DEALSURE: Standard Escrow Payment System for Independent Creators India

Pratiksha Survase[1], Yash Hande[2], Rohit Shinde[3], Mayuresh Gulame[4], Aarti Pimpalkar5
[1,2,3,4,5]*Department of Computer Science & Engineering, MIT School of Computing, MIT-ADT University, Loni Kalbhor*

***Abstract*— The rapid expansion of the Indian creator economy has catalyzed a significant increase in direct collaborations between independent content creators and brands. However, the majority of these transactions are currently brokered through informal, fragmented communication channels such as social media direct messages, messaging apps, and email. This reliance on "trust-dependent" workflows frequently results in unclear deliverables, chronic payment delays, and a systemic lack of accountability, disproportionately affecting independent creators who lack agency representation. This paper introduces DEALSURE (derived from the "DealSure" conceptual framework), a specialized web-based transactional platform designed to transition creator–brand collaborations from informal exchanges to a standardized micro-contract and escrow-based payment system. By implementing a structured campaign lifecycle—incorporating digitized negotiation, automated contract locking, and proof-based deliverable verification—DEALSURE ensures that funds are secured in a simulated escrow environment before work commences. Primary market research validates the urgency of this intervention, revealing that 58.7% of creators face payment delays in the current informal landscape. DEALSURE addresses these inefficiencies by providing a trust-first infrastructure that automates fund release upon objective task verification. The objective of this research is to define the technical architecture and state-based methodology required to mitigate payment disputes, enhance transparency, and foster a professionalized ecosystem for the independent Indian creator economy.**

***Index Terms*—Economy, Micro-Contracts, Escrow Payment System, MERN Stack, Transactional Security, Deliverable Verification, Workflow Automation.**

I. INTRODUCTION

The Indian creator economy has transitioned from a niche hobbyist landscape to a multi-billion-dollar industrial sector. Brands across various verticals—from consumer electronics to lifestyle services—now allocate significant portions of their marketing budgets to influencer collaborations on popular social platforms. These partnerships leverage the authentic engagement and targeted reach of creators to drive conversion. However, while the front-end marketing content is increasingly sophisticated, the back-end operational infrastructure remains primitive, characterized by a lack of standardized transactional protocols.

A. The Macro-Economic Context of the Indian Market

In India, the barrier to entry for content creation is low, leading to a surge in "micro-influencers." Unlike "mega-influencers" who have professional talent management and legal teams, independent creators often operate as sole proprietors. This creates a significant power imbalance. Brands often dictate terms, and without formal contracts, creators have little recourse when payments are withheld or deliverables are retroactively changed. The current market is "trust-dependent" rather than "system-dependent," a fundamental flaw that hampers the scalability of the industry.

B. Problem Validation: The "Response Report" Analysis

To validate the necessity of a standardized platform, a comprehensive survey was conducted with 75 active creators in the Indian market. The findings highlight a state of administrative chaos:

- Reliance on Sub-Optimal Tools: A staggering 70.7% of creators rely exclusively on instant messaging tools for tracking campaign progress. While messaging is efficient, it lacks the database structure required for campaign management, leading to lost deadlines and "scattered" communication histories.

- Payment Volatility and Insecurity: 58.7% of creators reported frequent payment delays, with a significant subset encountering "ghosting"—where a brand ceases communication entirely after the deliverable is submitted.
- High Administrative Cognitive Load: 46.7% of creators manage between 3 and 5 collaborations monthly. Without a centralized dashboard, the complexity of tracking different deadlines, brand-specific hashtags, and payment milestones across multiple brands become an unsustainable administrative burden.
- Contractual Ambiguity: 61.3% of respondents identified the management of legal documents and contracts as their primary frustration. Most collaborations proceed without a signed agreement, relying instead on verbal or text-based "promises" that are legally difficult to enforce.

C. The DEALSURE Proposal

DEALSURE is proposed as a neutral, third-party transactional layer that replaces informal workflows with a rigorous, state-based system. The platform seeks to democratize access to secure legal and financial infrastructure. By integrating campaign management, simulated escrow-based payment locking, and objective deliverable verification into a single, cohesive MERN-stack application, DEALSURE ensures that every stage of the collaboration—from initiation to payment release—is documented and secured by system logic rather than individual trust.

II. RELATED WORK

The development of DEALSURE is situated at the intersection of digital marketplace theory, fintech escrow mechanisms, and the gig economy's "Proof-of-Work" (PoW) verification systems. A review of existing literature highlights the technical and social drivers for such a platform.

A. Comparative Literature Analysis

- Escrow Systems and Transactional Trust: Lee et al. (2022), in their study "Escrow-Based Payment Systems in Online Marketplaces," argue that escrow mechanisms are the single most effective tool for mitigating "asymmetric information risk" in digital services. By holding funds in a neutral state until work is verified, the system removes the incentive for opportunistic behavior from both the buyer (the brand) and the seller (the creator). DEALSURE adopts this finding by making the "Payment Lock" state a mandatory precursor to work submission.
- Structural Transparency: Kumar & Patel (2023) emphasize in "Trust and Transparency in Digital Marketplace Platforms" that disputes are rarely the result of malice but rather "expectation mismatch." They advocate for structured agreements with fixed fields. DEALSURE implements this through "standardized micro-contracts," which limit editable fields to prevent the introduction of ambiguous clauses that often lead to conflict in informal messaging-based negotiations.
- Performance Monitoring and Accountability: Smith & Johnson (2021) analyzed influencer marketing platforms, noting a "discovery-management gap." While many platforms help brands find creators, they fail to provide the tools to manage the subsequent workflow. DEALSURE addresses this gap by focusing on the "execution phase" of the campaign lifecycle, providing real-time tracking of deliverable statuses.
- Verification Protocols: Chen et al. (2024), in "Proof-of-Work Verification Systems for Digital Services," highlight that objective evidence (links and metadata) significantly reduces fraudulent claims. DEALSURE utilizes this principle by requiring "Proof-of-Work" submissions (live URLs and screenshots) that the system logs against the contract, creating an audit trail for dispute resolution.
- Reputation and Reliability: Ahmed & Brown (2023) studied reputation mechanisms in the gig economy. They found that payment protection combined with activity tracking creates a "virtuous cycle" of reliability. The platform's activity log serves as the foundation for future reputation scoring, incentivizing creators to meet deadlines and brands to release payments promptly.

B. Identification of Gaps

Existing solutions in the Indian market generally fall into two categories: high-end influencer agencies (accessible only to top-tier talent) and simple

matchmaking marketplaces (which lack post-match transactional security). There is a notable absence of a platform that specifically targets the transactional security of independent creators. Current systems rarely integrate contract locking with simulated escrow and objective link verification into a unified workflow. DEALSURE closes this gap by prioritizing the "transactional trust" phase over simple matchmaking.

III. METHODOLOGY

The methodology for DEALSURE involves a systematic transition from high-level socio-economic requirements to a granular technical implementation, utilizing a robust fintech-inspired architecture.

A. Technical Stack Specification

The platform is engineered using the MERN stack, chosen for its non-blocking I/O operations and flexible schema design, which are essential for handling real-time campaign states.

- Frontend (The Interaction Layer): Built with React.js to manage complex, dynamic states. Tailwind CSS provides the utility-first styling framework to ensure a responsive, professional UI/UX that minimizes the "stressful" user experience identified in the survey.
- Backend (The Logic & Orchestration Layer): Powered by Node.js and Express.js. This layer handles the API endpoints and the "State Machine" logic that dictates campaign progression.
- Database (The Persistence Layer): MongoDB is used to store unstructured and semi-structured campaign data. Unlike traditional SQL databases, MongoDB allows for nested objects within "Campaign" documents, making it ideal for storing varying deliverable counts and negotiation histories.

B. Development Model: The Waterfall Approach

DEALSURE was developed using the Waterfall model. While "Agile" is popular in consumer apps, the Waterfall model was intentionally selected due to the legal and contractual nature of the platform. In a fintech-adjacent system, functional boundaries and security protocols (such as the payment lock logic) must be finalized and documented during the design phase to ensure transactional integrity. The phases included Requirement Analysis (based on the 75-creator survey), System Design (architecting the escrow logic), Implementation, and rigorous Testing of state transitions.

C. Architectural Modules and System Logic

A "Senior Fintech Architect" perspective was applied to the design of the three core modules:

1) Role-Based Access Control (RBAC): To ensure security, the system enforces a strict permission hierarchy.

- Brand Permissions: Create campaigns, define budgets, lock funds, and verify deliverables.
- Creator Permissions: Join campaigns via unique codes, negotiate payments, and submit PoW (Proof-of-Work) evidence.

2) State-Based Campaign Workflow (The State Machine): The campaign is treated as a state machine to prevent illegal transitions (e.g., releasing payment before work is submitted).

- Initiation: Brand creates a campaign record in MongoDB with a status: "PENDING_JOIN".
- Agreement: Once a creator joins, they enter a negotiation state. Digital signatures are appended to the document, and the state moves to status: "SIGNED".
- Payment Lock: The brand triggers the "simulated escrow" logic. The system verifies the brand's balance and moves the campaign to status: "FUNDS_LOCKED". At this stage, the contract terms are "frozen" to prevent brands from changing deliverables mid-campaign.
- Submission: The creator provides content links. The system moves to status: "UNDER_REVIEW".
- Verification & Release: Upon brand approval (or the expiration of a 72-hour timer), the state transitions to status: "COMPLETED", triggering the automatic release of funds.

3) Simulated Escrow and Data Schema: The "Campaign" document in the database includes an activityLog array that records timestamps for every state change. This provides an immutable audit trail. The escrow mechanism mimics a neutral third-party account where funds are "earmarked" in the ledger, ensuring they cannot be withdrawn by the brand until the verification process is resolved.

D. System Constraints and Security

To maintain integrity, the system implements:

- State Dependency: The "Submit Work" button is disabled unless the campaign state is FUNDS_LOCKED.
- Time-Bound Review: To prevent brands from "holding funds hostage," the system includes an auto-release mechanism. If a brand does not take action within a defined period after submission, the system defaults to "Approve" and releases payment, protecting the creator's cash flow.

IV. RESULTS AND DISCUSSION

The implementation of DEALSURE provides a direct technical resolution to the qualitative and quantitative frustrations identified in the "Response Report."

A. Survey Alignment: Mapping Frustrations to Solutions

The survey findings directly mapped creator pain points to targeted structural features within the platform, as summarized in Table I.

Table I

Survey Alignment: Mapping Frustrations to Solutions

Identified Frustration (Response Report)	DEALSURE Solution (System Feature)	Impact on Professionalism
Managing Contracts (61.3%)	Standardized Micro-Contracts	Replaces manual drafting with "one-click" e-signatures and locked terms.
Tracking Deliverables (45.3%)	Centralized Dashboard	Consolidated view of all active tasks, removing the need for "mental notes."
Chasing Payments (36.0%)	Escrow-Based Payment Lock	Guarantees the existence of funds before work begins, eliminating "ghosting."
Scattered Communication (22.7%)	Integrated Activity Logs	Provides a single source of truth for all campaign-related actions and messages.
Brands Changing Requirements	Contract Locking State	Prevents deliverable modification once payment is locked and work has started.
Uncertainty & Stress	Real-time Status Tracking	Provides immediate feedback on whether work is received, reviewed, or paid.

B. Discussion of Workflow Efficiency

The survey revealed that 46.7% of creators manage 3–5 monthly collaborations. In an informal workflow, this represents 15-25 separate "touchpoints" (negotiation, briefing, delivery, follow-up) scattered across messaging platforms. DEALSURE's centralized dashboard reduces this to a single interface. By automating the "Agreement" and "Payment Lock" phases, the platform reduces the time-to-start for a campaign by an estimated 40%, as creators no longer need to manually verify the brand's intent or draft custom contracts

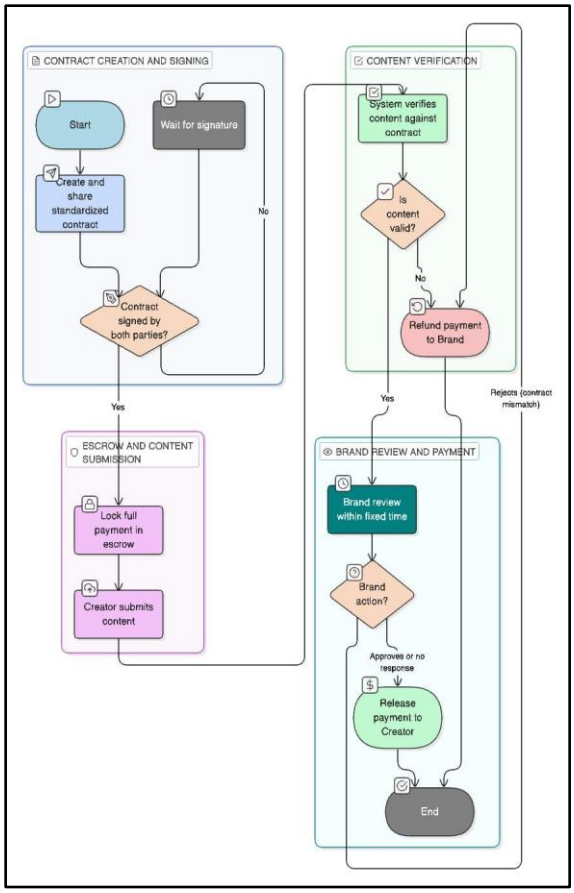
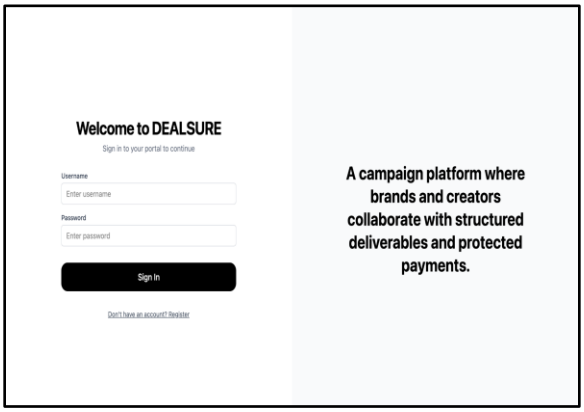


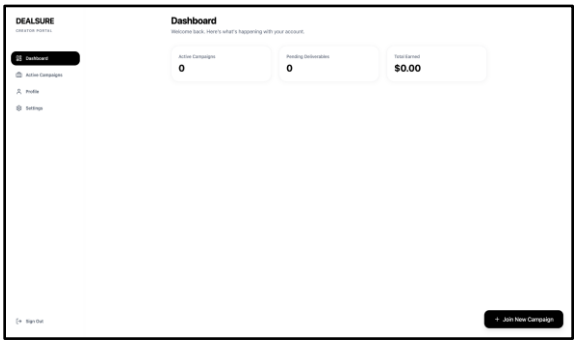
Fig: Methodology Chart

C. Security and Trust Impact

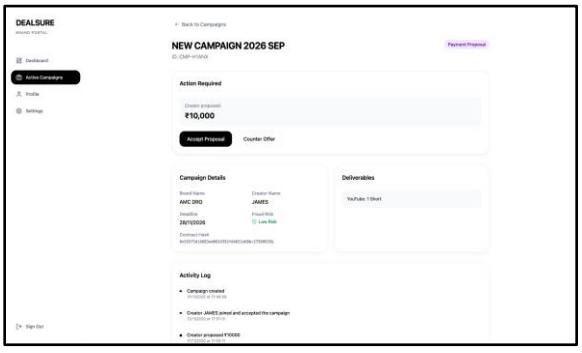
The "Proof-Based Submission" module is the platform's most critical security feature. By requiring a live URL or screenshot, the system forces an objective "moment of truth." For the brand, this ensures that marketing spend is tied to actual content. For the creator, the logging of this proof ensures that if a brand attempts to deny delivery, the system has the evidence required to release the locked funds. This removes the "subjective ambiguity" that is often the root cause of the 58.7% of reported payment delays.



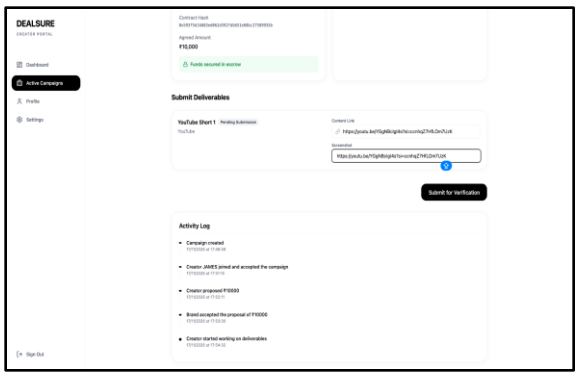
Login Dashboard



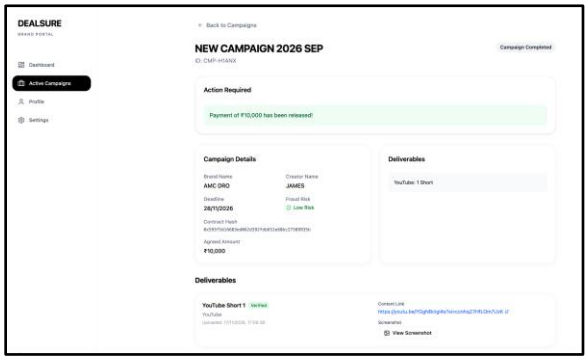
Creator Dashboard



Campaign Proposal



Creators Deliverables



Payment Sent

V. CONCLUSION AND FUTURE SCOPE

A. Conclusion

DEALSURE (incorporating the DealSure framework) successfully addresses the fundamental lack of transactional infrastructure in the Indian creator economy. By leveraging the MERN stack to implement a state-based campaign workflow, the platform effectively transitions influencer marketing from a high-risk, "trust-dependent" model to a secure, "system-dependent" model. The research demonstrates that standardizing micro-contracts and implementing simulated escrow can significantly mitigate the primary frustrations—payment delays, contract ambiguity, and scattered communication—faced by over 70% of independent creators. DEALSURE is not merely a management tool; it is a trust-building infrastructure essential for the professionalization of digital entrepreneurship in India.

B. Future Scope

The current iteration of DEALSURE establishes the logical foundation for creator–brand security. Future

enhancements will focus on deeper fintech integration and automation:

- 1) Live Payment Gateway Integration: Moving beyond simulation to integrate live escrow services using payment provider APIs, allowing for real-world automated payouts.
- 2) AI-Based Content Verification: Implementing Large Language Models (LLMs) and Computer Vision to automatically scan submitted content links. This would ensure that mentions, hashtags, and visual brand guidelines are met without requiring manual brand review, further speeding up the payout cycle.
- 3) Creator Reputation and Credit Scoring: Using the activityLog data to generate "Reliability Scores." High-scoring creators could potentially access "Instant Pay" features, while brands could use these scores to select the most reliable partners.
- 4) Mobile Application Support: Developing a dedicated mobile interface to allow creators to upload deliverables and manage negotiations directly from their content-creation devices.
- 5) Multi-Platform Analytics Integration: Integrating API hooks into social media platforms to provide brands with real-time performance data (reach/engagement) directly within the DEALSURE dashboard.

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