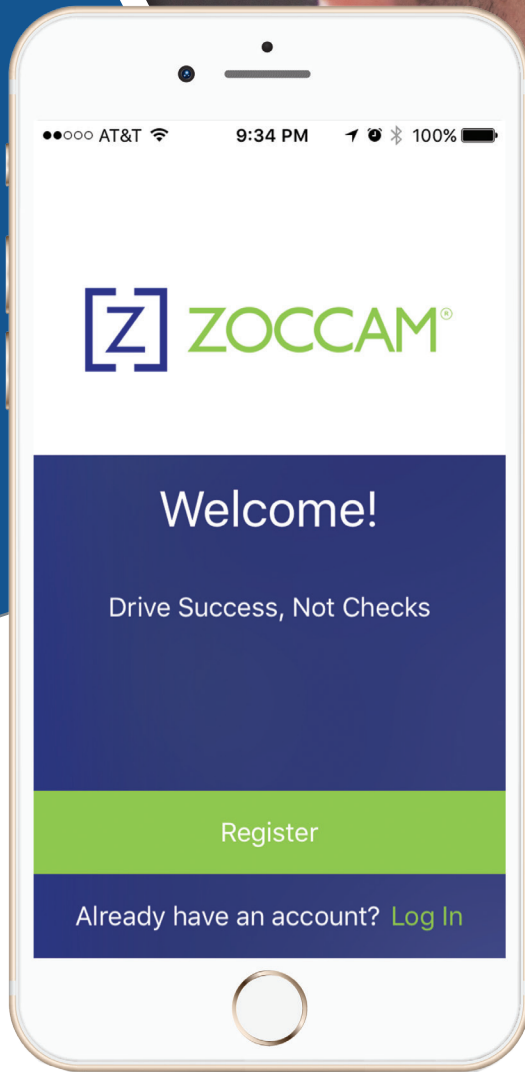


Drive Success.
Not Checks.



Drive Success. Not Checks.

Get on board with ZOCCAM. Take manual delivery and deposit out of your process and reduce transaction time, risk and increase security.

Decreased Liability by Following Pillar 3

ZOCCAM prevents the buyer's check from being handled by numerous people including your title company employees. ZOCCAM ensures protection of the consumer's NPI and by taking out manual deposits from your escrow process, your title company is protected from possible security breaches due to mishandling of checks.

Faster Sales Cycles

ZOCCAM can be used at anytime, which allows orders to be opened at the time the contract is executed instead of days later resulting in faster sales cycles.

Value Reinforcement and Brand Awareness

Your company is prominently displayed in the escrow agent section list. All participating branches are listed as options. The Earnest Money Receipt notification is sent to both agents.

Cost Savings

ZOCCAM saves money by decreasing the time spent by employees picking up earnest money, affecting the deposit and entering the order.

Consumer Empowerment and Transparency

ZOCCAM's notification system allows the parties to receive information about the closing process and confirms delivery of the contract and deposit.



The User Experience

- 1) REGISTER
- 2) DOWNLOAD
- 3) CAPTURE
- 4) SEND
- 5) RECEIVE RECEIPT



DECREASE LIABILITY AND INCREASE THE OVERALL CUSTOMER EXPERIENCE

ZOCCAM enables Realtors and Buyers to send earnest money and the contract to the title company.

The old method of delivery relies on wire transfers or couriers, employees and Realtors driving the check and the contract to the title company. Once the check is delivered it is typically handled by multiple people before deposit.

These practices expose the title company to increased risk fraud, exposure of Non-Public Personal Information (NPI), and an overall delay in the transaction process.

Wire transfers are costly, inconvenient and often result in loss due to hacked emails containing your wiring instructions.



Secure Technology. Simple Solutions.



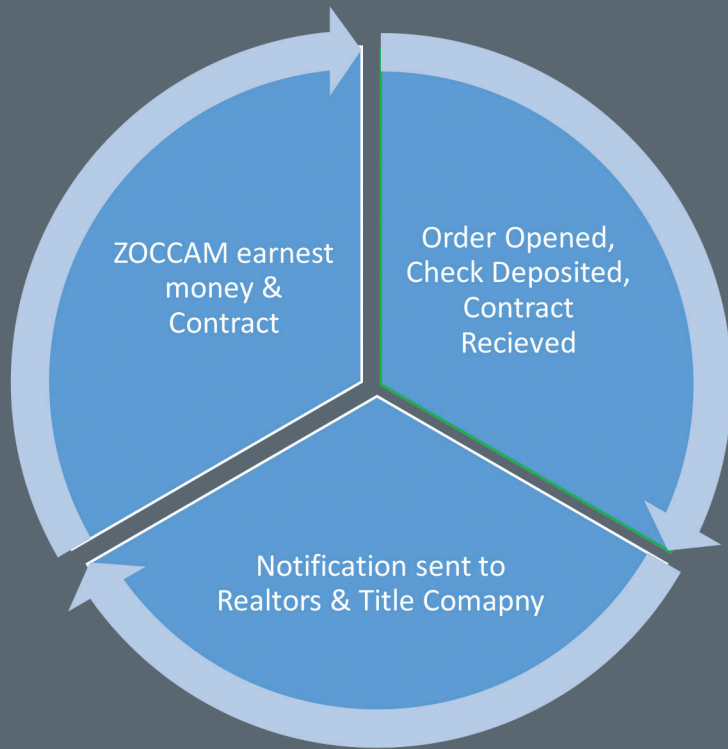
ZOCCAM was designed to minimize risk associated with delivery of money to the title company and facilitate compliance with ALTA Best Practices Pillar No. 3.

Here's why ZOCCAM is the secure and best way for Earnest Money delivery:

- ZOCCAM's application does not contain or hold any financial information.
- Unlike wire transfers, ZOCCAM does not divulge the title company account numbers of bank.
- The Check is encrypted from capture to delivery.
- The Check image is not stored nor does it remain on the phone.
- ZOCCAM uses encrypted handshakes and tokens to ensure the check and data are sent to the specific branch with the title company.
- Multi-Factor Authentication
- Data is secured via Secure Socket Layer (SSL) with 2048 bit encryption
- ZOCCAM, through Jack Henry & Associates, delivers the check utilizing Check 21.
- Upon receipt of the X9 file it is processed by your bank.



ZOCCAM for RamQuest Users



ZOCCAM is now integrated with RamQuest to make the closing process safer, better and faster.

By integrating the platforms, earnest money is deposited, the contract is delivered and the order is opened. The result: increased transparency, efficiency and security. The unified platform positively impacts the Realtors, Consumer and Title Company.

For more information about or to get on board, contact info@ZOCCAM.com or go to our website www.ZOCCAM.com. Pricing Available upon request.

Frequently Asked Questions

1. How long does it take to Implement ZOCCAM?

On-boarding time depends on (1) the number of financial institutions you use for escrow accounts and (2) which institutions you use.

2. Is ZOCCAM ACH?

No, ZOCCAM is not ACH. ZOCCAM utilizes Mobile Remote Deposit Capture similar to the scanners you may have at your branch level.

3. Who can use the application?

Licensed Real Estate Agents may download ZOCCAM and Register.

4. What information does the Title Company receive with the deposit?

- Buyer Name
- Seller Name
- Property Address
- Check Amount
- Listing Agent name and Email
- Buyer's Agent name, email and license number

5. Does ZOCCAM require the user to Log In and Log Out?

Yes, ZOCCAM requires the user to create a Personal Identification Number.

6. Can Duplicate Checks be Deposited?

No, duplicate checks are rejected at the time the User attempts to send. The user is notified that it is a duplicate.

7. What does the User do with the Check after it has been sent?

Once the check has been sent the Buyer should keep the check for their file.

8. Does the Title Company receive a copy of the Check?

For RamQuest users, a watermarked copy of the check will be pushed into RamQuest. For all other users the watermarked check is sent to the title company at the time the transaction occurs.

9. What devices does ZOCCAM work on?

ZOCCAM works on iPhones and Andoid as well as tablets.

10. Does ZOCCAM ensure Image Quality?

Every Image undergoes an Image Quality Assessment and every image format conforms to the Image Quality and TIFF Tag Requirements. ZOCCAM is able to capture and pass an exact representation of the MICR line.

11. My bank only allows deposits of up to \$2000 with MRDC. What is the limit for ZOCCAM?

ZOCCAM has a velocity limit of \$50,000.

12. What is Check 21?

Check 21 is a federal law that is designed to enable banks to handle checks electronically, which makes check processing faster and more efficient.



Faster Sales Cycles

ZOCCAM may be used at any time which means that orders can be opened at the time the contract is executed. Because ZOCCAM is available anytime, contracts and deposits that are ready on Friday after 5 will be sent that day instead of the following Monday.

Consumer Empowerment: Transparency

ZOCCAM's notification system allows the parties to receive information about the closing process and confirms delivery of the contract and/or their deposit

Cost Savings

Without ZOCCAM you may be spending money on wire transfer fees, personnel costs to pick up the check and contract and courier fees.

Value Reinforcement & Brand Awareness

Your company is prominently displayed in the escrow agent section list. All participating branches are listed as options. The Earnest Money Receipt Notification is sent to BOTH AGENTS.



"Delayed document delivery can create a ripple effect through the process that can push back each subsequent stop."

—Mortgage Closings Today
CFPB, April 2014

"93% of REALTORS now use smart phones in their business."

—REALTOR Technology Survey Report

"REALTORS emphasize tools that allow them to conduct business smoothly and conveniently, wherever they need to. They value tools that make them look technologically savvy to their clients."

—REALTOR Technology Survey Report

The CFPB's specific vision is for a "knowledgeable, empowered homebuyer experiencing a more efficient, consumer-friendly process."

—eClosing Pilot guidelines
April 23, 2014

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