Handbook (Draft): Blockchain-based Escrow & Insurance System

Barangay Poblacion, Tacurong City

I. Mission & Ethical Commitment

- Deliver secure, transparent, and ethically verified escrow services
- Uphold kindness, humanity, and environmental stewardship
- · Empower citizens with blockchain-based civic trust

II. Staff Roles & Responsibilities

Role **Duties** Manages escrow logic, triggers smart contracts **Escrow Officer** Confirms FPIC, animal relocation, environmental Verification Lead clearance Client Liaison Guides clients, explains expectations Compliance Officer Ensures legal, tax, and insurance protocols Maintains timestamped records and QR-linked audit Blockchain Archivist trails

III. Client Journey & Expectations

- 1. **Consultation** Explain process, provide checklist
- 2. Consent & Verification All parties sign voluntarily
- 3. **Escrow Activation** Funds held securely
- 4. **Disbursement** Only after full compliance
- 5. Archiving QR-linked ledger issued

IV. Ethical Triggers

- FPIC verified
- Animal relocation documented
- Environmental clearance approved
- No duress in signing
- Blockchain record published

V. Printable Onboarding Kit Contents

- Visual Ledger Card (with Tacurong seal)
- QR-linked Signage (for barangay hall)
- Staff Handbook (laminated, bilingual)
- Client Charter (English + Hiligaynon)
- Sample Transaction Simulation Sheet
- Feedback & Complaint Form (with blockchain reference ID)