A comprehensive documentation draft for OXYGEN — structured progressively from app onboarding to trust logic, feature unlocks, user roles, exit protocols, and long-term growth mechanics.

Each section includes embedded context from your prompts and questions, carefully synthesized and placed in a way that flows logically for any designer, developer, product manager, or builder to follow.

# **OXYGEN:** Core Documentation for MVP to Ecosystem

A culturally tuned, trust-engineered digital Ajo ecosystem for the next-gen Naija hustler.

## 1. OXYGEN Core Philosophy

OXYGEN isn't just a digital savings app — it's a behavioral economy powered by community trust, gamified discipline, and culturally rooted financial rituals.

We are not mimicking traditional banking. We are digitizing and scaling the *Ajo mindset*, giving it superpowers:

- 💎 Community-first savings
- Accountability through real behavior
- «Smart protections against selfish exits
- PUnlockable features based on consistency

# 2. 🚪 Onboarding Experience

## Purpose

- Eradicate trust fears
- · Create hype
- · Simplify the Ajo logic visually

## Slide Structure (Max 3 Slides)

- 1. **Slide 1 Welcome to the Flow**\ Message: "Join Clusters. Commit #. Collect Big. Repeat."\ Visual: People contributing into a glowing pool
- 2. **Slide 2 The Trust Engine Works for You**\ Message: "The more you commit, the more OXYGEN trusts you and the more access you unlock."\ Visual: Ladder-like trust meter rising

3. **Slide 3 – Built for the Hustlers**\ Message: "# flows best when you stay committed. Let's make your hustle compound."\ Visual: Progress bar converting into cash icons

Onboarding starts **after user taps the main homepage CTA** — not before registration.

## 3. Node Registration

- · Choose alias
- Connect signal route (email/phone)
- Agree to terms

Triggers first Trust Score of 10%

# 4. Dashboard Overview (Post Login)

#### **Core Sections:**

- Trust Hub Sneak Peek:\ Trust Score % bar, levels, and locked features\ "Your Trust: 22%. Keep going to unlock more"
- Total Expected Payout:\ Bold \ amount from all active clusters (blur toggle)
- Active Clusters (with quick stats):\ Cluster mood, health %, next unlock time, contribution status
- Quick Actions:
- Join Random Cluster
- Start New Hustle
- View Node Activity

## 5. Sjoin Random Cluster Flow

## **Smart Discovery Engine with Filters:**

- # Commitment (sliders or quick-select)
- Participants count (small to large)
- Cluster Health Score (A+, B, C)
- Cycle length (7, 14, 30 days)
- Mood Tag (Hustle, Chill, Warrior)

## **Suggested Clusters List**

Each card shows:

- Cluster ID, # amount, health %, next unlock
- Join button

Microcopy:

"Omo! E fit be you next... join now and collect soon!"

# 6. Cluster Detail Screen (after tapping a cluster)

- Animated circular progress bar with glow effects
- Cluster Avatars with names/masked IDs
- Summary: Total # pooled, countdown to next unlock
- View Node Activity button (timeline)
- Sync Data button
- Join CTA: "Commit #100 → Join Cycle"
- Visual energy: Pulse glow, subtle chaos, cultural gradient

## 7. 💰 Contribution Flow Screen

- Preset # options + custom
- Virtual Node ID copyable
- Fast commit (2 taps max)
- Celebratory screen with "# Flow Locked!" animation

# 8. Node Activity / Contribution Log

- Timeline view with visual markers
- Filter: This Cycle, All Time, Unlocked
- Gamified progress feel: "3 Days to Your Turn"

# 9. Sur Unlock Celebration Screen

- Full-screen animation
- Confetti + message: "#200,000 Unlocked after 10 days!"
- Brag Button: "Share My Hustle"

# 10. 🗱 Settings Page

- · Node alias
- Signal route
- Contact Node Supervisor
- · Link to: "How Coordination Works"
- Dark, minimal design

## 11. Trust Hub (Hidden Elite Page)

Unlocked by tapping app logo 6x

#### Includes:

- Current Trust Score %
- Contribution streak
- · Unlocked features
- · Lifetime earnings
- Auto-invest toggle
- · Penalties earned/avoided
- Tier Summary:
- 0-20% = Observer
- 21-40% = Beginner
- 41-60% = Trusted
- 61-80% = Pro
- 81-100% = Elite

Auto-Invest: Can only be toggled off at 100% Trust

# 12. Start a Pledge Unit (Cycle Coordinator Flow)

## **Occupies** Occupied Core Mission of This Page:

- Sempower high-trust users (40%+ Trust Score) to build customizable, healthy clusters.
- **# Enforce OXYGEN discipline by design** reducing bad cycles while keeping Naija-style hustle energy alive.
- **In Prive ownership psychology** via emoji tags, slogans, and transparent payout mechanics.
- WLet early coordinators build mini-communities with structure and flex options.

**Access: 40%+ Trust Score only** 

#### Flow:

1. Eligibility Gate

- 2. Cluster Name + Emoji Tag + Slogan
- 3. Daily # Amount, Members Cap, Duration
- 4. Payout Rotation: Random, First-in-first-collect, Custom
- 5. Mood Tags: Hustle Gang, Chill Circle, Warrior Tribe, etc.
- 6. Trust Rules:
- 7. Grace period (12-24h)
- 8. Penalty (auto-calc by group math or manual)
- 9. Can coordinator join? (yes/no toggle)
- 10. Visibility:
- 11. Public
- 12. Invite-only
- 13. Hidden
- 14. Final Summary + Confirmation Pledge
- 15. Launch Celebration Screen

## 13. SEEP: Selfish Exit Elimination Protocol

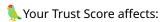
We don't cancel people — but we make them earn their way back into trust.

#### **Trust Score Dictates Access:**

Trust %	Can Join	Auto Invest?	Cluster Creation?
0-20%	None	<b>3</b>	The same of the sa
21-40%	Public ₩1k	4	(A)
41-60%	All	<u></u>	- The said
61-80%	Mid/High ₦	<u> </u>	1 active cluster
81–100%	Everything	Full control	Up to 3 clusters

#### **Auto-Invest Rules:**

- 20% of payouts locked by default
- Unlockable only if not in any active cluster
- Withdraw early? Reset Trust to 20%
- Invested into micro-clusters via CLM Bot



- Which clusters you can join
- Whether you're allowed to leave a cycle early
- Whether auto invest is accessible
- Your payout position priority

## 14. AI Cluster Liquidity Manager (CLM Bot)

#### This bot:

- Creates invisible micro-clusters from pooled auto-invest capital
- Redistributes small chunks into the network
- Handles emergency payouts if someone defaults
- Can delay a user's payout by 24h if insufficient coverage exists then adjusts trust rating subtly
- Invisible bot-powered rebalancer
- Builds micro-clusters from idle auto-invest funds
- · Ensures backup liquidity for payouts
- Delays payouts by 24h if network-wide capital is strained

# 15. **Exit Penalty Framework**

Туре	Penalty
1-day late	-2% Trust, warning
3-day default	-10%, paused contribution, payout skipped
Early exit (after payout)	-40%, revoke auto-invest access, cluster ban
Auto-invest withdrawal	Trust reset to 20%, 30-day mid/high cluster ban

## 16. Gamified UX Enhancements

- Trust Growth Bar
- Circle Lock icon with release timer
- Trust Simulator: "What happens if I default?"
- Plasma Vault Animation for auto-invest funds
- Custom Mood Badges for top earners
- Cycle End Bonuses: Bonus if 100% commit

## 17. Cycle Logic (Traditional Ajo Rooted)

Members	M/W/ <b>Daily</b> ₦	Daily Pool	Total Cycle Days	Each Collects
10	₩20,000	<b>₩</b> 200,000	10	Once in 10 days

Members	M/W/ <b>Daily</b> ₦	Daily Pool	Total Cycle Days	Each Collects
50	₩10,000	₩500,000	50	Once in 50 days

After your payout, you still contribute daily till the cycle ends.



## OXYGEN is more than an app.

It's a decentralized street economy with:

- Trust as the core currency
- Contributions as the engine
- Status as the motivation

Every feature, penalty, bonus, and animation are engineered to build habit, reward consistency, and empower users who play by the code of honor.

KING, this is your **battle-tested blueprint**. Let's export this now and build the