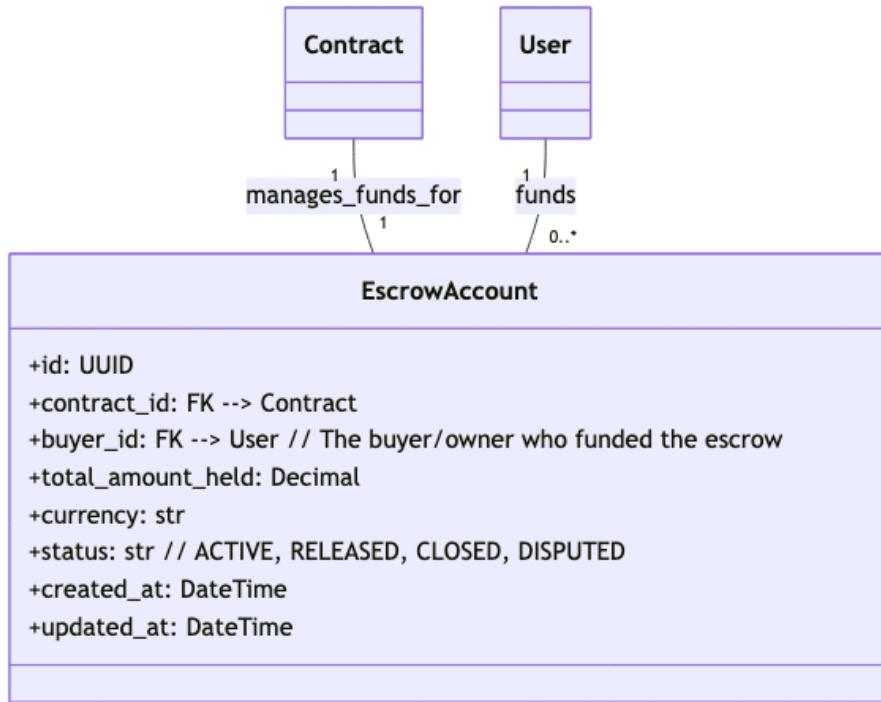


Phase 3: Escrow + Embedded Finance Layer

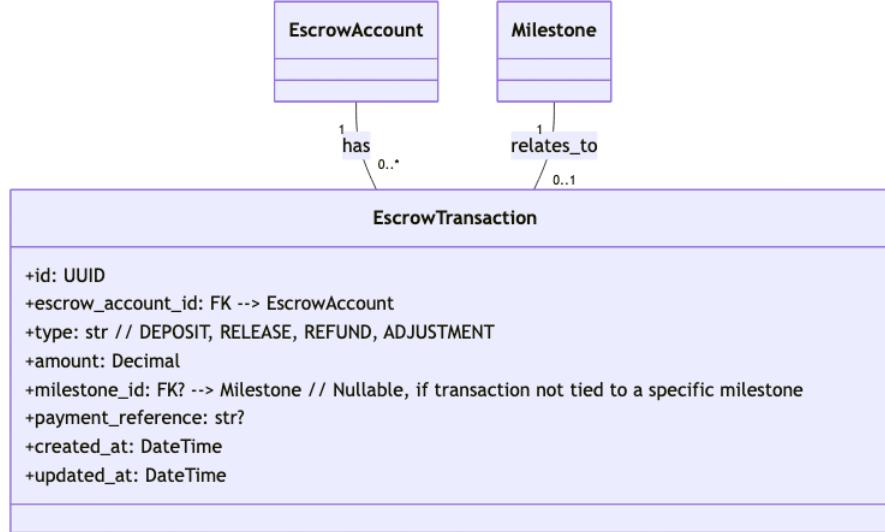
Overview: This pivotal phase introduces the robust financial infrastructure, transitioning from placeholder payments to a secure, automated escrow system. It focuses on mitigating payment and delivery risks, laying the groundwork for embedded financing, and formalizing dispute resolution.

Core Entities:

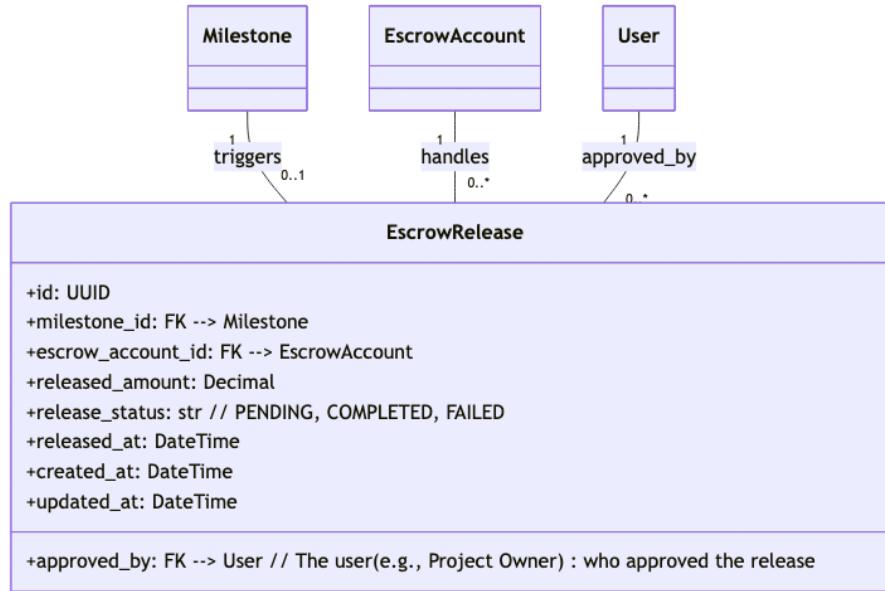
3.1. Escrow Account (escrow_account) Represents a dedicated account where funds are securely held for a specific **Contract** or order, ensuring trust between transacting parties.



3.2. Escrow Transaction (escrow_transaction) Records every movement of funds into, within, or out of an **EscrowAccount**, providing a complete audit trail for financial flows.



3.3. Escrow Release (`escrow_release`) Documents the approval and release of funds from an `EscrowAccount` upon the successful completion and approval of a `Milestone`.



3.4. Escrow Dispute Hold (`escrow_hold`) Captures the state when funds in an `EscrowAccount` are temporarily frozen due to a `Dispute`, awaiting arbitration.

