

Master Build Roadmap

Engineering, Infrastructure & Team Scaling Plan · 2026–2028

The Master Build Roadmap defines PHOCIS's engineering architecture, infrastructure phases, team growth milestones, and technical debt retirement schedule. This document is the internal build blueprint — distinct from the Product / Feature Roadmap which tracks investor-facing deliverables.

Phase 1 — Foundation (Q1–Q2 2026)

Component	Build Target	Owner	Status
Core Clearing Engine	Transaction state machine; idempotent event log	Eng Lead	In Progress
API Gateway	REST + Webhook delivery; rate limiting; auth tokens	Backend	In Progress
Lender Portal (v1)	Dashboard: fund, track, confirm, export	Full-Stack	Planned
Bank Integration Layer	ACH origination + same-day ACH support	Backend	Planned
Audit Ledger	Immutable append-only transaction log (PostgreSQL)	Backend	In Progress
Dev/Staging Environment	AWS us-east-1 — isolated prod parity infra	DevOps	Complete
Compliance Framework	Data classification, access controls, SOC 2 readiness	Compliance	In Progress

Phase 2 — Lender Onboarding & Scale (Q3–Q4 2026)

Component	Build Target	Owner
Multi-Lender Architecture	Tenant isolation; per-lender config; role-based access	Backend
Title Company Integration API	Webhook → Title co. receives clearing confirmation	Integrations
Real-Time Notification System	SMS + Email: funds cleared / released events	Full-Stack
Reporting Engine	PDF/CSV statements; CPA-ready format; tax year support	Backend
Mobile PWA (read-only)	Lender can monitor live clears from mobile browser	Frontend
SOC 2 Type I Audit	External security audit — pre-Series A requirement	Compliance
Disaster Recovery Plan	RTO: 4hr / RPO: 15min — documented and tested	DevOps

Phase 3 — Institutional Readiness (2027–2028)

Initiative	Description
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SOC 2 Type II Certification	Full-year continuous monitoring audit — target Q3 2027
Commercial Lending Module	Expand clearing support to commercial real estate (>\$1M transactions)
Banking Partner Deepening	Negotiate direct Fed Funds access via chartered bank partnership
API v2.0 — GraphQL	Event-driven architecture; real-time subscriptions for enterprise clients
Machine Learning — Risk Layer	Anomaly detection on clearing events; fraud signal scoring
Enterprise SLA Tier	99.99% uptime SLA offering; dedicated account infrastructure
Series A Infrastructure Prep	Scalability audit; infra stress test to \$1B+ AUM throughput

Team Scaling Plan

Role	Target Date	Hiring Priority
VP Engineering (Full-time)	Q2 2026	Critical
Backend Engineer #2 (Senior)	Q2 2026	Critical
Compliance Officer (Part-time → FT)	Q3 2026	High
Lender Success Manager	Q3 2026	High
Frontend Engineer	Q4 2026	Medium
Data / ML Engineer	Q2 2027	Post-Series A
CFO / Controller	Q3 2027	Post-Series A