CONSTRUCTION PAYMENT MANAGEMENT SYSTEM AND METHOD WITH DOCUMENT TRACKING FEATURES

RELATED APPLICATIONS

[0001] The present patent application is a continuation-in-part of co-pending U.S. Patent Application Serial No. 11/032,699 filed on January 10, 2005, which claims priority to U.S. Provisional Patent Application Serial No. 60/583,782 filed on June 29, 2004, the entire contents of which are both herein incorporated by reference. The present patent application also claims priority to U.S. Provisional Patent Application Serial No. 60/785,411 filed on March 23, 2006, the entire contents of which is herein also incorporated by reference.

BACKGROUND OF THE INVENTION

[0002] Residential and commercial construction projects require several organizations to communicate with one another in order to distribute payments. A conventional construction payment management process begins with a verbal notification that a draw from the construction loan or the property owner's account will take place. The general contractor (GC) of the construction project notifies subcontractors (or any other person, firm, or corporation engaged by the GC, such as material suppliers) of the draw by telephone, fax, or at a meeting. The subcontractors prepare invoices and send them to the GC by mail, fax, hand delivery, or at a meeting with the GC. The GC and the subcontractors often must negotiate the final invoice dollar amount by telephone or at meetings. The GC confirms the invoices, enters the details into a GC project accounting system, and prepares its own invoice.

[0003] Once the invoices are complete, the GC also manually prepares a sworn statement. In the sworn statement, the GC confirms that the subcontractors engaged by the GC have performed particular services in the construction or repair of the property. In the sworn statement, the GC also confirms the dollar amount entitled to each subcontractor.

[0004] The GC forwards the executed sworn statement to the title company and the construction loan lender and/or the property owner. The lender, the property owner, or the title company notifies an inspector that an inspection of the property must be performed and sends the sworn statement to the inspector. The inspector assembles the previous inspection reports for the property. The inspector performs the new inspection and manually prepares

an inspection report. The inspector distributes the inspection report to the lender, the property owner, and/or the title company by fax, mail, or hand delivery.

[0005] The lender, the property owner, and/or the title company receives the sworn statement and the inspection report by mail, fax, hand delivery, or at a meeting with the GC and/or the inspector. The lender, the property owner, and/or the title company must retrieve the previous draw and project documentation. The lender, the property owner, and/or the title company often must negotiate the payment amounts and project details with the GC by telephone, fax, or at a meeting. The lender, the property owner, and/or the title company approves the sworn statement and communicates the approval by telephone, fax, or at a meeting. The lender or the property owner then approves the disbursement of the dollar amount specified in the sworn statement.

[0006] The construction loan lender or the property owner's bank generally transfers the funds necessary to pay all of the subcontractors to an escrow account. Often the title company then disburses the funds from the escrow account to the GC. The GC and/or the title company prepares checks for the subcontractors. At this time, the subcontractors generally complete lien waivers for the previous draw of funds from the construction loan or for the work completed during the previous month. As a result, the lien waivers for the current draw or the current month are not actually released until a subsequent draw is made from the construction loan or until the next month. In addition, subcontractors may have their own subcontractors that they must pay after receiving payment from the GC.

[0007] The conventional construction payment process can take 90 days or longer from the date of the verbal draw notification to the date the subcontractors actually receive payment. The conventional construction payment process generally involves unreliable verbal notification of events upon which movement of the process is contingent. For example, if one subcontractor is unavailable to prepare an invoice or submit a lien waiver, the payment process for all of the other subcontractors can be delayed. In addition, if one subcontractor is unable to provide the proper documents requested by the GC, the GC (or other above-the-line and/or below-the-line participants) often threatens to withhold a payment to the subcontractor in order to force the subcontractor to comply with legal standards. For example, the GC can instruct the subcontractor that it will not be paid unless it returns a signed copy of its subcontract.

[0008] The conventional construction payment process also involves enormous amounts of data entry. For example, for a single large construction project, a GC often must enter hundreds of invoices into its accounting system each month. Also, a GC must gather hundreds of lien waivers each month. In addition, a GC must prepare, approve, sign, and distribute hundreds of checks to subcontractors each month. Further, a GC must store all of the paper documents collected during each draw process. The timing of the draw notifications, the approvals, and the exchanges of lien waivers for payment requires hundreds of faxes, phone calls, and meetings each month.

SUMMARY OF THE INVENTION

[0009] Embodiments of the invention provide a system and method for managing a construction payment process involving a plurality of participants associated with the construction project and at least one document to be transferred between at least two participants of the plurality participants during the course of the construction project. One method embodying the invention can include assigning at least one enforcement action to the at least one document wherein the enforcement action is automatically effected if the document is not transferred between the at least two participants.

[0010] One construction payment management system embodying the invention can include a document tracking module for assigning at least one enforcement action to the at least one document wherein the at least one enforcement action is automatically effected if the document is not transferred between the at least two participants.

[0011] One graphical user interface for a construction payment management system embodying the invention includes a document status individual page accessible by the at least two participants, the document status summary page displaying at least one enforcement action assigned to the at least one document to be automatically effected if the at least one document is not transferred between the at least two participants.

BRIEF DESCRIPTION OF THE DRAWINGS

[0012] FIG. 1 is a schematic illustration of a construction payment management system according to one embodiment of the invention.

[0013] FIG. 2 is a schematic illustration of construction payment management processes that can be performed using the system of FIG. 1.

[0014] FIG. 3 is a schematic illustration of a manage project process.

[0015] FIG. 4 is a schematic illustration of a manage organization process.

[0016] FIG. 5 is a schematic illustration of a manage draw process.

[0017] FIG. 6 is a schematic illustration of a manage change order process.

[0018] FIG. 7 is a schematic illustration of manage system environment tasks.

[0019] FIG. 8 is a schematic illustration of a create organization process.

[0020] FIG. 9 is an illustration of a create organization form.

[0021] FIG. 10 is an illustration of an update user system notification.

[0022] FIG. 11 is an illustration of a system notification.

[0023] FIG. 12 is an illustration of an edit organization form.

[0024] FIG. 13 is an illustration of an activate organization notification.

[0025] FIG. 14 is an illustration of an activate organization form.

[0026] FIG. 15 is an illustration of an organization activated notification.

[0027] FIG. 16 is an illustration of an organization deactivation notification.

[0028] FIG. 17 is a schematic illustration of a maintain organization process.

[0029] FIG. 18 is an illustration of a view organization screen.

[0030] FIG. 19 is an illustration of a browse organization screen.

[0031] FIG. 20 is an illustration of an edit organization form.

[0032] FIG. 21 is an illustration of an organization profile updated notification.

[0033] FIG. 22 is a schematic illustration of a create user process.

[0034] FIG. 23 is an illustration of a create user form.

[0035] FIG. 24 is an illustration of an update user profile notification.

[0036] FIG. 25 is a schematic illustration of a maintain user process.

[0037] FIG. 26 is an illustration of a view user screen.

[0038] FIG. 27 is an illustration of a browse users screen.

[0039] FIG. 28 is an illustration of an edit user form.

[0040] FIG. 29 is an illustration of a user profile updated notification.

[0041] FIG. 30 is a schematic illustration of a create project process.

[0042] FIGS. 31 and 32 are illustrations of a create project form.

[0043] FIG. 33 is an illustration of a project created notification.

[0044] FIG. 34 is an illustration of a project user access screen.

[0045] FIG. 35 is an illustration of a project responsibilities notification.

[0046] FIG. 36 is a schematic illustration of a maintain budget process.

[0047] FIG. 37 is an illustration of an enter top level budget form.

[0048] FIG. 38 is an illustration of an enter draw dates form.

[0049] FIG. 39 is an illustration of an invoice code setup form.

[0050] FIG. 40 is an illustration of an assign invoice codes form.

[0051] FIG. 41 is an illustration of an accept project notification.

[0052] FIG. 42 is an illustration of an accept project form.

[0053] FIG. 43 is an illustration of a project declined notification.

[0054] FIG. 44 is an illustration of a project accepted notification.

[0055] FIG. 45 is an illustration of a project home screen.

[0056] FIG. 46 is an illustration of an add users notification.

[0057] FIG. 47 is an illustration of a project user access form.

[0058] FIG. 48 is an illustration of a project responsibilities notification.

[0059] FIG. 49 is an illustration of a project budget view screen.

[0060] FIG. 50 is an illustration of an enter budget form.

[0061] FIG. 51 is a schematic illustration of a terminate budget item process.

[0062] FIG. 52A is an illustration of an enter top level budget form.

[0063] FIGS. 52B-C are illustrations of an edit budget form.

[0064] FIG. 52D is an illustration of a project home page.

[0065] FIG. 53 is an illustration of a terminate budget screen.

[0066] FIG. 54 is a schematic illustration of a draw process.

[0067] FIG. 55 is an illustration of a create scheduled draw notification.

[0068] FIGS. 56A-C are illustrations of an initiate draw form.

[0069] FIG. 56D is an illustration of a project home page.

[0070] FIG. 56E is an illustration of a participants included in draw notification.

[0071] FIGS. 57A-B are illustrations of an enter invoice notification.

[0072] FIG. 57C is an illustration of a view all messages screen.

[0073] FIGS. 58A-B are illustrations of an enter invoice form.

[0074] FIG. 58C is an illustration of an invoice submitted notification.

[0075] FIG. 59 is an illustration of a sign invoice notification.

[0076] FIG. 60A is an illustration of a view pending draw request screen.

[0077] FIG. 60B is an illustration of a sign document screen.

[0078] FIGS. 60C-D are illustrations of an automatically-generated invoice form.

[0079] FIG. 60E is an illustration of a signed invoice.

[0080] FIG. 60F is an illustration of a signature audit report.

[0081] FIG. 60G is an illustration of a document signed notification.

[0082] FIG. 61 is an illustration of an invoice details updated notification.

[0083] FIG. 62 is an illustration of a view pending draw request screen.

[0084] FIG. 63 is an illustration of an invoice details rejected notification.

[0085] FIG. 64A is an illustration of an invoice not included in the draw notification.

[0086] FIG. 64B is an illustration of an enter invoice form.

[0087] FIG. 64C is an illustration of a project home page.

[0088] FIG. 64D is an illustration of an invoice submitted notification.

[0089] FIG. 64E is an illustration of an approve invoice form.

[0090] FIG. 64F is an illustration of a view invoice screen.

[0091] FIG. 64G is an illustration of an invoices approved notification.

[0092] FIG. 65 is an illustration of an automatically-generated invoice form.

[0093] FIG. 66A is an illustration of an automatically-generated sworn statement form.

[0094] FIG. 66B is an illustration of a send to signer screen.

[0095] FIG. 66C is an illustration of an invoice sent to signer notification.

[0096] FIG. 66D is an illustration of a project home page.

[0097] FIG. 66E is an illustration of a sign document screen.

[0098] FIG. 66F is an illustration of an automatically-generated lien waiver form.

[0099] FIGS. 66G-H is an illustration of a signed lien waiver.

[00100] FIG. 66I is an illustration of an invoice signed notification.

[00101] FIG. 66J is an illustration of a sign document screen.

[00102] FIG. 66K is an illustration of an automatically-generated lien waiver form.

[00103] FIG. 66L is an illustration of a signed lien waiver.

[00104] FIG. 66M is an illustration of a sign document screen.

[00105] FIG. 66N is an illustration of a notarize signed lien waiver form.

[00106] FIG. 66O is an illustration of a notarized lien waiver.

[00107] FIG. 66P is an illustration of a document signed notification.

[00108] FIG. 67 is an illustration of a make funds available notification.

[00109] FIG. 68A is an illustration of a view draw request screen.

[00110] FIG. 68B is an illustration of a request lien waivers screen.

[00111] FIG. 68C is an illustration of a project home page.

[00112] FIG. 68D is an illustration of a lien waivers requested notification.

[00113] FIG. 69A is an illustration of a sign lien waiver notification.

[00114] FIG. 69B is an illustration of a project home page.

[00115] FIG. 69C is an illustration of a sign document screen.

[00116] FIGS. 70A and 70B are illustrations of an automatically-generated lien waiver form.

[00117] FIG. 70C is an illustration of a signed lien waiver.

[00118] FIG. 70D is an illustration of a sign document screen.

[00119] FIG. 70E is an illustration of a notarize signed lien waiver form.

[00120] FIG. 70F is an illustration of a notarized lien wavier.

[00121] FIG. 70G is an illustration of a document signed notification.

[00122] FIG. 71 is an illustration of a lien waiver signed notification.

[00123] FIG. 72 is an illustration of a view draw request screen.

[00124] FIG. 73A is an illustration of an all lien waivers signed notification.

[00125] FIG. 73B is an illustration of a view all message screen.

[00126] FIGS. 74A and 74B are illustrations of a view draw request form.

[00127] FIGS. 75A and 75B are illustrations of a payment disbursed notification.

[00128] FIG. 75C is an illustration of a project home page.

[00129] FIG. 75D is an illustration of a draw payment receipt page.

[00130] FIG. 76 is a schematic illustration of maintain system screens tasks.

[00131] FIG. 77 is an illustration of a maintain phase codes form.

[00132] FIG. 78 is an illustration of an administration user login screen.

[00133] FIG. 79 is an illustration of an add/edit picklist form.

[00134] FIG. 80 is an illustration of an add/edit organization role form.

[00135] FIG. 81 is an illustration of a default/configure settings form.

[00136] FIG. 82 is an illustration of an edit notification form.

[00137] FIG. 83 is an illustration of a default/configure process form.

[00138] FIG. 84 is an illustration of an add/edit user role form.

[00139] FIG. 85 is a schematic illustration of perform inspections processes and related tasks.

[00140] FIG. 86 is an illustration of a prepare to conduct inspection notification.

[00141] FIG. 87 is an illustration of an inspection required notification.

[00142] FIG. 88 is an illustration of an inspection required screen.

[00143] FIG. 89 is an illustration of an enter inspection report notification.

[00144] FIG. 90 is an illustration of an enter inspection report form.

[00145] FIG. 91 is an illustration of an inspection report form screen.

[00146] FIG. 92 is an illustration of an inspection report failed notification.

[00147] FIG. 93 is an illustration of a view previous inspections screen.

[00148] FIG. 94 is a schematic illustration of an approve draw request process.

[00149] FIG. 95 is an illustration of an Authorize Draw Request One form.

[00150] FIG. 96 is an illustration of an Authorize Draw Request One declined notification.

[00151] FIG. 97 is an illustration of an inspection confirmed notification.

[00152] FIG. 98 is an illustration of a payment details modified notification.

[00153] FIG. 99 is an illustration of an inspection authorized notification.

[00154] FIG. 100 is an illustration of an Authorize Draw Request Two notification.

[00155] FIG. 101 is an illustration of an Authorize Draw Request Two form.

[00156] FIG. 102 is an illustration of an Authorize Draw Request Two declined notification.

[00157] FIG. 103 is an illustration of an Authorize Draw Request Two approved notification.

[00158] FIG. 104 is an illustration of an issue lien waiver notification.

[00159] FIG. 105 is a schematic illustration of a change request process.

[00160] FIG. 106 is an illustration of a change request form.

[00161] FIG. 107 is an illustration of a change request issued notification.

[00162] FIG. 108 is an illustration of an authorize change request notification.

[00163] FIG. 109 is a schematic illustration of a process change request process.

[00164] FIG. 110 is an illustration of a view pending change request screen.

[00165] FIG. 111 is an illustration of an authorize change request form.

[00166] FIG. 112 is an illustration of a change request declined notification.

[00167] FIG. 113 is an illustration of a change request approved notification.

[00168] FIG. 114 is a schematic illustration of a change project participant process.

[00169] FIG. 115 is an illustration of a change participant screen.

[00170] FIG. 116 is an illustration of a check participant delete screen.

[00171] FIG. 117 is an illustration of a change affidavit screen.

[00172] FIG. 118 is a schematic illustration of maintain project screen tasks.

[00173] FIG. 119 is an illustration of a project profile form.

[00174] FIG. 120 is an illustration of a project contact information screen.

[00175] FIG. 121 is an illustration of a project information screen.

[00176] FIG. 122 is an illustration of a close project screen.

[00177] FIG. 123 is a schematic illustration of manage access screen tasks.

[00178] FIG. 124 is an illustration of a log in screen.

[00179] FIG. 125 is an illustration of a log out screen.

[00180] FIG. 126 is an illustration of a project home page screen.

[00181] FIG. 127 is an illustration of a reset password screen.

[00182] FIG. 128 is an illustration of a main screen for a particular user.

[00183] FIG. 129 is an illustration of a browse projects screen.

[00184] FIG. 130 is an illustration of a forgot password screen.

[00185] FIG. 131 is an illustration of a your password notification.

[00186] FIG. 132 is a schematic illustration of a manage message screens process.

[00187] FIG. 133 is an illustration of a view messages screen.

[00188] FIG. 134 is an illustration of a specific message being viewed by a user.

[00189] FIG. 135 is an illustration of a create/send messages screen.

[00190] FIG. 136 is an illustration of a status message screen.

[00191] FIGS. 137-153 are flow charts illustrating a method of managing a construction payment process according to another embodiment of the invention.

[00192] FIGS. 154-179 are input/output diagrams illustrating a method of managing a construction payment process according to still another embodiment of the invention.

[00193] FIG. 180 is a schematic illustration of a construction payment management system according to another embodiment of the invention.

[00194] FIG. 181 is a schematic illustration of data managed by the construction payment management system of FIG. 180 for tracking documents according to one embodiment of the invention.

[00195] FIG. 182A is an illustration of a document requirement page.

[00196] FIG. 182B is an illustration of a document requirement notification.

[00197] FIG. 182C is an illustration of a document requirement modification notification.

[00198] FIG. 183 is an illustration of a project home page.

[00199] FIG. 184 is an illustration of a document status summary page.

[00200] FIG. 185A is an illustration of a document status individual page.

[00201] FIG. 185B is an illustration of a view-only version of a document status individual page.

[00202] FIG. 185C is an illustration of a project home page.

[00203] FIGS. 186A-B are illustrations of submit document pages.

[00204] FIG. 187 is an illustration of a document submitted notification.

[00205] FIG. 188 is an illustration of a home page.

[00206] FIG. 189 is an illustration of a receive document notification.

[00207] FIG. 190 is an illustration of a document information updated notification.

[00208] FIG. 191 is a flow chart illustrating a method of identifying expired documents according to one embodiment of the invention.

[00209] FIG. 192 is an illustration of an expiration warning notice.

[00210] FIG. 193 is an illustration of an expiration notice.

[00211] FIG. 194 is an illustration of an updated document needed notification.

[00212] FIG. 195A is an illustration of a held payment notification.

[00213] FIG. 195B is an illustration of a view all messages screen.

[00214] FIG. 196 is an illustration of a payment subject to hold notification.

[00215] FIGS. 197A-B are illustrations of a manage payments page.

[00216] FIGS. 198A-B are illustrations of a manage payment page.

[00217] FIG. 198C is an illustration of a payments page.

[00218] FIG. 199 is an illustration of a project home page.

[00219] FIG. 200 is an illustration of a manage payment page.

[00220] FIG. 201 is an illustration of a funds disbursed notification.

DETAILED DESCRIPTION

[00221] Before any embodiments of the invention are explained in detail, it is to be understood that the invention is not limited in its application to the details of construction and the arrangement of components set forth in the following description or illustrated in the following drawings. The invention is capable of other embodiments and of being practiced or of being carried out in various ways. Also, it is to be understood that the phraseology and terminology used herein is for the purpose of description and should not be regarded as limited. The use of "including," "comprising" or "having" and variations thereof herein is meant to encompass the items listed thereafter and equivalents thereof as well as additional items. The terms "mounted," "connected" and "coupled" are used broadly and encompass both direct and indirect mounting, connecting and coupling. Further, "connected" and "coupled" are not restricted to physical or mechanical connections or couplings, and can include electrical connections or couplings, whether direct or indirect. Also, electronic communications and notifications may be performed using any known means including direct connections, wireless connections, etc.

[00222] It should be noted that a plurality of hardware and software based devices, as well as a plurality of different structural components may be utilized to implement the invention.

Furthermore, and as described in subsequent paragraphs, the specific configurations illustrated in the drawings are intended to exemplify embodiments of the invention and that other alternative configurations are possible.

[00223] FIG. 1 illustrates a construction payment management system (CPMS) 10 according to one embodiment of the invention. The CPMS 10 can include an application server 12, a database server 14, an application logic module 16, a web server 18, a network 20 (such as the Internet or other networks individually or in combination with the Internet), a verification service 22, participating organizations or individuals 24 (hereinafter "participant" or "organization"), and a payment system 26. The payment system 26 can include an automated clearing house (ACH) system, a wire transfer system, a debit card system, a credit card system, a check generating system that can generate checks, drafts, bills of exchange, promissory notes, IOUs, debit notes, or other negotiable instruments, or any other suitable electronic funds transfer (EFT) system.

[00224] The application server 12 can store and provide access to a project module 28, a form-handling module 30, a permissions and authorizations engine 32, a database management system 34, a budget module 36, an access manager 38, a notifications manager 40, an organization module 42, a draw module 44, a contracting module 46, a change order module 48, a user module 50, a system environment manager 52, and an electronic holding bin/escrow 54. The draw module 44 can include a core module 56, an inspection module 58, and a draw approval module 60. The system environment manager 52 can include a report generator 62, a help module 64, and a system maintenance module 66. The electronic holding bin/escrow 54 can store one or more lien waivers 68. It should be understood that the components of the application server 12 could be combined in a different manner than as shown and described with respect to FIG. 1. The software used to code the various modules, managers, and engines of the application server 12 can be combined or separated in any suitable manner and can be stored and accessed in any suitable manner.

[00225] The application server 12 can be connected to the database server 14, the application logic module 16, and the verification service 22. However, in some embodiments, the verification service 22 may only be connected to the network 20. The application logic module 16 can be connected to the web server 18 or, in some embodiments, directly to the network 20. The web server 18 can be connected to the network 20.

[00226] The participants 24 can include a property owner 70 (and/or the owner's representative 72), a general contractor (GC) 74, an inspector 76, one or more subcontractors (Subcontractor A 78, Subcontractor B 80, etc.), one or more material suppliers 82, one or more lenders 84 (and/or one or more loan officers 86), one or more title companies 87, and one or more architects 88. The participants 24 can also include one or more interior designers (and/or furniture manufacturers), one or more real estate owners (i.e., the land owner who sells the construction site to the property owner 70), or one or more engineers. The participants 24 can include organizations and/or individuals that are either considered "above the line" (i.e., higher in the construction process than the GC) or "below the line" (i.e., employed by the GC). Participants 24 above the line can include lenders, architects, interior designers, property owners, property owners' representatives, title companies, and real estate owners. Participants 24 below the line can include subcontractors and material suppliers. The CPMS 10 can be used to facilitate the construction payment process between any of these types of participants 24, whether above or below the line of the GC. The CPMS 10 is often described herein as being used to facilitate payment between a GC and subcontractors. However, it should be understood that the CPMS 10 can be used to facilitate payment between any type of participant, not only between a GC and subcontractors.

[00227] In addition to classifying participants as being above or below the line of the GC, costs associated with the construction process can be classified as "soft" costs or "hard" costs. Soft costs can include inspector fees, architect fees, interior design fees, title company fees, permit fees, utility bills for the property during the construction process, furniture costs, audio/visual equipment, computers, etc. Hard costs can include all the costs incurred by the organizations or individuals employed by the GC, including all costs for subcontractors and material suppliers employed by the GC. Each construction project can include an overall budget (from the owner's perspective) that includes all of the soft and hard costs. Each construction project can also include a GC budget. The CPMS 10 can be used to facilitate all the payments made within the overall budget and the GC budget. However, in some embodiments of the invention, the CPMS 10 can be used only to facilitate payment of the hard costs managed by the GC (i.e., only the GC budget). It should be understood by one of ordinary skill in the art that the CPMS 10 can be used to facilitate payment for only hard costs by the GC, only soft costs by participants above the line of the GC, or a combination of hard and soft costs by participants above and below the line of the GC. The CPMS 10 is

often described herein with respect to hard costs, but can also be used for soft costs or a combination of hard and soft costs.

[00228] Each one of the participants 24 can be connected to the payment system 26; however, some of the participants 24 may not be connected to the payment system 26 in some embodiments of the invention. In some embodiments, the payment system 26 can include an ACH system with one or more originating depository financial institutions (ODFI) and one or more receiving depository financial institutions (RDFI).

[00229] The participants 24 can access the application server 12 in order to use the various modules, managers, and engines to perform construction payment management methods according to several embodiments of the invention.

[00230] In some embodiments, the CPMS 10 can connect all project participants to a substantially uniform, web-based, real-time system; can organize the budgeting for the construction project; can facilitate the electronic submission and approval of invoices; and can automate and streamline the payment and lien waiver release process through the use of electronic payments and production of the matching electronic lien waiver releases.

[00231] While there can be variations in details (for instance, in a publicly financed project, initiation and oversight of the project might be done by a surety bond issuer, rather than a bank), one embodiment of the CPMS 10 can be used as follows. A loan officer can sign on to the Internet and enter the CPMS web site. After a security clearance, the loan officer can enter the lender's portfolio and access a series of screens to create a new project by entering all of the project details. The project details can include details of the participants for each project, for example, the owner, architect, general contractor and title insurance company. Each participant can receive email notification of their involvement in the project and can verify their profile details. The GC can add subcontractors and material suppliers. The subcontractors and material suppliers can receive notification that they have been added to the project and can go through the security and verification process. The GC can select the number of draws and the draw dates for the project. The CPMS 10 can notify participants of a pending draw date in real-time. Each participant can complete their draw request form by entering their material and labor invoice details. The GC can review the draw requests and authorize them, and the CPMS 10 can generate the sworn statement. A series of project site inspections, approvals, completion of lien waivers, generation of statements, etc. can follow,

all of which can be prompted by the CPMS 10 through email notifications in real-time. Once all forms have been completed and verified, the CPMS 10 can facilitate payments. The payments can be deposited directly into a participant's banking account via an electronic payment system. This process can be repeated for all draws. The project budget can be kept in balance through the completion of pay outs, collection of lien waivers, and approved inspections. Project progress can be tracked through the CPMS 10 via graphical progress indicators.

[00232] The CPMS 10 can include the following features: one-time registration of participating organizations into the CPMS 10; real-time notification of a draw; automated invoice generation; automated sworn statement generation; automated lien waiver generation; coordinated payment/lien waiver release; and direct distribution of funds to participating organizations.

[00233] The one-time registration of participating organizations into the CPMS 10 can lower the cost of participating in the service because a participant has to register only once. The one time registration also lowers the number of potential errors because the entry of the registration information only has to be done once. This makes it more likely that potential participants will in fact participate and, when they do participate, that they will have a good (error free) outcome. The one-time registration helps ensure that a party wishing to be a participant in the process and the online community using the process, only needs to register once to be able to participate in any of the projects whose payments are executed through the CPMS 10. The CPMS 10 can improve the efficiency of the registration of participating organizations into the construction payment process by creating a durable community that facilitates the process of participating on multiple projects over time by capturing organization and individual information once. The method allows organizations to be registered as a potential participant in any project that is being initiated by a member of the community of businesses using the CPMS 10. In addition to its value in participating in multiple projects, the one-time registration is also valuable for participants to access information regarding multiple GC's, owners, lenders, subcontractors, etc. For example, the one-time registration gives owners, lender, and GC's the opportunity to learn about new subcontractors through the CPMS 10. In some embodiments, a user of the CPMS 10 can use the CPMS 10 to search for available organizations to contract for a particular project. For example, the CPMS 10 can generate reports that list organizations associated with particular

tasks of a project, associated with particular geographical regions, etc. The CPMS 10 can also provide information (e.g., ratings, experience, contact information, etc.) for organizations registered with the system, which a user can use in order to make an informed decision about organizations contracted for a project. The CPMS 10 can also provide a list of "preferred" or "recommended" organizations based on the history of the organization managed by the CPMS 10 and/or reviews or comments provided to the CPMS 10 by other organizations. In some embodiments, participants can also generate their own "preferred" organizations list, which can be accessible only to the participant that created the list or provided to other participants using the CPMS 10 and/or used by the CPMS 10 when creating ratings or rankings for registered organizations. Also, an owner that has several projects pending each with different GC's can access information about each individual GC.

[00234] The real-time notification of the draw helps ensure that all participants in a draw are: 1) notified in a timely and uniform way; and 2) provided with a template to provide the information necessary to be paid. The CPMS 10 helps to eliminate the errors (not getting notified or mistaking which project the request is coming from) that delay the payment process. The CPMS 10 improves the efficiency of the real-time notification of the draw process by giving the GC the option of maintaining the schedule of draws on the CPMS 10, by reducing the effort of notifying the participants in the draw, by automating the process of building the list of participants for a draw, by automatically notifying draw participants of the draw once it has been declared, and by providing readily accessible links so that subcontractors can access the CPMS 10 to submit the documentation that is required by the draw. The CPMS 10 notifies participants in "real-time" to the extent that timeliness is an intrinsic aspect of its correct behavior. Therefore, the CPMS 10 operates in real-time to the extent that it meets its timing (e.g., deadline) requirements. In other words, the CPMS 10 makes a notification available to all participants as soon as possible after a draw is initiated. Although a participant may not access a notification as soon as it is available (e.g., may not access the CPMS 10), the draw information is made available to all participants by the CPMS 10. The real-time notification provides each participant fair access to the draw information as soon as the information becomes available. It should be understood that operating in real-time is not the same as operating "on-line," or "seen through a web page," or operating "real fast." Timing issues embodied in requirements for deadlines, response times, timeframes, or time constraints are typically application-dependent. They are not simply functions of

bureaucratic latencies, network bandwidths, processor speeds, or which browser, server, or network programming language one uses to create a man-machine or user interface. (Although these things may impact process timing, they do not provide methods to actually manage the resources needed to meet timing requirements.)

[00235] The CPMS 10 can be used by an owner, owner's representative, lender, GC, or title company to create and maintain a project budget. As noted above, the project budget can include soft costs above the line of the GC, hard costs below the line of the GC, or a combination of hard and soft costs. In some embodiments, participants can also use the CPMS 10 to approve a budget. For example, an owner can approve a budget created by a GC, a GC can approve a budget created by a subcontractor, and/or a subcontractor can approve a budget created by a sub-level subcontractor contracted by the subcontractor, etc. Some embodiments of the CPMS 10 can also be used to create and manage change orders in which the budget is modified (generally by expanding the budget) and the modified budget is approved by the appropriate participants. The budget can include a total cost for the construction project, along with line item costs for each phase or job that must performed to complete the construction project. The CPMS 10 can structure the budget to facilitate the payment of subcontractors, to allow efficient progress tracking, and to allow automated invoicing.

[00236] The CPMS 10 can create automated invoices that correspond precisely to the overall project budget and that also correspond precisely to the lien waivers and sworn statements. The CPMS 10 creates automated invoices that are a snap-shot in time of the activity that has already occurred against the overall project budget. The CPMS 10 can be used to create automated invoices that correspond precisely to the line items in the overall budget. This results in invoices and reports that are consistent with the way in which the construction project is broken down for financial purposes, tracking purposes, etc. Using the CPMS 10, an invoice screen can be used to capture information necessary to create the invoice; however, not all of the information necessary to create the invoice must be re-entered, because the information can be gathered by referring to the overall project budget. This also guarantees that the invoices (and the G702/703 documents) will be consistent with the overall project budget and will be consistent between draws or between any other time periods (unless a participant such as the owner wants the invoices to change). The CPMS 10

can also be used to customize the automated invoices (or the G702/703 documents) according to the requirements of the lender, the owner, the owner's representative, the GC, etc.

[00237] The budget and the automated invoices can be used to uniformly collect and continually reference information that will be used throughout the construction payment management process. The information collected does not have to be re-entered again in the payment process helping to ensure that errors (either key-stroke or due to a misinterpretation of the data) are not introduced. In general, participants have visibility into the payment process conducted using the CPMS 10. This helps to lower the effort necessary to determine the project status and to understand what work each participant must to do to facilitate the payment process. It also helps to highlight organizations or individuals who may habitually cause delays or errors in the process, making it easier to correct the behavior or eliminate the participant. Accurate invoicing minimizes invoice review and issue resolution effort, promotes complete and accurate sworn statements, minimizes discrepancies between sworn statements and inspections, and enables timely payment. The CPMS 10 can improve the efficiency of several activities later in the construction payment process by capturing complete and consistent invoice information in a timely manner.

[00238] The CPMS 10 can be used to generate automated sworn statements and automated lien waivers. Using the CPMS 10, the GC knows who was notified of the draw and who has responded by providing an invoice. Once the invoices are approved by the GC (and any other participant above the line of the GC, such as the owner, the owner's representative, the lender, the title company, etc., that must approve the invoices), the CPMS 10 can use the approved invoices to automatically generate the sworn statement and the lien waivers, and other documents by other names that provide the same functionality (e.g., statutory declarations). The CPMS 10 can automatically generate the sworn statement and the lien waivers from the invoices submitted by subcontractors and material suppliers, helping to ensure that no typographical errors will be introduced and that the sworn statement and lien waivers will only include line items that have been submitted by the subcontractors and material suppliers. The CPMS 10 can help reduce the risk of inaccuracies in the sworn statement and the lien waivers by drawing on the invoice details already stored in the system to automatically create the content of the sworn statement and the lien waivers. This processing helps eliminate errors that are possible due to nonstandard, inconsistent, and untimely invoices and typographical errors that can occur during transcription. Overall, this

lowers the risk profile of the construction payment process by increasing the accuracy and timeliness of critical construction project information. The CPMS 10 can create the automated lien waivers according to the legal standards of the state in which the construction site is located.

[00239] The CPMS 10 can generate sworn statements that correspond precisely to the invoices. Invoices are often broken down by the type of work being performed (e.g., electrical, plumbing, etc.), while sworn statements are often broken down by the participant performing the work (e.g., GC, subcontractors, and material suppliers). The CPMS 10 can be used to ensure that the sum of the invoice amounts equals the total amount on the sworn statement. Also, the CPMS 10 can also be used to ensure that the amounts on the lien waivers equal the amounts on the invoices, because the information for the automated lien waivers is gathered from the approved invoices that have been stored in the CPMS 10. In addition, the lien waivers will be consistent with the sworn statement because the sworn statement was also generated by the CPMS 10 using the information from the approved invoices. This is particularly valuable when GC's and subcontractors (or owners, lender, and GC's) have disputed the invoice amount and have negotiated a final amount over a period of time. The final amount will be reflected in the automated and approved invoice that is stored in the CPMS 10 and used to generate the lien waivers and sworn statement. The CPMS 10 assures that only the approved invoice amount will be reflected in the lien waiver and sworn statement documents. By also using the stored budget as a framework for all automated documents, the CPMS 10 further assures that the invoices, lien waivers, and sworn statements will be precise and consistent. The CPMS 10 can also be used to customize invoices, sworn statements, and lien waivers based on the requirements of the lender, the owner, the owner's representative, the GC, etc. In some embodiments, a participant can use the CPMS 10 to add text to a lien waiver. For example, a GC can add optional "protective" language to a lien waiver for projects where particular laws (e.g., as required by the region or state that the project is associated with) make lien waivers unconditional by law. In some embodiments, participants can also use the CPMS 10 to define and/or manage additional types of documents or information, such as an affidavit that includes a table of suppliers and parties associated with a project. In addition, participants can input or define proprietary forms to the CPMS 10 that participants can use for particular projects, organizations, etc.

[00240] The CPMS 10 also helps improve the efficiency of generating sworn statements and lien waivers by migrating storage of the invoice, sworn statement, and lien waiver documents to an electronic medium, reducing the time and effort necessary to store and access them. This improves the overall efficiency of the construction payment process by making these documents available to authorized parties needing them to carry out their responsibilities. The database of the CPMS 10 can store a library of electronically signed invoices, sworn statements, and lien waivers. If necessary, participants can use the CPMS 10 to generate hard copies of any of the electronically signed documents.

[00241] In one embodiment, the CPMS 10 can create the automated invoices, sworn statement, and lien waivers once all information has been entered and all issues have been resolved. In other embodiments, the CPMS 10 can create the automated invoices first, ensure the invoices are approved, create the automated sworn statement second, ensure the sworn statement is signed, and create the automated lien waivers third.

[00242] Once all of the information (invoices, inspection reports, banking information, etc.) has been entered and all issues have been resolved, the owner, the owner's representative, the lender, the title company, or the GC can pay the participants in the draw. In some embodiments, the participants can be paid directly from the owner, the owner's representative, the lender, the title company, or the GC. In other embodiments, each participant can be paid indirectly through the participant that directly hired each participant. For example, if a first-level subcontractor was contracted by the GC and the first-level subcontractor contracted a second-level subcontractor, the GC can pay the first-level subcontractor for work performed by the first-level subcontractor and the second-level subcontractor, and the first-level subcontractor can pay the second-level contractor.

[00243] The sub-contractors, material suppliers, or any other participants can provide their lien waivers in exchange for payment. The CPMS 10 can organize this process and can automatically execute the exchange without risk that either party will do their part without the other doing theirs. The CPMS 10 also helps eliminate the need for expensive and time consuming in-person meetings to affect the exchange of lien waivers for payment. The CPMS 10 (which rigorously tracks the documents) also helps to ensure that all of the lien waivers are collected. This reduces the risk that bad record keeping will result in lien waivers that have not been released at the conclusion of the construction project. The CPMS 10 can

improve the efficiency of the payment/lien waiver release process by implementing the method in a network-enabled computer system. This allows all parties to securely prepare both payment and lien waiver release in a trusted environment. The CPMS 10 facilitates an efficient exchange of payment for lien waiver, because the CPMS 10 allows both the payment and lien waiver to be staged in preparation for an automated exchange thereby reducing the risk associated with the project. The GC can be assured that it will receive the appropriate lien waivers coincident with payment, and the subcontractors do not bear the risk associated with lengthy delays in payment.

[00244] The CPMS 10 can facilitate an exchange of lien waivers and payment instructions. In some embodiments, the CPMS 10 can release the lien waiver(s) substantially simultaneously with an acknowledgement from the payment system 26 that the participant(s) have received payment. The term "substantially simultaneously" as used herein and in the appended claims includes any time period less than the time necessary to request, process, and transfer funds with an automated clearing house (ACH) payment (which can take up to about 72 hours). For example, the "substantially simultaneously" release of lien waivers can include an immediate release of lien waivers, a release of a batch of lien waivers at the end of a business day, or a release of lien waivers after the typical time period that it takes to transfer funds via an ACH system. In one embodiment, the CPMS 10 can receive and store the lien waivers in the electronic holding bin/escrow 54 until all lien waivers from the participants in the draw have been received. Once all the lien waivers have been received, the CPMS 10 can send instructions for the payment system 26 to transfer funds to each participant in the draw. For example, once all the subcontractors electronically sign and submit their lien waivers to the CPMS 10, the CPMS 10 can instruct the payment system 26 to pay each subcontractor. The CPMS 10 can release the lien waivers either when the payment instruction is transmitted to the payment system 26 or only after receiving an acknowledgement that the participants have actually received funds.

[00245] If the payment system 26 includes an ACH system, the payment instructions are generally processed in batches so that the participants will not receive the funds immediately. In an ACH system, the payment instruction can generally be returned by the RDFI during a 48 hour period. During this 48 hour period, the RDFI can notify the CPMS 10 and the ODFI that the funds cannot be transferred (e.g., due to insufficient funds, an invalid account number, etc.). After this 48 hour period, the CPMS 10 can assume that the RDFI has

processed the payment instruction if the CPMS 10 has not been notified otherwise. The ODFI generally has a 24 hour front window to collect the payment instructions from the RDFI and to release payment to the accounts of the participants in the draw. As a result, it can take about 72 hours from the time the CPMS 10 transmits the payment instructions until the ODFI transfers funds into the accounts of the participants.

[00246] In some embodiments, the CPMS 10 can hold the lien waivers even after receiving an acknowledgement from the payment system 26 that the participant(s) have received payment. For example, the CPMS 10 can hold the lien waivers up to 31 days or until the next draw is initiated.

[00247] In some embodiments, the CPMS 10 can flag certain participants to remove those participants from the batch processing of the ACH system and can pay those participants separately by another method, such as by a direct wire transfer of funds or another immediate type of electronic funds transfer. In other embodiments, most participants can be paid by an immediate type of electronic funds transfer (such as a direct wire transfer), but some participants can be combined for one or more ACH batch transfers. In still other embodiments, the CPMS 10 can transmit each payment instruction to the payment system 26 as the CPMS 10 receives each lien waiver from each participant and funds can be transferred immediately to the participant from which the lien waiver was received. In general, the CPMS 10 can group the payment instructions in any suitable manner and can use any suitable type of payment method.

[00248] In each embodiment of the invention, the CPMS 10 can establish a connection between the current lien waiver and the current payment corresponding to the current draw, rather than exchanging the previous lien waiver for the current payment of the current draw. For example, the CPMS 10 can release the lien waiver for the current month for the current draw, rather than releasing the lien waiver for the previous month for the current draw. In this manner, the subcontractor is not exposed to liability if the CPMS 10 releases its lien waiver before payment is made, and the owner (or GC, title company, lender, etc.) is not exposed to liability if the CPMS 10 makes payment before the lien waivers are released.

[00249] Rather than paying the GC who pays its subcontractors who then pay their subcontractors, participants in the CPMS 10 can be paid directly using an electronic distribution of funds (e.g., any suitable type of EFT, ACH, or wire transfer of funds). This

speeds up the payment process (lowering costs) and reduces the risk that parties (in the hierarchy) will not be paid. The direct distribution of funds is made possible by the CPMS 10 being used to collect all of the information that is necessary to make payments. The information collected using the CPMS 10 can be trusted, because of the rigor with which the methods can be implemented with software. As a result, the direct distribution of funds can be efficient (no reworking or reentry of information necessary) and error free. The CPMS 10 can improve the efficiency of the subcontractor/material supplier payment process by reducing the elapsed time necessary to complete the payment process. The CPMS 10 can reduce transaction costs by replacing a hierarchical payment process with direct payments, while improving fiscal and management control. The CPMS 10 can replace the use of checks by an electronic transfer of funds, reducing communications costs and improving visibility into the status of payments and reducing the risk of untimely or incomplete payment to all parties involved in the construction process (especially those lower on the supply chain).

[00250] FIGS. 2-7 illustrate an overview of the construction payment management processes that can be performed by the participants 24 using the various modules, managers, and engines stored in the application server 12. FIG. 2 illustrates a manage project process 94 (which can be performed by the project module 28 and/or the budget module 36), a manage draw process 96 (which can be performed by the draw module 44), a manage change order process 98 (which can be performed by the manage change order module 48), a manage organization process 100 (which can be performed by the organization module 42 and/or the user module 50), and a manage system environment process 102 (which can be performed by the access manager 38, the notifications manager 40, and/or the system environment manager 52).

[00251] FIG. 3 illustrates the manage project process 94, which can include a create project task 104, a maintain project task 106, and a create budget task 108. FIG. 4 illustrates the manage organization process 100, which can include a create organization task 112, a maintain organization task 114, a create user task 116, and a maintain user task 118. FIG. 5 illustrates the manage draw process 96, which can include an initiate draw task 120, a create draw request task 122, a disburse funds task 124, a perform inspection task 126, and an approve draw request task 128. FIG. 6 illustrates the manage change order process 98, which can include a create change request task 130, a process change request task 132, and a change participant task 134. FIG. 7 illustrates manage system environment tasks 102, which can

include a manage access task 136, a manage messages task 138, a create reports task 140, a provide help task 142, and a maintain system task 144. The create reports task 140 can be performed by any participant above or below the line of the GC in order to create customized reports regarding the progress of the construction project, including the ability to monitor portions of the construction project, particular participants, the overall project, documents submitted by participants, etc.

[00252] FIGS. 8-136 and 182A-201 illustrate construction payment management methods according to several embodiments of the invention. FIG. 8 illustrates a create organization process 146, which can be included in the manage organization process 100. The create organization process 146 can be performed by any of the participants 24 using the organization module 42. The create organization process 146 can include a create organization task 148, an update organization profile task 150, an edit organization task 152, an activate organization notification task 154, an activate organization task 156, and either an organization declined task 158 or an organization activated task 160. An update user profile task 162 can also be performed, as further described with respect to FIG. 22.

[00253] FIG. 9 illustrates a create organization form that can be associated with the create organization task 148. Each participant 24 can access the create organization form through the organization module 42. The participant 24 can enter the requested information, such as business information, primary contact information, tax information, and banking information. In some embodiments, the first user of the participating organization 24 that enters his or her information as the primary contact information can be deemed an administrator for that participant 24 and can be given more access to the information for the participant than subsequent users. The CPMS 10 can use comprehensive role-based security so that project participants only see information tailored to their specific needs in the project. Once an organization is registered in the CPMS 10, the organization can receive payments for any projects managed by the CPMS 10.

[00254] FIG. 10 illustrates a notification that can be transmitted during the update user profile task 162. The terms "system notification," "notification," or "system message" as used herein and in the appended claims refer to any form of communication with a participant 24, such as an email message, a screen notice, a text message, a voice message, etc. The

system notification of FIG. 10 can include a username and a temporary password for the first user of the participant 24.

[00255] FIG. 11 illustrates a notification that can be transmitted during the update organization profile task 150. The notification of FIG. 11 can be sent to the administrator for the participant 24. The notification can include a statement requesting the recipient to update the organization profile, add users before participating in a project, and provide bank details.

[00256] FIG. 12 illustrates an edit organization form that can be associated with the edit organization task 152. Each participant 24 can access the edit organization form through the organization module 42. The participant 24 can modify the existing information, such as business information, primary contact information, tax information, and banking information. In some embodiments, the first user of the participating organization 24 that entered his or her information as the primary contact information is the only user given access to the edit organization form.

[00257] FIG. 13 illustrates an activate organization notification that can be transmitted during the activate organization notification task 156. The notification of FIG. 13 can include a statement that the details of the organization have been updated and a request that the organization be validated and activated.

[00258] FIG. 14 illustrates an activate organization form that can be associated with the activate organization task 156. The form of FIG. 14 can include a listing of participants 24 (e.g., including the organization name, its role in the construction process, the ability to select participants 24, and the ability to view information for the participants 24). The form of FIG. 14 can also include a "Find" feature, the ability to specify the type of participant 24, and the ability to decline/deactivate selected organizations and to provide a reason for the decline/deactivation.

[00259] FIG. 15 illustrates an organization activated notification that can be transmitted during the organization activated task 160. Similarly, FIG. 16 illustrates an organization declined notification that can be transmitted during the organization declined task 158.

[00260] FIG. 17 illustrates a maintain organization process 162, which can be included in the manage organization process 100. The maintain organization process 162 can be used by

the organizations themselves or by other participants to maintain the accuracy of the contact information, bank account information, or any other type of information necessary for the construction payment process. The maintain organization process 162 can be performed by any of the participants using the organization module 42. The maintain organization process 162 can include a browse organization task 164, an edit organization task 166, an organization updated task 168, and a view organization task 170.

[00261] FIG. 18 illustrates a view organization screen that can be associated with the view organization task 170. The view organization screen can include business information and primary contact information for an organization.

[00262] FIG. 19 illustrates a browse organization screen that can be associated with the browse organization task 164. The browse organization screen can include a list of participants, including the organization name, the organization role in the construction process, the primary contact, and the phone number. The browse organization screen can include a "Find" feature and links for viewing additional information about each participant. In one embodiment, the browse organization screen can be used by a GC to view its preferred subcontractors or material suppliers.

[00263] FIG. 20 illustrates an edit organization form that can be associated with the edit organization task 166. The participant can edit the existing information, such as business information, primary contact information, tax information, and banking information. In some embodiments, the first user of the organization that entered his or her information as the primary contact information is the only user given access to the edit organization form.

[00264] FIG. 21 illustrates an organization profile updated notification that can be transmitted during the organization updated task 168. The notification of FIG. 21 can include information regarding the updated profile for the participant along with a name of the primary user or administrator for the participant. In some embodiments, the organization profile updated notification can be transmitted to all organizations associated with the organization that updated its profile. For example, if an organization updates its address or Federal Employer Identification Number, the CPMS 10 can transmit an organization project updated notification to other organizations associated with the system 10. In some embodiments, the CPMS 10 transmits a notification only to organizations associated with or working with the

organization that updated its information. The CPMS 10 can transmit the notifications in approximately real-time.

[00265] FIG. 22 illustrates a create user process 172, which can be included in the manage organization process 100. The create user process 172 can be used each time a new user at an existing organization is created in order to give the new user the appropriate access to the CPMS 10 (e.g., the appropriate security levels with a user identification and password). The create user process 172 can also be used to update user profiles. The create user process 172 can be performed by any of the participants 24 using the organization module 42. The create user process 172 can include a create user task 174 and an update user profile task 176.

[00266] FIG. 23 illustrates a create user form that can be associated with the create user task 174. In some embodiments, the create user form can be used to add users after the primary user or administrator has already been created for the participant. The new user can enter personal information, security information (e.g., user name and password), email notification preferences, and security clearance levels (e.g., whether the user can manage projects and/or sign documents).

[00267] FIG. 24 illustrates an update user profile notification that can be transmitted during the update user profile task 176. The notification of FIG. 24 can include a statement that the user has been added as a member of the organization, along with the user's security information (e.g., user name and a temporary password).

[00268] FIG. 25 illustrates a maintain user process 178, which can be included in the manage organization process 100 and can continue from FIG. 22. The maintain user process 178 can be used to browse the users in each organization and to view, edit, and update the users in each organization. The maintain user process 178 can be performed by any of the participants using the organization module 42. The maintain user process 178 can include a browse users task 180, and edit user task 182, a user profile updated task 184, and a view user task 186.

[00269] FIG. 26 illustrates a view user screen that can be associated with the view user task 186. The view user screen of FIG. 26 can include the user's personal information, email notification preference, and security clearance level.

[00270] FIG. 27 illustrates a browse users screen that can be associated with the browse users task 180. The browse users screen of FIG. 27 can include a list of one or more users for each participant, and can include the users' names, email addresses, and phone numbers. The browse users screen can also include links to edit the information for each user.

[00271] FIG. 28 illustrates an edit user form that can be associated with the edit user task 182. A user can provide personal information, email notification preferences, and security clearance levels.

[00272] FIG. 29 illustrates a user profile updated notification that can be transmitted during the user profile updated task 184.

[00273] FIG. 30 illustrates a create project process 188, which can be included in the manage project process 94. The create project process 188 can be performed by a GC, a lender, an owner, or an owner's representative using the project module 28 to initiate a new project in the CPMS 10. The create project process 188 can include a create project task 190, a project creation task 192, a project user access task 194, and a project responsibilities task 196.

[00274] FIGS. 31 and 32 illustrate a create project form that can be associated with the create project task 190. A GC, a lender, an owner, or an owner's representative can provide project identification information, project funding information, project owner information, project architect information, and site information. In some embodiments, the GC, lender, owner, or owner's representative can also use the create project form to set other project options, such as specifying whether subcontractors can view project information and specifying document settings (e.g., lien waiver text, lien waiver settings, payment methods, etc.). For example, the GC, lender, owner, or owner's representative can use the create project form to define lien waiver settings that define settings for each type of lien waiver that will be managed for a particular project (e.g., partial lien waivers and final lien waivers), such as the timing of the release of lien waivers. For example, the system 10 can release lien waivers when signed, when funds are disbursed, when a subsequent draw is initiated, etc. In addition, the GC can use the create project form or other configuration forms provided by the CPMS 10 to configure routings for the approval of various stages of a project. For example, the GC can set invoice limits and/or signature requirements for a particular project.

[00275] In addition, the GC, lender, owner, or owner's representative can use the create project form or other forms provided by the CPMS 10 to specify whether a project is an "open book" project or a "closed book" project. In an open book project, the GC, lender, owner, or owner's representative (e.g., above-the-line participants) can view details of the portions of the project managed by subcontractors and materials suppliers (e.g., below-the-line participants) included in the project. For example, in an open book project, if a subcontractor contracted by a GC creates a secondary budget for the one or more lien items assigned to the subcontractor, the GC can view the details of the secondary budget, such as amounts, secondary subcontractors contracted by the subcontractor, etc. In some embodiments, in an open book project, the GC, lender, owner, or owner's representative can require contracts and documents (e.g., lien waivers, contractors, sworn statements, etc.) from each level of subcontractors and material suppliers associated with the project.

[00276] In a closed book project, the GC, lender, owner, or owner's representative can only see down one level to the first level of subcontractors and material suppliers of the project. For example, in a closed book project, the GC, lender, owner, or owner's representative can only access its own budgets, subcontractors, materials suppliers, etc., and the first-level subcontractors and material suppliers only provide "lump sum" figures and information to the GC, since the GC is not authorized to view the details of the subcontractors' and material suppliers' contracts, budgets, invoices, etc.

[00277] In some embodiments, participants at each level of a project can specify whether the portion of the project they are managing is considered an open book project or a closed book project. In this respect, each participant at each level of a project can view the details of each level of the project below the participant as long as each level is set as an open book project. If, however, one level of the project is set as a closed book project, the participant can only view the details down to the closed book project level and cannot view the details of any further levels. Based on the project settings set by users, the CPMS 10 can manage and regulate access to information within a project.

[00278] In some embodiments, in addition to creating a project, a GC, lender, owner, owner's representative, subcontractor, or material supplier can create one or more sub-projects within a particular project. For example, in a multi-building complex construction project, a GC may create a sub-project for each building. Each sub-project can include a

separate budget; separate invoices, sworn statements, and lien waivers; separate project settings; separate participants, etc.

[00279] FIG. 33 illustrates a project created notification that can be transmitted during the project creation task 192. The notification of FIG. 33 can include a statement that the GC, lender, owner, or owner's representative has created a new project, along with a link to a screen that allows users from the participants to be assigned to the project.

[00280] FIG. 34 illustrates a project user access screen that can be associated with the project user access task 194. The project user access screen can include the project name, the project number, the GC name, and a list of users for a particular project and/or a particular organization. The users can be identified by name and username, and can be deemed a project manager or a signer.

[00281] FIG. 35 illustrates a project responsibilities notification that can be transmitted during the project responsibilities task 196. The notification of FIG. 35 can include a statement that a user's responsibilities with respect to a project have been modified.

[00282] FIG. 36 illustrates a maintain budget process 198, which can be included in the manage project process 94. The maintain budget process 198 can be used to create and view a top level budget for the construction project, to assign line items to participants, and to assign responsibilities to participants. In some embodiments, the CPMS 10 can also allow a user to assign a line item to one or more participants or contracts. For example, if a GC has contracted three organizations for a particular budget line item, the GC can assign a portion of the line item to each organization. In addition, if a GC or a subcontractor requests additional details or sub-tasks within a particular line item, the GC or the subcontractor can use the CPMS 10 to split a line item into multiple line items. The GC or the subcontractor can use the CPMS 10 to allocate a portion of the budget amount, retention amount, work completed amount or percentage, payment amount, etc., from the original line item to the new line items.

[00283] Using the budget module 36, the maintain budget process 198 can be performed by a GC for subcontractors or by a subcontractor for a second-level subcontractor or a material supplier. The maintain budget process 198 can include an enter top level budget task 200, an accept project task 202, an accept project form task 204, a project declined task 206,

an add users task 208, a project accepted task 210, a project home page task 211, a project user access task 212, a project responsibilities task 214, and a project budget view task 216. If the project is declined, the maintain budget process 198 can include an enter budget task 218 and can return to the accept project task 202. After the enter top level budget task 200, the maintain budget process 198 can include an invoice code setup task 220, an enter draw dates task 222, and an assign invoice code task 224.

[00284] FIG. 37 illustrates an enter top level budget form that can be associated with the enter top level budget task 200. The enter top level budget form can include the project name, the project number, and the contract value. A GC or a subcontractor can provide a retention percentage value, phase codes, phase code descriptions, organization names, budget amounts, and account codes. A GC or subcontractor can specify whether the organization is only providing materials. The enter top level budget form can also include links to setup draw dates and setup invoice code screens/forms. The phase codes and phase code descriptions can be used to define the contracting requirements of each particular job that must be completed in order to complete the project. The phase codes and phase descriptions can be provided, for example, by the American Institute of Architects (AIA), by the Construction Specifications Institute (CSI), or by customizing the AIA or CSI phase codes and phase descriptions. In some embodiments, the phase codes and phase descriptions can be completely customized by the participants. The top level budget can also be referred to as the schedule of values, the committed costs (after the GC has received bids from subcontractors), or the project estimate. In some embodiments, the phase codes included in the top level budget provide the basis for the draw requests, in that each draw request includes specific line items associated with specific phase codes. In some embodiments, the GC can use an external software program to generate a budget and the budget module 36 can interface with the external software program to import the budget into the application server 12 or the database server 14. In some embodiments, a participant can create or import a budget template using the CPMS 10 that a user can use when creating a budget for projects.

[00285] FIG. 38 illustrates an enter draw dates form that can be associated with the enter draw dates task 222. A GC or subcontractor can enter the day of the month on which draws are to take place, along with the specific dates for the draws (e.g., each month on a particular day). The enter draw dates form can also include a Calculate Draw Dates button for automatic calculation of the draw dates and/or an Add Draw Date button for manual entering

of the draw dates. In some embodiments, a GC or subcontractor can also use the CPMS 10 to provide an open invoicing environment for a particular project that allows participants of the project to submit an invoice at any time during the project.

[00286] FIG. 39 illustrates an invoice code setup form that can be associated with the invoice code setup task 220. A GC or subcontractor can select an invoice code (e.g., codes by building – Building 1, 2, or 3), enter a new invoice code, create an invoice code, enter a preference for the display of budget lines (e.g., by phase code), and enter a preference for printing options. The invoice code setup form can facilitate the automated generation of invoices and sworn statements by the CPMS 10. The invoice codes can be used for customized reports or for interfacing with other types of existing software. The invoice codes can allow participants to sort budget line items based on the requirements of the architect, the owner, etc. The CPMS 10 can also use account codes in the budget to interface with existing accounting systems. The account codes can be used to maintain the budget, to record results of the draw, and to facilitate invoicing and payment.

[00287] FIG. 40 illustrates an assign invoice codes form that can be associated with the assign invoice code task 224. A GC or subcontractor can provide the invoice code (e.g., Building 1, 2, or 3) and can use links to access sub-budgets for each phase code. The assign invoice codes form can include the project name, the project address, the phase codes, the phase code descriptions, the organization to which the job is contracted to, and the budget amount. The assign invoice codes form can also facilitate the automated generation of invoices and sworn statements by the CPMS 10.

[00288] FIG. 41 illustrates an accept project notification that can be associated with the accept project task 202. The notification of FIG. 41 can include a statement that the subcontractor or material supplier has been added as a participant on a project, a project description, and the subcontractor's or material supplier's participation details. The subcontractor or material supplier can use a link to access an accept project form as shown in FIG. 42 to accept or decline the project.

[00289] FIG. 42 illustrates an accept project form that can be associated with the accept project form task 204. The accept project form can include the GC project number, the system project number, the GC name, the project name, the project address, and a budget line item. The accept project form can provide the subcontractor or the material supplier with

project information and a budget line item. The subcontractor or the material supplier can use the Accept or Decline buttons to accept or decline the project associated with the budget line item. The subcontractor or the material supplier can also provide a reason for declining the project. The line items from the accept project forms can also be used to facilitate automated generation of invoices and sworn statements by the CPMS 10.

[00290] FIG. 43 illustrates a project declined notification that can be transmitted during the project declined task 206. The notification of FIG. 43 can include the name of the subcontractor or material supplier that has declined the project, the budget item declined, and the reason for the decline. The notification of FIG. 43 can provide the ability to assign the organizational role to another participant.

[00291] FIG. 44 illustrates a project accepted notification that can be transmitted during the project accepted task 210. The notification of FIG. 44 can include the name of the subcontractor or material supplier that has accepted the project and the budget item accepted. The notification of FIG. 43 can provide the ability to access the project details.

[00292] FIG. 45 illustrates a project home page that can be associated with the project home page task 211. The project home page can include the project name, completed draws information, and pending draws information. The project home page can include a project overview with a project schedule progress bar, a funds disbursed progress bar, and a percent complete progress bar. The project home page can include one or more links to particular actions that can be performed with respect to the project (e.g., project profile, project budget, view project participants, setup invoice codes, manage project users, initiate unscheduled draws, etc.).

[00293] FIG. 46 illustrates an add users notification that can be transmitted during the add users task 208. The notification of FIG. 46 can include a statement confirming that the subcontractor or material supplier has joined the project. The notification of FIG. 46 can include a request for the subcontractor or material supplier to add users (e.g., members of the organization) to the system.

[00294] FIG. 47 illustrates a project user access form that can be associated with the project user access task 212. The subcontractor or material supplier can select each user's security clearance (e.g., a project manager or a signer). The project user access form can

include the project name, the GC name, and a list of users at the subcontractor or material supplier organization.

[00295] FIG. 48 illustrates a project responsibilities notification that can be associated with the project responsibilities task 214. The notification of FIG. 48 can include a statement that the user's responsibilities have been modified, along with the new security clearances. The notification of FIG. 48 can include a link to access the project budget.

[00296] FIG. 49 illustrates a project budget view screen that can be associated with the project budget view task 216. A GC or subcontractor can access the project budget view screen through the budget module 36. The project budget view screen can include the project name, the GC name, the project address, and a list of the budget items. The list of budget items can include the phase codes, the phase code descriptions, the subcontractor or material supplier to which the budget item is contracted, the budget amount, the payments, the retention, the balance, and a link to any sub-budgets.

[00297] FIG. 50 illustrates an enter budget form that can be associated with the enter budget task 218. A GC or subcontractor can access the enter budget form through the budget module 36. The GC or subcontractor can enter the requested information, such as the phase codes, the phase code descriptions, and the budget amount. The GC or subcontractor can change the organization associated with a particular budget line item. The GC or subcontractor can select whether the organization is providing materials only.

[00298] FIG. 51 illustrates a terminate budget item process 226, which can be included in the manage project process 94. The terminate budget item process 226 can be performed by a GC or subcontractor. The terminate budget item process 226 can include an enter top level budget task 228 and a terminate budget task 230.

[00299] FIG. 52A illustrates an enter top level budget form that can be associated with the enter top level budget task 228. A GC or subcontractor can access the enter top level budget form through the budget module 36. The enter top level budget form can include the project name, the project number, the contract value, and a list of organizations. The GC or subcontractor can enter the requested information, such as a retention percentage, phase codes, phase code descriptions, an account code, and whether the organization is only supplying materials. The GC or subcontractor can also choose to add new line items or to

terminate a particular line item. The enter top level budget form can include links to a setup draw dates form and/or a setup invoice codes form.

[00300] FIGS. 52B-C illustrate an edit budget or schedule of values form. The GC and/or a subcontractor or material supplier can use the edit budget form to edit budget information for a project. In some embodiments, a user can access the edit budget form from a project home page, as shown in FIG. 52D.

[00301] FIG. 53 illustrates a terminate budget screen that can be associated with the terminate budget task 226. After a GC or subcontractor selects a line item to terminate, the terminate budget screen provides a confirmation and a statement that any un-paid balance can be made available for re-assignment.

[00302] FIG. 54 illustrates a draw process 232, which can be included in the manage draw process 96. The draw process 232 can be used to create a schedule for the project's draws; to initiate each draw; to enter and sign invoices; to view pending draws; to generate invoices, sworn statements, and lien waivers; to determine if funds are available; and to disburse funds. The draw process 232 can be performed by several of the participants using the draw module 44. The draw process 232 can include a create draw schedule task 234, an initiate draw task 236, an enter invoice task 238, an enter invoice form task 240, a sign invoice task 242, an invoice details updated task 244, a view pending draw requests task 246, a generate invoice task 248, a sworn statement form task 250, a funds available task 252, a view draw request task 254, a sign lien waiver task 256, a lien waiver form task 258, an all lien waivers signed task 260, a view draw request with disburse funds task 262, a payments disbursed task 264, a lien waiver signed task 266, and a view draw request task 268. The draw process 232 can also include a payments details accepted task 270, an invoice not included in draw task 272, and a payment details not accepted task 274. The draw process 232 can be performed so that the lien waivers will be released for the current draw, not for the previous draw.

[00303] FIG. 55 illustrates a create scheduled draw notification that can be transmitted during the create draw schedule task 234. The notification of FIG. 55 can be transmitted in real-time to all draw participants and can include a statement that a scheduled draw is pending and that participants for the draw have not yet been selected.

[00304] FIGS. 56A-C illustrate initiate draw forms that can be associated with the initiate draw task 236. A GC can access the initiate draw forms through the draw module 44. In some embodiments, a GC can access the initiate draw forms through a link on a project home page, as shown in FIG. 56D. The initiate draw form can include the project name, the project number, the project address, the draw number, the draw date, and a list of the potential participants for the draw. The list of potential participants can include the phase codes, the phase code descriptions, the organization name, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The GC can select each of the participants for the draw. The GC can select a subset of the potential participants for the draw (e.g., at least one potential participant) or can select all of the potential participants for the draw. In some embodiments, the initiate draw form can include a selection mechanism for selecting all of the potential participants for the draw at one time. In other embodiments, the CPMS 10 can automatically select all or a subset of the potential participants for the draw without prompting the GC to select individual participants. After a GC selects one or more participants to be included in a draw, the CPMS 10 can generate a participants included in draw notification, as shown in FIG. 56E, and can display the participants included in draw notification to the GC.

[00305] In some embodiments, the GC can also use the initiate draw form to close a pending draw. Furthermore, the GC can use the initiate draw form or other forms provided by the CPMS 10 to open overlapping draws. The CPMS 10, however, may impose rules or guidelines for opening overlapping draws, in order to manage multiple draws at one time, such as preventing a new draw from being signed (e.g., approved for disbursement) before a previous draw is signed or preventing a draw from being disbursed out of sequence.

[00306] FIGS. 57A-B illustrate enter invoice notifications that can be transmitted during the enter invoice task 238. The notifications can include a statement that a draw has been scheduled for a project and that the subcontractor or material supplier can enter the details of the payments due. The notifications can also include the organization role and the particular budget item for the subcontractor or material supplier. The notifications can be transmitted in real-time to all draw participants. In some embodiments, the subcontractor or material supplier can access an enter invoice notification from a view all messages screen, as shown in FIG. 57C.

[00307] FIGS. 58A-B illustrate enter invoice forms that can be associated with the enter invoice form task 240. The subcontractor or material supplier can use the enter invoice forms to provide an invoice amount for a draw. The enter invoice form can also include the project name, the project number, the project address, the draw number, the draw date, and the particular line item for that subcontractor or material supplier. After the subcontractor or material supplier submits invoice information, the CPMS 10 can generate an invoice submitted notification, as shown in FIG. 58C, and can display the invoice submitted notification to the subcontractor or material supplier.

[00308] In some embodiments, a GC or a project manager can specify invoicing or billing amounts to be entered by a subcontractor. For example, using the CPMS 10, a GC can specify an invoice amount (e.g., a percent complete amount) for a particular subcontractor. The subcontractor can review and submit the specified invoice amount using the CPMS 10, but, in some embodiments, cannot modify the amount.

[00309] FIG. 59 illustrates a sign invoice notification that can be transmitted to the subcontractor or material supplier during the sign invoice task 242. The notification of FIG. 59 can include a statement that the GC or project manager has approved the invoice for a particular draw and that a sworn statement must be signed. The CPMS 10 can be used to assign security/authority roles to each user, such as management, accounting, or authorized to sign. The CPMS 10 can notify a user with the authority to sign the sworn statement so that an officer of the organization signs the sworn statement, if necessary. The CPMS 10 can be used to change the security/authority roles that are necessary to sign a sworn statement (e.g., a lender can require that an officer signs the sworn statement, rather than an administrator for the organization).

[00310] FIGS. 60A-B illustrate sign documents screens or sign invoice forms that can be associated with the sign invoice task 242. The subcontractor or material supplier can access the sign invoice forms through the draw module 44. Using the sign invoice forms, the subcontractor or material supplier can review the details of the invoice, such as the particular organization, the request amount, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The subcontractor or material supplier can then choose to sign the invoice statement. The sign invoice form can include a link to view the automatically-generated invoice form or the automatically-generated sworn statement form.

[00311] In some embodiments, to electronically sign an invoice, the subcontractor or material supplier can select a sign invoice statement selection mechanism included in the sign document screen or the sign invoice form, as shown in FIGS. 60A-B. After the subcontractor or material supplier selects the sign invoice statement selection mechanism, the CPMS 10 can generate and display an automatically-generated invoice form, as shown in FIGS. 60C-D. To sign the invoice form, the subcontractor or material supplier can select a sign document selection mechanism included in the form. After the subcontractor or material supplier electronically signs the automatically-generated invoice form, the system 10 can create and display a legally-binding signed invoice form, as shown in FIG. 60E. In some embodiments, the CPMS 10 can generate an audit report, such as a signature audio report screen as shown in FIG. 60F, each time a user electronically signs a document using the CPMS 10.

[00312] After the subcontractor or material supplier signs the automatically-generated invoice form, the CPMS 10 can generate a document signed notification, as shown in FIG. 60G, and can display the document signed notification to the subcontractor or material supplier. In some embodiments, when the subcontractor or material supplier supplies a signed invoice, the CPMS 10 may also require the subcontractor or material supplier to submit a signed pre-lien notice.

[00313] FIG. 61 illustrates an invoice details updated notification that can be transmitted to the GC during the invoice details updated task 244. The notification of FIG. 61 can include a statement that a subcontractor or material supplier has updated the payment details for a draw on a particular date for a particular project. The notification can provide a link in order to view the invoice details.

[00314] FIG. 62 illustrates a view pending draw request screen that can be associated with the view pending draw request task 246. A GC can access the view pending draw request screen through the draw module 44. The GC can select each participant to include in a draw, confirm a draw, and send a notification in real-time to a signer of each organization. However, the GC can also reject a pending draw request, notify selected participants to re-enter an invoice, and provide a reason for rejecting a draw request. The view pending draw request screen can include the project name, the project number, the project address, the draw number, the draw date, a list of participants who have submitted invoices, and a list of participants who have not submitted invoices. The participants can be organized by phase

codes. For each phase code, the view pending draw requests screen can include the requested amount, the budget amount, the payment amount, the holdback accrued, and the remaining balance. In some embodiments, the view pending draw request screen (or a project home page) can also provide one or more graphical indications of the progress of a particular draw, such as a progress bar. A project manager can specify which participants can view the progress indications. Furthermore, in some embodiments, the CPMS 10 can automatically transmit notifications (e.g., in approximately real-time) to participants that inform the participants of the status of a particular draw.

[00315] FIG. 63 illustrates an invoice details rejected notification that can be transmitted during the payment details not accepted task 274. The notification of FIG. 63 can include a statement that the payment and invoice details entered by a particular user for a draw to be conducted on a date for a particular project have not been accepted and the reasons for the rejection. The notification can include a request for the subcontractor or the material supplier to re-enter the payment details before the draw closes.

[00316] FIG. 64A illustrates an invoice not included in the draw notification that can be transmitted during the invoice not included in draw task 272. The notification of FIG. 64 can include a statement that the participant did not submit an approved sworn statement for a draw for a project and that the participant and all of their subcontractors will not be included in the draw. The notification can state that all sworn statements and invoices that were submitted have been destroyed.

[00317] After subcontractors or material suppliers submit invoices for a particular draw, the CPMS 10 can generate a combined invoice based on the received invoices. The CPMS 10 can also include invoice details provided by the GC. FIG. 64B illustrates an enter invoice form that the GC can use to enter invoice details for a particular draw. In some embodiments, the GC can access the enter invoice form from a project home page, as shown in FIG. 64C. As shown in FIG. 64B, the GC can enter an invoice amount for self-performed work. The enter invoice form can also display invoice amounts received from subcontractors or material suppliers included in the draw. In some embodiments, a GC or a project manager can advance a bill for a subcontractor or material supplier. For example, a GC can bill for one or more items or periods of work that the GC has not yet received an invoice for from a

subcontractor or a material supplier. By advancing the bill, the GC can receive the retention amount for the items or work periods.

[00318] After the GC enters the invoice details using the enter invoice form shown in FIG. 64B, the CPMS 10 can generate an invoice submitted notification, as shown in FIG. 64D, and can display the invoice submitted notification to the GC.

[00319] The GC can also approve or reject the invoices the GC receives from the subcontractors and material suppliers using an approve invoices form, as shown in FIG. 64E. Using the approve invoices form, the GC can select one or more invoices to reject and/or one or more invoices to accept. In some embodiments, if the GC rejects an invoice, the GC can use the approve invoices form to provide reasons or comments that indicate why the GC rejected the invoice.

[00320] As shown in FIG. 64E, for each received invoice, the approve invoices form can include a view invoice link. The GC can select a view invoice link associated with a particular subcontractor or material supplier in order to view an invoice received from the subcontractor or material supplier. For example, if the GC selects a view invoice link associated with a particular subcontractor or material supplier, the CPMS 10 can display a view invoice screen, as shown in FIG. 64F, that displays the invoice submitted by the subcontractor or material supplier. After the GC approves one or more invoices, the CPMS 10 can generate an invoices approved notification, as shown in FIG. 64G, and can display the invoices approved notification to the GC.

[00321] After the GC has approved one or more invoices received from subcontractors or material suppliers and/or entered invoice details using the enter invoice form shown in FIG. 64B, the CPMS 10 can generate an invoice based on the invoice information received from the subcontractors or material suppliers and the GC. FIG. 65 illustrates an automatically-generated invoice form (e.g., a form that is consistent with industry practices, such as a G702/703 form) that can be associated with the generate invoice task 248 (labeled G702/703 in FIG. 54). A GC, subcontractors, and material suppliers can access the invoice forms through the draw module 44. The subcontractors, material suppliers, and/or architect can sign the invoice form electronically (e.g., using an electronic signature software provider, such as AlphaTrust Corporation).

[00322] FIG. 66A illustrates an automatically-generated sworn statement form that can be associated with the sworn statement form task 250. A GC can access the sworn statement form through the draw module 44. The GC can sign the sworn statement form electronically (e.g., using an electronic signature software provider, such as AlphaTrust Corporation).

[00323] After the CPMS 10 generates an invoice and/or a sworn statement based on the approved invoices from subcontractors and material suppliers and the invoice details entered by the GC, the GC can review the electronic documents using a send to signer screen, as shown in FIG. 66B. After the GC reviews the automatically-generated documents, the GC can use the send to signer screen to submit the invoice and/or the sworn statement to a user associated with the GC that is authorized by the CPMS 10 to sign the documents (hereinafter referred to as a "signer"). After the GC submits the documents for signature, the CPMS 10 can generate an invoice sent to signer notification, as shown in FIG. 66C, and can display the invoice sent to signer notification to the GC.

[00324] When one or more documents are submitted by the GC for signature, the CPMS 10 can notify a signer that one or more documents are awaiting signature. For example, the CPMS 10 can display a notice on a project home page of a signer, as shown in FIG. 66D. To sign a document, a signer can access a sign document screen, as shown in FIG. 66E. Using the sign document screen shown in FIG. 66E, the signer can also reject a document and can enter reasons or comments that indicate why the signer rejected the document.

[00325] The signer can sign a document by selecting a sign invoice (e.g., "sign G702") selection mechanism included in the sign document screen. If the signer selects the sign invoice selection mechanism, the CPMS 10 can display an automatically-generated invoice form, as shown in FIG. 66F. To electronically sign the displayed invoice form, the signer can select a sign document selection mechanism included in the invoice form, as shown in FIG. 66F. After the signer selects the sign document selection mechanism, the CPMS 10 generates and displays a signed invoice, as shown in FIGS. 66G-H. After the signer signs the invoice, the CPMS 10 can generate an invoice signed notification, as shown in FIG. 66I, and can display the invoice signed notification to the signer.

[00326] After the signer signs the invoice and/or the sworn statement, the CPMS 10 can prompt a signer (e.g., the same user who signed the invoice and/or sworn statement or a different user associated with the GC and authorized to sign documents) to sign a lien waiver

associated with the invoice and/or sworn statement using a sign document screen, as shown in FIG. 66J. To sign a lien waiver, a signer can select a sign lien waiver selection mechanism included in the sign document screen. If the signer selects the sign invoice selection mechanism, the CPMS 10 displays an automatically-generated lien waiver form, as shown in FIG. 66K. To electronically sign the displayed lien waiver, the signer can select a sign document selection mechanism included in the lien waiver form, as shown in FIG. 66K. After the signer selects the sign document selection mechanism, the CPMS 10 generates and displays the signed lien waiver, as shown in FIG. 66L.

[00327] Similarly, the CPMS 10 can prompt a notary associated with the GC to notarize the signed lien waiver using a sign document screen, as shown in FIG. 66M. In some embodiments, each organization registered with the system 10 can assign at least one user as the notary for the organization. The notary can use the CPMS 10 to establish a notary password or personal identification number ("PIN"). The notary can be prompted to enter the notary PIN when logging into the system 10 and/or when signing a particular document. In order to prevent unauthorized use of the notary PIN, the notary's session with the CPMS 10 can time out and the CPMS 10 can require the notary to re-enter the notary PIN. In addition, in some embodiments, the CPMS 10 can create an audit trail each time a notary notarizes a document. To access the audit trail for a particular notarization, a user can access the notarized document through the CPMS 10 and can select or click on the electronic notarization displayed in the document. The CPMS 10 can then display the audit trail associated with the selected notarization. The CPMS 10 can provide similar audit trail functionality for all types of electronic signatures and authorizations recorded by the system 10.

[00328] To notarize the signed lien waiver, the notary can select a notarize lien waiver selection mechanism included in the sign document screen shown in FIG. 66M. If the notary selects the notarize lien waiver selection mechanism, the CPMS 10 can display a notarize signed lien waiver form, as shown in FIG. 66N. To electronically notarize the displayed signed lien waiver form, the notary can select a notarize or sign document selection mechanism included in the notarize signed lien waiver form, as shown in FIG. 66N. After the notary selects the sign document selection mechanism, the CPMS 10 can generate and display the notarized signed lien waiver, as shown in FIG. 66O. The CPMS 10 can also

generate a document signed notification, as shown in FIG. 66P, and can display the document signed notification to the signer.

[00329] FIG. 67 illustrates a make funds available notification that can be transmitted during the funds available task 252. The notification of FIG. 67 can include instructions to follow a link to request lien waivers and release funds when funds are available to be released for a draw on a project.

[00330] FIG. 68A illustrates a view draw request screen that can be associated with the view draw request task 254. A GC can access the view draw request screen through the draw module 44. The GC can review the details of the draw, authorize funds, and request lien waivers. The view draw request screen can include the project name, the project number, the project address, the draw number, the draw date, and a list of participants in the draw. The list of participants can include the participant name, phase code, whether a lien waiver has been received, the requested amount, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The list of participants can also include any subcontractor and their lien waivers or other types of submitted documents (e.g., invoices, sworn statement, contracts, etc.).

[00331] FIG. 68B illustrates a request lien waivers screen that can be accessed through the view draw request screen, as shown in FIG. 68A, or a project home page, as shown in FIG. 68C. Using the request lien waivers screen, the GC can view a list of subcontractors and material suppliers associated with a draw. To request lien waivers from the listed subcontractors and material suppliers, the GC can select a request lien waivers selection mechanism included in the request lien waivers screen. After the GC selects the request lien waivers selection mechanism, the CPMS 10 can generate a lien waivers requested notification, as shown in FIG. 68D, and can display the lien waivers requested notification to the GC.

[00332] FIG. 69A illustrates a sign lien waiver notification that can be transmitted during the sign lien waiver task 256. The notification of FIG. 69A can be transmitted in real-time to all draw participants and can include a statement that the draw scheduled for a project has been authorized and that the subcontractor or material supplier is requested to sign its lien waiver to receive payments for the draw. In some embodiments, the subcontractors and

material suppliers can access the sign lien waiver notification through a project home page, as shown in FIG. 69B.

[00333] In some embodiments, to sign a lien waiver, the subcontractors and material suppliers can select a link included in the sign lien waiver notification. If a subcontractor or a material supplier selects the link included in the sign lien waiver notification, the CPMS 10 can generate and display a sign document screen, as shown in FIG. 69C. To sign a lien waiver, the subcontractor or material supplier can select a sign lien waiver selection mechanism included in the sign document screen. If the subcontractor or material supplier selects the sign lien waiver selection mechanism, the CPMS 10 displays an automatically-generated lien waiver form. FIGS. 70A-B illustrate automatically-generated lien waiver forms that can be associated with the lien waiver form task 258. Subcontractors and material suppliers can access the lien waiver form through the draw module 44. The lien waiver form can be automatically generated based on the budget, including the line items for each subcontractor or material supplier. The subcontractors and material suppliers can sign the lien waiver forms electronically (e.g., using the AlphaTrust Corporation electronic signature products) by selecting a sign selection mechanism included in the lien waiver form, as shown in FIG. 70B. Once signed, the lien waivers 68 can be stored in the electronic holding bin/escrow 54. Once the subcontractor or material supplier signs the lien waiver, the CPMS 10 can display the signed or electronically-executed lien waiver, as shown in FIG. 70C.

[00334] In some embodiments, in addition to signing the lien waiver, the subcontractor or material supplier can notarize the lien waiver. For example, the CPMS 10 can prompt a notary associated with the subcontractor or material supplier to notarize the signed lien waiver using a sign document screen, as shown in FIG. 70D. To notarize the signed lien waiver, the notary can select a notarize lien waiver selection mechanism included in the sign document screen shown in FIG. 70D. If the notary selects the notarize lien waiver selection mechanism, the CPMS 10 can display a notarize signed lien waiver form, as shown in FIG. 70E. To electronically notarize the displayed signed lien waiver form, the notary can select a notarize or sign document selection mechanism included in the notarize signed lien waiver form shown in FIG. 70E. After the notary selects the sign document selection mechanism, the CPMS 10 generates and displays the notarized signed lien waiver, as shown in FIG. 70F. The CPMS 10 can also generate a document signed notification, as shown in FIG. 70G, and can display the document signed notification to the subcontractor or material supplier.

[00335] FIG. 71 illustrates a lien waiver signed notification that can be transmitted during the lien waiver signed task 266. The notification of FIG. 71 can include a statement that a subcontractor or material supplier has signed their lien waiver for a draw for a project. The notification can include access to details of the draw and the lien waivers received so far.

[00336] FIG. 72 illustrates a view draw request screen that can be associated with the view draw request task 268. A GC, subcontractor, or material supplier can access the view draw request screen through the draw module 44. The view draw request screen can include the project name, the project number, the project address, the draw number, the draw date, and a list of participants in the draw. The list of participants can include the participant name, phase code, whether a lien waiver has been received, the requested amount, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The list of participants can also include any subcontractor and their lien waivers.

[00337] FIG. 73A illustrates an all lien waivers signed notification that can be transmitted during the all lien waivers signed task 260. The notification of FIG. 73A can include a statement that all the lien waivers for the draw for a project have been signed. The notification can include a link to view the details of the draw and to disburse funds. In some embodiments, the GC can access the all lien waivers signed notification from a view all messages screen, as shown in FIG. 73B.

[00338] FIGS. 74A-B illustrate view draw request forms that can be associated with the disburse funds task 262. A GC (or architect, owner, owner's representative, lender, or title company) can access the view draw request forms and can approve the draw through the draw module 44 and/or the draw approval module 60. The view draw request forms can include the project name, the project number, the project address, the draw number, the draw date, and a list of participants in the draw. The list of participants can include the participant name, phase code, whether a lien waiver has been received, the requested amount, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The list of participants can also include any subcontractor and their lien waivers. When the GC disburses the funds, the lien waivers are substantially simultaneously released and the payment instruction is sent to the ACH system 26.

[00339] As shown in FIG. 74B, the view draw request form can indicate a payment amount for a particular subcontractor or material supplier. The view draw request form can

also indicate a held payment amount for a particular subcontractor or material supplier. In some embodiments, the CPMS 10 can automatically hold a payment to a subcontractor or material supplier. For example, as described below, the CPMS 10 can automatically hold a payment to a subcontractor or material supplier who has not supplied one or more required documents, such as a contract, a license, an insurance document, etc. The GC can also manually hold a payment to a particular subcontractor or material supplier using the CPMS 10 for various other reasons.

[00340] As shown in FIG. 74B, the view draw request form can also include links that the GC can use to review lien waivers submitted for the draw or to review the status of documents requested from the draw participants.

[00341] FIGS. 75A-B illustrate payment disbursed notifications that can be transmitted during the payments disbursed task 264. The notifications of FIGS. 75A-B can be transmitted in real-time to all draw participants and can include a statement that the payments have been disbursed for the draw scheduled on a particular date on the project. In some embodiments, the GC can access the payment disbursed notification through a project home page, as shown in FIG. 75C.

[00342] In addition to or in place of notifying the GC of the disbursed payments, the CPMS 10 can notify the subcontractors or material suppliers receiving a payment for a draw of the disbursed payments using a draw payment receipt screen, as shown in FIG. 75D.

[00343] FIG. 76 illustrates maintain system screens tasks 276, which can be included in the manage system environment process 102. The maintain system screens tasks 276 can be used by each user or each organization to customize the software environment according to particular needs. For example, an organization can customize phase codes for their projects. The maintain system screens tasks 276 can be performed by any of the participants using the system environment manager 52. The maintain system screens tasks 276 can include a maintain phase codes task 278, an administrator user login task 280, an add/edit picklist task 282, an add/edit organization role task 284, a default settings task 286, an edit notifications task 288, a default configuration task 290, and an add/edit user role task 292.

[00344] FIG. 77 illustrates a maintain phase codes form that can be associated with the maintain phase codes task 278. Each participant can access the maintain phase codes form

through the system environment manager 52. The participant can add new or delete selected budget items.

[00345] FIG. 78 illustrates an administration user login screen that can be associated with the administrator user login task 280. Each participant can access the administrator user login screen through the system environment manager 52. The user at the organization can enter a user name and use the screen to log onto the system as any user in the system.

[00346] FIG. 79 illustrates an add/edit picklist form that can be associated with the add/edit picklist task 282. An administrator of the CPMS 10 can add new or delete selected picklist entries (e.g., lists of states, types of projects, etc.) for various drop-down menus provided by the CPMS 10.

[00347] FIG. 80 illustrates an add/edit organization role form that can be associated with the add/edit organization role task 284. A GC can access the add/edit organization role form through the system environment manager 52. The GC can select the security clearance for each type of organization (e.g., bank, title company, GC, subcontractor, or architect).

[00348] FIG. 81 illustrates a default/configure settings form that can be associated with the default settings task 286. A GC can access the default/configure settings form through the system environment manager 52. The GC can enter its preferred settings, such as the draw close reminder days, the draw start reminder days, the draw request minimum lead time, the security identification, whether the inspector is to be paid via the ACH system, whether to wait for all lien waivers, and who pays the inspector (e.g., the bank, the title company, the owner, the owner's representative, or the GC).

[00349] FIG. 82 illustrates an edit notification form that can be associated with the edit notifications task 288. A GC can access the edit notification form through the system environment manager 52. The GC can modify the notifications that are transmitted during the various processes. The GC can select a particular notification and edit the default notification as necessary. The GC can also specify whether particular authorizations are necessary, such as an authorization by the bank to change the notification.

[00350] FIG. 83 illustrates a default/configure process form that can be associated with the default configurations task 290. A GC, owner, owner's representative, lender, etc. can access

the default/configure process form through the system environment manager 52 in order to customize portions of the construction payment process or to change the rules for portions of the construction payment process. For example, a GC can define and store its own phase codes. The GC, owner, owner's representative, lender, etc. can choose whether to activate particular tasks in each process and can access a link to edit each one of the notifications associated with the tasks.

[00351] FIG. 84 illustrates an add/edit user role form that can be associated with the add/edit user role task 292. A GC can access the add/edit user role form through the system environment manager 52. The GC can select roles for a particular user, such as a system administrator, a system helpdesk user, a local administrator, a regular user, and view only access. The GC can add new roles or delete selected roles.

[00352] FIG. 85 illustrates perform inspections tasks 294, which can be included in the manage draw process 96. The perform inspection tasks 294 can be used to schedule and facilitate inspections of the construction project, if necessary before each draw. The perform inspections tasks 294 can be performed by the GC and the inspector using the inspection module 58 of the draw module 94. The perform inspections tasks 294 can include an inspection required task 296, an inspection required form task 298, a prepare to conduct inspection task 300, a view previous inspections task 302, an enter inspection task 304, an enter inspection report task 306, an inspection report form task 308, and an inspection report failed task 310.

[00353] FIG. 86 illustrates a prepare to conduct inspection notification that can be transmitted during the prepare to conduct inspection notification task 300. The notification of FIG. 86 can include a statement that a draw has been scheduled for a project on a date and that the inspector is requested to prepare to conduct an inspection for the draw. The notification can state that the inspection should be conducted only after receiving confirmation.

[00354] FIG. 87 illustrates an inspection required notification that can be transmitted during the inspection required notification task 296. The notification of FIG. 87 can include a statement a scheduled draw is pending for a project and a link to specify if an inspection is required for the draw.

[00355] FIG. 88 illustrates an inspection required screen that can be associated with the inspection required task 298. A GC (or owner, owner's representative, lender, or title company) can access the inspection required screen through the inspection module 58 of the draw module 44. The inspection required screen can include the project name, the project number, the draw number, the owner name, the draw date, the project address, and a list of participants. The list of participants can include the request amount, the organization name, the organization role, the budget item, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The inspection required screen can also include general comments, comments to the inspector, and whether an inspection should be scheduled.

[00356] FIG. 89 illustrates an enter inspection report notification that can be transmitted during the enter inspection task 304. The notification of FIG. 89 can include a statement that the draw schedule on a date for a project has been authorized and that the recipient should proceed with the inspection. The notification can include a link to view the details of the project and to generate an inspection checklist.

[00357] FIG. 90 illustrates an enter inspection report form that can be associated with the enter inspection report task 306. The inspector can enter the details of the inspection on the inspection report form. The inspection report form can include the project name, the project number, the draw number, the draw date, the owner name, the project address, the inspection date, and general inspection comments.

[00358] FIG. 91 illustrates an inspection report form screen that can be associated with the inspection report form task 308. A GC, owner, owner's representative, title company, or inspector can access the inspection report form screen through the inspection module 58 of the draw module 44.

[00359] FIG. 92 illustrates an inspection report failed notification that can be transmitted during the inspection report failed task 310. The notification of FIG. 92 can include a statement that there is a high concern level for the project following the inspection conducted on a particular date. The notification can include a link to access the inspection report form.

[00360] FIG. 93 illustrates a view previous inspections screen that can be associated with the view previous inspections task 302. A GC, owner, owner's representative, title company,

or inspector can access the view previous inspections screen through the inspection module 58 of the draw module 44 and can select an inspection performed on a particular date.

[00361] FIG. 94 illustrates an approve draw request process 312, which can be included in the manage draw process 96. The approve draw request process 312 can be used to confirm that the necessary inspections have been performed, to approve each draw in the construction payment process, and to issue lien waivers. The approve draw request process 312 can be performed by a GC and/or any participant above the line of the GC (such as the owner, the owner's representative, the title company, the architect, etc.) using the draw approval module 60 of the draw module 44. Once the project has been initiated, the CPMS 10 can be used to approve any type of payment associated with the construction process. The CPMS 10 can facilitate parallel approvals (e.g., both the GC and the owner must approve the draw) or a sequence of approvals (e.g., the architect must approve the draw, then the owner, then the lender). The CPMS 10 can be used to configure the approval process for each project. The CPMS 10 can be used to approve change orders for the budget or particular amounts contracted between parties. For example, the CPMS 10 can be used to obtain approval from a GC and/or any participant above the line of the GC for a change order that exceeds a certain amount or to approve all change orders after a limit has been exceeded. The approve draw request process 312 can include an Authorize Draw Request One task 314, an Authorize Draw Request One – declined task 316, an inspections confirmed task 318, an inspection authorized task 320, a payment details modified task 322, an Authorize Draw Request Two – notification task 324, an Authorize Draw Request Two task 326, an Authorize Draw Request Two declined task 328, an Authorize Draw Request Two approved task 330, and an issue lien waiver task 332.

[00362] FIG. 95 illustrates an Authorize Draw Request One form or authorize sworn statement form that can be associated with the Authorize Draw Request One task 314. A GC, owner, owner's representative, or title company can access the Authorize Draw Request One form through the draw module 44. The Authorize Draw Request One form can include the project name, the project number, the owner, the project address, the draw number, and the draw date. The Authorize Draw Request One form can include any entry for each organization including the request amount, the organization name, the organization role, the budget item, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The Authorize Draw Request One form can include the authorizations

received, the authorizations outstanding, whether an inspection is required, the ability to enter a password for authorization, and the ability to deny authorization and specify a reason.

[00363] FIG. 96 illustrates an authorize first draw declined notification that can be transmitted during the Authorize Draw Request One – declined task 316. The notification of FIG. 96 can include a statement that the draw for a project has been denied authorization and a link to view and/or modify the draw details.

[00364] FIG. 97 illustrates an inspection confirmed notification that can be transmitted during the inspections confirmed task 318. The notification of FIG. 97 can include a statement that the draw scheduled for a project has been authorized and instructions to proceed with inspection of the site, along with a link to view the details of the project and to generate an inspection checklist.

[00365] FIG. 98 illustrates a payment details modified notification that can be transmitted during the payment details modified task 322. The notification of FIG. 98 can include a statement that the payment details for a project for a draw have not been accepted. The notification can list details of project participation and payments due for the draw, organization role, budget item, and payment amount.

[00366] FIG. 99 illustrates an inspection authorized notification that can be transmitted during the inspection authorized task 320. The notification of FIG. 99 can include a statement that an on-site inspection for a project has been authorized.

[00367] FIG. 100 illustrates an Authorize Draw Request Two notification that can be transmitted during the Authorize Draw Request Two – notification task 324. The notification of FIG. 100 can include a statement that the recipient is requested to check the inspection report entered for a project, that the recipient's authorization is required before the draw can proceed to the next phase (e.g., asking draw recipients for lien waivers), and a link to view the inspection report and to grant or deny authorization for the draw.

[00368] FIG. 101 illustrates an Authorize Draw Request Two form that can be associated with the Authorize Draw Request Two task 326. A GC, owner, owner's representative, or title company can access the Authorize Draw Request Two form through the draw approval module 60 of the draw module 44. The Authorize Draw Request Two form can include the

project name, the project number, the owner, the project address, the draw number, and the draw date. The Authorize Draw Request Two form can include any entry for each organization including the request amount, the organization name, the organization role, the budget item, the budget amount, the payment amount, the holdback accrued, and the remaining balance. The Authorize Draw Request Two form can include the authorizations received, the authorizations outstanding, whether an inspection is required, the ability to enter a password for authorization, and the ability to deny authorization and specify a reason.

[00369] FIG. 102 illustrates an Authorize Draw Request Two declined notification that can be transmitted during the Authorize Draw Request Two declined task 328. The notification of FIG. 102 can include a statement that the draw scheduled for a project has been denied authorization by a participant and that the draw cannot proceed without this authorization.

[00370] FIG. 103 illustrates an Authorize Draw Request Two approved notification that can be transmitted during the Authorize Draw Request Two task 330. The notification of FIG. 103 can include a statement that a draw for a project has been authorized by a participant.

[00371] FIG. 104 illustrates an issue lien waiver notification that can be transmitted during the issue lien waiver task 332. The notification of FIG. 104 can include a statement that a draw scheduled for a project has been authorized by a participant and that the recipient is requested to issue a lien waiver to receive payments for the draw, along with a link allowing the recipient to issue a lien waiver.

[00372] FIG. 105 illustrates a change request process 334, which can be included in the manage change order process 98. The change request process 334 can be used to modify the overall project budget (generally to expand the budget) by adding new line items, splitting a line item, by changing existing line items, or by terminating subcontractors and making the remaining funds available to other participants. The change request process 334 can be performed by a GC, architect, owner, owner's representative, lender, or subcontractor using the change order module 48. The change request process 334 can include a change request task 336, a change request issued task 338, and an authorize change request task 340.

[00373] FIG. 106 illustrates a change request form that can be associated with the change request task 336. A GC or subcontractor can access the change request form through the

change order module 48. The change request form can include the project name, the project number, the project address, the owner name, and a list of the amounts to change. The list of amounts to change can include the change amount, the organization name, the organization role, the budget item, the budget amount, the payment amount, and the remaining balance. The change request form can include a change description field. The change request form can include whether the payment form is loan or owner payment, and whether the payment method is loan, owner check, or credit card. The change request form can include the currently estimated completion date and a new estimated completion date.

[00374] FIG. 107 illustrates a change request issued notification that can be transmitted during the change request issued task 338. The notification of FIG. 107 can include a statement that a change request has been issued on a project and is pending authorization. The notification can include the details of the change request, the organization name, the budget item, the current budget amount, and the change amount.

[00375] FIG. 108 illustrates an authorize change request notification that can be transmitted during the authorize change request task 340. The notification of FIG. 108 can include a statement that a change request has been issued on a project and that the recipient's approval is required for the change request. The notification can include a link to view the details of the change request, as well as to approve or decline the change request.

[00376] FIG. 109 illustrates a process change request process 342, which can be included in the manage change order process 98. The process change request process 342 can be used to ensure that changes being made to the budget are authorized by the appropriate participant, such as the architect, the lender, the title company, the owner, the owner's representative, or the GC. The process change request process 342 can be performed by a GC, architect, owner, owner's representative, lender, or subcontractor using the change order module 48. The process change request process 342 can include a view pending change requests task 344, an authorize change request task 346, a change request declined task 348, and a change request approved task 350.

[00377] FIG. 110 illustrates a view pending change request screen that can be associated with the view pending change requests task 344. A GC, subcontractor, owner, owner's representative, lender, or architect can access the view pending change request screen through the change order module 48. The view pending change request screen can include the project

name, the project number, the project address, the owner name, and a list of the amounts to change. The list of amounts to change can include the change amount, the organization name, the organization role, the budget item, the budget amount, the payment amount, and the remaining balance. The view pending change request screen can include a change description field. The view pending change request screen can include whether the payment method is loan, owner check, or credit card. The view pending change request screen can include the new estimated completion date, the authorizations received, and the authorizations outstanding.

[00378] FIG. 111 illustrates an authorize change request form that can be associated with the authorize change request task 346. A GC, subcontractor, owner, owner's representative, lender, or architect can access the authorize change request form through the change order module 48. The authorize change request form can include the project name, the project number, the project address, the owner name, and a list of the amounts to change. The list of amounts to change can include the change amount, the organization name, the organization role, the budget item, the budget amount, the payment amount, and the remaining balance. The authorize change request form can include a change description field. The authorize change request form can include whether the payment method is loan, owner check, or credit card. The authorize change request form can include the new estimated completion date, the authorizations received, and the authorizations outstanding. The authorize change request form can include the ability to enter a password and to authorize the change request, and the ability to refuse the change request and enter a reason for the refusal.

[00379] FIG. 112 illustrates a change request declined notification that can be transmitted during the change request declined task 348. The notification of FIG. 112 can include a statement that a change request issued on a date for a project has been declined by a participant.

[00380] FIG. 113 illustrates a change request approved notification that can be transmitted during the change request approval task 350. The notification of FIG. 113 can include a statement that a change request issued on a date for a project has been approved by a participant (e.g., a lender). Only a change request can be used to modify the overall project budget (generally to expand the budget) by adding new line items, by changing existing line items, or by terminating subcontractors and making the remaining funds available to other

participants. The CPMS 10 can be used to ensure that changes being made to the budget are authorized by the appropriate participant, such as the architect, the lender, the title company, the owner, the owner's representative, or the GC. The notification of FIG. 113 can be transmitted when the appropriate participant has approved the change request.

[00381] FIG. 114 illustrates a change project participant process 352, which can be included in the manage change order process 98. The change project participant process 352 can be used, for example, to terminate one subcontractor and to make the remaining funds available to another participant (such as a replacement subcontractor). The change project participant process 352 can be performed by a GC or a subcontractor using the change order module 48. The change project participant process 352 can include a change participant task 354, a check participant delete task 356, and a change affidavit task 358.

[00382] FIG. 115 illustrates a change participant screen that can be associated with the change participant task 354. A GC or subcontractor can access the change participant screen through the change order module 48. The change participant screen can include the project name, the project number, the owner name, the project address, and the current status of the project. The change participant screen can include a list of the organizations that can be changed. The list of organizations can include organization name, organization role, budget item, budget amount, payment amount, holdback accrued, remaining balance, and a link to delete each participant.

[00383] FIG. 116 illustrates a check participant delete screen that can be associated with the check participant delete task 356. A GC or subcontractor can access the check participant delete screen through the change order module 48. The check participant delete screen can include the project name, the project number, the owner name, the project address, and information about the participant to be deleted (e.g., organization name, organization role, budget item, budget amount, payment amount, holdback accrued, and remaining balance). The check participant delete screen can include the ability to specify whether the participant has materially participated in the project.

[00384] FIG. 117 illustrates a change affidavit screen that can be associated with the change affidavit task 358. A GC or subcontractor can access the change affidavit screen through the change order module 48. The change affidavit screen can include the project name, the project number, the owner name, the project address, the current status of the

project, the budget amount, the previously paid to date amount, the hold back to date amount, and the remaining budget. The change affidavit screen can include a field to enter comments and the ability to enter a password and authorize the change in the affidavit.

[00385] FIG. 118 illustrates maintain project screens tasks 360, which can be included in the manage project process 94. The maintain project screens tasks 360 can be used to edit the project's profile, the contact information, and to close out a project. The maintain project screens tasks 360 can be performed by a GC, lender, owner, or owner's representative using the project module 28. The maintain project screens tasks 360 can include a project profile task 362, a project contact information task 364, a project information task 366, and a close project task 368.

[00386] FIG. 119 illustrates a project profile form that can be associated with the project profile task 362. A GC, lender, owner, or owner's representative can access the project profile form through the project module 28. The GC, lender, owner, or owner's representative can enter the requested information, such as project information, project funding information, project owner information, site information, and GC information.

[00387] FIG. 120 illustrates a project contact information screen that can be associated with the project contact information task 364. A GC, lender, owner, or owner's representative can access the project contact information screen through the project module 28. The project contact information screen can include the project name, the project identification, the project address, and a list of contact information for the participants in the project. The list of contact information can include participant identification number, organization name, organization role, project manager name, contact email address, and contact phone number.

[00388] FIG. 121 illustrates a project information screen that can be associated with the create project information task 366. A GC, lender, owner, or owner's representative can access the project information screen through the project module 28. The project information screen can include project information, site information, project owner information, and GC information.

[00389] FIG. 122 illustrates a close project screen that can be associated with the close project task 368. A GC, lender, owner, or owner's representative can access the close project

screen through the project module 28. The close project screen can include the project name, the loan account number, the owner name, and the ability to close the project.

[00390] FIG. 123 illustrates manage access screens tasks 370, which can be included in the manage system environment process 102. The manage access screens tasks 370 can be used to customize the various screens displayed to particular users or organizations during the construction payment process. For example, the manage access screens tasks 370 can be used to include an organization's trademark or logo on one or more of the screens displayed during the construction payment process (e.g., a lender's trademark can be included in the upper right corner of each screen). In addition, the manage access screens tasks 370 can be used to change the layout of particular forms or screens according to the preferences or requirements of particular users or organizations. The manage access screens tasks 370 can be performed by any of the participants using the system environment manager 52. The manage access screens tasks 370 can include a log in task 372, a log out task 374, a project home page task 376, a reset password task 378, a main screen task 380, a browse projects task 382, a forgot password task 384, and a your password task 386.

[00391] FIG. 124 illustrates a log in screen that can be associated with the log in task 372. Each participant can access the log in screen through the access manager 38. The participant can enter a user name and password to log in. The log in screen can provide a link if a user forgets his or her password.

[00392] FIG. 125 illustrates a log out screen that can be associated with the log out task 374. Each participant can access the log out screen through the access manager 38. The log out screen can confirm that the user has been logged out.

[00393] FIG. 126 illustrates a project home page screen that can be associated with the project home page task 376. Each participant can access the project home page screen through the access manager 38. The project home page screen can include the project name, the number of new messages, and a link to read the new messages. The project home page can include project overview information (including a project schedule progress bar and a funds disbursed progress bar), completed draws information (including draw number, draw date, and links to draw information), pending draw information (including draw number and started date). The project home page can include links to several actions, forms, or screens

(e.g., project profile, project budget, view project participants, setup invoice codes, manage project users, title company approval tracking, initiate unscheduled draw, etc.).

[00394] FIG. 127 illustrates a reset password screen that can be associated with the reset password task 378. Each participant can access the reset password screen through the access manager 38. The participant can enter the new password twice in order to change the password associated with a particular user name.

[00395] FIG. 128 illustrates a main screen for a particular user that can be associated with the main screen task 380. Each participant can access the main screen through the access manager 38. The main screen can list the projects that the participant is involved with, along with the number of new messages associated with each project and a link to read the new messages.

[00396] FIG. 129 illustrates a browse projects screen that can be associated with the browse projects task 382. Each participant can access the browse projects screen through the access manager 38. The browse projects screen can include a project search feature and a list of projects. The list of projects can include the project name, the GC name, a link to edit the project, and the ability to select one or more projects to browse.

[00397] FIG. 130 illustrates a forgot password screen that can be associated with the forgot password task 384. Each participant can access the forgot password screen through the access manager 38. A user can enter his or her user name and email address, and the system can email the password to the user.

[00398] FIG. 131 illustrates a your password notification that can be transmitted during the your password task 386. The notification of FIG. 131 can include a statement that you requested your password be emailed to you, the password, and a request to use the password the next time you log in.

[00399] FIG. 132 illustrates a manage message screens process 388, which can be included in the manage system environment process 102. The manage message screens process 388 can be used to view messages, to create messages, or to view a system status message. The manage message screens process 388 can be performed by any of the participants using the system environment manager 52. The manager message screens process 388 can include a

view message task 390, a view specific message task 392, a create message task 394, and a status message task 396.

[00400] FIG. 133 illustrates a view messages screen that can be associated with the view message task 390. Each participant can access the view message task 390 through the system environment manager 52. The view message screen can include the user's name, the ability to specify the type of messages that are displayed (e.g., unread, recent, all, sent messages, or archived), and a list of the type of messages specified. The list of messages can include the ability to select particular messages, the message date, the project name, the message subject, and whether an action is required. The view message screen can also provide the ability to archive selected messages and move to another screen of messages.

[00401] FIG. 134 illustrates a specific message being viewed by a user. The specific message can include any one of the notifications shown and described herein.

[00402] FIG. 135 illustrates a create/send messages screen that can be associated with the create message task 394. Each participant can access the create/send message screen through the system environment manager 52. A user can enter a project name, whether to send the message to an organization or a user, the organization names, the user names, a message subject, and a message.

[00403] FIG. 136 illustrates a status message screen that can be associated with the status message task 396. Each participant can access the status message screen through the system environment manager 52. The status message screen can post messages, such as a statement that a draw has been initiated for a project and that all participants have been notified. The status message screen can include a link to an organization or user home page.

[00404] FIGS. 137-153 illustrate a method of managing a construction payment process according to another embodiment of the invention. Aspects of the method of FIGS. 137-153 can be used in conjunction with the embodiment of the invention shown and described with respect to FIGS. 1-136 and FIGS. 154-179.

[00405] FIGS. 154-179 are input/output diagrams for a method of managing a construction payment process according to still another embodiment of the invention. Aspects of the

method of FIGS. 154-179 can be used in conjunction with the embodiments of the invention shown and described with respect to FIGS. 1-136 and FIGS. 137-153.

[00406] FIG. 155 includes an open project task, a create draw schedule task, and an identify and assign project roles task, each of which can be performed by a GC. An enter budget task can be performed by an owner, owner's representative, GC, lender, or title company. An update details task can be performed by a GC for subcontractors and/or material suppliers or by an owner, lender, or title company for any type of participant. A close project task can be performed by a title company, GC, or lender.

[00407] FIG. 156 includes an enter project details task in which the system can assume that the project has full approval from all necessary agencies and participating organizations before opening a project. FIG. 156 includes an enter loan details in which the lender may choose to input only select information for legal or business reasons. If there is no loan for the project, no information is entered.

[00408] FIG. 157 includes a review proposed draw schedule task in which the system can generate a proposed draw schedule by equally spacing the number of draws across the estimated project schedule. FIG. 157 includes an accept or reject proposed draw schedule task in which a GC can manually declare draws according to a schedule established by the owner, the owner's representative, the lender, or the GC. An automated schedule can be rejected and the schedule can be manually maintained.

[00409] FIG. 159 includes an enter project budget for a participating organization in which a hierarchical process can be used. At each level, the participating organization can perform the process for the organizations that they use to support them.

[00410] FIG. 160 includes an authorize change order task in which an issue resolution process may require rejection of an initial change order and creation of a second change order that is mutually agreeable to all parties. Only a final change order in the resolution process must be approved.

[00411] FIG. 162 includes an add organization task in which an organization must be added before it can participate in a project. The system, the title company, the lender, or the GC can add organizations to the system. While organizations can be added during the

identify and assign project roles task of the maintain project payment plan process, organizations can be added independently of that process. FIG. 162 includes an enter organization details task in which the initial contact at an organization can be responsible for entering their organization's details and additional contact information. Each organization can identify an internal system administrator who can be responsible for updating their organization details and contact information. FIG. 162 includes a maintain organization details task in which security can be particularly stringent due to sensitive financial information.

[00412] FIG. 164 includes a verify organization task which can be provided by a third party based on the requirements of the participants. The system can facilitate the verification of organizations and charge a service fee.

[00413] FIG. 166 includes a declare draw task that can be performed by a GC. The draw is the mechanism by which project participants can submit invoices, the owner (generally through the GC) can pay for work completed, and participating parties receive payment and release their associated lien waivers. FIG. 166 includes a generate sworn statement task in which the GC can review the submissions on-line (referring to backup paper documentation when necessary) and once the submission is correct, the system can generate a sworn statement based on the information that has been electronically submitted by the parties participating in the draw. The GC can reject submissions and they can be revised and resubmitted for approval. This mechanism can be used to resolve any issues with the invoice. FIG. 166 includes a request inspection task that can generally be performed by the lender or the title company. FIG. 166 includes an authorize draw task that can generally be performed by the lender, but may require involvement of the owner, the owner's representative, or another designated project participant. A configurable authorization mechanism can include any project participant in the authorization process. FIG. 166 includes an enter and stage lien waivers task which can be required to complete the draw. Funds are not transmitted to the invoicing parties until their lien waivers are entered and staged. This requirement ensures the substantially simultaneous execution of payment and lien waiver release. FIG. 166 includes an execute simultaneous payment/lien waiver release task in which the substantially simultaneous exchange of lien waiver for payment is automated. This automated exchange can eliminate the need for meetings and can eliminate time lags between payment and lien waiver release. This automated exchange can reduce the change that a lien waiver will be

lost and can speed payment to all draw participants by eliminating intermediate organizations from the payment process.

[00414] FIG. 167 includes an announce draw task in which an electronic message can be sent substantially simultaneously to all participating and/or interested organizations.

[00415] FIG. 168 includes an enter invoice details task which can be executed by any party wishing to be paid through the draw process. The electronic submission can be followed by paperwork that supports the submission. A service can be provided that allows the parties to submit the supporting information via scanning.

[00416] FIG. 169 includes an authorize invoice task in which an issue resolution process may require rejection of the initial invoice and creation of a second invoice that is mutually agreeable to all parties. Only the final invoice in the resolution process will be approved.

[00417] FIG. 170 includes a select inspector task in which there may be more than one inspector associated with a project. In this case, the correct inspector must be selected to perform the inspection.

[00418] FIG. 171 includes a confirm scope of inspection task in which the organization requesting the inspection can define the scope of the inspection, either for the entire sworn statement or for a subset of the sworn statement. FIG. 171 includes an enter inspection results task in which supporting documentation may be necessary depending upon the scope and nature of the inspection. FIG. 171 includes a forward supporting documentation task in which the system can allow files with digital photographs or other electronic material to be attached to the electronic inspection reports.

[00419] FIG. 173 includes a stage lien waiver task in which the electronic signed lien waiver can be staged in the system, secured from any alterations. In one embodiment of the invention, the lien waiver is not released to the title company until the substantially simultaneous exchange of payments and lien waivers occurs.

[00420] FIG. 174 includes a confirm draw authorization and staged lien waivers task which can include a review of all lien waivers to ensure they are complete and correct.

[00421] FIG. 178 includes a provide customer support task that can include support for adding or modifying organizations or projects, fixing password problems, fixing projects and transactions. FIG. 178 includes a system administration task that can include security administration, financial auditing, and contingency support. FIG. 178 includes a maintain activity history for system participants task that can include a vendor directory with history about the vendors and/or ratings of vendors.

[00422] In some embodiments, the CPMS 10 can help users (e.g., general contractors) track compliance of participants associated with a project (e.g., subcontractors) with certain legal standards, such as various types of required documents. These legal standards can vary project-by-project based on locale, owner, title company, general contractor, or subcontractor. In some embodiments, because of a connection between a particular participant's compliance and a payment owed to the participant, the CPMS 10 can track documents required of participants (e.g., legal documents), provide assistance in managing such documents, offer warnings on inadequacies and, in some cases, withhold payment when the documents are not in order.

[00423] As shown in FIG. 180, in some embodiments, the CPMS 10 can include a document tracking module 400. The document tracking module 400 can assign and track documents, such as contracts, applications for payment, sworn statements, insurance documents, pre-lien notices, lien waivers, etc., received from participants (e.g., subcontractors and/or subcontractors of subcontractors) associated with a project, and can provide warnings and offer options for enforcing compliance through the payment process, up to and including automatically holding a payment. The documents can be associated with a particular project, a particular budget line item within a project, or with a particular participant or organization. It should be understood that the documents can include paper documents and electronic documents.

[00424] In order to define, assign, and track documents for a project, the CPMS 10 can support data entities defining one or more documents to be tracked by the document tracking module 400. The document type data entities can define standard types of documents and the characteristics of the standard document types tracked by the CPMS 10. The CPMS 10 can use the document type data entities to recognize standard differences between documents being tracked on each project and to identify the nature of the warnings and options for

enforcing compliance for each document type. For example, each document type data entity can include a document name and a list of valid statuses (e.g., "Not Complete," "Not Signed," "Signed," "Not Received," "Received," "Active," "Expired," etc.). Although other legal document types may be appropriate under differing circumstances and in different legal jurisdictions, three typical legal document types can include an agreement, with valid statuses of "Not Complete," "Not Signed," and "Signed"; a form, with valid statuses of "Not Received" and "Received;" and a certificate, with valid statuses of "Not Received," "Active," and "Expired."

[00425] The CPMS 10 can also provide a project document requirement table where a project manager can create a list of the documents that are required from each subcontractor for a particular project. For discussion purposes, the term "subcontractor" is used to denote traditional subcontractors and subcontractors-of-subcontractors as well as material suppliers. In addition, in some embodiments, the legal documents tracking capability can apply to both on-system and off-system subcontractors and material suppliers.

[00426] The project document requirement table can identify a project identifier, a legal document type, and a document name. The document name can be entered by the project manager and can include a value such as "Subcontract," "Certificate of Insurance," "City License," etc. For discussion purposes, the term "project manager" is used to denote a participant above the line (e.g., a general contractor, a project owner, a title company, etc.) or a participant below the line (e.g., a subcontractor defining document requirements for subcontractors contracted by the subcontractor).

[00427] The CPMS 10 can also use another data entity to track the status of each subcontractor's compliance with the project document requirements. For example, the CPMS 10 can use a subcontractor project document table that includes a project identifier, a document name, an identifier of a subcontractor, a document status, a document identifier (e.g., optional), and a document expiration date (e.g., optional). FIG. 181 illustrates a conceptual data model for the data entities associated with document tracking.

[00428] In some embodiments, the system 10 can also allow a project manager or a subcontractor to create new document types in order to address particular needs of the project manager or the subcontractor, the nature of the project, or the legal requirements of the jurisdiction, or country of the participants or of the project. Optionally, the system can

provide the project manager or a subcontractor with a screen or other mechanism for aiding the user in creating a new document type.

[00429] In some embodiments, rather than defining particular document types, the system 10 defines a single document type that applies to all types of documents with a single set of statuses. The single document type can specify one or more data elements, such as a document identifier, a document date, and an expiration date for a particular document required from a participant (e.g., a subcontractor). In some embodiments, each of the data elements can be optional. If a project manager enters an expiration date, the document tracking module assumes the document will expire on the expiration date and tracks the timing of the expiration. Each document defined under the single document type is also associated with a status (e.g., "Not Received," Received," "Not Applicable"). In some embodiments, the default status for each document can be set to "Not Received."

[00430] Using the above single document type, after a project manager selects one or more documents to be required from subcontractors associated with a particular construction project, the system 10 can automatically review the status of documents and dynamically determine if a document is active or expired. For example, if a document has a status of "Not Received" or "Not Applicable," the system 10 can determine that the document is neither active nor expired. Similarly, a document with a status of "Received" but without an expiration date is assumed by the system 10 to be active. Furthermore, a document with a status of "Received" and with an expiration date is considered active by the system 10 if the system or current date is less than the document's expiration date and is considered expired if the system or current date is greater than or equal to the document's expiration date. The system 10 can dynamically assess whether a document is active or expired when such information is necessary for processing or display.

[00431] FIG. 182A illustrates a document requirement page 450. A project manager can use the document requirement page 450 to select one or more documents to be requested or required from subcontractors associated with a particular construction project. The project manager can access the document requirement page 450 off a link 452 on a project home page 454, as shown in FIG. 183. In some embodiments, the CPMS 10 only allows project managers to access the document requirement page 450.

[00432] The document requirement page 450 allows a project manager to build a table of required legal documents for a project. The table can support any number of rows (e.g., zero to infinity) and can allow a project manager to add a document, select a document for deletion, and/or select a document for editing. In some embodiments, the table included in the document requirement page 450 displays a document type column, which includes a drop down offering the document types that are pre-defined by the system, and a document name column, which includes an alpha-numeric field for the user to enter and/or edit.

[00433] As shown in FIG. 182A, the document requirement page 450 can display a project number, a project identifier, and a list of one or more documents requested from subcontractors associated with the project. For each listed document, the project manager can use a selection mechanism (e.g., a radio button) 456 to select at least one enforcement action. The enforcement action specifies at least one action to be automatically performed by the system 10 if a subcontractor does not provide the requested document. For example, the enforcement action can include an "Advise Only" action that includes automatically notifying the project manager of a missing document. The enforcement action can include also a "Hold Payment" action that includes automatically holding a payment to a subcontractor who does not provide a requested document.

[00434] As also shown in FIG. 182A, the project manager can optionally track expiration of a requested document. For example, the project manager can use a track expiration selection mechanism 458 (e.g., a checkbox) associated with a particular document to specify whether to track the expiration of the document. In some embodiments, if the project manager selects the track expiration selection mechanism 458 for a particular document, the project manager can specify one or more notice days using one or more notice days selection or input mechanisms 460. The system 10 can use the notice days to determine how many days in advance of expiration of a document that the system 10 should warn the project manager and/or the subcontractor that the document is about to expire. In some embodiments, the project manager can specify multiple notice days for a particular document. For example, as shown in FIG. 182A, the project manager can specify first notice days and second notice days. In some embodiments, if the project manager specifies zero notice days, the system 10 does not send any expiration warnings or notices before the document expires. Even if the project manager specifies zero notice days, the system 10 can notify the project

manager when a document has expired. The default value of the notice days can be set to zero.

[00435] The document requirement page 450 can include an add requirement selection mechanism 462. The project manager can select the add requirement selection mechanism in order to add a document to the list of requested documents. In addition, the document requirement page 450 can include one or more delete document selection mechanisms 464 that the project manager can use to remove one or more documents from the list of selected documents. As shown in FIG. 182A, the project manager can also save or commit modifications made to the documents requested for a project by selecting a save settings selection mechanism 466 included in the document requirement page 450. In addition, the project manager can cancel any modifications made to the documents listed in the document requirement page 450 by selecting a cancel selection mechanism 468.

[00436] In some embodiments, the system 10 can automatically select and assign one or more documents and/or document options for a particular project. For example, the system 10 can automatically select lien waivers to be tracked and assign the requested lien waivers a hold payment enforcement action. The CPMS 10 can also provide one or more document requirement pages similar to the document requirement page 450 that allow the project manager to specify document requirements at levels other than project level, such as organization level, budget level, budget line item level, contract level, etc. For example, the CPMS 10 can provide a document requirement page that allows a project manager to specify organization-level documents requirements that specify documents required of each organization contracted by the project manager regardless of the specific project the organization is associated with.

[00437] After the project manager assigns the document options and/or requirements for a particular project, the CPMS 10 can generate a document requirement notification 469a, as shown in FIG. 182B. The CPMS 10 can display the document requirement notification 469a to a subcontractor associated with the project either before or after the subcontractor accepts responsibility for the assigned tasks of the project. As shown in FIG. 182B, the document requirement notification 469a can list each document required of the participant and the enforcement action associated with the document. If the project manager modifies the document requirements for a project (e.g., using the document requirement page 450), the

system 10 can generate a document requirement modification notification 469b, as shown in FIG. 182C. The system 10 can display the notification 469b to each participant (e.g., subcontractor or material supplier) associated with the project. In some embodiments, as shown in FIG. 182C, the document requirement modification notification 469b can include a link 469c that a participant can select in order to view a document status individual page 490, as described below with respect to FIG. 185B, in order to view the status of the document requested from the participant.

[00438] FIG. 184 illustrates a document status summary page 470 according to one embodiment of the invention. A project manager can use the document status page 470 to enter information about a particular subcontractor's compliance with the document requirements for a project. In some embodiments, a project manager can reach the document status summary page 470 by selecting a link 472 included in the project home page 454 of the project manager, as shown in FIG. 183.

[00439] As shown in FIG. 184, the document status summary page 470 can display the status of one or more documents requested from all of the subcontractors associated with a project within a single view or page. The document status summary page 470 can display a project name, a project number, a list of all of the subcontractors on the project (e.g., first tier only or multiple tier), and a column for each document being tracked on the project specifying the name of the requested document (e.g., as defined by the project manager). For each document included in the document status summary page 470, the document status summary page can display a status value, an expiration date (if applicable), a hold placement status, and held payment information for each subcontractor.

[00440] In some embodiments, as shown in FIG. 184, the status of each document can be indicated with a particular color or other visual representation. For example, if a document has a status of "Not Received," a cell associated with the document can be colored orange indicating that the document is missing. If a document has a status of "Received," the document is active, and the document's expiration date is 60 days or more from the system or current date, a cell associated with the document can be colored green indicating that the document is considered current. If a document has a status of "Received," the document is active, and the document's expiration date is within 60 days of the system date, a cell associated with the document can be colored yellow indicating that the document is within 60

days of expiration. If a document has a status of "Received" and the document is expired, a cell associated with the document can be colored red indicating that the document is expired. Similarly, if a document has a status of "Not Applicable," a cell associated with the document can be colored grey indicating that the document is not applicable to the subcontractor.

[00441] As shown in FIG. 184, if a document has a status indicating that the document is within 60 days of expiring or has already expired, the document status summary page 470 can display the expiration date of the document. Furthermore, if a document status indicates that a document has not been received or has expired and the document is assigned an enforcement value of "Hold Payment," the document status summary page 470 can indicate that a payment is being held based on the fact that the document has not been received or is expired. In addition, if a payment is being held, the document status summary page 470 can display previous payments also held due to missing or expired documents. In some embodiments, for each held payment, as long as the payment hold is in place, the document status summary page 470 can display the held payment. If there was more than one payment to a single subcontractor placed on hold in a particular draw, the document status summary page 470 can also display a listing for each held payment. As shown in FIG. 184, the document status summary page 470 can also include a draw link 471 to a draw that includes a held payment. In some embodiments, the project manager can use the draw link 471 to view a manage payments page 585, as described below with respect to FIGS. 197A-B.

[00442] In some embodiments, the document status summary page 470 can also include a link associated with each listed subcontractor that the project manager can select in order to view document information for a particular subcontractor. For example, each subcontractor listed on the document status summary page 470 can include a link 472 that a project manager can select in order to view a document status individual page 480, as described with respect to FIG. 185A.

[00443] As shown in FIG. 184, the document status summary page 470 can also include an edit document requirements link or other selection mechanism 474 that a project manager can select in order to access the document requirement page 450 and review and/or edit the document requirements of the project.

[00444] As also shown in FIG. 184, the document status summary page 470 can include a document report by subcontractor link 473 and a document report by document link 475. A

project manager can select the document report by subcontractor link 473 in order to view a report indicating the status of all documents requested from a subcontractor for one or more projects. Similarly, a project manager can select the document report by document link 475 in order to view a report indicating the status of a specific document for one or more subcontractors for one or more projects.

[00445] In some embodiments, information displayed on the document status summary page 470 can be updated when the project manager makes changes to the documents required for a particular project (e.g., makes changes to the document requirement table for a project). In the case where such changes are made, the legal document tracking table and document status summary page 460 are updated accordingly with rows either added or deleted and document names changed. For example, if a project manager adds a new document to the legal document requirement table for a project, new rows are added to the legal document tracking table, one row for each subcontractor, that show the document name (e.g., from the legal document tracking table) and an initial status for the document. In some embodiments, the initial status of a new document is automatically set to one of the valid statuses associated with the document type (e.g., a new document of type agreement would have an initial default status value of "Not Complete"). The project manager can update the table and/or the document status summary page at any time during a project.

[00446] As noted above, a project manager can select a link 472 associated with a subcontractor listed in the document status summary page 470 in order to view a document status individual page 480, as shown in FIG. 185A. As shown in FIG. 185A, a document status individual page 480 can display a table with multiple columns and one row for each document requested from a particular subcontractor (e.g., as identified in the legal document requirements table for that project). The subcontractor (and the project) associated with the document status individual page 480 can be identified at the top of the page 480. The columns can include a document name column, which, in some embodiments, is un-editable; a document status column, which includes a drop down menu or other types of selection mechanisms 482, that offers valid statuses for the document based on the legal document type associated with the documents; an optional document identifier column, which would be an alpha-numeric field; and an optional document expiration date column, which includes a date field. The document status individual page 480 can also include a column that indicates the enforcement action associated with a particular document.

[00447] As shown in FIG. 185A, the document status individual page 480 displays an identifier of the document. In some embodiments, the system 10 automatically sets the identifier of a document based on a document received from the subcontractor. For example, the system 10 can randomly assign a unique identifier to a document received from the subcontractor. A project manager or a subcontractor can also assign a unique identifier to a document.

[00448] For each document listed in the document status individual page 480, the page 480 displays a document date and an expiration date. In some embodiments, the project manager sets a document date and an expiration date for a particular document. For example, the project manager can set the document date to the date that the document was executed or was received by the project manager. Dates entered by the project manager using the document status individual page 480 can be validated by the system 10. In some embodiments, the system 10 can also automatically set the document date and/or the expiration date for a particular document.

[00449] As shown in FIG. 185A, the document status individual screen 480 also displays enforcement actions assigned to each requested document. As described above, the enforcement actions define actions automatically taken by the system 10 if the subcontractor does not provide a requested document.

[00450] As also shown in FIG. 185A, the document status individual page 480 can include a document action column that lists one or more actions a project manager can perform for a given document. For example, if a subcontractor has submitted a particular document, the document action column can include a view link 483. The project manager can select the view link 483 in order to view the submitted document. Other actions included in the document action column can include a download link for downloading a submitted document, an edit link for editing a submitted document, a delete link for deleting a submitted document, and a submit link for submitting a document on behalf of a subcontractor.

[00451] If the project manager makes any modifications to the data displayed in the document status individual page 480, the general contractor can select a save updates selection mechanism 484 included in the page 480 in order to save the changes or can select a cancel selection mechanism 486 included in the page 480 in order to cancel the changes. In

some embodiments, modifications that are saved from the document status individual page 480 are automatically reflected in the document status summary page 460.

[00452] The system 10 can also provide a version of the document status individual page 480 to the subcontractor who is associated with the document information included in a particular document status individual page 480. The version of the page 480 provided to the subcontractor can include a view-only version of the page 480 (e.g., rather than an editable version as provided to the project manager). As shown in FIG. 185B, a view-only document status individual page 490 displays a project (e.g., name or identifier) and a participant or an organization (e.g., name or identifier). In some embodiments, a subcontractor can access the view-only document status individual page 490 using a link 491 on a project home page 500, as shown in FIG. 185C.

[00453] As shown in FIG. 185B, the view-only version of the document status individual page 490 can display similar information as the information displayed in the editable version of the document status individual page 480. For example, the view-only document status individual page 490 can display the document name, the document status, the document identifier, the document date, the expiration date, and the enforcement action for each document requested from a subcontractor. In some embodiments, the CPMS 10 can prevent the subcontractor from modifying any of the data displayed in the view-only version of the page 490.

[00454] The view-only version of the document status individual page 490 can also include a document action column that lists one or more actions a subcontractor can perform for a given document. For example, the document action column can include a submit link 492. The subcontractor can select the submit link 492 associated with a particular document listed in the page 490 in order to electronically submit the requested document to the system 10. Other actions included in the document action column can include a view link for viewing a submitted document, an edit link for editing a submitted document, and a delete link for deleting a submitted document.

[00455] If the subcontractor selects a submit link 492 associated with a particular document, the system 10 can display a submit document page 510, as shown in FIGS. 186A-B. The subcontractor can use the submit document page 510 to select one or more documents to electronically submit to the system 10. In some embodiments, the submit

document page 510 can include a browse selection mechanism 512 that the subcontractor can select in order to search through one or more memory devices and/or file directories for a particular document. Documents found and selected by the subcontractor while browsing the memory device and/or file directories, can be displayed in an input mechanism 513. The subcontractor can also directly input a file name (e.g., full path name) for a particular document using the input mechanism 513 in addition to or in place of browsing for the document using the browse selection mechanism 512.

[00456] Once the subcontractor finds and selects or enters a particular document to submit, the subcontractor can select an add attachment selection mechanism 514 included in the submit document page 510. The subcontractor can also select a clear selection mechanism 516 included in the submit document page 510 in order to clear the document or file name displayed in the input mechanism without submitting the document to the system 10.

[00457] As shown in FIG. 186B, documents added or attached by the subcontractor using the add attachment selection mechanism 514 can be listed on the submit document page 510 under an "Attachments" heading. The subcontractor can delete or remove one or more of the attached documents by selecting a delete selection mechanism 518, such as a checkbox, associated with a particular document. After the subcontractor has selected one or more attached documents to delete, the subcontractor can select a delete selected selection mechanism 520 included in the submit document page 510 in order to remove the selected documents from the list of attached documents.

[00458] Once the subcontractor has attached one or more documents, the subcontractor can select a submit selection mechanism 522 included in the submit document page 510 in order to electronically transmit the attached documents to the system 10. After the subcontractor submits the attached documents to the system 10, the system 10 can generate a documents transmitted notification 524, as shown in FIG. 187. The system 10 can display the documents transmitted notification 524 to the subcontractor.

[00459] After the subcontractor submits the one or more attached documents, the system 10 can also generate a review submitted document project action or notification and can send the project action to the project manager who is to receive the submitted documents. In some embodiments, the system 10 lists the review submitted document project action under the project manager's pending actions on a project home page 526 of the project manager, as

shown in FIG. 188. If the project manager selects the project action or an associated selection mechanism from the project home page 526, the system 10 can display a receive document notification 528, as shown in FIG. 189. The notification 528 can notify the project manager that the subcontractor has submitted an electronic copy of one or more requested documents. In addition, the receive document notification 528 can list the one or more documents electronically received from the subcontractor.

[00460] The receive document notification 528 can also notify the project manager that he or she should download each submitted document. In some embodiments, as shown in FIG. 189, to download and review a submitted document, the project manager can select a selection mechanism 530 associated with a received document (e.g., a link associated with the listed document) on the receive document notification 528. If the project manager selects the selection mechanism 530, the system 10 can download and display the submitted document to the project manager.

[00461] After the project manager reviews a submitted document, the project manager can update the status of the document as tracked by the system 10 if needed. For example, as shown in FIG. 189, the receive document notification 528 can include an update document information selection mechanism 532. If the project manager selects the update document selection mechanism 532, the system 10 can display a document status individual page 480, as described with respect to FIG. 185A, associated with the subcontractor that submitted the document. As described above, the project manager can make modifications to the data displayed in the document status individual page 480 and can select the save updates selection mechanism 484 included in the page 480 in order to save the changes. In some embodiments, if the project manager modifies the data displayed in the document status individual page 480, the system 10 can generate a document information updated notification 540, as shown in FIG. 190. The system 10 can display the document information updated notification 540 to the project manager.

[00462] In some embodiments, only the project manager can update the document information. In other embodiments, in addition to or in place of the manual modification by the project manager, the system 10 can automatically update or modify the document information. For example, the system 10 can automatically change the status of a document to "Received" after a subcontractor submits a document to the system 10.

[00463] In some embodiments, the system 10 performs a routine or periodic review (e.g., nightly) of documents in order to identify expired documents. For example, as a batch activity, the system 10 can check for any expired document on a regular basis (e.g., daily), such as during a time of low system use (e.g., before 5:00 a.m.). As shown in FIG. 191, the system 10 can scan documents managed by the system and for each document, can determine if the document's status is set to "Received." If the status of a particular document is not set to "Received," the system 10 scans or reviews another or next document managed by the system 10.

[00464] If a document reviewed by the system 10 has a status that is set to "Received," the system 10 can determine if the document is associated with an expiration date (e.g., an expiration date attribute associated with the document is set to a particular date). If the document is not associated with an expiration date (e.g., the expiration date attribute associated with the document is set to null), the system 10 can scan or review another or next document managed by the system 10.

[00465] If a document reviewed by the system 10 is associated with an expiration date, the system 10 can determine if the current or system date is greater than or equal to the document's expiration date minus the number of days set by the project manager for a first notice. If the system date is less than the document's expiration date minus the first notice number of days, the system 10 can determine that the document has not expired and that an expiration notice is not required and can scan or review another or next document managed by the system 10.

[00466] If the system 10 determines that the system date is greater than or equal to a document's expiration date minus the first notice number of days, the system 10 can determine if a first notice has already been sent regarding the document. In some embodiments, the system 10 can track if and when expiration notices have been transmitted. If a first notice has not already been sent, the system 10 can send a first expiration warning notice. In some embodiments, the system 10 sends the first expiration warning notice to the subcontractor associated with the document and/or the project manager. FIG. 192 illustrates an expiration warning notice 550 according to one embodiment of the invention.

[00467] As shown in FIG. 191, if the system 10 determines that a first notice has already been sent for a particular document, or after the system 10 sends a first notice for a particular

document, the system 10 determines if the current system date is greater than or equal to the expiration date of the document minus the number of days associated with a second notice set by the project manager. If the system date is less than the document's expiration date minus the number of days associated with a second notice, the system 10 can scan or review another or next document managed by the system 10.

[00468] If the system 10 determines that the system date is greater than or equal to a document's expiration date minus the number of days associated with a second notice, the system 10 can determine if a second notice associated with the document has already been sent. If a second notice has not been sent, the system 10 can send a second expiration warning notice (e.g., the expiration warning notice 550 shown in FIG. 192).

[00469] If the system 10 determines that a second notice has already been sent for a particular document, or after the system 10 sends a second expiration warning notice for a particular document, the system 10 can determine if the current system date is greater than or equal to the document's expiration date. If the system date is less than the document's expiration date, the system 10 can scan or review another or next document managed by the system 10.

[00470] As shown in FIG. 191, if the system 10 determines that the current system date is greater than or equal to an expiration date for a particular document, the system 10 can determine if an expiration notice has already been sent for the document. If an expiration notice has already been sent, the system 10 can scan or review another or next document managed by the system 10.

[00471] If an expiration notice has not already been sent, the system 10 can send an expiration notice. In some embodiments, the system 10 can send the expiration notice to the subcontractor associated with the expired document and/or the project manager associated with the project. FIG. 193 illustrates an expiration notice 552 according to one embodiment of the invention. After sending the expiration notice, the system 10 can scan or review another or next document managed by the system 10.

[00472] When a draw is initiated (or when a subcontractor is added or selected for a draw), the system 10 can also check the status of all documents requested from each subcontractor included in the draw, and if necessary, generate a submit document project action or

notification for each subcontractor with missing or expired documents. For example, if the status of a document requested from a subcontractor is set to "Not Received," the system 10 can generate a submit document project action requesting the missing document. Also, if the status of a document requested from a subcontractor is set to "Received" and the associated expiration date is within a predetermined time after the draw date (e.g., 60 days) or is before or equal to the draw date, the system 10 can also generate a submit document project action requesting a new document. FIG. 194 illustrates an updated document needed project action or notification 560 according to one embodiment of the invention. In some embodiments, a subcontractor can access the notification 560 from a link or selection mechanism 562 included in a project home page 500 of the subcontractor, as shown in FIG. 185C.

[00473] As shown in FIG. 194, the updated document needed notification 560 can include a selection mechanism 564 that a subcontractor can select in order to view the status of documents requested of the subcontractor and/or submit requested documents (e.g., using the document status individual page 490).

[00474] In cases where the project manager has chosen a "Hold Payment" action as an enforcement value for a particular document, the system 10 (e.g., after the project manager has signed his or her invoice) can automatically hold a payment for any subcontractor who has missing or expired documents to which the project manager has assigned a "Hold Payment" enforcement action. For example, the system 10 can review the status of requested documents for each subcontractor included in the draw and can determine if a document associated with a subcontractor has a status of "Not Received" or is expired. If the document has not been received or has expired, the system 10 can determine if the document is associated with a "Hold Payment" enforcement action. If the expired or missing document is associated with a "Hold Payment" enforcement action, the system 10 can hold the payment for the subcontractor associated with the document. In some embodiments, the system 10 only requires one document violation (e.g., a subcontractor is missing one document of three required documents) before it automatically holds a payment to a subcontractor. If a subcontractor has missing or expired documents, the system 10 can only hold payment associated with the subcontractor for the current draw and does not hold any other outstanding payments associated with other draws. In other embodiments, if a subcontractor has missing or expired documents, the system 10 can hold all outstanding payments to the subcontractor.

[00475] When the system 10 holds a payment, the system 10 can record the held payment (e.g., record reasons for the held payment indicating that the payment has been held due to missing or expired documents) and can generate one or more notifications or messages alerting the appropriate individuals of the held payment. As shown in FIG. 74B, described above, the view draw request form can indicate any held payments (e.g., automatically held or manually held) that will not be included in payments disbursed for a pending draw.

[00476] If a payment is held for a particular subcontractor, the system 10 can generate a held payment notification 570, as shown in FIG. 195A. The system 10 can display the held payment notification 570 to the subcontractor (e.g., from a link included in a view all messages screen 572, as shown in FIG. 195B). As shown in FIG. 195A, the held payment notification 570 can inform the subcontractor that a hold has been placed on a payment to the subcontractor. In some embodiments, the held payment notification 570 can also include one or more links or selection mechanisms that the subcontractor can select in order to review the held payment and/or perform actions to rectify the held payment.

[00477] In some embodiments, if a payment to a subcontractor that is to be held is flagged as a particular payment method, the system 10 can simply notify the project manager of the payment subject to a hold rather than automatically holding the payment. For example, if a payment to a subcontractor to be held is flagged as a payment to be made outside of the system 10 (e.g., via a manual check), the system 10 can generate a payment subject to hold project action or notification 580, as shown in FIG. 196. The system 10 can display the payment subject to hold notification 580 to the project manager. The payment subject to hold notification 580 can inform the project manager that a payment to a particular subcontractor should be held due to missing or expired documents. The payment subject to hold notification 580 can also indicate the method of payment associated with the payment. Furthermore, as shown in FIG. 196, the notification 580 can indicate that if the project manager wants to change the payment method associated with the payment (e.g., change the payment method to a method managed within the system 10), the project manager should place the payment on hold. The payment subject to hold notification 580 can also include a link or other selection mechanism 582 that the project manager can select in order to review the status of documents associated with the subcontractor whose payment is subject to hold (e.g., via a document status individual screen 480 associated with the subcontractor).

[00478] As described above with respect to the document requirement page 450, the project manager can assign an "Advise Only" enforcement action to a requested document. Similar to the "Hold Payment" enforcement action, after the project manager has signed his or her pay application, the system 10 can send a review documents project action or notification to the project manager for subcontractors that have missing or expired documents. For example, the system 10 can review the status of the documents requested from the subcontractors included in the draw, and, if a requested document has a status of "Not Received" or is expired, the system 10 can generate a review document project action or notification and can display the project action or notification to the project manager. In some embodiments, the system 10 can generate a review document project action or notification for each subcontractor that has expired or missing documents. In other embodiments, the system 10 can generate a single review document project action or notification that indicates all subcontractors that have expired or missing documents. The review document project action or notification can include a link or selection mechanism that the project manager can select in order to review the status of documents requested from the one or more subcontractors associated with the review document project action or notification (e.g., a document status individual page 480 or a document status summary page 470).

[00479] In some embodiments, only the project manager can release a held payment by manually releasing the payment using a manage payments page 585, as described below with respect to FIGS. 197A-B. In other embodiments, the system 10 can automatically release a held payment. For example, once documents requested from a subcontractor are up to date, the system 10 can automatically release any held payments to the subcontractor.

[00480] To manually release held payments, the project manager can use a manage payments page 585, as shown in FIGS. 197A-B. As shown in FIGS. 197A-B, the manage payments page 585 can list each payment held for a particular draw. The manage payments page can also list each payment made for a particular draw.

[00481] As shown in FIGS. 197A-B, the manage payments page 585 can include a review lien waivers selection mechanism 586, a document tracking selection mechanism 587, and a view draw request selection mechanism 588. The project manager can select the review lien waivers selection mechanism 586 in order to review the lien waivers submitted by each subcontractor associated with the draw. The project manager can select the document

tracking selection mechanism 587 in order to review the status of documents submitted by each subcontractor associated with the draw (e.g., via a document status summary page 470). The project manager can select the view draw request selection mechanism 588 in order to review the details of the draw (e.g., via a view pending draw request screen as described above with respect to FIGS. 60A, 62, 68A, 72, or 74A-B).

[00482] For each subcontractor (or payment) listed in the manage payments page 585, the page 585 can include an edit link or selection mechanism 589 that the project manager can select in order to edit payment information associated with a particular subcontractor. In some embodiments, if the project manager selects the edit link 598 associated with a particular subcontractor, the system 10 can display a manage payment page 590, as shown in FIGS. 198A-B. Using the manage payment page 590, the project manager can modify information associated with the payment made to the subcontractor.

[00483] As shown in FIGS. 198A-B, the manage payment page 590 can include a make check selection mechanism 591, a split payment selection mechanism 592, and a release from hold selection mechanism 593. To change the payment method associated with the payment (e.g., to change the payment method to a method managed outside of the system 10), the project manager can select the make check selection mechanism 591. In some embodiments, changing the payment method associated with a payment to a method managed outside of the system 10 can automatically release a held payment. If the project manager selects the make check selection mechanism 591, the system 10 can automatically update the payment method displayed in the manage payment page 590, can display a separate change payment method page, or can allow the project manager to update the payment method displayed in the manage payment page 590.

[00484] To divide a payment into multiple sub-payments, the project manager can select the split payment selection mechanism 592. For example, the project manager can select the split payment selection mechanism 592 if the project manager wants to pay a subcontractor with multiple sub-payments rather than a single lump sum payment. In some embodiments, if the project manager selects the split payment selection mechanism 592, the system 10 can display a separate split payment form or can allow the project manager to edit the payment amount displayed in the manage payment page 590.

[00485] To release a held payment, the project manager can select the release from hold selection mechanism 593. In some embodiments, the project manager can also provide reasons or comments for releasing a hold payment using a comments input mechanism 594, as shown in FIGS. 198A-B. If the project manager selects the release from hold selection mechanism 593, the system 10 can change the status of the payment, as displayed in the manage payment page 590, from "Held" to "Requested," as shown in FIG. 198B.

[00486] If the project manager makes any changes to the payment information displayed in the manage payment page 590, the project manager can select a save changes selection mechanism 595 included in the manage payment page 590. If the project manager saves changes made to the payment information, the system 10 can update the manage payment page 590 as shown in FIG. 198B and can update the manage payments screen 585 as shown in FIG. 197B. Alternatively, to disregard any changes made to the payment information displayed in the manage payment page 590, the project manager can select a cancel selection mechanism 596 included in the page 590.

[00487] In some embodiments, the manage payment page 590 can include other selection mechanisms. For example, if a payment has not been disbursed, the manage payment page 590 can include a hold payment selection mechanism that the project manager can use to manually hold the payment.

[00488] In some embodiments, the manage payments page 585, which lists all payments for a particular draw, can be combined with the manage payment page 590, which lists payment information associated with a particular payment and allows the project manager to modify the payment information, in order to create a payments page 600, as shown in FIG. 198C. In some embodiments, the payments page 600 can display all payments for a particular draw. In other embodiments, the payments page 600 can display only held payments for a particular draw. As shown in FIG. 198C, the project manager can use the payments page 600 to hold or release one or more payments for a draw. For example, each payment displayed in the payments page 600 can be associated with a selection mechanism 602 (e.g., a checkbox) that the project manager can select in order to select a particular payment. After the project manager has selected one or more payments, the project manager can select a hold selected payments selection mechanism 603 included in the payments page 600 in order to hold all of the selected payments. Alternatively, the project manager can

select a release selected payments selection mechanism 604 in order to release all of the selected payments. In some embodiments, the project manager can also input reasons or comments for holding or releasing a particular payment using a comment input mechanism 605 included in the payments page 600. Using the hold selected payments selection mechanism 603 and the release selected payments selection mechanism 604, the project manager can manually hold and release payments. In some embodiments, as previously noted, the project manager can manually hold and release payments for various reasons other than missing or expired requested documents.

[00489] In some embodiments, if the project manager manually releases a held payment, the system 10 may require authorization from an authorized user associated with the project manager. For example, to request authorization of a released payment from a particular user associated with the project manager, the system 10 can generate a special disbursement project action or notification and can list the project action or notification on a project home page 610 of the authorized user, as shown in FIG. 199. The project action or notification can include a link or other selection mechanism 612 that the authorized user can select in order to view a manage payments page 620, as shown in FIG. 200. The manage payments page 620 can include similar information and selection mechanisms as the manage payments page 585, but can include a disburse funds selection mechanism 622. After the authorized user reviews the released payment, the user can select the disburse funds selection mechanism 622 in order to authorize the release of the held payment. After the authorized user selects the disburse funds selection mechanism 622, the system 10 can generate a payment disbursed notification 630, as shown in FIG. 201. The system 10 can display the payment disbursed notification 630 to the authorized user.

[00490] It should be understood by one of ordinary skill in the art that embodiments of the invention can be implemented using various computer devices, such as personal computers, servers, and other devices that have processors or that are capable of executing programs or sets of instructions. In general, the invention can be implemented using existing hardware or hardware that could be readily created by those of ordinary skill in the art. Thus, the architecture of exemplary devices has not always been explained in detail, except to note that the devices will generally have a processor, memory (of some kind), and input and output applications. The processor can be a microprocessor, a programmable logic control, an application specific integrated circuit, or a computing device configured to fetch and execute

instructions. In some cases, the devices can also have operating systems and application programs that are managed by the operating systems. It should also be noted that although components of the CPMS 10 are shown connected in a network, no specific network configuration is implied. One or more networks or communication systems, such as the Internet, telephone systems, wireless networks, satellite networks, cable TV networks, and various other private and public networks, could be used in various combinations to provide the communication links desired or needed to create embodiments or implementations of the invention, as would be apparent to one of ordinary skill in the art. Thus, the invention is not limited to any specific network or combinations of networks.

[00491] Various features and advantages of the invention are set forth in the following claims.

CLAIMS

1. A method of managing a construction payment process involving a plurality of participants associated with the construction project and at least one document to be electronically transferred between at least two participants of the plurality participants during the course of the construction project via at least one computer network, the method comprising:

assigning at least one enforcement action to the at least one document wherein the enforcement action is automatically effected if the at least one document is not electronically transferred between the at least two participants.

2. The method of claim 1 and further comprising automatically electronically notifying the at least two participants of the at least one enforcement action, wherein the at least one enforcement action is assigned based on a selection electronically received from at least one of the plurality of participants.

3. The method of claim 1 and further comprising automatically electronically notifying the at least two participants of the at least one enforcement action, wherein the at least one enforcement action is automatically assigned.

4. The method of claim 1 and further comprising automatically effecting the at least one enforcement action if the at least one document is not transferred between the at least two participants.

5. The method of claim 4 wherein automatically effecting the at least one enforcement action includes automatically notifying at least one of the plurality of participants if the at least one document is not transferred between the at least two participants.

6. The method of claim 4 wherein automatically effecting the at least one enforcement action includes automatically holding a payment to at least one of the plurality of participants if the at least one document is not transferred between the at least two participants.

7. The method of claim 6 and further comprising automatically electronically notifying at least one of the plurality of participants of the held payment.

8. The method of claim 1 and further comprising assigning an expiration date to the at least one document.

9. The method of claim 8 wherein the expiration date is assigned based on a selection electronically received from at least one of the plurality of participants.

10. The method of claim 8 wherein the expiration date is automatically assigned.

11. The method of claim 8 and further comprising automatically notifying at least one of the plurality of participants of the expiration date approximately on the expiration date.

12. A construction payment management system for a construction project involving a plurality of participants associated with the construction project and at least one document to be transferred between at least two participants of the plurality of participants during the course of the construction project, the system comprising:

a document tracking module for assigning at least one enforcement action to the at least one document wherein the at least one enforcement action is automatically effected if the at least one document is not transferred between the at least two participants.

13. The construction payment management system of claim 12 wherein the document tracking module automatically electronically notifies the at least two participants of the at least one enforcement action.

14. The construction payment management system of claim 12 wherein the document tracking module assigns the at least one enforcement action based on a selection electronically received from at least one of the plurality of participants.

15. The construction payment management system of claim 12 wherein the document tracking module automatically effects the at least one enforcement action if the at least one document is not transferred between the at least two participants.

16. The construction payment management system of claim 15 wherein the document tracking module automatically effects the at least one enforcement action by automatically notifying at least one of the plurality of participants if the at least one document is not transferred between the at least two participants.

17. The construction payment management system of claim 15 wherein the document tracking automatically effects the at least one enforcement action by automatically holding a payment to at least one of the plurality of participants if the at least one document is not transferred between the at least two participants.

18. The construction payment management system of claim 17 wherein the document tracking module automatically electronically notifies at least one of the plurality of participants of the held payment.

19. The construction payment management system of claim 12 wherein the document tracking modules assigns an expiration date to the at least one document.

20. The construction payment management system of claim 19 wherein the document tracking module automatically notifies at least one of the plurality of participants of the expiration date approximately on the expiration date.