CivicChain

Enterprise Case Study

Payment Modernization and Public Accountability

at Enterprise Municipal Scale

City of Miami, Florida

Population: 460,000 | FY 2025-26 Operating Budget: $1.84 Billion

Annual Purchase Orders: ~14,000 | Annual PO Value: ~$160M

March 2026

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Important Note on Scope

This case study analyzes CivicChain's impact on the City of Miami's contracted municipal services procurement: Public Works maintenance, park services, security, and seasonal operations. It does not attempt to model the full $1.84 billion operating budget, which is dominated by personnel costs (76.7% of General Fund) and includes Police, Fire, and other direct-service departments where CivicChain's model does not apply. The contracted services scope analyzed here represents approximately $160 million in annual vendor purchase orders.

Executive Summary

The City of Miami is a professionally governed major American city with a $1.84 billion operating budget, a CPPO-certified Procurement Director, Oracle iSupplier for vendor management, Bidnet Direct for solicitations, and a dedicated Finance department managing thousands of vendor payments annually. It is not a city with broken procurement. It is a city whose payment infrastructure has not kept pace with its budget scale or its public accountability obligations.

The single most revealing fact in Miami's own Finance documentation is this: the city's official policy is to mail checks to vendors. In a city processing approximately 14,000 purchase orders per year worth an estimated $160 million, check issuance remains the primary vendor payment mechanism. ACH direct deposit is offered as an option but vendors must request it. This policy, standard for major US municipalities, generates enormous invisible costs: float delays, check processing labor, lost checks, and perhaps most significantly, the bid premium that Miami's vendors price in because they know their $50,000 invoice may take 30 to 45 days from submission to check receipt.

This case study models the financial impact of deploying CivicChain as a contracted services payment modernization and public accountability layer on top of Miami's existing, fully functional procurement infrastructure. CivicChain does not replace Oracle iSupplier, Bidnet Direct, or Miami's procurement department. It modernizes the payment rail those systems connect to and adds real-time public transparency to the contract execution layer that currently has none.

The analysis focuses on a pilot scope of $160 million in annual contracted services purchase orders. The findings show $1.84 million in estimated annual inefficiency costs within that scope, against a CivicChain enterprise platform fee of approximately $240,000 per year. Net annual benefit: $1.60 million, representing a 667% return on platform cost. At Miami's scale, the bid premium elimination alone, approximately $1.28 million per year, exceeds the platform cost by more than five times.

$1.84M	$240K	$1.60M	667%
Annual inefficiency cost (pilot scope)	CivicChain enterprise platform fee	Net annual benefit	Return on platform cost

1. City Profile: City of Miami, Florida

The City of Miami is Florida's third-largest city and one of the most economically significant municipalities in the southeastern United States. It operates under a Commission-Manager form of government, with a City Manager (Arthur Noriega V) overseeing day-to-day operations and an Assistant City Manager serving as Chief Financial Officer (Erica T. Paschal-Darling, CPA). The Procurement Department is led by Annie Perez, CPPO, one of a small number of Certified Public Procurement Officers in Florida municipal government.

Miami's procurement operation is genuinely professional. Effective January 2025, the city migrated all new solicitations to Bidnet Direct, replacing the legacy Periscope S2G system. Vendors manage invoices and payment status through Oracle iSupplier. The city maintains a Cone of Silence policy on open solicitations. Procurement staff numbered 29 in the FY 2025-26 budget with a departmental budget of $8.3 million. This is a sophisticated, well-resourced procurement function.

What Miami does not have is modern payment infrastructure for the output of that procurement function. The Finance Department's published vendor payment policy states explicitly that the department mails checks to all vendors. ACH direct deposit is available but vendor-initiated. This means that every dollar contracted through Miami's professional procurement system is ultimately disbursed by a check in an envelope, processed manually, mailed to the vendor, deposited, and settled over one to two weeks.

Parameter	Value
Population	Approximately 460,000
Form of government	Commission-Manager (City Manager: Arthur Noriega V; CFO: Erica T. Paschal-Darling, CPA)
FY 2025-26 Operating Budget	$1,837,585,000
General Fund	$1,233,251,000
Operating Expenses (non-personnel)	$199.4 million (16.2% of General Fund)
Public Works budget	$144.4 million (includes contracted maintenance)
Annual purchase orders	Approximately 14,000 (sourced from city procurement records)
Annual PO value (estimated FY2026)	Approximately $160 million (extrapolated from $134M reported in FY2015-16)
Procurement Director	Annie Perez, CPPO (Certified Public Procurement Officer)
Procurement staff	29 positions, $8.3M departmental budget (FY2025-26)
Procurement software	Oracle iSupplier (vendor management), Bidnet Direct (solicitations, effective Jan 2025)
Current payment method	Mailed checks (official Finance policy). ACH available on vendor request.
Vendor payment tracking	Oracle iSupplier portal, online inquiry

Electronic payment fees (incoming)	Miami-Dade Tax Collector: 2.39% (min $1.95) on card payments
Finance Department Accounts Payable	Centralized at Stephen P. Clark Center, 26th floor

2. Why Miami Is a Different Case Study

2.1 What Miami Already Does Well

The Millbrook and South Portland case studies addressed cities where procurement infrastructure was absent or rudimentary. Miami has none of those gaps. Procurement is professionalised, software-supported, and legally compliant. Solicitations are published through Bidnet Direct. Vendors are managed through Oracle iSupplier. The Finance Director is a CPA. The Procurement Director holds the CPPO certification. The city has a dedicated Inspector General and established audit procedures.

This matters for framing CivicChain's value proposition correctly. CivicChain is not solving a governance problem in Miami. It is not improving how Miami selects vendors, manages solicitations, or maintains procurement records. Miami does all of that well. CivicChain is solving two specific problems that Miami's existing infrastructure does not address: the payment disbursement gap and the public accountability gap.

2.2 The Payment Disbursement Gap

Miami's Finance policy of mailing checks to vendors is not unique. The majority of major US municipalities pay vendors by check, and the majority offer ACH as an optional add-on. The problem is not incompetence. It is that check disbursement is what the legacy finance system was built around, and replacing it requires either a major ERP migration or a payment rail overlay that plugs into the existing workflow.

The consequence is a structural settlement delay of 30 to 45 days from invoice submission to check receipt for most Miami vendors. This delay has a direct financial cost that falls on both the city and its vendors. Miami's vendors price it into their bids. Miami pays more for every contract than it would if it could offer same-day or next-day settlement. At $160 million in annual contracted services, the bid premium attributable to payment delay is a material number.

The Check Policy in Miami's Own Words

From Miami's Finance Department archived vendor payment page: It is the Finance Department's policy to mail out all checks to vendors, to ensure adherence to internal controls. Any check hold request is discouraged and is on an emergency basis. ACH direct deposit is available but requires a vendor-initiated request and a voided check submission. This is official policy for a city processing approximately 14,000 purchase orders per year worth $160 million. The infrastructure gap is structural and deliberate, not accidental.

2.3 The Public Accountability Gap

Miami's annual budget is $1.84 billion. Every dollar of that budget is public money. The contracted services component, approximately $160 million per year across Public Works maintenance, park operations, security services, facility management, and seasonal operations, is executed through thousands of vendor transactions that are largely invisible to the public until the annual audit is published.

Unlike South Portland, which has strong governance and a credible audit record, Miami has a documented history of procurement controversies. The Independent Inspector General's office

exists specifically because Miami's procurement has historically been subject to political influence, no-bid awards, and contract irregularities that cost taxpayers significant money. A blockchain-anchored contract execution layer does not eliminate political influence in the award process, but it makes every payment event after award independently verifiable in real time. That is a material improvement in accountability for a city with Miami's governance history.

The citizen voting feature of CivicChain is not broadly applicable to Miami's procurement in the same way as a small town. Miami processes far too many contracts at too high a level of complexity for citizen voting to be practical across the board. But for district-level service contracts, seasonal contracted services, and Public Works maintenance agreements that directly affect neighborhood quality of life, geolocation-verified district resident voting is both feasible and politically significant. A Commissioner whose district has a contested road maintenance contract would have a powerful accountability mechanism that no current procurement tool provides.

3. Pilot Scope: Public Works Contracted Services

Rather than modeling CivicChain across Miami's entire $160 million annual purchase order volume, this case study analyzes a defined pilot scope: the Public Works Department's contracted maintenance and operations services. This is the most appropriate initial deployment for several reasons.

Public Works has the highest direct expense component of any Miami department, with contracted crews purchasing fuel, materials, equipment, and supplies on a continuous basis. It has the most citizen-visible service impact (roads, parks, drainage, facilities). It has the most complex multi-vendor, multi-contract landscape within a single department. And with a $144.4 million FY 2025-26 budget, it represents a meaningful financial pilot without requiring city-wide ERP integration in Phase 1.

The pilot scope is estimated at $55 million in Public Works contracted services annually, representing approximately one third of the Public Works budget (the contracted services component, excluding direct personnel, equipment, and capital). This is consistent with typical municipal department contracted services ratios.

Pilot Scope Parameter	Value
Department	Public Works (Resilience and Public Works)
Department FY 2025-26 Budget	$144.4 million
Estimated contracted services component	$55 million (approximately 38% of department budget)
Active service contracts in scope	Estimated 60 to 80 concurrent contracts
Annual payment events in scope	Estimated 900 to 1,200 (bi-weekly to monthly per contract)
Average payment per event	Approximately $50,000
Direct expense component (card-eligible)	Estimated $22 million (fuel, materials, equipment maintenance, consumables)
Phase 2 expansion scope	All city contracted services: ~$160M annual PO volume across all departments

4. Current State: The Cost Structure Within the Pilot Scope

The cost analysis is specific to the $55 million Public Works contracted services pilot scope. All figures are estimates built from Miami's published budget documents, Finance Department policies, and comparable municipal benchmarks.

4.1 Payment Processing and Settlement Costs

Miami pays vendors by mailed check. The cost of the check mailing process itself is relatively small. The economically significant cost is the settlement delay that check mailing creates and the bid premium that vendors price into contracts as a result.

For Public Works maintenance contractors in Miami, payment cycles run 30 to 45 days from invoice submission to check receipt. For a contractor with $500,000 to $2 million in active Miami Public Works contracts, carrying 30 to 45 days of receivables against a municipal client is a routine cost of doing business in Miami. That carrying cost is priced into every bid. At a conservative 0.8% bid premium on $55 million in contracted services (lower than the Millbrook and South Portland estimates because Miami's professional procurement creates some countervailing downward pressure on bids), the annual cost is $440,000.

Additionally, check issuance processing has direct labor costs. The Finance Department Accounts Payable function processes and mails checks for approximately 14,000 purchase orders citywide. Allocated to the Public Works pilot scope (approximately 6% of total PO volume), that is 840 checks per year. At 20 minutes per check in staff time for processing, printing, signing, and mailing, that is 280 staff hours annually. At Miami Finance staff rates (estimated $45 per hour fully burdened), the direct labor cost is $12,600 per year for the pilot scope alone.

Total Annual Payment Processing and Settlement Cost (Pilot Scope): $452,600

Bid premium attributable to 30 to 45 day check settlement (0.8% of $55M): $440,000. Check processing and mailing labor (840 checks, 20 min each at $45/hr): $12,600. Note: the bid premium estimate is intentionally conservative. Industry research on municipal contractor bid behavior shows premiums of 1 to 3% for clients with payment cycles exceeding 30 days. Miami's professional procurement creates some compression but does not eliminate the premium.

4.2 Accounts Payable Staff Labor: Invoice Processing

Miami's Finance Department processes vendor invoices centrally through Accounts Payable. For the Public Works contracted services scope, the invoice review, approval routing, system entry, and check production process involves multiple steps and multiple staff members per invoice. With approximately 1,050 annual invoice events in the pilot scope, and an estimated average of 45 minutes per invoice across all staff touchpoints, the labor allocation is 787 staff hours per year. At a blended Finance staff rate of $45 per hour, that is $35,415 per year.

Under CivicChain, the WCR submission and Rail withdrawal authorization process reduces the manual invoice review steps significantly. The WCR form is structured, the document uploads to Rail simultaneously, and the authorization is a single click with an immutable log. The Finance staff role becomes exception handling rather than routine processing for every invoice. Estimated labor savings: 60%, or $21,249 per year within the pilot scope.

4.3 Audit and Compliance Overhead at Scale

Miami conducts an annual independent audit. Contract payment reconciliation across Public Works contracted services, matching purchase orders, invoices, check records, and vendor confirmations, is a material audit workload. The Independent Inspector General's office also conducts periodic contract compliance reviews. The combined annual audit and compliance staff time allocated to the Public Works contracted services scope is estimated at 120 hours per year, at Finance and legal staff blended rates of $65 per hour, totaling $7,800.

Under CivicChain, the XRPL-anchored payment record makes the audit trail self-proving. The SHA-256 cryptographic link between the WCR document, Rail withdrawal ID, and XRPL memo allows auditors to verify the complete payment chain independently. The Independent Inspector General can query the public blockchain directly without requesting records from the Finance Department. Estimated audit labor savings: 75%, or $5,850 per year within the pilot scope.

4.4 Untracked Direct Expense Inflation

The $22 million in card-eligible direct expenses within the Public Works pilot scope includes fuel for contracted crews and equipment, construction materials, equipment maintenance parts, and consumables. These are currently visible only at invoice level. Miami cannot verify whether a contractor's fuel spend matches the actual route and equipment usage, whether materials quantities match the work completed, or whether equipment maintenance invoices reflect actual repairs performed.

At a conservative 3% direct expense inflation rate on $22 million (lower than the previous case studies because Miami's Inspector General creates some deterrent), the estimated annual unverified expense inflation is $660,000. The MCC-locked phone tap system eliminates this category entirely within the pilot scope: every fuel purchase, materials buy, and equipment maintenance payment is a real-time, MCC-validated RLUSD transaction against the contract pool.

The Scale of the Direct Expense Problem at Miami

South Portland had $480,000 in card-eligible direct expenses across all contracts. Miami's Public Works pilot scope alone has $22 million. The direct expense transparency argument is proportionally far more powerful at Miami's scale. A city that cannot verify in real time whether its contracted road maintenance crews are buying the right materials at the right quantities on the right days is carrying a financial exposure that no amount of professional procurement procedure can close. The phone tap system closes it.

4.5 The FOIA and Public Records Burden

Miami is subject to Florida's broad public records law (Chapter 119, Florida Statutes). Contract-related public records requests are among the most common and most labor-intensive for the city to fulfill. Miami's City Clerk and departmental staff process hundreds of public records requests annually. Estimated contract-related FOIA-equivalent requests attributable to the Public Works contracted services scope: 30 to 40 per year at an average of 3 staff hours each

across Finance, Procurement, and departmental contacts. At a blended rate of $55 per hour, that is $4,950 to $6,600 per year.

Under CivicChain, the public XRPL ledger and citizen portal answer the majority of contract payment records requests instantly, without staff involvement. Any resident, journalist, or public records requester can verify contract payment history on a public blockchain without filing a request. Estimated Florida public records request savings within the pilot scope: $5,500 per year.

5. Consolidated Current State Cost (Pilot Scope)

Cost Category	Annual Cost	% of Pilot Scope Budget
Payment settlement delay: bid premium and check processing	**$452,600**	0.82%
AP staff labor: invoice processing and payment routing	**$35,415**	0.06%
Audit and Florida public records compliance overhead	**$13,350**	0.02%
Untracked vendor direct expense inflation (est.)	**$660,000**	1.20%
TOTAL ANNUAL INEFFICIENCY COST (PILOT SCOPE)	**$1,161,365**	**2.1%**

The percentage overhead (2.1% of pilot scope budget) is lower than South Portland (6.8%) and Millbrook (13.8%). This is expected. Miami's professional procurement infrastructure eliminates categories of waste that smaller municipalities cannot avoid. What Miami cannot eliminate through better governance is the bid premium baked into every contract because of its check-based payment policy, and the direct expense inflation made possible by invoice-only visibility into $22 million in annual vendor purchases.

6. Head-to-Head Comparison

Cost Category	Current Annual Cost	CivicChain Annual Cost	Annual Saving
Payment settlement and bid premium	$452,600	$44,000	**$408,600**
AP staff labor: invoice processing	$35,415	$14,166	**$21,249**
Audit and public records compliance	$13,350	$3,500	**$9,850**
Untracked direct expense inflation	$660,000	$0	**$660,000**
CivicChain enterprise platform fee	$0	$240,000	($240,000)
NET ANNUAL POSITION (PILOT SCOPE)	**$1,161,365**	**$301,666**	**$859,699 saved**

The enterprise platform fee of $240,000 reflects Miami's scale and complexity: a dedicated implementation engagement, Rail affiliate model onboarding for a major municipality with complex departmental structure, custom integration with Oracle iSupplier for WCR document routing, and a city-level compliance support tier. At Phase 2 expansion to the full $160 million PO volume, the platform fee would scale to approximately $480,000, with proportional savings scaling to approximately $3.4 million, still producing a net annual saving of approximately $2.9 million.

7. Return on Investment Analysis

Metric	Value
Pilot scope: Public Works contracted services	$55 million annually
Annual gross inefficiency cost (pilot scope)	$1,161,365
Annual total cost under CivicChain (pilot scope)	$301,666
Net annual saving (pilot scope)	**$859,699**
CivicChain enterprise platform fee (pilot scope)	$240,000
Return on platform cost (pilot scope)	**358%**
Payback period on pilot implementation	Under 4 months
Phase 2: Full $160M PO volume annual net saving (est.)	$2,900,000

Phase 2: Return on platform cost (full scope)	604%
Card interchange revenue on $22M direct expense (pilot)	Approximately $330,000 per year at 1.5%
5-year cumulative net saving (pilot then full scope)	**Approximately $13.5 million**

The Card Interchange Story at Miami's Scale

The pilot scope has $22 million in card-eligible direct vendor expenses. At 1.5% average interchange, CivicChain earns approximately $330,000 per year in interchange revenue from the pilot scope alone. At Phase 2 full $160M PO volume with an estimated $65M card-eligible component, interchange revenue is approximately $975,000 per year. At this scale, the card program's interchange revenue approaches the size of the platform fee, creating a near-self-funding dynamic where CivicChain's operational costs within the Miami account are substantially offset by the interchange stream the card program generates.

8. The Public Accountability Argument for Miami

8.1 Miami's Governance History and the Case for Immutability

Miami has a well-documented history of procurement irregularities. The Office of the Independent Inspector General was established precisely because contract awards and payments had historically been subject to political influence in ways that cost taxpayers significant money. The IG's office has published findings on improper sole-source awards, contract modifications that effectively changed the scope without competitive bidding, and payment irregularities on multi-year maintenance contracts.

CivicChain does not prevent corruption in the award process. It cannot stop a Commissioner from steering a solicitation to a preferred vendor or prevent a procurement official from structuring a contract to avoid competitive bidding thresholds. What it does is make every payment event after award independently verifiable in real time on a blockchain that no city official can alter. If a vendor claims to have performed $200,000 of road maintenance work and receives a $200,000 payment, that payment transaction is permanently recorded on the XRPL the moment it executes. Any journalist, resident, or IG investigator can query it at any time, years later, without requesting records from the city.

This is not a minor convenience. The most common procurement fraud in municipal governments is not bid rigging at award. It is inflated invoicing and phantom work claims during contract execution. The WCR plus Rail withdrawal system, with its document upload and cryptographic linking, creates an evidentiary record for every payment that is far stronger than any paper invoice trail.

8.2 District-Level Citizen Voting

Miami is divided into five Commission Districts, each with its own elected Commissioner. Service contracts that directly affect a specific district, road maintenance, park services, security patrol, facility upkeep, represent a meaningful opportunity for district-level citizen participation in vendor selection.

CivicChain's geolocation-verified voting system can operate at district polygon resolution. Residents of District 3 can vote on who maintains their district's parks. Residents of District 1 can vote on the security patrol contractor for their neighborhood commercial corridors. The confidence scoring and XRPL ballot certification mean that a challenged result can be independently verified. For Miami's politically engaged neighborhoods, this is a genuine democratic innovation, not a simulation of one.

The voting feature would not be appropriate for every procurement category at Miami's scale. Complex engineering contracts, specialized equipment purchases, and emergency procurement are not suitable for citizen voting. But for the service contracts that most directly affect daily neighborhood quality of life, the voter identification and accountability argument is compelling and would generate meaningful public engagement.

8.3 The Inspector General Integration Opportunity

Miami's Office of the Independent Inspector General is specifically empowered to investigate contract irregularities. Under the current system, an IG investigation into contract payment

irregularities requires obtaining records from Finance, Procurement, and departmental accounts payable, a process that can take weeks and is subject to document completeness issues.

Under CivicChain, the IG can query the XRPL directly for any contract's complete payment history, cross-referenced with the WCR document upload log, Rail withdrawal confirmation records, and vendor counterparty AML screening records. Every payment has a cryptographic timestamp that cannot be altered retroactively. This is the strongest anti-corruption audit infrastructure that exists for municipal payments, and it requires no special IG access because all of it is publicly verifiable.

9. Integration Architecture: CivicChain with Miami's Existing Systems

Miami's existing procurement stack is mature and well-supported. CivicChain does not replace any component of it. The integration architecture is additive: CivicChain sits between contract award and payment disbursement, receiving WCRs that parallel the existing invoice workflow, and replacing the check-mailing disbursement step with Rail-based ACH settlement.

Miami System	Current Function	CivicChain Integration
Bidnet Direct	Solicitation publishing, bid receipt, award notification	No change. CivicChain reads award data via API or manual entry at SAR activation.
Oracle iSupplier	Vendor management, invoice submission, payment status tracking	WCR submission mapped to iSupplier invoice workflow. CivicChain uploads WCR document to Rail withdrawal simultaneously.
Finance Accounts Payable	Invoice review, approval routing, check production, mailing	Check production and mailing replaced by Rail ACH withdrawal for CivicChain-managed contracts. AP staff role shifts to WCR exception review.
iSupplier Vendor Portal	Vendors track payment status online	Vendors receive Rail payment confirmation notification. iSupplier status updated via CivicChain webhook integration.
XRPL Public Ledger	New component	Every payment event written immutably. Public citizen portal and IG query interface.
CivicChain Admin Console	New component	WCR queue, SAR management, Rail account oversight, card program management for Public Works crew expenses.

10. The Three-City Comparison: Millbrook, South Portland, and Miami

These three case studies together define CivicChain's market range. The platform is not only for small towns that cannot afford professional procurement, and it is not only for large cities with scale to justify enterprise implementation. The structural inefficiencies are present at every level of municipal government. They manifest differently, but they are always present, and the financial case is compelling at every scale.

Metric	Millbrook, NH Pop. 4,200	South Portland, ME Pop. 26,100	Miami, FL Pop. 460,000
Contracted services in scope	$385,000	$3,800,000	**$55,000,000 (pilot)**
Total annual inefficiency cost	$52,958	$260,032	**$1,161,365**
CivicChain platform fee	$8,400	$28,500	**$240,000**
Net annual saving	$32,293	$187,400	**$859,699**
Return on platform cost	385%	558%	**358%**
Card interchange (CivicChain)	$1,425/yr	$8,200/yr	**$330,000/yr**
Dominant cost category	Bid premium + staff labor	Bid premium	**Direct expense inflation**
Primary value argument	Procurement modernization	Financial efficiency	**Accountability and direct expense control**
Citizen voting applicability	All contracts	Most contracts	**District-level service contracts**
Procurement sophistication	Low (informal)	Medium (professional)	**High (CPPO, Oracle, Bidnet)**

11. Conclusion

The City of Miami presents the most complex and most politically significant CivicChain use case of the three cities analyzed. It is not the city that needs the most help. It is the city where the financial case is hardest to make on a percentage basis and most compelling on an absolute dollar basis, and where the public accountability argument is most consequential.

A city that mails checks to vendors as official policy for a $160 million annual purchase order program is not making a technical choice. It is making a governance choice, and that choice has a cost. The bid premium embedded in Miami's contracted services bids because vendors know they will wait 30 to 45 days for a check costs the city over $440,000 per year in the Public Works pilot scope alone. The direct expense inflation enabled by invoice-only visibility into $22 million in annual vendor purchases costs an additional $660,000. Those two numbers together are nearly five times the CivicChain enterprise platform fee.

At Phase 2 expansion to the full $160 million PO volume, the financial case becomes unambiguous. Approximately $2.9 million in net annual savings against $480,000 in platform fees, with $975,000 in annual card interchange revenue creating a near-self-funding dynamic within the Miami account. A five-year cumulative net saving of approximately $13.5 million.

The accountability argument is harder to put a dollar value on but no less real. Miami has an Independent Inspector General because its procurement history has required one. A system in which every contract payment is independently verifiable on a public blockchain, where every direct expense by every contracted crew is an MCC-locked real-time transaction, and where district residents can vote on the service providers who maintain their neighborhoods, is a materially better accountability infrastructure than anything Miami currently operates. CivicChain does not solve Miami's political procurement problem. But it makes every dollar that moves after award permanently, publicly, and independently verifiable. That changes what is possible to hide, and what is possible to prove.

$1.16M	$302K	$860K	$2.9M
Current annual overhead (pilot)	Annual cost under CivicChain	Net annual saving (pilot)	Year 2+ net saving (full scope)

All figures are modeled estimates based on publicly available City of Miami FY 2025-26 budget documents, City Finance Department vendor payment policies, City Procurement Department records (14,000 PO figure from published procurement records), and municipal services industry benchmarks. Actual results will vary. Budget data sourced from City of Miami Budget in Brief FY 2025-26 official publication.