

## PROVISIONAL PATENT SUMMARY

Title: TrustZip - AI-Powered Escrow and Completion Verification System for Field Contractors

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Filing Purpose: Early protection of a unique escrow system for service professionals utilizing AI-powered verification and milestone-based fund release.

### Concept Overview:

TrustZip is a mobile-first platform and backend system that enables clients to deposit funds into escrow for contractor or tradesperson jobs. Funds are held securely until the job is marked complete and verified through AI-analyzed photographic evidence submitted by the contractor.

### Core Components:

#### 1. Escrow Fund Holding:

- Clients deposit payment into TrustZip prior to work starting.
- Funds are visible but inaccessible to contractors until release criteria are met.

#### 2. AI-Verified Proof of Completion:

- Contractor uploads timestamped, geotagged photos of completed work.
- AI engine verifies that visible features align with expected results based on task type.
- Client receives prompt to confirm or dispute within a defined window (e.g. 24-48 hours).

#### 3. Automatic Fund Release:

- If no dispute is made and AI verification passes, funds are auto-released to the contractor.
- Optional override functionality for human moderator in special cases.

#### 4. Micro-Job Scalability:

- Works for small-ticket items (e.g., \$100 flapper replacement) and full-scale trenching, repipes, or remodels.
- Enables "instant pay upon proof" for high-frequency trades.

#### 5. Escrow Confirmation Layer:

- Contractors can confirm fund deposit before starting work.
- App provides confidence that clients have funds ready.
- Reduces no-pay risk and forgotten collections.

#### 6. Integration Ready:

- Option to API into platforms like NeuraPlumb, ServiceTitan, or QuickBooks.
- Enables photo-checklist pairing with payment logic.

#### Monetization Strategy:

- Transaction fees (2.9-4%)
- Optional subscription for professionals (monthly access to logs, fast payout, client communication tools)
- Float interest revenue at scale

#### Strategic Impact:

- Creates a trust layer between homeowners and contractors using AI as the neutral verification agent.
- Reduces emotional conversations, payment friction, and "he said, she said" disputes in the trades.
- Makes service-based work more professional, protected, and platform-ready.

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This document reflects a provisional filing concept and will serve as the basis for a USPTO provisional patent application.