



FASTER, EASIER, AND MORE SECURE REAL ESTATE TRANSACTIONS

The world is changing fast. If anything can be learned from the last several months, it's the overwhelming fact that the old way of doing things is no longer the best way of doing things. Enter ZOCCAM: your key to the new normal. It's a virtual courier mobile app designed to alleviate the industry's reliance on in-person, web-based and ACH transactions. ZOCCAM's patented platform deposits earnest money right from your smart device. ZOCCAM is trusted by the largest national title underwriters, banks and real estate conglomerates in the country.

"Our clients collect earnest money for over 60% - and growing - of all real estate purchase transactions in the United States," said ZOCCAM CEO and Founder, Ashley Cook.

ZOCCAM's patented virtual courier mobile app is the first and the fastest growing on the market. ZOCCAM connects directly to the bank via a secure file transfer protocol to deliver good funds. The unique technology eliminates the hassle of mailing or delivering checks by hand while also mitigating the ever-present risks of fraud or loss. It's no wonder Realtors love us, we're eliminating the worst part of their job!

"ZOCCAM is integral to our strategic acceleration toward a digital approach to business."

Laura Peters, Vice President - Western Region, Realogy Title Group said, "ZOCCAM is integral to our strategic acceleration toward a digital approach to business. The convenience, ease of use and security of using ZOCCAM for earnest money deposits are key factors in providing the best experience for our customers."

ZOCCAM is rapidly expanding the digital landscape of real estate transactions as the industry begins to embrace a new approach to the business. In addition to the virtual courier and ID Check services, ZOCCAM will be rolling out more new services in the coming months to expand your digital closing capabilities, all from your phone. With ZOCCAM, you have the power, and it fits in the palm of your hand.

3 WAYS TO ACCELERATE YOUR BUSINESS'S DIGITAL APPROACH



MOBILE APP

Cybersecurity is a critical consideration in any kind of digital transaction. While websites utilizing ACH can be cloned and redirected, ZOCCAM's mobile app cannot. With ZOCCAM, you know that your money is going directly where it's supposed to, without being at the mercy of sophisticated website scams.



ID CHECK

Virtual closings are impossible without a way to properly verify buyers' identification. ZOCCAM has partnered with Mitek's Mobile Verify® to provide instant ID verification from your mobile device. Just snap a picture of the ID, and let us handle the rest. It's designed to be as secure, reliable, and simple as possible.



CHECK 21 vs. ACH

ACH transactions are not considered Good Funds. ZOCCAM uses Check 21. With ACH deposits, funds can be recalled for any reason within 30 days of the transaction, leaving title companies with empty pockets and the hassle of dealing with collections. The key is Good Funds faster and ZOCCAM with Check 21 does just that.



WWW.ZOCCAM.COM

VIRTUAL COURIER

214-247-6500

INFO@ZOCCAM.COM