

Nate Cater

Founding CEO · PHOCIS Tech©

<h2>U.S. Marine</h2> <p>Veteran</p>	<h2>\$5M</h2> <p>Live AUM Built</p>	<h2>NASDAQ:PR TH</h2> <p>Partnership Executed</p>	<h2>Wells Fargo</h2> <p>Custody Active</p>
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WHO NATE CATER IS

Nate Cater is the Founding CEO of PHOCIS Tech©, the financial infrastructure company replacing escrow in the Private Money Lending and Family Office markets with a zero-fee, yield-generating digital clearing platform backed by Wells Fargo custody.

Nate spent years inside the Private Money Lending industry — close enough to see exactly how broken escrow is and why the market has tolerated it. He didn't build PHOCIS from a whiteboard. He built it from firsthand operational pain, deep lender relationships, and a conviction that the infrastructure layer of private lending was the most defensible place to build.

CREDENTIALS & MILESTONES

Credential / Milestone	Context
U.S. Marine Corps Veteran	Discipline, integrity, mission-first execution mindset
Founding CEO, PHOCIS Tech©	Built from zero to \$5M AUM, \$200M+ pipeline, 6 lender segments live
Wells Fargo Custody	Direct institutional banking relationship — FDIC-insured fund custody active
Priority Technology Holdings	NASDAQ:PRTH partnership executed Dec 2024 — ACH/wire/Passport infrastructure
LenderWise Network	Pilot live — AI underwriting integration for private money lenders
Tributary Foundation	Nonprofit arm focused on underserved community financial access

USDC Integration (in progress)

Stablecoin clearing layer adding digital settlement to the platform

WHY NATE IS THE RIGHT FOUNDER FOR THIS

Industry insider, not outsider

Most fintech founders try to disrupt industries they studied from the outside. Nate built PHOCIS from inside the Private Money Lending ecosystem — he knows the operators, the pain points, and the exact moment lenders will switch.

Operator, not theorist

\$5M in live AUM is not a POC or a beta. It is a live financial product holding real lender funds with real yield generation. Nate shipped before raising.

Institutional relationships from day one

Wells Fargo custody and Priority Technology Holdings (NASDAQ:PRTN) are not letters of intent. They are executed relationships. Most pre-seed companies cannot get these conversations, let alone signed agreements.

Founder with a mission

Tributary Foundation ties the PHOCIS business model to a broader financial inclusion mission. Nate is not purely capital-motivated — he is building something that outlasts the round.

CONTACT

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