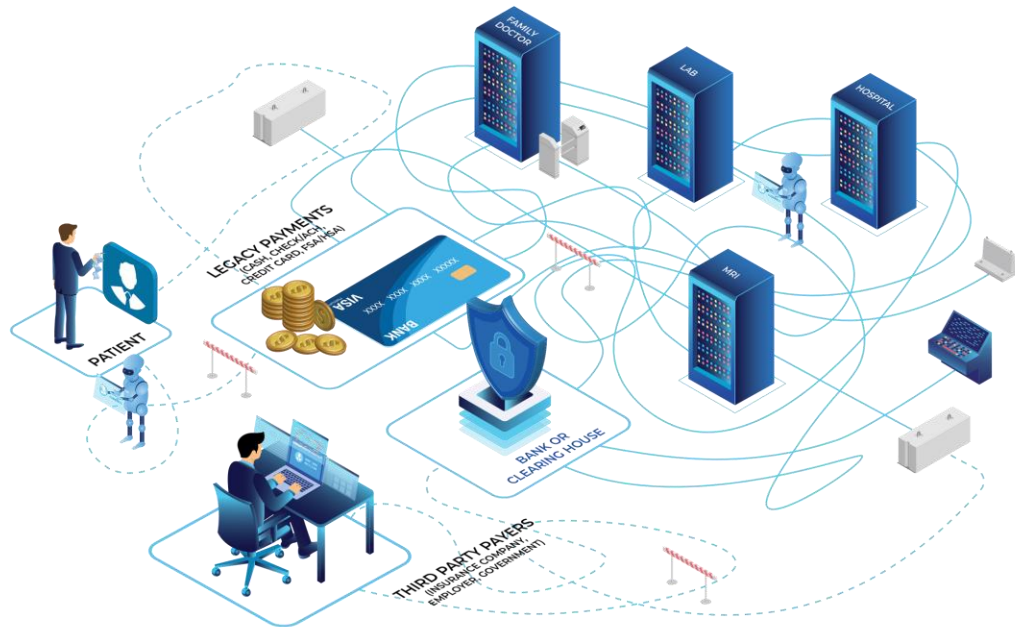
# Our Global Vision

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MPayz has a healthcare-focused mission to build and deploy a technology ecosystem, on the Algorand blockchain infrastructure, that enables companies and governments around the world to launch and commercialize applications that reduce costs, enable interoperability, increase transparency and data exchange, and empower individuals with control over their personal health information. Healthcare to Humancare.

# Global Problems in Healthcare Today

A lack of transparency and non-interoperable systems drive up healthcare costs, while often driving down the quality of care.



## Global Payment System Costs and Inefficiencies

- Cross-border currency risk and overhead
- Co-payments extend cost and time-to-collection
- Increase in cross-jurisdiction and foreign currency risk exposure

## Patient Data and Interoperability

- Up to 80% of patient data is unstructured and siloed in providers' systems
- Patients have limited access to their own healthcare data
- Majority of data cannot be transferred electronically to other providers, increasing administrative burdens and increasing data entry risk

<https://www.healthcareitnews.com/news/top-five-nightmares-hiding-healthcare-organizations-unstructured-data#:~:text=Unstructured%20data%20can%20make%20up,and%20a%20share%20of%20sensitive%20information.>



# Global Solutions for Healthcare Today

Democratize and decentralize healthcare data and payments to enable better healthcare access for all

MPayz provides core blockchain technologies that enable global companies and governments to launch and commercialize healthcare applications that:

- dramatically improve the execution of, and reduce costs associated with, healthcare payments;
- eliminate data silos to enable interoperability across healthcare providers through increased transparency and data exchange; and
- place individuals in possession and control over their personal health information.

*“Blockchain technology in the healthcare market is projected to grow at a CAGR of 72.8%.” \**

\*[www.prnewswire.com/news-releases/blockchain-technology-in-the-healthcare-market-is-projected-to-grow-at-a-cagr-of-72-8-300688485.html](http://www.prnewswire.com/news-releases/blockchain-technology-in-the-healthcare-market-is-projected-to-grow-at-a-cagr-of-72-8-300688485.html)



# MPayz Platform

Creates an ecosystem that will positively impact healthcare and those that invest in it

- Built on the global Algorand Blockchain as a partner company
- The Platform contains several digital assets, including:
  - The Network, including authority and service nodes
  - The MPayz Token, used to facilitate transactions on the Network
  - The MPayz Wallet, which equips users with a key vault, secure login, token wallet, and token exchange
  - The MPayz Patient Data Vault, patent pending technology that allows users to store their health data digitally and securely, while granting the ability to mint the data as NFTs for sharing with others

Algorand



TRANSPARENCY



TECHNOLOGY



CHOICES & DATA



MANAGE COST

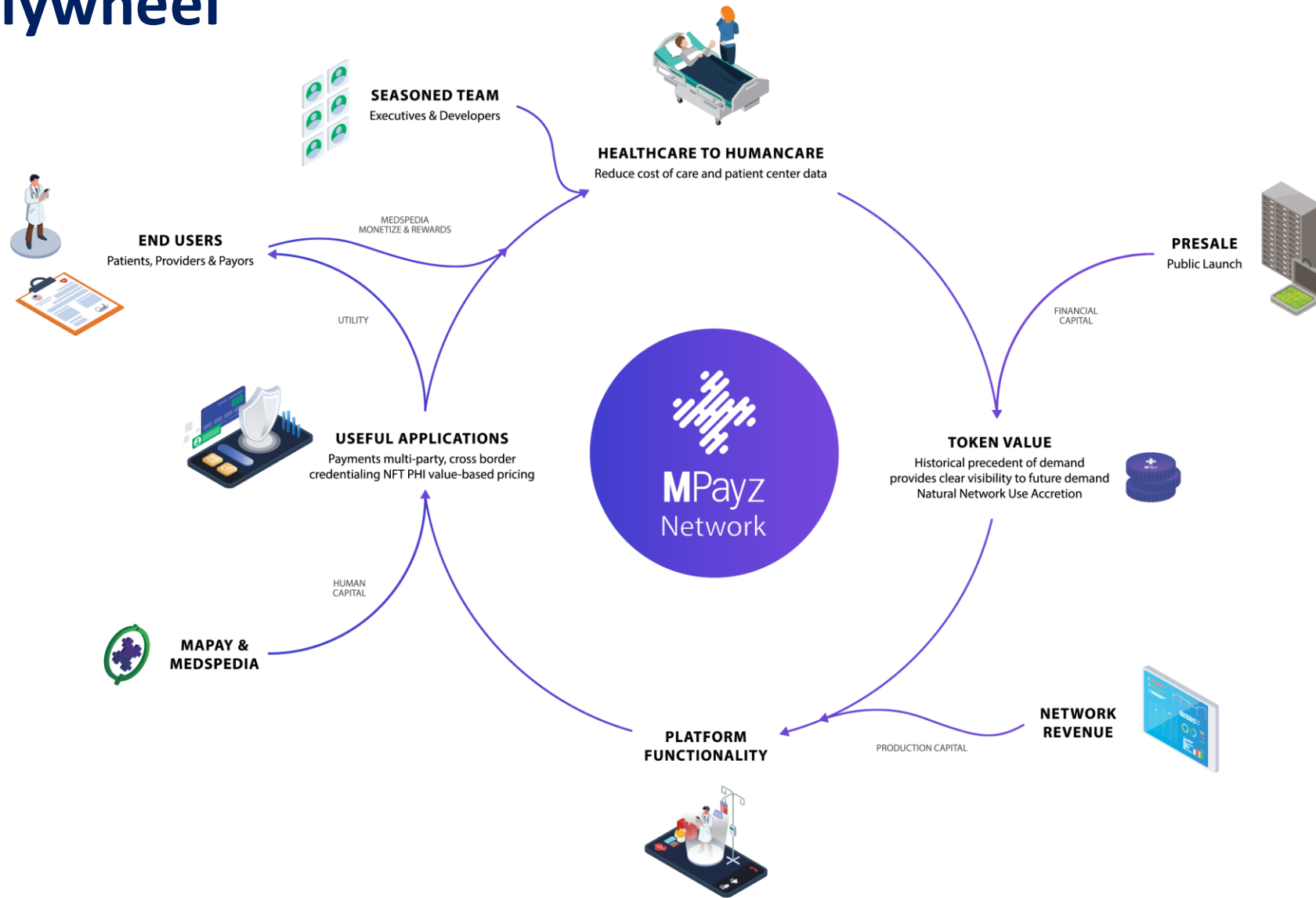


REDUCE SPEND

Algorand

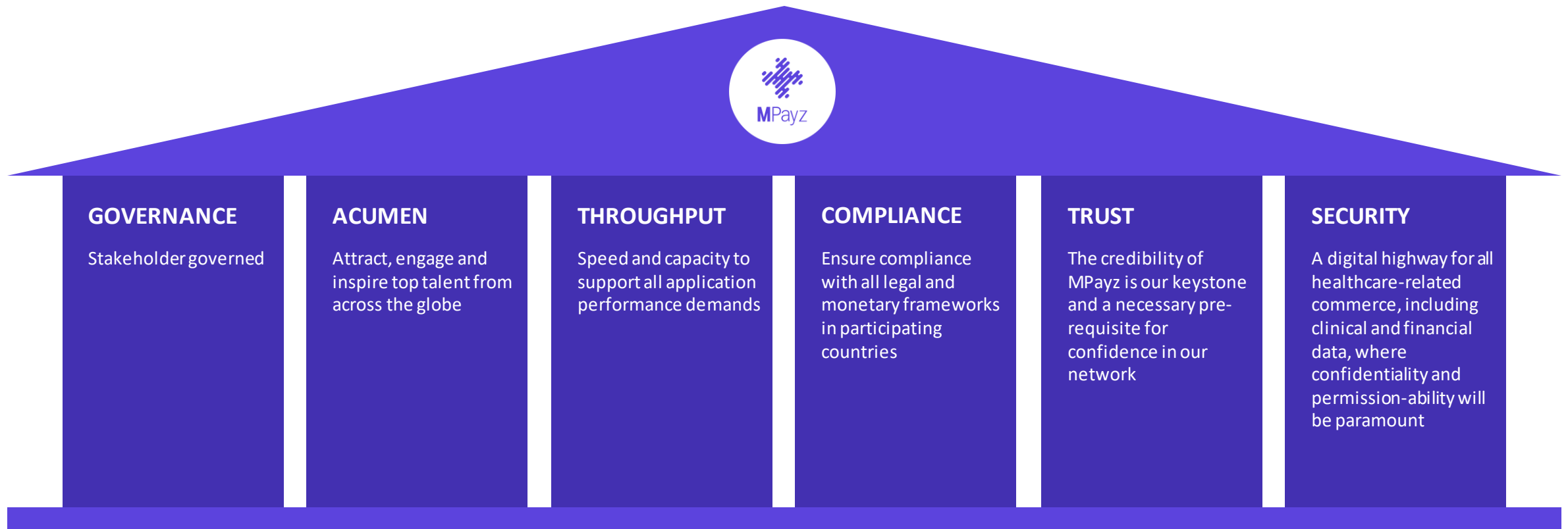


# MPayz Flywheel



# MPayz Board

MPayz will develop and conduct a token sale of a digital coin known as “MPayz” and use the proceeds to achieve the mission. Our guiding tenets:



# Deployment Pipeline, Ensuring Immediate Growth

Service Solution	Description
Healthcare Credentialing System	<ul style="list-style-type: none"><li>⊕ Allows organizations and countries to digitally credential health care providers.</li><li>⊕ Vision: Verify the credentials of your trusted healthcare practitioners.</li></ul>
Enterprise Payments	<ul style="list-style-type: none"><li>⊕ Allows the real time adjudication of claims and payment (Enterprise -to-peer interoperability network).</li><li>⊕ Vision: Simplified healthcare system that functions cohesively.</li></ul>
 MEDspedia <sup>®</sup> <small>powered by MAPay</small>	<ul style="list-style-type: none"><li>⊕ Patient-facing application that allows multiple healthcare encounters in a single transaction.</li><li>⊕ Vision: Patients have one point to view all care received and costs associated with it.</li></ul>
Patient Data Interchange	<ul style="list-style-type: none"><li>⊕ Exchange that allows patients to be rewarded for sharing their personal health information with researchers.</li><li>⊕ Vision: A patient's health data is in the patients control and opportunities to monetize the data are presented directly to a patient. For researchers, conducting studies will be made simpler and cheaper.</li></ul>
Metaverse Based Telehealth	<ul style="list-style-type: none"><li>⊕ Allow Telehealth to be conducted globally by credentialed best-in-class practitioners.</li><li>⊕ Vision: A patient in the U.S. with a rare disease speaks to the foremost expert on the condition, based in South Korea, all without leaving the comfort of their own home.</li></ul>





# MPayz Team



**MICHAEL K. DERSHEM**

Chairman of the Board



**JOHN PARKER**

General Counsel



**MAHESH CHAND**

Innovation Advisor/Blockchain  
Advisor



**SALEEM ELMASRI**

Financial Advisor



# Tokenomics

The MPayz token provides for the secure and fair utilization of the healthcare interoperability system. There will be an initial issuance of 5,000,000,000 tokens. These tokens will be divided and have liquidity as follows:

Token Allocations		Percent	Tokens
1. Executives/Staff/Advisors	Payroll and Compensation Expenses for MPayz operators.	23.00%	1,150,000,000
2. Partners & Service Providers	Initial Adopters/Users of the MPayz Network building and providing technology to be deployed that accepts and promotes the MPayz token and assets.	15.00%	750,000,000
3. Private and Public Sale	Investor Allocation	30.00%	1,500,000,000
4. Liquidity Pool	Decentralized Finance and Exchange Liquidity Pools	8.00%	400,000,000
5. Marketing & Operations (ex. Payroll)	To cover the expenses of the Company.	10.00%	500,000,000
6. MPayz Board	Strategic Advisory Services and Oversight	3.00%	150,000,000
7. Charitable Foundation	Charitable donations to mission aligned endeavors and grants to fund healthcare disruptive technologies.	5.00%	250,000,000
8. MPayz Reserve Pool	Reserves for future endeavors	6.00%	300,000,000
		100.00%	5,000,000,000

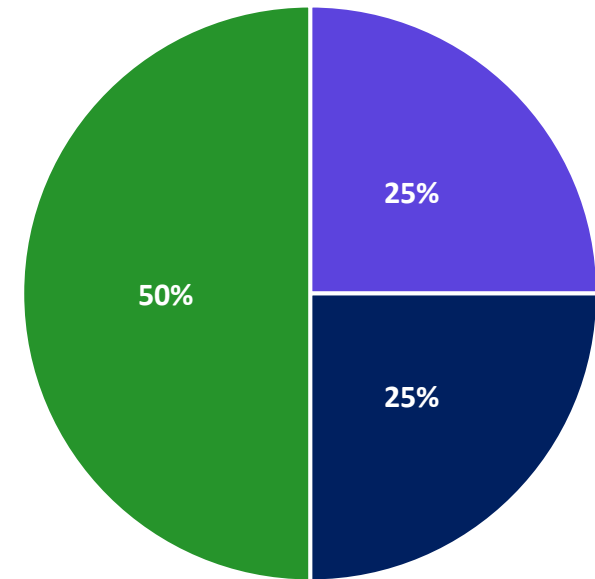


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## Token Sale Expected Proceeds

	Quantity	Price	Expected Proceeds
Private Sale	375,000,000	\$0.01	\$3,750,000
Pre-Sale	375,000,000	\$0.02	\$7,500,000
Public Sale	750,000,000	\$0.03	\$22,500,000
<b>Total</b>	<b>1,500,000,000</b>	<b>-</b>	<b>\$33,750,000</b>



■ Private Sale ■ Pre-Sale ■ Public Sale





# Why Bermuda?

Due to the favorable regulatory conditions and vision, MPayz believes that Bermuda provides an incredible opportunity to assist in the mission of transforming healthcare.

- Global leader in the regulation of businesses using blockchain and cryptocurrencies
- Bermuda government has pioneered one of the world's first comprehensive regulatory and legislative frameworks
- Excellent company structure for token and digital asset governance
- It is common practice to establish most charitable entities as companies “limited by guarantee”, which acts in a similar fashion as a corporate structure. Bermuda Companies Act 1981 (the "Companies Act")
- Companies with “limited by guarantee” company structure allows for flexibility and growth that can be advantageous for many philanthropic endeavors.



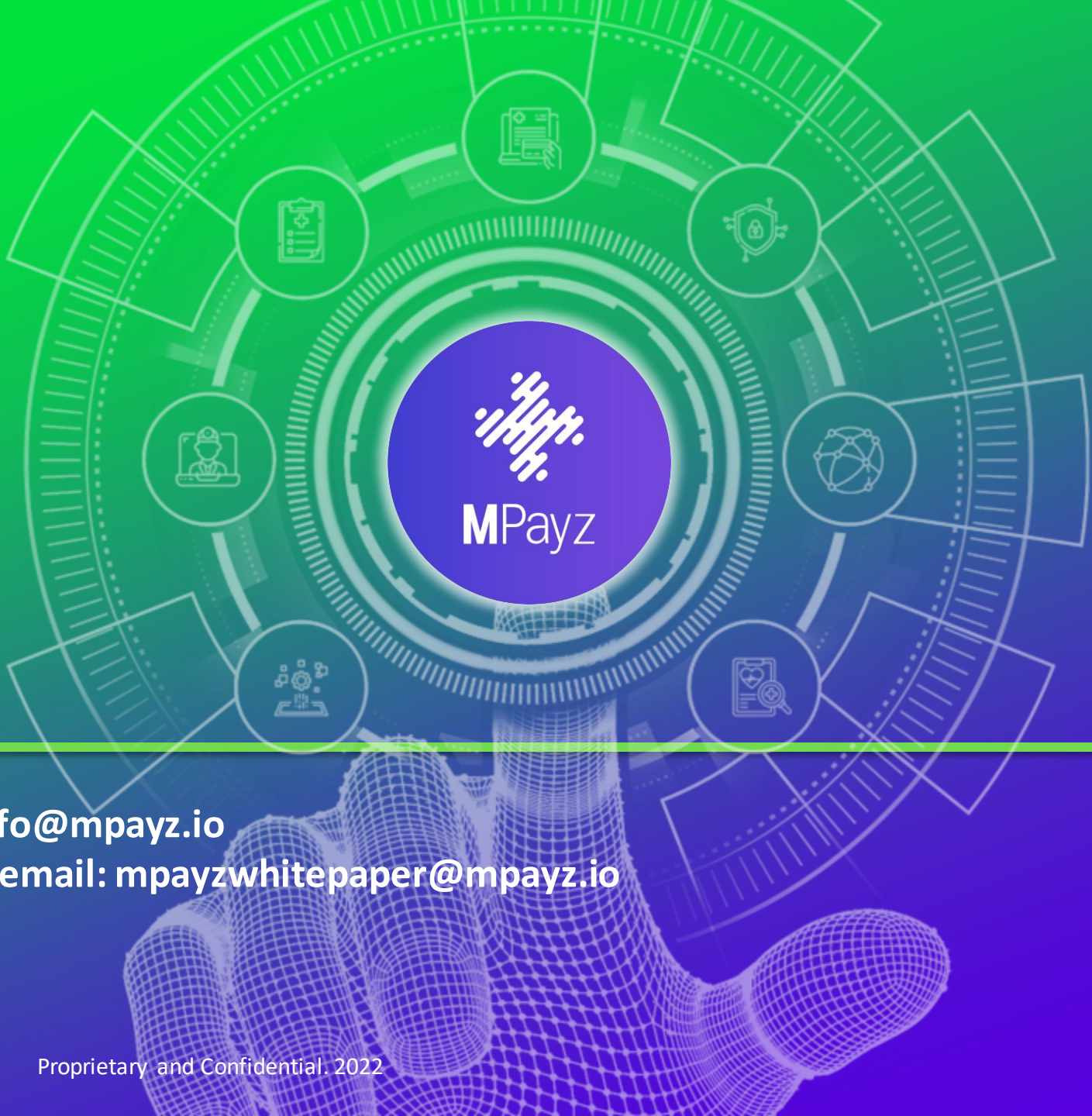
# Why Algorand

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**MPAYz leverages Algorand for the token offering, reducing management costs and scaling growth with an industry leader.**

Algorand is a decentralized network built to solve the blockchain trilemma of achieving speed, security, and decentralization simultaneously. Launched in June 2019 by computer scientist and MIT professor Silvio Micali, Algorand is a permissionless and open-source blockchain network upon which anyone can build. Algorand is designed to be a payments-focused network with rapid transactions and a strong focus on achieving near-instant finality at de minimus cost (<\$0.0025/txn).

Algorand uses a pure Proof-of-Stake (PoS) consensus mechanism, assuring both scalability and security to all participants in the network.



# Thank You

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For additional info, email: [mpayzinfo@mpayz.io](mailto:mpayzinfo@mpayz.io)

To request the MPayz Whitepaper, email: [mpayzwhitepaper@mpayz.io](mailto:mpayzwhitepaper@mpayz.io)

# Disclaimer

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This material does not constitute an offering of any security, product, service or fund, including the MPayz Board (inclusive of MPayz).

The purchase of MPayz is suitable only for sophisticated investors who fully understand and are willing to assume the risks involved. Accordingly, investors should be aware that they will be required to bear the financial risks of an investment in the interests for an indefinite period of time. There is no secondary market for an investor's interests in MPayz and while one is expected to develop, there are no certainties or guarantee that this will in fact occur.

There is no obligation on the part of any person to register the interests under any statutes. Certain information contained in this material constitutes "forward-looking statements," which can be identified by the use of forward-looking terminology such as "may," "will," "should," "expect," "anticipate," "project," "estimate," "intend," "target," "continue" or "believe," or the negatives thereof or other variations thereon or comparable terminology. Due to various risks and uncertainties, actual events or results or the actual performance of MPayz, may differ materially from those reflected or contemplated in such forward-looking statements.

Information contained herein may only be promoted to persons that are sufficiently experienced and sophisticated to understand the risks involved and who satisfy certain other criteria. If you are in any doubt as to whether or not you fall within one of the categories of permitted persons, you should not solely rely on any information herein and should contact MPayz.

Past performance is not necessarily indicative of future results. Performance is estimated and unaudited. While this summary highlights important data, it does not purport to capture all dimensions of risk. The methodology used to aggregate and analyze data may be adjusted periodically. The results of previous analyses may differ as a result of those adjustments. The Company has made assumptions that it deems reasonable and used the best information available in producing calculations above.