



## *Whitepaper*

Unlocking a Global Financial Revolution in Cross-Border Payments & Decentralized Lending

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Authors: **TRICODE PRO & Neroitech Inventions**

### **Abstract**

LockUp earnings is a decentralized **P2P cross-border** payment and investment earning platform built on the blockchain. It eliminates high remittance fees, speeds up transactions, and provides a trustless financial ecosystem that empowers individuals and businesses with seamless, borderless financial transactions.

### **This paper outlines:**

#### **Market Problem & Challenges:**

The problem and the Opportunity LockUp provides a scalable, low-cost solution

#### **Business model:**

LockUp earnings revenue generation.

#### **Go-Market Strategy:**

Airdrop-based go-to-market (GTM) strategy

**\$Lock** tokenomics and adoption incentives

#### **Product Development:**

Product roadmap & funding requirements

## **1. Market Problem & Challenges**

### **1.1 High Remittance Fees & Slow Processing**

7% average remittance fee globally → Loss of billions in transaction costs.

Currency Exchangers demand high fees.

Delays of 2-5 business days for cross-border payments

Unbanked population: 1.7 billion with limited access to financial services

### **1.2 Lack of Trust in Traditional Finance & Lending**

Centralized banking intermediaries increase costs and risks

Current Solutions:

P2P transactions lack security & dispute resolution mechanisms

Limited credit access for businesses & individuals due to no credit history

## **2. LockUp earnings: The Solution**

### **2.1 Cross-Border P2P Payments with an on-chain transaction history.**

- ◆ Instant crypto-to-fiat transfers without intermediaries, financial institutions.
- ◆ Escrow-based smart contracts ensure trust between senders & receivers with timestamps.
- ◆ Currency Exchange rates are determined by users preferences based on their selected crypto Stable coins.

- ◆ Decentralized dispute resolution increases transaction security.

## 2.2 Locked Investment & Lending

- ◆ Users can lock **\$SUI, \$USDT, \$BTC, \$SOL tokens** to earn yield & facilitate liquidity
- ◆ Borrowers propose interest rates in a competitive P2P marketplace
- ◆ Blockchain-based credit scoring increases financial inclusion

## 2.3 Trust-Based Credit System

- ◆ Users build on-chain credit scores based on transaction history
- ◆ Higher scores = lower borrowing rates & better financial access
- ◆ Secure P2P lending without financial institutions

## 3. Our Business Model

### Revenue Streams:

Transaction fees, commission on investments & loans.

### Key Metrics:

Number of transactions, Volume of locked asset value and users credit score.

### Development:

Marketing, security audits

Web & mobile apps, Sui-compatible wallets

## 4. Go-to-Market Strategy: Airdrops & Local Fiat Transfers

To drive rapid adoption among crypto users & businesses, LockUp earnings will use an Airdrop-based GTM strategy:

### 4.1 Airdrop Incentives for Adoption

- ◆ \$Lock token airdrop to onboard new users & reward active transactions
- ◆ Referral rewards for onboarding businesses & developers
- ◆ Early adopters get premium access to low-fee transfers

## 4.2 Facilitating Local Fiat Transfers

- ◆ Users convert crypto into native fiat directly within in the app
- ◆ Smart contract-based escrow ensures seamless peer-to-peer fiat transactions
- ◆ No reliance on financial institutions, reducing costs & regulatory barriers

## 4.3 Developer & Business Integration Strategy

- ◆ Developer Grants & Hackathons → Incentivizing Web3 developers to build on Sui LockUp
- ◆ Merchant Integration → Enabling online businesses to accept borderless payments
- ◆ Community Growth via X Spaces & Web3 Partnerships

## 5. Tokenomics: \$Locks Utility & Adoption Incentives

### \$Lock Token Use Cases    **Percentage** Allocation

Transaction fee discounts for payments & lending	30%
Staking rewards for liquidity providers	25%
Community & developer incentives (Airdrops, grants)	20%
<b>DAO</b> Governance & Ecosystem Growth	15%
Security Fund & Dispute Resolution	10%

## 6. Product Roadmap

### Phase 1: MVP Launch (Q1 2025)

- ◆ Web & Mobile App → Secure wallet integration
- ◆ Smart Contract Deployment → Enabling P2P fiat & crypto swaps
- ◆ Beta Testing → Small-scale transactions for early adopters

### Phase 2: Credit System & Staking (Q2 2025)

- ◆ On-Chain Credit Scoring → Users build reputation based on transactions by earning rewards of \$lockedUp
- ◆ Staking & Lending Marketplace → Enabling yield earning for locked SUI tokens
- ◆ Marketing Push → X Spaces, Telegram campaigns, & Airdrop distribution

#### Phase 3: Full-Scale Expansion (Q3-Q4 2025)

- ◆ Multi-Currency Support → Local fiat on/off ramps for Africa & SE Asia
- ◆ Business Integrations → Onboarding merchants & SMEs for payment solutions
- ◆ DAO Governance Activation → Community-driven decision-making

## 7. Funding Requirements

To execute this roadmap successfully, **LockUp** requires **\$5M** in funding, allocated as follows:

#### Funding Requirements

Category	Allocation	Use Case
Development & Smart Contract Audits	<b>\$2M</b>	Building secure lending & transaction protocols
Marketing & User Acquisition	<b>\$1.5M</b>	Airdrops, referral programs, and educational content
Liquidity Pool & Staking Rewards	<b>\$1M</b>	Ensuring smooth fiat/crypto transactions & staking
Operational & Legal Compliance	<b>\$500K</b>	Setting up global partnerships & ensuring regulatory alignment

## 8. Conclusion: A Borderless Future

LockUp earnings is not just another blockchain project—it's a financial revolution for unbanked populations, freelancers, and businesses that need fast, trustless, and low-cost cross-border payments.

- ◆ Built for scalability → Leveraging Sui blockchain's speed & low fees
- ◆ Empowering financial freedom → No banks, no middlemen, just direct transactions

- ♦ Community-driven growth → **\$LockUp** tokenomics ensure long-term adoption

 The future of cross-border finance is decentralized.

Join the **LockUp** wait-list today!

- ♦ Contact Us: [contact@tricode.pro](mailto:contact@tricode.pro)
- ♦ Website: [www.tricode.pro](http://www.tricode.pro)
- ♦ Join our Community: [X.com/tricodepro](https://x.com/tricodepro)

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