



An integrated, cross-blockchain
smart contract wallet service.

Version 1.1 April 2021

Abstract

In this whitepaper, we introduce Blocto and Blocto token, hereinafter referred to as Blocto token or BLT. Blocto is an integrated, cross-blockchain smart contract wallet service, which enables users and developers to interact with their cryptocurrencies, dApps, and NFTs frictionlessly. BLT is the utility and governance token of Blocto, which serves as the foundation of our ecosystem and the interconnective link between the wallet, Blocto-made products, and our users.

Table of content

| | |
|--|-----------|
| Overview | 2 |
| 1.1 Blocto Ecosystem | 2 |
| 1.2 For users | 2 |
| 1.3 For developers | 3 |
| The Blocto wallet | 4 |
| 2.1 Blocto mobile application | 4 |
| 2.2 Blocto browser extension | 5 |
| 2.3 Blocto SDKs | 6 |
| 2.4 Blocto supports native blockchains | 7 |
| 2.5 Blocto supports Ethereum layer 2 protocols | 8 |
| The Blocto token | 9 |
| 3.1 Utility | 9 |
| 3.2 Staking | 10 |
| 3.3 Mining | 11 |
| 3.4 Governance | 12 |
| 3.5 Blocto Token Allocation | 12 |
| Products | 15 |
| 4.1 Blocto Swap | 15 |
| 4.2 Blocto Balancer | 16 |
| 4.3 Blocto Auction House | 17 |
| 4.4 Blocto Vault | 18 |
| Summary | 19 |

1. OVERVIEW

1.1 Blocto Ecosystem

Blocto is building a cross-blockchain ecosystem with the best user experience available. Through Blocto, users can easily access blockchain applications (dApps), crypto, and NFT assets, no matter which blockchain they are built on; developers can integrate with the identity and payment services that Blocto provides and create a frictionless onboarding experience.

With improved interoperability built upon our smart contract wallet architecture, the ecosystem expands exponentially and brings blockchain to market mass adoption empowered by the Blocto token economy. In a nutshell, Blocto is the Steam for blockchain applications.

1.2 For users

Blockchain is an innovative and revolutionary technology with the capability to help stamp out fraud and bring transparency in a scalable way for a myriad of uses. Its multifaceted utility brought forth new iterations of banking, gaming, exchange applications every day. [Yet there is still a huge gap to mass market adoption due to the difficulties one must overcome to access these blockchain applications.](#) That's why Blocto is here to build an entrance for users to access [cryptocurrencies, blockchain applications \(dApps\) and NFTs \(Non-Fungible Tokens\)](#) easily.

[Blocto is a smart contract wallet service that supports multiple blockchains.](#) Users can log in with their email, interact with dApps, buy and sell NFTs just like how one would use any daily mobile applications. Bloctos' unique feature allows users to pay their network fee across all supported blockchains with only Blocto points. Blocto also supports fiat to crypto purchasing, a convenient and safe portal for our users. Users can also convert their Blocto account to [non-custodial mode with direct access to their private keys](#) once they are more familiar with blockchain usage.

1.3 For developers

Blocto is the first and only mobile wallet that supports Flow as of today. Flow is a fast, decentralized, and developer-friendly blockchain, designed as the foundation for a new generation of games, Apps, and the digital assets that empower them. Notable projects running on Flow include [NBA Top Shot](#), [MotoGP Ignition](#). Blocto now runs the [node](#) which constitutes [more than 70% of all FLOW delegators on Flow](#), is also the [4th biggest node](#) with more users joining in each day. We've also been [rewarded with Solana and Serum grant](#). Solana is a fast, secure, and censorship-resistant blockchain providing an open infrastructure required for global adoption.

Since we integrate all these robust blockchains, including Flow, Solana, Ethereum, and Tron in our service, users from different blockchains can roam freely and explore dApps and NFTs in our ecosystem. Developers can leverage the enormous user base in the Blocto ecosystem and our SDK to develop and capture the maximum amount of potential users.

More and more developers are developing in the Blocto ecosystem every day. This is your chance to join and grow with us.

2. THE BLOCTO WALLET

2.1 Blocto mobile application

Most if not all smart contract wallets on the market failed to address the user experience gap between general applications and dApps. Issues such as private key management, gas fee mechanism, complicated wallet address still plague the road to mass adoption.

Blocto is designed with a user-experience-first approach and equipped with multiple features to address the aforementioned pain points.

Manage assets & NFTs across different blockchains:

Blocto now supports Ethereum, Flow, Solana, and Tron blockchain. Blocto users can get access to dApps and NFTs on different blockchains in just one App which eliminates the learning curve of getting familiar with different kinds of wallets. Blocto will soon support other newer blockchains with growth potential as well.

Interact with multiple blockchains without holding its native tokens:

Blocto's smart contract wallet design allows users to interact with various blockchain applications across all supported blockchains. Users can manage their assets with ease, hassle-free without holding any of its native tokens. Blocto also supports fiat to crypto purchasing, a convenient and safe entry point for our users.

Customizable user experience with seedless account management:

Blocto users can log in via their email account, a much more streamlined experience as if you're logging in with any App you download within your App Store and Google Play Store. Once the user is more familiar with Blocto, he/she/they can choose to manage their private key of their own, creating a more flexible and customizable experience. dApp developers can leverage Blocto's services and SDK to swiftly amass and scale their user base.

2.2 Blocto browser extension

Most existing dApps, especially those running on the Ethereum, rely on browser extensions to interact with the blockchain. Experienced blockchain developers and users are also more accustomed to interacting with blockchain applications through browser extensions.

Blocto will soon release its browser extension wallet, where users can easily manage their crypto assets and interact with dApps directly within their desktop browsers including Chrome, Firefox, and Brave.

Blocto browser extension provides all the advanced security features and functionalities of the mobile version while bringing even better interoperability with web-based dApps.

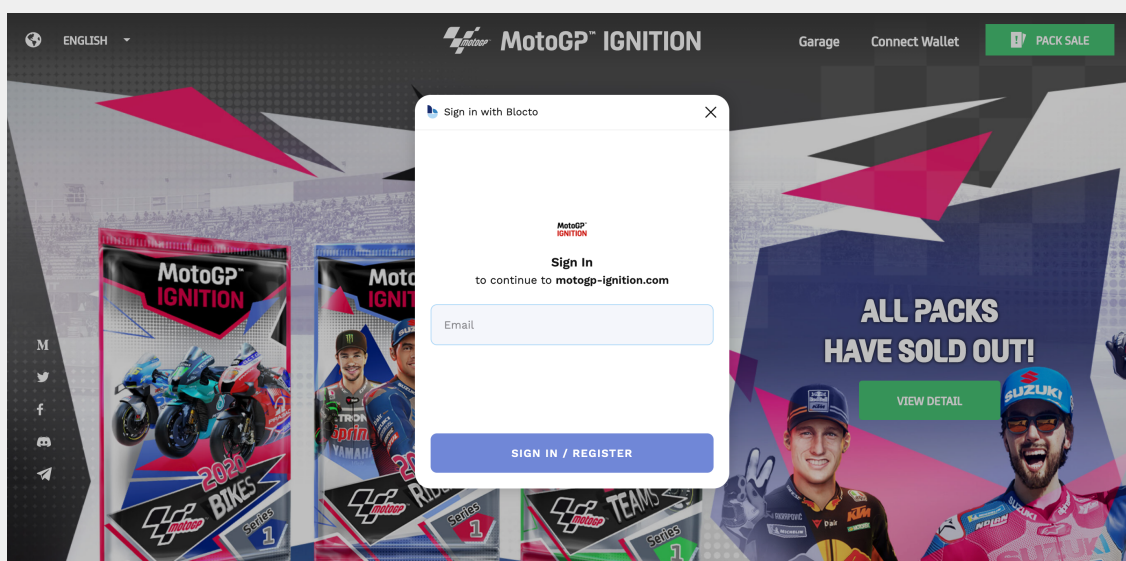
2.3 Blocto SDKs

Blockchain applications are becoming popular in the mainstream markets, especially in 2021. These applications are in desperate need of a better onboarding experience. Asking non-crypto-fluent users to download an additional browser extension or mobile application before using the blockchain application severely damages the experience and in turn yields a terrible conversion rate.

Blocto provides blockchain identity and payment SDKs for these mainstream market-facing dApps. With Blocto SDKs integrated into the applications, users can easily create wallets, send transactions, purchase cryptocurrencies, etc. directly inside the blockchain application. This is by far the most user-friendly onboarding experience.

We are bringing Blocto web and mobile SDKs to all the chains we support. We have built the web SDK for Flow and is currently used by most of the projects running on Flow. We will soon develop the SDKs for other blockchains and on other platforms.

Customizable user experience with seedless account management:



2.4 Blocto supports native blockchains

The ecosystem of each blockchain is separated. Users have to create multiple wallets and hold many native tokens to use [blockchain applications \(dApps\)](#) on each blockchain network.

Each Blockchain network has its advantage. For example, Solana is fast and secure, suitable for exchanges, and Flow is made for dApps, games, and digital assets. If dApps of different blockchains can be integrated and make up for the deficiency, it will benefit both users and developers.

To optimize the Blocto user experience, we supported multiple native blockchains to make sure users can access the services they want. In the flavor of Blocto point, users can interact with various blockchains without holding multiple native tokens. [Blocto now supports Ethereum, Tron, and new blockchains with potential such as Flow and Solana.](#) The following are the introductions of each blockchain :



Blocto is the first and only mobile wallet that supports Flow. Blocto now runs the [node](#) which constitutes 70%+ of all FLOW delegators on Flow, is also the 4th biggest node with more users joining in each day. Flow is a fast, decentralized, and developer-friendly blockchain, designed as the foundation for a new generation of games, apps, and the digital assets that power them. Notable projects running on Flow include [NBA Top Shot](#), [MotoGP Ignition](#).



Solana is an open-source project implementing a new, high-performance, permissionless blockchain which can process 50,000 transactions per second. Due to the high gas fee on Ethereum, Defi has become a whale game, and Solana is one of the front contenders in solving this problem.

Upcoming Integrations

One of Blocto's core objectives is to enable mass adoption for blockchain applications. We are actively seeking partners that share the same vision. Blocto will soon support other newer blockchain protocols with great growth potentials, besides Flow and Solana.

2.5 Blocto supports Ethereum layer 2 protocols

Due to the rapid growth of decentralized finance applications on Ethereum, transaction volume and gas price have skyrocketed since 2020. This has resulted in non-financial Ethereum applications practically unusable and it has driven a significant amount of users away. People are setting their eyes on 2 major developments to address this issue: Ethereum 2.0 and layer 2 solutions.

With Ethereum 2.0 still a couple of years away, layer 2 solutions are essential to Ethereum applications in sustaining the increasing traffic. The future of Ethereum lies in 2.0 and layer 2 solutions. However, it requires a joint effort between dApp developers, wallet providers, and users for layer 2 migration to take place.

Blocto will be among the early adopters of layer 2 solutions. We have started working on integration with zkSync, Loopring, and xDai and will soon launch native layer 2 asset management and dApp support. We will provide seamless integration with layer 2 protocols, users will be able to enjoy the high throughput and low cost of layer 2 solutions without any additional hurdles.

3. THE BLOCTO TOKEN

Blocto token (BLT) is the utility and governance token of Blocto, which serves as the foundation of our ecosystem and the interconnective link between the wallet, Blocto-made products, and our users. In this section, we introduce BLT, how it generates the growth of the ecosystem through various utilities, its mining, staking mechanism, and its tokenomics.

3.1 Utility

Privileges and benefits using Blocto products:

BLT holders are granted benefits/privileges when using Blocto-made products. Brief introductions are listed below:

1. Blocto Swap

BLT holders will be granted access to the beta version of Blocto Swap feature upgrades.

2. Blocto Balancer

BLT holders can create their own cross-chain liquidity pool with their own custom fee and asset weightings, while non BLT holders can only join an existing pool of their choosing.

3. Blocto NFT showroom

Blocto provides a cross-chain NFT asset management interface. Moreover, BLT holders can access a customizable NFT showroom which is equipped with more functions.

4. Blocto Vault

BLT holders can burn their BLT tokens in exchange for equivalent portions of tokens in the Blocto Vault pool.

Pay BLT as network fee :

Blocto users can pay BLT as their network fee among supported blockchains. With each new blockchain integration, this particular feature is imminent to the successful adoption of new dApps and blockchains. BLT echoes the goal of smooth and painless conversion as users can simply interact with all supported blockchains without its native tokens.

3.2 Staking

BLT staking serves the incentive to foster positive growth in the ecosystem. It also solidifies BLT as the foundation layer of the Blocto ecosystem. In short, mining is the growth medium of our ecosystem, and staking is the stabilizer of the ecosystem. This minimizes the risk of malicious activities within the ecosystem and continues to distribute BLT to developers and users.

Staking reward takes up to 5% of the total BLT supply and both developers and users can stake BLT to receive benefits in mining. While developers are required to stake BLT to qualify in BLT mining, users may stake BLT to receive maximum mining yield. Staking reward will be higher during the early phase to incentivize BLT staking, then gradually decrease as more tokens are being staked and more mining reward is minted.

3.3 Mining

BLT mining is an essential component of the BLT tokenomics and Blocto ecosystem. 25% of BLT supply will be distributed through BLT mining, meaning the majority of BLT is minted to our active users/developers. Since BLT is both a utility and governance token, the mining mechanism reinforces BLT holders position as part of the governing body of the Blocto ecosystem.

We have established an easy to use entrance with Blocto wallet. BLT mining is the next step to incentivize potential users to be more active and to reward our current users for their actions and activities. In short, through mining, we activate and sustain the ecosystem and in turn convert our user and developer activities into token value supports.

The developer and user qualification and mining allocation are defined as below:

Developer Mining Qualification:

- Developers are not required to stake BLT to integrate with Blocto, staking BLT only activates mining for developers.
- Develop a dApp that integrates Blocto wallet and stake BLT, accredited by the Blocto team.

* Developers can stake additional BLT to receive Blocto Dev team assistance

User Mining Qualification:

- Various activities including transaction amount and referral.

Mining Allocation

- Mining reward is distributed monthly, reward amount received is in proportion to the total mining volume each month.
- Users can stake additional BLT to receive maximum (3x) mining reward.
- Mining reward is distributed from the monthly mining pool, adjustable through governance voting.

*Please refer to the BLT token economy for more details

3.4 Governance

BLT serves as the governance token of the Blocto ecosystem. As stated in the previous section, the majority of BLT is minted via mining and staking (30% of total supply). This ensures the BLT empowers our most active users/developers to shape the future direction of Blocto. We believe in building a decentralized ecosystem for our users by our users.

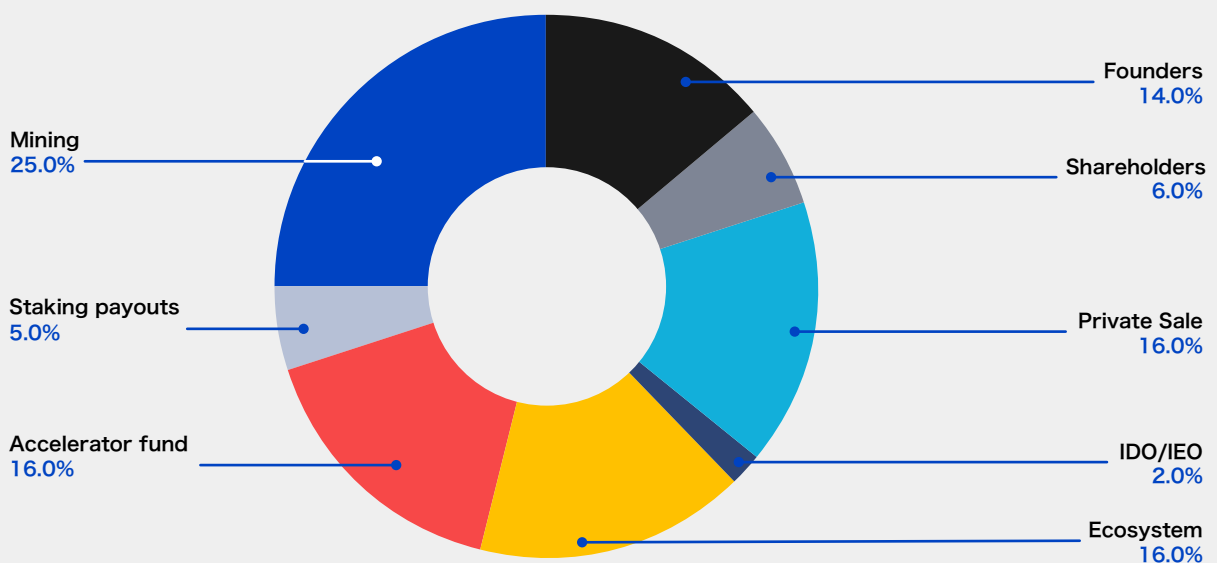
The governance will be fully decentralized and fair in the Blocto ecosystem in the long term. BLT token holders will have an opportunity to participate in the decision making regarding the development and marketing of Blocto products, such as, the Blocto features to be implemented and the blockchains to be integrated with the Blocto products.

3.5 Blocto Token Allocation

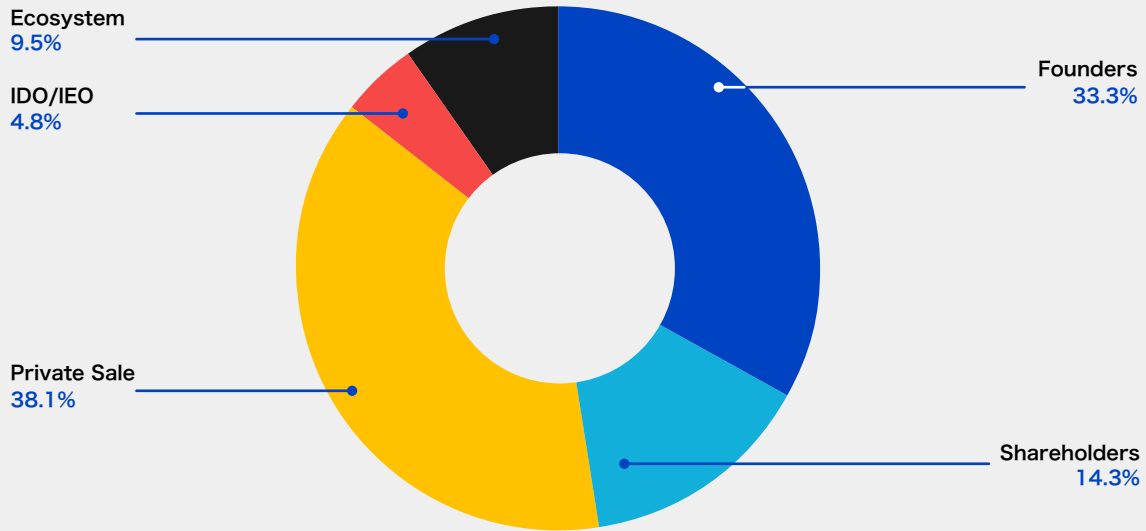
The total supply of Blocto tokens is 500 million. The genesis token circulation is 30 million BLT (6% of the total supply). New BLT tokens can be minted through governance voting corresponding to the launch of the products in the Blocto ecosystem.

The token allocation is shown below:

Total token supply



Genesis token supply



Token Allocation * Please refer to the BLT token economy for more details

■ Mining & Staking - 150 million BLT (30%)

- Released monthly

■ Ecosystem - 80 million BLT (16%)

- Community Moderator & Advisors
- Bounty programs
- Operation & Marketing
- Promotional events
- Exchange listings
- Funding for further development of projects
- Incentive program (Translation, dev tool...etc)
- Airdrop for early supporters/users

■ Accelerator fund - 80 millions BLT (16%)

- New blockchain integration
- Mass market adoption dApps
- New Blocto product launch
- Partnerships

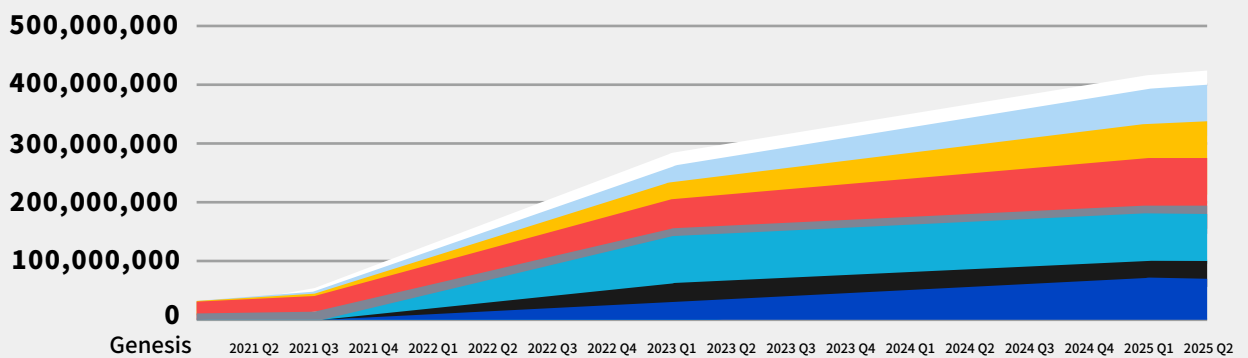
■ Token sale - 90 million BLT (18%)

- Private Sale (16%)
- Initial Exchange Offering (IEO) and/or Initial DEX Offering (IDO) (2%)

■ **Company reserve - 100 million BLT (20%)**

- Founders (14%) - Linear vesting 1/42 each month starting from month 7th to month 48th.
- Team and shareholders (6%) - Linear vesting 1/18 each month starting from month 7th to month 24th.

Blocto token circulation



- Founders
- Team & Share holders
- Private Sale
- Public Sale
- Ecosystem
- Mining(Dev)
- Mining(user)
- Staking payouts

4. PRODUCTS

4.1 Blocto Swap

Blocto Swap is the first decentralized exchange (DEX) built on the Flow blockchain, made by the Blocto team. Blocto Swap supports Ethereum / Flow Tether (USDT/tUSDT) teleportation, the accumulated trading volume now exceeds USD 10 million.

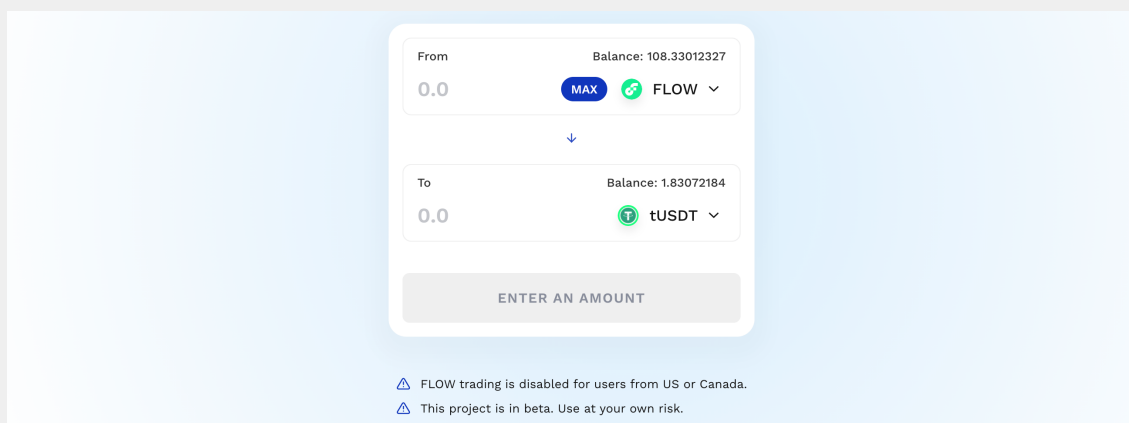
Uniswap has established its leading position in the DeFi space. The design of the protocol has become an industry standard, and many projects have adopted its principles. Blocto Swap is the first DEX on Flow that implements the automated liquidity protocol identical to the Uniswap mechanism.

Blocto Swap is the first market to trade between FLOW and FUSD, supporting more assets on the Flow blockchain soon.

Teleport & future features

Teleport is the unique feature of BloctoSwap. Teleport enables cross-chain transfer between Ethereum and Flow. Our team is working on enabling this feature on more blockchains. Funds locked in the ethereum/flow teleport contract can be further integrated with other DeFi protocols such as Yearn.finance and Compound.finance. The assets earned can be directed into the Blocto Vault, expanded in section 4.4.

This feature paired with Bloctos' innate simple cross-chain asset management further eliminates the obstacle between chains, and maximizes asset utilization rate.



4.2 Blocto Balancer

Blocto Balancer is a cross-chain automated market maker (AMM) where users can deposit their entire crypto portfolio into Blocto Balancer and earn fees as other users trade against their portfolio.

Built upon our cross-chain teleport and asset management capabilities, we can expand on the already existing Balancer concept and cover the entirety of the Blocto ecosystem (Ethereum, Flow, Tron, Solana).

BLT holders can create their own liquidity pool with their own custom fee and asset weightings, essentially creating your own crypto portfolio out of your idle assets similar to the ETF of the stock market. Non BLT holders can join an existing pool of their choosing.

With the plethora of blockchains each addressing different needs and functions of blockchain usage, the demand for investing in assets across multiple blockchains is raised. While it is easy to trade cross-chain assets in a centralized exchange, this hinders one's ability to maximize utilization of funds on both investing and using dApps/ purchasing NFTs.

Imagine an investment firm or an institutional investor decided to enter the crypto market, they will take two criteria into consideration:

- (1) The purchased cryptos need to be stored in a non-custodial wallet
- (2) A selection of tokens available for purchase to diversify the crypto portfolio

Blocto wallet and Blocto balancer meet these needs perfectly as they can create their own liquidity pool with asset weightings and store their crypto in a Blocto wallet with non-custodial mode enabled.

Blocto Balancer as part of the Blocto ecosystem eliminates the need to choose as it is all integrated within the Blocto ecosystem.

4.3 Blocto Auction House

Blocto Auction House is a cross-chain NFT marketplace. The NFT market has been growing exponentially in these couple of months. However, with the introduction of newer consumer facing, high performance blockchains, these new NFTs are created on various blockchains and the markets are fragmented.

With the similar asset bridges and cross-chain oracles used in Blocto Swap and Blocto Balancer, Blocto will build a cross-chain teleport service for blockchains in the Blocto ecosystem. Users can trade their digital collectibles on Blocto Auction House no matter where the token is initially issued. Users can lock up their NFTs on the original blockchain and get a placeholder token for trading. Later, they can then turn in the placeholder token and claim the original NFT on its native chain.

Blocto Auction house will be the one-stop shop for all NFTs. You'll be able to trade all of your NFTs no matter if it's a NBA Top Shot/MotoGP moment on flow, or a Solible NFT from Bonfida.

4.4 Blocto Vault

Blocto Vault is a decentralized revenue sharing pool of the Blocto ecosystem. Revenue generated by Blocto-made products including Blocto Swap, Blocto Balancer, and also future selected/partnered products may be in the form of different tokens and will partially be injected into the Blocto Vault.

Due the fast shifting nature of the blockchain industry, our revenue stream generated from different blockchains in the forms of different tokens ensures that no matter which project/blockchain/dApps are gaining traction, the tokens stored in the vault are diverse and will sustain itself no matter the shift of blockchain trends.

With multiple products generating revenue in the forms of different tokens, BLT holders can choose to burn their share of BLT in exchange for equivalent portions of the Blocto Vault pool.

The formula are shown below :

$$\left(\frac{BLT \text{ burn}}{BLT \text{ total supply}} \right) \cdot \text{Total Assets of the Vault} = \text{Assets withdrawal from the vault}$$

5. Summary

With the inception of Blocto token, our team will be able to expand our effort in integrating with more blockchains and projects into our ecosystem. For example with Flow, users can easily trade FLOW on Blocto Swap, purchase NFTs solely with their Blocto account. Developers such as MotoGP Ignition utilizes our SDK for a native built in log in on their website, which eliminates the need for a second wallet; a win-win for both users and developers. This integrated ease and convenience will only amplify with the launch of BLT, creating a ripple effect in the Blocto ecosystem and fully realized Bloctos' goal in [making blockchain simple and accessible](#) for users and developers.

Bloctos' cross-chain ecosystem and its interoperability is what differentiates us from other crypto wallets. Take Blocto auction house & Blocto Balancer as an example, these products are only made possible with Bloctos' cross-chain capability. Both these products eliminate the need for wrapped tokens, maximized fund utilization rate and in turn establish the Blocto ecosystem and Blocto as the [entrance of all things blockchain](#).

We aim to establish a mutually beneficial, decentralized ecosystem for users and developers, and Blocto token is the catalyst of growth. Hence BLT holders are able to receive benefits when using Blocto-made products, participate in governance voting, stake and mine BLT (30% of total BLT supply) which in time cultivates and motivates users and developers into actively shaping the future of Blocto.

[As our CEO Hsuan Lee puts it:](#)

We believe in the long term potential of blockchain. However, the current blockchain ecosystem is still young and far from perfect. We built Blocto to reduce entry barriers and accelerate the growth of blockchain applications. A crucial step in our plan is the introduction of BLT, which serves as the catalyst of the Blocto ecosystem and the fuel to empower a thriving blockchain community with aligned goals.

We invite you to be part of the Blocto community.

Disclaimer

Technology Sophistication. Tokens are often described in exceedingly technical language; a comprehensive understanding of applied cryptography and computer science is required in order to appreciate inherent risks. You represent and warrant that you have sufficient knowledge, market sophistication, experience, and/or professional advice sufficient to undertake a prudent evaluation of the merits and risks of the purchase of Blocto tokens. You agree to bear sole responsibility for the aforementioned evaluation.

Forks. The blockchain technology underlying Blocto tokens is subject to change at any time, including changes in operating rules (commonly referred to as “forks”), and blockchain networks may go offline as a result of bugs, hard forks, or a number of other unforeseeable reasons. Such changes may materially and adversely affect the value or function of Blocto tokens, or the feasibility or success of the launch of Blocto tokens. You agree that you are fully responsible for monitoring such changes and agree to bear all risks arising therefrom or relating thereto.

Disclaimer. Blocto hereby disclaims all responsibility for any loss or damage arising from or relating to your purchase or use of Blocto tokens (including, but not limited to, risk of losses due to trading or due to factors beyond its control regarding the viability of any specific blockchain network). Blocto further disclaims all responsibility for any loss or damages arising from or relating to any cyber-attacks (including without limitation the theft of your personal information).

Not Securities. Use and purchase of the tokens generated by Blocto carries significant financial risk. You acknowledge that Blocto tokens are not securities and that the offers and sales of Blocto tokens have not been registered under any country’s securities laws and cannot be resold except in compliance with the applicable country’s laws.

Regulatory Measures. Crypto-tokens are being, or may be overseen by the regulatory authorities of various jurisdictions. Blocto may receive queries, notices, warnings, requests, or rulings from one or more regulatory authorities from time to time, or may even be ordered to suspend or discontinue any action in connection with Blocto tokens. The development or the launch of Blocto tokens may be seriously affected, hindered, or terminated as a result.

Illiquidity and Price Volatility. You may find it difficult or impossible to liquidate. There may not be a demand for Blocto tokens. Blocto is not responsible for the circulation and trading of Blocto tokens on the market. Tokens such as Blocto tokens, if traded on markets, usually have extremely volatile prices. Fluctuations in price over short periods of time frequently occur, which price may be denominated in Bitcoin, Ether, US Dollars or any other fiat currency. Such fluctuations could result from market forces (including speculations), regulatory changes, technical innovations, availability of exchanges, and other objective factors and represent changes in the balance of supply and demand. Blocto is not responsible for any secondary market trading of Blocto tokens, nor is Blocto obliged to tame any price volatility of Blocto tokens. Careful due diligence should be undertaken by you, with the full understanding that your contributions may not ultimately result in a usable or valuable token and the value of your contributions may therefore be subject to total loss. Blocto does not make any representation or warranty, explicit or implicit, as to the usability or the value of any tokens. You understand and accept that there is no warranty or assurance that you will receive any benefits through any Blocto tokens that you hold.

Compliance by Users. You acknowledge and agree that Blocto is not responsible for determining whether or which laws, rules, or regulations apply or may apply to your transactions (including, without limitation, any anti-money laundering laws, securities laws and tax laws) in respect of Blocto tokens. You acknowledge and agree that you are solely responsible for compliance with all such laws, rules, or regulations as may be applicable to your transactions in respect of Blocto tokens. Without limiting the foregoing, you acknowledge and agree that you are solely responsible for all tax obligations arising from your transactions in respect of Blocto token. You further acknowledge and agree that Blocto shall not be liable, whether directly or indirectly, for any of your tax obligations.

Regulatory Compliance. You acknowledge and agree that applicable law, regulation, and executive orders may require Blocto to, upon request by government agencies, freeze or suspend withdrawals or trading (or both) of Blocto tokens, or disclose information regarding the purchaser of Blocto tokens. In the event such disclosure is compelled, you agree that Blocto may disclose your information. While Blocto will endeavor to, where commercially reasonable, give you prior notice of such disclosure, Blocto makes no guarantees that such prior notice will be made.

You understand and expressly accept that Blocto tokens will be created and delivered to you at the sole risk of you on an “as is” and “under development” basis. Blocto makes no warranty whatsoever with respect to Blocto tokens, including any (i) warranty of merchantability; (ii) warranty of fitness for a particular purpose; (iii) warranty of title; or (iv) warranty against infringement of intellectual property rights of a third party; whether arising by law, course of dealing, course of performance, usage of trade, or otherwise. You acknowledge that you do not rely upon any representation or warranty made by Blocto or any other person on the behalf of Blocto, including, but not limited to, conversations of any kind, whether through oral or electronic communication, or any white paper.

Without limiting the generality of the foregoing, you assume all risk and liability for the results obtained by the use of any Blocto tokens and regardless of any oral or written statements made by Blocto, by way of technical advice or otherwise, related to the use of Blocto tokens.



BLOCTO