BuildPaid OS

Where the Draw Platform Stops

What draw administration leaves ungoverned

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Where The Draw Platform Stops

What draw administration leaves ungoverned Construction draw platforms handle administration well — requests, budgets, covenant checks, approvals, inspections, lien waivers. BuildPaid sits beside that layer and governs what it doesn't reach: whether verified truth supports the dollar, the ISO 20022 rail the money moves on, and the bank's settlement reconciled to the authorized ledger. Each item below runs live, against a governed portfolio, in a fifteen-minute demonstration. 1 A deterministic verdict gates the dollar — not an AI guess with an exception queue Most draw platforms accelerate review with document extraction and route messy items to a reviewer. BuildPaid doesn't infer: the same inputs always produce the same verdict — CLEAR, CONDITIONAL, BLOCKED, or HELD — and that verdict, not a score or a dashboard, decides the dollar. When truth can't be reached, it fails closed to HELD, never open.

Shown Live

2 ISO 20022 governed before the rail — not after the bounce BuildPaid emits the payment instruction structured to the official pain.001.001.09 schema before it reaches the rail. This is on a clock: the SWIFT CBPR+ structured-address requirement takes effect 14 November 2026, after which unstructured payee data is rejected on the rail. Draw administration doesn't reach the rail; BuildPaid governs exactly the structured-payee leg.

Shown Live

3 The bank's own statement reconciled to the authorized ledger BuildPaid ingests the bank's ISO 20022 reporting messages — camt.052 intraday, camt.053 statement, camt.054 notification — and reconciles every booked entry against the governed draw ledger, down to the line item that authorized it. A movement with no governed authorization is flagged on arrival as capital that escaped governance. Draw platforms reconcile budgets to draws — not the bank's settlement messages to the governed ledger.

Shown Live

4 Prevailing-wage exposure caught before the dollar moves Certified payroll is checked against the governing wage determination before the draw can advance. An underpaid or misclassified worker blocks the dollar and states the exact cure — before the Davis-Bacon liability ever reaches you.

Shown Live

5 Provenance you can verify yourself Every verdict is anchored to an immutable kernel event carrying a cryptographic hash, and the audit bundle is independently re-verifiable by whoever holds it — not a log we promise is complete.

Shown Live

6 The complete ISO 20022 business message — validated live, reproducible by you Not just the payment instruction: the full business message — a head.001.001.02 BAH wrapping the pain.001.001.09 Document with

structured remittance — each validated against its official ISO 20022 XSD on every emission, with the schemas downloadable so you reproduce the result yourself. BuildPaid governs this customer-to-bank (CGI-MP) instruction pre-rail; your bank constructs the CBPR+ interbank message from it.

Shown Live

What this is not. BuildPaid does not replace your draw platform and does not move funds. It sits beside the administration layer and governs the capital decision, the ISO rail, and the reconciliation — the part between draw approved and money settled. Fifteen minutes, on a governed portfolio. See all six run live. sean@buildpaid.ai · app.buildpaid.ai/demo.html BuildPaid OS · SP Prospective Partners LLC DBA BuildPaid · Patent pending · governs the decision; does not move funds buildpaid.ai