[SplitChain]

| Bryan But | Griffen Johnson | Owen Lynch |
Lotanna Ogbozor | Lochlan Stewart |

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The Issue

Managing Costs

- Groceries
- Planning Trips
- Paying Rent

The Opportunity

- 20M+ U.S. college students
- $10B+ group spending opportunity annually
- Growing adoption of Web3/crypto among Gen Z
- Existing apps (Venmo, Cash App) not focused on group transparency or escrow

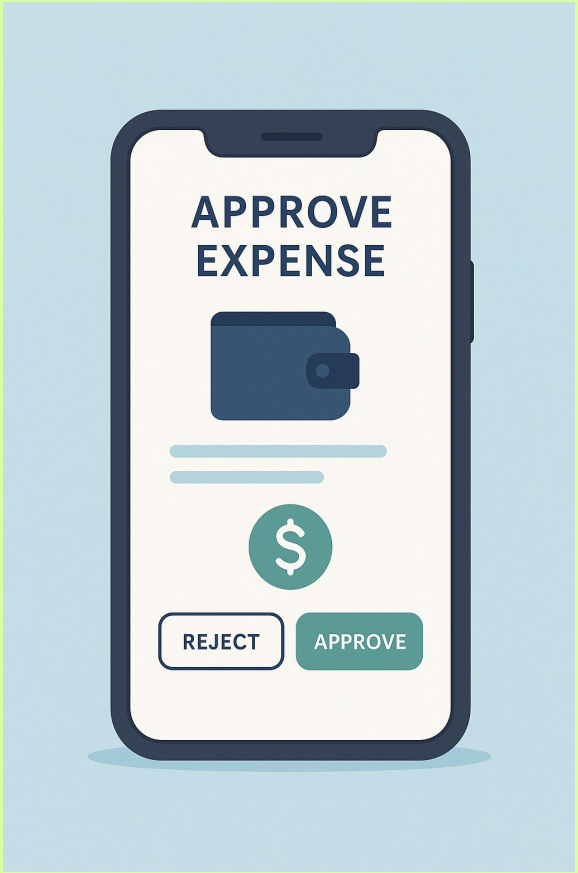
The Solution

[SplitChain]

- **Automatically tracks group expenses**
- **User-friendly**
- **Reduces misunderstandings**

How [SplitChain] Works

1. One student pays for a group expense
2. The payer submits the expense through SplitChain with proof
3. Group members are notified and vote to approve or deny the expense.
4. If the majority approves, the smart contract automatically releases the correct payment to the payer.
5. Funds are split and sent from the group's shared escrow balance



Adoption Challenges

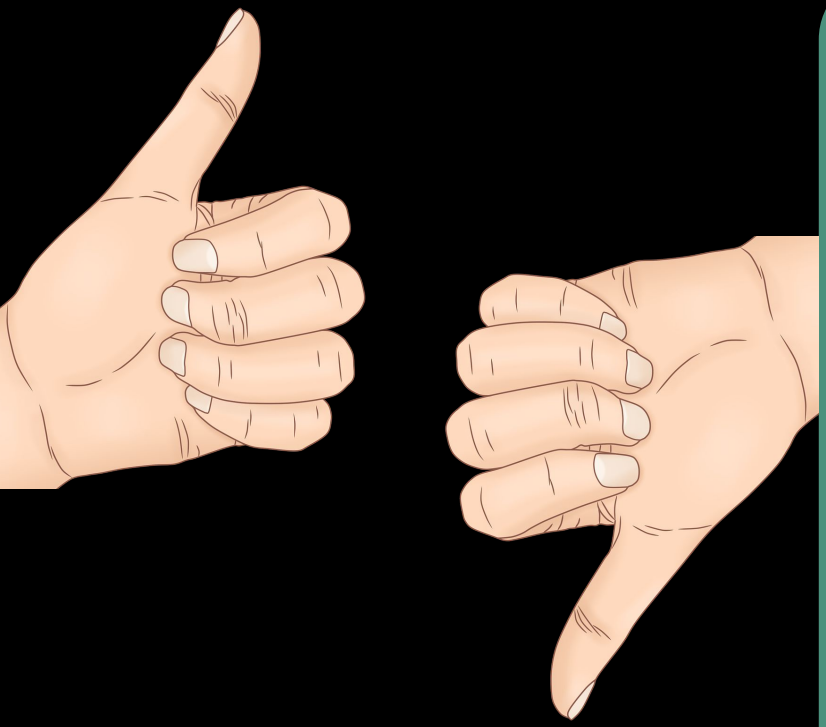
Familiarity

Fiat On-Ramps

- Easier for non crypto users
- Familiar payment methods
- Builds trust
- Increases adoption

MoonPay

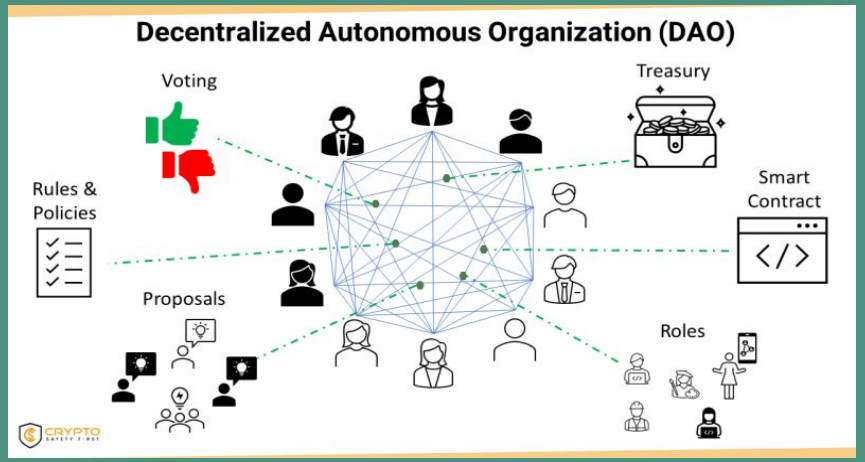
Transak



Expense?: Yes | No

Voting System

- Prevents unfair/fake expenses
- Resolves disputes early
- Democratic

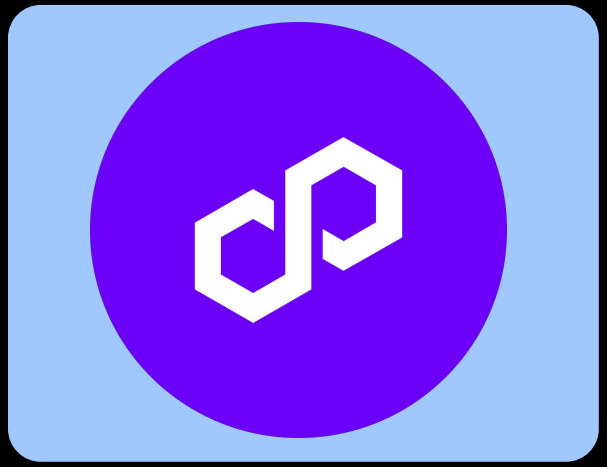


Comparative Advantage

- No need for prior crypto experience (hidden blockchain layer)
- Transparent payment flows (can't fake receipts or votes)
- Instant, smart contract-based reimbursement
- Scalable to other group activities outside of school

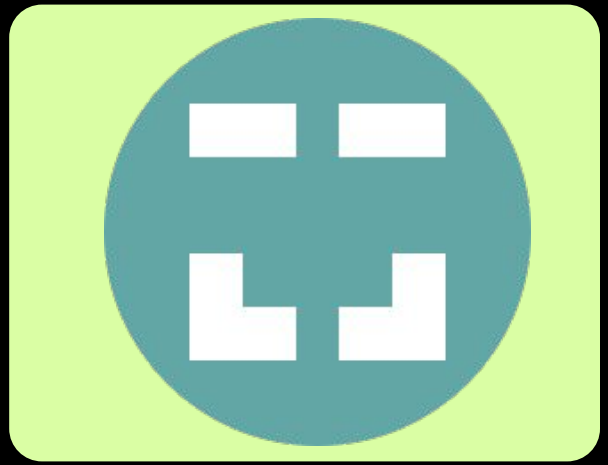
Why Blockchain?

1. **Transparency**
   - Easy to verify information
   - Public and accessible for group
2. **Decentralization**
   - Money held safe by group
   - Company risk eliminated
3. **Security**
   - Records are permanent
   - Protects everyone from negligence



Handling Transaction Costs

- Fees on major blockchains can get expensive
- Solution: Build SplitChain on low-cost networks



Transaction Fee

Premium Subscription

SPLITCHAIN
LOYALTY TOKEN

SPLT Loyalty Token

- Low Friction
- Student Friendly
- Scalable

Business Model

```
mapping (address to bool pepul ) boolean;
groupMembers (address to boolean) boolean;
approvalCount,
voteDeadline;
payer payable pupivable paper;
uint amount  bool

function voteApproval(bool  approve ) {
  require(gruppMembers[mseder],'Not a group
  member')
  require(hasVoted[msedend),'Already voted'
  require(voteDeadline  Voting);
  if approve.mssdene = true
    approvalCount +=1;
  // Auto-release funds if majority approves
  if approvalCount gopro evant'
    payer.transfer(totalGroupMembers /2
    fundsReleased = true
  }
}
```

Smart Contract Voting Logic

- Written in Solidity, deployed on Polygon or xDAI
- Group members vote to approve or deny an expense
- Voting deadline ensures quick decisions
- If majority approves, funds are automatically released
- Uses a smart contract escrow — no manual handling
- Prevents double voting or unauthorized participation

Technology Roadmap

Phase 1

MVP Development

Months 1—2

- Build basic dApp and smart contract
- Expense submission, group voting
- Testnet on Polygon or xDAI

Phase 2

Beta Launch

Months 3-4

- Deploy on mainnet (Polygon)
- Integrate fiat on-ramps
- User testing with students

Phase 3

UI/UX Optimization

- Polish front-end design
- Streamline voting flow
- Add receipt upload

Phase 4

Feature Expansion

- Launch SplitChai Loyalty Token
- Add leader-boards, rewards
- Build referral system

Institutional Partnerships

Months 10 -12

- Partner with student orgs & univ.
- Co-market with event planners
- Add club payment tools

Next Steps

Payment On-ramps & Voting Models

- Find the best fiat on-ramps (MoonPay, Transak) and DAO voting frameworks (like Snapshot).

Build a Minimum Variable Product (MVP)

- Create a basic working version of SplitChain focusing on simple expense submission, voting, and payouts.

Run Tests & Finalize Plans

- Pilot SplitChain with a few student organizations to gather feedback and improve usability.

Thank you!