# 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 Escrow Officer** Manages escrow logic, triggers smart contracts 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)