



DALR DIGITAL COMMERCE & CREATOR COMMISSION SETTLEMENT OVERVIEW

Updated Compliance Clarification Document
for Paystack Review



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TABLE OF CONTENTS:

- 1. Executive Overview**
 - 2. Business Model and Marketplace Role**
 - 3. Platform Operating Model**
 - 4. Creator Onboarding and Marketplace Entry**
 - 5. Product Management and Catalogue Governance**
 - 6. Customer Purchase Journey**
 - 7. End-to-End Payment Lifecycle**
 - 8. Creator Commission Processing and Settlement Management**
 - 9. Whether Dalr Operates Escrow, Wallets, or Stored-Value Balances**
 - 10. Creator Settlement Schedule and Timeline**
 - 11. Creator Settlement Method**
 - 12. Creator Settlement Controls and Risk Management**
 - 13. Summary of Creator Settlement Position for Paystack Review**
 - 14. Refunds, Reversals, and Dispute Handling**
 - 15. Customer Access After Payment**
 - 16. Flow of Funds Narrative**
 - 17. Flow of Funds Diagram Description**
 - 18. Transaction Governance and Audit Trail**
 - 19. Fraud Prevention, Abuse Monitoring and Risk Controls**
 - 20. Marketplace Governance and Content Moderation**
 - 21. Data Privacy, Security and Operational Visibility**
 - 22. Platform Scalability and Future Infrastructure Roadmap**
 - 23. Compliance Positioning**
 - 24. Conclusion**
 - 25. Appendices**
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1. EXECUTIVE OVERVIEW

1.1 Purpose of This Document

This document provides a detailed operational overview of Dalr, its creator-commerce marketplace model, its customer payment journey, its flow of funds logic, and the internal marketplace infrastructure used to support digital product sales, creator attribution, transaction visibility, customer access control, and creator settlement operations.

The purpose of this document is to explain how Dalr operates as a digital marketplace platform from an infrastructure, payments, risk, and operational governance perspective. It is intended to assist payment infrastructure providers, risk review teams, compliance stakeholders, banking partners, and platform reviewers in understanding how money, product access, creator activity, and transaction records move through the Dalr ecosystem.

Dalr is not designed to operate as a bank, lending institution, deposit-taking institution, investment platform, wallet provider, or financial advisory service. The platform is designed as a creator-commerce marketplace that enables creators to list and sell digital products directly to customers through payment-enabled storefronts. Payment processing is facilitated through licensed third-party payment infrastructure providers, while Dalr manages the creator marketplace environment, product catalogue infrastructure, transaction attribution, digital access logic, and creator earnings visibility.

The document explains the operating model in practical terms: how creators enter the marketplace, how products are listed, how customers discover and purchase products, how Paystack processes customer payments for digital product purchases, how payment confirmation is used inside Dalr, how customer access is granted, how creator commission or royalty entitlements are recorded, and how scheduled creator settlements are reviewed and managed.

Dalr does not operate an escrow service, wallet, stored-value account, deposit-taking service, or customer fund holding arrangement. Creator-facing earnings are internal commercial records used to calculate commission or royalty settlements after successful digital product sales.

1.2 Platform Summary

Dalr is a South African creator-commerce platform operating under CreativeShield. The platform is being developed to help creators, artists, coaches, educators, digital entrepreneurs, wellness creators, designers, and independent creative brands sell digital products and exclusive offerings directly to their audiences.

The core problem Dalr addresses is that many creators have audiences but lack simple commerce infrastructure. A creator may have followers on Instagram, TikTok, YouTube, WhatsApp, or other social platforms, but those platforms do not always provide a direct, creator-owned, payment-enabled storefront for selling music, templates, coaching products, guides, digital downloads, premium content, or limited-access digital experiences.

Dalr provides creators with a structured storefront and product system that allows them to present digital offerings in a more organized and commercially useful way. Customers are able to discover creators, view product listings, open product details, initiate payment, and receive access to digital content after payment verification.

The platform is designed around direct-to-fan commerce. This means the customer relationship begins with the creator's audience, but Dalr provides the infrastructure that allows the transaction to happen in a controlled marketplace environment. Dalr's role is to organize the commerce flow, provide product visibility, connect the product to the correct creator, support payment initiation, track transaction outcomes, and control access to paid digital content.

1.3 Marketplace Context

The creator economy has shifted significantly toward direct monetization. Creators increasingly want to move beyond advertising income, platform-dependent algorithms, brand deals, and inconsistent social media reach. Many creators now sell their own digital products, training materials, music packs, guides, presets, templates, exclusive access, and premium content directly to supporters.

Dalr is positioned within this shift. It is not trying to replace social platforms. Instead, it gives creators a commerce layer that can sit alongside their existing audiences. A creator can continue building attention on social media, while using Dalr as the storefront and payment-enabled product destination where fans and customers can complete purchases.

This structure is particularly relevant in African creator markets where many creators are commercially active but still rely on informal payment collection, WhatsApp orders, manual delivery, bank transfers, or fragmented tools. Dalr is designed to make that process more structured by giving creators one platform environment for product discovery, customer payment initiation, digital access management, and sales tracking.

The marketplace is intentionally broad. While Dalr includes music and entertainment creators, it is not limited to music. The platform is structured to support multiple creator categories, because direct-to-fan digital commerce applies across several creator industries.

1.4 Creator Categories Supported by Dalr

Dalr supports creators across several digital product categories. These categories are important because they show that the platform is not a single-use music platform, but a broader creator-commerce marketplace.

Music creators may sell beat packs, producer kits, exclusive tracks, sample packs, unreleased demos, stems, and VIP music content. Fitness creators may sell workout guides, meal plans, transformation programs, training schedules, or wellness challenges. Sports coaches may sell skills tutorials, football drills, player development programs, tactical training material, and performance resources.

Digital entrepreneurs may sell Canva templates, AI prompt packs, business guides, funding templates, marketing systems, and productivity tools. Contemporary artists and designers may use Dalr to present digital catalogues, private collector previews, limited-edition artwork listings, sculpture concepts, furniture design guides, and creative home décor offerings. Wellness and personal development creators may sell journals, manifestation guides, meditation audio, healing frequency packs, self-improvement resources, and guided personal development content.

The purpose of supporting these categories is to create a marketplace that reflects how creators actually monetize today. Many modern creators do not sell only one type of product. A creator may sell a guide, an audio pack, a paid digital experience, a merchandise item, and a premium community resource. Dalr's infrastructure is designed to support this flexible creator-commerce behaviour.

1.5 Operational Role of Dalr

Dalr's operational role is to provide the marketplace infrastructure that connects creator products, customer purchases, payment processing, transaction verification, access control, and creator earnings attribution.

The platform does not become the creator's employer, label, manager, publisher, bank, lender, or financial adviser. Creators remain responsible for the products they list, the ownership rights attached to those products, the accuracy of product descriptions, and compliance with applicable laws relating to their offerings.

Dalr's responsibility is to provide the digital marketplace environment in which those products can be presented, purchased, tracked, and accessed. This includes maintaining the product catalogue structure, associating each product with the correct creator, supporting payment initiation through a third-party processor, recording transaction outcomes, and updating digital access states where applicable.

This separation is important. Dalr facilitates marketplace infrastructure. Payment processors facilitate regulated payment processing. Creators provide and remain responsible for their products. Customers purchase products through the marketplace experience. Each party has a clearly defined role within the transaction lifecycle.

1.6 Payment Processing Position

Dalr uses Paystack as a third-party payment infrastructure provider to process customer payments for digital product purchases made through the platform. Customers complete payment through secure payment infrastructure provided by Paystack. Paystack is responsible for the payment-processing layer, including payment authorization, payment security, transaction status handling, and payment confirmation.

Dalr does not store card information and does not independently process card payments. Dalr uses payment confirmation data to update internal marketplace records, confirm the product purchased, grant customer access where applicable, and record the creator's commission or royalty entitlement linked to the successful sale.

Under this structure, Dalr/CreativeShield acts as the merchant platform for digital commerce transactions. Creator earnings are not treated as customer deposits, stored-value balances, escrow balances, or wallet funds. Creator earnings are recorded as commercial commission or royalty entitlements based on successful product sales and are paid according to the creator agreement and scheduled settlement process.

1.7 Flow of Funds Summary

At a high level, the Dalr flow of funds begins when a customer selects a creator product and initiates payment through the platform. The customer payment is processed through Paystack checkout and settled to Dalr/CreativeShield's nominated merchant settlement account according to Paystack's settlement process.

Once payment is confirmed as successful, Dalr records the transaction internally, links the sale to the correct customer, product, and creator, and grants customer access to the purchased digital product or premium content. Dalr then calculates the applicable platform service fee and records the creator's commission or royalty entitlement based on the successful sale.

Creator payouts are not presented as instant withdrawals, customer-held balances, wallets, escrow releases, or stored-value redemptions. They are scheduled commercial settlements made to creators after sales reconciliation, refund review, dispute checks, and payout eligibility review. This structure allows Dalr to operate as a digital commerce marketplace while maintaining responsible transaction governance and creator settlement controls.

The weekly settlement model supports risk management because digital marketplaces can be exposed to chargebacks, refund requests, unauthorized purchases, fraudulent creators, duplicate payment claims, and delivery disputes. A scheduled settlement cycle gives the platform time to reconcile transactions and reduce operational risk before creator commission or royalty settlements are processed.

1.8 Why Weekly Creator Settlements Are Used

Dalr's use of weekly creator settlements is intentional. It is not simply a delay in payment; it is an operational control mechanism designed to support responsible marketplace management.

In a creator marketplace, a platform must balance two needs. Creators want to receive earnings quickly, but customers and payment processors require confidence that purchases are legitimate, products are delivered, and disputes can be handled responsibly. Weekly creator settlements provide a controlled settlement rhythm that gives Dalr time to verify successful payments, review unusual activity, confirm product access, calculate creator commission or royalty entitlements, and detect possible abuse before scheduled creator settlements are processed.

This is especially important during the early platform stage because manual review, transaction monitoring, and operational checks may still be used before deeper automation is introduced. As Dalr scales, this payout structure can evolve into more automated creator settlement workflows, but the principle remains the same: creator commission or royalty settlements should be tied to verified transactions and governed by marketplace risk controls.

1.9 Digital Access and Product Delivery

Dalr's digital access model is based on the principle that paid content should only become available after payment verification. This is a core protection mechanism for creators and the marketplace.

When a customer has not purchased a product, the product may remain visible for discovery, but premium access remains restricted. Once the payment is confirmed and the transaction is recorded, the customer's access status can be updated to allow the product download, content link, or premium access button to become available.

This structure creates a clear relationship between:

- Product visibility
- Payment status
- Transaction verification
- Customer access permission
- Creator earnings attribution

The platform's access-control logic is therefore not only a user-experience feature. It is part of the operational infrastructure that prevents unauthorized access, protects creator products, and supports reliable transaction records.

1.10 Marketplace Governance Summary

Dalr's marketplace model requires governance because the platform enables multiple creators to list products and receive earnings from customer purchases. Without governance, a creator marketplace can become exposed to copyright infringement, fraudulent listings, misleading product descriptions, unauthorized resale, illegal content, delivery failures, and customer disputes.

Dalr's operating model is therefore built around creator accountability, product traceability, transaction logging, access-state visibility, and marketplace review processes. Each product should be linked to a creator. Each transaction should be linked to a product. Each product access state should be linked to a purchase condition. Each creator earning should be linked to verified marketplace activity.

This relationship-based structure helps the platform investigate issues, manage disputes, review creator behaviour, and preserve marketplace trust.

1.11 Purpose of the Current Review

The current platform review is intended to demonstrate that Dalr has a clear operating model for digital marketplace transactions and that the platform understands the responsibilities involved in facilitating creator commerce.

The review should confirm that Dalr has considered:

- Who the parties are in each transaction
- How products are listed and linked to creators
- How customers make payments
- How payment confirmation is handled
- How digital product access is controlled
- How creator commission or royalty entitlements are attributed
- How creator settlements are scheduled
- How fraud, refunds, and disputes are managed
- How the platform avoids operating as a financial institution

The purpose of this document is therefore not simply to describe what Dalr does, but to explain how Dalr's marketplace infrastructure behaves operationally from the moment a creator lists a product to the moment a customer purchases, receives access, and the creator's commission or royalty entitlement becomes eligible for scheduled settlement.

1.12 Executive Summary Conclusion

Dalr is building a structured creator-commerce marketplace that allows creators to sell digital products directly to customers while relying on licensed payment infrastructure providers for payment processing. The platform's internal systems focus on product management, creator attribution, transaction recording, access control, creator earnings visibility, and scheduled payout governance.

The platform is designed to support a broad range of creator categories and digital product types, making it suitable for music creators, coaches, educators, artists, digital entrepreneurs, wellness creators, and independent creative businesses.

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The platform is designed to support a broad range of creator categories and digital product types, making it suitable for music creators, coaches, educators, artists, digital entrepreneurs, wellness creators, and independent creative businesses.

Dalr's operating model is based on clear separation of responsibilities. Creators provide products. Customers purchase products. Paystack processes customer payments. Dalr maintains the marketplace infrastructure, records transactions, controls product access, attributes creator commission or royalty entitlements, and manages scheduled creator settlement operations.

Dalr does not operate as an escrow service, customer wallet, stored-value account, deposit-taking service, lending service, or investment platform. Creator-facing earnings are internal commercial records used to calculate commission or royalty settlements after successful digital product sales.

This structure gives Dalr the foundation required to operate as a creator-commerce marketplace while maintaining transaction visibility, digital access control, creator accountability, and marketplace governance standards.

2. BUSINESS MODEL AND MARKETPLACE ROLE

2.1 Business Model Overview

Dalr operates as a creator-commerce marketplace platform. Its business model is based on enabling creators to sell digital products, exclusive content, creator resources, training materials, and other digital offerings directly to customers through a structured marketplace environment.

The platform is not designed as a traditional social media platform where creators depend primarily on likes, views, brand sponsorships, or advertising revenue. Dalr is designed around direct transactional monetization. This means the platform's value is created when a creator is able to convert audience attention into a direct product purchase.

The business model is built around three connected activities. First, creators are given the ability to create storefronts and list products. Second, customers are able to discover and purchase those products. Third, the platform maintains the infrastructure required to support payment initiation, transaction recording, digital access control, and creator earnings visibility.

Dalr's marketplace role is therefore operational and infrastructural. It provides the environment where creator products can be organized, displayed, purchased, and accessed. It does not take ownership of the creator's identity, brand, or intellectual property simply because that creator uses the platform. Instead, the platform supports creator-led commerce by giving creators a more structured way to sell directly to their audiences.

The commercial opportunity behind Dalr is based on the reality that creators increasingly need monetization tools that are simpler than full e-commerce websites, more specialized than generic payment links, and more creator-focused than traditional online stores. A creator may not need a complex website, warehouse, or full online shop. They may simply need a digital storefront where fans can purchase a beat pack, a workout guide, an art catalogue, a sports tutorial, a digital template, or a premium content package.

Dalr is designed to become that storefront infrastructure.

2.2 Market Problem Being Addressed

Many creators already have audiences, but they do not have proper commercial infrastructure. They may have followers on Instagram, TikTok, YouTube, WhatsApp, Facebook, or other channels, but those platforms are not always designed to help them sell digital products directly and professionally.

As a result, many creators rely on informal selling methods. A customer may send a direct message, ask for banking details, make an EFT payment, send proof of payment, and wait for the creator to manually deliver a file or link. This process creates several operational weaknesses. It is difficult to track. It is not standardized. It does not provide strong buyer confidence. It can create delivery disputes. It also makes the creator look less professional, even when the product itself is valuable.

This problem is especially visible in African creator markets where many creators are highly entrepreneurial but still rely on fragmented tools to monetize. A fitness coach may sell a PDF workout plan through WhatsApp. A music producer may send beat packs through Google Drive after receiving proof of payment. A designer may send Canva templates manually after an EFT. A sports coach may sell training videos through private links. A spiritual wellness creator may sell guides and audio packs through social media direct messages.

These creator behaviours already exist. Dalr's business model is built around formalizing and improving that transaction experience.

The platform does not need to create creator demand from nothing. It is responding to a market behaviour that already exists: creators are already selling directly, but the process is often informal, manual, and difficult to scale.

Dalr gives that behaviour a more structured marketplace layer.

2.3 Marketplace Value Proposition

Dalr's value proposition is different for each participant in the marketplace.

For creators, Dalr provides a way to sell directly to customers without building a full e-commerce website, managing complicated checkout systems, or relying only on social media engagement. A creator can present products in a storefront environment, connect those products to payment links, and use Dalr as the destination where customers can browse, pay, and receive access.

For customers, Dalr provides a more organized way to purchase from creators. Instead of relying on scattered direct messages, manual payment confirmations, and informal delivery promises, customers are able to view product information, understand what they are buying, complete payment through a recognized payment provider, and receive access through a structured platform process.

For the platform, Dalr creates value by organizing creator commerce activity into a marketplace environment. This allows Dalr to maintain product records, creator relationships, transaction visibility, customer access states, and payout logic. These systems create the foundation for future marketplace growth, improved analytics, creator discovery, and stronger financial operations.

For payment infrastructure providers, Dalr's value lies in creating a more organized merchant environment for creator transactions. Rather than many creators using scattered,

informal methods, Dalr provides a single marketplace structure where transactions can be better described, products can be categorized, and flows of funds can be documented.

The platform is therefore not only a storefront tool. It is a marketplace operating layer for creator-led digital commerce.

2.4 Core Revenue Logic

Dalr's revenue model is intended to be based on marketplace commerce activity. As creators list and sell products, Dalr may generate revenue through platform fees, transaction-based fees, premium creator tools, subscription-based creator features, or other marketplace service structures introduced as the platform matures.

At the current stage, the primary commercial logic is transaction-led. A customer purchases a creator product. The payment is processed by the payment infrastructure provider. The transaction is recorded and attributed to the creator. The platform then uses internal logic to determine creator earnings, platform fees, and payout eligibility.

This structure makes Dalr's business model directly tied to creator success. If creators are unable to sell, the marketplace does not grow. If creators successfully sell products, the platform gains stronger transaction activity, stronger creator retention, and stronger marketplace credibility.

This is important because Dalr is not built around extracting attention from creators. It is built around enabling creators to convert their existing audience relationships into direct revenue. The business model therefore depends on creating a platform where creators feel they can earn, customers feel they can trust the purchase process, and payment providers can understand the transaction flow.

In future, Dalr may introduce additional revenue streams such as premium storefront tools, advanced analytics, creator subscriptions, promotional marketplace placements, featured creator campaigns, or managed creator commerce services. However, the core business model remains centered on direct creator product monetization.

Dalr generates revenue by charging a platform service fee on successful digital product sales. The customer pays for the digital product through the platform checkout. Dalr/CreativeShield receives the merchant settlement, records the sale, recognizes the applicable platform service fee, and calculates the creator's commission or royalty entitlement according to the creator agreement. This means Dalr's commercial model is based on providing marketplace infrastructure, digital product access control, transaction records, and creator monetisation tools.

Creator earnings are therefore not customer deposits, escrow balances, wallet balances, or stored funds. They are commercial commission or royalty entitlements calculated from successful product sales completed through the Dalr platform.

2.5 Creator Commerce Model

The creator commerce model is based on the principle that creators should be able to package their knowledge, creativity, audience value, and digital assets into products that customers can purchase directly.

This model applies across several creator types. A musician can sell a beat pack. A fitness coach can sell a workout plan. A football coach can sell a training programme. A digital entrepreneur can sell Canva templates. A spiritual wellness creator can sell a manifestation guide. A contemporary artist can sell private collector access, digital catalogues, or design-related resources.

The common thread across these categories is that the creator has something valuable that can be packaged and sold. Dalr's role is to provide the commerce structure around that value.

This creator-commerce model is intentionally broader than music alone. While music is a strong cultural entry point, Dalr is not limited to musicians. If the platform appeared to support only music creators, it would risk being misunderstood as a music store, beat marketplace, or streaming alternative. Instead, Dalr is positioned as a wider digital product marketplace for creators.

This broader positioning gives the platform access to multiple revenue categories and creator audiences. It also demonstrates that the marketplace can support different transaction types and product formats, rather than relying on one industry.

2.6 Creator Ownership and Responsibility

Dalr's marketplace model is built around creator ownership. Creators remain responsible for the products they list, the accuracy of their product descriptions, the intellectual property rights associated with their offerings, and the fulfilment expectations attached to each product.

This distinction is important because Dalr is not intended to become the legal owner of every product sold through the platform. Dalr provides infrastructure, but creators remain accountable for the products they publish. The platform's governance role is to create rules, enforce marketplace standards, remove prohibited content where necessary, and maintain visibility into creator-product relationships.

When a creator uploads a product, that product should remain operationally linked to the creator's marketplace identity. This linkage matters because every transaction involving that product must be attributable to a responsible creator account. If a customer raises a dispute, if a product is reported, if a refund is requested, or if suspicious activity appears, Dalr must be able to identify which creator, product, and transaction are involved.

Creator ownership therefore does not mean unrestricted activity. It means creators control their products within a governed marketplace environment.

This is a critical balance for Dalr. The platform must empower creators, but it must also protect customers, payment partners, and marketplace integrity.

2.7 Customer Relationship Model

Dalr's customer relationship model is based on trust, clarity, and controlled access.

Customers using Dalr are expected to purchase digital products from creators through product pages or storefront experiences. The customer should be able to understand what the product is, who the creator is, what the price is, whether the product is free, premium, downloadable, access-based, or exclusive, and what happens after payment.

A weak customer journey increases dispute risk. If a customer does not understand what they are buying, they may request a refund. If a customer pays but does not receive access, they may raise a support issue or chargeback. If a product description is misleading, trust in the marketplace can be damaged.

Dalr's marketplace model must therefore make the customer journey clear. Product pages, access buttons, payment links, and unlock states should all communicate the status of the customer journey. Before purchase, the customer should understand that payment is required. After payment verification, the customer should be able to access the content.

The platform's customer relationship model is therefore not only about sales. It is also about reducing uncertainty at each stage of the transaction.

2.8 Dalr's Role as Marketplace Facilitator

Dalr acts as the marketplace facilitator by connecting creators, customers, products, payments, and access logic into a single operational environment.

The platform's role includes organizing creator profiles, structuring product listings, enabling product discovery, connecting product pages to payment infrastructure, recording transaction outcomes, and updating access permissions. This is different from being the seller of every product. The creator remains the product owner, while Dalr provides the marketplace infrastructure through which the sale is facilitated.

For payment-processing purposes, Dalr/CreativeShield operates as the merchant platform receiving customer payments for digital product purchases made through Dalr. Creators remain the owners and suppliers of their listed products, while Dalr provides the commercial platform, checkout connection, access-control logic, transaction recordkeeping, platform service fee logic, and creator commission settlement process.

In practical terms, Dalr's facilitator role means that the platform must maintain accurate internal relationships between creators, products, transactions, and customer access states. If a customer purchases a product from LunaFit SA, the transaction must not be attributed to Zuma Beats. If a customer purchases a premium product, access must not be granted without verification. If a creator's product is removed or suspended, the marketplace must be able to control visibility and prevent further purchase activity.

This operational role is central to the platform's risk posture. A marketplace that cannot connect transactions to creators and products creates settlement, dispute, and compliance risk. Dalr's internal architecture is therefore designed to preserve these relationships as part of normal marketplace operations.

2.9 Payment Provider Role

The payment provider's role is to securely process customer payments and provide transaction confirmation. Paystack or any future approved payment provider is responsible for the payment processing layer, including checkout security, card authorization, payment status handling, and payment confirmation.

Dalr does not need to directly store card information because the regulated payment interaction occurs through the payment provider's infrastructure. This separation reduces platform risk and allows Dalr to focus on marketplace operations rather than card processing.

Once the payment provider confirms payment status, Dalr uses that status to update internal transaction records. This is where Dalr's operational systems become important. A payment success state should lead to a transaction being recorded, a creator being credited internally, and customer access being updated. A failed or abandoned payment should not unlock content or create creator earnings.

This payment provider relationship allows Dalr to operate responsibly within the creator-commerce space while relying on licensed infrastructure for the payment-processing function.

2.10 Marketplace Transaction Model

The Dalr transaction model is built around the relationship between four core records: creator, product, customer, and transaction.

Each transaction should answer the following operational questions:

Who purchased the product?

Which product was purchased?

Which creator owns the product?

Was payment successful?
Has product access been granted?
Has creator earnings attribution been updated?
Is the transaction eligible for payout review?
Is the transaction subject to refund, dispute, or fraud review?

This is the foundation of the marketplace transaction model. Every transaction is not only a payment event. It is also an operational event that affects product access, creator reporting, customer support, payout calculations, and marketplace records.

If transaction records are weak, the entire marketplace becomes difficult to manage. Dalr's transaction model therefore treats transaction data as a core operational asset. It supports reconciliation, access control, dispute resolution, creator earnings visibility, and risk review.

2.11 Pricing and Product Flexibility

Dalr allows creators to sell products at different price points depending on the product type, creator category, and market value of the offering.

A music creator may sell a low-cost beat pack or a higher-value VIP producer toolkit. A fitness creator may sell a basic workout plan or a premium meal-plan bundle. A sports coach may sell an entry-level drill guide or a higher-priced football IQ training program. A digital entrepreneur may sell a Canva template pack or a more expensive AI prompt system. A contemporary artist may sell a digital catalogue or a higher-value private collector offer.

This flexibility is important because creator products are not uniform. They differ in complexity, audience demand, exclusivity, effort, and perceived value. Dalr's marketplace model must therefore support varied pricing rather than forcing creators into one fixed product structure.

Pricing flexibility also helps the marketplace appear realistic. A marketplace where every product has the same price feels artificial. A marketplace with varied pricing better reflects real commerce behaviour and allows creators to experiment with product-market fit.

2.12 Category Diversification and Risk Reduction

Dalr's decision to support multiple creator categories is not only a growth decision. It is also a risk-management decision.

If the platform depended entirely on one category, such as music, it would be exposed to the risks of that single market. Music may involve copyright disputes, licensing questions, piracy concerns, and industry-specific access issues. By supporting multiple creator categories, Dalr diversifies its marketplace activity across different product types and buyer behaviours.

Fitness products, sports training products, templates, guides, wellness resources, and art-related digital offerings all carry different risk profiles. Some products are knowledge-based. Some are creative assets. Some are digital guides. Some are premium access experiences. This diversity allows Dalr to build a broader marketplace while learning which categories convert best, create fewer disputes, and produce stronger creator retention.

The category diversification strategy also helps demonstrate that Dalr is not a narrow entertainment platform. It is a creator-commerce infrastructure platform capable of supporting multiple digital product verticals.

2.13 Platform Fee Logic

Dalr may apply platform fees to transactions as part of its commercial model. These fees may be structured as a percentage of successful sales, a fixed transaction fee, a subscription-based creator tool fee, or a combination of these depending on future platform development.

At the operational level, platform fee logic must be tied to verified transactions. This means that Dalr should not treat abandoned payments, failed payments, or unverified transactions as valid revenue-generating events. Platform fees should only be recognized against successful marketplace activity.

The platform fee structure must also remain transparent to creators. Creators should understand how much of each sale is attributed to their earnings, what portion is retained as platform revenue, and how payment processing costs affect settlement.

This transparency is important for creator trust. If creators do not understand the platform fee model, they may lose confidence in the marketplace. A clear fee structure strengthens both commercial credibility and operational accountability.

Dalr's platform fee is recognized from successful platform-facilitated digital product sales. After a customer payment is successfully processed, Dalr records the sale, calculates the applicable platform service fee, and records the creator's commission or royalty entitlement. This allows Dalr to earn revenue from providing the marketplace infrastructure while creators receive scheduled commercial settlements based on verified sales activity.

2.14 Scheduled Creator Settlement Business Logic

Dalr's scheduled payout model is part of the business model and not merely a payment timing detail.

Weekly creator settlements provide a controlled rhythm for creator settlement operations. This allows the platform to review transactions, identify unusual activity, confirm product

delivery, monitor refund exposure, and reduce the risk of paying out creator earnings before disputes or fraud indicators can be assessed.

In a marketplace environment, immediate payouts can create risk. If a creator receives a commission settlement before the sale has been reconciled and a customer later raises a chargeback, the platform may be exposed to financial loss. A scheduled payout model gives Dalr time to reconcile sales activity and apply marketplace controls before creator commission or royalty settlements are processed.

This model is especially appropriate during the early operating stage of the platform, where manual review and operational monitoring may still be used alongside automated systems. As the platform matures, payout workflows can become more automated, but the weekly payout principle remains a useful risk-control foundation.

2.15 Long-Term Business Model Evolution

Dalr's initial business model is focused on direct digital product sales, but the platform architecture is designed to support future expansion.

Over time, Dalr may introduce creator memberships, subscription products, premium storefront tools, marketplace analytics, promotional tools, private communities, limited product drops, bundled creator offerings, and more advanced payout infrastructure.

However, the long-term business model should remain rooted in the same operational principle: creators generate value through products and audience relationships, while Dalr provides the infrastructure to monetize that value in a controlled marketplace environment.

The future of the platform depends on its ability to maintain trust as it scales. This means growth must be matched with governance, payment integrity, transaction visibility, customer protection, and creator accountability.

Dalr's business model is therefore not only about enabling sales. It is about building a marketplace environment where creators, customers, and payment partners can participate with confidence.

2.16 Business Model Conclusion

Dalr's business model is built around enabling direct-to-customer creator commerce through structured marketplace infrastructure. The platform creates value by helping creators list products, initiate sales, manage product visibility, control access to digital content, and track transaction-linked earnings.

The model is commercially flexible because it supports multiple creator categories and product types. It is operationally responsible because payment processing is delegated to

licensed payment providers, while Dalr manages marketplace infrastructure, transaction records, access control, and creator attribution.

The success of the business model depends on maintaining clear relationships between creators, products, customers, transactions, and payouts. These relationships are the foundation of Dalr's marketplace credibility and operational integrity.

3. PLATFORM OPERATING MODEL

3.1 Operating Model Overview

Dalr's operating model is built around the controlled movement of creator products, customer purchases, payment confirmation, digital access, and creator earnings attribution through one connected marketplace environment.

The platform does not operate as a single-purpose online shop. It operates as a multi-creator marketplace where different creators can list different products, customers can purchase from those creators, and the platform can maintain visibility over the operational relationship between each creator, product, customer, and transaction.

This operating model is important because creator marketplaces are more complex than ordinary single-seller websites. In a single-seller website, one business usually owns the product, receives the payment, fulfils the order, and handles the customer. In Dalr's case, the platform supports many creators, many products, many product categories, and many customer purchase journeys. That means the system must be able to identify which creator owns which product, which customer purchased which product, what payment status applies, whether access should be granted, and whether the creator's earnings should be updated.

Dalr's operating model is therefore designed around structured marketplace relationships. A creator is linked to a product. A product is linked to a price and access method. A customer purchase is linked to a payment event. A payment event is linked to a transaction record. A verified transaction is linked to customer access and creator earnings attribution. Each operational step depends on the integrity of the step before it.

The platform's purpose is not simply to display creators and products. Its purpose is to coordinate the operational logic required to make creator commerce work in a responsible and trackable way.

3.2 Core Operating Principles

Dalr's operating model is guided by several principles that shape how the platform handles marketplace activity.

The first principle is creator attribution. Every product must be connected to a responsible creator identity. This ensures that products do not exist in the marketplace as anonymous items with no ownership trail. Creator attribution supports storefront organization, transaction reporting, customer support, payout calculations, and marketplace accountability.

The second principle is payment-based access. Premium products should not be accessible unless payment has been confirmed. This principle protects creators from unauthorized access and protects the marketplace from uncontrolled digital delivery. It also gives

customers a clearer purchase journey because the platform can distinguish between unpaid, pending, and verified access states.

The third principle is transaction traceability. Every customer purchase should create a record that can be reviewed later if there is a refund request, chargeback, support issue, fraud concern, or payout question. This is especially important in a digital marketplace because the product may be delivered through links, downloads, or access states rather than physical shipment.

The fourth principle is scheduled creator settlement. Dalr's weekly creator settlement model allows the platform to verify transactions and review marketplace activity before creator settlements are processed. This reduces exposure to disputes, invalid purchases, and suspicious activity.

The fifth principle is governance readiness. As a marketplace, Dalr must be able to intervene where necessary. If a product is misleading, a creator account is suspicious, a customer raises a dispute, or a product violates marketplace policy, the platform must have the operational ability to review, restrict, or remove marketplace activity.

Together, these principles form the operating foundation for Dalr's creator-commerce infrastructure.

3.3 Platform Participants and Operational Responsibilities

Dalr's marketplace operating model involves four main participants: creators, customers, Dalr as the marketplace operator, and Paystack or another payment infrastructure provider as the payment processor.

Creators are responsible for creating and offering products. They provide product descriptions, pricing, product files or access links, storefront identity, and category positioning. They are also responsible for ensuring that their products are lawful, accurate, and not infringing on another party's rights.

Customers are responsible for choosing products, reviewing product descriptions, completing payment, and using purchased content in accordance with the product terms. Customers interact with Dalr primarily through creator storefronts, marketplace sections, product pages, and payment buttons.

Dalr is responsible for the marketplace infrastructure. This includes creator profiles, product listing systems, product-to-creator relationships, transaction recording, access-control logic, creator earnings visibility, and marketplace governance. Dalr does not process card payments directly but uses payment results to update marketplace records.

Paystack is responsible for secure payment processing. It provides the payment infrastructure used to authorize and process customer payments. Once payment processing

has occurred, payment status information is used by Dalr to determine whether the marketplace should update access and transaction records.

The relationship between these participants must remain clear. If the roles are blurred, the marketplace becomes harder to govern. Dalr's operating model is therefore designed to separate product responsibility, payment processing responsibility, customer access responsibility, and marketplace governance responsibility.

3.4 Operating Model Flow Summary

The basic operating flow begins when a creator creates or maintains a storefront on Dalr. The creator then lists a product, adds the necessary product information, sets a price, and connects the product to the relevant payment and access structure.

A customer discovers the product either through the marketplace homepage, a creator storefront, a shared link, or a product listing. The customer opens the product page and reviews the information before deciding whether to purchase. If the product is free or open-access, the platform can provide direct access according to the product settings. If the product is premium, the customer is directed to payment.

Payment is processed by Paystack. Once payment is successful, Dalr's internal marketplace logic uses the payment status to update transaction records, identify the product purchased, identify the creator linked to that product, and update the customer's access state.

After transaction verification, the customer receives access to the digital product or premium content. At the same time, the platform updates creator sales visibility and earnings attribution. The transaction remains available for future operational review, dispute handling, refund assessment, payout reconciliation, and marketplace reporting.

This end-to-end flow is what allows Dalr to function as a creator-commerce marketplace rather than a static directory of creators.

3.5 Creator Layer

The creator layer is the identity foundation of the marketplace. It ensures that every creator operating within Dalr has a defined platform identity that can be connected to storefronts, products, transactions, and earnings.

Without a creator layer, the platform would not be able to reliably answer basic operational questions such as: who owns this product, who should receive earnings from this sale, whose storefront should display the product, and which creator should be reviewed if a product creates a dispute.

The creator layer therefore performs more than a profile display function. It is part of the marketplace's internal governance and attribution system. A creator profile is not only a public-facing identity; it is also the record that connects commercial activity to a responsible marketplace participant.

As Dalr expands, this layer becomes increasingly important because marketplace complexity increases with each additional creator. The platform must be able to maintain a consistent creator-product relationship even when creators operate in different categories, sell different products, and generate different transaction volumes.

3.6 Product Layer

The product layer is the commercial inventory system of Dalr. It contains the structured product information that allows customers to understand what is being sold and allows the platform to manage the operational behaviour of each product.

A product record must carry enough information to support both customer presentation and internal marketplace logic. It should identify the product name, product type, product description, creator relationship, price, currency, access type, payment link, unlock link, and product status.

This product structure is important because products are not only visual items on a screen. Each product participates in a transaction lifecycle. When a customer clicks a premium product, the product must know which payment link applies. When payment is successful, the system must know which unlock link or access state should become available. When a creator's earnings are calculated, the system must know which creator owns the product.

The product layer therefore acts as the bridge between creator identity, customer purchase intent, payment initiation, and digital product delivery.

3.7 Marketplace Discovery Layer

The marketplace discovery layer controls how customers find creators and products inside Dalr. This includes homepage sections, featured creators, trending product rows, category groupings, creator storefronts, and marketplace search.

Discovery is not merely a design issue. It affects trust, conversion, and customer understanding. If the marketplace looks empty, customers may assume the platform is inactive. If products are disorganized, customers may not understand what is being sold. If creator categories are unclear, reviewers and users may misunderstand the platform as serving only one industry.

Dalr's discovery layer must therefore communicate marketplace depth quickly. The homepage should show that the platform supports creators across music, fitness, sports,

digital templates, art, and wellness. This makes the platform's business model easier to understand and reduces the risk that a reviewer sees Dalr as a narrow or unclear product.

The discovery layer also supports conversion. Customers are more likely to purchase when they can easily see featured creators, latest drops, product categories, and clear product pages. For this reason, marketplace discovery is part of the operating model, not only the visual design.

3.8 Payment Initiation Layer

The payment initiation layer begins when a customer chooses to purchase a premium or paid product. At this point, Dalr must direct the customer to the correct payment experience associated with that product.

This step must be accurate because a wrong payment link can create operational problems. If the wrong link is attached to a product, the customer may pay for the wrong product, the transaction may not be attributed correctly, or the creator's earnings may not reflect the correct sale. Payment initiation therefore depends on strong product metadata and correct product-to-creator relationships.

In the current MVP structure, product records contain payment links that connect customers to Paystack checkout. As the platform matures, this can evolve into more automated checkout session creation, webhook verification, and API-driven transaction synchronization. However, the operating principle remains the same: the customer must be directed from the correct product to the correct payment process.

This layer is also where customer trust matters. Payment buttons, product descriptions, pricing, and access expectations must be clear before the customer leaves the Dalr interface to complete payment. Clear payment initiation reduces confusion and lowers dispute risk.

3.9 Payment Verification Layer

Payment verification is the point where Dalr determines whether the customer's payment should result in access, transaction recording, and creator earnings attribution.

This layer is one of the most important parts of the operating model because it prevents unpaid or failed transactions from unlocking content. Payment initiation alone is not enough. A customer may open a payment page and abandon it. A payment may fail. A payment may be reversed. A transaction may remain pending. Dalr must therefore distinguish between initiated payments and verified successful payments.

In a mature version of the platform, payment verification would ideally involve automated Paystack verification through callbacks, webhooks, or transaction status checks. In an early-stage MVP environment, certain verification steps may initially involve manual review

before automation is fully implemented. However, the operational requirement remains the same: access and creator earnings should only be updated after successful payment confirmation.

This verification layer protects customers, creators, and the platform. It protects customers by ensuring that records exist when payment is made. It protects creators by preventing unauthorized access. It protects Dalr by reducing the risk of false access, incorrect earnings attribution, and dispute complications.

3.10 Transaction Layer

The transaction layer records the commercial event created by a customer purchase. This layer should capture the relationship between customer, product, creator, payment status, access status, amount, and timestamp.

The transaction record is the evidence layer of the marketplace. If a customer asks for support, the transaction record helps determine what happened. If a creator asks why a sale has not reflected, the transaction record helps investigate. If a payout is being reviewed, the transaction record supports reconciliation. If a dispute or chargeback occurs, the transaction record provides operational context.

For a creator marketplace, transaction records must be more detailed than a simple “paid” or “not paid” status. They must preserve enough context to answer operational questions later. This is especially important for digital products because there is usually no physical delivery receipt. The platform must rely on payment confirmation, access logs, product records, and customer entitlement states to prove what occurred.

The transaction layer is therefore central to Dalr’s credibility as a marketplace infrastructure platform.

3.11 Access Control Layer

The access control layer determines whether a customer can access a digital product after purchase. This layer is directly tied to payment verification and transaction status.

Before purchase, premium content should remain restricted. The customer may see the product, read the description, view the price, and initiate payment, but the actual digital access link should not be available until the purchase is verified.

After payment verification, the customer’s access state changes. The platform may display a download button, open an access link, reveal premium content, or allow the customer to access the purchased digital product.

This logic is important because digital products can be easily copied or distributed once accessed. Dalr cannot eliminate all digital piracy risks, but it can ensure that the platform itself does not expose protected content before payment. Access control is therefore both a commercial feature and a marketplace protection mechanism.

3.12 Creator Commission and Earnings Record Layer

The creator earnings layer translates verified transaction activity into creator-facing commission or royalty visibility. When a customer purchases a product, the transaction must be attributed to the correct creator. The platform can then reflect estimated earnings, sales counts, product performance, and settlement eligibility.

Creator earnings visibility must be handled carefully. A displayed earnings amount should not imply that Dalr operates a wallet, deposit account, stored-value account, or escrow balance. For this reason, Dalr distinguishes between sales activity, recorded commission or royalty entitlement, settlement eligibility, and completed creator settlement.

The earnings layer supports creator trust because creators need to see evidence that their products are selling. It also supports platform operations because earnings records help with payout review, reconciliation, refund adjustments, dispute handling, and creator reporting.

A reliable creator earnings layer is one of the most important differences between a simple payment-link directory and a true creator-commerce marketplace. The purpose of this layer is to record commercial entitlements from verified sales, not to create a financial wallet or escrow account for creators.

3.13 Creator Settlement Operations Layer

The creator settlement operations layer governs how recorded creator commission or royalty entitlements move from internal attribution to scheduled creator settlement. This layer is separate from customer payment processing.

A customer payment may be processed successfully today, while the creator's commission or royalty settlement may be processed later according to the platform's settlement schedule. Dalr's planned weekly settlement model allows the platform to review transactions before creator settlements are processed.

This layer is important because settlement timing affects risk. If creator settlements are processed too quickly and a chargeback occurs later, the platform may carry the loss. If settlements are too slow or unclear, creators may lose trust. Weekly settlements represent a practical balance between creator expectations and marketplace risk management.

The creator settlement operations layer should also support failed settlement handling, creator banking verification, minimum settlement rules, refund deductions, dispute

adjustments, suspicious activity reviews, and settlement recordkeeping as the platform matures.

3.14 Marketplace Governance Layer

The marketplace governance layer gives Dalr the ability to maintain platform integrity. This includes reviewing creator activity, restricting products, suspending accounts, removing prohibited content, and investigating suspicious transactions.

Governance is necessary because marketplaces carry platform risk. If creators are allowed to list anything without review or accountability, the platform may become exposed to copyright infringement, fraud, illegal products, harmful content, misleading descriptions, or customer disputes.

Dalr's governance layer must therefore preserve the right to intervene when platform integrity is at risk. This does not mean controlling creators unnecessarily. It means protecting the marketplace environment so legitimate creators, customers, and payment partners can trust the platform.

As Dalr scales, governance will become increasingly important. More creators means more products, more transactions, more customer support issues, and more potential abuse patterns. The governance layer is therefore a core part of the operating model, not an afterthought.

3.15 Operating Model Example

A practical example helps explain how Dalr's operating model works.

A fitness creator called LunaFit SA lists a "30-Day Home Workout" product on Dalr. That product is linked to LunaFit SA's creator profile, contains a price, includes a product description, and has a payment link connected to the product record.

A customer discovers LunaFit SA on the Dalr homepage and opens the product. The customer reads the description and clicks the purchase button. The customer is directed to the Paystack checkout page and completes payment.

After payment is confirmed, Dalr records the transaction, associates the payment with the "30-Day Home Workout" product, attributes the sale to LunaFit SA, and updates the customer's access state. The customer can now access the digital workout guide. LunaFit SA's creator dashboard reflects the sale as part of sales activity and creator earnings visibility.

Before settlement, Dalr can review the transaction as part of the weekly settlement cycle. If no refund, dispute, or suspicious activity is detected, the creator's commission or royalty entitlement can become eligible for settlement according to the platform's settlement rules.

This example demonstrates that Dalr's marketplace is not simply a display environment. It is a connected operating system where creator identity, product metadata, payment processing, transaction recording, access control, and payout logic work together.

3.16 Operating Model Conclusion

Dalr's operating model is based on structured relationships between creators, products, customers, payments, transactions, access states, and creator earnings. The platform's role is to maintain these relationships in a way that supports digital commerce, reduces operational confusion, and preserves marketplace accountability.

The operating model separates the responsibilities of creators, customers, Dalr, and payment processors. Creators provide products. Customers purchase products. Payment processors handle secure payment processing. Dalr manages the marketplace infrastructure, transaction attribution, digital access control, creator earnings visibility, and payout governance.

This operating model gives Dalr the foundation required to operate as a creator-commerce marketplace with clear transaction logic, accountable product ownership, controlled digital delivery, and scheduled creator settlement.

4. CREATOR ONBOARDING AND MARKETPLACE ENTRY

4.1 Purpose of Creator Onboarding

Creator onboarding is one of the most important control points in Dalr's marketplace operating model. It is the stage where a creator becomes identifiable inside the platform, receives access to storefront functionality, and becomes capable of listing products that customers may purchase.

In a creator-commerce marketplace, onboarding is not simply a sign-up process. It is the beginning of the operational relationship between the platform and the creator. Once a creator enters the marketplace, their profile, products, transactions, customer activity, and earnings must be traceable to a defined creator identity. This identity structure becomes important for product ownership, payment attribution, support issues, refund reviews, dispute handling, content moderation, and payout operations.

The onboarding process therefore performs two roles at the same time. It gives legitimate creators access to marketplace tools, and it gives Dalr the operational visibility required to manage a multi-creator environment responsibly.

Without proper onboarding, the marketplace would be exposed to several risks. Products could be listed without clear ownership. Transactions could become difficult to attribute. Customers could purchase from unclear or anonymous sellers. Creators could dispute earnings. Fraudulent users could create misleading storefronts. For this reason, Dalr's onboarding framework is designed to establish accountability before creators begin commercial activity on the platform.

4.2 Creator Identity Establishment

The first objective of onboarding is to create a structured creator identity. This creator identity is the internal record that connects a creator to their storefront, products, customer purchases, earnings, and marketplace activity.

A creator identity may include basic information such as the creator's public name, email address, country, category, biography, storefront name, and creator contact details. However, from an operational perspective, the most important part of the creator identity is not only the public information shown to users. The most important part is the internal ability to connect that creator to marketplace activity.

When a creator is added to the platform, Dalr assigns or maintains a creator identifier that allows the system to distinguish that creator from every other creator in the marketplace.

This identifier is used to connect products to the correct creator and to ensure that transactions generated from those products can be attributed correctly.

This identity relationship is essential. If a creator sells a product, the platform must know who owns the product. If a customer purchases that product, the platform must know which creator should receive the earnings attribution. If a product is reported, the platform must know which creator account is responsible for the listing. If a payout is reviewed, the platform must know which verified transactions belong to which creator.

Creator identity therefore becomes the foundation of the entire marketplace logic.

4.3 Storefront Creation and Marketplace Presence

Once a creator identity exists, the creator can be represented through a storefront. The storefront is the customer-facing layer where the creator's brand, category, products, and offers are presented.

The storefront is important because it gives customers confidence that they are purchasing from a recognizable creator rather than from an anonymous product listing. A well-structured storefront helps customers understand who the creator is, what kind of products they sell, and why the creator's offering has value.

From a marketplace operations perspective, the storefront also gives Dalr a way to organize products around a responsible creator profile. Instead of products appearing as disconnected items, they appear as part of a creator's catalogue. This supports better customer navigation and stronger transaction attribution.

For example, when a customer opens a LunaFit SA storefront, they should see fitness-related products connected to that creator identity. When a customer opens a Zuma Beats storefront, they should see music-related products connected to that creator identity. This structure makes the marketplace easier to understand and reduces the likelihood that customers become confused about product ownership.

The storefront also allows Dalr to build trust and marketplace density. A creator marketplace feels more legitimate when customers can browse multiple creator profiles rather than only seeing isolated products.

4.4 Creator Category Classification

Creator category classification helps Dalr organize creators according to the type of value they provide. Because Dalr is not limited to one industry, category classification is necessary to prevent the marketplace from feeling unclear or disorganized.

Dalr supports creator categories such as music, fitness, sports training, digital entrepreneurship, contemporary art, creative design, spiritual wellness, and personal development. These categories allow customers to understand the range of products available and allow creators to position themselves clearly.

Category classification also supports marketplace governance. Different creator categories carry different operational considerations. Music products may create copyright and licensing questions. Fitness products may require clear disclaimers around health and personal responsibility. Digital templates may raise ownership and resale concerns. Contemporary art products may involve physical delivery or collector access. Wellness products may require careful wording to avoid misleading health or spiritual claims.

By classifying creators into categories, Dalr is better able to understand the nature of marketplace activity and apply more appropriate operational review where necessary.

The purpose of category classification is therefore not only visual organization. It also helps the platform understand risk, product type, customer expectations, and marketplace behaviour.

4.5 Creator Product Readiness

A creator should not be treated as commercially active simply because a profile exists. A creator becomes commercially active when they have listed products that customers can understand, purchase, and access.

For this reason, creator onboarding should be closely connected to product readiness. A creator profile without products may be useful for early platform staging, but from an operational perspective, products are what create commercial activity.

Before a creator's storefront can be considered marketplace-ready, Dalr should ensure that the creator's products contain sufficient information. This includes a product title, description, price, category, access type, product image or visual representation, payment link, and access link or delivery method.

Product readiness matters because unclear products increase dispute risk. If a customer does not understand what is being sold, what they will receive, or how they will receive it, the likelihood of support issues increases. This is especially true for digital products because the value of the product may be delivered through a file, link, audio pack, PDF, template, or private content access rather than a physical item.

Dalr's onboarding logic should therefore encourage creators to list products with clear descriptions and realistic customer expectations before promoting those products to customers.

4.6 Creator Accountability

Marketplace accountability is a key reason why creator onboarding must be structured. Every creator that sells through Dalr must be responsible for the accuracy, legality, and fulfillment of their product offerings.

This does not mean Dalr owns the creator's products. It means Dalr must have enough information and operational control to respond if a creator misuses the platform.

For example, if a creator uploads stolen digital content, sells misleading guides, impersonates another brand, or lists products that violate platform rules, Dalr must be able to identify the creator, review the product, restrict the product, and take action against the account where necessary.

Creator accountability also affects customer trust. Customers are more likely to purchase from a marketplace when they believe sellers are identifiable and platform activity is governed. A marketplace where creators can list products without accountability creates higher risk for payment providers, customers, and the platform itself.

Dalr's onboarding framework therefore supports responsible participation. It gives creators access to tools, but it also creates the basis for product ownership, transaction attribution, content moderation, and payout review.

4.7 Creator Verification and Review Approach

At the early stage of the platform, Dalr may use a combination of manual and system-based review to assess creator participation. This is appropriate for a marketplace that is still developing its automation infrastructure.

Creator review may focus on whether the creator has provided credible information, whether the storefront makes sense, whether products match the stated creator category, whether the product descriptions appear clear, and whether there are obvious signs of suspicious behaviour.

As the platform grows, creator verification can become more structured. Dalr may introduce stronger identity checks, bank account verification, tax information collection, payout account validation, creator agreement acceptance, and product review processes. These deeper checks become increasingly important once creators begin receiving regular payouts.

The review process is not intended to create unnecessary friction for legitimate creators. Its purpose is to reduce marketplace abuse and protect the platform from creators who may attempt to use the system for fraud, copyright infringement, misleading sales, or prohibited activity.

This staged verification approach allows Dalr to balance creator accessibility with operational risk management.

4.8 Creator Storefront Status

A creator's storefront should have an operational status that reflects whether the creator is active, inactive, under review, restricted, or removed from the marketplace.

This is important because creator participation is not static. A creator may join the platform, publish products, become featured, pause activity, violate policy, or require review. The platform needs a way to control storefront visibility based on operational circumstances.

An active creator storefront can be displayed publicly and allow customers to browse products. An inactive storefront may remain in the database but not appear publicly. A creator under review may have product visibility restricted until review is completed. A restricted creator may be prevented from listing new products or receiving payouts until issues are resolved.

Storefront status is therefore a governance tool. It gives Dalr the ability to manage creator participation without deleting operational records. This is important because transaction history, product relationships, and payout records may still need to be preserved even if a creator is later restricted.

4.9 Creator Onboarding and Payout Readiness

Creator onboarding and payout readiness are related but not identical.

A creator may be allowed to create a profile and list products before becoming fully eligible for payouts. However, before creator payouts are released, Dalr should have enough information to confirm that the creator can receive funds responsibly.

Payout readiness may require additional information beyond basic profile creation. This may include banking details, account ownership confirmation, identity information, tax-related information, payout method validation, or other compliance-related records depending on the platform's final operating requirements.

This separation helps manage risk. It allows creators to begin building storefronts and listing products while giving Dalr time to complete deeper payout-related checks before funds are released.

This is especially useful for an early-stage platform. Dalr can allow marketplace participation while maintaining control over the more sensitive payout stage.

The weekly payout model also supports this approach, because earnings are not instantly released the moment a customer pays. This gives Dalr time to review creator payout readiness before settlement.

4.10 Creator Onboarding Example

A practical example illustrates how creator onboarding works inside Dalr.

A fitness creator called LunaFit SA enters the platform and creates a creator profile. The profile includes the creator name, category, biography, contact email, storefront identity, and public-facing creator information. Dalr assigns or maintains an internal creator identifier for LunaFit SA so that the creator can be distinguished from other creators.

LunaFit SA then creates products such as a “30-Day Home Workout” guide and a “Summer Body Meal Plan.” Each product is linked to LunaFit SA’s creator identifier. This means that when a customer views those products, the platform understands that they belong to LunaFit SA. When a customer purchases one of those products, the transaction can be attributed to LunaFit SA. When earnings are calculated, the sale can be reflected under LunaFit SA’s creator activity.

If a customer later raises a support issue, the platform can identify the creator, the product, the customer purchase, the payment status, and the access status. If the creator later becomes eligible for payout, the platform can review verified transactions associated with LunaFit SA before releasing earnings.

This example shows why onboarding is not only a profile creation step. It is the beginning of the operational chain that connects creator identity, product ownership, transaction attribution, access control, customer support, and creator payout readiness.

4.11 Marketplace Entry Controls

Marketplace entry controls are the rules and processes that determine whether a creator can appear publicly, list products, receive customer payments, and become eligible for payouts.

At an early stage, these controls may be simple and partly manual. Dalr may review creators directly, inspect product listings, and approve visibility based on marketplace readiness. Over time, these controls can become more automated and formal.

Marketplace entry controls may include review of creator information, product category alignment, product description quality, pricing reasonableness, prohibited content checks, and payout readiness requirements.

These controls protect the marketplace from low-quality or high-risk participation. They also improve customer experience because customers are more likely to trust a marketplace where products are presented clearly and creators appear credible.

The purpose of entry controls is not to block creators unnecessarily. The purpose is to preserve marketplace integrity as Dalr scales.

4.12 Creator Onboarding Risks

Creator onboarding introduces certain risks that Dalr must manage. These risks include fake creator profiles, impersonation, misleading product listings, stolen content, inaccurate product descriptions, prohibited products, and creators attempting to receive payouts before fulfilling customer expectations.

These risks are common in marketplaces. They do not mean the marketplace model is flawed. They mean the platform must implement governance and review processes that reduce the likelihood of abuse.

Dalr's risk controls begin with identity and attribution. If every product is linked to a creator, and every transaction is linked to a product, the platform can investigate issues more effectively. If creator accounts are anonymous or products are disconnected from responsible creators, investigation becomes difficult.

The onboarding framework therefore supports fraud prevention, dispute resolution, customer protection, and payout governance.

4.13 Creator Onboarding and Marketplace Trust

Trust is one of the most important assets in a creator marketplace. Customers must trust that products are real. Creators must trust that the platform will record sales accurately. Payment providers must trust that the platform understands its marketplace responsibilities.

Creator onboarding contributes directly to this trust. A clear onboarding structure shows that creators are not randomly appearing in the platform. They are entering a marketplace environment where product ownership, storefront identity, transaction attribution, and payout eligibility are controlled through defined operational relationships.

This helps Dalr present itself as a serious creator-commerce platform rather than a simple collection of payment links.

The stronger the onboarding system becomes, the more confidence the platform can create across customers, creators, payment partners, and future investors.

4.14 Creator Onboarding Conclusion

Creator onboarding is a foundational part of Dalr's operating model. It establishes the creator identity that later connects to products, transactions, access permissions, earnings records, payout review, and marketplace governance.

A creator cannot be treated only as a profile on a screen. In a marketplace environment, a creator is an operational participant whose activity must remain traceable across the platform. Dalr's onboarding model is therefore designed to support both creator empowerment and marketplace accountability.

By linking creators to storefronts, products, transactions, and payout readiness, Dalr creates the operational foundation required for a scalable creator-commerce marketplace.

5. PRODUCT MANAGEMENT AND CATALOGUE GOVERNANCE

5.1 Purpose of the Product Management System

The product management system is the part of Dalr's infrastructure that turns creator activity into marketplace commerce. A creator profile alone does not create revenue. Revenue begins when a creator lists a product that a customer can understand, evaluate, purchase, and access through a controlled transaction flow.

For this reason, Dalr's product management system is not only a content upload area. It is the commercial catalogue layer of the platform. It connects creator identity, product information, pricing, payment links, access rules, product visibility, customer purchase behaviour, and creator earnings attribution into one operational structure.

In a creator-commerce marketplace, product records must be treated seriously because they are directly connected to payment activity. If a product record is incomplete, unclear, incorrectly priced, connected to the wrong creator, or linked to the wrong payment destination, the entire transaction journey can break. A customer may pay for the wrong item. A creator may receive incorrect earnings attribution. Access may be granted incorrectly. A dispute may become difficult to investigate.

Dalr's product management infrastructure is therefore designed to support clarity, traceability, and operational control. Each product should have enough information to explain the customer offer, enough structure to connect it to the correct creator, and enough operational metadata to support payment, access, reporting, and dispute review.

5.2 Product as a Commercial Record

Within Dalr, a product should be understood as a commercial record rather than only a visual listing. The product record is the operational object that defines what is being sold, who is selling it, how much it costs, how the customer pays, what the customer receives, and how access is managed after payment.

This distinction is important because digital products do not always have physical fulfilment evidence. When a creator sells a PDF guide, beat pack, AI prompt collection, training video, meditation audio file, or private collector catalogue, the platform must rely on product metadata and transaction records to prove what was offered and what access was granted.

A strong product record should therefore answer several operational questions. What is the product called? Which creator owns it? What category does it belong to? What is the price? Is it free, standard, premium, or restricted? What does the customer receive after purchase?

Which payment link is connected to the product? Which access link or digital delivery method becomes available after payment? Is the product currently active or inactive?

These questions are not only useful for customers. They are also important for payment review, support investigations, refund decisions, creator payout calculations, and marketplace governance.

The product record is therefore one of the most important records in the Dalr operating model.

5.3 Creator-to-Product Relationship

Every product listed in Dalr must be connected to a creator identity. This relationship is the foundation of product ownership and transaction attribution.

When a creator uploads or lists a product, the product should inherit a clear relationship to that creator's profile and storefront. This relationship allows the product to appear under the correct creator, ensures that customers understand who is offering the product, and allows the platform to attribute any resulting transaction to the correct creator.

Without this creator-to-product relationship, the marketplace would become operationally unstable. Products could appear without accountability. Sales could become difficult to attribute. Creator dashboards would not reflect accurate activity. Payout review would become unreliable. Customer support would struggle to identify which creator is responsible for a disputed product.

Dalr's product catalogue must therefore maintain consistent product ownership relationships. A LunaFit SA workout guide should remain linked to LunaFit SA. A Coach Neo football training programme should remain linked to Coach Neo. A Zuma Beats producer kit should remain linked to Zuma Beats. A Studio Nala art catalogue should remain linked to Studio Nala.

This relationship is what allows Dalr to operate as a marketplace rather than a generic file library.

5.4 Product Categories and Marketplace Clarity

Product categories help Dalr organize the marketplace and communicate the platform's broader value. Because Dalr supports multiple creator industries, clear product categorization is necessary to prevent confusion.

A customer should be able to understand whether a product is music-related, fitness-related, sports-training related, template-based, art-focused, wellness-related, or educational. A

payment reviewer should also be able to understand the nature of the products sold through the marketplace.

This is especially important because Dalr is not limited to one creator niche. The platform supports music creators, fitness creators, sports coaches, digital entrepreneurs, artists, designers, and wellness creators. Without proper categorization, the marketplace may appear inconsistent. With proper categorization, the diversity becomes an advantage because it shows that Dalr is a broader digital creator-commerce platform.

Product categories also help with operational review. Different categories may carry different types of risk. Music products may involve copyright ownership. Fitness products may require clear expectations that results vary. Sports coaching products may require disclaimers around training outcomes. Digital templates may involve licensing and resale restrictions. Art and design products may involve private collector expectations or physical/digital hybrid fulfilment. Wellness products may require careful wording so they are not presented as medical treatment.

Product categorization therefore supports both user experience and risk management.

5.5 Product Types Supported by Dalr

Dalr's product system is designed to support a wide range of creator offerings. This flexibility is important because creators do not all monetize in the same way.

A music creator may sell beat packs, drum kits, exclusive tracks, sample packs, stems, private listening access, or producer templates. A fitness creator may sell workout guides, meal plans, glute programmes, challenge plans, or home training videos. A sports coach may sell player development drills, speed training programmes, football IQ tutorials, or academy-style training systems.

A digital entrepreneur may sell Canva templates, AI prompt packs, WhatsApp marketing guides, business starter kits, funding templates, or social media content systems. A wellness creator may sell manifestation journals, meditation packs, guided audio, personal development workbooks, or spiritual learning resources. A contemporary art creator may sell digital catalogues, limited private previews, design guides, gallery-style collections, sculpture concepts, or collector access offerings.

The purpose of supporting multiple product types is to show that Dalr is not tied to a single creator economy vertical. It is a commerce system for digital and creator-led value.

This broad product support also helps creators think creatively about monetization. A creator does not need to wait for brand sponsorships or platform monetization eligibility. They can package what they already know, create, teach, or design into a product and sell it directly.

5.6 Product Information Requirements

For a product to be marketplace-ready, it must communicate clearly to the customer. This requires more than a title and price.

A strong product listing should explain what the product is, who it is for, what the customer receives, what format it comes in, whether access is instant or delayed, and whether the product is standard, premium, or exclusive.

A weak product listing creates risk. If a customer buys a product without understanding what is included, they may later feel misled. If the product description is vague, the platform may struggle to resolve disputes. If the creator overpromises results, the product may generate refund requests or reputational harm.

Dalr's product management framework should therefore encourage creators to provide clear product details. This includes a short description for quick browsing and a longer description for the product detail page. The product should also include accurate pricing, category information, access type, and delivery expectations.

Product clarity is a customer protection mechanism. It reduces confusion before payment and supports support resolution after payment.

5.7 Pricing Structure and Product Value

Dalr's product system supports varied pricing because different creator products carry different value levels. A simple downloadable guide may be priced lower than a premium coaching pack, exclusive digital collection, or limited-access creator bundle.

Pricing flexibility is important for creators because they need room to test what their audience is willing to pay. A fitness coach may sell a basic workout guide at an accessible price and a full transformation plan at a higher price. A music producer may sell a standard beat pack at one price and an exclusive VIP bundle at another. An artist may sell a digital catalogue at one price and a private collector preview at a higher price.

The platform should not force all creators into a single pricing model. Instead, it should allow creators to price according to product value, audience demand, exclusivity, format, and effort required.

At the same time, pricing must remain clear to customers. The customer should understand the price before payment begins. If platform fees, payment charges, or other costs apply in future, the structure should be communicated in a way that avoids surprise or confusion.

Transparent pricing supports customer trust and reduces payment disputes.

5.8 Standard, Premium and Exclusive Products

Dalr's catalogue system should distinguish between standard products, premium products, and exclusive products.

A standard product is typically a product that customers can purchase and access directly after payment confirmation. Examples include digital guides, template packs, audio downloads, meal plans, or training PDFs.

A premium product may involve higher-value access, exclusive content, restricted digital material, VIP product bundles, or limited creator resources. Premium products may have stronger access restrictions and may require clearer product expectations because customers usually pay more for them.

An exclusive product may be limited in availability, audience, access period, or product quantity. This type of product is especially relevant for musicians, artists, designers, coaches, and creators who want to create scarcity around certain offerings.

These distinctions matter because different product types create different operational expectations. A customer buying a standard product expects straightforward access. A customer buying a premium product expects stronger value and may be more likely to complain if expectations are not met. A customer buying an exclusive product expects scarcity and clarity around what makes the product exclusive.

Dalr's product system should therefore treat access type as more than a label. It should influence how the product is presented, how payment is framed, and how access is controlled.

5.9 Product Visibility and Status

Every product in Dalr should have a visibility or status state that determines whether it can be shown to customers.

A product may be active, inactive, draft, under review, restricted, or removed. These statuses allow Dalr to control marketplace quality without deleting important operational records.

An active product can be visible and purchasable. A draft product may exist internally but not appear publicly. A product under review may be temporarily hidden while Dalr checks its content or ownership. A restricted product may be prevented from accepting new purchases because of a policy issue, customer complaint, or creator review. A removed product may no longer be available, but its previous transaction history may need to remain for audit, dispute, or payout purposes.

This status logic is important because marketplace products are not static. A product may be updated, paused, flagged, reviewed, or removed over time. Dalr needs operational flexibility to manage this lifecycle.

Product status controls help protect customers, creators, and the platform from products that are incomplete, misleading, prohibited, or operationally risky.

5.10 Product Preview Logic

Product previews are important in digital commerce because customers often need confidence before buying. Unlike physical products, a digital product may not be immediately obvious from a photo alone. A preview helps customers understand the value of the product before they pay.

For a music product, a preview may be an audio sample or short video. For a fitness guide, it may be a sample page or programme overview. For a sports tutorial, it may be a short training clip. For templates, it may be a preview image of the design pack. For artwork, it may be a catalogue sample or gallery-style preview. For wellness content, it may be a sample journaling page or short audio clip.

Product previews support conversion because they reduce uncertainty. They also reduce dispute risk because customers have a clearer idea of what they are purchasing.

Dalr's product system should allow creators to use previews strategically while keeping premium or full product access restricted until payment verification.

This balance is important. Customers need enough preview information to trust the purchase, but creators need protection from giving away the full product before payment.

5.11 Product Access Links and Delivery Methods

Digital product delivery in Dalr is handled through access links, unlock URLs, files, or controlled content destinations. The exact delivery method may vary depending on the type of product.

For example, a PDF guide may be delivered through a secure download link. A music pack may be delivered through a folder or downloadable file. A video tutorial may be delivered through a private video link. A digital template may be delivered through a Canva link or downloadable resource. An art catalogue may be delivered through a private viewing link or PDF catalogue.

The key operating principle is that access should only become available when the customer is entitled to receive it. If the product is free, access may be available immediately. If the product is premium, access should be restricted until payment has been verified.

The product access link is therefore sensitive. If it is exposed too early, customers may access paid content without purchasing. If it is incorrect, customers may pay but fail to receive the product. If it is too easily shared, creators may lose control over distribution.

Dalr's product delivery model should therefore treat access links as operational assets that must be connected to payment status and customer entitlement logic.

5.12 Product-to-Payment Link Integrity

Every paid product must be connected to the correct payment link or payment session. This is critical for transaction integrity.

If a payment link is connected to the wrong product, several problems can occur. The customer may pay the wrong amount. The transaction may not match the product selected. The creator may receive incorrect attribution. The customer may expect access to one product but payment records may reflect another. This creates dispute and reconciliation risk.

Dalr's product management process must therefore ensure that product payment links are configured carefully. The payment link should match the product name, price, creator, and category. If the platform later moves from manual payment links to automated Paystack checkout sessions, the same principle applies: payment metadata must correctly identify the product and creator.

Product-to-payment integrity is a major part of marketplace reliability. A customer should be able to trust that clicking a product payment button initiates payment for that exact product.

5.13 Product Catalogue Governance

Catalogue governance refers to the way Dalr maintains quality, accuracy, and safety across products listed on the marketplace.

This is necessary because a creator marketplace can become risky if creators are allowed to list anything without oversight. Products may be misleading, infringe copyright, violate laws, make false claims, or fail to deliver promised value.

Catalogue governance does not require Dalr to manually approve every small product forever, but the platform must maintain the right and ability to review products where necessary. This may include reviewing products before they become public, investigating flagged products, restricting suspicious listings, or removing products that violate platform rules.

Governance is especially important for high-risk categories. Music products may need ownership clarity. Fitness products should avoid medical claims. Wellness products should

avoid harmful or misleading promises. Digital templates should not include stolen brand assets. Art products should not misrepresent originality or ownership.

Dalr's catalogue governance framework should therefore protect marketplace trust while still allowing creators flexibility to sell.

5.14 Product Lifecycle

A product on Dalr has a lifecycle that begins before it appears publicly and continues after customers have purchased it.

The lifecycle begins when the creator creates a product record. At this stage, the creator adds the product title, description, category, price, payment link, access method, and product media. The product may begin as a draft while the creator completes the listing.

Once the product is ready, it can become active and visible in the marketplace. Customers can then discover it, open the product page, and initiate payment.

After payment, the product participates in the transaction lifecycle. The transaction must be verified, access must be granted, and creator earnings must be attributed.

Even after the product is purchased, the product record remains important. If a customer raises a dispute, the product description and access history may be reviewed. If a creator requests payout, product transactions may be included in payout calculations. If the product is later removed, previous transaction records may still need to remain available.

A product is therefore not only a listing. It is a long-term operational record connected to the marketplace's financial, access, and governance systems.

5.15 Product Management Example

A practical example helps show how product management works inside Dalr.

Digital Hustle ZA lists an "AI Prompt Pack" for R499. The product is categorized under Digital Products & Templates. The product description explains that the pack includes prompts for marketing, branding, content creation, automation, and business growth. The product is linked to Digital Hustle ZA's creator identity and contains a payment link associated with the R499 product offer.

Before a customer purchases, the product page displays the title, description, price, category, and access requirement. The customer can understand that the product is premium and requires payment. When the customer clicks the payment button, the payment link should take the customer to the correct Paystack checkout for the AI Prompt Pack.

After payment is confirmed, Dalr records the transaction and links it to the AI Prompt Pack, Digital Hustle ZA, and the customer access state. The customer receives access to the prompt pack. Digital Hustle ZA's sales activity and earnings attribution are updated according to the transaction.

If the customer later raises a support query, Dalr can review the product record, payment status, access state, and creator relationship. This is why product records must be accurate and complete.

5.16 Product Management Risks

Product management creates several risks that Dalr must control.

The first risk is misrepresentation. A creator may describe a product in a way that exaggerates what the customer will receive. This can lead to refunds, disputes, and reputational damage.

The second risk is intellectual property infringement. A creator may attempt to sell stolen beats, copied templates, pirated guides, unauthorized artwork, or materials they do not own. This can create legal and payment-provider risk.

The third risk is incorrect delivery. A customer may pay but receive a broken link, wrong file, expired access, or incomplete product. This creates support and chargeback risk.

The fourth risk is incorrect attribution. A product may be linked to the wrong creator or payment link, causing payout and reconciliation problems.

The fifth risk is prohibited content. Some products may violate platform policy, payment provider rules, or applicable law.

Dalr's product management and catalogue governance systems must therefore be designed to identify, reduce, and respond to these risks.

5.17 Product Management and Paystack Review Relevance

Product management is directly relevant to payment infrastructure review because payment providers need to understand what is being sold and how the platform controls the customer purchase experience.

If the platform cannot explain its products clearly, the risk team may struggle to classify the business. If products appear vague, misleading, or disconnected from creators, the platform may appear higher risk. If product categories are clear and access logic is structured, the platform becomes easier to understand and evaluate.

For Paystack review purposes, Dalr's product catalogue should demonstrate that:

- products are linked to creators
- prices are visible
- product categories are understandable
- payment links are product-specific
- access is controlled after payment
- product delivery methods are defined
- the marketplace is not selling prohibited or unclear items

This is why catalogue governance is a central part of Dalr's operational documentation.

5.18 Product Management Conclusion

The product management system is one of the most important infrastructure layers within Dalr. It connects creator identity, product value, customer understanding, payment initiation, transaction recording, digital access, and creator earnings attribution.

A strong product catalogue allows customers to make informed purchases, helps creators sell professionally, supports payment-provider review, and gives Dalr the operational records needed to manage disputes, refunds, access issues, and payouts.

Dalr's product management framework is therefore not only a marketplace design feature. It is a governance, transaction, and operational integrity system that supports the entire creator-commerce model.

6. CUSTOMER PURCHASE JOURNEY

6.1 Purpose of the Customer Purchase Journey

The customer purchase journey explains how a person moves from discovering a creator product on Dalr to completing payment and receiving access to the product or content they purchased. This journey is central to the platform because every marketplace transaction depends on customer trust, clarity, payment confidence, and reliable delivery.

In a digital creator marketplace, the customer journey must be especially clear because the customer is often buying something that is not physically shipped. The product may be a digital guide, private link, downloadable file, music pack, template, video tutorial, audio experience, or premium access resource. Because there may be no physical delivery process, the platform must make the purchase experience understandable and trackable.

The customer should be able to understand what they are buying, who they are buying from, how much it costs, how payment will be processed, and what happens after payment. If any of these steps are unclear, the likelihood of customer hesitation, failed conversion, refund requests, or disputes increases.

Dalr's customer purchase journey is therefore designed to reduce uncertainty at each stage of the transaction. The customer is guided from discovery, to product review, to payment initiation, to payment completion, to access delivery. Each stage plays a role in customer confidence and marketplace trust.

6.2 Product Discovery

The purchase journey begins when a customer discovers a creator or product inside the Dalr ecosystem. Discovery may happen through the Dalr homepage, creator storefronts, product collections, direct links shared by creators, social media referrals, WhatsApp promotions, or external creator audiences.

This discovery stage matters because it is the customer's first signal of whether the marketplace appears real, organized, and trustworthy. If the customer lands on an empty marketplace or unclear product page, confidence drops immediately. If the customer sees multiple creators, clear categories, product examples, and a polished storefront experience, the platform feels more credible.

Dalr's homepage and marketplace structure are therefore part of the purchase journey. The customer must be able to quickly recognize that Dalr supports different creator products, including music, fitness guides, sports training content, templates, artwork, wellness products, and other digital offerings. This helps the customer understand that Dalr is not a random payment page, but a structured creator-commerce marketplace.

Discovery also helps build confidence in the creator. When a customer sees the creator's profile, product catalogue, category, and storefront presentation, the customer receives context before deciding whether to purchase. This is important because the creator's identity is often a major part of the customer's buying decision.

6.3 Creator Storefront Review

After discovering a creator, the customer may open the creator's storefront. The storefront gives the customer more information about the creator and the products available for purchase.

A creator storefront should help answer basic customer questions. Who is this creator? What category do they operate in? What products do they sell? Are the products music, guides, templates, coaching resources, artwork, or premium content? Does the storefront look credible? Are there multiple products available? Does the creator appear active?

This step is important because creator commerce is relationship-driven. Customers often purchase because they trust, admire, follow, or are interested in the creator. The storefront helps convert that relationship into a structured purchase environment.

From an operational perspective, the storefront also confirms product ownership. The customer can see that the product belongs to a specific creator. This reduces confusion and strengthens accountability. If the customer purchases a product from Studio Nala, the product should appear connected to Studio Nala's creator profile. If the customer purchases a product from Coach Neo, the product should appear connected to Coach Neo.

The creator storefront is therefore both a customer-facing trust layer and an internal marketplace attribution layer.

6.4 Product Detail Review

Once the customer selects a product, the product detail page becomes the most important decision point before payment. This page must explain the product clearly enough for the customer to make an informed purchase decision.

The product detail page should communicate the product title, creator name, product category, description, price, access type, and delivery expectation. If the product is premium, the page should make it clear that payment is required before access is granted. If the product is a digital download, the customer should understand that access will be digital rather than physical. If the product is a guide, training pack, music bundle, template, or art catalogue, the product description should explain what is included.

This step directly affects dispute risk. Many payment disputes occur because customers feel they did not receive what they expected. Clear product detail pages reduce that risk by setting expectations before payment begins.

For example, a product titled “Football IQ Training” should explain that it is a tactical training resource focused on positioning, movement, decision-making, and game intelligence. A product titled “AI Prompt Pack” should explain that it includes prompts for marketing, branding, content creation, automation, and business growth. A product titled “Healing Frequencies Pack” should explain that it includes meditation or relaxation audio resources, not medical treatment.

The stronger the product detail page, the lower the likelihood of customer confusion.

6.5 Purchase Intent and Payment Button Behaviour

After reviewing the product, the customer indicates purchase intent by selecting the payment or access button. This is where Dalr’s product access logic becomes visible to the customer.

If the product is free or open-access, the button may allow immediate access. If the product is premium, the button should clearly communicate that payment is required. For example, the button may say “Premium Access Required,” “Buy Now,” “Unlock Product,” or another phrase that makes the customer understand the next step.

The button must be connected to the correct product payment link. This is a critical operational requirement. A payment button is not just a design element. It is the transition point between Dalr’s marketplace environment and the payment processor’s checkout environment.

If the customer clicks the button for LunaFit SA’s “Summer Body Meal Plan,” the payment link must correspond to that specific product, price, and creator. If the customer clicks the button for Digital Hustle ZA’s “AI Prompt Pack,” the payment link must not accidentally take the customer to another creator’s checkout.

Correct payment button behaviour supports transaction integrity. It ensures that the customer pays for the intended product and that the resulting transaction can be properly recorded and attributed.

6.6 Payment Checkout Experience

Once the customer initiates payment, the payment process is handled by the payment infrastructure provider. In Dalr’s current payment architecture, Paystack is intended to provide the secure checkout environment.

This means the customer's card or supported payment details are processed through Paystack's payment infrastructure rather than through Dalr directly. Dalr does not store card data internally. The payment provider handles payment security, authorization, and payment processing.

This separation is important for customer confidence and platform risk management. Customers are more likely to trust a recognizable and secure payment experience. Dalr also reduces payment-processing risk by relying on licensed payment infrastructure rather than building its own card-processing system.

During checkout, the customer completes payment according to the payment methods supported by Paystack. The payment outcome may be successful, failed, abandoned, pending, or reversed later through a dispute or chargeback process. Dalr's internal systems must treat these outcomes differently. A customer who opens checkout but does not complete payment should not receive premium access. A customer whose payment fails should not receive product access. A customer whose payment succeeds should become eligible for access once verification is complete.

6.7 Payment Completion and Confirmation

Payment completion is the point where the customer has successfully completed the checkout process through the payment provider. However, from Dalr's operating perspective, payment completion must still be confirmed before the marketplace updates access and earnings records.

This distinction is important. A customer may believe they completed payment, but the platform still needs a reliable confirmation state from the payment provider. This confirmation may come through a transaction status response, callback, webhook, payment dashboard confirmation, or manual review during the MVP stage.

Dalr should only treat a transaction as successful when payment confirmation has been received or verified. Once confirmation exists, the platform can update the transaction record, associate the payment with the product, update the customer's access state, and attribute the sale to the creator.

If payment confirmation is delayed or unclear, the transaction may remain pending. In that case, access should not be automatically granted until the platform can confirm that payment succeeded. This protects the creator and platform from unauthorized access.

Payment confirmation is therefore the operational bridge between checkout and product delivery.

6.8 Customer Access After Payment

After payment has been confirmed, the customer should receive access to the purchased product according to the product's delivery method.

For a downloadable product, this may mean that a download button becomes visible. For a digital guide, this may mean access to a PDF link. For a template product, this may mean access to a template file or external link. For music products, this may mean access to a file, folder, or streaming/download destination. For premium content, this may mean the customer's access state changes from restricted to unlocked.

The customer access experience must be smooth because this is the moment where the customer judges whether the platform delivered on its promise. A customer who pays and immediately understands how to access the product is less likely to complain. A customer who pays and cannot find the product may lose trust quickly.

Dalr's access-control logic should therefore make the post-payment state clear. Before payment, the customer sees a payment or unlock button. After payment verification, the customer should see an access button, download option, or clear instruction for retrieving the content.

This customer access step is also important for dispute management. If the platform can show that access was granted after successful payment, it has stronger support evidence in the event of a customer query.

6.9 Customer Account and Access Relationship

In a marketplace environment, access should ideally be connected to a customer identity. This allows Dalr to know which customer purchased which product and whether that customer is entitled to access it later.

If customer access is not connected to a user record, access management becomes weaker. A customer may lose the link, request access again, or claim they never received the product. A user-linked access system allows the platform to review purchase history and determine whether the customer is entitled to re-access the content.

During the early MVP phase, some access may be managed through payment confirmation and manual updates. As the platform matures, Dalr should increasingly connect purchases to customer accounts so that each customer has a clearer record of products purchased.

This is important for long-term platform trust. Customers should eventually be able to return to Dalr and see products they have purchased. Creators should also be able to see sales connected to real customer activity, subject to privacy rules.

The customer account and access relationship therefore supports better customer experience, stronger support handling, and more reliable transaction governance.

6.10 Customer Communication and Expectations

Customer communication is a major part of the purchase journey. The platform should avoid leaving customers uncertain about what has happened after payment.

Before payment, customers should understand the product and price. During payment, they should understand that Paystack or the payment provider is processing the transaction securely. After payment, they should understand when and how access is provided.

If a product requires manual approval, delayed access, or verification, the customer should be told that clearly. If access is instant after verification, the platform should make that clear as well.

The same applies to refunds and disputes. Customers should know that digital products may have specific refund rules, especially where access has already been granted. However, customers should also know that failed delivery, duplicate payment, or technical access failure can be reviewed.

Clear communication reduces support pressure and improves customer trust. It also helps payment reviewers understand that the platform is not simply collecting money without a defined customer delivery process.

6.11 Failed, Abandoned, and Pending Purchases

Not every customer who begins checkout will complete payment. Dalr's customer purchase journey must account for failed, abandoned, and pending purchases.

An abandoned purchase occurs when a customer opens the payment page but does not complete payment. In this case, Dalr should not grant access or attribute earnings to the creator.

A failed purchase occurs when payment is attempted but does not succeed. This may happen because of insufficient funds, card decline, network failure, authentication failure, or payment provider rejection. Failed payments should not unlock content.

A pending payment may occur where the payment status is not immediately final. In such cases, Dalr should avoid granting premium access until the transaction is confirmed as successful.

Handling these states correctly is important for risk management. If abandoned or failed payments unlock content, the platform becomes vulnerable to abuse. If pending payments are treated as successful too early, the platform may grant access without confirmed funds.

The customer purchase journey must therefore distinguish between payment attempt and verified successful payment.

6.12 Purchase Journey Example

A practical example shows how the customer purchase journey works.

A customer opens Dalr and sees the marketplace homepage. The customer notices several creator categories, including music, fitness, digital templates, sports training, wellness content, and art. The customer selects Digital Hustle ZA and opens the creator storefront.

On the storefront, the customer sees a product called “AI Prompt Pack” priced at R499. The product page explains that the pack includes AI prompts for marketing, branding, content creation, automation, and business growth. The customer understands that this is a premium digital product and clicks the payment button.

The customer is directed to Paystack checkout and completes payment. Once the payment is confirmed, Dalr records the transaction, links it to the AI Prompt Pack, attributes it to Digital Hustle ZA, and updates the customer access status. The customer can then access the prompt pack through the unlock link or download option.

Digital Hustle ZA's creator sales visibility is updated to reflect the verified purchase. The transaction also becomes part of Dalr's internal transaction records for future support, payout review, or dispute handling.

This example demonstrates how the customer purchase journey connects product discovery, payment processing, transaction recording, access delivery, and creator earnings attribution.

6.13 Customer Purchase Journey Risks

The customer purchase journey includes several risks that Dalr must manage.

The first risk is product misunderstanding. If the customer does not understand what is being purchased, the likelihood of refund requests increases.

The second risk is payment confusion. If the customer is redirected to payment without clear product context, they may question whether the payment is legitimate.

The third risk is failed delivery. If the customer pays but does not receive access, the customer may raise a dispute or chargeback.

The fourth risk is duplicate payment. A customer may attempt payment more than once if they do not receive clear confirmation.

The fifth risk is unauthorized access. If premium content is exposed before payment confirmation, the creator may lose revenue and the platform may lose trust.

Dalr's purchase journey must therefore be designed to reduce these risks through clear product pages, correct payment links, reliable payment verification, controlled access logic, and visible support channels.

6.14 Customer Purchase Journey Conclusion

The customer purchase journey is the operational path that turns marketplace discovery into a completed digital product sale. It begins when the customer discovers a creator product and continues through product review, payment initiation, payment processing, payment verification, access delivery, and post-purchase support.

Dalr's role in this journey is to maintain clarity and control. The platform must ensure that customers understand what they are buying, payments are processed through secure infrastructure, products are linked to the correct creators, access is granted only after successful verification, and transaction records remain available for support and payout review.

A well-managed customer purchase journey reduces disputes, improves customer trust, protects creators, and strengthens Dalr's credibility as a creator-commerce marketplace.

7. END-TO-END PAYMENT LIFECYCLE

7.1 Purpose of the Payment Lifecycle

The payment lifecycle explains how a customer payment moves from initial purchase intent to payment processing, payment confirmation, transaction recording, customer access authorization, creator earnings attribution, and payout eligibility.

This section is important because payment activity is the point where Dalr moves from being a creator discovery platform into a transaction-enabled marketplace. The moment customers begin paying for creator products, the platform must maintain a reliable operating model that distinguishes between browsing activity, payment attempts, successful transactions, failed payments, access permissions, creator earnings, and payout readiness.

A digital marketplace cannot treat payment as a single event. Payment is a lifecycle made up of multiple stages. A customer may click a payment button but abandon checkout. A card may be declined. A payment may be successful but not yet reflected in internal systems. A transaction may be verified but later disputed. A customer may pay successfully but experience access issues. A creator may expect earnings from a sale, but the platform must still account for refunds, disputes, or suspicious activity before payout.

Dalr's payment lifecycle is therefore designed to maintain order between payment initiation, payment confirmation, digital delivery, and creator settlement. This lifecycle supports customer trust, creator confidence, transaction accuracy, and payment-provider risk review.

7.2 Payment Lifecycle Overview

The payment lifecycle begins when a customer decides to purchase a creator product listed on Dalr. At this stage, the customer has already discovered the product, reviewed the product information, and selected the payment or unlock action.

The customer is then directed to the payment infrastructure provider, such as Paystack, to complete payment. The payment provider handles the secure payment processing environment, including checkout, card authorization, authentication, and payment status generation.

Once the payment attempt is completed, the result of that payment must be interpreted by Dalr. A successful payment should generate a verified transaction record, unlock access to the customer, and attribute the sale to the creator. A failed or abandoned payment should not unlock access or create creator earnings. A pending or uncertain payment should remain under review until the platform receives reliable confirmation.

This lifecycle creates a controlled bridge between external payment processing and internal marketplace operations. Paystack handles the regulated payment-processing component, while Dalr handles the marketplace response to the payment outcome.

The payment lifecycle can therefore be understood as a chain of operational events rather than a single checkout action.

7.3 Payment Lifecycle Diagram

The following diagram summarizes the intended end-to-end payment lifecycle within Dalr:

Customer selects product



Customer reviews product details



Customer clicks payment / unlock button



Customer is directed to Paystack checkout



Paystack processes payment



Payment outcome is produced



Dalr verifies payment status



Transaction record is created or updated



Product and creator are matched to transaction



Customer access status is updated



Creator earnings are attributed internally



Transaction enters payout review cycle



Eligible creator earnings are paid on scheduled payout date

This diagram shows that payment processing is only one part of the complete operating cycle. The marketplace must still verify the result, update internal records, control access, and manage creator settlement.

7.4 Stage 1: Purchase Intent

Purchase intent begins when a customer selects a product and decides to move toward payment. At this stage, the customer has not yet paid. They have only indicated interest in buying the product.

This distinction matters because purchase intent should not trigger creator earnings or premium access. A customer may click a payment button out of curiosity, abandon the checkout, or fail to complete payment. If the platform treats purchase intent as a successful sale, it creates false transaction data and exposes paid content without confirmed payment.

Dalr must therefore treat purchase intent as a pre-payment state. The system may use the action to direct the customer to Paystack checkout, but it should not record the customer as having purchased the product until payment success is confirmed.

From an operational perspective, purchase intent should identify the product being purchased, the creator linked to that product, and the intended payment destination. This ensures that once payment is completed, the transaction can be matched back to the correct product and creator.

The quality of this stage depends heavily on product metadata. A payment button must be connected to the correct product payment link. The product must carry the correct creator identifier, price, category, and access structure. If these relationships are wrong before payment begins, the rest of the lifecycle becomes unreliable.

7.5 Stage 2: Checkout Initiation

Checkout initiation occurs when the customer is redirected from Dalr to the payment provider's checkout environment.

In the current operating model, this may happen through a product-specific Paystack payment link. Each paid product should have a payment link that corresponds to that product's price, creator relationship, and marketplace offering. As Dalr matures, this process may evolve into API-driven checkout sessions, where product metadata, customer details, transaction references, and creator attribution data are passed more directly into the payment workflow.

The purpose of checkout initiation is to move the customer from product selection into a secure payment environment. The customer should understand that the payment is being processed through a trusted payment infrastructure provider and that payment must be completed before access is granted.

Checkout initiation should not expose the product's unlock link. It should only initiate payment. This is important because premium product access must remain restricted until the payment lifecycle reaches a verified success state.

If a customer opens checkout but does not complete payment, the transaction should remain incomplete. No customer access should be granted, and no creator earnings should be attributed.

7.6 Stage 3: Payment Processing by Paystack

Once checkout is initiated, Paystack or the applicable payment infrastructure provider handles the payment-processing stage.

This stage includes secure customer payment entry, payment authorization, fraud and risk checks performed by the payment provider, payment method validation, and generation of a payment outcome. Dalr does not independently process card data and does not store customer card details within its internal marketplace database.

This separation is significant from a compliance and risk perspective. Dalr relies on licensed payment infrastructure to handle regulated payment activity, while Dalr's responsibility begins with interpreting payment results and updating marketplace records accordingly.

Payment processing may result in several outcomes. The payment may be successful, declined, abandoned, pending, reversed, or later disputed. Dalr's internal systems must be designed to respond appropriately to each state.

A successful payment can move forward into verification and access authorization. A failed payment must not unlock content. A pending payment must remain unresolved until confirmation is available. A disputed or reversed payment may later require access restriction, refund review, or creator payout adjustment.

7.7 Stage 4: Payment Outcome Handling

Payment outcome handling is the stage where Dalr determines what happened after the customer attempted payment.

This stage is important because the checkout process alone does not prove that a valid transaction has occurred. The platform must wait for a reliable payment status before making internal marketplace changes.

A payment outcome may be classified in several ways:

- Payment Initiated → Customer opened checkout
- Payment Abandoned → Customer did not complete checkout
- Payment Failed → Payment attempt was unsuccessful
- Payment Pending → Payment status is not final
- Payment Successful → Payment was confirmed as successful
- Payment Reversed → Payment was reversed or refunded
- Payment Disputed → Customer or cardholder challenged the payment

Dalr should only grant access and attribute creator earnings once a payment has been confirmed as successful. This protects against unauthorized access and false earnings recognition.

In an automated version of the platform, payment outcome handling would be supported through Paystack callbacks, webhooks, transaction verification endpoints, or API checks. In an MVP environment, certain outcome reviews may temporarily be handled manually while automation is being finalized. However, the control principle remains the same: payment outcome must be verified before the platform updates customer access or creator earnings.

7.8 Stage 5: Payment Verification

Payment verification is the formal confirmation step that determines whether Dalr should treat a transaction as valid.

This stage is separate from the customer's perception of payment completion. A customer may believe they have paid, but Dalr must verify the payment status through reliable operational evidence. This evidence may come from the Paystack dashboard, transaction reference confirmation, callback data, webhook notifications, or verified payment records.

Payment verification should confirm at minimum:

- the payment succeeded;
- the amount matches the product price;
- the transaction reference is valid;
- the payment is associated with the correct product;
- the product is associated with the correct creator;
- the transaction has not already been processed;
- the access state has not already been incorrectly granted.

Verification prevents several operational risks. It reduces duplicate processing, prevents failed transactions from unlocking products, supports creator earnings accuracy, and creates a reliable record for dispute handling.

If verification fails, the platform should not grant access. If verification is unclear, the transaction should remain pending or require manual review.

7.9 Stage 6: Transaction Record Creation

Once payment is verified, Dalr creates or updates the internal transaction record.

The transaction record is the marketplace's evidence of the commercial event. It should connect the customer, product, creator, payment reference, amount, payment status, purchase date, access status, and verification state.

This record matters because it supports multiple operational functions. It allows customer support to investigate purchase issues. It allows creator dashboards to reflect sales activity.

It supports payout review and reconciliation. It helps the platform identify disputed or refunded transactions. It provides an audit trail for marketplace governance.

A transaction record should not be treated as a simple receipt. It is a central operational record that connects payment activity to marketplace consequences. Once a transaction is verified, the platform can update access and earnings. If the transaction is later disputed, refunded, or reversed, the platform can use the record to determine what needs to be adjusted.

For Dalr, strong transaction records are essential because the platform deals with digital products, where delivery evidence may depend heavily on access states and internal logs.

7.10 Stage 7: Product and Creator Attribution

After the transaction record is created, the platform must attribute the purchase to the correct product and creator.

This attribution step is critical in a marketplace. In a single-seller store, all transactions belong to one business. In Dalr, each transaction may belong to a different creator and product category. A sale of “AI Prompt Pack” belongs to Digital Hustle ZA. A sale of “Soccer Speed Drills” belongs to Coach Neo. A sale of “Healing Frequencies Pack” belongs to SoulFrequency. A sale of “Abstract Gold Sculpture Collection” belongs to Studio Nala.

Incorrect attribution creates financial and operational problems. It can cause the wrong creator to be credited, distort marketplace analytics, create payout errors, and make support investigations unreliable.

Product and creator attribution must therefore be based on stable internal relationships. The product record should contain the creator identifier or creator relationship needed to associate the transaction correctly. When the transaction is verified, Dalr uses that relationship to update creator sales records and earnings visibility.

This attribution step is one of the key differences between a marketplace and a simple payment-link system.

7.11 Stage 8: Customer Access Authorization

Once the payment is verified and the transaction is attributed correctly, Dalr can authorize customer access.

Access authorization means the customer becomes entitled to receive the digital product, unlock link, download, private content, premium resource, or access experience associated with the purchase.

Before payment verification, premium products should remain restricted. After verification, the platform should update the customer's access status so that the customer can access what they purchased.

Access authorization must be linked to the verified transaction. If access is granted without a verified transaction, the platform exposes creator content without payment. If payment is verified but access is not granted, the customer may raise a support issue or dispute.

The access authorization stage therefore protects both sides of the marketplace. It protects creators by restricting unpaid access, and it protects customers by ensuring that successful payment results in product delivery.

7.12 Stage 9: Creator Earnings Attribution

After transaction verification and product attribution, creator earnings can be reflected internally.

Creator earnings attribution means that the sale is associated with the creator's marketplace activity and becomes visible in sales or earnings records according to Dalr's platform logic.

This does not necessarily mean the creator receives immediate payout. Dalr's operating model uses scheduled weekly payouts. Therefore, creator earnings may move through internal states such as recorded sale, pending earnings, verified earnings, payout review, and paid out.

This distinction is important. A creator dashboard may show that a sale occurred, but the amount may still be subject to review before settlement. This protects the platform from refund, dispute, or fraud exposure.

Creator earnings attribution must be tied to verified transactions only. Failed payments, abandoned checkout sessions, duplicate attempts, and unverified transactions should not increase creator earnings.

This structure supports accurate creator reporting and responsible payout management.

7.13 Stage 10: Payout Review Eligibility

After creator earnings are attributed, the transaction enters the payout review cycle.

Dalr's intended weekly payout structure means that creator earnings are not immediately released at the moment of payment. Instead, transactions are grouped or reviewed according to the platform's payout schedule.

Payout review may consider:

- whether the payment was successful;
- whether the transaction was refunded;
- whether a dispute or chargeback was raised;
- whether the creator account is payout-ready;
- whether the product triggered any customer complaint;
- whether the transaction appears suspicious;
- whether platform fees or deductions apply.

This review process is important because creator marketplaces carry post-payment risk. A customer may dispute a payment after access has been granted. A creator may attempt to withdraw funds before a fraudulent transaction is detected. A product may be flagged after purchase. Weekly payout review gives Dalr a controlled operating window to assess these risks before releasing creator funds.

This stage converts verified sales activity into payout-eligible earnings.

7.14 Stage 11: Scheduled Creator Payout

Once transactions have passed payout review, creator earnings become eligible for scheduled payout.

Dalr's current operating model is based on weekly creator payouts. This means that creator earnings from verified transactions are reviewed and paid according to a scheduled payout cycle rather than instantly.

The weekly payout model supports platform stability by creating time for reconciliation, support checks, dispute monitoring, fraud review, and creator account validation. It also creates clearer operational rhythm for creators, who can understand when to expect payout rather than assuming every sale settles immediately.

Scheduled payout is important because it separates customer payment from creator settlement. A customer may pay today, but the creator may be paid according to the weekly cycle after transaction checks are complete. This is a standard and responsible approach for marketplaces that must manage disputes, refunds, chargebacks, and creator accountability.

7.15 Handling Failed Payments

Failed payments must be handled carefully because they represent attempted transactions that did not result in valid payment.

When payment fails, Dalr should not create a successful transaction record, should not grant product access, and should not attribute creator earnings. The customer may be allowed to retry payment, but the previous failed attempt should remain separate from a verified purchase.

Failed payments may occur for several reasons, including declined cards, insufficient funds, authentication failure, network issues, expired checkout sessions, or payment provider rejection.

The platform should avoid displaying failed payments as successful sales to creators. Doing so would create confusion and inaccurate earnings records. Failed payments may be useful for analytics, but they should not affect access or payout logic.

A failed payment is therefore an incomplete transaction state, not a marketplace sale.

7.16 Handling Abandoned Checkouts

An abandoned checkout occurs when a customer clicks a payment button but does not complete payment.

This is common in digital commerce. Customers may change their minds, lose connection, become distracted, or abandon the purchase after viewing checkout.

Dalr should treat abandoned checkouts as non-purchases. No access should be granted, no creator earnings should be attributed, and no payout eligibility should be created.

If Dalr later introduces automated analytics, abandoned checkouts may become useful for conversion analysis. The platform may learn which products receive interest but fail to convert. However, from a payment and access perspective, an abandoned checkout must remain outside the successful transaction lifecycle.

7.17 Handling Pending Payments

Pending payments require caution because the final payment outcome may not be immediately known.

A pending state may occur where the payment provider has not yet confirmed success or failure, or where a payment method requires additional processing time. In this case, the safest operational approach is to delay access until the payment status becomes successful.

Granting access while payment is pending creates risk. If the payment later fails, the customer may already have received the product. This is especially problematic for digital products because once access is granted, the product may be downloaded or copied.

Dalr's payment lifecycle should therefore treat pending payments as incomplete until confirmed. Customer communication should make clear that access may be delayed until payment confirmation is received.

7.18 Handling Duplicate Payment Attempts

Duplicate payment attempts may occur when a customer clicks a payment button multiple times, retries after a delay, refreshes checkout, or attempts payment again because they are unsure whether the first attempt succeeded.

Dalr's transaction logic must avoid creating duplicate successful access records or duplicate creator earnings for the same intended purchase unless the customer intentionally purchased multiple units or products.

Duplicate prevention becomes more important as the platform automates. Transaction references, customer identifiers, product identifiers, and payment status checks can help identify whether a payment has already been processed.

If duplicate payment is confirmed, Dalr may need to review whether a refund is appropriate. The platform should maintain enough transaction visibility to investigate duplicate payment claims quickly.

Duplicate handling protects customers from accidental overpayment and protects the platform from inaccurate payout calculations.

7.19 Handling Disputed or Reversed Payments

A payment may be successful at first but later become disputed, reversed, or refunded. This is why payment lifecycle management does not end at access authorization.

If a customer raises a chargeback or dispute, Dalr may need to review the transaction, product access history, product description, creator activity, and delivery evidence. If the transaction is reversed, creator earnings may need to be adjusted, withheld, deducted from future payouts, or marked as disputed depending on the platform's policy.

Disputed payments create financial risk because access may already have been granted. This is one reason why weekly payouts are important. A payout delay gives the platform a review window before releasing funds to creators.

Dalr's lifecycle must therefore allow transaction states to change after initial payment success. A transaction may move from successful to disputed, refunded, reversed, or under review. The platform must preserve records of those changes for audit and reconciliation purposes.

7.20 Payment Lifecycle Example

A customer purchases "Summer Body Meal Plan" from LunaFit SA for R149.

The customer opens LunaFit SA's storefront, selects the product, reviews the description, and clicks the premium access payment button. The button directs the customer to the Paystack checkout link associated with that product.

The customer completes payment successfully. Paystack processes the payment and confirms the transaction. Dalr verifies the successful payment status and creates a transaction record linked to the customer, the Summer Body Meal Plan product, and LunaFit SA.

Once the transaction is verified, Dalr updates the customer's access state so that the customer can access the product. The transaction is also attributed to LunaFit SA's creator sales activity and reflected in earnings visibility.

The transaction then enters Dalr's weekly payout review process. During this period, Dalr may monitor whether the payment remains valid, whether the customer raises a complaint, whether access was granted correctly, and whether the creator account is payout-ready. If no issue is identified, the transaction becomes eligible for payout in the next scheduled creator payout cycle.

This example shows how the payment lifecycle connects checkout, verification, transaction recording, access delivery, earnings attribution, and payout governance.

7.21 Payment Lifecycle Risk Controls

The payment lifecycle includes several built-in risk control points.

Purchase intent is separated from payment success so that customers cannot unlock content merely by clicking a payment button. Payment processing is handled by a licensed payment infrastructure provider rather than Dalr directly storing card information. Payment verification is required before access is authorized. Transaction records are used to preserve operational evidence. Creator earnings are attributed only after verified payment. Scheduled payouts create time for review before creator settlement.

These controls reduce the risk of unpaid access, incorrect creator earnings, duplicate processing, unresolved disputes, and premature payout.

The lifecycle is therefore not only a customer journey. It is also a risk-management structure that protects Dalr, creators, customers, and payment infrastructure partners.

7.22 Payment Lifecycle Conclusion

Dalr's payment lifecycle is designed to create a controlled and traceable pathway from customer purchase intent to creator payout eligibility.

The lifecycle begins when a customer selects a product and initiates payment. Paystack processes the payment securely. Dalr verifies the payment outcome, records the transaction, attributes it to the correct product and creator, updates the customer's access state, records the creator's commission or royalty entitlement internally, and places the transaction into the scheduled settlement review cycle.

This structure ensures that payment activity is not treated as an isolated event. It becomes part of a broader marketplace operating system that connects product ownership, payment verification, access control, creator earnings, and payout governance.

A well-managed payment lifecycle is essential for Dalr's credibility as a creator-commerce marketplace.

8. CREATOR COMMISSION PROCESSING AND SETTLEMENT MANAGEMENT

Dalr's creator settlement model is designed to support a controlled marketplace environment where customer payments are processed through Paystack, recorded inside the Dalr platform, attributed to the relevant creator, and then settled to that creator according to the platform's settlement policy. The purpose of this structure is to ensure that every creator settlement is linked to a confirmed customer transaction, every product sale is traceable, and every creator commission or royalty entitlement can be reviewed against the original transaction record before settlement is processed.

At the MVP stage, Dalr does not allow creators to independently withdraw funds instantly from the platform. Instead, creator commission or royalty entitlements are calculated and recorded internally after successful sales, and creator settlements are managed by Dalr according to a defined settlement schedule. This approach gives the platform stronger control over payment verification, fraud prevention, customer access, refund handling, dispute monitoring, and settlement accuracy while the platform is still in its early operational phase.

When a fan or customer purchases a product from a creator on Dalr, the payment is processed through Paystack checkout. Once Paystack confirms the payment as successful, the transaction is recorded inside Dalr. The platform then identifies the product purchased, the creator linked to that product, the amount paid by the customer, and the creator commission or royalty entitlement associated with that sale. This information is stored in Dalr's transaction and sales records, allowing both the platform and the creator to maintain visibility over sales activity.

Creator commission or royalty entitlements are therefore not estimated manually or paid without reference to a verified transaction. Each entitlement is generated from a verified product sale. A creator's settlement amount is calculated from confirmed sales, less any applicable platform charges, payment processing charges, refunds, chargebacks, reversals, or other adjustments that may apply. This ensures that creator settlements reflect actual verified revenue rather than unverified purchase attempts or incomplete transactions.

During the MVP phase, Dalr will process creator settlements on a scheduled basis rather than instantly. This is a deliberate risk-control decision. It allows the platform to confirm that the payment was successful, ensure that the correct creator was attributed, check whether the customer received access to the purchased product, and confirm that no immediate dispute or payment issue has been raised before creator settlement is processed.

In practice, the flow is as follows: the customer pays through Paystack; Paystack processes the payment and settles according to Paystack's settlement process; Dalr records the successful transaction internally; the creator's commission or royalty entitlement is recorded inside the platform; and Dalr then processes scheduled creator settlement using the approved settlement method and settlement schedule.

This structure is important because Dalr operates as a creator-commerce platform rather than as a simple one-to-one payment link service. Multiple creators may list products on the platform, and multiple customers may purchase different products from different creators. Dalr therefore needs a structured commission and settlement system that can identify which creator earned which entitlement from which product and which transaction.

9. Whether Dalr Operates Escrow, Wallets, or Stored-Value Balances

Dalr does not operate an escrow service, wallet, stored-value account, deposit-taking service, or customer fund holding arrangement.

When a customer pays for a digital product through Paystack, the payment is processed by Paystack and settled to Dalr/CreativeShield's nominated merchant settlement account according to Paystack's settlement process. Dalr then records the sale internally, grants customer access where applicable, calculates the applicable platform service fee, and records the creator's commission or royalty entitlement.

The creator does not receive an automatic instant settlement at the exact moment of customer payment. This is because Dalr uses a scheduled commercial settlement model for creator commission or royalty payments. The period before settlement is used for sales reconciliation, refund review, dispute monitoring, access confirmation, creator account checks, and settlement eligibility review.

This process should not be interpreted as escrow. Dalr is not holding customer funds on behalf of a buyer and seller pending release. The customer payment is a completed digital product purchase through the Dalr platform. The creator's share is treated as a commercial commission or royalty entitlement under the creator agreement and is settled according to the platform's scheduled settlement cycle.

Creator-facing earnings records are internal marketplace records. They help creators understand their sales activity and expected settlement amounts, but they do not represent bank accounts, deposit accounts, wallet balances, stored-value accounts, or general-purpose funds controlled by creators.

If a transaction is refunded, reversed, disputed, charged back, or identified as invalid before settlement, Dalr may adjust the creator's commission or royalty entitlement according to the platform's creator terms, refund policy, and dispute handling process.

10. Creator Settlement Schedule and Timeline

Dalr's MVP creator settlement schedule is designed to be simple, controlled, and easy to audit. Creator settlements are processed on a scheduled basis, with the initial proposed settlement cycle being weekly settlements after transaction verification and reconciliation.

Under this model, creator commission or royalty entitlements from confirmed sales are recorded during the settlement cycle. At the end of the cycle, Dalr reviews the creator's eligible settlement amount and processes settlement to the creator's verified settlement details. Settlement is not triggered automatically by every individual purchase. Instead, multiple verified sales can be batched into one scheduled settlement. This reduces administrative risk, improves reconciliation, and creates a clearer settlement history for both the platform and the creator.

For example, if a creator sells several digital products during the week, each successful transaction is recorded inside Dalr. The creator's commission or royalty entitlement is recorded based on those verified sales. At the scheduled settlement date, Dalr reviews the creator's eligible settlement amount, confirms that there are no unresolved disputes or refund issues, and then processes settlement to the creator.

The expected settlement timeline for the MVP can be described as follows:

Customer purchase date

↓

Payment confirmation by Paystack

↓

Dalr transaction recording

↓

Customer access confirmation

↓

Platform service fee calculation

↓

Creator commission or royalty entitlement recorded

↓

Weekly settlement review

↓

Creator settlement processing

The proposed MVP settlement rhythm is weekly. This means that creator settlements are processed once per week, subject to successful transaction confirmation, correct creator attribution, customer access confirmation, and the absence of unresolved disputes, refunds, or chargebacks.

This settlement schedule also allows Dalr to prepare proper settlement records. For each creator settlement, the platform can record the creator, the amount settled, the settlement date, the settlement method, the related transactions, and the settlement status. This

creates a clear audit trail that can be used for internal reporting, creator statements, dispute resolution, and compliance review.

In the future, Dalr may improve the creator settlement process by integrating more automated settlement tools, including Paystack Transfers or other approved payment infrastructure. However, the initial MVP process will remain controlled and reviewable. This is the most suitable structure for an early-stage marketplace because it reduces settlement errors and gives Dalr the ability to manage creator commission records responsibly while the business model is still being validated.

11. Creator Settlement Method

During the MVP phase, creator settlements will be made to verified creator banking details. The primary settlement method will be electronic bank transfer to the creator's nominated bank account. Before a creator can receive settlement, Dalr will collect the necessary settlement information from the creator, including the account holder name, bank name, account number, account type, branch code where applicable, and any other required settlement information.

The purpose of collecting verified settlement details is to ensure that creator commission or royalty entitlements are paid to the correct person or business. This is especially important in a creator marketplace because the person uploading a product, the person receiving settlement, and the brand name displayed on the platform must be properly linked. Dalr must be able to confirm which creator is entitled to receive settlement from each product sale.

For the MVP, creators will not be able to freely add random settlement destinations without review. Settlement details will be treated as part of the creator's onboarding and verification process. This reduces the risk of paying funds to incorrect accounts, fraudulent accounts, or accounts not linked to the creator.

The main settlement method available to creators will therefore be bank transfer/EFT. Dalr will process settlement from its business account to the creator's verified bank account after the settlement cycle is complete. Once the settlement is processed, the platform records the settlement amount, settlement date, settlement status, and creator reference.

The MVP does not position creator earnings records as instant mobile wallets or stored-value accounts. The earnings record shown to creators is a record of sales-linked commission or royalty entitlement, not a separate financial account that creators can transact from. This distinction is important because Dalr is not attempting to operate as a bank, wallet provider, stored-value provider, deposit-taking institution, or escrow service.

As Dalr grows, additional settlement methods may be considered, depending on what is legally and operationally appropriate. These may include more automated bank transfers, faster settlement cycles, or integration with approved payment provider settlement tools.

However, any future settlement method will still need to support transaction traceability, creator verification, and compliance with platform rules.

12. Creator Settlement Controls and Risk Management

Dalr's creator settlement system includes controls to protect customers, creators, and the platform. These controls are important because the platform handles transactions where customers pay for digital products, exclusive content, music packs, templates, guides, and other creator offerings. Since these products may be delivered digitally, Dalr must be able to verify that payment was successful before access is granted and before creator settlement is processed.

The first control is transaction verification. Dalr only records creator commission or royalty entitlements after a payment has been confirmed as successful. If a payment attempt fails, is abandoned, or is not confirmed, the creator does not receive an entitlement allocation from that transaction.

The second control is creator-product matching. Every product listed on Dalr is linked to a creator. When a sale occurs, Dalr uses the product record to determine which creator should receive the commission or royalty entitlement. This prevents entitlements from being incorrectly assigned to the wrong creator.

The third control is access control. Customers only receive access to the paid product or content after successful payment confirmation. This is important because digital products can be copied, downloaded, or accessed instantly. Dalr therefore needs to ensure that access is only granted after the payment has been confirmed.

The fourth control is settlement review. Before creator settlement is processed, Dalr can review the creator's sales, eligible settlement amount, and transaction history. If any transaction is disputed, refunded, reversed, or flagged, the affected amount can be reviewed before settlement.

The fifth control is settlement recordkeeping. Each creator settlement is recorded separately from the original customer transaction. This creates a clean distinction between the customer purchase record and the creator settlement record. It also allows Dalr to show how the creator's commission or royalty entitlement was calculated.

These controls allow Dalr to operate with a structured payment and settlement flow rather than an informal payment arrangement. This is important for Paystack review because the platform must show that customer payments, creator commission records, customer access, and creator settlements are traceable and governed by marketplace controls.

13. Summary of Creator Settlement Position for Paystack Review

Dalr's creator settlement model can be summarized as follows: customers pay for creator products through Paystack; Dalr records successful transactions inside the platform; creator commission or royalty entitlements are calculated from confirmed sales; transactions are reviewed for reconciliation and risk control; and creators receive scheduled commercial settlements using verified banking details.

Creator settlements are not processed instantly during the MVP phase. The platform uses a controlled weekly settlement model to allow time for transaction confirmation, reconciliation, fraud prevention, customer access verification, refund review, and dispute monitoring. This structure is intentional and appropriate for an early-stage creator marketplace.

Dalr does not operate creator wallets, customer-held balances, stored-value accounts, deposit accounts, or escrow accounts. Creator-facing earnings records are internal commercial records used to calculate commission or royalty settlements after successful digital product sales.

Creator settlements are handled through verified bank transfers/EFT. Creators provide their settlement information during onboarding, and Dalr pays creators to their nominated bank accounts after the settlement cycle has been reviewed. This creates a clear and auditable flow from customer payment to creator settlement.

This approach gives Dalr the ability to support direct-to-fan commerce while maintaining control over transaction records, customer access, creator commission or royalty records, refunds, disputes, and settlement accuracy. It also gives Paystack a clear view of how customer payments, marketplace records, and creator settlements move through the platform responsibly during the MVP stage.

14. Refunds, Reversals, and Dispute Handling

Dalr's refund and dispute handling process is designed to protect both customers and creators while maintaining a clear transaction trail. Because Dalr supports the sale of digital products and exclusive creator content, the platform needs a structured approach to refunds that recognises the nature of digital delivery, while still allowing legitimate customer complaints to be reviewed properly.

When a customer purchases a product through Dalr, the payment is processed through Paystack and the transaction is recorded inside the platform. Once payment is confirmed, the customer may receive access to the relevant product, file, link, download, preview, or exclusive content depending on the product type. Because many digital products can be accessed immediately, copied, downloaded, or consumed shortly after purchase, Dalr's refund policy must balance customer fairness with creator protection.

Dalr does not intend to process automatic refunds without review during the MVP phase. Refunds will be handled through a manual review process. This means that if a customer raises a complaint, Dalr will review the transaction, the product purchased, the creator linked to the product, the access status, the customer's reason for the refund request, and any relevant evidence before deciding whether a refund is appropriate.

A refund may be considered where the customer was charged but did not receive access to the purchased product, where the product link was broken or inaccessible, where the wrong product was delivered, where there was a duplicate charge, or where a technical failure prevented the customer from receiving what they paid for. These cases are treated as legitimate operational issues and will be prioritised for resolution.

However, where the customer successfully received access to the digital product, and there is no technical or delivery failure, Dalr may decline the refund request depending on the product type and stated policy. This is important because digital goods can often be consumed immediately, and unrestricted refunds after access could create unfair losses for creators.

If a refund is approved before the creator payout has been processed, Dalr will deduct the refunded amount from the creator's eligible balance before payout. This prevents the creator from being paid out for a transaction that has been reversed or refunded. If a refund or chargeback occurs after the creator has already been paid, Dalr may adjust the creator's future earnings, request repayment, or apply the amount against the creator's next payout cycle, depending on the platform's operating policy and the circumstances of the case.

Disputes will be logged and reviewed in relation to the original transaction record. The transaction record should show the customer, product, creator, amount, payment status, purchase date, and access status. This allows Dalr to investigate the matter properly instead of relying only on informal communication. Where necessary, Dalr may contact the creator to verify product delivery or request updated product access links.

The dispute handling process will follow a simple operational path. First, the customer submits a complaint or refund request. Second, Dalr identifies the transaction and checks whether the payment was successful. Third, Dalr checks whether the product was linked to the correct creator and whether access was granted. Fourth, Dalr reviews the customer's issue and decides whether the complaint relates to payment failure, access failure, product quality, duplicate payment, or another issue. Fifth, Dalr decides whether to resolve the matter by restoring access, replacing the product link, issuing a refund, escalating to Paystack, or declining the refund request with reasons.

This dispute process is important for Paystack because it shows that Dalr is not simply collecting payments and distributing funds without control. The platform has a process for identifying the customer, identifying the creator, tracing the transaction, checking access, and determining whether funds should remain payable to the creator or be returned to the customer.

15. Customer Access After Payment

Dalr's customer access model is built around the principle that paid content should only become available after successful payment confirmation. This is especially important because the platform supports digital products such as music packs, exclusive content, templates, guides, PDFs, creative files, coaching materials, and other downloadable or access-based products.

When a customer views a product on Dalr, they can see the product title, creator name, product type, price, and short description. Depending on the product setup, the customer may also see preview content, such as a short audio preview, a product image, a description, or a public sample. This preview helps the customer understand what they are buying before payment is made.

The actual paid product is not intended to be freely available before purchase. The customer must proceed through Paystack checkout and complete payment before receiving access to the full product. Once payment is confirmed, Dalr records the successful transaction and uses the transaction status to determine whether the customer should receive access.

For the MVP, customer access may be handled through controlled product links, protected download links, Google Drive files, external delivery links, or internal access fields inside the Glide app. The specific access method may differ depending on the product type, but the principle remains the same: payment must be successful before full access is made available.

For example, if a fan purchases an Amapiano producer pack, the fan may be redirected or given access to a download link after successful payment. If a customer purchases a fitness guide, they may receive access to a PDF link or digital file. If a customer purchases an exclusive content pack, they may receive access to a private link or protected content area. In all cases, Dalr records the sale and links the purchase to the relevant customer and creator.

Dalr's access control model also supports customer support. If a customer claims that they paid but did not receive the product, Dalr can review the transaction record, confirm whether Paystack marked the payment as successful, check whether the customer is linked to the product, and then manually restore or resend access where appropriate. This helps reduce disputes and gives the platform a reliable way to resolve delivery issues.

During the MVP phase, some access steps may remain semi-manual or supported by external links while the platform is being validated. This is acceptable for an early-stage product, provided the payment flow, transaction records, and access process are clearly documented. As Dalr matures, the platform may move toward more automated post-payment access, automated email delivery, stronger access gates, and more advanced customer dashboards.

The important point is that customer access is not disconnected from payment. Access is connected to successful payment confirmation and recorded transaction status. This

ensures that creators are paid only when customers have made valid purchases and that customers receive access only after a confirmed payment.

16. Flow of Funds Narrative

The Dalr flow of funds begins when a customer purchases a digital product through the Dalr platform. The customer payment is processed through Paystack checkout and settled to Dalr/CreativeShield's nominated merchant settlement account according to Paystack's settlement process. Dalr then records the successful transaction internally, links the sale to the correct product and creator, grants customer access to the purchased digital product, calculates any applicable platform service fee, and records the creator's commission or royalty entitlement for scheduled settlement.

The creator settlement process is not an escrow release, wallet withdrawal, or customer fund transfer. It is a scheduled commercial settlement from Dalr/CreativeShield to the creator, based on successful platform sales and subject to reconciliation, refund review, dispute checks, creator verification, and platform policy.

17. Flow of Funds Diagram Description

The flow of funds can be visually represented as a simple linear model with controlled checkpoints between each stage.

CUSTOMER / FAN

Selects digital product on Dalr

↓

DALR PRODUCT PAGE / CREATOR STOREFRONT

Displays product, creator, price, access type, and purchase action

↓

PAYSTACK CHECKOUT

Customer completes payment through Paystack infrastructure

↓

PAYMENT CONFIRMATION

Transaction is marked successful, failed, pending, abandoned, refunded, or disputed

↓

DALR / CREATIVESHIELD MERCHANT RECORD

Dalr records the sale and links it to the customer, product, creator, amount, and payment reference

↓

CUSTOMER ACCESS CONTROL

If payment is successful, customer receives access to the purchased digital product

**CREATOR COMMISSION / ROYALTY RECORD**

Creator commission or royalty entitlement is calculated from the successful sale

**RECONCILIATION & SETTLEMENT REVIEW**

Dalr checks product access, payment status, refund/dispute exposure, platform fee, and settlement eligibility

**SCHEDULED CREATOR SETTLEMENT**

Eligible creator commission or royalty entitlement is paid to verified creator bank details

**CREATOR RECEIVES COMMERCIAL SETTLEMENT**

Creator receives settlement through the approved payout method

18. TRANSACTION GOVERNANCE AND AUDIT TRAIL

18.1 Purpose of Transaction Governance

Transaction governance is the system of records, controls, review processes, and operational checks that allows Dalr to understand what happened during every customer purchase. In a creator marketplace, transaction governance is essential because each payment affects several parties and several platform states at the same time.

A single customer payment does not only represent money received. It also affects the customer's access rights, the creator's commission or royalty entitlement record, the product's sales count, the marketplace's revenue records, settlement eligibility, refund exposure, and dispute history. If transaction records are weak, the platform cannot confidently answer basic operational questions such as who paid, what was purchased, which creator earned from the sale, whether access was granted, whether the payment was refunded, or whether the creator settlement has already been processed.

Dalr's transaction governance model is designed to ensure that every meaningful payment event creates a traceable operational record. This record becomes the foundation for customer support, creator payout review, reconciliation, fraud monitoring, and payment-provider reporting.

The purpose of the audit trail is not only to store data. Its purpose is to preserve accountability. If a transaction is questioned later, Dalr must be able to reconstruct the event from payment initiation through payment confirmation, access delivery, creator commission or royalty entitlement recording, and settlement status.

18.2 Transaction as an Operational Record

A transaction inside Dalr should be treated as an operational record rather than a simple payment notification. This is because the transaction sits at the centre of the marketplace relationship between customer, creator, product, payment provider, and platform.

When a transaction is created, it should carry enough information to identify the customer purchase clearly. It should show which product was purchased, which creator owns that product, how much the customer paid, when payment occurred, whether Paystack confirmed the payment, whether access was granted, and whether the creator earning has entered payout review.

This level of detail is important because disputes and support issues often happen after the transaction. A customer may claim that they paid but did not receive access. A creator may

claim that a sale is missing from their balance. A payment provider may ask for clarification on what was sold. A refund may need to be processed. A chargeback may need evidence.

In each case, the transaction record becomes the reference point. Without it, Dalr would be forced to rely on screenshots, messages, manual notes, or disconnected payment records. That would be risky and difficult to scale.

A strong transaction record creates operational memory for the marketplace.

18.3 Key Transaction Data Points

For each successful transaction, Dalr should maintain a clear set of transaction fields that support review and reconciliation. These fields do not need to be overly complicated at the MVP stage, but they must be sufficient to prove what occurred.

A transaction record should ideally include the customer identifier or email, the product purchased, the creator linked to that product, the product price, the payment reference, the payment provider, the payment status, the purchase date, the access status, and the payout status.

The transaction should also show whether the sale has been refunded, disputed, reversed, or included in a creator payout. These states help Dalr avoid paying creators for invalid transactions or granting access to customers whose payments were not successful.

The following table summarises the core transaction data points:

Transaction Field	Operational Purpose
Transaction ID	Unique internal record for the purchase
Customer identifier	Links purchase to the customer
Product ID	Links transaction to the product purchased
Creator ID	Links transaction to the correct creator
Payment reference	Connects Dalr record to Paystack payment record
Amount paid	Shows transaction value
Payment status	Confirms whether payment succeeded, failed, or remains pending
Access status	Confirms whether the customer received access
Refund/dispute status	Shows whether the transaction has an issue

Payout status	Shows whether creator earnings have been paid out
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These data points give Dalr the ability to track a transaction across its full lifecycle.

18.4 Transaction State Management

A transaction may move through several states before it is complete. Dalr's systems must be able to distinguish between these states because each state has different operational consequences.

A payment that has only been initiated should not be treated as a successful sale. A pending payment should not automatically unlock access. A verified payment can unlock product access and create a creator commission or royalty entitlement record. A refunded or disputed payment may require access review and adjustment to the creator's settlement eligibility.

Transaction state management prevents the platform from acting too early or incorrectly. For example, if a customer begins checkout but abandons payment, the transaction should not create a creator earning. If a payment is pending, the platform should wait. If a payment is successful, the customer can receive access. If the payment is later reversed, Dalr must be able to adjust the transaction record and payout eligibility.

The key transaction states may include:

State	Meaning	Platform Action
Initiated	Customer started checkout	No access granted
Pending	Payment result not final	Hold access until confirmed
Successful	Payment confirmed	Record sale and grant access
Failed	Payment unsuccessful	No access or earnings
Refunded	Payment returned to customer	Remove from payout eligibility
Disputed	Customer challenged payment	Review transaction before payout
Paid out	Creator has received payout	Preserve payout audit record

These states allow Dalr to manage transactions consistently instead of treating every payment attempt as a final sale.

18.5 Audit Trail Across the Marketplace

The audit trail is the complete chain of evidence showing how a transaction moved through the marketplace.

A proper audit trail should show when the customer initiated payment, when Paystack confirmed the payment, when Dalr recorded the transaction, when access was granted, when creator earnings were updated, and whether the transaction was included in a payout.

This audit trail matters because digital marketplaces often face questions after delivery. A physical product seller may have courier records, shipment tracking, and delivery signatures. A digital product marketplace must rely on payment confirmation, access records, product metadata, and platform logs.

For Dalr, the audit trail is especially important because products may be delivered through links, downloads, private content, or external access destinations. The platform must be able to show that access was granted based on a verified purchase and that creator payout decisions were based on recorded marketplace activity.

The audit trail therefore supports:

- customer support;
- creator commission or royalty entitlement review;
- refund decision-making;
- chargeback response;
- payout reconciliation;
- fraud investigation;
- platform compliance review.

Without a reliable audit trail, the platform becomes harder to defend operationally.

18.6 Transaction Governance Example

A customer purchases “Soccer Speed Drills” from Coach Neo. The product is priced at R199 and is linked to Coach Neo’s creator profile.

The customer clicks the purchase button and is taken to Paystack checkout. Paystack processes the payment and confirms that it was successful. Dalr then records the transaction internally, linking it to the Soccer Speed Drills product, Coach Neo, the customer, and the payment reference.

Once the transaction is verified, Dalr updates the customer’s access status so the customer can access the training material. Coach Neo’s creator commission or royalty entitlement is

recorded to reflect the successful sale, but settlement is not processed instantly. The transaction enters the weekly settlement review cycle.

If no refund request, dispute, access issue, or suspicious activity is identified before the payout cycle closes, the sale becomes eligible for payout. When Dalr pays Coach Neo, the payout record is linked back to the original transactions that made up the payout amount.

If the customer later raises a dispute, Dalr can review the product, the Paystack payment reference, the access status, and the payout status. This allows the platform to respond with evidence rather than uncertainty.

This example demonstrates why transaction governance is not just administrative recordkeeping. It is the operating memory of the marketplace.

18.7 Reconciliation Process

Reconciliation is the process of comparing payment records, transaction records, creator commission or royalty entitlement records, platform fee records, customer access records, and creator settlement records to ensure that they match.

For Dalr, reconciliation is important because money enters through Paystack, is recorded internally inside the platform, is attributed to creators, and is later paid out according to the payout schedule. If any of these records do not align, the platform may pay creators incorrectly or fail to identify payment issues.

During reconciliation, Dalr should compare Paystack successful transactions against internal transaction records. It should check that each successful payment has a corresponding product, creator, amount, and access state. It should also verify that creator commission or royalty entitlement records are calculated from verified transactions only.

Before weekly payouts are processed, Dalr should review whether any transactions in the payout period were refunded, disputed, reversed, duplicated, or incorrectly attributed. Any transaction that is unresolved should remain excluded from payout until the issue is cleared.

This process protects the platform from settlement errors and creates confidence that creator payouts are based on real and verified customer purchases.

18.8 Importance of Transaction Governance for Paystack Review

Transaction governance is directly relevant to payment infrastructure review because Paystack needs to understand whether Dalr can control the marketplace activity connected to payments.

From a payment provider's perspective, the key risk is not only whether customers can pay. The risk is whether the merchant understands what happens after payment. Paystack needs to know whether Dalr can identify the product sold, the creator receiving the commission or royalty entitlement, the reason creator settlements are scheduled rather than instant, the method used to settle creators, and the controls used to manage disputes and refunds.

A clear transaction governance system shows that Dalr is not simply collecting money without operational structure. It shows that the platform has a defined process for recording transactions, verifying payments, granting access, attributing earnings, reviewing payouts, and handling disputes.

This strengthens Dalr's position as a controlled creator-commerce marketplace rather than an informal payment collection system.

18.9 Transaction Governance Conclusion

Dalr's transaction governance framework is designed to preserve traceability across the full marketplace transaction lifecycle. Every valid transaction should connect the customer, product, creator, payment reference, access state, earnings record, and payout status.

This structure allows Dalr to support customer service, creator payout review, refund handling, fraud monitoring, and payment-provider compliance review. It also ensures that the platform can explain and defend how funds move from customer payment to creator payout.

Transaction governance is therefore one of the core infrastructure layers that allows Dalr to operate responsibly as a creator-commerce marketplace.

19. FRAUD PREVENTION, ABUSE MONITORING AND RISK CONTROLS

19.1 Purpose of Risk Controls

Dalr's fraud prevention and risk-control framework is designed to reduce the likelihood of marketplace abuse, unauthorized access, fraudulent creator activity, payment disputes, and incorrect creator payouts. Because Dalr enables multiple creators to sell products through a shared platform environment, the platform must maintain risk controls that protect customers, creators, payment partners, and the marketplace itself.

A creator-commerce marketplace can face several types of risk. A creator may attempt to sell content they do not own. A customer may attempt to access paid content without completing payment. A payment may be disputed after access has been granted. A creator may attempt to receive payout from suspicious transactions. A customer may accidentally pay twice. A product may be misleading. A creator account may impersonate someone else.

Dalr's risk-control framework is intended to identify and reduce these issues before they create larger operational or financial exposure.

The controls described in this section are especially important during the MVP phase because some processes may still be manual or semi-automated. Manual review is not a weakness at this stage. It is part of the platform's early risk-management strategy while the product, payment flow, and creator onboarding systems mature.

19.2 Creator Risk Controls

Creator risk controls begin at onboarding. Dalr must be able to identify which creator is responsible for each product listed in the marketplace. This is important because many marketplace risks begin with the seller or creator side of the transaction.

A creator may use a false name, impersonate another creator, upload stolen content, misrepresent a product, or attempt to receive payout for products they are not entitled to sell. Dalr reduces these risks by linking every product to a creator profile and requiring creator information before products become commercially active.

During MVP operations, Dalr may review creator profiles manually before allowing payout eligibility. The platform may also review product descriptions, creator categories, and product claims where necessary. As the platform grows, this can evolve into stronger verification processes such as ID verification, bank account matching, creator agreements, and document collection.

Creator risk controls are also connected to payout readiness. A creator may be allowed to create a storefront, but payout eligibility should require stronger review. This reduces the chance of paying funds to unverified or suspicious parties.

19.3 Product Risk Controls

Product risk controls protect the marketplace from misleading, prohibited, infringing, or harmful products.

Because Dalr supports many creator categories, product risks may differ by category. Music products may raise copyright or licensing concerns. Digital templates may involve unauthorized resale. Fitness programmes may make unrealistic body transformation claims. Wellness products may make unsupported medical claims. Art products may misrepresent authenticity, ownership, or availability.

Dalr must therefore maintain the right to review and remove product listings that violate platform rules or create risk for customers and payment partners.

Product risk controls may include reviewing product titles, descriptions, images, pricing, access links, and category placement. If a product is unclear, suspicious, or likely to mislead customers, Dalr may request clarification from the creator or restrict the product from public visibility.

The purpose of product review is not to slow down legitimate creators. It is to protect the marketplace from products that may create refunds, disputes, legal complaints, or payment-provider risk.

19.4 Payment Risk Controls

Payment risk controls help ensure that customer payments, product access, creator commission or royalty entitlement records, and creator settlements remain aligned.

The first payment control is that access should not be granted when payment is merely initiated. A customer may click a payment button but abandon checkout. That should not create access or creator earnings.

The second control is payment status verification. Dalr must confirm that Paystack has marked a transaction as successful before the platform treats it as a valid purchase.

The third control is amount matching. The amount paid should match the product price. If the amount differs unexpectedly, the transaction may require review before access or payout.

The fourth control is duplicate payment review. If a customer pays twice unintentionally, Dalr should be able to identify duplicate payment records and assess whether a refund is appropriate.

The fifth control is dispute and chargeback review. If a payment is challenged, Dalr should be able to identify whether the creator has already been paid and whether future payout adjustments are necessary.

Payment risk controls help ensure that customer payments, product access, creator balances, and payouts remain aligned.

19.5 Access Abuse Controls

Access abuse occurs when users attempt to access digital content without payment or share protected content outside the intended purchase flow.

Dalr cannot eliminate all digital piracy risk, because once a customer receives a digital file, there is always some risk of redistribution. However, Dalr can reduce platform-side abuse by ensuring that premium links, download buttons, and unlock URLs are not visible to unpaid users.

Access control should be connected to payment status. A user who has not purchased should see a payment prompt. A user with verified access should see the unlock or download option. A failed or pending transaction should not grant access.

This access model is important because it protects creator revenue. It also shows payment reviewers that Dalr is not exposing premium products without payment verification.

Over time, Dalr may improve access protection through expiring links, user-specific access records, file permissions, purchase history, automated access tokens, or creator dashboards. During MVP operations, the key requirement is that the platform does not deliberately expose restricted content before payment confirmation.

19.6 Payout Risk Controls

Payout risk controls are designed to prevent creator funds from being released before transaction activity has been reviewed.

This is one of the most important controls in Dalr's current operating model. Because Dalr intends to use weekly payouts, the platform has time to review transactions before paying creators. This reduces the risk of releasing funds tied to disputed, refunded, reversed, or suspicious transactions.

Before a creator payout is processed, Dalr should review whether the creator has verified payout details, whether the transactions included in the payout are successful, whether any refunds or disputes are pending, and whether the payout amount matches internal records.

If a transaction is flagged, it can be held back from payout until resolved. If a creator account is under review, payout can be paused. If customer complaints are unresolved, funds can remain pending until the issue is investigated.

This control is particularly important for an early-stage marketplace because instant payout systems can create significant financial exposure if fraud or disputes occur after funds have already been released.

19.7 Suspicious Activity Indicators

Dalr should monitor suspicious activity patterns as part of marketplace operations. During the MVP stage, this monitoring may be manual. As the platform grows, it may become more automated.

Suspicious activity may include unusual transaction spikes, repeated failed payments, multiple payments from the same customer for the same product, a creator suddenly generating large sales without clear audience activity, high refund activity, repeated customer complaints, suspicious payout account changes, or products that appear to misrepresent what is being sold.

Not every unusual pattern is fraud. A creator may genuinely have a product go viral. However, unusual patterns should trigger review before funds are paid out.

Monitoring suspicious activity is important because Dalr's risk is not limited to one transaction. Marketplace risk can appear across creator behaviour, customer behaviour, product listings, and payout activity.

A basic suspicious activity review process gives Dalr the ability to intervene before risk becomes financial loss.

19.8 Manual Review During MVP Operations

During the MVP phase, Dalr may rely on manual review for certain risk controls. This includes reviewing creator profiles, checking product listings, confirming payment records, inspecting payout eligibility, and responding to disputes.

Manual review is appropriate during early operations because transaction volumes are still expected to be manageable. It also allows the platform to learn which risks appear most often before building deeper automation.

For example, if most customer complaints relate to access links, Dalr can improve the access delivery system. If most disputes relate to unclear product descriptions, Dalr can strengthen product listing rules. If payout issues relate to incorrect creator bank details, Dalr can improve payout onboarding.

Manual review therefore provides operational learning. It gives Dalr the ability to refine policies and systems based on real marketplace behaviour.

As the platform scales, Dalr can replace repeated manual checks with automated workflows, rule-based monitoring, webhook-driven verification, and structured payout reporting.

19.9 Risk Escalation Process

When a risk issue is identified, Dalr should have a clear escalation process.

A low-risk issue may be handled through customer support, such as resending an access link or correcting a product description. A medium-risk issue may require temporarily pausing a product while the creator provides clarification. A higher-risk issue may require suspending a creator account, withholding payout, refunding customers, or reporting the issue to the payment provider where necessary.

Risk escalation should be based on the severity of the issue, the financial exposure, the number of customers affected, and the creator's history.

The purpose of escalation is to prevent small issues from becoming larger marketplace problems. If a product is misleading and several customers complain, Dalr should not continue allowing sales while the matter remains unresolved. If a creator account appears fraudulent, payout should not proceed until the issue is reviewed.

Escalation controls protect marketplace trust and reduce payment-provider exposure.

19.10 Fraud and Risk Control Conclusion

Dalr's fraud prevention and risk-control framework is designed around transaction verification, creator accountability, product review, access restriction, payout review, and dispute monitoring.

These controls are necessary because Dalr operates as a multi-creator marketplace where customers purchase digital products from different creators. The platform must be able to identify who sold what, who paid, whether payment was successful, whether access was granted, and whether creator payout should proceed.

The weekly payout model is one of Dalr's strongest risk controls because it gives the platform time to review activity before releasing creator funds. Combined with creator-product attribution, transaction logging, and manual review during the MVP stage, this model gives Dalr a responsible foundation for early marketplace operations.

20. MARKETPLACE GOVERNANCE AND CONTENT MODERATION

20.1 Purpose of Marketplace Governance

Marketplace governance refers to the rules, controls, review processes, and enforcement mechanisms that Dalr uses to maintain a safe, trustworthy, and commercially reliable creator marketplace. Because Dalr allows multiple creators to list products and earn from customer purchases, the platform must be able to manage the quality, legality, accuracy, and risk profile of content and products listed inside the marketplace.

Governance is necessary because creator marketplaces are exposed to different forms of platform risk. A creator may upload a product they do not own. A product may be described in a misleading way. A customer may purchase something and later claim that the product did not match the description. A creator may attempt to use the platform for prohibited products, illegal content, impersonation, or deceptive activity. These risks are not unique to Dalr. They are common to marketplace businesses generally, especially platforms that allow third-party sellers or creators to list products.

Dalr's governance model is designed to reduce these risks by ensuring that creator activity remains traceable, products remain linked to responsible creator profiles, and the platform retains the ability to review, restrict, remove, or escalate content that creates marketplace risk.

The purpose of marketplace governance is not to limit legitimate creator activity unnecessarily. Its purpose is to protect customers, creators, payment partners, and the platform from activity that could damage trust or create financial, legal, or reputational exposure.

20.2 Creator Responsibility for Listed Products

Creators using Dalr remain responsible for the products they list and sell through the platform. This includes responsibility for the accuracy of product descriptions, ownership of intellectual property, delivery of promised digital access, and compliance with applicable laws and platform rules.

Dalr provides marketplace infrastructure, but it does not automatically verify or guarantee every claim made by every creator. For this reason, creators must be held accountable for ensuring that their listed products are lawful, accurate, and deliverable.

If a creator sells a beat pack, they must have the right to sell that music product. If a creator sells a Canva template pack, they must own or have the right to distribute the template assets. If a creator sells a fitness guide, the product should not make misleading health

claims or guarantee results that cannot be verified. If a creator sells artwork or collectible design material, the listing should not misrepresent authenticity, ownership, edition status, or delivery expectations.

This creator responsibility principle is important because it clarifies the role of the platform. Dalr enables commerce, but creators remain accountable for the products they publish. Dalr's governance role is to monitor, review, and intervene where creator activity creates marketplace risk.

20.3 Product Listing Standards

Dalr's product listing standards are intended to make sure that customers understand what they are buying before payment is made. This reduces refund risk, customer complaints, and payment disputes.

A product listing should provide a clear title, accurate description, price, creator identity, product category, access type, and delivery expectation. If a customer is buying a downloadable PDF, the listing should say that. If a customer is buying access to an exclusive track pack, the listing should say what kind of access is included. If a customer is buying a design catalogue or artwork-related digital product, the listing should make clear whether the product is digital-only, physical, private viewing, commission-based, or access-based.

Product listings should avoid vague or exaggerated claims. A product should not promise guaranteed income, guaranteed body transformation, guaranteed sports performance, guaranteed spiritual outcomes, guaranteed music success, or guaranteed business results unless such claims can be responsibly supported. Digital products can offer value, education, inspiration, resources, templates, or access, but product descriptions must remain honest and reasonable.

Strong product listing standards protect customers and creators. Customers make better purchase decisions when product information is clear. Creators experience fewer disputes when expectations are properly set before payment.

20.4 Prohibited Content and Products

Dalr must maintain a clear position on prohibited content and products. This is important for payment-provider confidence because payment processors need assurance that the platform is not being used for unlawful, deceptive, or high-risk activity.

Dalr should not allow products or creator activity involving illegal goods or services, stolen intellectual property, pirated media, unauthorized resale of digital content, impersonation, fraudulent products, misleading financial schemes, prohibited adult content, hate-based material, harmful or abusive content, or any product that violates payment-provider rules or applicable law.

This prohibition applies not only to obvious illegal products, but also to digital products that create hidden risk. For example, a creator should not sell a copied music pack that belongs to another producer. A creator should not sell templates containing stolen brand assets. A creator should not sell misleading business guides promising guaranteed loan approval or guaranteed income. A creator should not sell harmful wellness products disguised as medical treatment.

Dalr's governance framework must allow the platform to remove or restrict any product that appears to violate these standards. The platform must also be able to suspend creators where repeated or serious violations occur.

20.5 Intellectual Property Governance

Intellectual property governance is especially important for Dalr because many creator products involve original creative work, digital assets, music, design, templates, guides, art, and educational materials.

Creators must only upload or sell content that they own or have permission to distribute. This applies to music files, beats, sample packs, artwork, design files, templates, photographs, written guides, audio recordings, video tutorials, and any other digital content offered for sale.

If a product is reported for copyright infringement, Dalr must be able to identify the creator responsible for the listing, review the product record, and take appropriate action. This may include temporarily restricting the product, requesting proof of ownership from the creator, removing the listing, refunding affected customers where necessary, or suspending the creator account.

Intellectual property risk is particularly relevant in music and digital templates. Music products may include samples, beats, vocals, loops, or recordings that require ownership clarity. Template products may contain graphics, fonts, logos, images, or layouts that may not belong to the creator. Artwork products may involve originality or authenticity claims. Dalr must therefore maintain a governance structure that allows intellectual property issues to be escalated and handled.

This protects legitimate creators as well. A platform that fails to address stolen content can harm original creators and damage trust in the marketplace.

20.6 Category-Specific Governance Considerations

Because Dalr supports several creator categories, governance must consider the different risks attached to each category.

Music products require attention to copyright ownership, sample usage, licensing language, and unauthorized resale. A producer selling beat packs should have the right to sell those beats. A creator selling exclusive tracks should not mislead customers about ownership rights or usage rights.

Fitness and wellness products require clear expectations around personal responsibility. A workout plan or meal guide should not claim guaranteed results for every customer. It should avoid presenting itself as medical advice unless properly qualified. Customers should understand that results depend on individual circumstances, discipline, health status, and other factors.

Sports training products require similar care. A football drill guide or training programme can provide educational value, but it should not guarantee professional contracts, academy selection, or guaranteed performance outcomes.

Digital entrepreneurship products require caution around income claims. Canva templates, AI prompt packs, funding guides, or marketing templates should not claim guaranteed revenue, guaranteed funding approval, or guaranteed business success. They can provide tools and guidance, but outcomes depend on how customers use them.

Spiritual wellness and personal development products require careful wording. Manifestation guides, journaling resources, meditation audio, and healing frequency packs should be positioned as wellness, reflection, or personal development resources, not as guaranteed medical, financial, or spiritual outcomes.

Contemporary art and design products require clarity around what is being sold. If the product is a digital catalogue, it should be described as such. If the product involves a physical piece, private collector preview, commission, or limited artwork, the listing must make those terms clear.

This category-specific awareness helps Dalr manage risk more intelligently instead of treating every product type as identical.

20.7 Product Review and Removal Process

Dalr's product review and removal process gives the platform the ability to act when a product appears to create risk.

A product may be reviewed because it is newly listed, flagged by a customer, reported by a rights holder, associated with a dispute, connected to suspicious activity, or identified during internal marketplace monitoring. Review does not automatically mean the creator has violated policy. It means the platform needs to confirm whether the product remains suitable for marketplace visibility.

During review, Dalr may examine the product title, description, creator identity, category, price, preview content, access link, and any customer complaints. If the issue is minor, Dalr may request that the creator update the listing. If the issue is serious, Dalr may restrict the product immediately while the matter is investigated.

If a product violates platform rules, Dalr may remove it from public visibility, disable purchase access, restrict the creator's account, refund affected customers where appropriate, or escalate the issue to the payment provider where required.

This process allows Dalr to preserve marketplace integrity without relying only on automated enforcement. During the MVP stage, manual review is especially useful because it allows Dalr to learn which product risks appear most often.

20.8 Creator Account Restrictions

Dalr must maintain the ability to restrict creator accounts where necessary. This is important because some risks cannot be solved only by removing one product. A creator account may need review if it repeatedly lists misleading products, receives unusual complaint patterns, uploads suspicious content, changes payout details irregularly, or appears to be impersonating another person or brand.

A restricted creator account may be prevented from adding new products, receiving public marketplace visibility, initiating new sales, or receiving payouts until the issue is resolved. The restriction should be proportionate to the risk involved.

For example, if a creator uploads an unclear product description, Dalr may simply request edits. If a creator uploads stolen content, the product may be removed and the creator may be placed under review. If a creator engages in repeated fraudulent activity, the account may be suspended and payout eligibility may be blocked.

Creator account restrictions are not intended to punish legitimate creators. They are intended to protect the marketplace when creator behaviour creates risk for customers, payment partners, or Dalr.

20.9 Customer Reporting and Marketplace Feedback

Customer feedback is an important part of marketplace governance. Customers may identify issues that the platform or creator did not notice before purchase. A customer may report broken access, misleading product descriptions, duplicate payments, unauthorized content, or creator non-responsiveness.

Dalr should maintain a support pathway that allows customers to raise these concerns. Even if the platform is in MVP stage, customers should know where to contact support and how issues will be reviewed.

Customer reports can also help identify patterns. One complaint may be an isolated issue. Multiple complaints about the same creator or product may indicate a larger problem. Dalr should therefore treat customer feedback as part of its marketplace monitoring system.

This strengthens trust because customers are more willing to purchase when they believe the platform can respond if something goes wrong.

20.10 Governance During MVP Stage

During the MVP stage, Dalr's governance systems may be more manual than automated. This is appropriate because early-stage platforms often need to learn from real marketplace behaviour before building full automation.

Manual governance may include reviewing creator profiles, checking product listings, responding to customer complaints, confirming payment records, restricting suspicious products, and manually approving creator payouts. These actions help the platform maintain control while transaction volume is still manageable.

The key point is that Dalr must not operate without governance simply because it is in MVP stage. If anything, early-stage governance is more important because the platform is still building credibility with users, creators, and payment partners.

As Dalr grows, manual governance can evolve into structured moderation tools, automated risk flags, product approval workflows, creator verification systems, policy dashboards, and stronger reporting mechanisms.

The MVP governance approach should therefore be viewed as the foundation for future marketplace safety systems.

20.11 Marketplace Governance Conclusion

Dalr's marketplace governance and content moderation framework is designed to preserve trust across the creator-commerce ecosystem. It ensures that products are linked to responsible creators, customers receive clearer information before payment, prohibited content can be removed, creator accounts can be reviewed, and the platform can respond to disputes or suspicious activity.

Governance is not separate from commerce. It is part of what makes marketplace commerce safe. Without governance, Dalr would be exposed to fraudulent creators, misleading products, intellectual property issues, customer disputes, and payment-provider risk.

By maintaining creator accountability, product review rights, category-specific standards, and customer reporting processes, Dalr strengthens its ability to operate as a responsible creator-commerce marketplace.

21. DATA PRIVACY, SECURITY AND OPERATIONAL VISIBILITY

21.1 Purpose of Data Privacy and Security Controls

Dalr collects and processes certain information in order to operate the creator marketplace, support customer purchases, maintain transaction records, manage creator payouts, and provide customer support. Because this information may include creator profiles, customer identifiers, product records, transaction references, access states, and payout details, the platform must handle data responsibly.

Data privacy and security are important for three reasons. First, customers and creators must trust that their information is being handled appropriately. Second, payment infrastructure providers need confidence that the platform understands the sensitivity of payment-linked marketplace data. Third, Dalr must maintain operational visibility without exposing unnecessary information to users who do not need access to it.

Dalr's approach is to collect data for legitimate marketplace operations and use it to support transaction processing, product access, creator attribution, payout review, dispute handling, fraud monitoring, and platform improvement.

The platform should avoid collecting unnecessary data. It should also avoid exposing internal data to customers or creators unless that data is required for their user experience.

21.2 Types of Data Processed

Dalr may process several categories of data as part of marketplace operations.

Creator data may include the creator's name, email address, public profile information, creator category, storefront information, product listings, payout details, and creator earnings records.

Customer data may include customer email addresses, user identifiers, product purchases, access permissions, support queries, and transaction references.

Product data may include product titles, descriptions, categories, prices, creator relationships, preview links, access links, payment links, and product status.

Transaction data may include payment references, payment status, amount paid, product purchased, creator attribution, access status, refund status, dispute status, and payout status.

Payout data may include creator bank details, payout amounts, payout dates, payout status, and payout references.

This data is used to operate the platform. It allows Dalr to connect customers to products, products to creators, transactions to payment records, and creator earnings to payout records.

21.3 Separation of Payment Card Data

Dalr does not intend to store customer card details inside its internal marketplace system. Card processing is handled by Paystack or another licensed payment infrastructure provider.

This separation is important because card data is sensitive and subject to strict payment security requirements. By using Paystack checkout, Dalr allows the payment provider to handle the secure payment processing environment while Dalr receives or records only the transaction outcome needed for marketplace operations.

Dalr's internal system does not need to know the customer's full card number or sensitive authentication credentials. What Dalr needs is the payment status, transaction reference, amount, product relationship, and customer access state.

This reduces platform risk and supports clearer separation between regulated payment processing and marketplace operations.

21.4 Operational Visibility and Access Control

Operational visibility means Dalr must be able to see enough information to manage the marketplace responsibly. However, visibility must be controlled so that users do not access information they should not see.

A customer should be able to see their own purchases and access rights, but they should not see another customer's purchase history. A creator should be able to see their own products and sales activity, but not another creator's confidential payout details. Dalr administrators may need broader visibility for operational management, support, fraud review, and payout processing, but that access should be limited to authorized platform operators.

This principle is important because marketplaces contain multi-party data. The platform must maintain internal visibility while preventing inappropriate user-level exposure.

As Dalr matures, stronger role-based access controls can be implemented to separate customers, creators, and administrators more clearly.

21.5 Creator Payout Data Protection

Creator payout data must be treated as sensitive operational data. Bank details, account holder names, payout references, and payout amounts should not be publicly visible inside the marketplace.

Creators provide payout details so that Dalr can pay verified creator earnings. These details should be used only for payout administration, reconciliation, fraud review, and compliance-related purposes where necessary.

During the MVP stage, payout information may be managed manually or semi-manually, but it should still be protected from unnecessary exposure. Only authorized operators should access payout details.

This is especially important because creator payout information is directly linked to money movement. Incorrect access to payout data could create privacy, fraud, or operational risk.

21.6 Transaction Data Retention

Dalr should retain transaction records for as long as necessary to support marketplace operations, dispute handling, payout reconciliation, tax or accounting obligations, and payment-provider review requirements.

Transaction records are important even after a customer has received access and the creator has been paid. A customer may later raise a dispute. A creator may query earnings. Paystack may request clarification. Dalr may need to review past sales for reconciliation or reporting.

For this reason, transaction data should not be deleted casually. Even if a product is removed from public visibility, transaction records connected to that product may need to remain available for audit and support purposes.

Retention should be balanced with privacy obligations. Dalr should not retain personal information indefinitely without reason, but marketplace transaction records should be preserved long enough to support legitimate business, legal, and operational needs.

21.7 Privacy Communication to Users

Dalr should communicate clearly to users how personal information is collected and used. This should be covered through the platform's Privacy Policy.

Customers and creators should understand that information may be collected for account access, product purchases, payment confirmation, product delivery, creator payout processing, fraud prevention, support, legal compliance, and platform improvement.

The Privacy Policy should also explain that payment card data is processed by payment infrastructure providers and not stored directly by Dalr.

Clear privacy communication strengthens user trust and supports compliance review. It shows that Dalr understands its responsibility to handle marketplace data appropriately.

21.8 Security During MVP Stage

During the MVP stage, Dalr may rely on existing no-code infrastructure, third-party payment providers, controlled access settings, and manual review processes. This is acceptable for early platform validation, provided sensitive information is not exposed unnecessarily and payment processing remains handled by approved payment infrastructure.

Security at this stage should focus on practical controls. These include limiting admin access, avoiding public exposure of sensitive database fields, ensuring premium access links are not visible to unpaid users, using secure payment checkout providers, protecting creator payout information, and maintaining transaction records.

As Dalr grows, security should become more formalized. Future improvements may include automated role-based permissions, stronger access tokens, more secure file delivery, audit logs, webhook validation, payout approval workflows, and enhanced admin access controls.

The MVP should not be presented as a fully mature enterprise security environment, but it should demonstrate responsible early-stage security thinking.

21.9 Data Privacy and Security Conclusion

Dalr's data privacy and security approach is based on responsible marketplace data handling, separation of payment card processing, controlled operational visibility, and protection of creator payout information.

The platform processes data because it is necessary to operate a creator-commerce marketplace. This includes connecting creators to products, customers to purchases, payments to transactions, and earnings to payouts.

By relying on Paystack for secure payment processing and maintaining internal controls over marketplace data, Dalr reduces payment security risk while preserving the operational records needed to manage transactions, access, disputes, and creator payouts.

22. PLATFORM SCALABILITY AND FUTURE INFRASTRUCTURE ROADMAP

22.1 Purpose of the Scalability Roadmap

Dalr's current operating model is designed around an MVP-stage creator-commerce platform, but the long-term objective is to build infrastructure that can support larger creator participation, higher transaction volumes, broader product categories, and more automated marketplace operations.

The purpose of the scalability roadmap is to explain how Dalr intends to evolve from a controlled early-stage marketplace into a more mature creator-commerce infrastructure platform. This is important because a marketplace connected to payments must not only explain how it works today, but also show that it understands how operational requirements will change as the platform grows.

At the MVP stage, Dalr may rely on manual review, payment links, controlled access logic, and scheduled payout review. This is appropriate while creator numbers and transaction volumes are still manageable. However, as more creators join and more customers purchase products, manual processes must gradually be replaced by stronger automation, better reporting, and more formal governance controls.

Scalability for Dalr does not only mean adding more users. It means improving the reliability, traceability, automation, security, and governance maturity of the platform as transaction activity increases.

22.2 MVP Operating Stage

The MVP stage is focused on proving that creators and customers can use the platform for direct digital commerce. The priority is not to build every advanced feature immediately. The priority is to confirm that the core marketplace flow works reliably.

At this stage, Dalr's operating focus is on creator onboarding, product listing, customer purchase, payment processing through Paystack, transaction recording, customer access control, creator earnings visibility, and weekly payout review.

The MVP stage is intentionally controlled because the platform is still validating behaviour. Dalr needs to observe how creators list products, how customers respond to different product types, how payment flows perform, where customers experience confusion, and which marketplace categories show the strongest traction.

During this phase, some processes may remain manual or semi-manual. This includes creator approval, product checks, payment reconciliation, access restoration, payout

preparation, and dispute review. Manual review gives Dalr the ability to learn from real transactions before automating processes that may later require more precise rules.

The MVP stage therefore acts as a controlled operational learning environment.

22.3 Transition From Manual Review to Automation

As the platform grows, Dalr's operating model must transition from manual review to automation in specific areas where automation improves accuracy, speed, and scale.

The first area for automation is payment verification. Instead of manually confirming payments through a dashboard or payment record, Dalr can integrate Paystack webhooks, callbacks, and transaction verification APIs. This would allow the platform to receive payment status updates automatically and update transaction records more efficiently.

The second area is customer access. Once a payment is verified, the platform can automatically update the customer's access status and reveal the correct product unlock link. This reduces the need for manual access approval and improves the customer experience.

The third area is creator earnings calculation. As more sales occur, the system should automatically calculate creator earnings based on verified transactions, platform fees, refunds, disputes, and payout eligibility.

The fourth area is payout reporting. Weekly payout batches should eventually be generated automatically, with creators receiving payout summaries that show which transactions contributed to their payout.

The fifth area is risk monitoring. Suspicious activity rules can be introduced to flag unusual transaction patterns, repeated disputes, creator payout irregularities, or abnormal product activity.

This gradual automation roadmap allows Dalr to scale responsibly without losing operational control.

22.4 Payment Infrastructure Automation

Payment infrastructure automation is one of the most important parts of Dalr's future roadmap. The current MVP can use payment links and manual reconciliation, but a mature marketplace should eventually use more structured payment event handling.

In a more advanced version of Dalr, each payment would carry structured metadata identifying the product, creator, customer, amount, and transaction reference. When the payment is completed, Paystack would send a webhook or callback to Dalr confirming the

payment outcome. Dalr would then automatically update the transaction record, grant access, and reflect creator earnings.

This system would reduce human error because payment results would not depend on manual checking. It would also improve customer experience because product access could be granted more quickly after payment confirmation.

Payment automation would also strengthen audit trails. Each transaction could include a Paystack reference, internal Dalr transaction ID, product ID, creator ID, and access status. This would make reconciliation easier and improve dispute handling.

The long-term payment infrastructure objective is to create a reliable connection between Paystack payment events and Dalr marketplace actions.

22.5 Creator Payout Automation

Creator payout automation is another key part of the roadmap. During the MVP stage, Dalr may process payouts manually or semi-manually on a weekly basis. As transaction volumes increase, payout management will need stronger automation.

A mature payout system should be able to calculate each creator's eligible balance based on successful transactions, subtract refunded or disputed transactions, apply platform fees where applicable, and prepare a payout summary for review.

Dalr may later integrate payout tools such as Paystack Transfers or other approved bank payout infrastructure, depending on regulatory, operational, and business suitability. This would allow creator payouts to move from manual EFT processing toward more structured payout execution.

Even if payout execution becomes automated, Dalr should maintain payout controls. Automation should not remove review entirely. High-value payouts, unusual creator activity, newly onboarded creators, or accounts with disputes may still require manual approval before funds are released.

The goal is not uncontrolled instant payout. The goal is faster, more accurate, and more traceable payout operations.

22.6 Creator Verification Roadmap

As Dalr grows, creator verification will become more important. During MVP operations, basic creator information and manual review may be sufficient for testing. However, a larger marketplace will require stronger creator identity and payout verification.

Future creator verification may include identity verification, bank account verification, business registration confirmation for business creators, tax information collection, creator agreement acceptance, and payout account validation.

This verification process protects the marketplace from impersonation, fraudulent creators, unauthorized sellers, and payout abuse. It also gives payment infrastructure partners greater confidence that creators receiving funds are identifiable and accountable.

Creator verification should be introduced in stages. Dalr should avoid making onboarding unnecessarily difficult too early, but payout eligibility should require stronger verification as real money begins moving through the system.

The roadmap should therefore distinguish between creator profile access and payout readiness. A creator may be allowed to create a profile and build a storefront, but payout release should depend on meeting verification and compliance requirements.

22.7 Product Governance Roadmap

Product governance must also mature as the marketplace grows. During the MVP stage, Dalr can manually review products where needed. As more creators and products join the platform, Dalr will need clearer product approval workflows, reporting tools, and automated risk flags.

Future product governance may include required product fields, category-specific disclaimers, prohibited product detection, intellectual property reporting, product takedown workflows, and creator warnings for policy violations.

For example, music products may require creators to confirm ownership or usage rights. Fitness products may require disclaimers that the content is educational and not medical advice. Digital template products may require creators to confirm that they have the right to sell included assets. Contemporary art products may require clearer delivery terms where physical or commissioned work is involved.

These governance improvements will help Dalr maintain a higher-quality marketplace as product diversity increases.

22.8 Customer Account and Purchase History Roadmap

A mature Dalr platform should allow customers to access their purchase history. This would improve customer experience and reduce support issues.

If customers can log into their accounts and see products they purchased, they are less likely to lose access links or contact support repeatedly. Purchase history also supports stronger dispute handling because the platform can show which products were purchased, when payment occurred, and whether access was granted.

Customer purchase history can also support future features such as re-downloads, creator subscriptions, memberships, recommendations, saved creators, and personalized product discovery.

During the MVP stage, customer access may be simpler and partly dependent on product links or manual updates. As Dalr grows, customer purchase history should become a stronger part of the platform infrastructure.

22.9 Creator Dashboard Roadmap

Creators need visibility into their commercial activity. During the early stage, basic sales and earnings visibility may be enough. As Dalr grows, creators will expect more detailed dashboards.

A mature creator dashboard may show total sales, product performance, pending earnings, available payout balance, payout history, customer purchase counts, product conversion rates, refund activity, and marketplace visibility.

This dashboard is important because creators need confidence that the platform is recording their sales accurately. If creators cannot see what they earned, they may not trust the platform. If they can see clear transaction-linked earnings, product activity, and payout status, they are more likely to continue using Dalr.

The dashboard should eventually distinguish between different earning states, such as recorded sales, pending entitlement records, verified commission or royalty entitlements, settlement-eligible earnings, completed settlements, disputed amounts, and refunded amounts.

This visibility will become increasingly important as Dalr moves from MVP testing into wider creator onboarding.

22.10 Marketplace Discovery Roadmap

Dalr's marketplace discovery systems should evolve as more creators and products join the platform.

During the MVP stage, homepage sections such as featured creators, latest drops, trending products, and category-based product lists are sufficient to show marketplace activity. As the platform grows, discovery can become more personalized and dynamic.

Future discovery improvements may include category pages, creator search, product search, trending algorithms, featured creator campaigns, new release sections, staff picks, creator collections, and product recommendations.

Marketplace discovery matters because customers must be able to find products easily. It also matters because creators need visibility. If creators feel their products disappear inside the marketplace, they may prefer to sell elsewhere.

The discovery roadmap should therefore balance customer navigation and creator exposure.

22.11 Risk Monitoring Roadmap

Risk monitoring must become more sophisticated as transaction volume increases.

During MVP operations, suspicious activity may be reviewed manually. As the platform grows, Dalr should introduce automated flags that identify unusual behaviour. These may include sudden sales spikes, high refund rates, repeated failed payments, multiple purchases from the same account, frequent payout detail changes, newly onboarded creators with high-value transactions, or products generating repeated complaints.

Automated risk flags do not need to block activity automatically in every case. Their purpose is to draw attention to activity that may require human review.

A good risk monitoring system should help Dalr detect problems earlier, reduce payout exposure, and improve payment-provider confidence.

22.12 Reporting and Reconciliation Roadmap

As Dalr grows, reporting and reconciliation will become more important.

The platform should eventually maintain structured reports showing total transaction volume, creator earnings, platform fees, refunds, chargebacks, payout batches, product sales, customer access issues, and unresolved disputes.

These reports will support business decision-making, creator communication, accounting, compliance review, investor reporting, and payment-provider relationships.

Reconciliation reports should compare Paystack settlement records, internal transaction records, creator commission or royalty entitlement records, platform service fee records, customer access records, and creator settlement records. This helps confirm that customer payments received, sales attributed, platform fees calculated, and creator settlements processed remain aligned.

During the MVP stage, these reports may be built manually or through spreadsheet-style exports. As the platform matures, they should become more automated.

22.13 Cross-Border Roadmap

Dalr's long-term ambition may include broader African and global creator commerce. However, cross-border expansion introduces additional operational and regulatory complexity.

Cross-border payments may involve currency conversion, international settlement timelines, additional compliance checks, tax considerations, payout restrictions, payment method differences, and higher fraud exposure.

For this reason, Dalr's initial focus should remain controlled. The platform should first establish a reliable South African operating model before expanding deeper cross-border payment and payout capabilities.

Future cross-border development may require additional payment partners, stronger creator verification, currency-specific pricing, international payout infrastructure, tax support, and more advanced compliance documentation.

The roadmap should therefore treat cross-border creator commerce as a future scaling opportunity rather than an immediate uncontrolled operating assumption.

22.14 Infrastructure Roadmap Summary

Dalr's infrastructure roadmap is based on moving from a controlled MVP to a more automated, scalable, and governance-ready marketplace system.

The immediate priority is to prove the core transaction loop: creator lists product, customer pays, payment is verified, access is granted, creator earnings are recorded, and payout is processed weekly.

The next stage is to automate payment verification, improve customer access delivery, strengthen creator dashboards, formalize payout reporting, and improve product governance.

The longer-term stage involves automated payouts, stronger identity verification, advanced analytics, subscription products, creator memberships, improved marketplace discovery, and cross-border creator monetization.

This roadmap demonstrates that Dalr understands the difference between launching a controlled MVP and operating a mature creator-commerce marketplace. The platform is intentionally starting with manageable controls and building toward deeper automation as transaction volume and operational requirements increase.

23. COMPLIANCE POSITIONING

23.1 Purpose of Compliance Positioning

Dalr's compliance positioning explains how the platform understands its role in the creator-commerce ecosystem and how it distinguishes that role from regulated financial activities.

This section is important because Dalr enables payment-linked marketplace activity, but it is not designed to operate as a bank, wallet provider, lending institution, investment platform, or financial advisory service. The platform's role is to provide marketplace infrastructure for creators to sell products directly to customers.

Clear compliance positioning helps reduce confusion around Dalr's business model. It also assists payment infrastructure providers in understanding that Dalr relies on approved payment processors for payment handling while focusing internally on marketplace operations, creator attribution, product access, and payout governance.

Dalr's operating position should therefore be understood as creator-commerce marketplace infrastructure.

Dalr does not operate an escrow service, wallet, stored-value account, deposit-taking service, lending service, investment platform, or financial advisory service. Dalr does not present creator earnings as customer-held funds, wallet balances, stored-value balances, or escrow balances.

Dalr/CreativeShield operates as the merchant platform for digital product sales made through Dalr. Customers purchase digital products through the Dalr platform using Paystack checkout. Dalr records successful sales, grants access to purchased digital products, calculates platform service fees, records creator commission or royalty entitlements, and processes scheduled creator settlements after reconciliation and review.

Creator-facing earnings are internal commercial records used to calculate commission or royalty settlements after successful digital product sales. They are not deposits, wallet balances, stored-value funds, or escrow balances.

23.2 Dalr Is Not a Financial Institution

Dalr does not present itself as a financial institution. It does not take deposits, offer bank accounts, provide credit, issue loans, manage investment products, provide financial advice, operate a wallet, operate a stored-value account, or provide an escrow service.

Creator-facing earnings shown inside the platform are internal commercial records. They are used to calculate creator commission or royalty entitlements from verified digital product sales. These records help Dalr and creators understand sales activity, settlement eligibility, refund adjustments, dispute adjustments, and completed creator settlements.

These creator-facing records are not bank accounts, customer-held funds, stored-value balances, wallet balances, escrow balances, or deposit accounts. Creators cannot use these records to transfer money to other users, spend money inside unrelated systems, store funds as a financial account, or use Dalr as a banking service.

Dalr's role is to provide creator-commerce marketplace infrastructure. The platform records successful sales, grants access to purchased digital products, calculates platform service fees, records creator commission or royalty entitlements, and processes scheduled creator settlements after reconciliation and review.

23.3 Payment Processing Through Licensed Providers

Dalr uses payment infrastructure providers such as Paystack to process customer payments. Payment providers handle checkout security, payment authorization, card processing, payment status generation, and settlement according to their own regulated operating frameworks.

Dalr does not store customer card information or process card payments directly. Instead, Dalr uses payment confirmation outcomes from the payment provider to update marketplace records.

This separation helps ensure that Dalr's internal operations remain focused on creator commerce rather than regulated card-processing functions. It also gives customers a more secure payment experience because payments are completed through established payment infrastructure rather than informal channels.

Dalr's reliance on licensed payment infrastructure is central to its compliance positioning.

23.4 Scheduled Creator Settlement and Reconciliation

Dalr uses a scheduled creator settlement process for creator commission or royalty entitlements. This process exists to support transaction verification, settlement batching, dispute handling, refund management, creator attribution, and reconciliation.

When a customer purchases a digital product through Dalr, the customer payment is processed through Paystack and settled according to Paystack's settlement process. Dalr records the successful transaction internally, links the sale to the correct product and creator, grants customer access where applicable, calculates the platform service fee, and records the creator's commission or royalty entitlement.

The creator does not receive an automatic instant settlement at the exact moment of customer payment. Instead, creator settlements are processed through a scheduled settlement cycle after reconciliation and review. This review process helps Dalr confirm payment status, product access, creator attribution, refund exposure, dispute exposure, suspicious activity, and settlement accuracy.

This process should not be interpreted as escrow. Dalr is not holding customer funds on behalf of a buyer and seller pending release. The customer payment is a completed digital product purchase through the Dalr platform. The creator's share is treated as a commercial commission or royalty entitlement under Dalr's creator terms and is settled according to the platform's scheduled settlement cycle.

Dalr's weekly settlement model supports responsible marketplace governance and reduces the risk of processing creator settlements connected to failed, disputed, refunded, reversed, or suspicious transactions.

23.5 Creator Responsibility and Platform Governance

Dalr's compliance position also depends on creator accountability. Creators remain responsible for the products they list, the rights attached to those products, and the accuracy of product descriptions.

Dalr provides governance mechanisms to manage marketplace risk. These include product review, creator accountability, prohibited content rules, dispute handling, access control, payout review, and the ability to restrict products or creator accounts where necessary.

This governance framework helps Dalr prevent misuse of the platform and reduces the risk that the marketplace is used for prohibited, infringing, fraudulent, or misleading activity.

Payment partners need confidence that Dalr is not simply allowing uncontrolled sellers to collect money through the platform. Dalr's governance structure is therefore part of its compliance posture.

23.6 Data Privacy and Consumer Protection

Dalr's compliance positioning includes responsible handling of creator and customer data. The platform collects information needed to operate the marketplace, process purchases, deliver product access, manage creator payouts, and investigate disputes.

Customer payment details are processed through payment providers. Dalr's internal records focus on transaction status, product access, customer identifiers, creator attribution, and payout records.

The platform should maintain privacy policies, terms of service, refund policies, and creator guidelines that explain how users interact with the marketplace. These documents help customers and creators understand their rights, responsibilities, and platform expectations.

Consumer protection is also supported through clear product descriptions, visible pricing, support channels, refund review processes, and transaction records.

23.7 MVP Compliance Approach

During the MVP stage, Dalr's compliance approach is based on controlled launch practices, manual review, scheduled payouts, limited creator onboarding, visible transaction records, and reliance on Paystack for payment processing.

This staged approach is appropriate because Dalr is still validating its marketplace model. Instead of launching an uncontrolled public marketplace with instant creator payouts, Dalr is using a more cautious operational model that allows for review and correction.

The MVP compliance approach includes several practical controls. Creator payouts are scheduled rather than instant. Product access is linked to payment verification. Creator earnings are recorded internally. Refunds and disputes are reviewed manually. Product and creator activity can be monitored before wider scaling.

This approach demonstrates that Dalr understands the risk profile of marketplace payments and is not attempting to scale financial flows faster than its governance controls.

23.8 Compliance Positioning Conclusion

Dalr is positioned as a creator-commerce marketplace platform. Its role is to help creators sell products directly to customers through structured storefronts, payment-enabled product flows, transaction records, access control, creator commission or royalty attribution, and scheduled creator settlement operations.

Dalr is not a bank, lender, wallet provider, investment platform, or financial advisory service. Payment processing is handled by Paystack or other approved payment infrastructure providers. Dalr's internal role is to manage marketplace operations and creator settlement logic.

The platform's compliance posture is strengthened by its weekly payout model, creator-product attribution, transaction governance, refund review process, data privacy controls, and marketplace moderation framework.

This positioning supports Dalr's intention to operate as a responsible creator-commerce platform within the South African and broader African digital marketplace environment.

24. CONCLUSION

Dalr is building a structured creator-commerce marketplace that enables creators to sell digital products, content, guides, templates, music, training resources, art-related products, wellness resources, and other creator offerings directly to customers.

The platform's operating model is based on clear relationships between creators, products, customers, payments, transactions, access states, earnings records, and payouts. These relationships allow Dalr to manage marketplace activity in a way that is traceable, reviewable, and operationally controlled.

The customer journey begins with product discovery and continues through product review, payment initiation, Paystack checkout, payment verification, transaction recording, access delivery, creator earnings attribution, and payout review. This full lifecycle ensures that customer payments are not treated as isolated events, but as part of a complete marketplace operating system.

Dalr's flow of funds is based on a controlled creator-commerce settlement model. Customers pay through Paystack. Paystack processes the payment. Dalr records the successful transaction and attributes the sale to the correct creator. Customer access is granted after payment confirmation. Creator commission or royalty entitlements are recorded internally for reconciliation, refund review, dispute monitoring, and scheduled settlement preparation. Creators are then paid according to a scheduled weekly creator settlement cycle through verified bank details.

This model gives Dalr time to verify transactions before creator payouts are released. It also helps the platform manage failed payments, abandoned checkouts, disputes, chargebacks, duplicate payments, access issues, and creator payout accuracy.

Dalr's marketplace governance framework supports product review, creator accountability, prohibited content controls, intellectual property oversight, customer reporting, and account restrictions where necessary. These controls are important because a multi-creator marketplace must protect customers, creators, payment partners, and platform reputation.

During the MVP stage, Dalr is intentionally using a controlled operating model with manual or semi-manual review processes. This approach allows the platform to validate real creator and customer behaviour while maintaining risk controls around payments, access, disputes, and payouts. As the platform matures, Dalr intends to introduce deeper automation, stronger verification, improved reporting, more advanced payout systems, and stronger marketplace governance tools.

Dalr's compliance position is clear. The platform does not operate as a bank, lending provider, wallet provider, or financial advisory service. It operates as creator-commerce marketplace infrastructure. Payment processing is handled through approved third-party payment providers such as Paystack, while Dalr manages the marketplace environment, transaction attribution, access control, creator earnings records, and payout governance.

The purpose of this document is to demonstrate that Dalr understands the operational responsibilities involved in running a payment-enabled creator marketplace. The platform has been designed to support creator monetisation while maintaining visibility over transactions, funds movement, customer access, creator payouts, dispute handling, and marketplace risk.

Dalr's operating model is therefore built around responsible creator commerce: creators can sell directly to their audiences, customers can purchase through secure payment infrastructure, and the platform can manage the transaction lifecycle from payment to access to creator payout in a controlled and traceable way.

25. APPENDICES

Appendix A: High-Level Flow of Funds Diagram

The following flow represents the movement of customer payment activity from purchase initiation through creator payout.

CUSTOMER / FAN

Selects creator product on Dalr



DALR PRODUCT PAGE / CREATOR STOREFRONT

Displays product, creator, price, access type and payment action



PAYSTACK CHECKOUT

Customer completes payment through Paystack



PAYSTACK PAYMENT CONFIRMATION

Payment is marked successful, failed, pending, abandoned or disputed



DALR TRANSACTION RECORD

Dalr records the payment outcome and links it to the customer, product and creator



CUSTOMER ACCESS CONTROL

If payment is successful, customer receives access to digital product



CREATOR EARNINGS RECORD

Sale is attributed to the relevant creator's commission or royalty entitlement record



RECONCILIATION & SETTLEMENT REVIEW

Dalr reviews payment status, access delivery, disputes, refunds and payout eligibility



SCHEDULED WEEKLY PAYOUT

Dalr pays eligible creator earnings to verified creator bank account



CREATOR RECEIVES FUNDS

Creator receives payout through bank transfer / EFT

This flow demonstrates that Dalr does not operate as an uncontrolled direct pass-through system. The platform maintains transaction records, verifies payment status, controls digital access, attributes creator earnings, reviews payout eligibility, and processes creator settlement according to the scheduled payout cycle.

Appendix B: Transaction State Model

A transaction on Dalr may move through multiple states before it is considered complete. These states are important because customer access, creator earnings, and payout eligibility depend on the correct transaction status.

Transaction State	Meaning	Customer Access	Creator Earnings	Payout Eligibility
Initiated	Customer clicked payment or checkout link	No access	No earnings	Not eligible
Abandoned	Customer did not complete checkout	No access	No earnings	Not eligible
Failed	Payment attempt failed	No access	No earnings	Not eligible
Pending	Payment status not yet confirmed	Held	Held	Not eligible
Successful	Payment confirmed by Paystack	Access may be granted	Earnings recorded	Enters payout review
Refunded	Payment returned to customer	Access may be removed or reviewed	Earnings reversed	Not eligible
Disputed	Customer challenged payment	Access reviewed	Earnings held	Not eligible until resolved
Cleared	Payment verified and no active issue	Access remains active	Earnings confirmed	Eligible for payout
Paid Out	Creator has been paid	Access remains according to product terms	Earnings marked paid	Completed

This state model helps Dalr avoid granting access, recording earnings, or releasing payouts based on incomplete or invalid payment activity.

Appendix C: Creator Earnings and Payout State Model

Creator earnings pass through several internal states before final payout. This structure helps Dalr maintain control over funds and reduce payout errors.

Earnings State	Description
Recorded Sale	A customer purchase has been confirmed and linked to the creator.
Pending Earnings	The sale is reflected internally but remains subject to review.
Verified Earnings	The transaction has been confirmed as successful and properly attributed.
Payout Review	The earning is being checked against refunds, disputes and payout readiness.
Available for Payout	The earning has cleared review and can be included in the weekly payout cycle.
Paid Out	The earning has been transferred to the creator's verified bank account.
Reversed / Adjusted	The earning has been removed or adjusted due to refund, dispute, error or reversal.

This model is especially important because Dalr uses scheduled weekly payouts rather than instant creator withdrawals. It allows the platform to separate creator sales activity from actual payout eligibility.

Appendix D: Example Flow — Digital Product Purchase

This example illustrates how a digital product purchase would move through Dalr's operating model.

A customer discovers a product called **AI Prompt Pack** listed by **Digital Hustle ZA**. The product is priced at R499 and is described as a digital resource containing prompts for marketing, branding, content creation, automation and business growth.

The customer opens the product page and reviews the product description. The product page identifies Digital Hustle ZA as the creator, displays the product price, and shows that the product requires premium access.

The customer clicks the payment button and is directed to the Paystack checkout page connected to the product. Paystack processes the payment. If the payment is successful, Dalr records the transaction internally and links it to the customer, the AI Prompt Pack product, and Digital Hustle ZA as the creator.

Dalr then updates the customer's access state so the customer can access the digital prompt pack. Digital Hustle ZA's creator earnings record is updated internally to reflect the successful sale.

The transaction then enters payout review. During this stage, Dalr checks whether the payment was successful, whether the customer received access, whether the transaction has been disputed, and whether the creator is payout-ready. If no issue exists, the earning becomes eligible for the next weekly payout.

At the scheduled payout date, Dalr pays the eligible creator earnings to Digital Hustle ZA's verified bank account through bank transfer / EFT. The payout is recorded internally for reconciliation and audit purposes.

Appendix E: Example Flow — Customer Access Issue

This example explains how Dalr may handle a situation where a customer pays successfully but does not receive access.

A customer purchases **30-Day Home Workout** from **LunaFit SA**. The customer completes payment through Paystack and receives confirmation that the payment was successful. However, after returning to Dalr, the customer cannot access the product.

The customer contacts Dalr support and provides the email address used during purchase or the payment reference. Dalr reviews the Paystack transaction status and confirms whether the payment was successful. Dalr then checks the internal transaction record to confirm which product was purchased and whether the transaction was linked to LunaFit SA.

If payment was successful and the product access failed due to a technical or configuration issue, Dalr restores or manually provides access to the customer. The transaction remains valid, and creator earnings remain recorded.

If payment was not successful, Dalr informs the customer that no completed payment was found and no access can be granted until payment is confirmed.

This process protects customers from failed delivery while also protecting creators from unauthorized access requests.

Appendix F: Example Flow — Refund Request Before Creator Payout

This example shows how Dalr handles a refund request before a creator payout has been processed.

A customer purchases **Football IQ Training** from **Coach Neo** for R299. Payment is successful and access is granted. Shortly after purchase, the customer contacts Dalr support claiming that the access link is broken.

Dalr reviews the transaction record and confirms that the customer paid successfully. Dalr checks the product access link and confirms that the link is not working. Dalr may first attempt to resolve the issue by replacing or restoring the access link.

If the product cannot be delivered within a reasonable timeframe, Dalr may approve a refund. Because the creator payout has not yet been processed, the refunded amount is deducted from Coach Neo's eligible payout balance before the weekly payout run.

This prevents Dalr from paying the creator for a sale that has been refunded.

Appendix G: Example Flow — Dispute After Creator Payout

This example shows why scheduled payout review and transaction records are important.

A customer purchases **Healing Frequencies Pack** from **SoulFrequency**. Payment is successful, access is granted, and the transaction later becomes eligible for payout. Dalr includes the transaction in the weekly payout, and SoulFrequency receives the payout.

After payout, the customer raises a dispute through the payment channel, claiming unauthorized payment or non-delivery. Dalr reviews the transaction record, Paystack payment reference, product access status, and customer communication history.

If the dispute is upheld or a chargeback is processed, Dalr may need to record the transaction as disputed or reversed. Since the creator has already been paid, Dalr may recover the amount by deducting it from SoulFrequency's future eligible payouts or handling it according to the platform's dispute and creator agreement policy.

This example demonstrates why Dalr needs transaction history, payout records and creator balance controls even after funds have been paid out.

Appendix H: Sample Creator Payout Record

A creator payout record should clearly show which creator was paid, how much was paid, when the payout was processed, and which transactions contributed to the payout.

Field	Example
Payout ID	PO-000145
Creator Name	LunaFit SA
Creator ID	2
Payout Period	01–07 June 2026
Gross Sales	R1,240
Refunds / Adjustments	R149
Platform Fees	To be calculated according to fee policy
Net Payout	R1,091 less applicable fees
Payout Method	Bank Transfer / EFT
Payout Destination	Verified creator bank account
Payout Status	Completed
Payout Date	08 June 2026
Related Transactions	TX-001, TX-002, TX-003

This record supports payout reconciliation, creator transparency, accounting review and dispute handling.

Appendix I: Sample Transaction Record

A transaction record should preserve enough information to explain what happened during a purchase.

Field	Example
Transaction ID	TX-000328
Customer Email	customer@example.com
Creator Name	Digital Hustle ZA
Creator ID	4
Product Name	AI Prompt Pack
Product ID	8
Amount Paid	R499
Currency	ZAR
Payment Provider	Paystack
Payment Reference	PSK-REF-000328
Payment Status	Successful
Access Status	Granted
Refund Status	Not refunded
Dispute Status	No dispute
Payout Status	Pending payout review
Transaction Date	06 June 2026

This record gives Dalr the ability to investigate customer queries, creator payout questions, access issues and payment-provider requests.

Appendix J: Sample Creator Categories and Product Examples

Dalr supports a broad creator-commerce marketplace model. The following examples show the range of creator categories and product types supported by the platform.

Creator Category	Example Creator	Example Products
Music & Audio	Zuma Beats	Beat packs, sample kits, exclusive tracks, producer templates
Fitness & Wellness	LunaFit SA	Workout guides, meal plans, transformation programmes
Sports Training	Coach Neo	Football drills, tactical training, player development programmes
Digital Products & Templates	Digital Hustle ZA	Canva templates, AI prompt packs, marketing guides
Spiritual Wellness	SoulFrequency	Journals, meditation audio, manifestation guides
Contemporary Art & Design	Studio Nala	Art catalogues, collector previews, sculpture concepts, design guides

These categories demonstrate that Dalr is not limited to music. The platform supports broader direct-to-fan creator commerce across several digital product markets.

Appendix K: Risk Control Summary Table

The following table summarises key risks and the controls Dalr uses or intends to use during MVP operations.

Risk Area	Risk Description	Dalr Control
Failed payments	Customer attempts payment but payment fails	No access granted until payment is successful
Abandoned checkout	Customer opens checkout but does not pay	No earnings or access recorded
Duplicate payment	Customer pays twice accidentally	Transaction review and possible refund
Wrong creator attribution	Sale assigned to incorrect creator	Product-to-creator relationship mapping
Unauthorized access	Customer accesses product without payment	Access controlled by payment status
Refund requests	Customer requests refund after purchase	Manual review against transaction and access records
Chargebacks	Customer disputes payment	Transaction record and access evidence reviewed
Creator fraud	Creator lists suspicious or unauthorized products	Creator and product review
IP infringement	Creator sells content they do not own	Product restriction or removal where necessary
Premature payout	Creator paid before transaction clears review	Weekly payout cycle and payout review

This risk control model shows that Dalr understands the operational responsibilities of running a payment-enabled marketplace.

Appendix L: MVP Operating Assumptions

Dalr is currently being developed as an early-stage creator-commerce marketplace. During this stage, certain processes may be manual or semi-automated while the platform validates its core operating model.

Current MVP operating assumptions include:

Area	MVP Approach
Payment Processing	Paystack checkout or payment links
Creator Products	Listed inside Dalr product catalogue
Customer Access	Controlled through unlock links or access states
Creator Earnings	Recorded internally after verified sales
Payout Schedule	Weekly scheduled payouts
Payout Method	Bank transfer / EFT to verified creator accounts
Dispute Handling	Manual review during MVP
Refund Handling	Case-by-case review
Creator Verification	Basic onboarding with stronger payout checks
Future Direction	Increased automation through APIs, webhooks and payout tools

These MVP assumptions allow Dalr to operate cautiously while improving the platform toward deeper automation.

Appendix M: Future Automation Roadmap Summary

Dalr intends to increase automation as the platform matures. Future automation may include:

Future System	Purpose
Paystack webhook integration	Automatically verify successful payments
Automated access unlocking	Grant access immediately after verified payment
Creator payout dashboard	Show pending, verified and paid earnings
Automated payout batches	Prepare weekly creator payout files or transfers
Risk flagging	Identify suspicious transaction or creator activity
Product moderation workflow	Review flagged or prohibited products
Customer purchase history	Allow customers to view previous purchases
Creator verification workflow	Strengthen payout readiness checks
Reporting dashboards	Support accounting, reconciliation and investor reporting

The roadmap is designed to move Dalr from controlled MVP operations toward scalable creator-commerce infrastructure.

Appendix N: Glossary of Key

Terms	Meaning
Creator	A user who lists and sells products on Dalr
Customer	A buyer who purchases creator products
Product	A digital or creator-led item listed for sale
Storefront	A creator-facing public profile and product page
Payment Provider	The external provider that processes payment, such as Paystack
Transaction	A recorded purchase or payment event
Access State	The customer's access status for a product

Creator Earnings	Amount attributed to a creator from verified sales
Payout	Money paid from Dalr to the creator
Payout Review	Internal review before creator settlement
Refund	Money returned to a customer
Chargeback	Payment dispute initiated through card/payment systems
Marketplace Governance	Rules and review processes used to maintain platform integrity
Reconciliation	Matching payment records, transaction records and payout records

Appendix O: Institutional Review Summary

Dalr's marketplace model can be summarized as a controlled creator-commerce system where Paystack payment processing, transaction records, product access, platform service fee calculation, and creator commission settlements are connected through defined operational steps.

The platform uses Paystack for customer payment processing, maintains internal transaction records to connect payments to products and creators, grants customer access after successful payment verification, calculates platform service fees, records creator commission or royalty entitlements, and processes creator settlements through scheduled weekly settlement cycles after reconciliation and review.

The key operating controls are:

- creator-to-product attribution;
- product-to-payment link integrity;
- payment verification before access;
- transaction recordkeeping;
- platform service fee calculation;
- scheduled creator settlement review;
- refund and dispute handling;
- creator settlement through verified banking details;
- platform governance over product and creator activity.

Dalr does not operate an escrow service, wallet, stored-value account, deposit-taking service, lending service, or investment platform. Creator-facing earnings are internal commercial records used to calculate commission or royalty settlements after successful digital product sales.

This structure gives Dalr a clear and auditable marketplace operating model suitable for MVP-stage creator commerce while reducing confusion around escrow, wallet services, deposit-taking, and customer fund holding.

Appendix P: Creator Commission Settlement Clarification for Paystack

This appendix clarifies Dalr’s creator commission settlement model for Paystack review and explains how creator earnings are recorded, reconciled, and settled without Dalr operating an escrow service, wallet, stored-value account, or customer fund holding arrangement.

P.1 How Creators Are Paid on Dalr

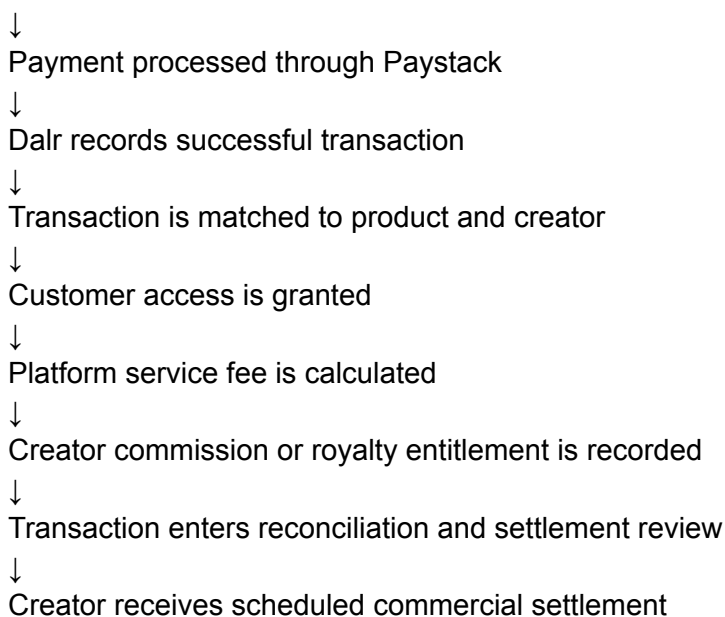
Creators are paid through scheduled commercial settlements based on successful digital product sales made through the Dalr platform. A creator lists a product on Dalr, such as a digital download, music pack, training guide, template pack, art catalogue, coaching resource, or exclusive content product. When a customer purchases that product through Dalr, the customer payment is processed by Paystack.

After Paystack confirms the payment as successful, Dalr records the transaction internally. The transaction is linked to the product purchased and the creator who owns or listed that product. Once the transaction has been verified and properly attributed, Dalr records the creator’s commission or royalty entitlement.

Creators are not paid based on product views, profile visits, social engagement, pending payment attempts, failed payments, or abandoned checkouts. Creator commission or royalty entitlements are only calculated from successful and verified customer purchases.

The creator settlement process follows this operating sequence:

Customer purchases digital product through Dalr



This structure ensures that every creator settlement is connected to a traceable customer transaction and a successful digital product purchase.

P.2 Whether Dalr Holds Funds in Escrow

No. Dalr does not operate an escrow service, wallet, stored-value account, deposit-taking service, or customer fund holding arrangement.

When customers pay for creator products through Paystack, the payment is processed through Paystack and settled according to Paystack's settlement process. Dalr records the successful sale internally, grants customer access where applicable, calculates the platform service fee, and records the creator's commission or royalty entitlement.

The creator does not receive an automatic instant settlement at the exact moment of customer payment. This is because Dalr uses a scheduled commercial settlement model. The time before creator settlement is used for sales reconciliation, refund review, dispute monitoring, customer access confirmation, creator account checks, and settlement eligibility review.

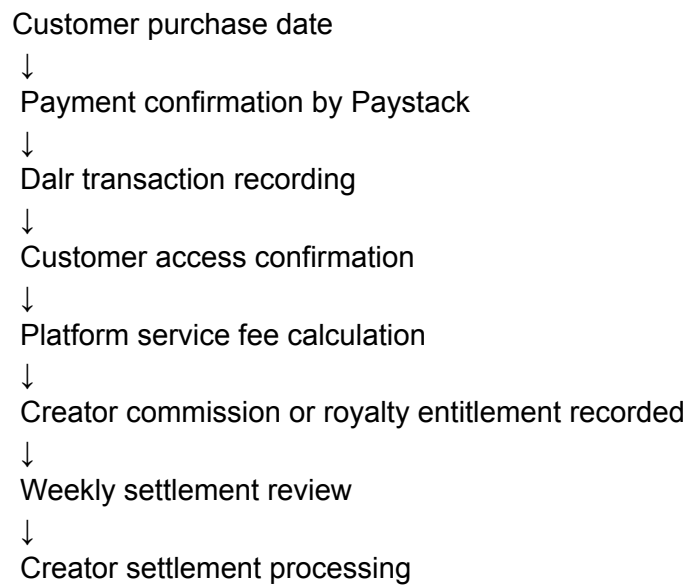
This process should not be interpreted as escrow. Dalr is not holding customer funds pending release between a buyer and seller. The customer payment is a completed digital product purchase through Dalr. The creator's share is treated as a commercial commission or royalty entitlement under Dalr's creator terms and is settled according to the scheduled settlement cycle.

P.3 Creator Settlement Timeline

Dalr's MVP creator settlement model is based on scheduled weekly creator settlements.

Under this model, creator commission or royalty entitlements from successful and verified transactions are accumulated during the weekly settlement cycle. Before settlement is processed, Dalr reviews the relevant transactions to confirm that they are valid, correctly attributed, and not subject to unresolved refunds, disputes, chargebacks, access issues, or fraud concerns.

The expected settlement timeline is as follows:



The weekly settlement schedule gives Dalr enough time to manage transaction verification and risk review before creator commission or royalty settlements are processed. This is especially important during the MVP stage, where some reconciliation and settlement checks may still be manual or semi-manual.

As the platform matures, Dalr may introduce more automated settlement workflows. However, during the MVP phase, weekly settlements provide the most responsible balance between creator access to earnings and marketplace risk control.

P.4 Creator Settlement Method

Creators receive scheduled commercial settlements through bank transfer or EFT into verified creator bank accounts.

Before a creator can receive settlement, Dalr collects the creator's payout details. These details may include the account holder name, bank name, account number, account type, branch code where required, and any other information needed for settlement administration.

Creator banking details are used only for settlement administration purposes. Dalr does not intend to pay creators through informal or untraceable channels.

The MVP creator settlement method is:

Settlement Item	Dalr MVP Approach
Settlement method	Bank transfer / EFT
Settlement destination	Verified creator bank account
Settlement frequency	Weekly scheduled settlement cycle
Settlement trigger	Verified creator commission or royalty entitlement after review
Settlement review	Manual or semi-manual during MVP
Settlement record	Stored internally for reconciliation

This settlement method gives Dalr a clear and traceable settlement process from customer payment to creator commission settlement.

P.5 Creator Earnings Records Are Not Wallet Accounts

Dalr may display internal creator earnings records to help creators understand how much they have earned from verified product sales. However, these records are not bank accounts, stored-value accounts, deposit accounts, escrow accounts, or general-purpose wallet balances.

A creator earnings record is an internal marketplace record. It reflects commission or royalty entitlements attributed to a creator from verified customer purchases. The creator cannot use this record to send money to other users, make purchases outside the platform, store money indefinitely as a financial account, or use Dalr as a banking service.

The earnings record exists only to support:

- creator sales visibility;
- commission or royalty calculation;
- transaction reconciliation;
- refund or dispute adjustment;
- settlement reporting.

Once earnings become eligible for settlement, Dalr pays the creator through the scheduled settlement process into the creator's verified bank account.

P.6 Summary Response

Dalr's creator settlement model is intentionally controlled. Customers purchase digital products through Dalr using Paystack checkout. Paystack processes the customer payment. Dalr records the transaction, links the sale to the correct product and creator, grants customer access after payment confirmation, calculates the applicable platform service fee, records the creator's commission or royalty entitlement, and processes creator settlement according to a scheduled weekly settlement cycle.

Dalr does not operate an escrow service, wallet, stored-value account, deposit-taking service, lending service, or investment platform. Creator-facing earnings are internal commercial records used to calculate commission or royalty settlements after successful digital product sales.

Creator settlements are processed through bank transfer or EFT into verified creator bank accounts. Before settlement, Dalr reviews payment status, transaction attribution, customer access, refund exposure, dispute risk, suspicious activity, and settlement accuracy.

This model allows Dalr to support creator monetisation while maintaining transaction traceability, customer protection, access control, settlement governance, and responsible marketplace operations.

