

A large, intricate network diagram composed of white nodes and connecting lines is overlaid on a teal background. The nodes are arranged in a way that suggests a complex, interconnected system, with some nodes being more densely packed than others. The background also features a faint, large-scale image of a person's face, which is partially obscured by the network diagram.

# dClinic

A dedicated Universal Medical  
Blockchain

Version 2.1

**WHITEPAPER**

*Connecting Patients to their Care Teams*

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# WHITEPAPER SUMMARY

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## INTRODUCTION

This white paper has been produced to inform potential investors (private and through the IEO). This white paper is also a call to implement and mobilize dClinic's dedicated healthcare blockchain and facilities globally. We are a company committed to making a real difference in healthcare and we believe our dedicated healthcare blockchain is the answer.

Please refer to all terms and conditions, and disclaimers noted on our dClinic website.

## VISION

dClinic ('**digital Clinic**') believes the combination of owning the facilities and providing the Blockchain Technology Platform for the delivery of vitality and wellness services in partnership with local expert providers, is the key to successfully transforming the delivery of these services for consumers in emerging markets.

The revolutionary dClinic Blockchain Technology Platform with its "consumer-centred care" focus combined with dClinic's unique blend of vitality and wellness services, will truly transform the delivery of these services as we know it today and make a real difference in improving people's health and vitality.

## MISSION

Health is more than the absence of disease; it is a resource that allows people to realize their aspirations, satisfy their needs and to manage in the environment in order to live a long, productive, and fruitful life. Taking a holistic approach, dClinic offers various conventional, wellness and lifestyle interventions for the best outcome for Your Care. Because Being Well is Vital for quality of life.

## CORE SERVICE VALUES

- Consumers take responsibility for their wellness and well-being and are rewarded for achieving agreed goals
- dClinic promotes preventative focussed services aimed at avoiding illness and maximising well-being
- dClinic uses evidence-based practice, advanced technologies and best expertise, in premium facilities to deliver optimal outcomes for all consumers

## TAGLINE

*dClinic - My journey to vitality*

# HIGHLIGHTS IN A NUTSHELL

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- ❖ dClinic has grown over the last 5 years to over **50 experts and professionals world-wide**. dClinic is the culmination of the dedication of many individuals who have individually, over 20 years each in the healthcare industry. dClinic and its experts understand the complexity of healthcare and in particular, healthcare data.
- ❖ dClinic is a **Singaporean company** with corporate entities soon to be located in Indonesia and India.
- ❖ **Deloitte** (South East Asia) is formally engaged by dClinic to **accelerate funding for initial initiatives and projects in India and Indonesia**. Deloitte's involvement includes building the correct business relationships, corporate structures, and corporate governance. Deloitte will also assist dClinic to develop **dClinic Projects in Indonesia and India**.
- ❖ dClinic has already negotiated **USD\$32mil** in properties in Indonesia and India.
- ❖ We have taken the path of proving our own model first before engaging with the wider public for
  - support, and so, we are currently totally self-funded (through private investors). dClinic will be engaging in an **IEO**.
- ❖ dClinic is undertaking its **VIC (Vitality Coin)** Listing with a number of major exchanges. These exchanges have been chosen for their location, size and standing in the Bitcoin community.
- ❖ dClinic has the support of a number of **government bodies** and **organizations**.
- ❖ dClinic has partnered with **Mr Suniel Shetty** to establish premium wellness and vitality centers across **India** operating on its **Blockchain** Platform. Mr Shetty will also be a co-investor and stakeholder in **dClinic India**.
- ❖ **Mr Suniel Shetty** is a renowned Bollywood actor and has had an enormous influence, not only in India, but across the world with his films and his health and fitness programs. His following and influence is huge and truly well deserving. Inspired by alternative approaches to wellness and vitality, Suniel has engineered, evolved and promoted a number of healthcare programs, driven to make a difference in India and the world. dClinic is proud to now have Suniel as an investor, partner and driver to bring dClinic to India.
- ❖ dClinic has secured a **partnership with Batam Indonesia Free Zone Authority (BIFZA) and BP Batam Hospital to implement its Blockchain Solution in Batam and then eventually across Indonesia**. The Indonesian Government's Ministry for Monetary and Balance of Payment, Coordinating Ministry for Economic Affairs, recommended that dClinic explores a potential strategic partnership with BP Batam Hospital to develop Wellness and Vitality Facilities in the proposed special **"Medical Zone" in Batam** for medical tourism.

*"These special reforms provide very substantial incentives and benefits for dClinic to establish premium wellness and vitality facilities and services in the form of a major center for medical tourism. Together with the support of the Indonesian government, dClinic and BIFZA can create a unique and successful approach to the delivery of vitality services" – Dr. Richard Satur (CEO – dClinic).*
- ❖ Implementation workshops for the above-mentioned Indonesia and Batam partnerships have been in late June 2019.

- ❖ dClinic has a **partnership** with **JHL Holding** (Indonesia) as a property development strategic partner in Indonesia (initial projects are identified for BSD, Jakarta, Bali, Lombok, and Batam) and in Cambodia. It is intended that JHL will provide contracted Construction, Building Refurbishment, Facilities Fit-out/Furnishings, Design Services and vacant land from its Land-Bank to help create “premium” Vitality and Wellness facilities in Indonesia and Cambodia.
- ❖ dClinic and **FKUI/IMERI** (University of Indonesia) are finalizing a strategic partnership to establish a new **collaborative Clinical Trials Service**. This service would preferably operate out of FKUI/IMERI premises and would involve shared staffing. It is planned that dClinic will provide its Blockchain Platform to help support improved effectiveness of Trials, including participant engagement, compliance and data collection. The Indonesian Government has strong interest in supporting the evaluation of the dClinic digital platform through FKUI/IMERI in relation to its use in the Clinical Trials Service.
- ❖ dClinic signed a **strategic partnership agreement** with **TrackX**, a US and Canadian NASDAQ listed company. TrackX has developed a global blockchain enabled asset management/supply chain solution that has already been implemented across 100+ large healthcare organizations throughout North America. dClinic and TrackX have come together to integrate their blockchains so patients with digital health records can now track their services, implants, medications and care plans. dClinic is pursuing a joint (co) investment opportunity with TrackX.
- ❖ dClinic has partnered with **JP Consulting** to provide strategic advisory and management consulting services related to analysis of country market and potential facility options, strategies for investment funds raising, clinical services planning, clinical governance, standards, quality assurance and development of the portfolio of projects, partners and investment opportunities. JP Consulting will have an ongoing role in supporting dClinic’s global expansion, clinical services development, governance and operations.
- ❖ **dClinic and Travezy partner to provide solutions for the Medical Tourism Market.** dClinic and Travezy have understood the growth of the medical tourism market over the last few years and have now come together to offer a complete solution for all dClinic consumers. Travezy will offer flight and accommodation solutions for all dClinic consumers so they are able to visit the most appropriate dClinic in order to meet their respective needs.

# QUALITY ASSURANCE GUARANTEE

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dClinic has formally teamed up with Deloitte (SEA) and has retained them as our corporate advisor. We are excited by the opportunity to work with Deloitte in helping us on our growth journey. Both parties are well aligned and see enormous opportunities for dClinic in South East Asia and will leverage each other's respective networks.

Deloitte is primarily engaged with dClinic to accelerate the raising of investment funds for;

- ❖ initial initiatives and facilities in South East Asia, and
- ❖ initiatives and facilities worldwide.

Deloitte's involvement also includes building effective business relationships, corporate structures, corporate and operational governance including business operating models, for each geography. This is important to get right from the outset and has been a focal point in the short term.

Furthermore, Deloitte is absolutely committed to the relationship with dClinic to help make our target markets the success we are all trying to achieve. Deloitte's involvement will also be long-term and not just for the initial dClinic establishment phase.



# EXECUTIVE SUMMARY - WHAT IS DCLINIC?

dClinic provides “Patient Centric” health and wellness services in a highly interoperable ecosystem based on its dedicated Healthcare Blockchain, which ensures and promotes genuine holistic healthcare interactions. This includes traditional healthcare as well as integrating wellness, well-being, anti-ageing, beauty and vitality providers who can be located globally. dClinic achieves this through the use of our blockchain platform where information between providers and patients (who we see as more accurately, ‘consumers’) is delivered completely, securely and in real-time.



An important distinction here is, dClinic views healthcare and wellness, and therefore overall vitality, as a continuous and longitudinal journey for a consumer where a person can also be at times a patient. Being a patient is a moment in the consumer’s healthcare or wellness journey. Being a consumer is the life-long vitality journey from birth to eventual death. dClinic’s goal is to add meaningful team-based interactivity between Care Team members and the consumer throughout their journey to vitality, and at times, this will include assistance from providers to consumers when they are a patient.

dClinic therefore, is fundamentally the implementation of three distinct solutions culminating into one vitality eco-system, providing an overall solution to the current major problems and deficiencies experienced in Healthcare. These components are:

1. dClinic’s Private Healthcare Blockchain (“**PHB**”) which is accessible by all healthcare organizations and facilities
2. dClinic owned Wellness and Vitality **Facilities and Service Profile**, which includes:
  - a. Vitality Resorts, Boutique Hospital Facilities, Vitality Centers and Aged-care and Retirement Villas, and
  - b. Definitions of the services provided in the Facilities, and the standards, clinical governance and related features and requirements
3. Vitality Coin (“**VIC**”) as part of dClinic’s Loyalty Programs for Consumers and Care Team Providers

dClinic views Healthcare as a journey initiated through discovery. Healthcare is not just when we are sick. It is a cradle to grave journey and involves many contributors; my Care Team. This journey involves traditional Healthcare as well as Wellness, Well-Being, Anti-Ageing, Beauty and Vitality services. It also involves access to the consumer's clinical information through regulatory and consent controls.

It involves providers accessing this data through targeted Apps and then (possibly) even rewarding consumers for their journey. We say "possibly" rewarding because organizations and healthcare departments have the ability to switch on or switch off this reward system. dClinic owned clinics will implement this reward system.

Through our success stories, dClinic will promote its eco-system for mass adoption, and for the benefit of consumers, healthcare providers and organizations world-wide. We envisage our dedicated **PHB** gaining mass adoption to eventually become a **UMB** or **Universal Medical Blockchain**.

We envisage the PHB as the digital currency of healthcare. The value and demand of PHB will be acquired through time based on adoption and the services that dClinic and all partner healthcare facilities will provide.

PHB will provide technology based on blockchain and smart contracts to allow facilities (i.e. Hospitals) to take advantage of our ecosystem, eventually making the PHB (possibly) the only healthcare currency accepted as payment and providing an affordable technology for healthcare to use in their facilities.

dClinic plans to have the PHB available to all healthcare providers and as part of the blockchain, we have created a KYC module that will allow healthcare providers and facilities to be the only ones to host a node and store encrypted data of the patients/consumers. Healthcare providers will eventually be able to pay each other with PHB currency with very low expenses in transaction fees.

One of the core modules of the PHB could even be a crowdfunding platform that can also allow the healthcare industry to fund research, to take financing, to crowdfund new hospitals, or to purchase existing hospitals. Healthcare providers will have the ability to invest in healthcare related loans making it a peer to peer lending platform from Healthcare providers to Healthcare providers.



# dClinic Eco-System - Private Healthcare Blockchain (PHB)

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A key feature of dClinic is a blockchain technology company. Specifically, dClinic's digital platform is a Private (dedicated) Healthcare Blockchain or **PHB**. This Blockchain solves the issues with storing, securing and managing complex, fractal clinical healthcare data. More importantly, our PHB is consistent and aware of patient and provider consent models, and healthcare regulations from geography to geography.

So, first and foremost, dClinic is a Private (dedicated) Healthcare Blockchain, arguably the world's first truly dedicated Healthcare Blockchain that is contextually aware of local geography regulations and consent models, and ensures compliance with them. dClinic believes that to resolve the many current issues in Healthcare which mostly only accommodates reactive, disjointed and non-targeted care, it is necessary to fully involve the Care Team, putting the Patient or Consumer at the center of their care. Healthcare should be more than just the application of medical treatments.

Patient Centered Healthcare should enable the active involvement of the whole Care Team and encourage Wellness and Vitality services to drive positive healthcare outcomes for the Consumer. The Care Team can and should involve family members, wellness experts and other organizations who can help the consumer with their day-to-day on-going care and wellness goals. dClinic promotes models of care that help guide Consumers towards better Vitality.

***dClinic – My journey to Vitality!***

To demonstrate the advantages of our PHB, dClinic will purchase and build a number of facilities and will partner with accredited local wellness and vitality providers for the provision of these services. The PHB however, is bigger than any individual facility. The PHB will be offered as a generic but dedicated healthcare blockchain for all providers and will be promoted for integration with hospitals, governments, healthcare providers, organizations and other third-party facilities. **PHB is for all facilities, organizations, hospitals and governments and not just our dClinic owned facilities.** The PHB will offer integration (via our open APIs) with third-party clinical and health records software to allow the PHB to be pervasive. The consumer's Electronic Health Record will be usable and valuable by as many organizations as possible and not just by dClinic facilities. In order to promote global uptake, dClinic will use its own facilities to promote and solve the often "hard" use-cases (and demonstrate the advantages) by using the PHB. Partnering with government and healthcare organizations is our approach to answering the difficult healthcare uses cases and promoting our PHB's clear advantages.

\* **Note** – We have a private technology repository and servers, and we do not use GitHub to expose our PHB. Integration with our PHB will be via secure (**FHIR** and **REST** based) **APIs**. We do not expose the PHB because we are dealing with the most sensitive of data being clinical healthcare data and systems

# dClinic Eco-System - Facilities and Service Profile

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dClinic will own and operate a number of flagship facilities, each called “dClinic” (emphasizing the Care Team with the patient at the center of their care) which are physical establishments such as Vitality Resorts, Boutique Hospital Facilities, Vitality Centers and Aged-care and Retirement Villas. **All dClinic facilities will be powered by dClinic PHB. dClinic will also integrate the PHB with local provider’s clinical software systems.**

dClinic will partner with other accredited providers, initially in Indonesia and India, to operate as franchise operators of dClinic facilities. This franchise model will be steadily expanded over time and eventually be rolled out around the world. This means that third-party healthcare and wellness providers can create their own dClinic facility based on the dClinic accredited **Vitality Service Profile**. dClinic will be inclusive and not exclusive facility operators. Our first project in Indonesia, described later in this document, explains such a model of operation.

dClinic has already negotiated a number of facilities in Indonesia and India totaling approximately USD\$32mil. Typically, these facilities have an up-market feel about them. They will be in iconic Apartment and Commercial Blocks, a collection of Villas and dedicated areas within established hospitals. dClinic focuses on the Consumer’s journey to Vitality and to this end, promotes wellness products and services alongside traditional healthcare services offered by partnering hospitals and clinics. dClinic will be initially focused on post-operative and the rehabilitation marketplace.

The systems, practices and service delivery models used within dClinic facilities will leverage the PHB. In particular, the Consumer’s Electronic Health Record (“**EHR**”) is the key to delivering the dClinic services. dClinic is not the provider of the Wellness and Vitality services, instead, dClinic partners with forward thinking government certified providers who will supply the actual services.

dClinic does have clinical experts as part of our advisory board and so dClinic will also act proactively to make sure it’s providers in each dClinic are adhering to dClinic’s Vitality Service Profile, which includes best practice quality standards. The PHB additionally allows dClinic to report back to the corresponding regulatory bodies to make sure best practices and safe healthcare is being provided to Consumers.

Each dClinic can use whatever software solutions they deem the most appropriate for their consumers. This can include **EMR** (Electronic Medical Records), **PAS** (Patient Administration Systems), Mobile Apps, Telemedicine, Consumer Wearable Devices, AI-driven Apps and Care and Well-being Planning Solutions. dClinic does not build or promote any specific App or Patient/Provider Solutions but all of these third-party solutions can be integrated into the dClinic PHB using our **FHIR and REST APIs**.

In fact, when the PHB is setup in each geography, the main hospital EMRs will be immediately integrated allowing a proper Longitudinal Electronic Health Record (“**LEHR**”) to be available to each dClinic and to all the third-party Systems and App providers. The PHB is truly interoperable. Consumers can also access their EHR regardless of their location.

These open APIs will also allow third-party App developers and systems (e.g. EMRs) to access the PHB and leverage the consumer's longitudinal EHR. The PHB will be the secure available longitudinal EHR infrastructure platform for dClinic owned and non-dClinic owned facilities, governments and healthcare organizations.

dClinic will supply to each dClinic, a social media type App, for the Care Team to interact

with their Consumers. The motivation for this App is to allow Consumers to connect and converse with their Care Team members in conversational (social) language without having to know the deep clinical data within the consumer's EHR. After all, how many of us really even understand the contents or the context of our own EHR. Generally speaking, we are not clinical people.

We are mostly consumers where at times we are also patients, so, the nature of this social media type App is to provide interactions and assistance, even from AI Bots, to help drive the Consumer's journey to Vitality

## dClinic Eco-System - VIC, PHB and UMB

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Using the PHB and integrated third-party Apps, Care Teams can now deliver targeted Well-being and Vitality Plans. How these Well-being and Vitality plans are presented is the responsibility of each third-party Provider, but each task, goal and achievement can be tracked using Smart Contracts across the PHB. In fact, third-party Providers can not only provide their Apps to the Consumers and Care Team Providers, but they can also construct their own Reward Tokens or Health Coins on our PHB. dClinic owned facilities will provide a Vitality Coin (“VIC”) as part of its Loyalty Programs for Consumers and Care Team Providers. These VICs are earned through conformance with an agreed care plan, and can be exchanged for services and products within any dClinic facility.

Depending on the value of the VIC at the time of exchange or redemption, equivalent service offering and/or products can be redeemed and/or purchased. The value of the VIC will be displayed in real-time on the dClinic website. This value will also be displayed in the consumer’s loyalty wallet within the dClinic social app.

An added benefit of VIC is that it promotes holistic care because it exposes consumers to new well-being providers and solutions, which they may not otherwise have tried or even considered.

Other Health Coins can also be exchanged for VIC and visa-versa. When third-party app designers wish to integrate into the dClinic PHB, their health coin, provided it is listed on recognized exchanges, will be evaluated by dClinic and an exchange rate established to allow full interoperability between VIC and their coin.

**dClinic will facilitate and encourage the establishment of a Global Healthcare Loyalty Program, where health coins can be interchangeable and accumulated to maximize benefits for all participating consumers.**

Consumers can not only achieve positive healthcare outcomes by accessing their real-time EHR, obtain wellness and vitality services alongside their traditional healthcare services, and interact properly with their Care Team members, but they, and their Care Team providers can be rewarded for participation and adherence to their tailored Well-being and Vitality plans. dClinic believes this reward system will have beneficial effects on healthcare systems around the world. dClinic will also use deidentified population statistics gathered from its PHB to clearly demonstrate the positive outcomes for Consumers, Governments and associated Healthcare Organizations.

**dClinic has major future incentives planned for providers who use the PHB and over time, we will release reward programs specifically where providers can mine the PHB and ultimately globally, the UMB.**

More details will be released as we extend the PHB to other geographies.

**\* Note** – VIC is not compulsory to integrate and use the PHB. Other health coins can be integrated into the PHB. The reward system is also optional, and organizations and/or governments may choose not to deploy such a reward system. The PHB operates independently of the VIC.

# dClinic Eco-System

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In summary, dClinic is a Private (dedicated) Healthcare Blockchain platform for mass adoption by the global healthcare market. dClinic itself, will leverage this PHB. By providing this PHB to highly qualified wellness and vitality providers within dClinic owned facilities and other integrated facilities, dClinic aims to help drive the Consumer's journey to Vitality.

This journey will be supported by the dClinic Vitality Service Profile, which defines the services and associated quality standards, and includes governance to ensure compliance and continuous improvement across the global network of dClinic facilities. Using the PHB, dClinic owned facilities will reward consumers with VIC for their adherence to their Well-being and Vitality plans which are created and monitored by their Care Team providers.

As the PHB is adopted world-wide, VIC could become the default global healthcare loyalty program for all consumers. We will eventually open the PHB to be mined by providers and we aim to eventually create a UMB globally.



dClinic is a unique holistic healthcare, wellness and vitality eco-system helping Consumers through their journey to Vitality.

# DCLINIC ASSETS

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dClinic has developed the following technology assets ahead of its implementation in Indonesia and India. The first significant project in Indonesia is described later in this document and updates will be provided on the dClinic website.

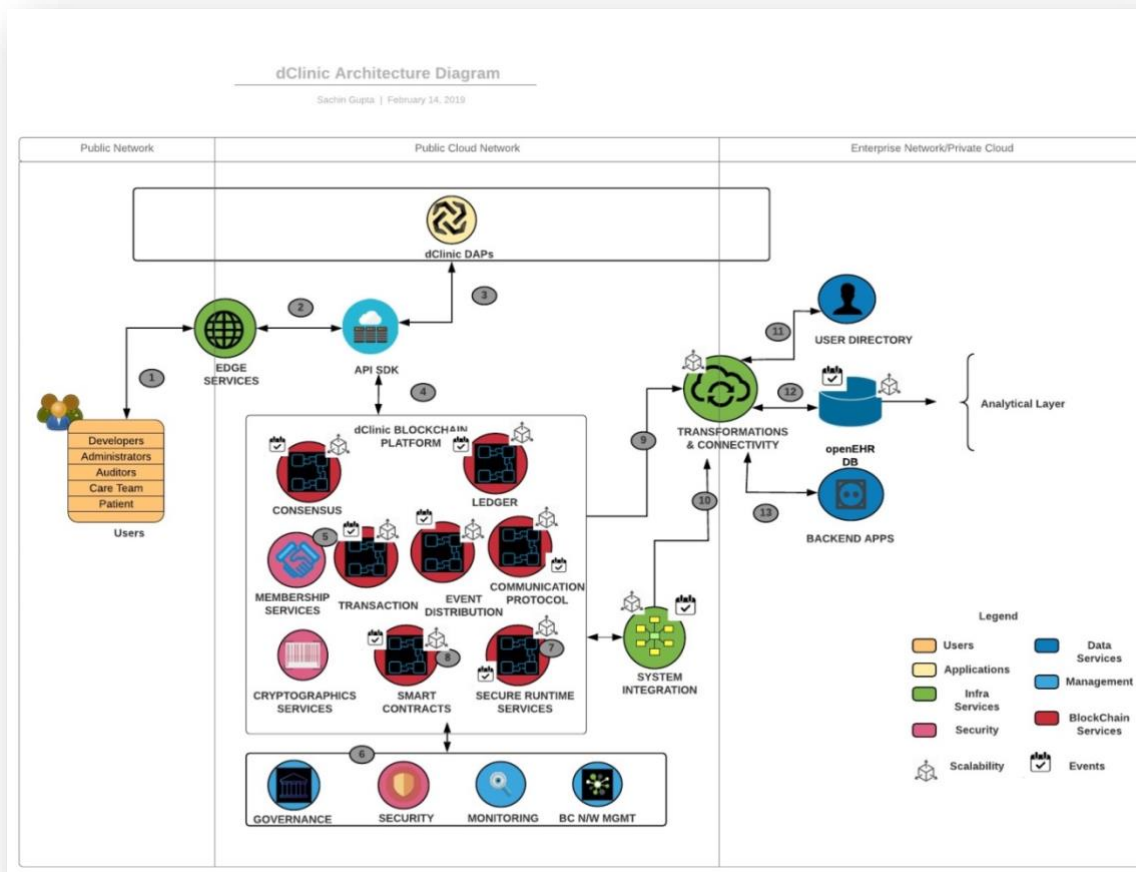
## The dClinic technology assets include;

- ❖ Cloud-based secure EHR Clinical Modelling storage solution based on the global standard **openEHR**. Our clinical models reflect patient/consumer and provider consent, and the local/global regulatory frameworks.
- ❖ dClinic Private (dedicated) Healthcare Blockchain (“**PHB**”) which is secure and underpinned by our secure openEHR clinical data storage. Most importantly the PHB maintains local storage of the clinical data, which is critical for governments around the world.
- ❖ **REST** and **FHIR APIs** allowing third-party providers to integrate with our PHB. These APIs will be open for all 3<sup>rd</sup> party approved healthcare app developers to access.
- ❖ Fully (independently) audited Smart Contracts for the implementation and management of **VIC** or other approved Health Coins as an optional reward-based system for Consumers and Care Team members.
- ❖ **dClinic social App** where the EHR data can be accessed by the consumer and Care Team to allow for proper and targeted conversations around the consumer’s journey to vitality.



# DCLINIC ARCHITECTURE IN A NUTSHELL

Our platform supports the essential capabilities for healthcare in a blockchain network node and enterprise architecture. Here are the core building blocks of our blockchain platform, namely;



**Consensus** – To enable a consensus process used by the nodes within the blockchain, the network agrees on the validity and order of transactions appended to the ledger.

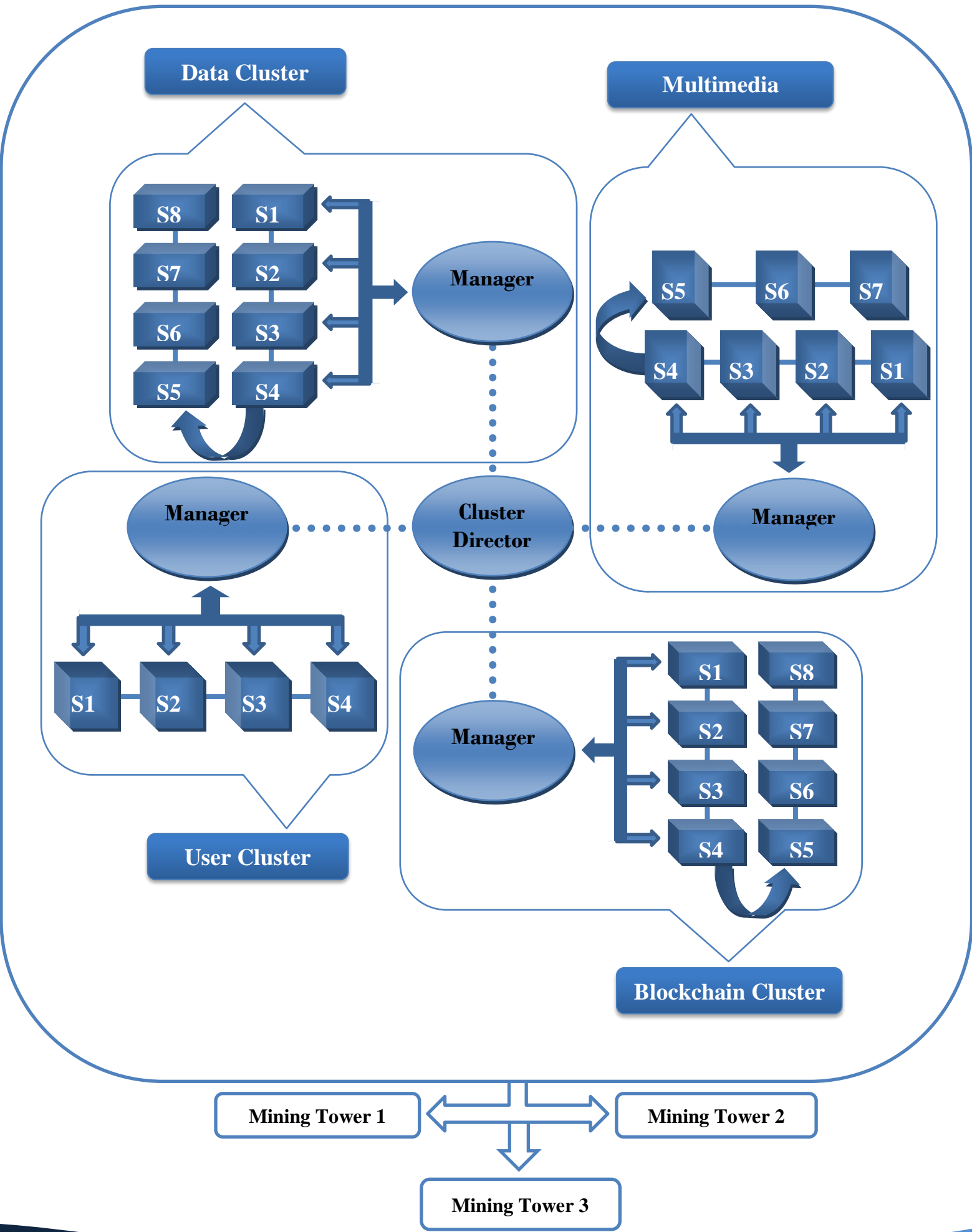
**Ledger** - A sequence of cryptographically linked blocks that contains transactions.

**Event Distribution** - Event distribution component will assign listeners to receive the events from the blockchain. Events will have event producers and event consumers. Producers publish events of interest to the blockchain network, and consumers of events subscribe to events of interest and process the events as they receive them.

**Communication Protocol** - This protocol provides the mechanism by which participating computer systems communicate with each other in the blockchain networks.

**Cryptographic Services** – This service provides the blockchain with access to the necessary cryptographic algorithms. Both Hash functions and digital signatures are supported.

**Secure Runtime Environment** - This is a hosting environment for server-side blockchain business logic.



## SYSTEMS INTEGRATION

Our platform provides various integration methods including application programming interface (FHIR and REST APIs) adapters and enterprise connections between the blockchain platform and the enterprise systems.

## TRANSFORMATION AND CONNECTIVITY

This component provides the capability to enable secure connections to enterprise systems and the ability to filter, aggregate, or modify data or its format as it moves between cloud and blockchain components and enterprise systems (typically systems of records).

The Transformation and Connectivity component includes the following capabilities, namely;

- ❖ **Enterprise Secure Connectivity** - Integrates with enterprise data security systems to authenticate and authorize access to enterprise systems.
- ❖ **Transformation** - Transforms data going to and from enterprise systems.
- ❖ **Enterprise Data Connectivity** - Enables cloud provider components to connect securely to enterprise data. Examples include VPN and gateway tunnels.

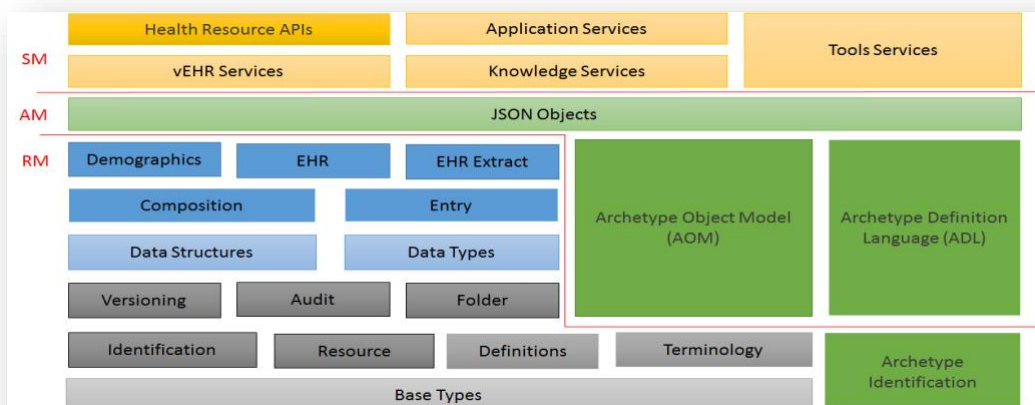
## DAPPSDB AND OPENEHR

DAPPSDB is our service-oriented and openEHR clinical data repository where all health data for a person is stored in a "one lifetime", vendor-independent, person-centered Electronic Health Record or EHR. It provides a secure REST API to store and query clinical data in many ways, supporting standard formats like JSON and XML that are easy to integrate with any front-end application (web, mobile or both).

DAPPSDB complies with the openEHR specifications, leveraging the openEHR Information Model and the Dual Modelling methodology, using standard Archetypes and Templates. We extend these templates to dClinic operational templates that cater for local regulation and consent models.

The architecture of the openEHR specifications as a whole consists of the following key elements, namely;

- Information models (aka 'Reference Model'),
- The archetype formalism, and
- Service models or APIs.



# FEATURES OF THE DCLINIC DAPPSDB

## Standards Based

The main design concern of the DAPPSDB was to be compliant with the openEHR specifications and use FHIR to move data in and out the DAPPSDB.

## Fast

Data commit and queries are executed in a few milliseconds using our dClinic model for querying. This is one of the key bottle-necks experienced with current healthcare repositories and query systems, including most existing openEHR systems.

## Secure

Backend User Interface and the REST API can be easily secured by SSL Certificates, both requires authentication, and the REST API can only accept requests with self-signed tokens obtained after user authentication.

## Generic

The DAPPSDB doesn't contain specific knowledge about the clinical records that will be stored. This is a very important distinction. Most systems inadequately store demographic, clinical and image data in one repository. This is inefficient and generally will not work for large healthcare organizations. We use the right dedicated systems and platforms to achieve efficiencies in each layer of our PHB.

## Knowledge-driven

All the clinical records that will be stored in the DAPPSDB will be defined by standard openEHR Operational Templates, created from Archetypes. We extend these templates to operational templates that meet the local regulatory and consent standards.

## Flexible

The DAPPSDB can be used on a wide range of contexts, from small clinics, to networks of hospitals, from hundreds of EHRs to tens of thousands and eventually, millions of EHR.

## Modifiable

To support new clinical documents and queries, no source code needs to be changed, nor the database schema needs to be altered. This is one of the biggest gains in developing a data store that can actually behave efficiently when applied to a blockchain infrastructure implementation. Most healthcare blockchains are slow because of the sheer complexity and size of clinical data. Exponentially grow this to millions of records (consumers/patients) and we have a system that is incapable of working efficiently. Our PHB is not disadvantaged by expanding and growing EHRs. We have purpose-built a dedicated healthcare blockchain. The DAPPSDB can also be adapted to very different contexts, without changing the software.

## Interoperable

The use of standards, and REST API, allows us to integrate any application or system with the DAPPSDB in hours instead of weeks. openEHR Archetypes and Operational Templates guarantee Semantic interoperability between the DAPPSDB and any system that makes use of its data.

## Accessible

Users and systems with permissions can access the clinical information contained in the DAPPSDB anytime, from anywhere. All the data that comes in can be queried, avoiding the "information silos", a very common problem in healthcare information systems.

## Version-able

Because clinical documentation is inalterable, a versioning mechanism is needed for provider corrections or amendments to clinical documents. The DAPPSDB supports versioning of clinical documents and maintains all the versions of each document in a traceable structure.

## Multitenancy

DAPPSDB supports having different organizations, each EHR will be associated with

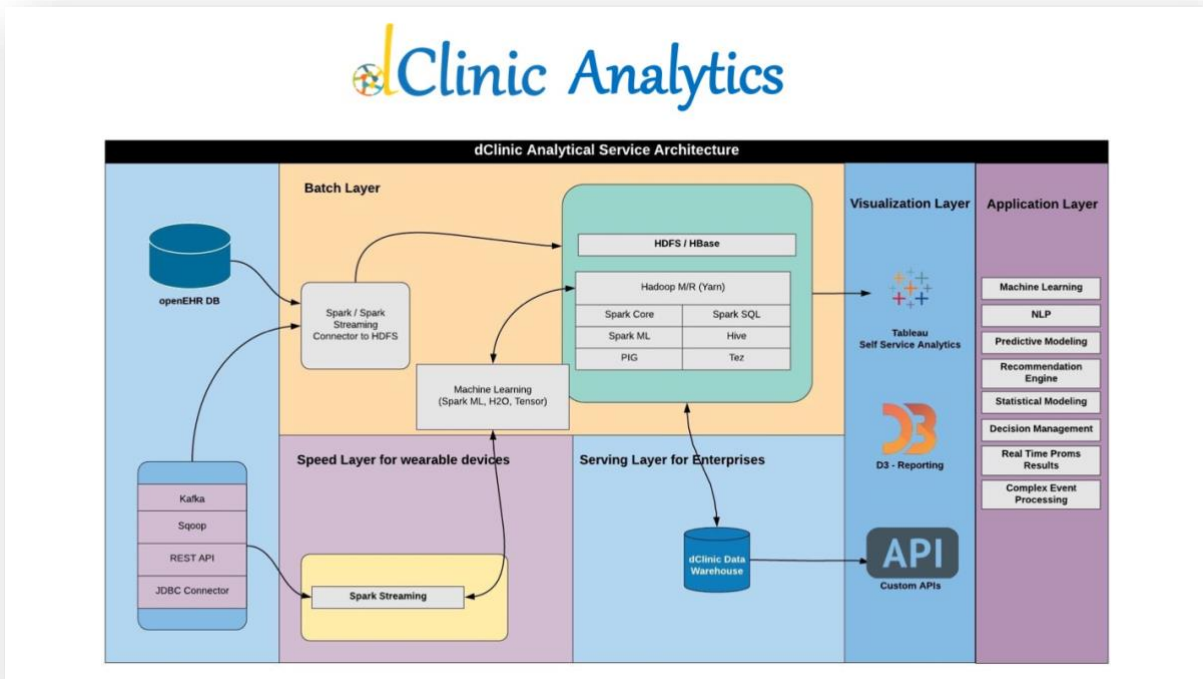
one organization. This allows us to support EHRs from many hospitals and clinics, on the same instance of the DAPPSDB. This is secure and very well delimited; one organization cannot access the EHRs owned by other organizations unless approved by the regulator and consent models. This is key for the PHB to function across borders.

## Auditing

The DAPPSDB allows us to manage, audit and track any aspect of the clinical records, EHRs, patients and queries.

## Multi-lingual

The DAPPSDB support multi-language implementations without the meaning of the clinical data being compromised.



## Distributed Cluster

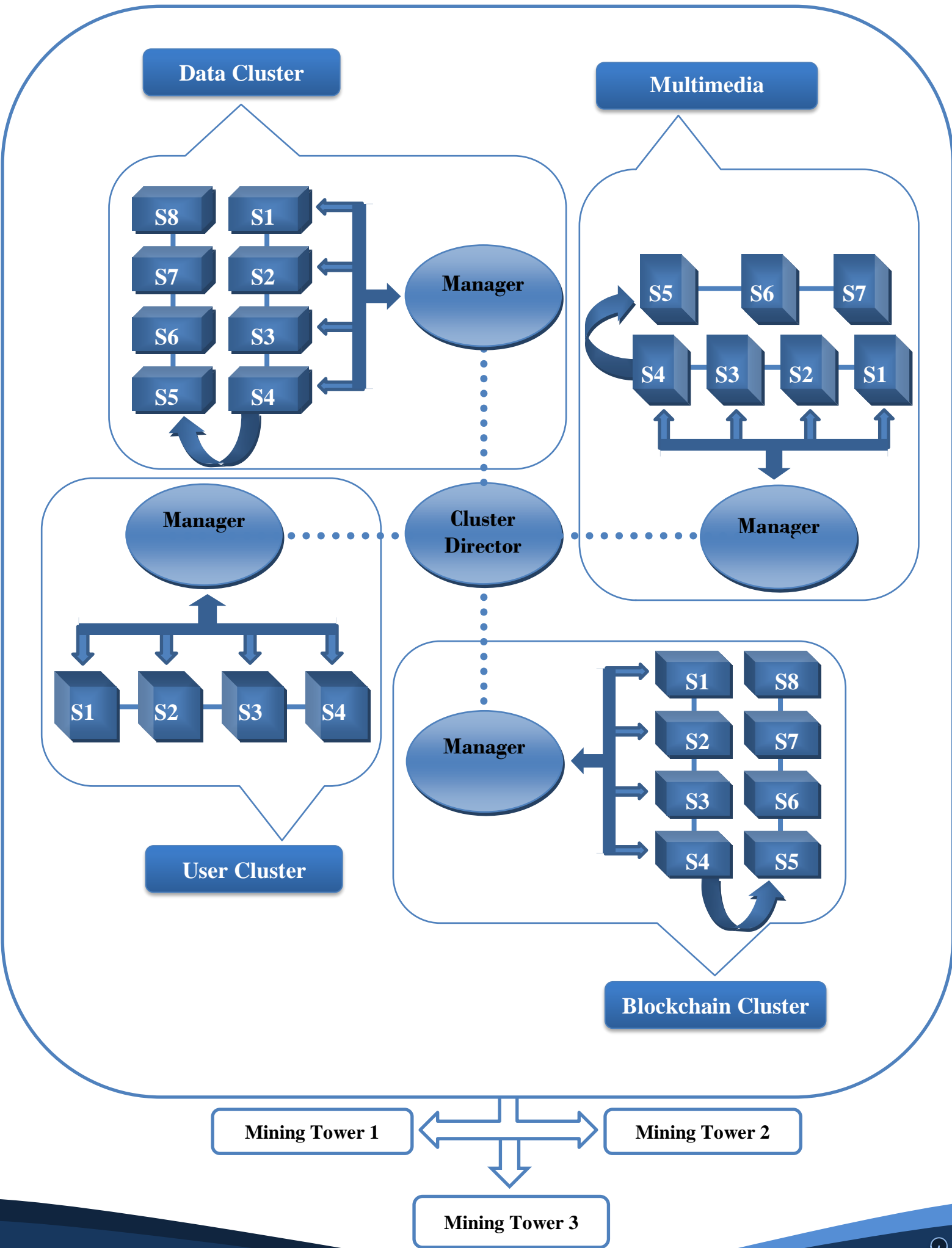
A DAPPSDB cluster can work as one logical DAPPSDB, composed by many physical DAPPSDBs. This provides;

- ❖ **High Availability:** 100% uptime of the DAPPSDB services, even if a server goes down.
- ❖ **Backup:** Clinical data will be duplicated or triplicated between different servers. One can go down without any loss of data.
- ❖ **Disaster Recovery:** A current outage, fire, tornado, tsunami, etc. can affect the physical servers, but because of the redundancy of the cluster, no data is lost, and the service is not interrupted.
- ❖ **Scaling:** If more apps are added as clients of the DAPPSDB cluster, and if these apps have more and more users every day, new DAPPSDB instances can be added to a cluster with ease to support scaling.

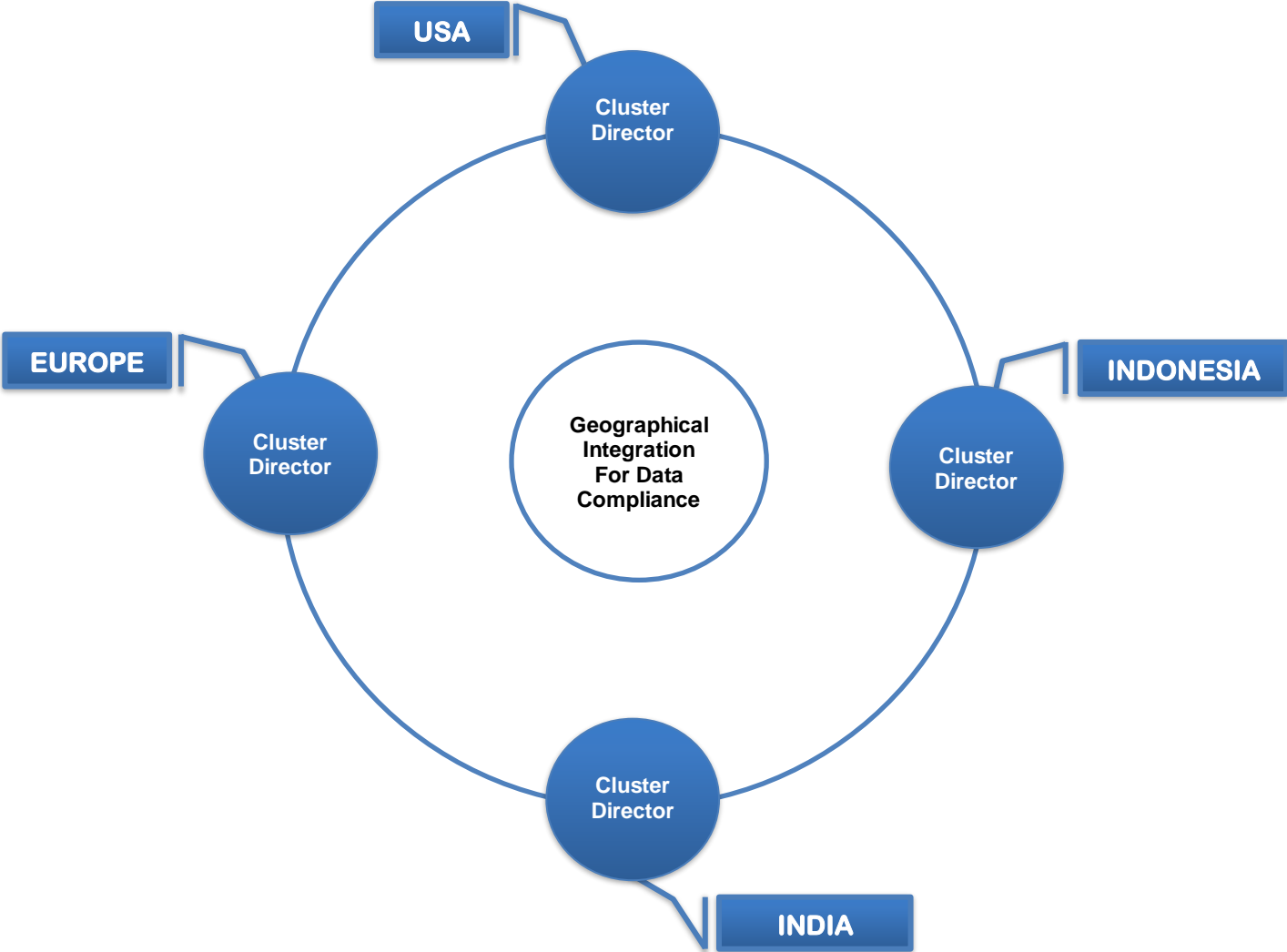
We will be implementing these clusters within data centers that meet the required up-time, security and redundancy needed for dClinic PHB. In the case of the Batam (Indonesian) partnership, we are implementing within the BP Batam Data Centre.

Here is an example of how the clusters are managed. By having dedicated servers for each cluster type with specific hardware specifications, the PHB network will be efficient at sharing, processing and storing data for the healthcare industry.





PHB's decentralized infrastructure is a key component that allows us to store private healthcare data in specific geographic hubs. This allows the PHB network to comply with any country data security laws. It also allows us to scale and apply regulations based on geography. All of this is stored and applied in the standards based clinical models that underpin the PHB.



# PHB Well-Being and Vitality Plan

One of the openEHR standard compositions we will expose via our APIs to all third-party developers is a well-being and vitality plan clinical model. This well-being and vitality plan will contain specific EHR information for use by the Care Team and Care Team members. The schema for this well-being and vitality plan will resemble the following;

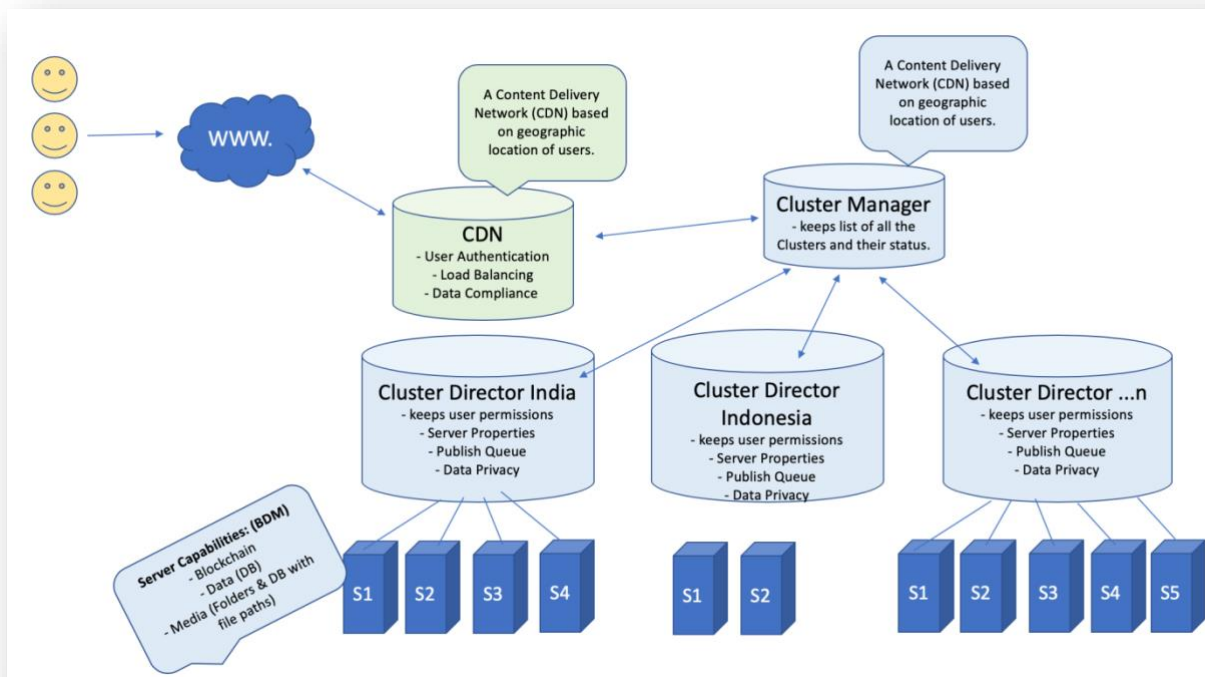


# PHB ARCHITECTURE

The features of dClinic’s PHB (Private Healthcare Blockchain) are;

## Decentralized Blockchain

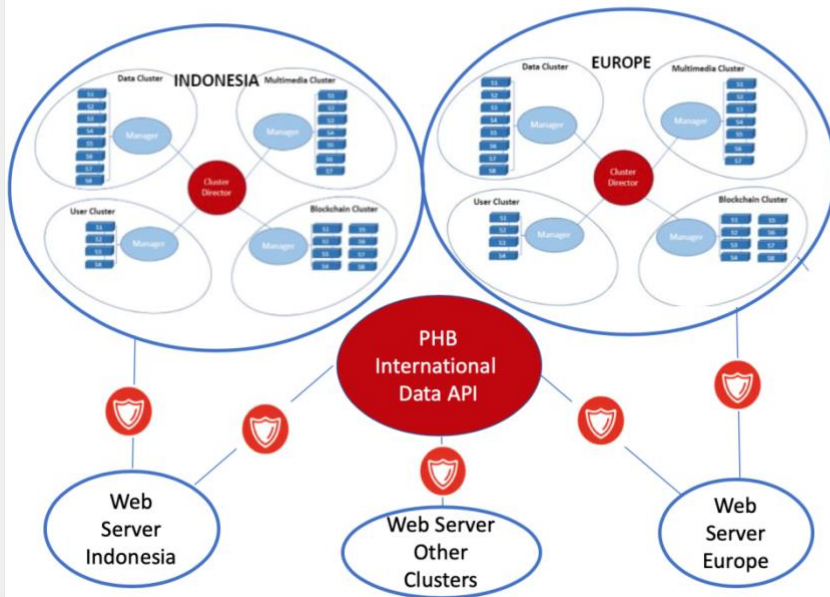
PHB is a decentralized blockchain where users control their healthcare data, have access to decentralized apps or “DAPPS”, and have access to a financial system that will be used in the healthcare space.



## Healthcare Data

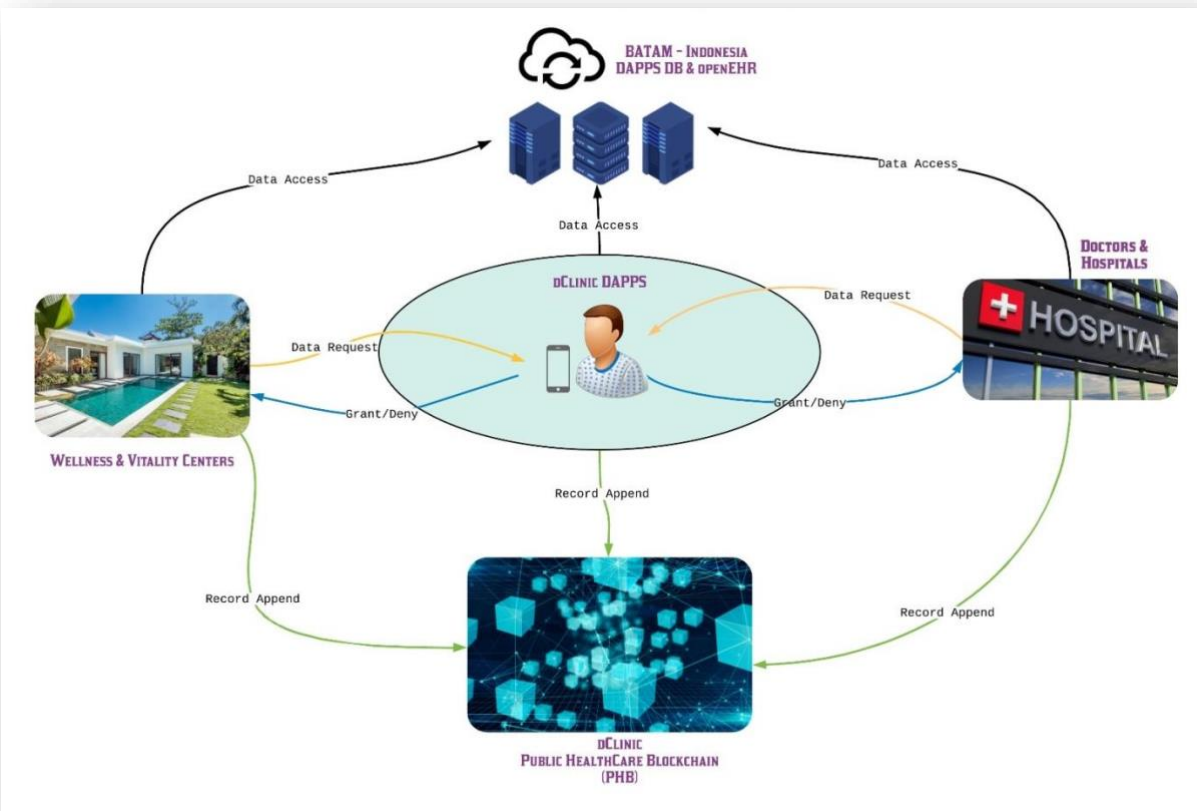
PHB network of servers can store healthcare records of any type, organizing them by type, patient and location. The Data will be encrypted using security such as CKM “Constructive Key Management”, which allows only the right key to access or share health records.

# PHB's User Access



## Web Servers For Access to Geographical Data Clusters

- Fast Access to Data and Multimedia Clusters in each region.
- Data Hosted and Distributed Locally For Compliance and Security.
- Strick Control of cross-borders Healthcare data Requests through the PHB API.
- Users will have a private key to access their healthcare records.
- Users will be able to share access to their healthcare records by providing their private key.
- The personal data will be encrypted through Constructive Key Management (CKM).
- Users will control their healthcare records.



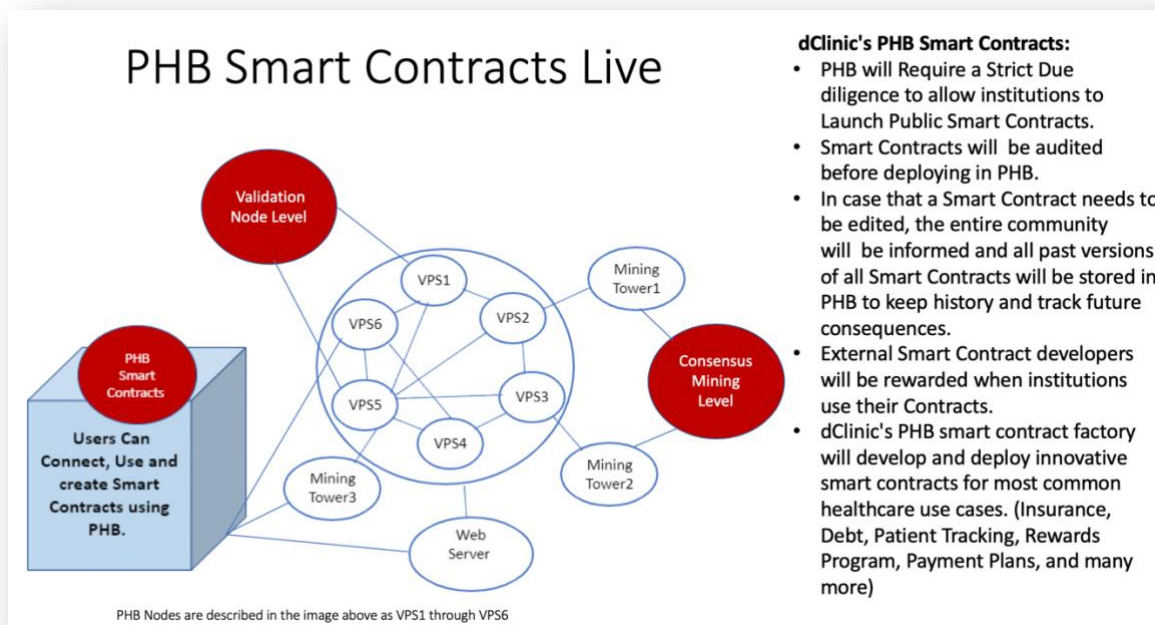
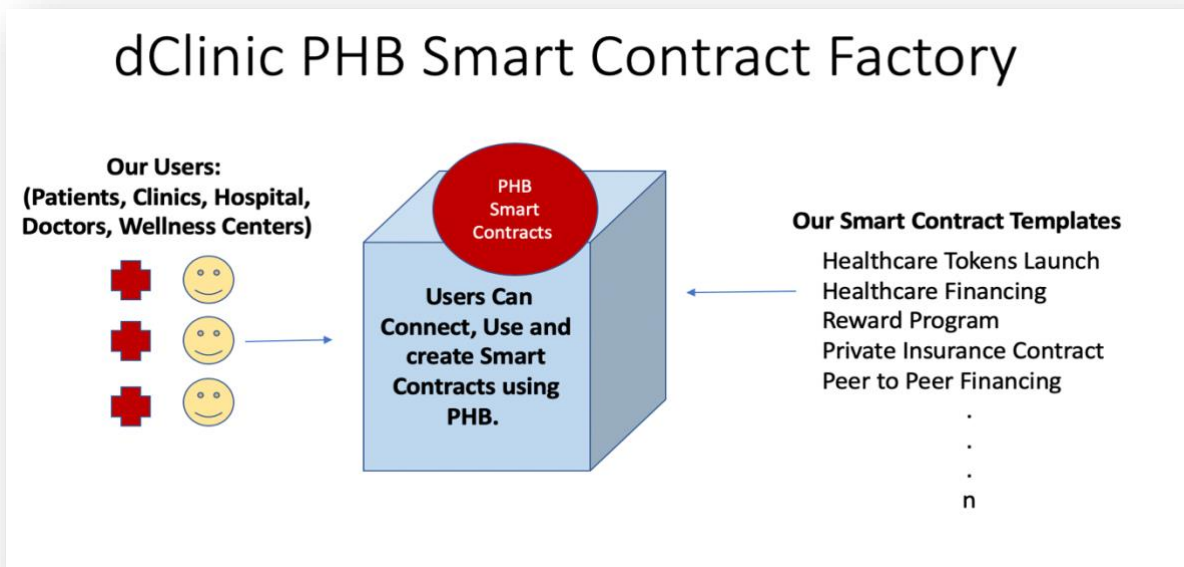
## Plug & Play Integration

We created this module of PHB for external business to be able to connect and build on top of PHB. This truly allows innovation to come from multiple industry players and not just through dClinic. We cannot solve the world's healthcare issues but if we allow interoperability to our PHB, then smart, secure third-party app developers can contribute to the success of the dClinic Eco-System.

This Plug & Play allows external users to launch from simple smart contracts in our blockchain and, subject to regulatory and consent checks and balances, use our data, to allow side blockchains to be merged with PHB as their own independent blockchain but sharing our common resources.

## Smart Contracts

PHB can control values of variables that, through a piece of code running on solidity, will be able to trigger actions. These pieces of code are called smart contracts.





## **Artificial Intelligence**

There are currently two AI engines in PHB. The first is to comply with Worldwide Healthcare Data Security Regulations. PHB will have server clusters in different geographies allowing us to encrypt and store patient data following regulations and consent models from specific geo-locations. The openEHR model supports these differences and our reconciliation engine allows the PHB to operate across boundaries.

The second AI engine is performing learning and searching through all the data we are storing in PHB and clinical models. This includes but is not limited to healthcare records, weather, geography, consumer device information, results and medications, smart recorders, logistics systems/blockchains and much, much more.

## **Tracking**

PHB Tracking API allows external users to securely input data into the blockchain, measuring results and therefore, healthcare outcomes. We accept and are capable of storing data from any type of (consumer) tracking or mobile device.

## **Mining Through “Proof of Work”**

Our Blockchain presently uses “Proof of Work” as a mining technology. This method allows the

network of nodes to validate and agree on the information recorded and modified on our blockchain. The mining tools will only be distributed between healthcare professionals, allowing first adopters to mine faster than later adopters. This will create brand awareness and brand fidelity between healthcare professionals.

## **User Focused**

PHB gives users control of their “whole of life” electronic health records. It will efficiently store all their files from different hospitals and from different countries in one eco-system. This allows healthcare practitioners to easily access all of the consumer’s/patient’s medical history creating the healthcare transparency and meeting healthcare needs.

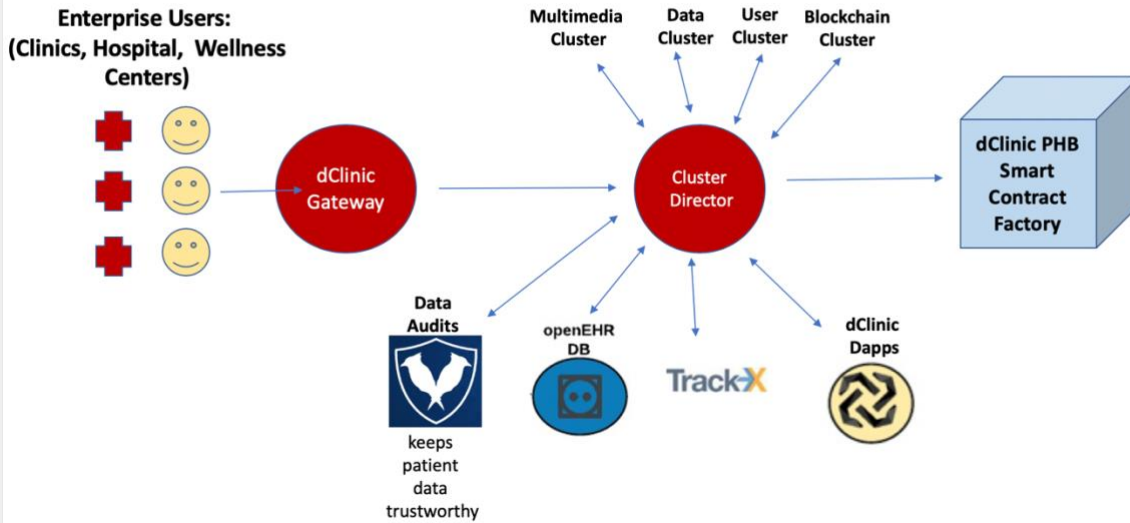
## **Rewards**

Using VIC or other approved custom tokens, we will reward Patients, Consumers and Care Team Members for participation and adherence to their well-being and vitality plans as directed by their healthcare providers. We will reward family and friends who help consumers follow their plans. In addition, we will eventually reward KYC’ed providers and hospitals for becoming nodes and mining our PHB and ultimately, our UMB coins.

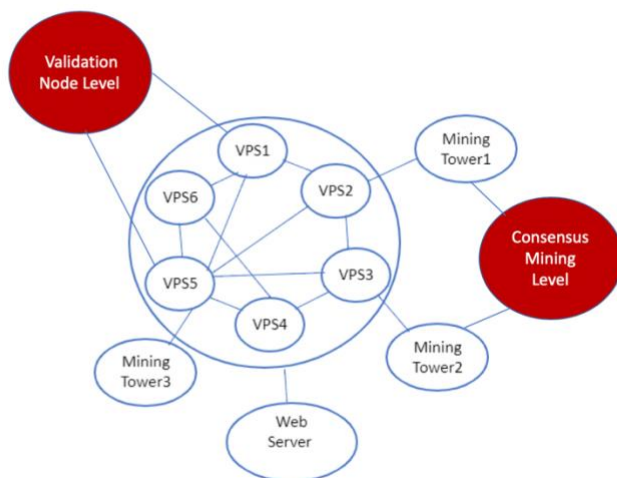
## **Nodes**

The PHB network is composed of many types of nodes. Some are dedicated to managing the stored large data files, while others are able to execute smart contracts. Other nodes are employed to display information in the respective geography.

# dClinic PHB Technology Grid



## PHB Nodes & Validation



PHB Nodes are described in the image above as VPS1 through VPS6

### dClinic's PHB Node:

- PHB will Require a Strict Due diligence and KYC Process to allow institutions to become full nodes.
- Most Nodes Will Be Healthcare Institutions and verified Healthcare Professionals .
- dClinic's PHB Nodes validate that transactions have foundation.
- PHB Nodes will protect data chains and validate that all nodes have the same data.
- Nodes with different or corrupted data will be kicked out of the cluster.
- full mining nodes, read only nodes, data storage nodes, blockchain nodes and multimedia nodes are available.

# PHB FOUNDATIONAL SERVICES

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## Governance

The procedures and policies that govern the operation of the blockchain network.

## Monitoring and Intelligence

These capabilities enable PHB applications to use monitoring, analytics, and automation tools that are used to respond to changes in the platform and environment. This will include responding to changes in the required system capacity and error analytics.

## Blockchain Network Management

The Blockchain network management component will provide visibility of the blockchain network operations including business process metrics and performance and capacity data.

## PHB storage options

When using PHB to record transactions, it is typical that only a relatively small amount of the data associated with a particular transaction is stored directly in the ledger itself. Other data associated with the transaction mostly clinical data, which most likely will be much larger, is stored separately from the entry in the ledger, but is referenced by the entry. This approach is desirable to avoid overwhelming the ledger with large volumes of data. **Most current healthcare blockchains fail this requirement and hence, are slow and cumbersome.** Separately, the requirement of replication and backup of the data objects is also considered. Next is an example of a runtime flow to demonstrate a typical transaction.

## Runtime Flow

1. A blockchain user will access this platform to perform a transaction:
  - a. A Developer develops a blockchain application and deploys the application using an SDK and associated commands.
  - b. An Administrator will set up the blockchain network. Blockchain administrators perform administrative activities related to the blockchain network and application such as deployment and configuration of the blockchain network or application.
  - c. An Operator manages the day to day operation of the blockchain network.
  - d. An Auditor will perform business related audits. They are responsible for reviewing the blockchain transactions or access control lists and validating the integrity of those transactions from a regulatory, consent, business, legal, audit and compliance perspective.
  - e. Business users will interact with the blockchain using an application. It is often the case that business users are not aware of the blockchain. In case of dClinic, Business users are Care Team, providers and consumers.

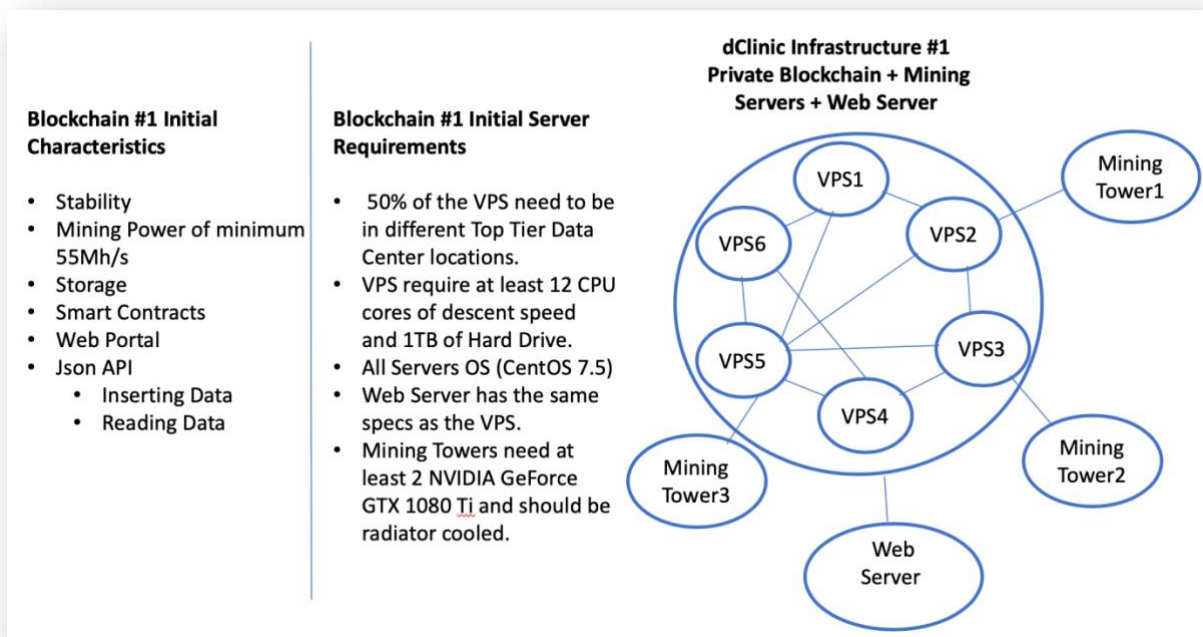
2. Upon receiving the request to access the blockchain network, edge services route the request to the security gateway. Edge services allow data to flow safely from the Internet into the provider cloud and into the enterprise or private network. Edge services include:
  - Domain Name System Server (DNSS)
  - Content Delivery Networks (CDN)
  - Firewall
  - Load Balancers
3. Business users may access the application using a browser client that passes the request to the blockchain platform.
4. The request passes through the API SDK to the blockchain platform for authentication, authorization and execution.
5. Hyperledger Fabric Membership Services, which provides security, privacy and protection for blockchain users, authenticates the user and authorizes the action requested by the user based on their role. In dClinic, our security policy addresses both information technology (IT) security as well as operations technology (OT) security elements.
6. Security services enable the Hyperledger Fabric Membership Services to establish the user's identity and provide authentication, authorization and integration capabilities. As Membership only applies to permissioned blockchains therefore dClinic is permissioned blockchains. It only allows specific actors to submit transactions or validate the network.
7. A secure environment is spawned to execute server-side blockchain business logic.
8. Based on various triggers, smart contract business logic enforces contract terms between the stakeholders. Various transactions will invoke smart contract functions, which can be stateless or stateful, to perform business logic. In a few cases, the code will access external information and systems like DAPPSDB, via the system integration component
9. The validation of the smart contract may necessitate access to enterprise data. The request goes through the Transformation and Connectivity service which transforms the data and ensures secure and reliable delivery. Enterprise data includes metadata as well as systems of record for Clinical data. Enterprise data may flow directly to data integration or the data repositories providing a feedback loop in the analytical system for blockchain systems. Enterprise data in dClinic includes;
  - Transactional Data - Data about or from business interactions
  - Application
  - Data - Data used by or produced by enterprise applications functionally or operationally.
  - Log Data
10. In addition, external events may trigger a blockchain transaction such as the creation of the consumer or assigning Care Team members to consumer's Care Team.
11. Before any processing is performed by the Enterprise Application, the blockchain service instance will authenticate the user via the Enterprise User Directory.
12. The Enterprise Application may leverage data used by the client app as well as logs and context data for analytics.

## Deployment Features

Following are the features considered when deploying dClinic platform, namely;

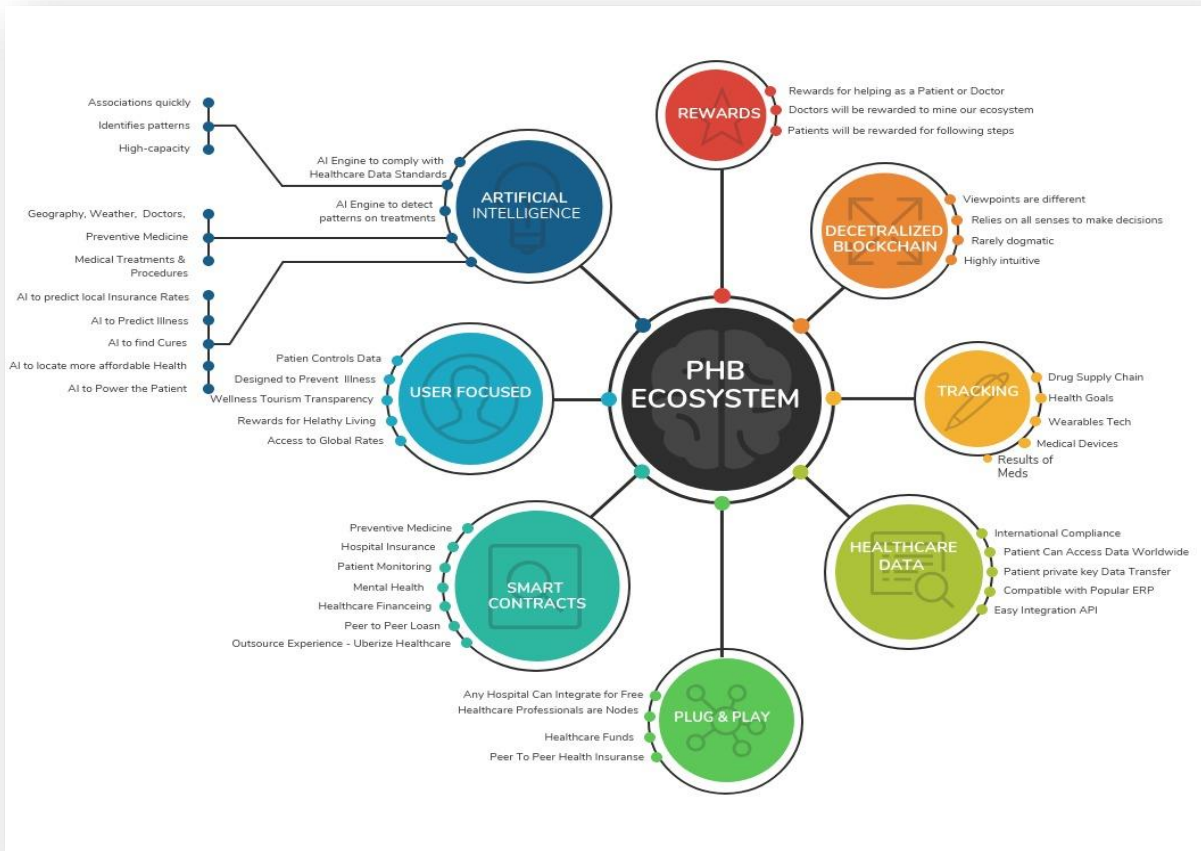
- ✓ Scalability and Elasticity
- ✓ Data Bandwidth
- ✓ Data Sovereignty - The physical location in which data is stored may be regulated, with the regulations varying from country to country.
- ✓ Resilience
- ✓ Security

For example, these features are met and independently (i.e. ISO) validated for BP Batam Data Centre as one of our data locations for the PHB.



# PHB ECO-SYSTEM

The PHB eco-system can be described as a collection of key outcome-based functionalities, namely;





# DCLINIC – MY JOURNEY TO VITALITY!

Health is more than the absence of disease. Health is a resource that allows people to realize their aspirations, satisfy their needs and to manage in the environment in order to live a long, productive, and fruitful life. Taking a holistic approach, dClinic facilities offer various conventional, wellness and lifestyle interventions for the best outcome for Your Care, because Being Well, is Vital for quality of life.

dClinic has already secured a number of properties in Indonesia and India. These properties will be iconic dClinic facilities focusing on the delivery of wellness and vitality services alongside, and in partnerships with local hospitals and clinics, who will supply the more traditional healthcare services and medications.

Collectively dClinic has negotiated USD\$32mil in facilities. The dClinic website has individual press announcements for each of these facilities. **All dClinic facilities will be powered by dClinic PHB.** What is unique about these dClinic owned facilities is the delivery of specific services that enhance the Patient Centric delivery of Care from the Care Team. dClinic will partner with local providers who focus on wellness and well-being services. These partners will be selected in conjunction with input from the local and regulatory authorities. Our clinical advisory board will also influence, critique and quality assure each of these provider partnerships.

## DCLINIC SERVICE GROUPINGS

dClinic has a number of service groupings by which it will quality assure the implementation and evaluation its service offerings, namely;



- ✚ **Wellness:** Is an active process of becoming aware of and making choices toward a healthy and fulfilling life; a state of complete physical, mental and social well-being and not merely the absence of disease.
- ✚ **Well-being:** Is a good or satisfactory condition of existence, a state characterized by health, happiness, prosperity and welfare.
- ✚ **Anti-aging:** Risk factors detection through critical care assessment, immune-therapy, corrective hormone therapy and stem cell therapy.
- ✚ **Beauty:** Skin analysis, anti-wrinkle therapy, and skin rejuvenation by using stem cells, massage therapy, laser therapy, light therapy.

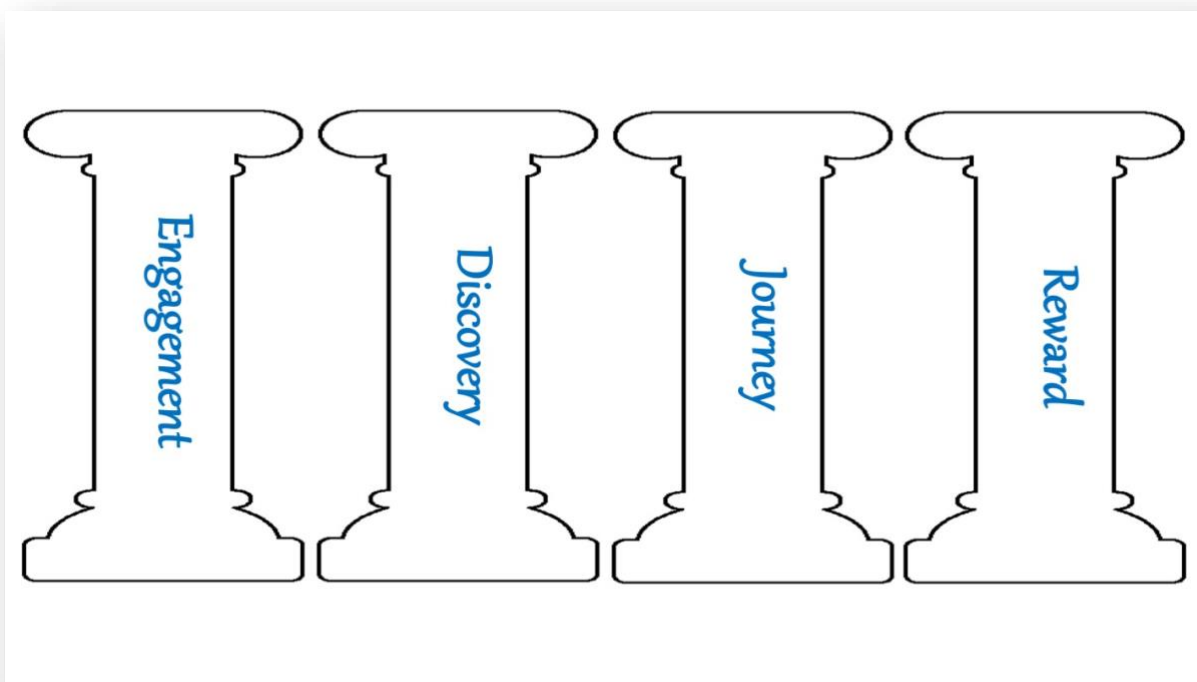


Examples of consumers and services which could be offered at a dClinic facility could include;



## THE DCLINIC COMMITMENT

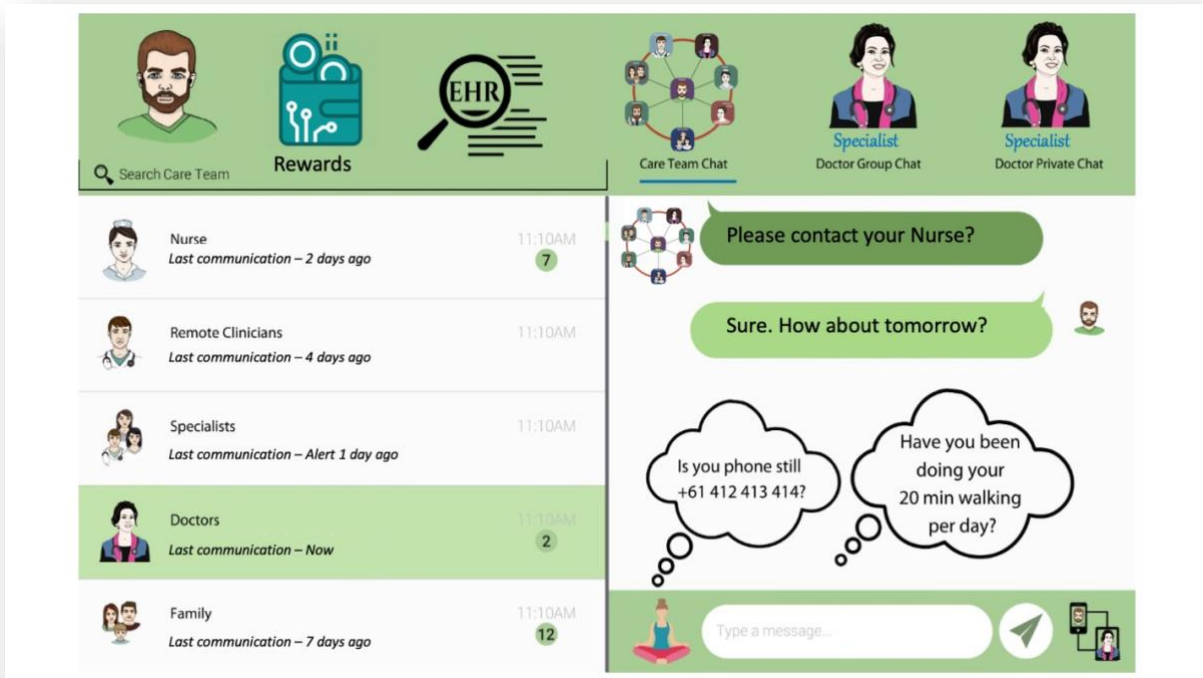
dClinic's commitment, is to promote the outcomes from its service groupings.



In order to achieve excellence and vitality for consumers, dClinic owned facilities will leverage the PHB to engage with individual consumers, discover and plan for the delivery of their respective wellness and vitality. This will occur alongside traditional healthcare services, and we will partner with the respective consumer to walk with them through their journey to vitality, while rewarding them and their Care Team providers through the use of Smart Contracts, for working co-operatively in partnership. This journey to vitality is reviewed and improved through non-clinical conversation with the consumers through the use of the dClinic social App, where consumers can easily communicate with their Care Team and Care Team members, obtaining guidance, encouragement and rewards.

# DCLINIC SOCIAL APP

The dClinic Social App allows conversations to occur. For example;



# DCLINIC OWNED FACILITY WORKFLOWS

The two primary workflows for the success of dClinic owned facilities are

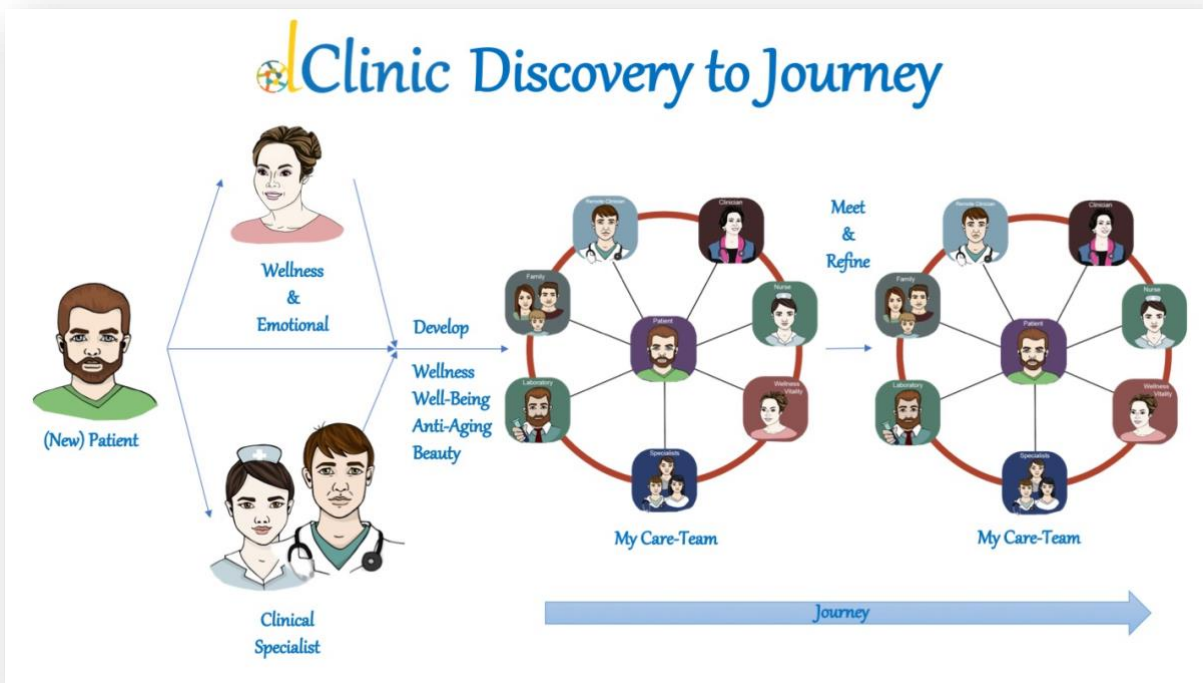
- ✚ Discovery for Vitality, and
- ✚ Journey to Vitality.

- **DISCOVERY WORKFLOW**

The Discovery for Vitality is a key part of the implementation of dClinic’s wellness, well-being, anti-aging, beauty and vitality services. Since dClinic facilities are powered by the PHB, the consumer’s Care Team (members) can leverage the consumer’s EHR to make positive contributions towards the consumer’s Well-being plan towards Vitality.

- **JOURNEY WORKFLOW**

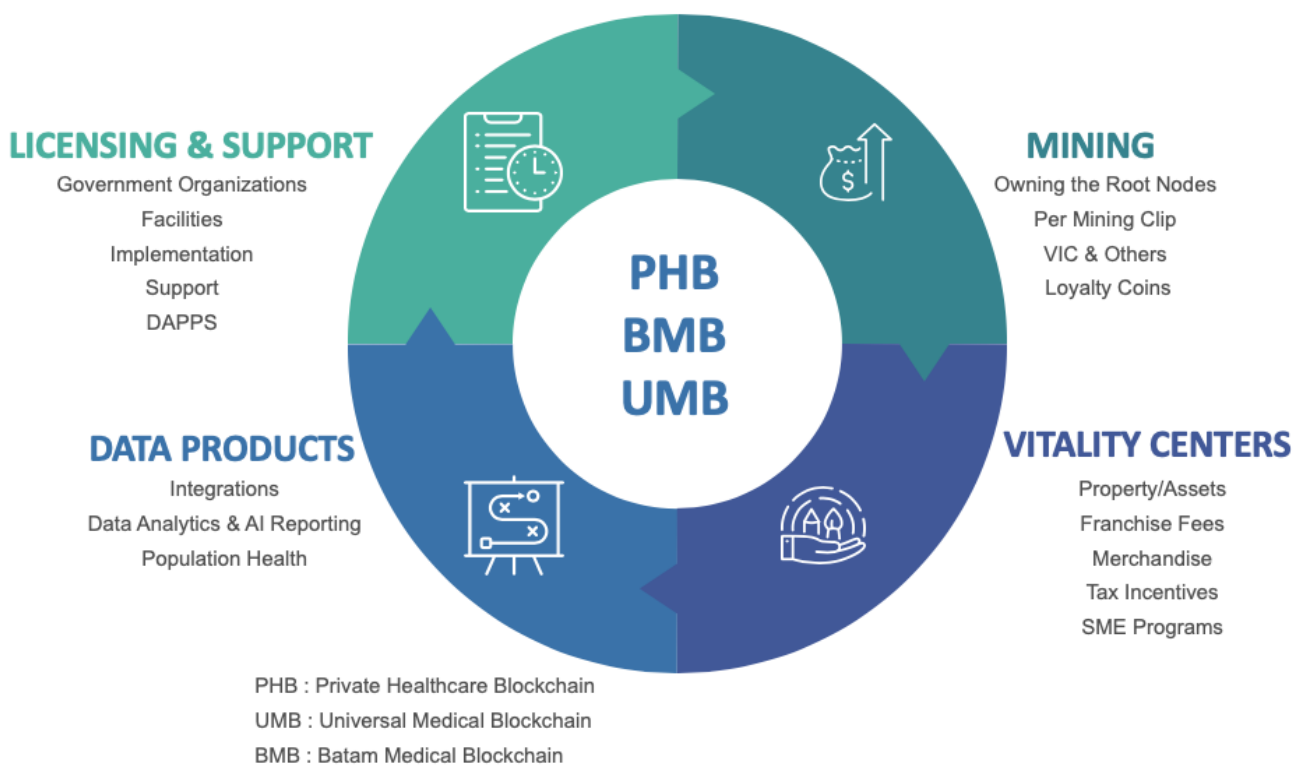
Once the consumer has an EHR managed by the PHB, the Care Team can work with the consumer to evaluate and then effectively manage their Journey to Vitality.



# DCLINIC – REVENUE MODELS

dClinic platform builds around an ecosystem that will generate revenue by different modes namely;

1. Licensing and Support
2. Data Products
3. Mining
4. Vitality Centers



# DCLINIC – VIC – LOYALTY VITALITY COIN

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dClinic owned facilities will be using Vitality Coins (“VIC”) to reward consumers and Care Team members within dClinic owned facilities, for their adherence and participation in the journey’s to vitality.

## VIC FOR INVESTORS

**As an owner of VIC, you are entitled to the following benefits, namely;**

- ❖ VIC coins will be listed on a number of major exchanges. dClinic, together with its significant partnerships, will help drive the value of VIC globally. Eventually we will allow mining on the PHB for providers. For KYC’ed healthcare providers who initially purchase VIC, mining on the PHB will occur at a later date. Our goal is to ultimately have a UMB Coin and once again, providers will have opportunities to upgrade their VIC to UMB.
- ❖ As an Investor in VIC, you will automatically receive additional priority services and products from all dClinic owned facilities around the world. VIC will eventually aim to extend these rewards and discounts for services and products at all facilities and any participating partners. Rewards and discounts will apply to (but not limited to);
  - ✓ Healthcare, wellness and vitality services and products,
  - ✓ dClinic owned facility premium rooms and facilities,
  - ✓ dClinic wellness and vitality approved programs,
  - ✓ dClinic Telemedicine Services, regardless of where you are in the world, and
  - ✓ dClinic wellness seminars, events and any special vitality programs.
- ❖ **VIC is a utility token and NOT a security Token.** Uniquely however, dClinic will own its own facilities. What this means, is every year, dClinic will further reward VIC investors based on the Net Capital Gains of the dClinic total property asset portfolio. dClinic will apportion some of these gains back to each and every investor as additional VIC. So, VIC investors will also benefit from the “bricks and mortar” assets as they increase in value. The portion being allocated to investors will be declared on the dClinic website at the end of each Singaporean financial year.
- ❖ In addition to the physical facilities asset valuations, dClinic will also reward all investors with a portion of the Totalled Net Profit from all dClinic owned facilities. dClinic’s success is shared with our investors in VIC. The portion of the Totalled Net Profit being allocated to investors will be declared on the dClinic website at the end of each Singaporean financial year.
- ❖ dClinic plans to be a publicly listed company and all investors in VIC will be offered added benefits and additional listing bonuses at the time dClinic publicly lists. These additional benefits will be declared on the dClinic website at the time of public listing.
- ❖ As more governments and security exchanges define security tokens, dClinic will explore the translation of our Utility token to a Security token. dClinic will endeavor to offer the best possible return for all our VIC owners at all times.

dClinic will always work in the best interests of VIC investors to provide benefits and rewards to improve the value of VIC.

For VIC listing information, see the [dClinic website](#). All benefits, rewards, services and products will be listed and updated regularly on the dClinic website.



## VIC FOR LOYALTY PROGRAMS

Although the VIC as a reward system is optional and independent of the PHB, the dClinic ecosystem is being developed on the principle that the consumer should be at the center of one's own care, and for enabling this, the dClinic solution aims at recognizing and involving all the relevant Care Team stakeholders in the consumer's healthcare and wellness journey. These stakeholders include doctors, nurses, specialists, care consultants, wellness and vitality services providers, therapists and even family members and friends. dClinic believes that the collaborative efforts of all these parties (caregivers) can help drive positive healthcare outcomes for consumers. The dClinic social App then adds to the richness of the conversation between Consumers and their Care Team members.

More and more evidence world-wide clearly shows patient-centered care is beneficial for consumers, clinicians and the overall healthcare system, so why can't consumers be rewarded for participating and adhering to their Care Team's wellness and vitality plans? dClinic's position is, they can, and they should!

dClinic has designed a reward-based system based on PHB driven Smart Contracts, where the consumer and each Care Team stakeholder can be incentivized for contributing to the consumer's healthcare outcomes. The native rewards in this ecosystem are in the form of dClinic Vitality Coin ("VIC") which can be used for availing a host of services and benefits within the dClinic ecosystem.

### EXAMPLE VIC REWARD SCENARIO

A consumer suffers from Chronic Disease and a Well-being plan is created to manage their situation. In this case, through discovery, initially the consumer's doctor creates the Well-being plan. The Well-being plan may include;

- ❖ A schedule of necessary consultation visits and tests (e.g. pathology)
- ❖ A Medications Management Plan,
- ❖ Exercise Plan including a Dietary Management Plan,
- ❖ They have a family carer because the patient is elderly, and
- ❖ Their local community provides them an interpreter because they speak a language other than English.

This is not an unusual scenario. This Well-being plan is then available to the entire Care Team and the Consumer. Pharmacy, community caregiver (in this case a specialized interpreter), consented family members, a dietician and food intake counsellor are included in the Care Team. All stakeholders including the Consumer can contribute to their Well-being plan through integrated third-party apps, and/or the dClinic social app.

### HOW CAN THE VIC REWARDS SYSTEM WORK?

#### Consumer Reward

If the consumer adheres to their Care Team's Well-being plan as their journey to Vitality, fulfilling tasks set by all the Care Team members and by completing Consumer Surveys giving their feedback on their care, then they will be rewarded in VIC.

For example, if the consumer takes their medications on time and reports diligently their medications intake, then they are rewarded. Rewards could also be connected to consumer wearable device information being collected.

#### Consumer and Provider Reward

If the consumer forgets to complete any of their tasks, for example, they forget to go for any

scheduled daily exercise walks, any approved member of the consumer's Care Team can remind the consumer to do so. If the consumer completes that task, then they and their



responsible Care Team member will receive VIC. Family members can benefit from such a system. Interpreters who interact with the patient can also benefit since they can assist the consumer to understand their commitments through proper translation. An integrated third-party Telemedicine App is particularly useful to avoid the tyranny of distance and fulfil a useful follow-up tool.

### **Referred Provider Reward**

For every (electronic or other) referral that makes a difference to the consumer in terms of their participation and adherence to their Well-being plan, the referrer will receive VIC as a reward. This means the caregivers need to “think outside the box” to engage the consumer and be proactive with their journey to Vitality.

### **Insurance and Pharmaceutical Companies can issue VIC Rewards**

Using Alerts and Notifications for better (alternative) treatments, new programs and patient engagement surveys (e.g. Patient Experience Surveys), organizations funding healthcare can make a difference to the patient’s journey and the overall healthcare system. If the consumer takes up the alternatives, then they can be rewarded with VIC, sponsored by the respective organizations. Organizations can use these interactions via the PHB to drive better healthcare outcomes.

Smart Contracts based on the PHB will monitor, track and validate all these interactions.

Subject to local compliance, with the accumulated VIC, consumers and Care Team members can access a wide range of services and benefits in the dClinic ecosystem and can even save on their healthcare expenses. VIC will be a driving force in the dClinic ecosystem by encouraging all stakeholders to participate in consumer’s vitality journey and drive positive healthcare outcomes.

### **IN SUMMARY;**

- ❖ As a consumer, participating and adherence to your well-being plan will earn you additional VIC tokens.
- ❖ Since some facilities will be owned by dClinic, reliability, quality and availability of Wellness Services, will be ensured. Your loyalty rewards will be guaranteed at all dClinic owned facilities.
- ❖ dClinic will continue to refine its VIC Loyalty Program over time to ensure real value and rewards are always being offered to all VIC Token holders. For example, dClinic plans to offer the VIC reward program to hospitals and facilities worldwide. The aim is, when you hear the dClinic or VIC name, you will think of the best way internationally to pay for medical services, anywhere in the world. Any care provider or hospital that accepts VIC Tokens can be traded for products and services. dClinic will work with dClinic franchise operators to incentivize them to offer premium dClinic services and products.

# DCLINIC'S MAJOR PROJECT IN INDONESIA

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Following meetings with major stakeholders, dClinic is now in a position to announce a major implementation of the first Healthcare Blockchain (dClinic PHB) in Indonesia, and in particular in Batam. This is a major step towards dClinic implementing its PHB in South East Asia. It will serve as a blueprint for other countries. In addition, dClinic will also open its first dClinic owned facility in BP Batam Hospital and it will be providing wellness, well-being, anti-aging, beauty and vitality services.

## THIS PARTNERSHIP IN BATAM INCLUDES;

- ❖ dClinic who will be;
  - ✓ Operating in partnership with a local service provider, in the new BP Batam Hospital
  - ✓ Implementing the PHB at the Batam Data Centre. This data center has a direct fiber connection with Singapore and Jakarta
  - ✓ Setting up an office in Batam
  - ✓ Implementing a dClinic facility at the new BP Batam Hospital
  - ✓ Implementing the VIC Loyalty Reward Program for Batam and Indonesia
  - ✓ Engaging Deloitte South East Asia and JP Consulting to provide;
    - Corporate governance
    - Clinical Governance,
    - Investment guidance,
    - Marketing
- ❖ BP Batam Authority who will be;
  - ✓ Partners in security, regulation, consent and healthcare implementation
  - ✓ Arrange and gain the necessary approvals from the relevant Indonesian Government Ministries
  - ✓ Co-sponsors in Batam and Indonesia
  - ✓ Provide access to vacant land in prime locations for new facilities, and existing properties that can be refurbished
  - ✓ Marketing
- ❖ Batam Data Centre will provide the necessary hosting requirements that addresses data sovereignty and security regulatory requirements for Indonesia
- ❖ BP Batam Hospital who will be;
  - ✓ dClinic's Co-location partner
  - ✓ Assist with the implementation of Wellness and Vitality services alongside their traditional Healthcare services
  - ✓ Promote Batam as a Medical Tourism destination in collaboration with dClinic

The partnership with BP Batam Authority and the appropriate Indonesian Government departments would focus on;

- ❖ Launching dClinic's Blockchain for Health Vitality Services for Indonesia in Batam as part of Indonesia's first Medical Trade Free Zone
- ❖ Establishing dClinic's Blockchain Data Centre to support Indonesia in BP Batam Data Centre and creating Blockchain Data Services and Hosting Expertise and Capabilities.
- ❖ Supporting Indonesian Government initiatives to create a Digital Economic Trade Free Zone to become a Crypto Currency Trading and Logistics Hub
- ❖ Supporting Indonesian Government initiatives to establish its Education 4.0 Strategy focusing on digital technologies and ICT Industry Development

More announcements relating to the update of this significant project and partnering group activities, will be made on dClinic website.

This project has also received a lot of press worldwide and we have announced some of the major press links on the dClinic website.

# DCLINIC'S PARTNERSHIP AND MAJOR PROJECT IN INDIA

## DCLINIC AND SUNIEL SHETTY TO DELIVER VITALITY ACROSS INDIA

Mr. Suniel Shetty is a renowned Bollywood actor and has had an enormous influence, not only in India, but across the world with his films and his health and fitness programs. His following and influence is huge and truly well deserving. Inspired by alternative approaches to wellness and vitality, Suniel has engineered, evolved and promoted a number of healthcare programs, driven to make a difference in India and the world.

dClinic is proud to now have Suniel as an investor, partner and driver to bring dClinic to India. So, it is with great pleasure to announce this wonderful, vitality game changing partnership.

Deloitte South East Asia is assisting in a dynamic partnership between dClinic and Indian actor, entrepreneur and fitness icon, Suniel Shetty, who have joined forces for the delivery of Luxury Style, Wellness and Vitality services across India powered by dClinic's PHB.

Patients can now rehabilitate in dClinic's resort style Vitality Centers after undergoing major or minor surgery.

Presently there are very few dedicated post-operative and rehabilitation care services for patients. dClinic is in negotiations with a number of major hospitals and service delivery operators in India.

dClinic will be the first clinically-based wellness and vitality services company to be underpinned by a dedicated Private Healthcare Blockchain to help deliver proper targeted services that rewards patients and providers for their participation and adherence in their vitality plans.

Deloitte will prepare and oversee the corporate governance for dClinic.

Dr. Richard Satur, CEO – dClinic, says, "As Strategic Partner and Brand Ambassador of dClinic, Suniel is perfectly placed to be the Global Ambassador for dClinic India. As the force and inspiration behind pan India wellness campaign Mission Fit India, Suniel also brings an extensive wellness background to dClinic and will help frame the services dClinic India will offer."

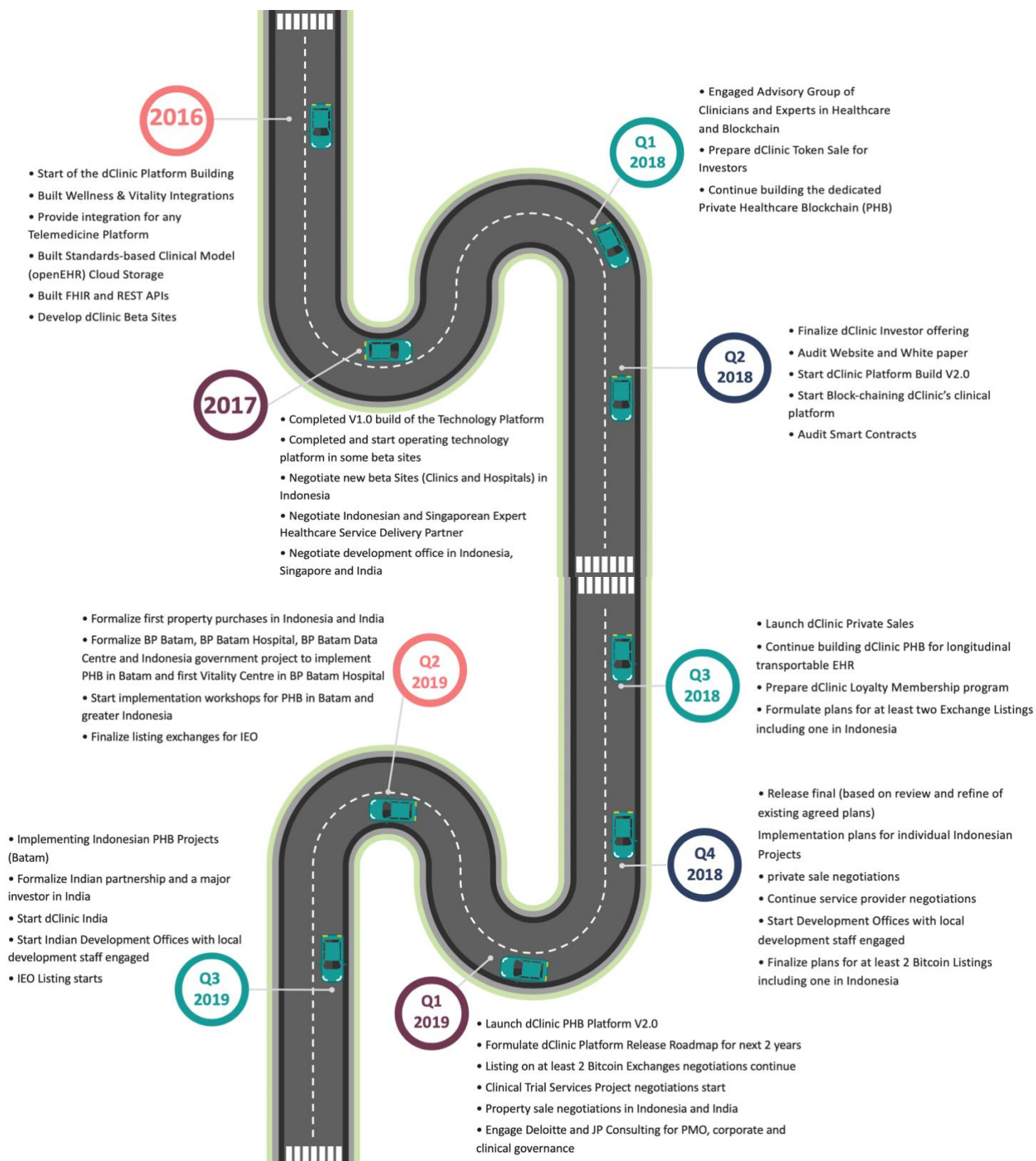
Speaking on the occasion of this partnership, Suniel Shetty said, "dClinic India is a game changer in healthcare. For too long healthcare has taken the traditional service delivery path and year after year, governments worldwide have shown that this difficult to sustain. dClinic's model for wellness and vitality specifically aimed at the rehabilitation market will demonstrate that there is a better, more cost-effective way to provide healthcare services that not only benefits the patient but also the healthcare sector as a whole."

"dClinic is your healthcare partner for wellness and vitality. We reward you for participating in your own rehabilitation and well-being pathway. We involve your family and friends in your rehabilitation journey. We also create full engagement with your whole wellness team. dClinic - Your journey to Vitality. This is dClinic's commitment to you." – Dr. Richard Satur, CEO – dClinic.

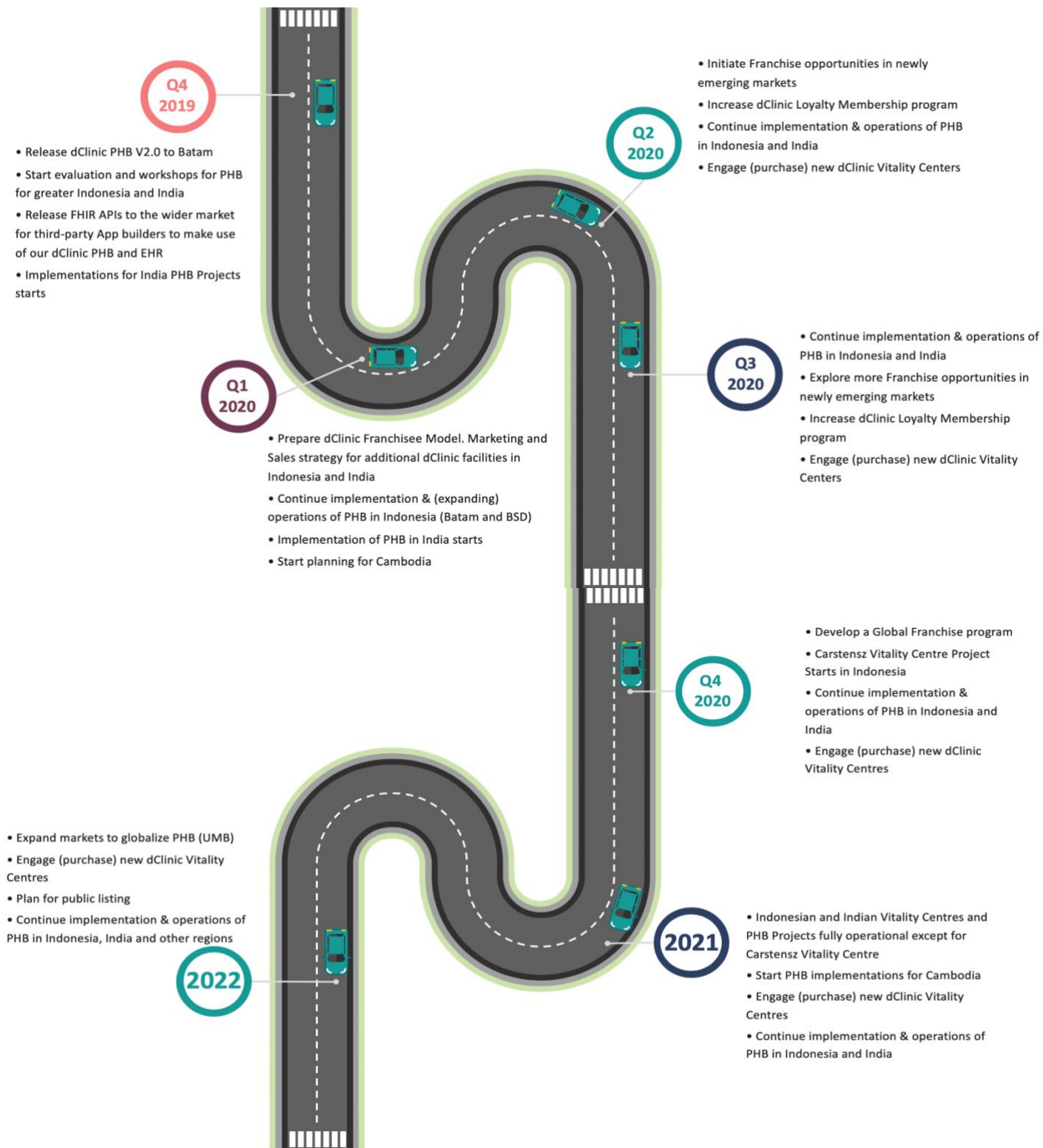
More about this announcement and the planned dClinic owned facilities in India will feature on the dClinic website.



# DCLINIC JOURNEY - ROADMAP







\* Time-lines are subject to private sales, IEO listings and property and government milestones being achieved.

# CORE TEAM



**Dr. Richard Satur**

**CEO  
(Founder)**

## PhD in AI, Machine Intelligence and Data Mining

Dr. Satur has obtained degrees with distinction in Mathematics, Chemistry, Education and Computer Science. Dr. Satur has worked in IT for over 30 years. Originally a University Senior Lecturer and Researcher (at the Victoria University of Technology and University of Melbourne),

Dr. Satur setup a IT Development company building Enterprise Solutions for major corporates throughout the world.



**Sachin Gupta**

**CIO  
(Co-Founder)**

Sachin Gupta is an Oracle Certified Enterprise Architect, PMI certified Project Manager and Six Sigma Green Belt with 16+ years of professional technical experience in the IT industry. Sachin has successfully architected and engineered business solutions in Manufacturing, BFSI, Chemical and Healthcare Verticals.



**Ashwani Modi**

**COO  
(Co-Founder)**

Ashwani has been employed in the Financial and Healthcare sectors for over 15 years. The last 10 years he has been building solutions teams for big data enterprise projects, Blockchain, Machine Learning and Artificial Intelligence projects. He has recently deployed a number of successful enterprise solutions in Healthcare.



**Stephen Moo**

**MD  
(Indonesia)**

Stephen has been employed in the Health sector for over 34 years, with the last 13 years having direct responsibility for the design, development, implementation and on-going systems management for major corporate clients. These have included enterprise clinical information systems, information communications and infrastructure.



**Syed Abbas**

**CFO**

He co-founded one start-up and helped launch a second aiming to disrupt healthcare verticals in mobile on-demand urgent care and remote bio-sensing devices for patient monitoring, respectively. Syed has an MBA from the Kellogg School of Management at North Western University and holds numerous industry certifications.



**Brad Gillan**

**CTO**

Brad has been working as a senior developer and projects manager for over 15 years. With expertise particularly in Blockchain, CRM and the delivery of Healthcare Platforms, Brad is a key member of the dClinic team. Together with Dr Satur, he has delivered a number of successful projects for various Australian Healthcare organizations.



**Colin Hockaday**

**Director  
(Operations)**

Colin is an ICT professional with over 25 years' experience in both public and private sector organizations in the UK and Australia. He worked in a number of senior Informatics positions during a 10-year career in the UK National Health Service before relocating to Australia in 2012. Colin spent 7 years with the Northern Territory Department of Health before joining dClinic in 2018



**Jaysin Joneso**

**Director  
(Marketing)**

Jaysin is director marketing professional with over 10 year's experience in managing and developing high level internal and external multimedia campaigns within The Department of Health.



**Nathaniel Peek**

**Developer  
(Marketing)**

Nathaniel has wide range of experience across many industries that include information technology, software and marketing. He worked with several large companies and government agencies on some truly ground breaking developments.



# ADVISORY TEAM AND PARTNERSHIPS



**Manoj Deb**

**Expert  
(Blockchain)**

IT Professional with 20 years of cross functional rich experience in Program Management, Service Delivery Management, Transition Management, IT Service Management, Business Development, Strategic Account Management and Team Management.



**Alfredo Campana**

**Analyst  
(Blockchain)**

Entrepreneur in Software (Finance, Digital Marketing). My passion is developing technology business opportunities Entrepreneur in Software (Finance, crowdfunding, Digital Marketing).



**Rishu Gupta**

**Expert  
(Legal  
Counsel)**

Rishu Gupta is a corporate lawyer, who specializes in commercial and civil law. She has worked with and for/against various top-notch law firms in India and abroad. She primarily practices at the Delhi High Court.

Rishu graduated from National Law College, in 2006. Since then she has worked with RNH Associates in the capacity of Associate, with UnitedLex in the capacity of Senior Associate, and with SR Group as a Legal Director.



**Jeff Parker**

**MD  
(JP  
Consulting)**

As the Principal of JP Consulting and a specialist in digital health strategy and management in the Australian health care industry, we are keen to partner with dClinic in their new business endeavours.



**Dr. Yeni Dhana**

**MD  
(OG Jakarta)**

Currently Obstetrician & Gynaecologist Hermina DaanMogot Hospital and Pondok Indah Puri Indah Hospital in Jakarta.



**Shalin Verma**

**Advisor  
(UAE - Dubai)**

Co-Founder @ The Times Of Crypto, CMO - ICOExpert - icoexpert.biz - ICO Marketing Expert - Strategist - Innovative.



**Sari McKinnon**

**Consultant  
(eHealth)**

Twenty plus years' experience internationally with successful planning and delivery of eHealth programmes at a national level.



**Roger Hewitt**

**Sr.  
Consultant  
(eHealth)**

25+ years in Health Care IT. Experience includes working for private health as well as Government in both the UK and Australia.



**John Whellum**

**Sr.  
Consultant  
(eHealth)**

eHealth Field Adviser for 11 Medicare Locals in Queensland and 4 Medicare Locals for northern NSW for the implementation of eHealth information into Primary Care providers.



**Anthony O'Neill**

**Solution  
Architect  
(eHealth)**

ICT professional with over 25 years' experience in the healthcare industry and a track record of successfully delivering digital health projects in NSW, QLD & Singapore.



**John Groome**

**Solution  
Architect  
(eHealth)**

IT Professional with 26+ years experience in the ICT industry. Experienced across a number of sectors including engineering, finance, resources with last 13+ years focused in health.



**Linda Wakeling**

**Consultant  
(eHealth)**

Experienced Healthcare CIO Health Information Management (BAppSci HIM) e-Health strategic planning Programme & project management (PRINCE2) Change management & benefits realisation Business case development Lean, Six Sigma process improvement (Green Belt).

# TOKENOMICS

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This IEO is not available to countries that do not allow its citizens to participate in Token sales. **This includes US and India.** Please check your regulatory bodies to confirm if you are eligible to participate in this IEO.

## VICs

VIC (Vitality Coin) is meant for use on the dClinic Blockchain platform and will be exchanged to avail healthcare services provided across multiple care providers, purchase care products in the marketplace and fuel the rewards system.

## Terms and Conditions of this Sale

Terms and Conditions for this Token Sale can be found on our dClinic website.

## Terms of the VIC Token Smart Contract

The VIC Smart Contract forms an essential part of the dClinic Healthcare Platform. The rules, computations and functionalities regulated by the Smart Contract are as follows;

## KYC

Investors looking to purchase VIC tokens will have to satisfy certain KYC standards to be eligible to buy coins in the business. Their identity and documents verification will be governed by the Smart Contract, ensuring legality while maintaining ease-of-use. Our dClinic website has been audited, and in particular, this white paper and our Smart Contracts have been audited externally.

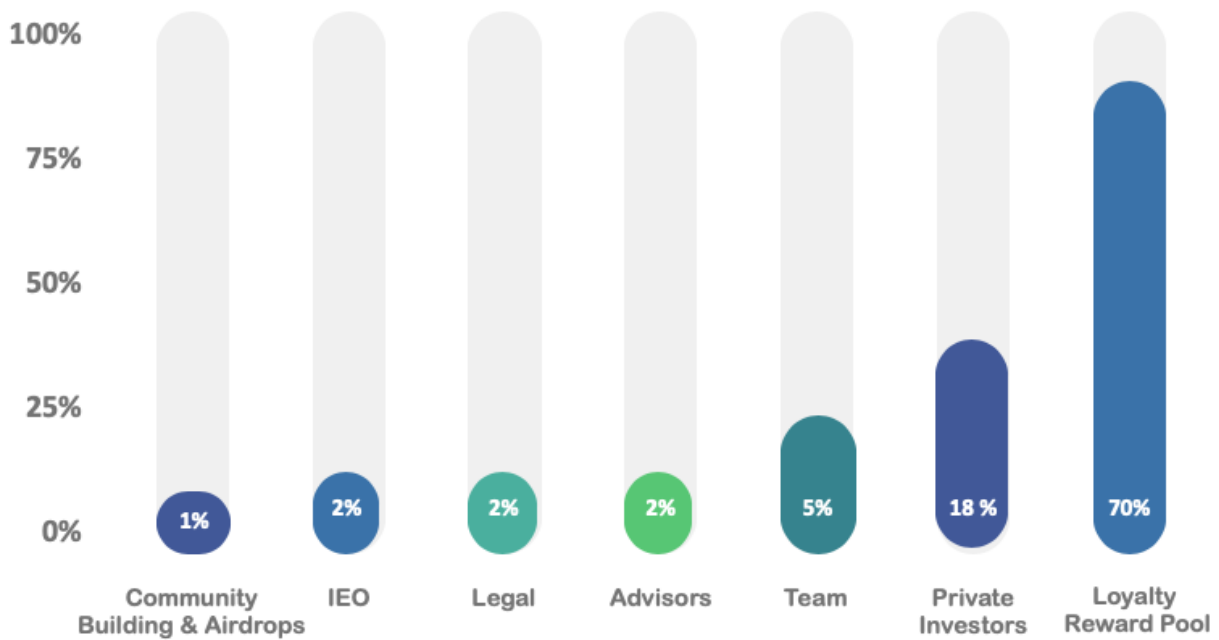
## Wallet

Purchased VIC will be stored automatically in the dClinic wallet, making it easy for investors to hold and trade it.

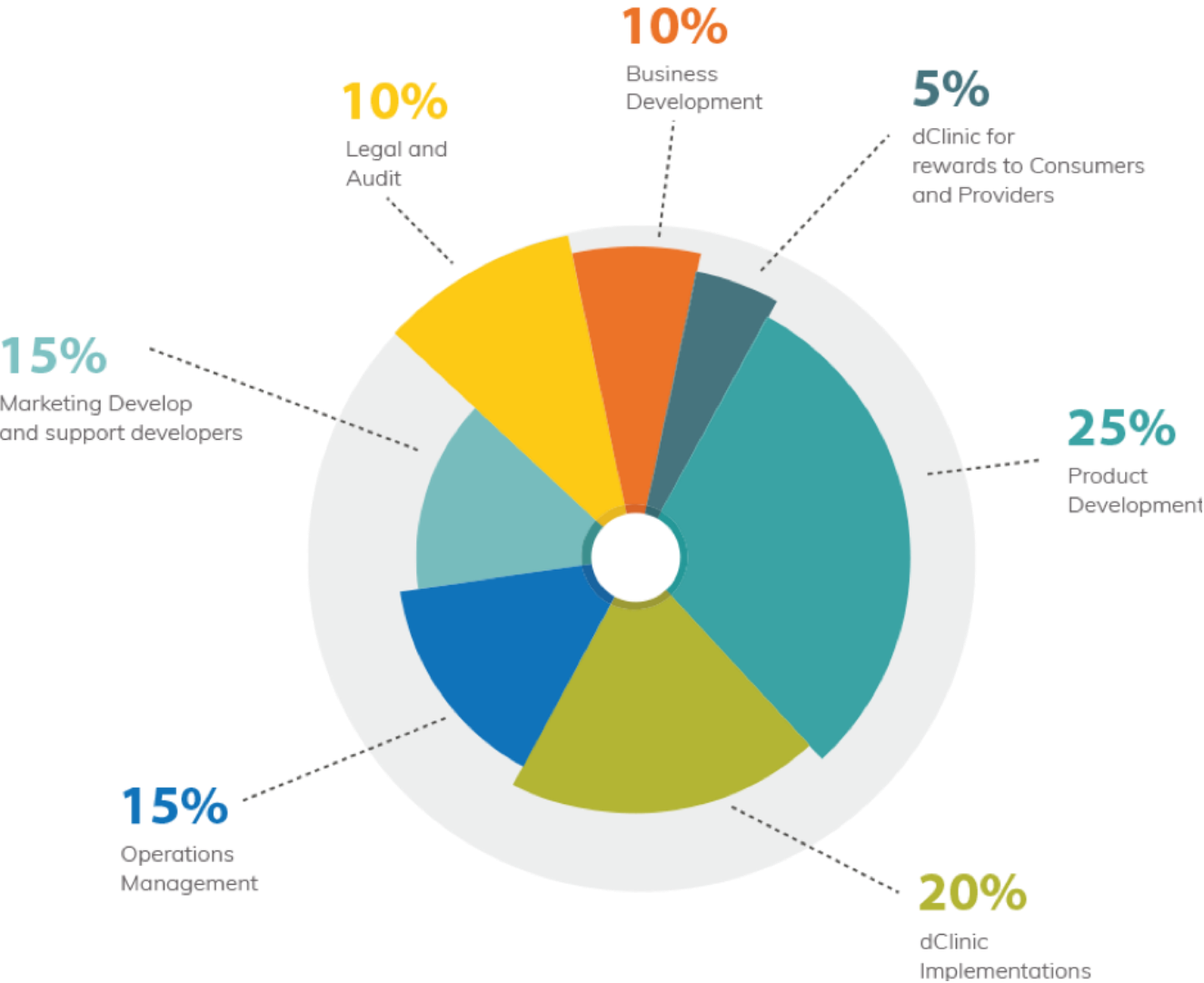
# TOKEN DISTRIBUTION

<b>Token Name</b>	: dClinic Vitality Coin
<b>Token Symbol</b>	: VIC
<b>Total Token Supply</b>	: 5,000,000,000
<b>Token Price</b>	: US \$0.10

## Token Distribution Details:



**Fund Distribution Details:**



# DISCLAIMER

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## Legal Statement

dClinic PTE LTD (“dClinic”) is a company registered in Singapore. dClinic is the creator of this Investment, IEO sale and the dClinic Vitality Coin (VIC). All terms and conditions relate to VIC and any other Health or Blockchain Coins created and implemented by dClinic.

- ❖ The presentation of this whitepaper is solely for informational purposes. The participants interested in investing in dClinic should analyze and consider various associated risks prior to making any kind investment decisions in relation to investing in dClinic.
- ❖ The dClinic whitepaper does not comprise of any advice by the Company, the directors, the investment manager or any other person, or recommendation to any receiver, by the virtues of participation in this investment opportunity.
- ❖ The dClinic whitepaper does not necessarily identify, or claim to identify, all the risk factors connected with company. All the participants must make their own independent evaluation, after making such investigations as they consider essential, of the merits of participating in this investment.
- ❖ There is no guarantee that the dClinic ecosystem or PHB will be a success. Similarly, there is no guarantee that the value of dClinic will rise. You are advised to thoroughly assess the risks and uncertainties involved before making any decisions. No promises in terms of dClinic’s value or future performance are made.
- ❖ The investor should check with and rely upon their own investment, accounting, legal and tax representatives and consultants as such matters concerning company and  
  
to assess separately the financial risks, consequences and appropriateness of an investment in company, or if in any doubt about the facts of this presentation.
- ❖ Investment in dClinic holds considerable risk and might involve extraordinary risks that may perhaps lead to a loss of all or a significant portion of such investment, unless the participants completely understand, be aware of and accept the characteristics of the company and the possible risks inbuilt in company, they should not invest in this investment opportunity.
- ❖ Each one of the participants is completely in charge for ensuring that all characteristics of dClinic are satisfactory.
- ❖ There can be no guarantee that the investment purpose will be achieved, and investment consequences may differ considerably over time.
- ❖ Investment in dClinic is in no way be considered as stock or security, should not planned to be a total investment program for any investor. All the participants with awareness should think about whether the investment is suitable for their circumstances and financial resources.
- ❖ dClinic makes no representations or warranties whatsoever and disclaims all liability and responsibility to the maximum extent of the law for any statement or informative material communicated. The dClinic team takes all reasonable steps to ensure the integrity and accuracy of information communicated.
- ❖ Some Investors from certain countries are not allowed to participate in dClinic and this investment. Please check your local regulations.



**IF YOU DO NOT AGREE TO THE DCLINIC TERMS AND CONDITIONS (AVAILABLE ON THE DCLINIC WEBSITE), DO NOT INVEST IN DCLINIC. BY INVESTING IN DCLINIC, YOU WILL BE BOUND BY DCLINIC'S TERMS AND CONDITIONS, AND ANY TERMS AND CONDITIONS INCORPORATED BY REFERENCE. IF YOU HAVE ANY QUESTIONS REGARDING THESE TERMS, PLEASE CONTACT THE COMPANY.**

By Investing in dClinic, and to the extent permitted by law in your Judaization, you are agreeing not to hold any of the Company and its respective past, present and future partners, employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (dClinic) liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected, to the company, dClinic, including losses associated with the terms set in our Terms and Conditions.

### **Forward Looking Statements**

Certain information set forth in this whitepaper includes forward-looking information regarding the future of the project, events and projections. These statements may be identified by but not limited to words and phrases such as "will", "estimate", "believe", "expect", "project", "anticipate", or words of similar meaning. Such forward-looking statements are also included in other publicly available dClinic materials such as videos, blog posts, interviews, etc. Information contained in this whitepaper constitutes forward-looking statements and includes, but is not limited to:

- ✓ the projected performance of the project;
- ✓ completion of the marketing campaign;
- ✓ the expected development of the project;
- ✓ execution of the project's vision and strategy;
- ✓ future liquidity, working capital, and capital requirements.

The forward-looking statements involve a variety of risks and uncertainties. Should any of these risks or uncertainties materialize, the actual performance and progress of dClinic might differ from expectations set by the forward-looking statements. These statements are not guaranteeing of future performance and no undue reliance should be placed on them. dClinic undertakes no obligation to update forward-looking statements if circumstances change. By acting upon forward-looking information received from the whitepaper, dClinic website and other materials produced by dClinic, you bear full responsibility in the case of forward-looking statements not materializing.

# ACKNOWLEDGEMENTS

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Many experts have contributed to dClinic over the last 5+ years. We are focused on establishing quality and expert relationships, a foundation healthcare blockchain technology platform, expert advisory board, agreements for resort-type properties and services, partnerships, and company structures that demonstrate our commitment to this project and roadmap. We are all committed to this journey and we firmly believe we can revolutionize the way healthcare is delivered by placing the patient at the center of their care, enabling them to interact properly with their Care Team using blockchain which could include vitality and wellness specialists, as well as traditional clinical experts and caregivers. All this leveraging the power of Blockchain so that patients and consumers get the best, secure and correct healthcare outcomes.

Many thanks to all our wonderful contributors and our dClinic family.

# CONTACT

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