

RAPHA20

WHITEPAPER

Decentralized Global HealthFi Ecosystem

4.1 Expanded Review Edition | Visual Revision | 2026.10.04



This review edition preserves the supplied Version 4.0 and expands operational design. Sections 18-25 are proposals, not finalized policies or completed implementations. Charts explain allocation and planned structures; artwork is conceptual.

Polygon / ERC-20 / RP20

Contents and Document Status

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SECTION 01

1. Executive Summary

RAPHA20 (RP20) is a utility token designed to support a decentralized HealthFi ecosystem on Polygon. It connects health, wellness, community, regeneration and global Web3 platforms through blockchain technology. It aims to build a platform capable of connecting with health-focused ecosystems such as Miracle, Raphael and Nesiah.

SECTION 02

2. Vision

Health + Wellness + Community + Blockchain + Web3 = Global Health Ecosystem.
RAPHA20's vision is to build a global community platform centered on health.

SECTION 03

3. Mission

The project aims to build HealthFi, global wellness communities, activity-based rewards, product-linked platforms, global DEX liquidity and decentralized Web3 expansion.

SECTION 04

4. Core Ecosystem



Concept artwork connecting three ecosystems - the structure is planned.

RP20 rewards are planned for health activities, community participation, wellness programs, health content, product purchases, reviews and wellness challenges. Specific eligibility criteria and reward amounts remain to be finalized.

Miracle: Built around wellness, natural health, community and lifestyle, the ecosystem may expand into global health communities, wellness programs, memberships and digital rewards.

Raphael: A platform centered on wellness communities, regeneration concepts, community participation and health-oriented lifestyles.

Nesiah: A potential connection between wellness care, beauty, community rewards and digital memberships.

SECTION 05

5. Blockchain Infrastructure

The token is designed as an ERC-20 on Polygon. The whitepaper cites low gas fees, fast processing, compatibility with Web3 wallets such as MetaMask, scalability and QuickSwap access. Actual fees and processing speeds depend on network conditions.

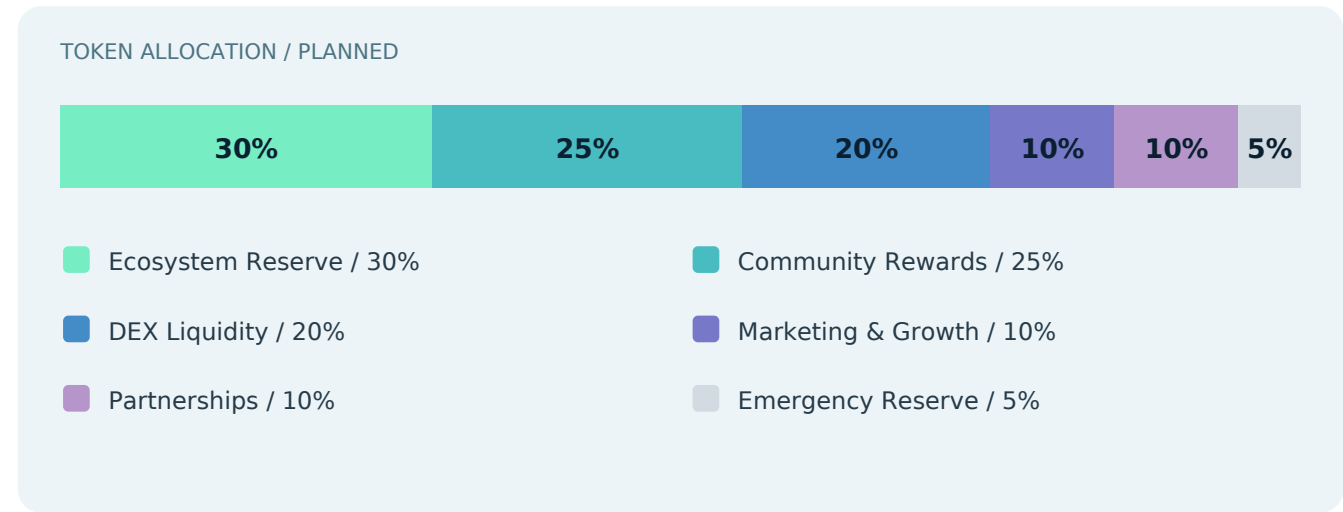
SECTION 06

6. Token Information

Name: RAPHA20 · Symbol: RP20 · Network: Polygon · Standard: ERC-20 · Total Supply: 1,000,000,000 RP20. No additional minting, possible partial burning and future DAO consideration are design intentions. No contract address or deployed code has been supplied; implementation is unverified.

SECTION 07

7. Tokenomics



Planned allocation: Ecosystem Reserve 30% (300,000,000), Community Rewards 25% (250,000,000), DEX Liquidity 20% (200,000,000), Marketing & Growth 10% (100,000,000), Partnerships 10% (100,000,000), Emergency Reserve 5% (50,000,000 RP20). Lockup, vesting and circulation schedules have not been supplied.

Allocation	Amount (RP20)	Share
Ecosystem Reserve	300,000,000	30%
Community Rewards	250,000,000	25%
DEX Liquidity	200,000,000	20%
Marketing & Growth	100,000,000	10%
Partnerships	100,000,000	10%
Emergency Reserve	50,000,000	5%

SECTION 08

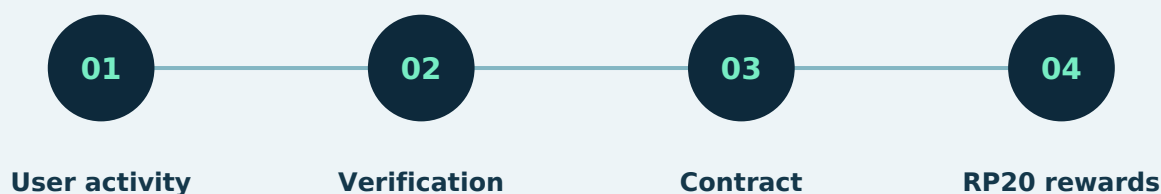
8. DEX Listing Objectives

The initial objective is global liquidity through DEX access. Target venues are QuickSwap / Polygon, Uniswap / Ethereum and PancakeSwap / BNB Chain. These are plans, not completed listings or liquidity provision. Ethereum and BNB Chain expansion requires separate token deployment or bridge design. The project aims for global access, decentralization, user asset ownership, open liquidity and Web3 expansion.

SECTION 09

9. Smart Contract System

REWARD FLOW / PLANNED



Concept diagram - implementation and policies remain pending.

User activity → activity verification → smart contract execution → RP20 distribution. A reward system linking activity verification to automated distribution is planned. Verification methods

and contract specifications require further definition.

SECTION 10

10. Community Utility

RP20 is planned for activity-based rewards, membership tiers, event participation, NFT integration and DAO participation.

SECTION 11

11. NFT Expansion

Potential extensions include Wellness NFTs, Community Badge NFTs, Health Achievement NFTs and Membership NFTs.

SECTION 12

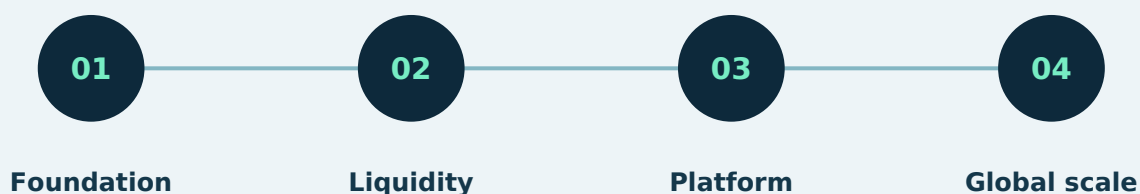
12. DAO Governance

Future decentralized DAO governance may include community voting, policy participation and participation in platform operations.

SECTION 13

13. Roadmap

DEVELOPMENT PATH / PLANNED



Concept diagram - implementation and policies remain pending.

Phase 1: Create RP20, deploy smart contracts and integrate MetaMask.

Phase 2: Provide DEX liquidity, list on QuickSwap and open the global community.

Phase 3: Develop the wellness platform and mobile app, and expand NFTs.

Phase 4: Global HealthFi expansion, DAO governance and an AI wellness platform. Each

phase is an objective; completion status and timing require separate announcements.

SECTION 14

14. Security



Security concept artwork - not a completed audit or safety guarantee.

Plans include a smart contract audit, MetaMask support, decentralized architecture and community governance consideration. No completed audit report or deployed contract has been supplied. Wallet support does not guarantee asset security.

SECTION 15

15. Compliance

RAPHA20 describes an activity-based utility purpose rather than guaranteed returns, securities products or investment contracts. Calling a token a utility token does not determine its legal classification; its actual structure and applicable law require assessment.

SECTION 16

16. Disclaimer

Crypto assets involve volatility, technical risk and regulatory changes. This material is not investment advice or a guarantee of returns. Platform and reward features are planned and may change. Wellness content does not replace medical diagnosis or treatment.

SECTION 17

17. Future Vision

HealthFi + Community + Wellness + NFT + AI + Web3. RAPHA20 aims to develop a wellness platform, global community and Web3 ecosystem.

SECTION 18

18. Participation and User Experience

Operational proposals - not finalized policies

RAPHA20 aims to connect verifiable ecosystem participation with digital utility, rather than promise financial returns from health activity. A proposed journey is account creation, review of terms and privacy information, activity participation, verification, reward history review and use of approved utilities.

Operational policies should disclose eligibility, required evidence, review periods, reward caps and appeal procedures for each activity. Paid product purchases should not become a universal prerequisite for health-activity rewards. Purchase and review incentives should be governed separately following local advertising and consumer-policy review.

Registration, activity verification, product payment and token trading are distinct processes. The current public-facing website provides project information and whitepapers; it does not execute rewards, wallet connections or payments. Supported regions and age requirements must be finalized and disclosed before service launch.

SECTION 19

19. Activity Verification and Reward Controls

The proposed architecture separates off-chain activity verification from on-chain token distribution. Verified activities may receive unique identifiers, with the reward contract processing only requests approved by a verification service. Health status or diagnosis should not be linked to token value or promised returns.

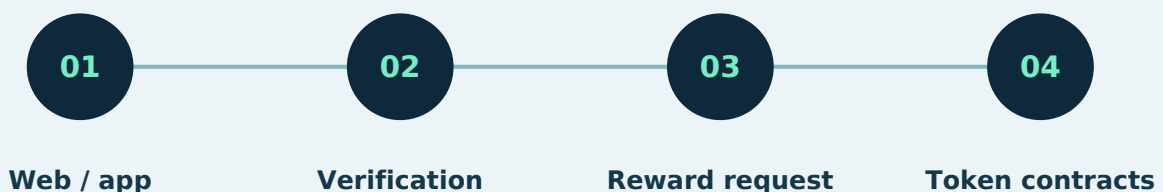
Proposed controls include duplicate-claim prevention, per-account and per-activity caps, verification expiry, bot and multi-account anomaly detection, cancellation and appeals, and emergency pausing. Evidence may be linked to transaction identifiers while keeping sensitive source data off-chain.

Rewards should be budgeted within the 250,000,000 RP20 community allocation. Actual daily or monthly emissions and per-activity amounts must be disclosed after reviewing demand, remaining balances and abuse rates. Unlimited rewards or fixed yields are not promised. Changes should state an effective date and how existing activities are treated.

SECTION 20

20. Platform Architecture and Contract Design

PROPOSED ARCHITECTURE



Concept diagram - implementation and policies remain pending.

The proposed architecture includes user web and app interfaces, activity verification, reward-request management, token and reward contracts, and operations and disclosures. Verification determines eligibility; the payment layer checks approved requests for duplicate processing and budget availability.

Contract publication should include token addresses, network identifiers, source code, supply-limit implementation, administrative powers, pause or upgrade capabilities, key events and reward-contract addresses. No-additional-minting and possible-burning intentions must be verified against the code and permission list.

Administrative privileges should be minimized by role. Multisignature approval and delayed execution should be considered for material changes. The choice of upgradeable contracts remains open; if adopted, upgrade authority and notice procedures must be disclosed. Remaining dependencies on validators or operators should be described without overstating decentralization.

SECTION 21

21. Circulation, Treasury and Liquidity

The total supply and six allocation ratios remain unchanged from Version 4.0. Allocation does not equal immediate circulation. Circulating supply should be disclosed separately using actual release schedules and wallet balances; no unconfirmed initial float or sale price is invented.

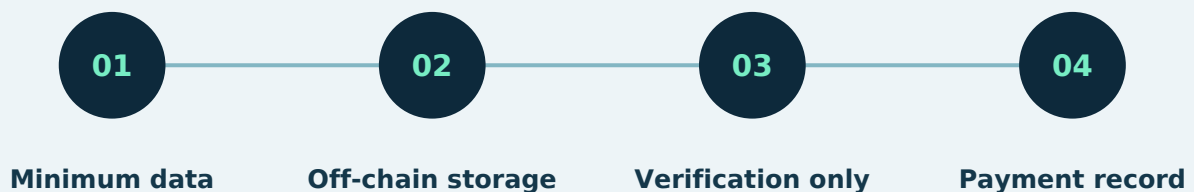
Before launch, each allocation should define custody addresses, spending purposes, approval authority, lockup or vesting terms, release schedules and balance-reporting frequency. Treasury use outside approved purposes should be restricted, with major spending linked to approval records and transaction identifiers.

The 200,000,000 RP20 liquidity allocation describes only the token side. Pools also require decisions on paired assets, initial pricing, amounts, LP ownership or locking, and withdrawal authority. Tradability, price stability and sufficient exit liquidity are not guaranteed. Bridges and multichain expansion require review of supply accounting and additional security risks.

SECTION 22

22. Privacy and Health Data

DATA SEPARATION / PROPOSED



Concept diagram - implementation and policies remain pending.

A proposed principle is to separate health-related data from token transaction data. Names, contact details, health records and diagnostic documents should not be written directly to a public blockchain. Hashes or identifiers also require assessment because combining them with other information may identify a person.

Collect only information necessary for the service and clearly explain purposes, retention, third-party sharing and cross-border transfers. Access controls, encryption in transit and at rest, access logs, and correction or deletion procedures require design and verification before

launch. The actual data controller and contact point must be disclosed once confirmed.

Wellness badges and NFTs should be considered opt-in, without making disclosure of health status the default. Future AI features require separate consent, data policies and explanations of performance and limitations. No claim is made that diagnostic or treatment functionality has been implemented or certified.

SECTION 23

23. Security Operations and Incident Response

The proposed sequence is design review, internal testing, independent audit, remediation, deployment disclosure, a limited pilot and wider release. Audit scope should cover supply, duplicate rewards, privilege abuse, pausing or upgrades, budget controls and external verification dependencies. Audits remain planned; outcomes are not guaranteed.

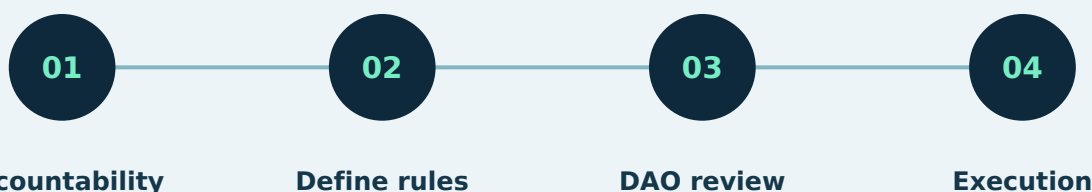
Operations should monitor unusual rewards, administrative changes, treasury movements and insufficient reward balances. Incident procedures should identify responsible staff, restrict distribution if needed, assess impact, notify users, fix causes and verify recovery before resuming.

Lost keys, stolen wallets, contract defects, verification-service errors, bridge incidents and chain outages are distinct risks. Recovery limits and user responsibilities must reflect the real system. Decentralization or an audit should not be described as preventing all losses.

SECTION 24

24. Governance and Release Gates

GOVERNANCE TRANSITION / PROPOSED



Concept diagram - implementation and policies remain pending.

Early operations require accountable parties for verification, reward policy and budget execution. The operating team, privileged roles and decision procedures should be disclosed once confirmed. DAO transition is a future consideration; holding RP20 does not automatically

imply voting or legal rights.

Before DAO adoption, define proposal eligibility, voting-weight calculation, quorum, conflicts of interest, voting periods and execution authority. Decisions involving arbitrary user-asset transfers or compulsory disclosure of personal information should be subject to separate restrictions.

Proposed release gates: Phase 1 discloses contracts, privileges and deployment data; Phase 2 finalizes LP policy, risk disclosures and community rules; Phase 3 pilots verification, reward budgets and privacy procedures; Phase 4 reviews DAO rules, multichain security and AI data policies. Progress should be supported by completed checks rather than dates alone.

SECTION 25

25. Disclosures and Open Decisions

Further disclosures required before launch include the operator and official contact, verified contracts, audit reports, allocation wallets, circulation and vesting schedules, liquidity pairs and LP authority, reward criteria and caps, supported regions, privacy policy and terms. Missing details remain unconfirmed rather than being invented.

Proposed reporting metrics include verified participants, approved and rejected activities, actual distributions, reward balances, treasury spending, support cases and security-incident handling. Each metric needs a reporting period and definition; transaction volume or wallet counts should not be confused with real users.

This Version 4.1 expanded review edition preserves the supplied 4.0 supply, allocations, vision, ecosystems and roadmap, while adding operational proposals in Sections 18-25. Additions are not finalized commitments or legal opinions and may change after operator review and implementation. Revisions should disclose the version, date and change summary.