EVEREST

# Health

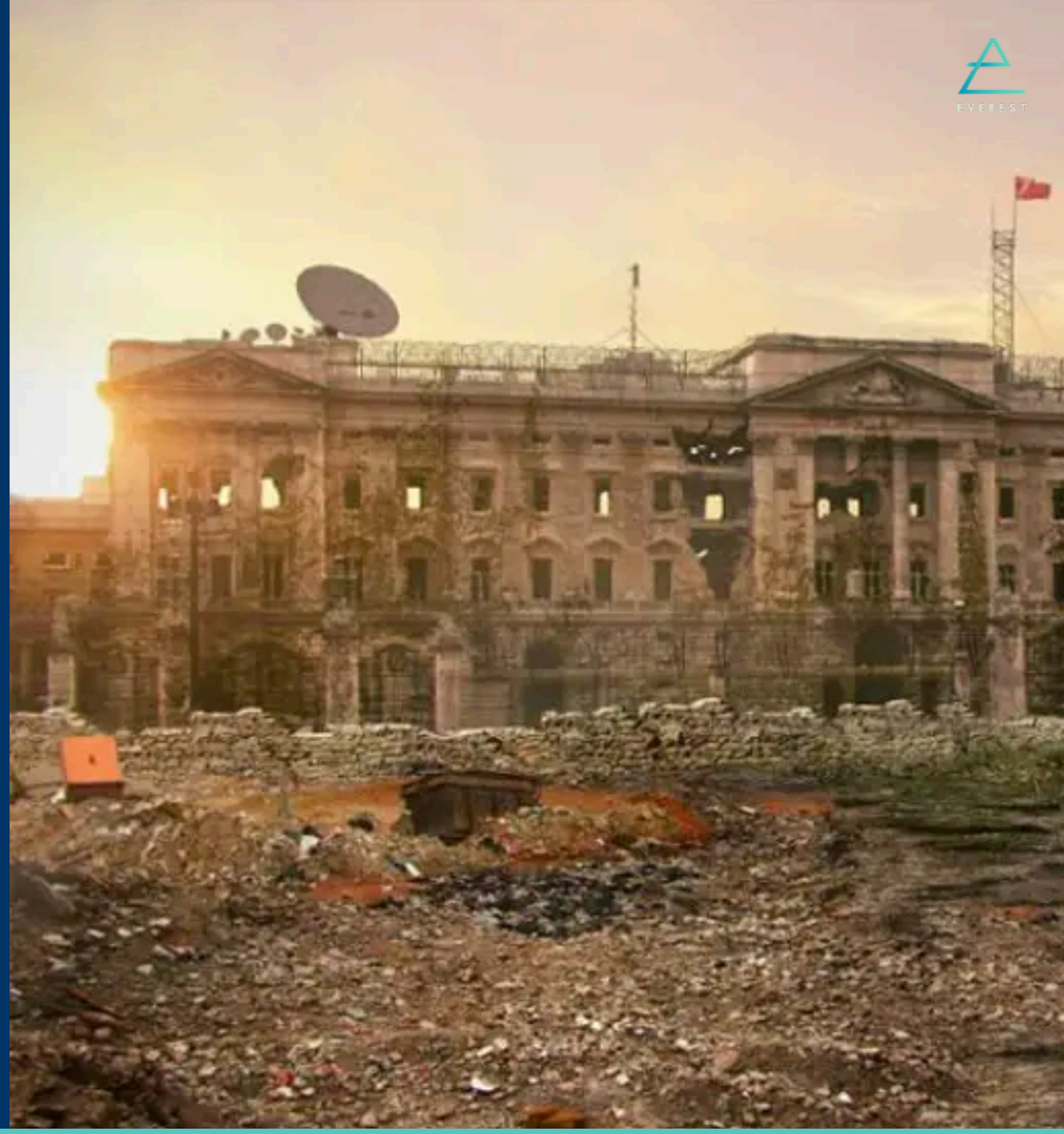
Digital infrastructure to manage 21st century challenges

# Digital eGov & Healthcare Platform

**Everest digital infrastructure provides core, interoperable infrastructure to enhance COVID-19 health and economic product & service delivery**

Globally, we are in unprecedented fragile times, with change occurring at a velocity we are not equipped to manage. Governments worldwide must rapidly respond to massive economic shifts while simultaneously providing critical services to its population.

Recent trends have underlined the need to upgrade existing, legacy-based government infrastructure and systems to meet the demands of the COVID-19 crisis, whilst simultaneously establishing an “atomic layer” of interoperable infrastructure for multiple product/service delivery for the future.



**21st century infrastructure to monitor & manage financial, medical & other services during crisis**

# Current Infrastructure Constraints

**Legacy infrastructure has hampered institutional ability to rapidly deploy and monitor crisis, economic & health based solutions**

Constraints Include:

- SILOED SYSTEMS - not interoperable, data becomes useless if not accessible
- LACK OF PRIVACY & CONFIDENTIALITY - urgent action makes privacy hard
- LACK OF ACCOUNTABILITY & TRANSPARENCY - interagency gridlock
- LACK OF CONDITIONALITY - unspecific use of funds creates method of abuse
- MONITORING SHORTAGE - lack of coherent supply chain and inventory management
- CENTRALIZED STORAGE SYSTEMS - single source of failure that invite attack
- LIMITED G2P CAPABILITY - overwhelmed during crisis
- INABILITY TO RAPIDLY SCALE - capacity is limited by the ability to scale infrastructure
- LACK OF SUPPLY CHAIN INTEGRATION - instrumented to deliver more accurate info
- PUBLIC / PRIVATE HEALTHCARE COORDINATION - common visibility on inventory
- ECONOMIC STIMULUS - target individuals, families or business & conditions on spending


**Opportunity to scale modern digital infrastructure to meet current crisis and future demand**

# A modern Platform to scale services in a pandemic

IDENTITY: A digital identity system, attached to an account that stores and confirms user and business identity data based on biometrics, government issued documents (driver's license and/or passport, universal beneficial owner, articles of incorporation with officer registers) and 3rd party attestations (proof of address from utility company or banks). All of which needs to be under the user's full control, able to share whatever identity data the user deems fit, including the right to be forgotten. In order to adhere to "privacy by design", only the user will be able to unlock the account.

ACCOUNT: an account or wallet that is tied to the aforementioned verifiable identity, capable of holding, sending, receiving currency, storing documents, medical records, test results, optional location history and other data, and being independent of any device; it should be accessible, even if the user does not have a smartphone or access to technology.

TRANSACTION: a ledger system capable of millions of transactions per day, performing transactions in a few seconds for a minimal cost that is linked to the existing banking, health and retail organizations.

MONEY: eMoney or programmable digital US dollars or eVouchers which can be time-limited (i.e. must spent in 30 days) purpose-limited (i.e. can be spent on medical or food supplies), location-limited (i.e. must be spent in New York) which is sent to/from accounts. Loans to small businesses can be tied to payroll or capital expenditure. The currency can be sent/received directly to users' account (eWallet), and can be settled over ACH.

# Essential elements to meet any challenge now and in the future!

## Transactions

**Ledger**
Process billions of transaction per day, fraction of a penny; auditable

## Account

**Wallet**
accessible
on-device & cloud
Store, send, share
money & docs

## Identity:

**Govt. + biometric**
**+ 3rd party claims**
Scan biometrics + govt. ID + corp docs of users & businesses


## Money:

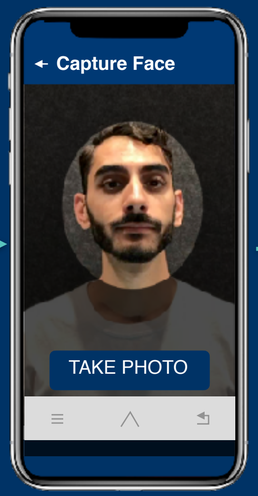
**Digital Money**
Connected to banking & retail. Purpose, time, location programmable eMoney

**All the elements required to deliver modern services**

# Digital biometric ID + Wallet

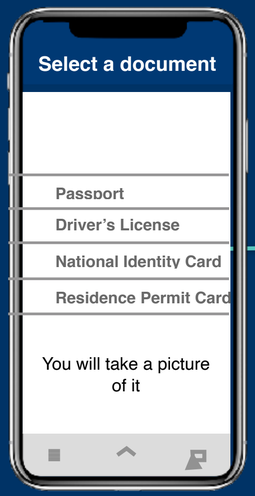
## Easy, secure on boarding for access to any service (G2G, G2P, G2B…)


Register with mobile app or web




Liveness, photo

Identity verification



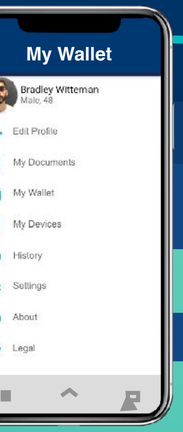

Match live user with photo on ID doc

Create account with biometrics + PIN & KYC/AML


**Like a physical wallet……**

- Identity
- Debit, savings, credit
- eGov accounts & services
- Documents, medical records
- Additional data (i.e. location history)
- Accessible with or without a device

# Revolutionary eWallet: cloud biometrics, multi-account



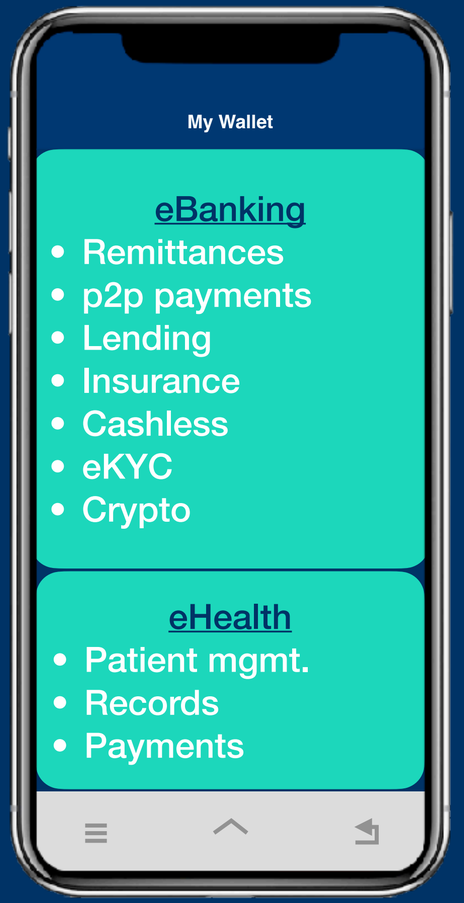

Master account

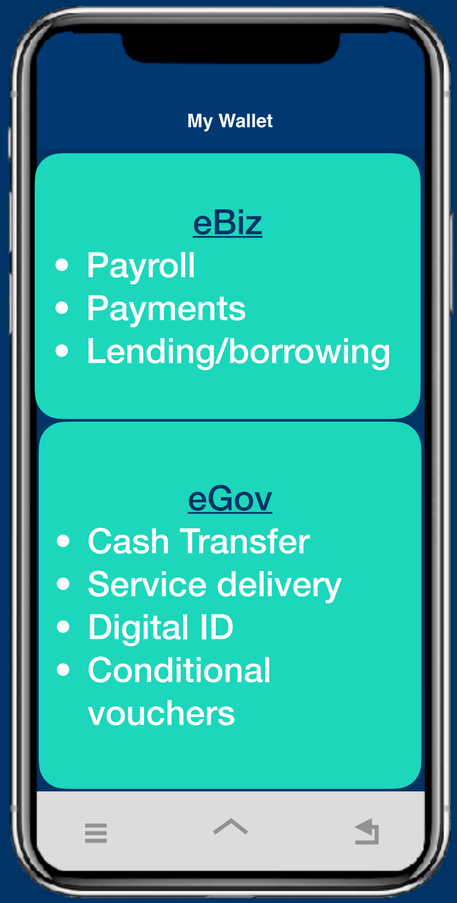
US Treasury Wallet

State Wallet

Medical Docs

- All wallets are attached to core identity
- Transactions across wallets are viewable my “Master” account
- Biometrics, independent of device…. Never lose access
- Medical docs are viewable/ shareable




**Identity + Docs + Money + Links to banks = multiple services**

# COVID-19 Solutions

**Everests powers Departments of Health, medical institutions and their suppliers with an interoperable infrastructure to track, monitor, isolate, manage and treat.**

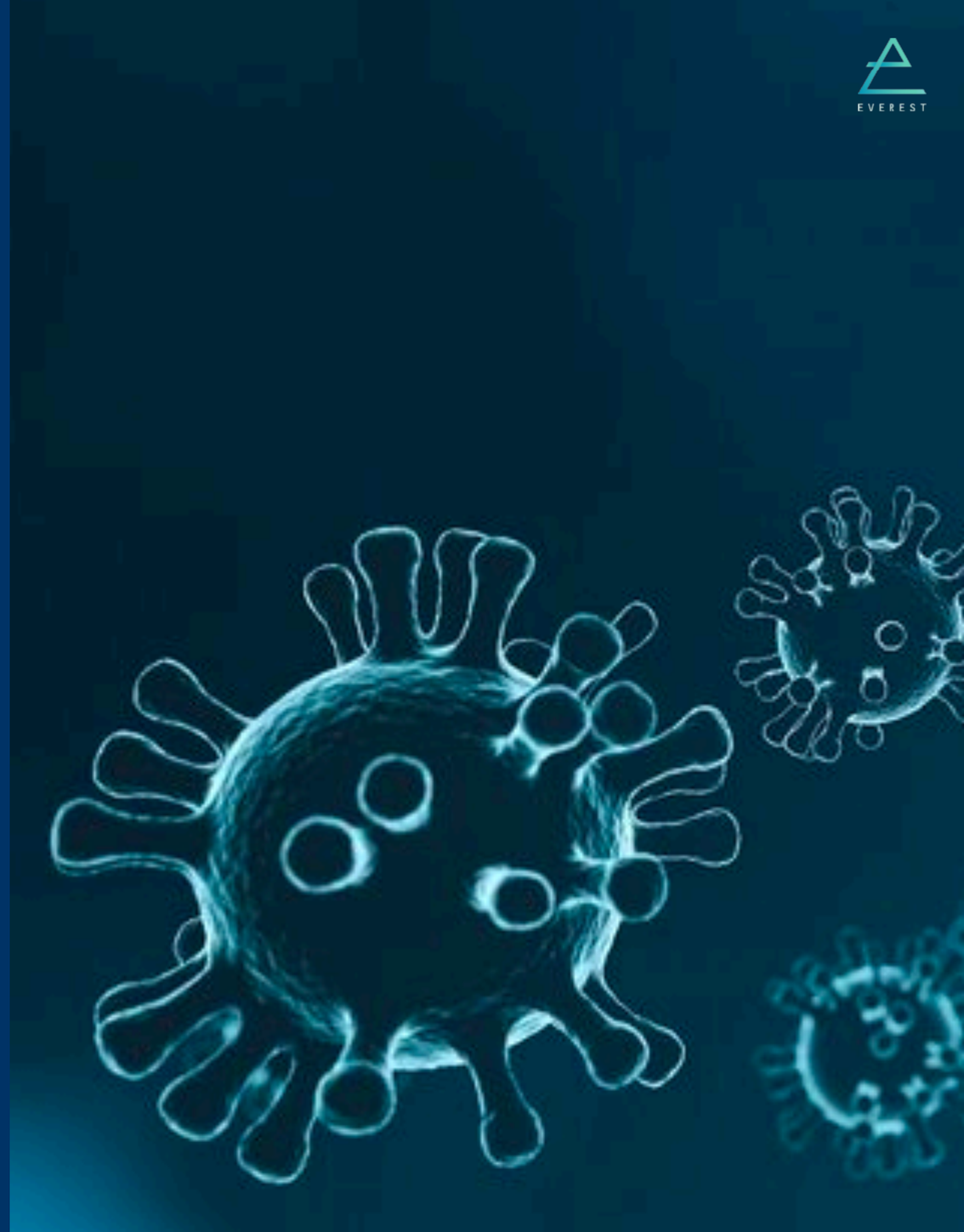
Tracking Health Status: a COVID 19 diagnosis can be attributed to a verified identity.

Tracking Test Results: a user's eWallet will store their identity docs, as well as medical records, like if/when the user tested for COVID19, was vaccinated, etc.  Medical practitioners will upload users' results to the users' respective eWallets (all uploads are biometrically-signed by practitioners), which again will be available to the user.

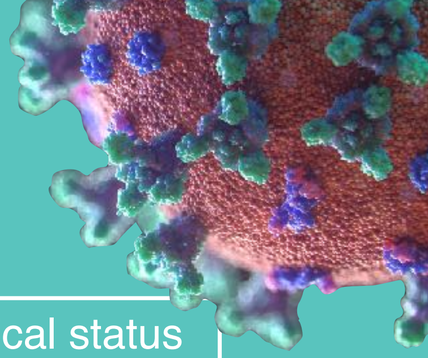
The user's test results are private to them, and they can share their data, which can include GPS history, vital signs, etc. for a given service.

When service requires COVID-19 status verification, the service provider can scan a user's face, ask the user to enter their PIN, and the user will be able to confirm and/or share only the required data.  All of this is performed in an incredibly secure way that protects user privacy.

Provision of post-diagnosis services can be achieved digitally, including sending medical eVouchers, communication with patients, etc.



# Identify, Track, Isolate COVID-19 patients

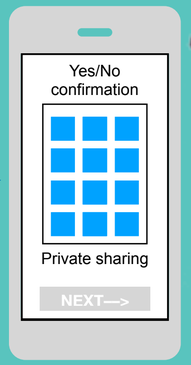


## Identification + Tracking


**1** Health agent performs diagnostic test

**2** Health agent registers user and logs test results

## User-sharable medical status


**1** User shares test results

**portable digital record: test results, testing date; optional history. Privacy protected.**

# Economic Stimulus Solution - inject liquidity for specific purposes

Wouldn't it be amazing if an eGov platform could deliver a direct injection of money in time-based and usage-based cash injection into the economy?  The Everest platform ensures the policy objectives of stimulating supply and demand (even for basic services, like food & medicine) are met, AND attach medical records, test results and other health related services to the same identity, wallet, person - all while adhering to local regulatory and other requirements for transparency and accountability.


The platform does not require the user to have a mobile device, encrypts data to protect users' privacy, and is linkable with other systems, like banks and hospitals.

The platform facilitates user's self-enrollment of their identity information/documents through a mobile application or website or in-location (retail or post office).  This process is automated by having an integration with the different centralized sources of data, or simply taking a picture of existing ID documents.  The process is supported by various authentication methods, such as facial or fingerprint recognition.

EVEREST

# Distribute conditional or unconditional money

**Registration:** users will sign up for their eGov account on the web, on a tablet in-store, on a mobile app by taking a selfie, taking a picture of their driver's license (matching the live user with the picture on the license, and extracting the data from the license) and inputting a few personal details, including a PIN. Once registered, the user will have an eGov Wallet hosted in the cloud; if the user has an Android or iOS smartphone, then they can manage multiple accounts, add documents, etc. If they don't have a device, the user can still receive and redeem benefits from any network connected device.

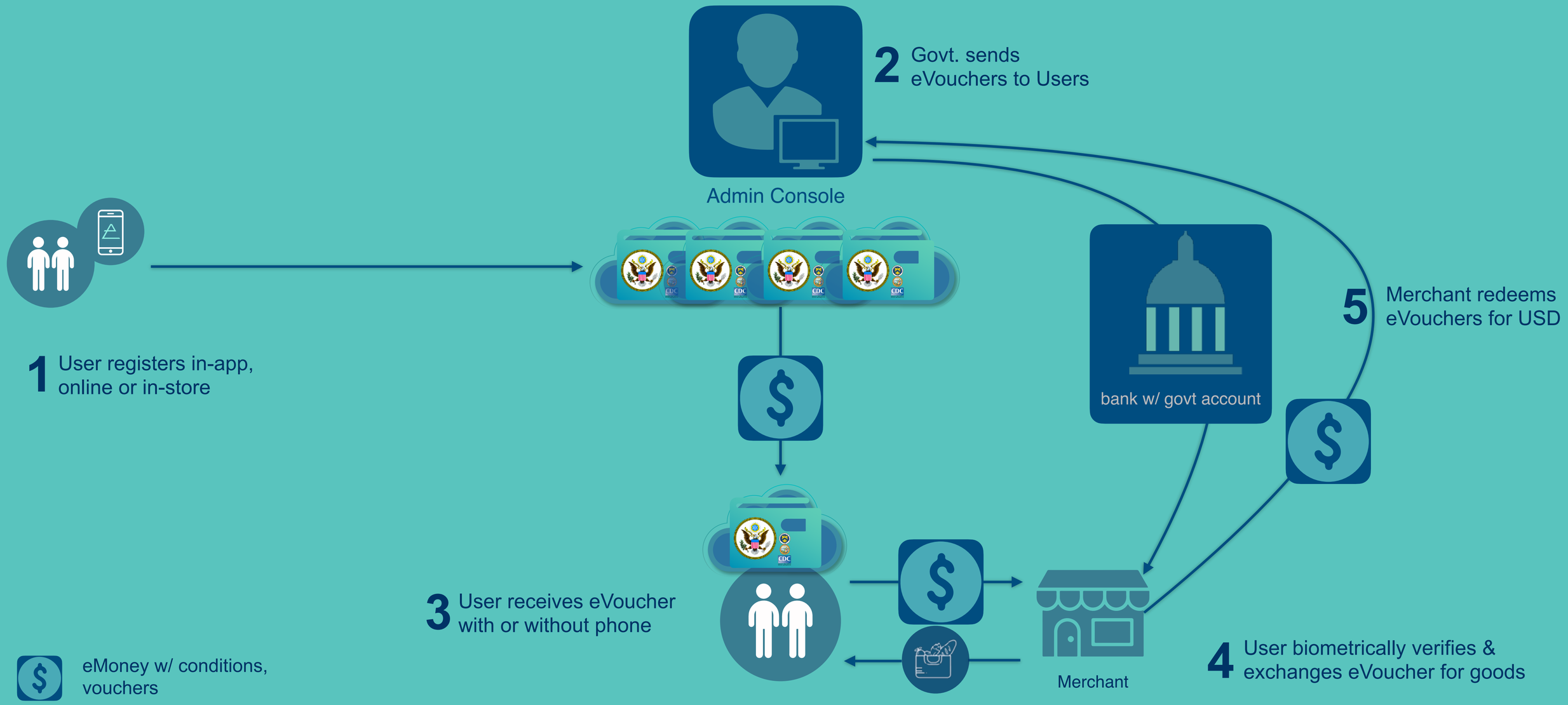
**Distribution:** the government will send eVouchers worth, for example, $1,000, to all users. And these eVouchers will be time-bound, and must be spent in the next 30 days. Similarly, the eVouchers will only be redeemable for food or medicine, or only in select stores (i.e. grocery and pharmacies). These eVouchers will be waiting for users in their wallets regardless of if they have a device or not. And the transfer will happen in a matter of minutes or hours.

**Redemption:** users who have a device will see a deposit in their eGov Wallet and can go to any participating store, buy the approved goods and services. Those without a device can simply go to a participating store. Either type of user can check out by scanning their face and entering their PIN on the supplied tablet or clerk with a smartphone; those users with a smartphone can use NFC to check out on a traditional point-of-sale. The amount spent will be deducted from eVoucher balance. In doing so, the government is verifying that XX user spent YY on ZZ goods and services, and none was lost to graft, hoarded or traded away.

**Settlement:** stores that collect eVouchers will send them back to the "treasury" in exchange for the commensurate amount in government funds. By integrating with ACH (or similar clearinghouse) and/or bank(s), the government can facilitate same day settlement. Since all transactions are cryptographically signed, and each user, clerk, anyone who touches eVouchers or money is biometrically verified, the platform ensures bad actors are identified quickly.

**Get money to users, fast, verifiably and for specific purposes**

# Distribute cash directly to users. Settle via banking system

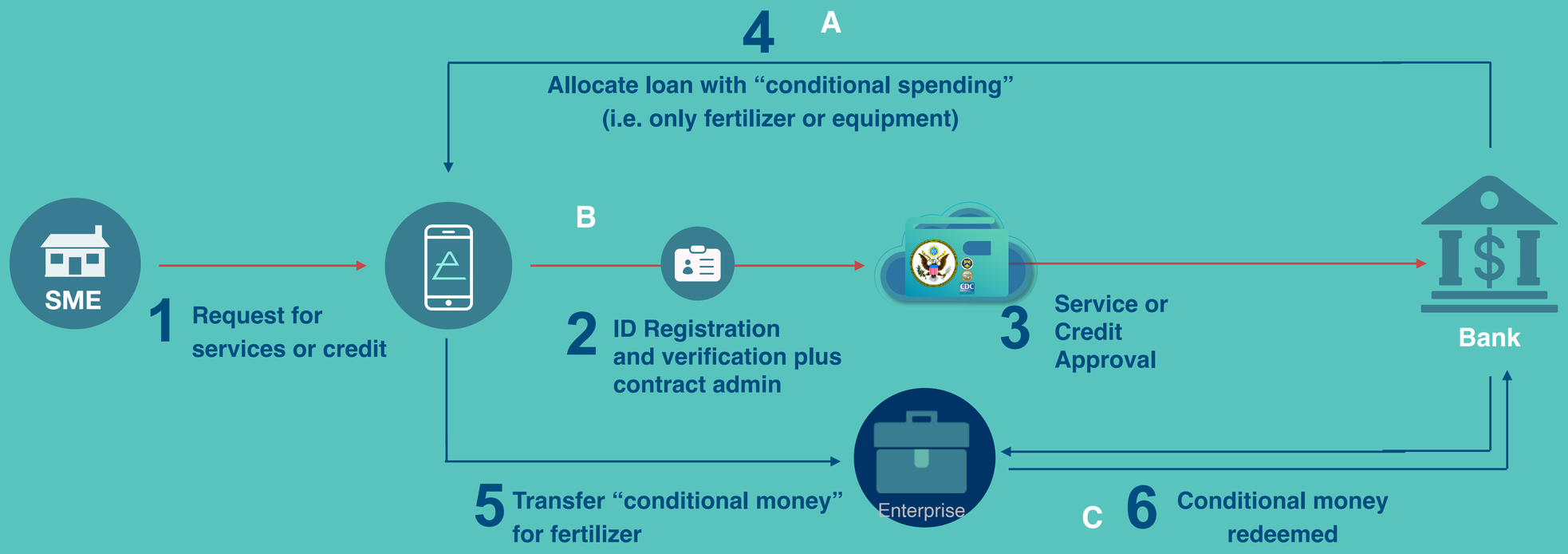



**Direct cash infusion, with optional conditionality**

# Facilitate loans quickly and verifiably with conditionality

Enhance existing systems to get mobile, credit scoring, conditional lending, transaction reporting, etc.

A. Integrate Bank web platform with Portal API for user auth and conditional loan issuance
B. Integrate special Banks processes into app for agents
C. Integrate with Bank




**Enhance banking system to deliver conditional loans**

# Multi-service, public/private platform

**Using its secure, trusted platform, Everest empowers governments with the ability to easily engage with other agencies (G2G), to its population (G2P), the private sector (G2B)**


**Common identity verification with wallets**

- **Govt.-to-person**
- **Business-to-person**
- **Govt.-to-business**
- **Intra-govt. sharing of info and resources**

In Estonia **"all government services are operating fine during the coronavirus pandemic… due to the fundamental infrastructure we built."** former-President of Estonia, Everest Advisory Board member and current professor at Stanford, **Toomas Hendrik Ilves**

**G2G**- Allows departments of Health, Finance, Education, etc. to share information over a data exchange layer that connects various government institutions and agencies.

**G2P** - Allows government to securely & conditionally send/ receive cash and value equivalents to individuals. Provides ability to send public notifications, develop awareness campaigns.

**G2B** - Allows government to link directly to businesses for supply-chain management, inventory monitoring, procurement & contracting, payroll & taxes, and private sector actors.

# Everest eGov Platform

## Identity + Account + Docs for any service

- Biometric identity verification
- No device required by users
- Account, transactions, eMoney, records/docs

## Cash Transfer

- Conditional or unconditional cash: usage, location or time-bound
- Verified user transactions

## Health

- Test or vaccine status
- User-shareable records


**One platform for money, health, multiple services**

# Thank you

**Contact bob@everest.org**

Management of 21st century economies and societies, and the associated crisis, require tools and infrastructure that address the environment.  Asking governments and policy makers to solve these new problems is akin to requiring “a man to wear still the coat which fitted him when a boy as civilized society to remain ever under the regimen of their barbarous ancestors.”  By supplying digital tools and infrastructure in the form of cloud accounts tied to biometrics, not only can crises be avoided and managed, economies and societies will flourish.