

FlipTrybe Blueprint Lock v1.0

Governance, Commissions, Withdrawals, and MoneyBox Savings | Effective date: 2026-02-04 | Status: Authoritative (No Deviation)

Change control

- This Blueprint Lock is the single source of truth for implementation.
- Any behavior not explicitly described here is out of scope and must not be added by inference.
- Changes require a new version (v1.1, v1.2, etc.) and an entry in the changelog.
- Production behavior must be safe by default (no dev-only endpoints; no silent deductions).

Changelog

Version	Date	Summary
v1.0	2026-02-04	Initial release: identity governance, listing limits, commission architecture, withdrawal

Amendment procedure (required)

- Propose: write the intended change as a precise rule (inputs, outputs, edge cases).
- Review: confirm impact on wallet ledger integrity, RBAC, and existing orders.
- Decide: approve/reject; if approved, assign a new Blueprint version number.
- Implement: code changes must match the new version exactly, with tests updated.
- Verify: run smoke test twice back-to-back and confirm no 4xx/5xx responses in expected flows.
- Record: update changelog with what changed and why.

Section A: Identity and role governance

- One account per person. Roles are mutually exclusive at the account level: user, merchant, driver, inspector, admin.
- Merchants cannot open a second user account, and users cannot self-create a merchant account.
- Role switching is admin-mediated only, via a dashboard request and an admin approval queue.

Allowed role switches

- User -> Merchant (admin approval required)
- Driver -> Merchant (admin approval required)
- Inspector -> Merchant (admin approval required)

Forbidden role switches

- Merchant -> User
- Merchant -> Driver
- Merchant -> Inspector
- Any automatic role switch without admin approval

Section B: Marketplace access

- Users, merchants, drivers, and inspectors can purchase items from Declutter and Short-let.
- Buying never changes account role.

Section C: Listing limits (active listings)

Role	Max active listings	Notes
User	10	Hard limit enforced server-side
Driver	20	Hard limit enforced server-side
Inspector	20	Hard limit enforced server-side
Merchant	Unlimited	No cap

Section D: Sales commissions and pricing

- Merchant listing platform fee is an add-on to the base listing price (not deducted).
- Startup platform add-on rate is 3% for merchant-style selling (including driver/inspector selling).
- User account listings keep a 5% commission deducted from user earnings.

Merchant-style add-on pricing formula

```
platform_fee = base_price * 0.03; final_price = base_price + platform_fee
```

- Buyer pays final_price.
- Merchant and client receive their agreed split calculated from base_price only.

- FlipTrybe receives platform_fee.

Top-tier merchant incentive (internal split)

- The 3% add-on still applies at listing time (buyer price unchanged).
- Internal distribution: merchant payout share becomes 11% while FlipTrybe takes 2% (incentive behavior).

Section E: Delivery and inspection service commissions

- Platform commission on delivery and inspection services is 10% (deducted).
- Workers retain 90%.

Section F: Withdrawals

- Merchants: free withdrawals (0%).
- Drivers: standard withdrawal free (0%); instant withdrawal fee 1%.
- Inspectors: standard withdrawal free (0%); instant withdrawal fee 1%.
- Users: withdrawal fee 1.5%.

Section G: MoneyBox savings

- Available to merchants, drivers, inspectors only.
- FlipTrybe is not a bank and does not invest user funds.
- Only commission earnings can enter MoneyBox. Wallet balances cannot be moved into MoneyBox.
- Funds move MoneyBox -> Wallet only (never Wallet -> MoneyBox).
- Only the account owner can withdraw; system can auto-open at maturity and liquidate on suspension/ban.

MoneyBox tiers

Tier	Duration	Bonus at maturity (if no early open)
1	30 days (max)	None
2	4 months (exact)	3%
3	7 months (exact)	8%
4	11 months (exact)	15%

Early withdrawal penalties (generalized)

- Let L = total lock days; open_day = L - 1; elapsed = days since lock start (1-indexed).
- If elapsed <= ceil(L * 0.3333): penalty 7%
- Else if elapsed <= ceil(L * 0.6666): penalty 5%
- Else if elapsed <= open_day: penalty 2%
- Else: penalty 0% (box is open)

Suspension/ban liquidation and dispute rule

- On suspension/ban: liquidate MoneyBox to owner wallet automatically.
- If suspension/ban is due to money dispute and user is found guilty: deduct principal plus 10% penalty and credit harmed party; remainder stays in owner wallet.