ESCROW
WALLET

WHITEPAPER · v1.2

Escrow Coin (ESC)

A transaction-guarantee infrastructure for digital payments — rule-based conditional custody today, smart-contract escrow next

Escrow Wallet lets a sender lock a payment for a set period and release it only under pre-agreed rules. In the stage available today (Stage 1), funds are held by the operator as locked balances on an internal ledger; smart-contract-based escrow is planned (Stage 2). Every capability in this document is labelled accordingly.

Issuer
ESCROW WALLET INC.

Network
BNB Smart Chain · BEP-20

Total Supply
1,000,000,000 ESC

Issued · Revised
2026.08 · Rev. 1.2

ESC TOKEN CONTRACT (BNB SMART CHAIN)
`0xe279927e64A14373930c75022D2a5bb8b2069862`

Disclaimer

This whitepaper (the "Whitepaper") is prepared to provide information about the Escrow Wallet platform and Escrow Coin (ESC, the "ESC"). Please be sure to review the following before reading this Whitepaper.

No investment or return guarantee

ESC does not guarantee any form of investment return, principal preservation, price appreciation, liquidity, or listing on any particular exchange. Nothing in this Whitepaper should be construed as investment advice or a solicitation to subscribe.

Inherent risks of virtual assets

Virtual assets carry the risk of loss of value, insufficient liquidity, transfer restrictions, regulatory change, technical defects, and security incidents. The value of ESC may be lost entirely, and it may not be covered by any deposit-protection or investor-compensation scheme.

Forward-looking statements

Statements about the future, such as the roadmap, plans, and expected effects, reflect judgments made at the time of writing; actual results may differ significantly depending on market, technology, and regulatory conditions. This Whitepaper may be revised without notice.

Jurisdiction and law

The legal nature of ESC (utility, payment-type, security-type, etc.) may vary according to the legal review of each jurisdiction. Where the acquisition, holding, or use of virtual assets is restricted in your country of residence, the contents of this Whitepaper do not apply, and users bear responsibility for compliance with applicable laws.

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This Whitepaper may be provided in multiple languages. In case of any discrepancy in meaning between translations, the original-language version designated by the issuer shall prevail.

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This Whitepaper was prepared with reference to the user-protection intent of international virtual-asset norms, including the fair, clear, and non-misleading information-disclosure principles required by the EU MiCA regulation and the risk-based approach (RBA) guidance of the FATF, and does not replace the legal advice of any particular country. The handling of ESC is subject to the laws of the jurisdiction to which the user belongs.

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AT A GLANCE

ESC	BEP-20	1B	Utility
Escrow Coin · Symbol	BNB Smart Chain	Total Supply	Classification

① Why it matters
Section 00 defines what is available today; 01–02 the problem.

② How it works
Sections 03–06 — product and technology; 07–08 the token.

③ How it runs & grows
Sections 09–16 and the appendices, including planned capabilities.

Implementation Status

This whitepaper describes both what Escrow Wallet provides today and what is planned. Every capability carries one of the two labels below; a section marked as planned must not be read as a description of the service as it operates today.

NOW · STAGE 1

Escrow Transfer — ledger-based, custodial

A sender locks a stablecoin payment for a set period; it is released to the recipient on the sender's early approval or at maturity.

PLANNED · STAGE 2

On-chain escrow — smart contract

Contracts holding funds on-chain, further contract types, dispute resolution, ESC utility, and governance. See Appendix C.

CUSTODY DISCLOSURE — STAGE 1

In Stage 1 **the operator holds user assets**. An escrow is not an on-chain transaction: it is a locked-balance entry on Escrow Wallet's internal ledger, and only external deposits and withdrawals occur on-chain. This differs materially from smart-contract custody — **no on-chain contract restricts the operator's control of the funds**, so users should not assume code-enforced custody at this stage. Locked balances are nevertheless held in a separate system account, apart from user balances (§11.2).

Item	Stage 1 — now	Stage 2 — planned
Custody	Operator (custodial)	Smart contract (code-enforced)
Where funds move	Internal ledger entries	On-chain contract state
Release trigger	Sender approval or maturity	Conditions, oracle, or ruling
Refund	Sender request + recipient consent	Conditional or by ruling
Disputes	None — rules only	Arbitration & DAO appeal
Scope	Between service users	External addresses & partners

Not available in Stage 1: dispute resolution and arbitration, arbitrator staking and slashing, ESC fee payment and discounts, the six escrow contract types, oracle-based settlement, reputation scoring, and on-chain governance.

REVISION HISTORY

v1.0	2026.06	Initial publication.
v1.1	2026.08	Supply stated as 1,000,000,000 ESC; contract address published; domain updated.
v1.2	2026.08	Stage 1 / Stage 2 separation; Stage 1 custody disclosed; §05 restated to the implemented rules; contract types and dispute resolution moved to Appendix C; custodial risks added.

Executive Summary

Escrow Wallet is a transaction-guarantee service built to reduce the fraud and non-performance risk in stablecoin (USDT) payments between counterparties who do not fully trust each other. A sender locks the payment for an agreed period instead of handing it over immediately, and it is released only under rules fixed in advance.

In the stage available today (Stage 1), this is a **custodial, internal-ledger service**: an escrow is a locked-balance entry on Escrow Wallet's ledger rather than an on-chain transaction, and only external deposits and withdrawals occur on-chain. **Smart-contract escrow, in which funds are held on-chain and released by code, is planned (Stage 2)** and is not in operation today. Section 00 states what that difference means for users.

> "Escrow Wallet is the transaction-guarantee infrastructure, and ESC is the utility and governance token planned to power its ecosystem. It is designed as an interlocking gear: the more transactions occur, the more active the wallet becomes, and the more active the wallet becomes, the wider the use of ESC expands."

The ecosystem is built on two pillars.

MAIN · STAGE 1

Escrow Wallet

A wallet that adds conditional locking and rule-based release to core functions such as sending, receiving, and managing USDT balances. It is the main hub of every transaction.

GOVERNANCE · STAGE 2

Escrow Coin (ESC)

A utility token planned for fees, guarantees, arbitration, reputation, and governance. None of these utilities are active in Stage 1. ESC is issued on BNB Smart Chain; its contract address is published in §8.1.

Transaction principal is handled in low-volatility stablecoins (such as USDT), while ESC is planned for fee payment and discounts, dispute deposits, arbitrator staking, reputation reinforcement, and governance. By **separating the payment principal from the utility token** in this way, the design ensures that token volatility does not undermine transaction stability.

01	02	03	04
Conditional locking	Rule-based release	Dispute resolution	Reputation & governance
STAGE 1	STAGE 1	STAGE 2	STAGE 2

Market Problem

Virtual-asset trading, and the OTC (over-the-counter) market in particular, has grown rapidly, but it **lacks a reliable mechanism for trusting the counterparty**. USDT trades for arbitrage (overseas margin trading, cross-market price gaps) reach a substantial scale in OTC markets, yet because so much of it happens offline and peer-to-peer, advance-payment fraud and non-performance losses are frequent.

Advance-payment fraud
The risk that the seller disappears or fails to transfer the coins or goods after the buyer has paid first.

Non-delivery / non-performance
The risk that the seller or contractor fails to complete delivery of the goods or performance of the service.

False disputes / refunds
The risk that a buyer falsely claims non-receipt or defects after receiving the item and demands a refund.

Staged-payment risk
In freelance and outsourcing contracts, the risk of non-payment after delivery or non-delivery after prepayment.

Settlement delay & high cost
Settlement delays and high intermediary fees in international and cross-border transactions.

Closed reputation
Fragmented choice and history caused by the high fees and closed data of existing platform escrow services.

Category	Existing OTC / P2P trading	Escrow Wallet
Fund safety	Advance-payment risk borne by user	Held in smart contract
Dispute handling	Private, hard to recover	Arbitration & automatic execution
Transaction history	Fragmented, private	On-chain reputation accrual
Cost & access	High intermediary fees	Low cost, global access

The core. In second-hand trading the buyer bears the advance-payment risk, and in freelance contracts the worker bears the non-payment risk. Existing platforms mitigate this in part, but their high fees and closed data structures limit user choice. Escrow Wallet fills this trust gap with smart contracts.

Solution

Escrow Wallet locks the payment and releases it only under rules agreed in advance. The features below are labelled by stage: Stage 1 is what the service does today on its internal ledger; Stage 2 is planned on-chain functionality (Appendix C).

NOW · STAGE 1

Conditional locking

The sender locks the payment (USDT) for a set period. While locked it is held as a separate system balance and neither party can move it outside the agreed rules.

NOW · STAGE 1

Rule-based release

The locked amount is released to the recipient on the sender's early approval, or automatically at maturity. No other condition triggers release.

NOW · STAGE 1

Refund by consent

The sender may request a refund, which takes effect only if the recipient consents. A refund request does not pause the maturity timer.

PLANNED · STAGE 2

Dispute resolution system

Arbitration by a designated arbitrator, committee, or DAO vote. Not available in Stage 1 — Escrow Wallet does not adjudicate disputes today (Appendix C).

PLANNED · STAGE 2

Reputation system

Trust scoring based on completion rate, dispute rate, and staking history. No reputation score is calculated or shown in Stage 1.

PLANNED · STAGE 2

Multi-asset & ESC utility

Stage 1 handles USDT transfers between service users only. Support for further assets, and ESC for fees and guarantees, is planned.

Predictability
Code settles when conditions are met

Transparency
Verifiable transaction state & records

Neutrality
Balanced, neutral dispute resolution

Product Architecture

In Stage 1, Escrow Wallet consists of the wallet, an internal ledger that records locked balances, and the release and refund modules that act on the agreed rules. The contract, arbitration, reputation, and developer-tool components below are planned (Stage 2).

4.1 Escrow Wallet STAGE 1
A custodial wallet that records each escrow as a locked balance on its internal ledger. Supports USDT send/receive and balance and history lookup; only external deposits and withdrawals are on-chain.

4.2 Escrow Ledger STAGE 1
The internal ledger that records the agreed amount, lock period, maturity, and state of each escrow. Locked balances are kept in a separate system account, apart from user balances. An on-chain Escrow Contract is planned for Stage 2.

4.3 Release Module STAGE 1
Releases the locked amount to the recipient on the sender's early approval or at maturity.

4.4 Refund Module STAGE 1
Returns the locked amount to the sender when the sender has requested a refund and the recipient has consented.

4.5 Arbitration Module STAGE 2
Planned. Escrow Wallet does not adjudicate disputes in Stage 1 (Appendix C).

4.6 Reputation Layer STAGE 2
Planned. No trust score is calculated in Stage 1.

4.7 API & SDK STAGE 2
Planned developer tools for marketplaces, freelance platforms, and B2B services. Stage 1 is limited to transfers between Escrow Wallet users.

SYSTEM LAYERS

Application · Wallet UI · Escrow transfer · Partner integration, API·SDK (Stage 2)

Service · Internal ledger · Locked balance · Release/Refund · Scheduler · Arbitration, Reputation (Stage 2)

Infrastructure · Custody controls · Multi-sig · BNB Smart Chain for external deposits, withdrawals and the ESC token

Transaction Flow

Escrow transfer flow STAGE 1

Scope: transfers between Escrow Wallet users. Payments to external addresses use an ordinary transfer, without escrow.

1. The sender and the recipient agree on the amount and the lock period.
2. The sender creates an escrow transfer in Escrow Wallet. State: CREATED.
3. The amount (USDT) is locked as a separate system balance on the internal ledger. State: ESCROWED.
4. The recipient does whatever the two parties agreed between themselves. Escrow Wallet does not verify, judge, or record what that is.
5. Either the sender approves release early, or the maturity date arrives.
6. The locked amount is released to the recipient — on the sender's approval, or automatically at maturity. State: RELEASED.
7. Alternatively, the sender may request a refund (REFUND_REQUESTED). It takes effect only if the recipient consents (REFUNDED), and the request does not pause the maturity timer — if maturity arrives first, the amount is released to the recipient.

States

`CREATED` `ESCROWED` `REFUND_REQUESTED` `RELEASED` `REFUNDED` `CANCELLED`

No dispute handling

Escrow Wallet is not a party to any dispute. It executes only the fund-movement rules fixed in advance. It does not assess the purpose of a transaction, whether goods were delivered, the quality of what was delivered, whether a contract was performed, or who was at fault. If the parties disagree, the outcome is determined by the rules alone: release on approval or at maturity, refund only on the recipient's consent. Arbitration and dispute resolution are planned for Stage 2 (Appendix C).

What this does and does not give you. The recipient knows the amount is already locked and will arrive on approval or at maturity, and the sender keeps a defined window in which a refund is possible with the recipient's consent. It does not protect against a counterparty who simply refuses to consent, and it is not code-enforced custody: in Stage 1 the operator holds the funds (see Section 00).

Technology Design

In Stage 1 the escrow itself runs on Escrow Wallet's own systems, not on a blockchain: locked balances and state transitions are recorded on an internal ledger, and only external deposits and withdrawals are on-chain transactions. The **ESC token** is issued on **BNB Smart Chain (BSC)** as a **BEP-20** token, on the judgment that a widely adopted EVM-family chain is more practical than a proprietary mainnet.

6.1 Ledger & chain STAGE 1
Escrow state lives on the internal ledger; BNB Smart Chain carries external deposits, withdrawals, and the ESC token, with low fees and broad wallet compatibility.

6.2 Token Standard STAGE 1
ESC follows the BEP-20 standard, supporting standard token interfaces such as transfer, approval, and third-party spending allowance.

6.3 Release Scheduler STAGE 1
A scheduler releases matured escrows automatically. Its availability is monitored, since a failure would delay payouts (see §15).

6.4 Smart wallet & oracle STAGE 2
Planned: account abstraction for wallet recovery and multi-signature, and oracles to bring off-chain events into on-chain escrow contracts. Neither is used in Stage 1.

6.5 Security Design STAGE 1
Custody controls, multi-sig operational wallets, privilege separation, key management, monitoring, and external security review (see §10).

6.6 Privacy
Only minimal information is recorded on-chain, with detailed evidence separated into encrypted off-chain storage.

How the rules are enforced in Stage 1

Every escrow carries an amount, a lock period, a maturity timestamp, and a state. The service moves funds only along the permitted transitions: lock on creation, release to the recipient on the sender's approval or at maturity, and return to the sender only when a refund request has been accepted by the recipient. These rules are enforced by Escrow Wallet's systems and operational controls — **not by an on-chain contract**. The Solidity example that illustrates the planned on-chain enforcement has moved to Appendix C.

Privacy. Only the minimum necessary information is retained, and escrow records are kept in the service's own systems rather than published on-chain. When on-chain escrow arrives in Stage 2, detailed records will remain in encrypted off-chain storage with only minimal state on-chain.

Token Utility

ESC is a utility token intended for use across the Escrow Wallet ecosystem as follows. It is designed not as payment principal but as an **asset that operates, secures, and governs the network**.

PLANNED · STAGE 2

None of the utilities on this page are active today. In Stage 1, escrow transfers carry no ESC-denominated fee, discount, deposit, staking, or voting function, and no ESC reward is paid for using the service. ESC exists as a BEP-20 token (§8.1); the utilities below are introduced only as the corresponding features ship.

Fee payment

Transaction fees can be paid in ESC.

Fee discount

Paying fees in ESC earns a discount at a set rate.

Dispute deposit

ESC is deposited when filing a dispute or joining arbitration to prevent false disputes and abuse.

Arbitrator staking

Arbitrators stake ESC and are rewarded for fair rulings; collusive or bad-faith rulings are slashed.

Reputation reinforcement

Depositing ESC reinforces trust, reflected together with transaction history, dispute rate, and verification status.

Governance

Holders propose and vote on fee rates, arbitrator requirements, supported chains, and treasury uses.

Intended demand loop

Transaction volume rises → ESC used for fees, guarantees, arbitration →
More arbitrators & developers join → Trust & volume rise again

Demand for ESC is intended to arise from **actual use of the protocol**, not from speculation. This loop describes the design intent for Stage 2, not present operation.

Utility, not a return. ESC is intended to function solely as a utility for fees, guarantees, arbitration, reputation, and governance — it is not an instrument that promises any yield or profit, and no ESC reward is paid for completing an escrow transfer. Any ecosystem incentive would be tied to actual protocol usage and does not guarantee the value or price of ESC.

Token Economy

8.1 Token Information

Token Name	Escrow Coin
Symbol	ESC
Main Net	BNB Smart Chain (BSC)
Token Standard	BEP-20
Total Supply	1,000,000,000 ESC
Contract Address	`0xe279927e64A14373930c75022D2a5bb8b2069862`
Classification	Utility Token · Web3 · Digital Asset Infrastructure · Escrow Services

8.2 Token Allocation

Category	Share	Amount (ESC)	Purpose
Public Sale & Liquidity	25%	250,000,000	Public sale and liquidity
Ecosystem Growth	25%	250,000,000	User, partner & ecosystem growth
Team & Advisors	15%	150,000,000	Team and advisors
Treasury & Reserve	15%	150,000,000	Operations, liquidity, reserve
Strategic Partners	10%	100,000,000	Strategic partners
Community & Marketing	10%	100,000,000	Community & marketing
Total	**100%**	**1,000,000,000**	

8.3 Lock-up & Vesting

Lock-up and vesting terms for each allocation are set with reference to business strategy and legal review, and are disclosed through official channels prior to distribution. Circulating supply varies with the issuance and lock-up-release schedule.

Allocation figures may be adjusted according to business strategy and legal review. Detailed terms will be announced through official channels. This information is provided for informational purposes and is not a solicitation to invest.

Governance

For the protection of user assets and system stability, Escrow Wallet does not claim full decentralization from the start but pursues **Progressive Decentralization**. Initially the operating entity retains core authority for rapid decision-making and security response, and then, in the order in which protocol stability, user scale, and arbitrator-network maturity are validated, it gradually transfers parameter-decision and financial-control power to the community. This treats decentralization not as a declaration but as a **verifiable process**.

Early

Foundation & operator led

The operating entity handles core decisions such as contract upgrades, fee policy, and arbitrator approval. All admin authority is distributed via multi-sig and major actions are recorded publicly.

Mid

Expanded community participation

Token-holder proposals, community voting, arbitrator election and evaluation, and fee-rate change proposals are introduced, letting stakeholders begin participating directly in decision-making.

Long

On-chain governance

DAO Treasury operation, protocol-parameter (fee, collateral, arbitration-rule) adjustment, supported-chain expansion, partner onboarding, and arbitration-policy changes are decided by token holders' on-chain proposals and votes. The operating entity's role narrows to technical maintenance and emergency response.

On-chain Decisions

Fee rates & discount policy	Arbitrator requirements & rewards	Supported chains & assets
Treasury fund use	Dispute & collateral rules	Partner onboarding criteria

Governance principle. Every transfer of authority proceeds in stages only when explicit criteria are met (audit completed, incident-free operating period, number of active arbitrators, stable distribution structure), and material changes are applied after a timelock and an advance-notice period.

Security

In Stage 1 **the operator holds user assets**, so security and internal control are the top priority: the protection of deposits depends on custody controls, key management, and operational discipline rather than on-chain code. Escrow Wallet applies **defense-in-depth** across the code, operations, personnel, and process layers, so that the failure of any single point does not lead to loss of user assets.

> "Escrow Wallet's security goal goes beyond mere hack prevention — it is to prevent unauthorized movement of custodied assets, abuse of admin authority, ledger tampering, and failure of the release scheduler all at once."

- Segregated custody and reconciliation
- Multi-sig operational wallets
- Restricted admin privileges
- Timelock-based upgrades
- Emergency stop
- Bug bounty
- Ledger integrity monitoring
- Front-end phishing prevention
- Private-key encryption & wallet recovery
- Two-factor authentication (2FA)
- Scheduler redundancy and alerting
- Regular security-report disclosure

Incident Response

Detect	Contain	Analyze	Recover	Disclose
Monitoring & alerts	Emergency stop	Root cause	Patch & resume	Post-mortem

In Stage 1, operational wallets apply multi-signature and role separation, admin actions are logged, and locked balances are reconciled against the ledger. Anomalies trigger a circuit breaker that halts fund movement. A standing bug bounty rewards external vulnerability reports. Before any on-chain escrow contract is deployed in Stage 2, it will be audited by an independent auditor and the audit report and contract addresses will be published.

Compliance & Risk

Because escrow handles user assets, regulatory compliance is treated as a core principle rather than an afterthought. With reference to international virtual-asset norms (the disclosure principles of the EU's MiCA and the FATF's risk-based approach), Escrow Wallet pursues a **multi-jurisdiction compliance** framework. In keeping with the requirement that information be **fair, clear, and not misleading**, this document separates what the service does today from what is planned, and discloses in §00 that Stage 1 is custodial.

11.1 AML / CFT

With reference to the FATF's risk-based approach (RBA) guidance, it introduces suspicious-transaction monitoring, blocking of sanctioned addresses, and risk-based KYC policy, updated as the sector changes.

11.2 Protection of user assets

Segregated custody of user assets and operational assets, control of operational-wallet privileges, and incident-response and user-notification procedures. In Stage 1, escrow locked balances are held in a separate system account rather than in user balances.

11.3 Market integrity

Internal policies prohibit market manipulation, use of undisclosed information, false disclosure, and exaggerated marketing.

11.4 Legal classification

The legal nature of ESC is adjusted according to the legal review of each jurisdiction; this Whitepaper makes no determination. Because Stage 1 is custodial, holding user assets may bring the operator within licensing requirements in some jurisdictions.

11.5 Transparency

The ESC token contract address (`0xe279927e64A14373930c75022D2a5bb8b2069862`) is published so that anyone can verify total supply, holders, and transfer history directly on a public block explorer. Audit reports, token allocation and lock-up status, and major policy changes are likewise disclosed through official channels.

> Always verify the contract address against the official website before transacting. Any address distributed through other routes should be treated as fraudulent — the issuer bears no responsibility for losses arising from the use of an unverified address.

11.6 Restricted Persons

Service use is restricted for sanctioned countries and individuals, and where the handling of virtual assets is prohibited by the user's jurisdiction.

Ecosystem

Participants

Buyers · Sellers · Arbitrators · Marketplaces · Freelance platforms · Wallet services · Payment gateways · KYC/AML partners · Oracle providers · Developers · DAO participants

Use Cases

OTC stablecoin trading
Fraud prevention for arbitrage & direct deals

Second-hand trading
Safe peer-to-peer deals

Digital goods
Content & license trading

Freelance contracts
Staged payments

B2B delivery
Small-value & recurring settlement

Overseas direct trade
Cross-border settlement

Group buying
Community-based trading

SaaS / API
Usage-based settlement

Blockchain games
Item-trading integration

Flywheel

Users arrive → Transactions & fees rise → Partners & arbitrators expand → More venues & trust

Partner Benefits

Marketplaces & commerce
Add escrow and dispute features instantly via API, reducing claims and churn.

Freelance & B2B platforms
Resolving staged-payment and non-payment risk raises contract trust.

Wallet & payment partners
ESC swap and fee integration bring added revenue and user lock-in.

As the escrow service opens up, it aims for a structure in which users of the existing OTC (offline) market naturally migrate to Escrow Wallet, differentiating in an escrow-specialized area where direct competitors offering the same service are rare.

Business Model

The revenue model is based on **protocol usage**, not the token price. In Stage 1 the only live revenue stream is the transaction fee on escrow transfers; the remaining streams and the ESC-denominated items below arrive with Stage 2.

Revenue Streams

- **01** Transaction fees
- **02** Dispute-arbitration fees STAGE 2
- **03** API usage fees STAGE 2
- **04** B2B integration fees STAGE 2
- **05** Premium wallet features
- **06** Enterprise & white-label SaaS

Fee Model

Item	Design direction
Base transaction fee	Approx. 0.3%–1.0% of the transaction amount (adjusted by tier and policy)
When paying in ESC	Fee discount at a set rate STAGE 2
When a dispute occurs	Separate arbitration fee charged STAGE 2
API partners	Volume-based fee discount
Fee distribution	Distributed to arbitrator rewards · Treasury · reward pool

Sustainability. Revenue is tied to actual transaction and API usage, not the token price. As usage grows, fee revenue and the arbitration and developer ecosystems grow together, so the protocol can operate self-sufficiently regardless of market swings.

Figures are illustrative and actual fee rates are adjusted according to governance and market conditions. A burn model may be applied, but this does not guarantee price appreciation.

Roadmap

The roadmap below is a plan and may change according to market, technology, and regulatory conditions. It is ordered by dependency rather than by fixed dates: **Stage 1 (ledger-based escrow transfer) ships first**, and each on-chain stage begins only after the preceding one is validated. Target dates are announced through official channels as each stage approaches.

STAGE 1 · Ledger | STAGE 2 · On-chain | STAGE 2 · Decentralization

DONE — 2024 – H1 2026

Foundation

Planning of a stablecoin-only wallet (Aug 2024), completion of Escrow Wallet core development (Jul 2025), incorporation of ESCROW WALLET INC (Sep 2025), and the public release of the website and whitepaper (H1 2026) completed the product, corporate, and documentation foundation.

IN PROGRESS — STAGE 1 — Launch date to be announced

Escrow Transfer — ledger-based, custodial

Conditional USDT transfers between service users on the internal ledger: lock with a maturity, release on the sender's approval or at maturity, refund on the recipient's consent. Includes custody controls, segregated locked balances, scheduler monitoring, and closed beta before general availability.

NEXT — STAGE 2 — After Stage 1 is stable

Testnet contracts & external audit

Testnet deployment of on-chain escrow contracts, start of external code audits, a standing bug bounty, and validation of the on-chain flow against the ledger-based service.

STAGE 2 — After audit completion

On-chain escrow · mainnet beta

Escrow contracts that hold funds on-chain, moving custody from the operator to code. Adds ESC fee payment and discounts, reputation system v1, and the first partner-marketplace integration.

STAGE 2 — Expansion

Contract types, disputes & developer tools

The escrow contract types and the dispute-resolution system described in Appendix C: Milestone and Oracle-based contracts, arbitrator staking and rewards, plus the developer API/SDK, B2B and white-label solutions.

STAGE 2 — Long term

Decentralization

Formalization of DAO Treasury operation and the community-proposal system, transition of arbitration policy and fee parameters to on-chain voting, global-partner and multi-jurisdiction expansion, and advancement of the compliance framework, converting the protocol to a standing operating structure.

Risk Factors

Users should fully understand the following risks before deciding whether to participate. Items marked STAGE 2 apply only once on-chain functionality ships.

Risk	Mitigation
Custodial risk — insolvency or seizure	The operator holds user assets in Stage 1: insolvency or seizure could delay or prevent withdrawal. Segregated custody and restricted authority reduce but **do not remove** this risk; no deposit protection applies.
Custodial risk — hacking or key loss	Compromise of operational wallets or keys could cause loss of custodied assets. Multi-sig, role separation, key management, monitoring.
Release-scheduler failure	An outage could delay payouts at maturity. Redundancy, alerting, manual release; delay remains possible.
Ledger error or tampering	Escrow state is an internal record. Integrity monitoring, action logging, reconciliation.
Refund not agreed	A refund needs the recipient's consent, so a sender may not recover funds before maturity.
Token value volatility	Separation of payment principal and utility token; principal handled in stablecoins
Insufficient liquidity	Liquidity allocation & market partnerships; no guarantee stated
Smart-contract vulnerabilities STAGE 2	External audits, bug bounty, timelock & emergency stop
Oracle failure or arbitrator collusion STAGE 2	Multiple oracles and outlier filtering; staking & slashing, random assignment, multi-stage appeal
Regulatory change	Per-jurisdiction legal review; custodial operation may require licensing
Slow user adoption	OTC-market linkage, partner & incentive programs
Account or credential compromise	Two-factor authentication, device and session controls, withdrawal review
Gas fees / chain congestion	Low-cost chain (BSC) for deposits and withdrawals; batching
Privacy & data protection	Minimal records, encrypted storage, access control
Stablecoin de-pegging	Support for multiple stablecoins & assets, risk monitoring

Mitigations reduce risk and do not guarantee its elimination. Escrow transfers are not deposits and are not covered by any deposit-protection or investor-compensation scheme. The value of ESC may be lost entirely.

Conclusion

Escrow Coin (ESC) is the core asset of an escrow infrastructure built to solve the trust problem of digital transactions. Today the service provides rule-based conditional transfers on its own ledger (Stage 1); smart-contract escrow, dispute resolution, a reputation system, and a developer API are planned (Stage 2). The intent is that users can transact with less exposure to each other's good faith, and that platforms can adopt trust features at lower cost.

PROBLEM

Trust gap

Advance-payment fraud, non-performance, and settlement delay in online and offline transactions.

SOLUTION

Rule-based escrow

Locking with a maturity, release on approval or at maturity, refund on consent — available today.

TOKEN

ESC utility

Planned for fees, guarantees, arbitration, reputation, and governance; principal stays in stablecoins.

OUR COMMITMENT

This project holds **protection of user assets, transparent transaction terms, honest disclosure of what is and is not yet built, security-first design, and regulatory-compliance readiness** as its core principles, and aims to build, over the long term, a trust infrastructure that can be applied across a wide range of digital marketplaces and B2B platforms.

Secure Every Deal. Trust Every Time.

Trust is the infrastructure.

Learn more

Product, documentation, and updates are available through our official channels.

escrowwallet.net

Company & Team

Company

Legal entity	ESCROW WALLET INC.
Project name	Escrow Wallet
Incorporation date	September 11, 2025
Jurisdiction	Panama City, Republic of Panama (full registered details available through official channels)
Official website	https://escrowwallet.net/
Original language	English. Where a translation differs in meaning, the English version prevails (see §02).
Update channel	https://escrowwallet.net/

Key Members

Name	Role
Carlos Alberto Weand Ortiz	President
Cristino Guevara Salazar	Director / Secretary
Gracieili Mariana Morales	Director / Treasurer

Team

20	6	7	10
Management	Technology	Marketing	Other

A team of **43 people** in total — across management, technology, marketing, and operations — handles product development and ecosystem operations.

Contact & Channels

Official website
https://escrowwallet.net/

Update channel
Notices on the official website

Document
Escrow Coin (ESC) Whitepaper v1.2

Issuer
ESCROW WALLET INC.

Glossary & References

Glossary

Escrow	A method in which the payment is held by a neutral safeguard and settled when conditions are met.
Smart contract	A program that writes conditions and rules as code on a blockchain and executes them automatically.
Stablecoin	A virtual asset whose value is pegged to fiat or similar to minimize volatility (e.g. USDT).
USDT	A leading stablecoin (Tether) designed to be pegged 1:1 to the US dollar.
BEP-20	The token standard of BNB Smart Chain; the standard ESC follows.
Oracle	A data bridge that delivers off-chain information to smart contracts.
OTC	Over-the-counter (peer-to-peer) trading that does not go through an exchange.
DAO	A decentralized autonomous organization in which token holders make collective decisions by rules.
KYC / AML	Know-your-customer and anti-money-laundering procedures.
Multi-sig	A wallet structure requiring the approval of multiple signers before funds move.
Staking / Slashing	Depositing tokens for participation eligibility, with part slashed on violation.
Locked balance	The amount held for an escrow on the internal ledger, recorded in a separate system account rather than the user's balance.
Custodial	An arrangement in which the operator holds user assets, as opposed to non-custodial, where only code or the user's key can move funds.
Timelock	A safeguard that applies important changes after a set delay and notice.
Account abstraction	A smart-contract-based approach supporting wallet recovery and multi-signature.

References

- Regulation (EU) 2023/1114 (MiCA) — Markets in Crypto-Assets Regulation; requirements for fairness, clarity, and risk disclosure of whitepaper information.
- FATF, Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs (2021).
- FATF, International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation (Recommendations).
- BNB Smart Chain — BEP-20 Token Standard Documentation.

ESCROW WALLET

Planned Capabilities Stage 2

NOT AVAILABLE TODAY

Everything in this appendix is **planned design, not implemented functionality**. It was presented as current capability in versions up to v1.1 and was moved here in v1.2 so the main sections describe only what the service does today. Stage 1 offers a single arrangement: lock with a maturity, release on the sender's approval or at maturity, refund only on the recipient's consent. Delivery of anything below is subject to change.

C.1 Escrow contract types

Single Release
Pays the full amount at once after goods are received or the service is completed.

Milestone
Staged payments for freelance and outsourcing contracts (e.g. 20% deposit → 30% → 50%).

Time-Locked
Automatic payment if no objection is raised within a set period.

Multi-Signature
Payment or refund on 2-of-3 approval among buyer, seller, and arbitrator.

Oracle-Based
Settlement when delivery completion, an API status, or an off-chain event is confirmed.

DAO Arbitration
Disputes adjudicated by a community-based arbitrator pool.

C.2 Planned on-chain state model

An on-chain contract would hold the states `Created → Funded → In Progress → Released / Refunded / Disputed`, with transitions permitted only under predefined conditions. This is distinct from the Stage 1 ledger states in §05.

C.3 Illustrative contract logic

```
function confirmReceipt() external onlyBuyer {
  require(state == State.Funded, "not funded");
  state = State.Released;
  asset.transfer(seller, amount - fee);  // condition met → pay seller
}
```

Conceptual illustration only. No such contract is deployed, and the eventual implementation and audit results may differ substantially. Escrow Wallet does not operate any on-chain escrow contract today.

Planned Dispute Resolution Stage 2

Today there is no dispute resolution. Escrow Wallet is not a party to any dispute and does not judge the purpose of a transaction, delivery, quality, performance, or fault. It executes only the fund-movement rules fixed in advance. The mechanism below is a design for Stage 2 and does not describe any process available to users now.

The intended structure is **hybrid**: automatic settlement where rules suffice, and human or DAO arbitration for the areas that require judgment, such as delivery, quality, and defects in deliverables. Arbitrators would qualify through ESC staking and verification, with random assignment to limit conflicts of interest, rulings based on submitted evidence and published criteria, and stake slashing or disqualification for repeated unjust rulings.

Escalation path

① Direct settlement between parties → ② Designated arbitrator →

③ Random arbitrator-pool assignment → ④ Multi-arbitrator vote → ⑤ Final DAO appeal

Planned safeguards

- Dispute-filing deposit (ESC)
- False-claim penalties
- Restrictions on repeat-dispute accounts
- Evidence submission window
- Arbitrator conflict-of-interest reporting
- Arbitrator reputation score

Planned process

File	Evidence	Review	Ruling	Execute
Deposit posted	Submitted in time	Arbitrator examines	Reasoning disclosed	Auto settlement

Why it is deferred. Adjudicating quality and performance requires evidence handling, arbitrator incentives, and appeal machinery that cannot be assembled credibly at launch. Rather than claim it early, Stage 1 states plainly that it does not exist, and §07's ESC utilities tied to it — dispute deposits and arbitrator staking — remain inactive until it does.