



XRPH AI

First AI Healthcare Platform Built on the XRP Ledger

*— Designed for a Mobile-First Healthcare Future
with Real Utility Rewards*

www.xrphealthcare.ai

EXECUTIVE OVERVIEW

XRPH AI is a Dubai-based global AI-driven healthcare application, launched in February 2025, expanding access to structured medical guidance, prescription savings, and privacy-first digital engagement. The broader XRP Healthcare strategy includes pharmacy acquisition and healthcare infrastructure expansion across Africa, supporting scalable real-world healthcare delivery alongside digital innovation.

The XRPH AI App is operated by XRP Healthcare M&A Holding Inc., focused on scalable healthcare delivery, pharmacy integration, and subscription monetization.

The native cryptographically-secure fungible protocol token of XRPH AI (\$XRPHAI) is a transferable representation of attributed utility functions specified in the protocol/code of XRPH AI, and which is designed to be used solely as an interoperable utility token thereon. \$XRPHAI is owned and issued by XRP Healthcare LLC and licensed as a structured utility engagement layer, operating independently from core healthcare functionality

XRPH AI operates under a privacy-first framework:

- No PHI stored
- HIPAA-grade security standards
- On-chain transparency via the XRP Ledger

The application is primary, and the token functions as a structured engagement instrument within the broader healthcare infrastructure and African expansion strategy.






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MARKET OPPORTUNITY




-  6.8B+ Global Smartphone
-  Users 85%+ Population Reach
-  Mobile-First Growth in Emerging Markets




THE PROBLEM

- 4.5 billion people lack access to essential healthcare services
- Healthcare pricing remains opaque, inconsistent, and fragmented
- Geographic and language barriers restrict access to structured medical guidance
- Many digital health tools operate without integration into real-world healthcare infrastructure



4.5B
People
Lack Access



Opaque Pricing
Fragmented Costs



Barriers to Access
Geographic & Language



Lack of Integration
Standalone Digital Tools



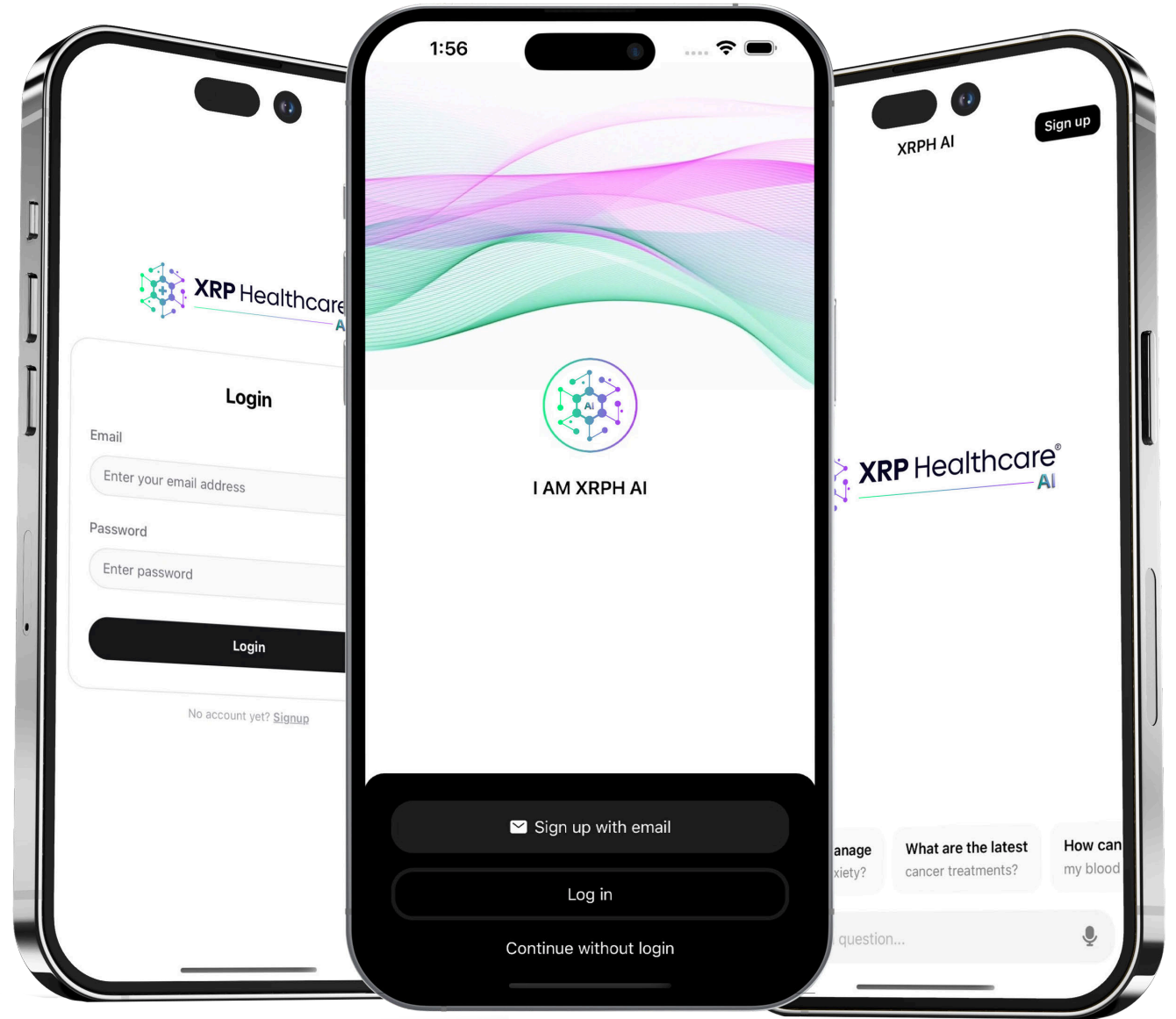
XRPH AI OVERVIEW

XRPH AI is a digital healthcare platform by XRP Healthcare, integrating:

- Multilingual AI health guidance
- Prescription Savings Card (68,000+ U.S. pharmacies)
- In-app engagement through a digital incentive framework

\$XRPHAI serves as the ecosystem's utility layer, aligned with verified usage and structured participation.

Built to expand global healthcare access through scalable digital infrastructure.



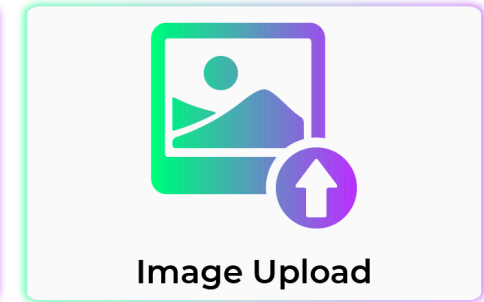
CORE APPLICATIONS

- AI Health Assessments
- Image-Based Visible Condition Guidance
- Women's Health Module
- CalmXRPH™ Stress Support
- Multilingual & Voice Interaction

The platform provides informational guidance only and does not diagnose or replace licensed medical professionals.

The modular architecture enables structured expansion across additional healthcare services, allowing new capabilities to be integrated without altering the core privacy-first framework.

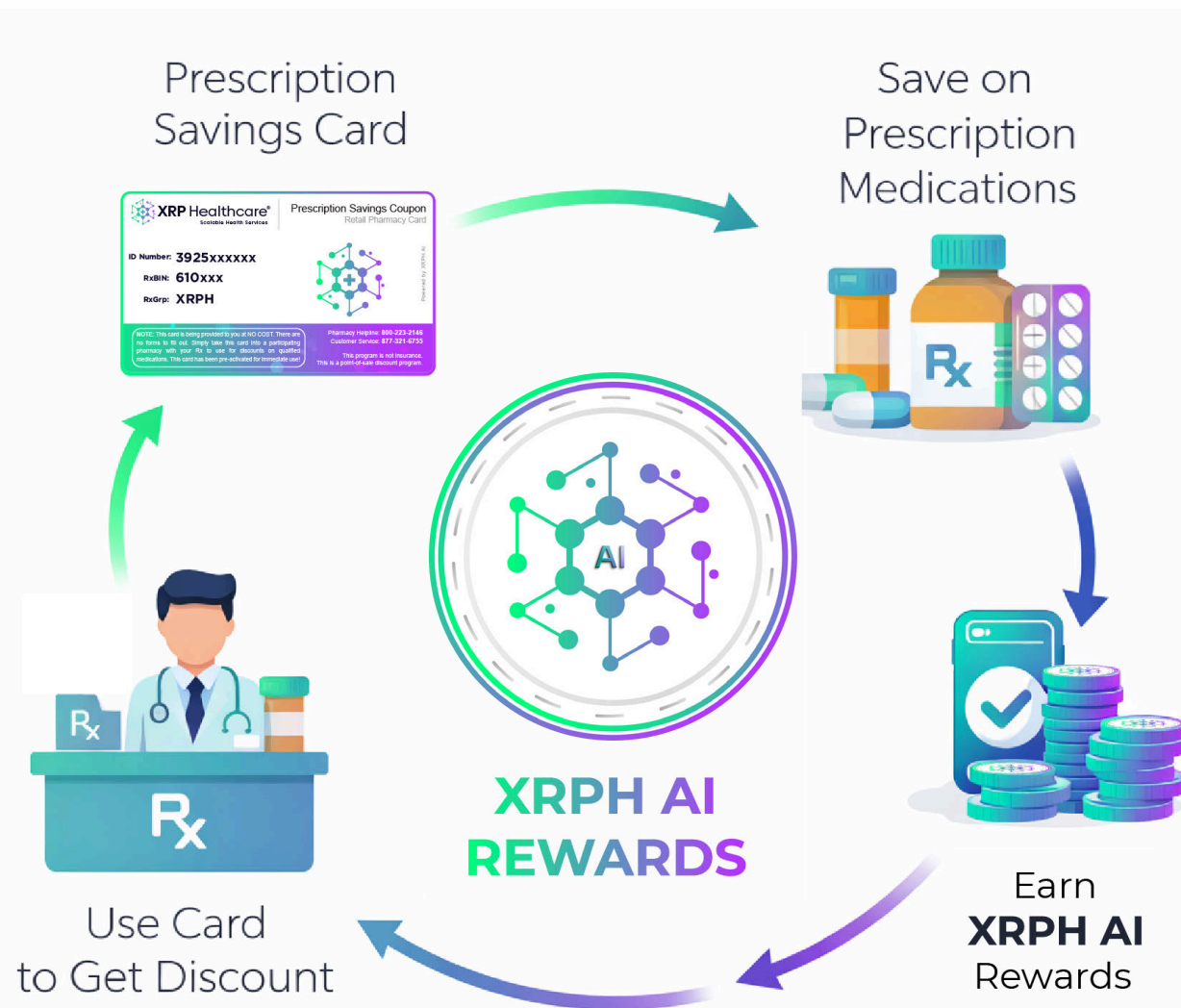
This approach supports long-term scalability, measured feature deployment, and structured product evolution across global markets.



PRESCRIPTION SAVINGS CARD



- Integrated within the XRPH AI App
- Accepted at 68,000+ U.S. pharmacies
- Instant point-of-sale discounts
- No insurance, membership, or fees
- Up to 80% savings on prescriptions
- Free, pre-activated discount card
- Not insurance



■ PRESCRIPTION SAVINGS CARD ACCEPTED AT:



68,000+ U.S. Pharmacies Nationwide



\$XRPHAI REWARD & UTILITY FRAMEWORK

- \$XRPHAI rewards issued for verified in-app healthcare engagement only
- Eligible actions: AI assessments, CalmXRPH™ sessions, symptom scans, usage milestones, referrals, and Prescription Savings Card use
- \$XRPHAI earned through active participation — not passive holding
- Emissions are capped under structured supply controls



■ \$XRPHAI TOKENOMICS & SUPPLY STRUCTURE

Total Max Supply: 1,000,000,000 \$XRPHAI

Initial Circulating Supply: 100,000,000 (Exchange Listings & In-App Rewards Only)

Remaining Supply: 900,000,000 (Non-circulating)

The initial 100,000,000 tokens are allocated for:

- Centralized exchange liquidity formation
- Structured in-app rewards distribution

No additional tokens will enter circulation outside structured emission controls.

Fixed Supply & Issuance Control. The total supply is permanently fixed at 1,000,000,000 \$XRPHAI. The issuer account has been permanently blackholed, removing mint authority and ensuring no further tokens can ever be created.

Issuer (Blackholed):

rLyZMnzXFu3CSO9KdnWhrEhHXav4cfdXYi

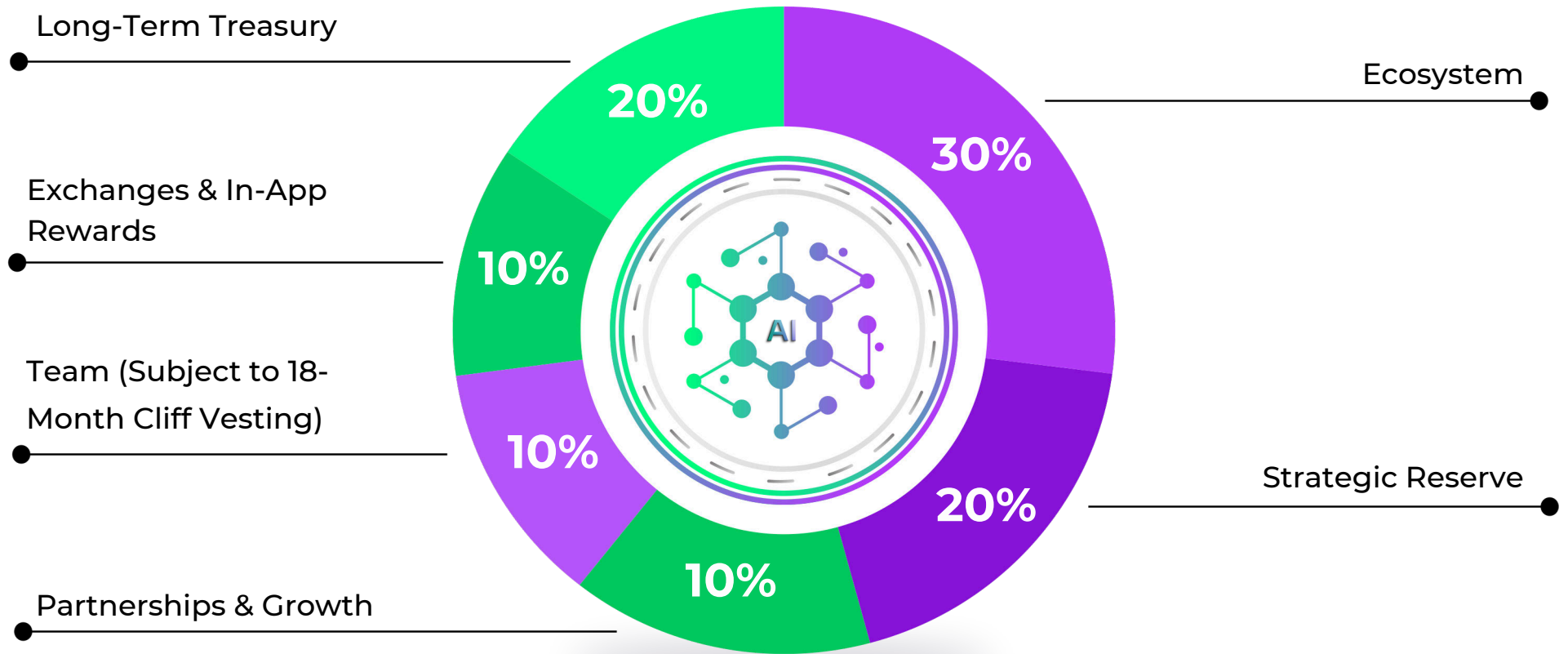
On-chain verification:

<https://xrpscan.com/account/rLyZMnzXFu3CSO9KdnWhrEhHXav4cfdXYi>

All supply data is publicly verifiable on the XRP Ledger.



TOKENOMICS ALLOCATION

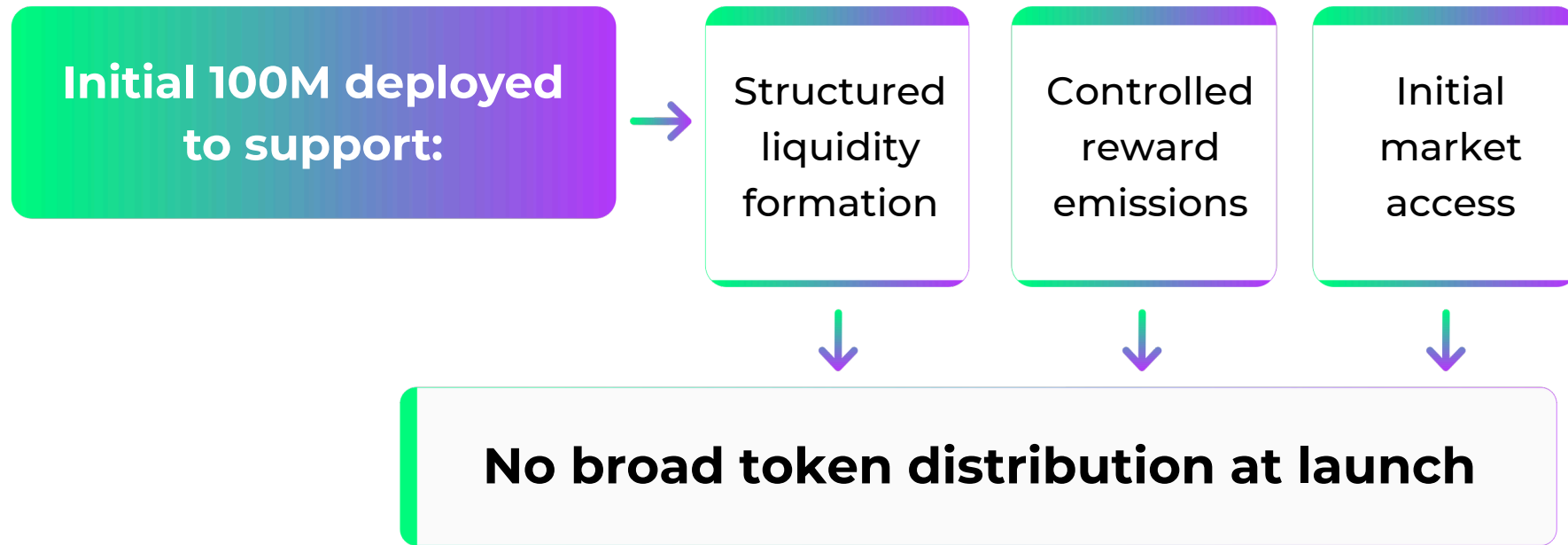


Total Supply: 1,000,000,000 \$XRPHAI

Strategic ecosystem allocations support platform expansion and long-term development.



CIRCULATING STRUCTURE

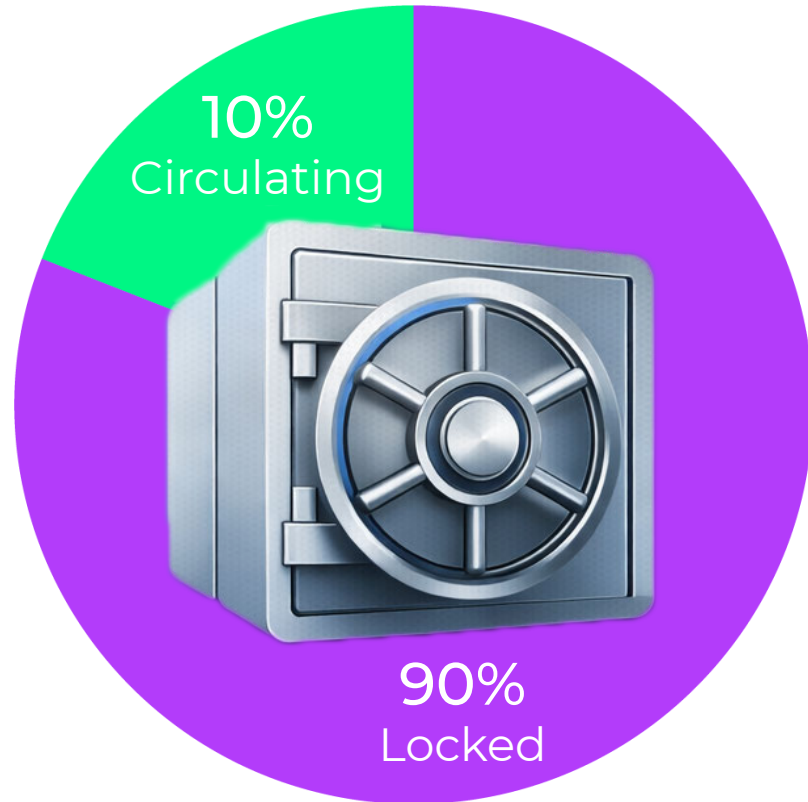


\$XRPHAI will be distributed for the purpose of ecosystem engagement, Partnerships & Growth, as well as to early contributors. \$XRPHAI rewards are distributed for verified in-app healthcare engagement, for example, AI assessments, CalmXRPH sessions, symptom scans, usage milestones, referrals, and Prescription Savings Card use. \$XRPHAI rewards must be earned through active participation and not passive holding. In addition, \$XRPHAI is transferable between the XRPH AI App and XRPH Wallet, functioning as the unit of account for app and wallet interoperability.



SUPPLY MANAGEMENT FRAMEWORK

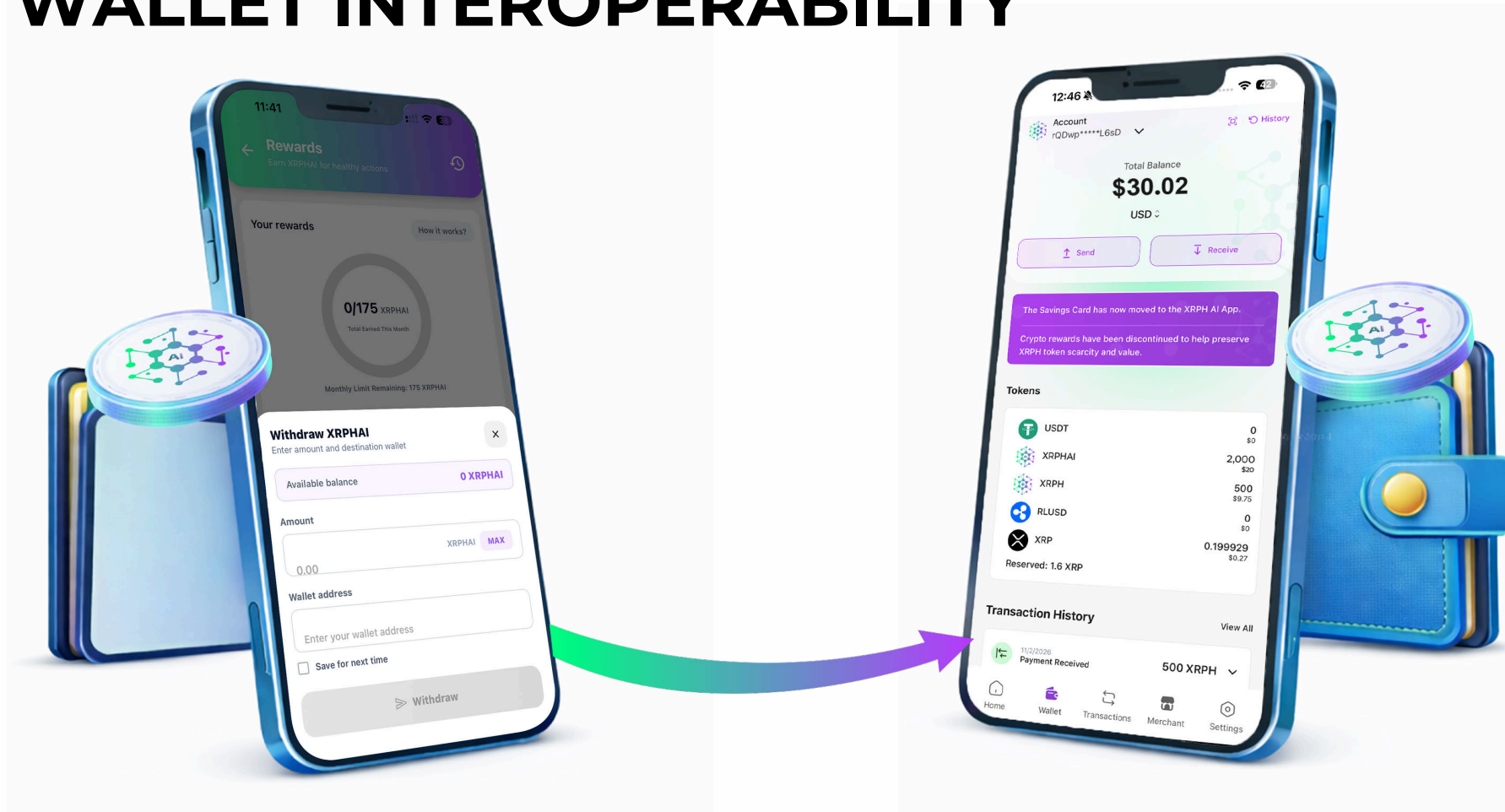
\$XRP/HA1 operates under a disciplined supply framework designed for long-term ecosystem sustainability.



- No structural unlocks within the first 12 months
- Annual token releases capped at a maximum of 5% of total supply
- **10%** released gradually for exchange liquidity and in-app rewards



APP & WALLET INTEROPERABILITY



- \$XRP HAI serves as an in-app rewards token
- Users can transfer tokens to the XRP HAI Wallet
- Transfers settle on the XRP Ledger
- Tokens are issued from an operational wallet
- Wallet enables self-custody with on-chain visibility
- \$XRP HAI rewards are credited in the App



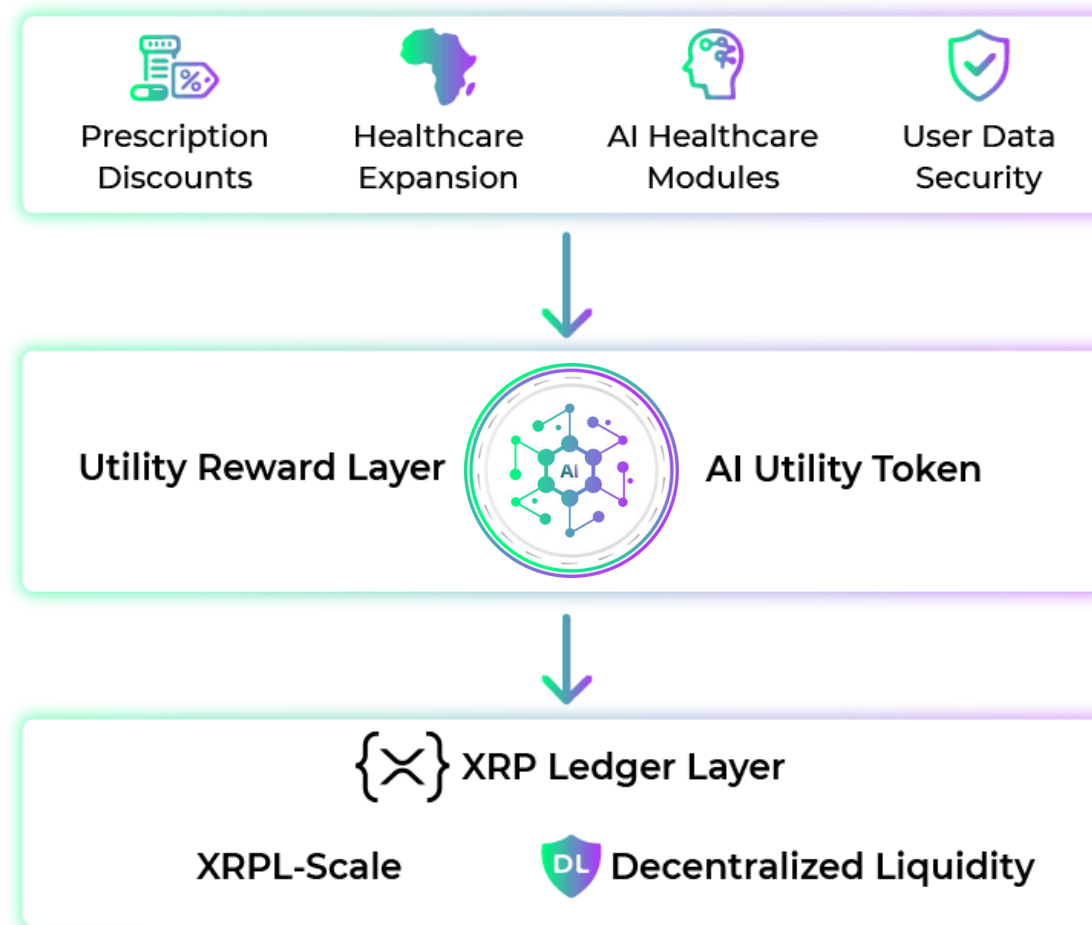
■ PLATFORM ARCHITECTURE

XRPH AI is built on:

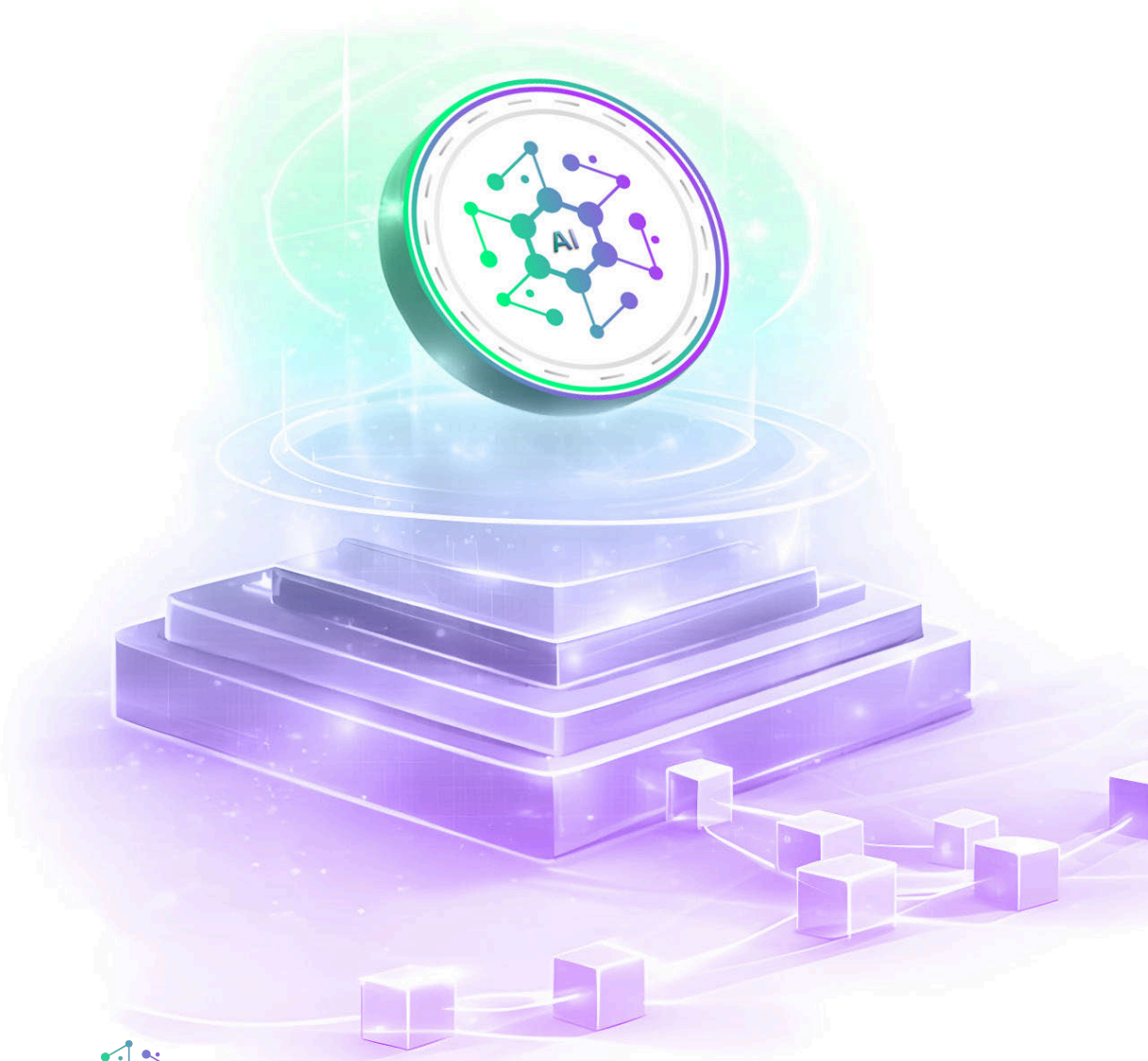
- Privacy-first design
- No PHI storage
- HIPAA-grade security
- Pseudonymous wallet compatibility
- Fixed token supply

The platform provides informational guidance only and does not diagnose or replace licensed professionals.

The architecture combines application functionality with ledger transparency to support scalable engagement, controlled rewards, and disciplined supply.



WHY THE XRP LEDGER (XRPL)



Low transaction costs for Scalable micro-reward distribution



Fast settlement suitable for real-time transfers (0.3s to 0.5s)



Native decentralized exchange (DEX) functionality



Transparent, publicly verifiable on-chain supply



Established validator network infrastructure



Energy-efficient, proven Layer 1 architecture



EXCHANGE STRATEGY

\$XRP/HA1 will pursue a phased centralized exchange (CEX) strategy to support disciplined liquidity formation and transparent price discovery.



XRPH AI 24-MONTH ROADMAP

February 2025

Corporate Formation & App Launch

- Platform stabilization
- UAE incorporation completed
- XRPH AI App launched (App Store & Google Play)
- AI Health Assessments & CalmXRPH™ deployed
- Image-based guidance + multilingual voice features
- HIPAA-grade privacy standard(no PHI stored)

March 2025

Healthcare Infrastructure Activation

- Pharmacy Acquisition (Uganda)
- 5 wholesale centers, 2 retail pharmacies
- Licensed pharmaceutical operations established
- Prescription Savings Card integrated (68,000 + U.S. pharmacies)
- Doctor & pharmacy search launched

Months 0–6

Platform Optimization & Structural Alignment

- Initial Listings April 8, 2026
- \$XRPHAI licensed from XRP Healthcare LLC for structured in-app utility
- In App Rewards
- Pharmacy workflow integration
- Advancement toward proposed TSXV listing readiness (subject to regulatory approval)

Months 6–24

Regional Scale

- Higher-Tier Exchange Listings
- East Africa operational expansion
- Facility & service upgrades
- Healthcare partnerships strengthened
- Subscription-driven revenue growth
- Premium subscription rollout

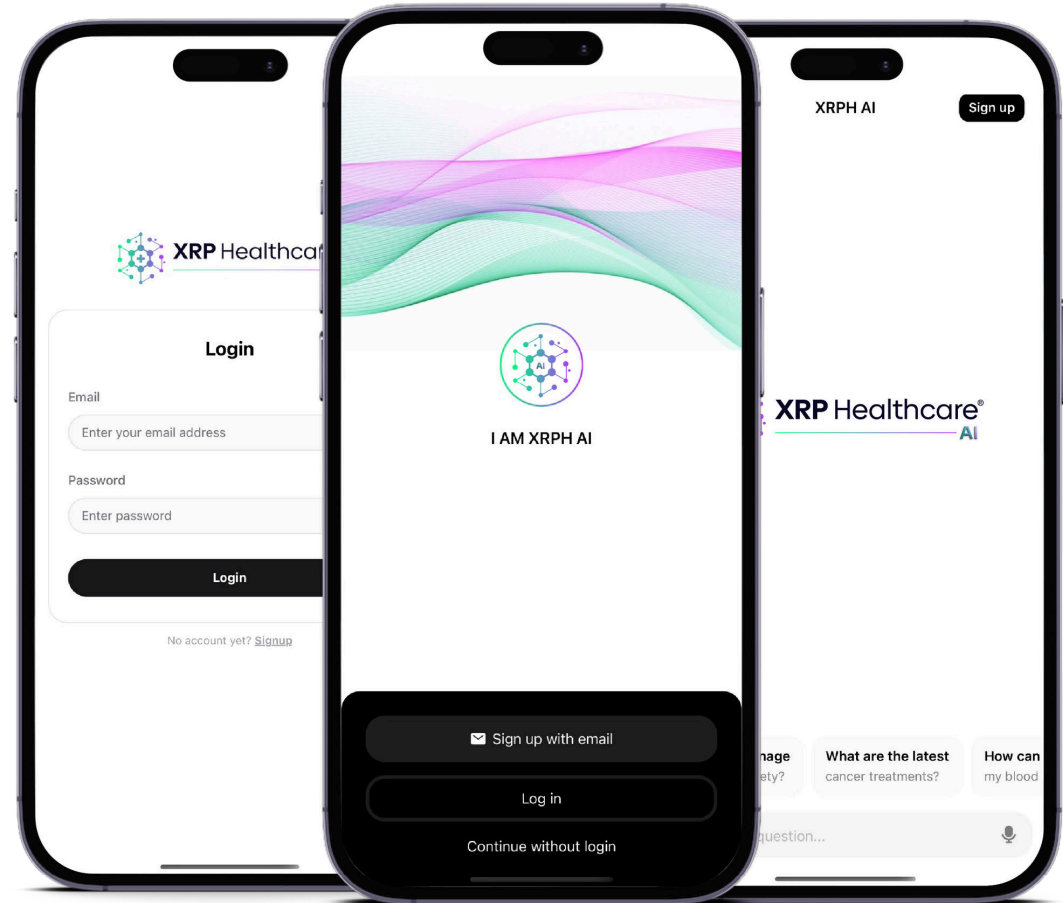


XRPH AI APP

Holistic & Traditional Medical Insights, Powered by XRP Healthcare:

XRPH AI is a multilingual healthcare platform delivering trusted traditional and holistic medical guidance through secure, privacy-first digital infrastructure.

- AI-driven symptom education
- Image-based assessments
- Women's health support
- Counterfeit medicine awareness
- 68,000+ U.S. pharmacy savings integration
- Healthcare engagement rewards
- No PHI stored
- Separate from blockchain transfer infrastructure



MONETIZATION FRAMEWORK

XRPH AI will operate a dual-tier access model

Freemium

- ✓ Core AI functionality
- ✓ Prescription savings access
- ✓ Limited image uploads

Free Access

Premium
(~\$9.99/month)

- ✓ Extended AI usage
- ✓ Advanced tracking features
- ✓ Enhanced engagement tools

Upgrade

- ✓ Revenue model independent of token economics
- ✓ Diversified income supports long-term sustainability



AFRICA EXPANSION

- Positioned within Africa's ~\$260B healthcare market
- Pharmacy chain acquisition
- 5 wholesale centers, 2 retail pharmacies
Licensed pharmaceutical operations
- Active participation in the regional healthcare supply chain
- Scalable distribution platform for East Africa expansion
- Anchors XRPH AI to measurable, real-world healthcare activity





XRP Healthcare[®]

Global Trademark Protection Secured Across Key Markets



TRADEMARK & INTELLECTUAL PROPERTY FRAMEWORK

All core trademarks relating to XRP Healthcare and XRPH AI are owned by XRP Healthcare LLC and licensed to XRP Healthcare M&A Holding Inc.

Based on recent official company announcements and legal filings, it is accurate to state that XRP Healthcare has secured trademark protection that explicitly covers its infrastructure for virtual healthcare payments using XRP.

Trademark protection is held in:

- United States
- European Union
- United Kingdom
- Uganda
- U.A.E

Class 9 — Software & Digital Applications

AI platforms, downloadable applications, digital healthcare infrastructure, and technology supporting virtual healthcare payments using XRP.

Class 44 — Healthcare Services

Digital health advisory services, pharmacy-related services, healthcare facilitation, and medical information services. Together, these classes protect the technology infrastructure layer.



LEADERSHIP TEAM



WHITNEY LYNN

CHAIRMAN

[Read Bio >](#)



KEITH ERREY

CHIEF TECHNOLOGY OFFICER

[Read Bio >](#)



DR. PETER WAISWA

HEALTHCARE INDUSTRY EXPERT

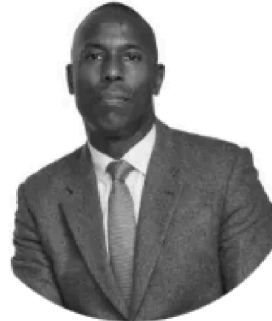
[Read Bio >](#)



ANNA SKOWRON

CHIEF FINANCIAL OFFICER

[Read Bio >](#)



LABAN EDWARD ROOMES

COO & CO-FOUNDER

[Read Bio >](#)



KAIN ROOMES

FOUNDER & CEO

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STRATEGIC RELATIONSHIPS

RETAIL NETWORK ACCESS



Retail network access is facilitated through agreements with United Networks of America (UNA). Display of pharmacy brand marks does not imply ownership, endorsement, or direct partnership with XRP Healthcare M&A Holding Inc.

STRATEGIC HEALTH TECHNOLOGY PARTNERSHIPS



Technology partnerships reflect collaborative or project-based cooperation. Display does not imply equity ownership or endorsement unless expressly stated.

PHARMACEUTICAL & SUPPLY PARTNERSHIPS



Pharmaceutical and supply relationships reflect existing commercial arrangements within acquired operating entities. Display does not imply exclusivity or endorsement beyond standard commercial supply agreements.

ADVISORS



Advisors provide professional services to XRP Healthcare M&A Holding Inc. No partnership or ownership interest is implied unless publicly disclosed.



DISCLAIMER

Informational Purposes Only

This document is provided for informational purposes only and does not constitute an offer, solicitation, or recommendation of any securities, digital assets, or financial instruments. Nothing herein forms the basis of any contract or investment decision. This is not a prospectus or regulated disclosure document.

Token Utility Clarification

\$XRPHAI are intended solely for ecosystem utility. They do not represent equity, ownership, profit participation, dividends, voting rights, governance control, or any claim on the assets or revenues of XRP Healthcare LLC, XRP Healthcare M&A Holding Inc., or any affiliated entity. The token is not intended to be a security.

Forward-Looking Statements

This document contains forward-looking statements relating to development, integrations, listings, monetization, governance, and expansion. Actual results may differ materially. No representation is made as to future performance.

Market Risk

Digital assets involve volatility and regulatory risk. Participation is undertaken at the sole discretion and risk of the participant. XRP Healthcare provides no financial, legal, or tax advice.



LEGAL OPINION

An independent legal opinion has been obtained regarding the structure and intended utility of the XRPH AI Token (\$XRPHAI).

The legal opinion reviews the token's design, functional role within the XRPH AI ecosystem, and its interaction with the XRPH AI App, XRPH Wallet, and supporting blockchain infrastructure.

The full legal opinion is available at the link below:

<https://www.xrphealthcare.ai/docs/legal-opinion.pdf>

The legal opinion is provided for informational purposes only and should be read in its entirety. Nothing in this document constitutes legal advice to any reader or participant.



STRATEGIC ECOSYSTEM PARTICIPATION

A limited allocation phase supporting platform expansion and global scale.

Participation

- Institutional Partners
- Qualified Participants

Purpose

- Platform Expansion
- Ecosystem Growth
- Global Deployment

Participation opens following the **April 8th** launch.

Allocations are limited and subject to review.

Submit Strategic Interest

Limited allocation. Qualified participants only.

