VISIPAY

VERIFIED FUNDS.
INSTANT PAYMENT.
BUILT ON TRUST.

BARRY NELSON, MBA

FOUNDER

BARRY@VISIPAY.IO

CONSTRUCTION HAS A PAYMENT TRUST CRISIS

- $1.8 Trillion U.S. industry

- Subcontractors wait 60-120 days to get paid

- General Contractors float cash across projects

- Owners lose top-tier subs who refuse payment risk

When payment trust breaks down, quality drops and costs rise

SLOW PAYMENT IS EXPENSIVE

The industry has accepted this as "normal". It doesn't have to be.

Average subcontractor margin: 8-15%

90-day float on a $500k job can erode 2-3% of margin

Disputes and payment delays increase litigation and bonding cost

Cash flow instability forces subs to turn down work

THREE FORCES MAKE VISIPAY INEVITABLE

Construction is one of the last major industries without automated trust infrastructure

Owners demand quality work

Subcontractors demand certainty

Technology now enables automated escrow & milestone settlement

VISIPAY LOCKS FUNDS BEFORE WORK BEGINS

- 💳 Owner funds verified escrow at project start

- ✔️ Milestones and documentation are defined

- 📋 Work completion is verified

- 📄 Smart contract releases instant payment

No chasing checks.

No manual disbursement delays.

No uncertainty about whether funds exist.

THREE STRUCTURAL ADVANTAGES

- **Pre-funded visibility**
  - **Subs see confirmed funds before they mobilize**
- **Automated milestone release**
  - **Payment triggers on verified completion- not on human delay**
- **Data moat**
  - **Every completed project builds a real time pricing intelligence database**

This is not just payments.

It is trust infrastructure.

FOCUSED MARKET ENTRY

- **Phase 1**
- KS and MO public & Multi-prime projects
  - Bank partnered escrow model
- **Phase 2**
  - Regional expansion via bank and industry relationships
- **Phase 3**
  - National standard for secure construction payments

We are not trying to capture 2% of $1.8T tomorrow.

We are building the foundation for scale.

SEQUENCED MONETIZATION

Today

- 1.5% transaction fee

Next

- Job- level pricing intelligence subscription

Later

- Enterprise bank/ union/ GC-partner subscription model

High volume transaction fees today.

Data- driven platform value tomorrow.

BUILT WITH DISCIPLINE

Software architecture and MVP built

Enterprise-grade system design completed

Governance and founder agreements formalized

Legal framework under development

Bank partnership discussions underway

We are building this correctly from day one

FOUNDERS AND DEVELOPERS

Dave Brucker PE (The Engineer and Visionary)

- Founder: Licensed Civil Engineer with 30 years of experience. Multi patent holder, author, and owner of 3 construction firms. Extensive connections in his field. Vast experience working with government, commercial and residential construction projects from design to completion.

Barry Nelson MBA (The Connector, Motivator and Salesman)

- Founder: Accomplished executive with 30 years experience in driving revenue growth in both B2B and B2C environments. Experienced senior executive for 2 large banks and one of the world's largest investment firms. Professional in banking, finance and sales arenas.

Developers:

Joe Roets (The Framework Guru)

- A visionary software architect, entrepreneur, and pioneer with over 30 years of experience in enterprise systems and security. Joe has led projects for Lockheed Martin (FBI and DoD), The Walt Disney Company, and the U.S. Departments of Justice, Homeland Security, and Defense. Joe holds multiple U.S. patents and continues to lead in areas of blockchain utility, decentralized identity, measurable proof systems, and scalable governance frameworks.

Tom Flynn (The Development Ninja)

- COO of Apex Fusion, fusing technology from formerly silo'd ecosystems, forged into a best-in-class web3 platform. Also, Cofounder and COO of Hal8. a high-performance software development team of veteran Ninjas utilizing open-source technology in Web3, AI, and other areas.

Troy Carlson (The Adult in the Room)

- Entrepreneur with over 30 years of business development experience. Internationally recognized by Business Facilities magazine for creating one of the most successful private/public air service campaigns ever launched. Provided strategy and project management services to design a bid for the Amazon HQ2 RFP.

COMPETITIVE POSITION

- **Traditional escrow**
  - **Manual**
- **Procore**
  - **Workflow only**
- **Stripe**
  - **Payment only**
- **VisiPay**
  - **Verified escrow + automated release + data intelligence**

We sit at the intersection of funding visibility, milestone automation, and institutional trust.

VisiPay is positioned to become the payment standard for construction.

THE RAISE — BUILDING THE CATEGORY STANDARD

$1.0M Angel SAFE

The Problem
Construction payments lack trust infrastructure → slow pay, risk, lost margin.

Our Wedge
Verified escrow + automated milestone release = instant, trusted payment.

Why This Round
This capital takes VisiPay from **designed system → live transactions**.

Capital → Outcomes
• MVP live & production-ready
• Pilot projects processing real dollars
• Bank escrow integration completed
• First transaction volume + partnerships

The Prize
Becoming the **payment trust layer** for a **$1.8T construction industry**.

This round proves adoption.

Join us early.