

Company Overview

PHOCIS Tech© · Replacing Escrow with Digital Clearing · Pre-Seed 2026

Mission

PHOCIS Tech is building the infrastructure layer that replaces legacy escrow with real-time digital clearing for private lenders, bridge lenders, and title companies. We eliminate the 3–5 day wire float, reduce transaction costs, and deliver institutional-grade clearing speed to the non-bank lending market.

The Problem

PHOCIS operates in a segment that major banks ignore and fintech giants overlook: private and bridge lending. Unlike wire transfer networks (SWIFT, Fedwire) which require institutional membership, or escrow software vendors that simply digitize old workflows, PHOCIS redesigns the clearing event itself — making it programmable, auditable, and instant.

Competitor / Alt.	Approach	PHOCIS Advantage
Legacy Escrow Co.	Manual, 3–5 day hold	Real-time digital clear
Wire Transfer (Bank)	Fedwire / SWIFT rails	No membership req.; lower cost
Escrow SaaS Tools	Digitized paperwork only	Full funds-clearing layer
Title Software	Manual, 5-16 day hold	