
WHITEPAPER



iCashweb

ICASHWEB AND PHARMAMEDIC ECOSYSTEM

THE PATH

The concept of decentralization has long been an idea or better, an ideal without any connection with real life and uses of increasingly advanced technologies.

As we well know, technology is a means of promoting evolution and increasing production activities, it is a set of activities, resources and culture of great sharing, precisely to allow all to reach the same results together. Thanks to constant progress, the use of open source projects, the initial utopian goal of system decentralization overcoming risky nationalisms and stale and restrained bureaucracies is becoming an effective reality.

In this system, iCashweb represents one of the most interesting evolutions of the idea of system decentralization.

With this document, we want to tell how this currency was born, which philosophies it represents, and the technologies that support it.

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1.0 OVERVIEW AND PROBLEMS IN THE HEALTHCARE SECTOR

Healthcare markets all over the world have great difficulties in providing an efficient resource allocation. Such cracks derive particularly from information asymmetry issues, as well as from other characteristics of health services, often victims of political manipulations that make it a devalued public good or a simple effect of the scale economy production.

A peculiarity of the healthcare market is that the demand for medical assistance is not often predictable, both by individuals and a class of users. On another level we know how much human beings tend to oppose risks.

Considering that most people prefer to pay the costs of immediate assistance instead of an uncertain wait, that in terms of insurance there is very little clarity on insurance policies of which many are not fully aware of their use or their limits, specifically, no insurance company is willing to offer a "Total Health" policy, which the user instead wishes. Therefore, the lack of response to this consumer request is already a first testimony to the failure of the current market system.

Another obvious asymmetry is reflected in the patient/doctor relationship, where patients tend to do everything the doctor prescribes, leading the doctor to "sell" more services or products than those really necessary for patient treatment or care. So, the final result becomes difficult to be objectively assessed because there are few immediate benchmarks.

It should be noted that from the doctors' point of view, even the current system represents a further problem. They have to compete with the value of the service as if it were a commodity and must concentrate their relationships with suppliers and laboratories, adapting each product to increasing costs and opting for the most accessible ones. Therefore, an inexperienced value management chain and an effective distribution of immediate information means that this market is increasingly rich in products, but less and less efficient in results for the two unwanted parties: patients/doctors.

2.0 ICASHWEB AND ITS SOLUTION

As previously stated, iCashweb acts as a catalyst in the field of health technology, promoting its decentralization and contributing to its decentralization in an efficient and sustainable way. All these qualities combine to form an ideal environment for long-term development and investment in the areas of pharmacies, clinics, hospitals, health centres and others.

In addition, iCashweb supports innovative projects with the aim of improving and increasing clinical activities or several existing initiatives of pharmacological institutes on research related to new drugs conceived for treating different pathologies: from the most common to the rarest; as well as research aimed at finding appropriate methods to stop virus outbreaks or pandemics.

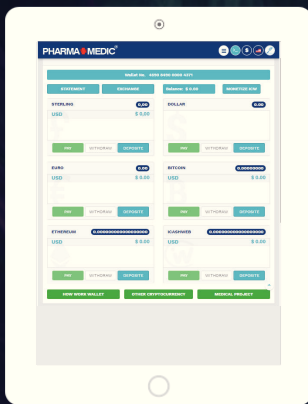
We have created a new platform with a unique concept of medical care, of interest for hospitals, clinics, polyclinics, analysis laboratories, unified pharmaceutical companies and specifically dedicated to provide solutions related to the needs of users and health professionals.



2.1 iCashweb and the Partnership with Pharmamedic

iCashweb was possible thanks to the partnership with the Pharmamedic platform, the first and only healthcare platform that allows users to obtain the best quality/service/investment benefits, no matter if they are Professionals, Patients or Institutions.

This ecosystem, formed by iCashweb, offers - through appropriate synergies between participants such as health professionals - the opportunity to finance and develop their projects from and anywhere in the world.



2.2 Pharmamedic platform

Pharmamedic is an advanced platform that connects through internal terminals with a totally innovative system, which allows you to offer or receive a vast network of professional services focused on healthcare.

Pharmamedic allows all owners of the iCashweb coin to create, view or be part of an investment project with specific objectives, managed and assessed by a committee made up of thousands of doctors, conceived for obtaining large investments thanks to the publication of each project.

2.3 Pharmamedic investment.

Each user can invest any amount in the "Pharmamedic's Healthcare Projects" section and will be rewarded by the interests he/she will obtain from each operation. In this sense, the concept of collective investment that uses Blockchain technology to create real value is combined in a specific and innovative way, taking the investment process in the healthcare sector to the next evolutionary level: the same healthcare that is always cheaper, with more benefits for professionals and accessible to all.

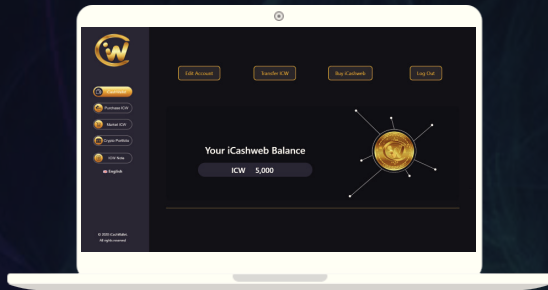


2.4 Main Pharmamedic resources

Pharmamedic has a vast network of health professionals and institutions around the world, including a Wallet which connects its users with banks and allows them to deposit or convert their cryptocurrencies. It also generates its entire history of medical activity for humans or pets within Medical records on Blockchain with four levels of safety and it supports iCashweb as a payment, deposit, withdrawal, exchange or investment method on its platform.

3.0 ICASHWEB AS A HEALTHCARE CRYPTOCURRENCY

iCashweb coin holders can take advantage of the success of the Ecosystem - which will communicate in real time to anyone who can actively participate in several investment opportunities in different projects - in order to build new hospitals, clinics, ambulatory care centres and all the projects promoted and approved on the



3.1 iCashweb Wallet

The iCashweb Wallet (iCashwallet) offers the opportunity to invest and support important projects in the healthcare sector, such as those already in place in relation to artificial intelligence. The possibility of integrating data and receiving a second medical opinion (VSO PROJECT) on any pathology integrating the PET/MRI system.

3.2 iCashweb Blockchain

The iCashweb blockchain is a Proof-of-work (PoW) that uses the consensus algorithm at the base of the Blockchain network. In a Blockchain, this algorithm is used to confirm transactions and produce new blocks in the chain.

PoW platforms are protected from the expensive consumption of limited resources. iCashweb owns a limited number of 1,000,000,000 coins already mined, ensuring the efficiency and security of the system without expensive protocols and facilitating the delivery times of ICW to users. Given that the iCashweb blockchain is immutable by its very nature, all recorded data and transactions are permanently archived.

This role focuses the development of iCashweb on modularity, on a simple and secure protocol, keeping the blockchain as a stable base.

3.3 iCashweb and the market

iCashWeb in the foreign exchange market accepts any other cryptocurrency and bank payments through its global platform which introduces the concept of a new type of payment and investment vehicle.

Owners of any cryptocurrency will have the opportunity to invest in important healthcare resources: facilities, projects, clinical health initiatives through new drug research laboratories that will be launched through pharmaceutical e-commerce, as well as to create their own investment project groups, with specific goals that publish your projects on the platform.



3.4 Blockchain behind iCashweb

Our currency, "iCashweb", was digitally coined with the Genesis algorithm and will use the same wallet. The application and execution of iCashweb procedures work on the Genesis Blockchain protocol which provides an important guarantee for companies.

iCashweb in its conception and structure ranks among some of the most effective and secure blockchains in existence. Many projects have been created using evidence of participation or derivatives and it all goes back to the original iCashweb model. Off-chain transactions are extremely compatible with proof of participation, which means that future developments and scales will be easy in order to develop and implement projects on iCashweb.

Operating in this new dynamic space requires applying the same standards as banks and other financial institutions. However, we believe that, unlike the banking system, the process of using iCashweb can be largely driven by data and collective collaborations, making it a more democratic process since all professionals involved in the ecosystem could contribute and participate.

In this way, the system is much more precise and effective and less arbitrary than the currencies of the traditional system. It allows for greater transparency and awareness by opening up the financial market to more participants and promoting financial inclusion.

3.5 iCashweb as an investment

iCashweb currency holders as investors can:



Participate in existing investment projects.



Create new projects to achieve their personal investment objectives through a legal instrument such as Joint Ventures with benefit distribution in proportion to contribution and transfer them in real time to the wallet of the participating investors.



Investors can discover new ways to finance their business projects and initiatives, without having to respect the entry barriers imposed by large traditional financial institutions.



Create a group to finance a cause or project.



Issue certificates of participation in the iCashweb currency, via Smart Contract on Blockchain.



Investors benefit from quick and easy access to an established investment community that is constantly looking for investment opportunities.



Thanks to the interconnection model, investors can use direct access to transactions; an opportunity that would – otherwise – not be accessible through today's centralized market.

4.0 THE VSO PROJECT

The Virtual Second Opinion (VSO) project consists in the development of an AI Robo-Arm system equipped with radio-diagnostic devices and PET/MRI (positron emission tomography - magnetic resonance imaging) devices to connect all imaging machines to diagnostic tools to acquire data and images to be analysed and which are useful for providing a diagnosis, and will be called as for a second virtual medical opinion. The main interface of VSO will be an Avatar (computer generated virtual figure) which acts as an interface between the VSO system and the end user. It acquires the data and requests made by the user (patient, doctor, paramedic) and, based on the AI VSO system, formulates the answer (second opinion diagnosis).



The VSO (acronym in English of VIRTUAL SECOND OPINION) project involves the construction of a training centre and the development of a learning machine dedicated to the recognition of images by radiodiagnostic research (Pet, Tac, Moc, ScanScope, 2D X-rays/3D) and, in association with an Atlas of the human body database, shall provide a diagnosis that DeepLearning has studied using algorithms to identify an individual's probable disease by formulating a "diagnosis"; (according to medical opinion) that could be useful to specialists. The doctor refutes the "primary" opinion of the medical specialist who requested the investigation.

4.1 General Information.

Healthcare and medical science are clearly related to each other, public assistance is supported and managed by the state's social service which must apply Medical results to places designated for treatment and prevention such as ambulatory care centres, hospitals, clinics etc.

Medical Research and the study of New Technological and Pharmacological Systems also benefits from the constant revenue of hundreds of billions of euros/dollars collected also thanks to the sale of diagnostic equipment, drugs, means and aid to States and Populations.

Hence, we talk about a financial flow in continuous economic growth.

One of the most expanding and highly capital-moving sectors is that of "biomedical devices" which takes advantage of a branch of Information Science called "Artificial Intelligence", lately moving into the field of Nano Robotics.

The challenge is to support medical specialists to make their own decisions through a defined analysis of a "second opinion" which, using robotic sensors, analyses the clinical setting derived from the analyses carried out and formulates a support diagnosis which can be confirmed or perfected by a specialist.

5.0 LEGAL ASPECT OF ICASHWEB LTD

The legal entity ICASHWEB LTD produces the blockchain system that generates the iCashweb currency. The business model adopted is of high technology and safety, which allows the ecosystem to function.

This system is developed with:

- iCashweb creation (iCW), organization and execution of the coin distribution and sale event for the development and management of the platform.
- Setting up the model for the execution of financial services in a secure, transparent, democratic and decentralized way.
- Provision of funds to new medical technology projects, artificial intelligence projects, inviting investors to join the circuit.
- Development of the necessary technology in order to manage the platform, such as smart contracts.
- Promotion of the circuit to create a marketing alliance for the activities of the Push project.
- Through our system, the common user becomes the owner of a coin (iCW), initially valued in a conversion to 5 USD.
- The total of coins issued will be available for markets and their commercial exchange.

It is important to underline that those who invest will automatically collect the ICWs, without any risk, by following our guidelines.

6.0 ICASHWEB VALUE

Indeed, in a short time, it will be possible to offer much more accessible, economic and less bureaucratic medical treatments, which will be free of charge for a large number of patients in the world, offering the same quality and professionalism in both industrialized and third world countries.

Our system offers an important and unique opportunity for scientific research, which can independently find investment funds and product buyers through the ecosystem, all on the same platform.

iCashweb guarantees the platform services obtained with ICW, allows the continuous revaluation of the currency and its investments, substantially and profoundly transforming healthcare expenditure.

In addition, the user can have exclusive access to revolutionary new investment markets and allow members to intelligently and collectively evaluate investments and obtain critical data for a market with continuous solutions.

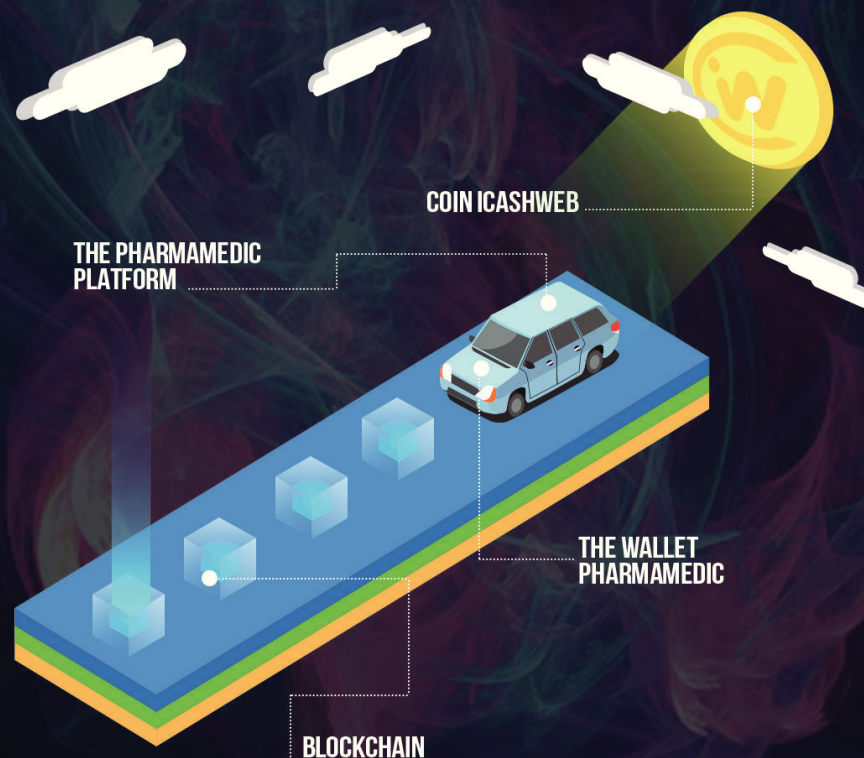
iCashweb offers data access to owners of other central global standards, which allows efficient and effective management of AML/CFT, the risk associated with virtual currencies and blockchain activities, as well as a platform with anti-fraud measures.

7.0 ICASHWEB TRANSPARENCY

iCashweb helps the secure exchange of information between market participants on the relative risk of new investments in a transparent way, beyond the objective rules derived from market regulations, ensuring that each user can democratically assess the risk and decide to participate in the possible investment determined by the platform.

Furthermore, iCashweb also represents a safer bridge that allows traditional sectors, banks and investors, to have access to investments supported by tangible results (technology, clinics, pharmaceutical products, among others). All the capital raised will be reinvested on the circuit to improve both market and profitability. The following metaphorical diagram has been created to make a simpler explanation of how this incredible technology works, by linking Blockchain to health:

- ICASHWEB: it is the vehicle.
- THE WALLET: it is the engine.
- THE CURRENCY: currency is energy, expendable and increasing energy.
- BLOCKCHAIN: it is the way through which it flows.



DISTRIBUTION

In total 1,000,000,000 iCWs will be issued, distribution will be based on this data:

- Reserve: 10% 100,000,000 of iCW.
- Project and Marketing: 10% 100,000,000 of iCW.
- Advisors: 5% 50,000,000 of iCW.
- Inclusion of the portfolio in the pre-ICO Pharmacmedic Ecosystem 25% 250,000,000 iCW.
- MARKET DISTRIBUTION 50% 500,000,000 of iCW.



8.0 CONFIDENTIALITY AND GENERAL CLARIFICATIONS

- Nothing in this document should be considered as an investment proposal.
- ICW is not available in prohibited or legally limited jurisdictions, see terms and conditions for more information.
- This document should be interpreted as an information document for possible future events.
- The Smart Contract is owned by iCashweb Ltd, a company based in 98 Otter Close, E15 2PX London, United Kingdom.
- Selling iCW is not an offer of value or promotion, nor an invitation or investment request.
- Buying coins is a high risk for each investor because it depends on the experimental Blockchain technology which may not work as expected in this document.
- iCashWeb is not shares or capital gains or income rights in the network or software entity that issues an iCashWeb right to any other company or intellectual property associated with the network or to any of the associated public or private companies or foundations, with the network of any jurisdiction.
- The buyer understands that iCashweb currencies are developed in the crypto markets, and also provide exclusive access rights to services and products on the partner's platform Pharmamedic .
- The currency has no attribute that confers identity or similar rights to the owner or creditor, and should not be considered as any kind of company investment.
- iCashweb Ltd is not liable for any project and projections or forecasts mentioned in this document if they cannot be carried out due to multiple risk factors, including defects without limitations in technology, development, legal or regulatory exposure or negative changes, market or sector volatility, or due to Force Majeure regulated by the ICC (International Chamber of Commerce) <https://iccwbo.org/>