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REPLACING ESCROW WITH DIGITAL CLEARING · PHOCIS.AI

Traction & AUM Summary

Real lenders. Real AUM. Real infrastructure. · As of March 2026

\$5M LIVE AUM Active on platform	\$200M+ PIPELINE AUM Identified & progressing	6 LENDER SEGMENTS Live or onboarding	3 STRATEGIC PARTNERS Active agreements
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LENDER SEGMENT STATUS

Segment	Status	AUM Contribution	Notes
Family Offices	■ LIVE	Included in \$5M	First mover segment; relationship-driven acquisition
Fix & Flip Lenders	■ ACTIVE	Included in \$5M	High transaction volume; draw request & holdback tracking in use
Business-Purpose Lenders	■ ACTIVE	Included in \$5M	Core compliance engine use case; CA regulations navigated
Construction Lenders	■ ONBOARDING	Pipeline	KYB/KYC in process; expected live Q2 2026
LenderWise Network	■ LIVE	Distribution channel	Pilot active; network provides access to hundreds of lenders
International (KR)	■ PARTNERSHIP	Pipeline	Korea wire partnership live; international rails operational

AUM GROWTH PATH & REVENUE IMPACT

Milestone	AUM Target	Annual Revenue @ 4.5% Yield	Key Driver
Current (Live)	\$5M	\$225,000	Active clients — Family Office, Fix & Flip, Business-Purpose
Post Pre-Seed Close	\$10M	\$450,000	Construction onboarding + LenderWise pilot expansion

Platform Target (12–18 mo)	\$30M–\$40M	\$1.35M–\$1.8M	USDC rails live + LOS integrations + Canada expansion
Seed Round Target	\$100M+	\$4.5M+	Full distribution network + institutional family office rollout

STRATEGIC PARTNER INFRASTRUCTURE

Partner	Status	What It Unlocks
Wells Fargo	■ ACTIVE	FDIC-insured, bankruptcy-remote custody accounts in lender's own EIN. Took 18 months to establish. Others are still trying.
Priority Technology Holdings (PRTH)	■ EXECUTED	ACH, wire transfer, Passport account services, PlastiQ. Publicly traded fintech (NASDAQ: PRTH). Contract executed Dec 2024.
LenderWise Network	■ PILOT LIVE	Distribution channel into hundreds of private lenders nationwide. No sales force required — embedded distribution.
USDC Infrastructure	■ INTEGRATING	Crypto-ready rails (USDC). Opens digital-asset lenders and international capital flows.
Tributary Foundation	■ CONFIRMED	3% net proceeds pledged. Provides mission-aligned narrative for ESG-focused family offices and institutional investors.

Full client list, LOIs, and AUM documentation available upon NDA execution. Contact: nate@phocistech.com · phocis.ai · portal.phocistech.com