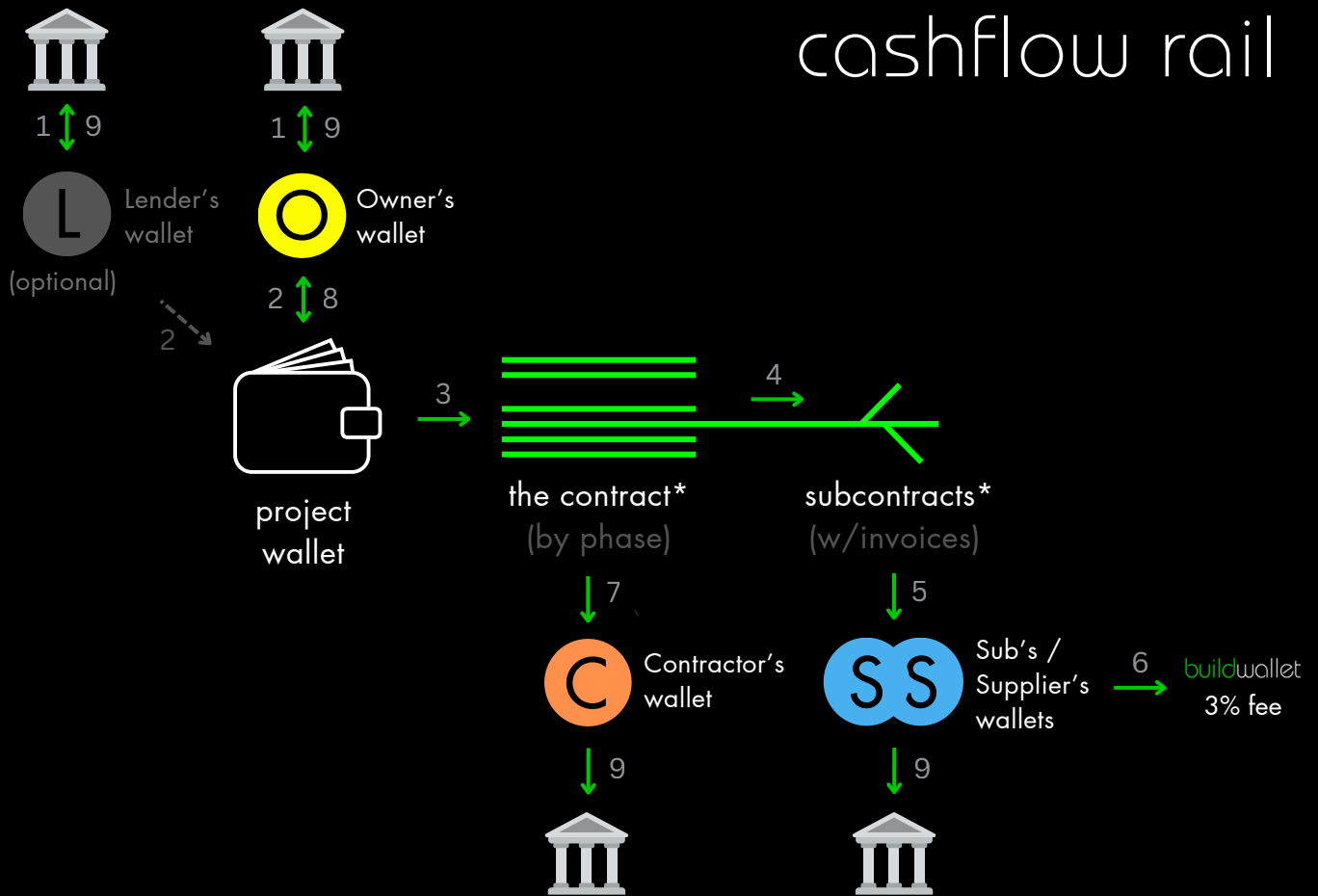


cashflow rail



fund

- 1) Owner (or Lender) "mints coins" sending funds from outside bank into their wallet via ACH/wire (on ramp) 1:1
- 2) Owner (or Lender) adds funds to the Owner's project wallet
- 3) Owner funds a phase from the project wallet
- 4) Contractor issues funded subcontracts (w/invoices)

* change orders as needed *

approve to pay

- 5) Contractor approves invoice to pay Subs/Supplier's invoice amount
- 6) Sub/Suppliers receive payment less buildwallet's 3% transaction fee
- 7) Owner approves completed phase to pay Contractor phase overhead & profit
- 8) Any balance in a completed project wallet is sent to Owner (Lender approves)
- 9) User's "burns coins" to send funds to outside bank via ACH/wire (off ramp) 1:1