

FINANCIAL TECHNOLOGY AND PAYMENTS

ClearFunds

A construction payments platform built so the money can only move the way the contract already says it can. Frank Robles is ClearFunds' chief technology officer.

5,100 Commits across nine repositories	2020 Engaged since	4 Identity checks before a dollar moves	2 Factors before any bank-detail change
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THE PROBLEM

Commercial construction pays late and pays badly. Change orders, lien waivers and invoices are still handled by hand on most projects, so a lender releasing a draw has no reliable way to see whether the general contractor has gathered enough to pay everyone below it.

Every tier waits on the tier above, and the paperwork that proves the work happened arrives separately from the money.

ClearFunds runs the whole pay cycle in one place. The platform treats a project as a set of tiers with deadlines: at month end a clock starts, and each participant has a date by which it must submit its invoice, its executed lien waiver and any other required documents to the participant above it. Miss it and you wait for the next pay period. That structure is what makes the rest possible.

THE CONTROL SET IS THE PRODUCT

- **Commitments.** Two parties agree an amount before any invoice exists. The system will not accept an invoice that pushes total payments past it. Only a mutually agreed change order moves the number.
- **The underbilling stop.** A general contractor cannot invoice for less than it has committed to pay the trades below it, so enough money is always gathered to cover every approved invoice underneath.
- **Retainage lockdown.** The percentage is the owner's to set, not the general contractor's, and it cannot change once the project is accepted.
- **Invoice integrity.** Only the submitter can modify its own invoice. Approved amounts in flight cannot be changed, and amounts are never typed directly into the payment step.

KNOW YOUR CUSTOMER, BEFORE A DOLLAR MOVES

Name and employer identification number verified against IRS records. Architect and design consultants verified as registered in the project state. General contractor verified in the municipality. The building permit itself confirmed with the issuing agency. Two microdeposits verify a bank account before funds move, and a second factor is required at account creation and again before any bank-detail change or payment authorization.

HOW A PAYMENT ACTUALLY LANDS

The payer reviews and confirms, the ACH debit is confirmed on screen, ClearFunds waits for incoming funds to settle, and then releases every participant's payment at once, with each payment visible to both the payee and the approver.

HOW IT IS BUILT

Django REST API in Python, an Angular web application, infrastructure in Terraform, and an ACH client written directly against the bank's API. About 5,100 commits across nine repositories between October 2020 and May 2026, including a front-end rewrite begun in 2024.

Documents, lien waivers, bonds and insurance certificates live inside the project record rather than in email.

Django

Python

Angular

Terraform

AWS

ACH against a bank API

Multi-factor auth

Document vault

HOW WE RAN IT

Frank is the architect and technical lead and runs the delivery team, sourced and managed by Robles Industries. His contribution shows up less in the commit log than in the control set: the underbilling rule came out of his own testing, after he watched a contractor do exactly what the rule now prevents.

He ran the launch checklists with the chief executive item by item, with each open question assigned and each disputed behavior written down with its reasoning.

THE NOTICE SYSTEM, WHICH IS WHERE MOST PLATFORMS GIVE UP

Period-open notices. Per-tier reminders that tell each party the deadline of the party in front of them. Due-tomorrow and due-today reminders. Payment hold and release notices. Lien waiver review flags. Every one of them tied to an action item, because a deadline nobody is told about is not a deadline.

WHAT THIS PROVES WE CAN DO

Design a control set first and the screens second. In payments the control set is the product, and the interesting engineering is in what the system refuses to do.

WHAT WE CAN START ON

A payment flow with approvals and document gates. A fraud and control review of a system already moving money. Or the technical side of a regulated offering.

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