

Owner payment verification checklist

General information to help you organise your paperwork. Not legal advice.

Verify the reported upstream event

Use this checklist to distinguish a statement about owner payment from verified receipts and allocations. Work through the contracting debtor or another authorized channel. An owner receipt may cover several trades, periods or projects; do not assume all of it belongs to your invoice.

Project owner and contracting debtor: _____

Your invoice and scope period: _____

Upstream application number and submission date: _____

Statement received from role and date: _____

- ☐ Match legal entities and project identifiers.
- ☐ Identify the upstream application that includes your work.
- ☐ Record requested, certified, disputed, withheld and paid amounts separately.
- ☐ Ask for relevant remittance or certification records with unrelated details redacted.
- ☐ Check whether the evidence concerns progress payment, holdback or final payment.
- ☐ Record source reliability and any mismatch or missing attachment.

Reconcile without inventing an allocation

Upstream record	Period / scope	Reported amount	Verified allocation or gap

Fictional example: a CAD 50,000 owner receipt covers three trades. The debtor states CAD 8,000 relates to your work, but provides no allocation schedule. Record the CAD 8,000 as reported and request the schedule. Do not credit your ledger until your own receipt is confirmed.

- ☐ Compare payment dates with the actual contractual trigger identified for review.
- ☐ Retain non-payment notices and itemized dispute reasons.
- ☐ Record partial payments and any later reversal.
- ☐ Keep upstream information separate from your own debtor ledger.
- ☐ Escalate unresolved factual and clause questions without declaring the explanation valid or invalid.

Verification result confirmed reported or unknown: _____

Source document and authorized custodian: _____

Reviewer and outstanding request: _____

Next action and target: _____

This checklist itself creates no right to obtain confidential records.

Before you act: this document is general information prepared by ArtBuild to help you organise facts and paperwork. It is not legal advice and has not been reviewed by a lawyer for your situation. Rules differ by province and territory and change over time. Check the official source for your project, and for deadlines, liens, court or insolvency steps, speak with a lawyer licensed where the project is located.