

Monetizing What Others Overlook



PHOCIS Tech is the Treasury-backed operating system for post-closing funds, built to replace zero-yield escrow with yield-generating, compliant, and fully transparent custody. By custodializing lender and investor capital at Wells Fargo in FDIC pass-through accounts and, where permitted, automatically sweeping idle balances into short-term U.S. Treasury Bills, PHOCIS turns dormant cash into a governed yield engine while preserving control, speed, and safety.

Traditional escrow structures bleed both yield and time: lenders often pay 2%-5% in fees, earn 0% on balances, and wait 45–75 days to fully deploy capital. PHOCIS changes that equation by enabling 1–3% Treasury yield on qualifying JV and similar accounts, so a \$20 million credit facility can see more than \$600,000 in incremental interest over a typical cycle, all while reducing legal friction and manual reconciliation. The economic model is lender-friendly: no platform or custody fees are charged to lenders; instead, PHOCIS earns via a defined yield share on eligible interest-bearing accounts, leaving clients with net new revenue and the option to keep non-yield accounts economically unchanged.




Under the hood, PHOCIS is built on a bank-law-first architecture. Wells Fargo acts as the regulated bank custodian and holder of funds, with FDIC pass-through insurance applied at the beneficial-owner level rather than just an omnibus account, while PHOCIS provides the orchestration, controls, and data layer. On top of this custody foundation, an AI Compliance Engine continuously maps 50-state lending statutes along with OFAC, KYC, AML, and beneficial-ownership requirements into dashboards, alerts, and audit-ready exports. For interest-earning JV accounts, PHOCIS can pre-approve eligibility by scanning closing statements and related documents, using them as automated source-of-funds evidence and building the compliance file directly into the existing closing workflow.

For operating teams, PHOCIS breaks into seven core modules that compress weeks of manual work into hours without changing the underlying credit model: master account and sub-account setup; disbursement and draw management with joint-control options; daily T-Bill sweeps and 1099-INT automation; AI-driven compliance and change monitoring; multi-investor and multi-tranche accounting; audit-ready reporting; and automated exit management covering payoff, reconveyance, and tax reporting. Compared side-by-side with traditional escrow and direct bank custody, PHOCIS offers lower apparent cost to lenders, faster deployment, higher potential yield on qualifying balances, stronger transparency, and institution-grade protection.

PHOCIS is also mission-driven at its core. Founded by a Marine veteran who witnessed firsthand how hard the transition home can be, the company permanently commits 3% of net proceeds to the Tributary Foundation, a 501(c)(3) supporting nature-based and holistic programs for veterans with PTSD, TBI, and chronic pain. Every dollar routed through PHOCIS not only defends returns and streamlines operations, but also contributes to defending the well-being of those who defended the country.

Welcome to PHOCIS Tech | We don't change how lenders lender. We change how they earn.

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