

Platform Roadmap

PHOCIS TECH© · 2026–2027 PRODUCT MILESTONES

Now — Live & Operational (Q1 2026)

- Digital Clearing Platform v1.0 live
- Wells Fargo ACH integration active
- \$5M AUM on platform
- 50-State AI Compliance engine deployed
- Real-time settlement processing
- T-Bill yield distribution to lender accounts

Q2 2026 — Lender Experience

- Lender dashboard v2.0 (self-service onboarding)
- Automated compliance reporting (PDF/Excel export)
- Multi-lender account management console
- API documentation and developer portal launch
- Mobile-responsive lender portal

Q3 2026 — Scale Infrastructure (Series A Target)

- SOC 2 Type I certification
- Automated AML/BSA monitoring integration
- Bulk loan import tools for IMB onboarding
- White-label option for regional bank partners
- Webhooks and ERP integration framework

Q4 2026 — Third-Party Ecosystem

- Title company integration marketplace
- HOA payment processing module
- Homeowners insurance payment rail
- Borrower-facing escrow portal (optional lender add-on)
- Volume-based fee capture from ecosystem partners

2027 — National Scale

- SOC 2 Type II certification
- FHA/VA loan program support
- Multi-currency / international pilot (Canada)
- Series A deployment into 40+ lenders
- \$1B AUM milestone
- Enterprise API licensing program