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**REAL ESTATE  
TRANSACTION  
MANAGEMENT**  
EDITION



ZOCCAM

**TOP  
REAL ESTATE  
TRANSACTION  
MANAGEMENT**  
SOLUTION PROVIDER  
2021



# ZOCCAM

## Delivering a Cutting-Edge Transaction Platform for the Real-Estate Space

In the early 1990s, when mobile phones were gaining ground, and the real estate market was recovering from the economic depression, a young Ashley Cook watched her mother juggle making time for a soccer game or a tennis match amidst her busy schedule as a real estate agent. “Even during weekends or midway through a family gathering, if her clients wanted to execute a contract and submit an offer, mom would drive over to the buyer’s house and pick up the check and contract to drop it over at the title insurance company,” recalls Ashley.

After receiving her law degree, Ashley followed her mother’s footsteps in the real estate space, building a practice focused on representing title companies and real estate brokers. Having experienced the market pain points at close quarters, she tried to seize the opportunity when mobile apps became prevalent to identify the need for technology that connects the realtors and buyers with the title company.

“Wire transfers were costly, with the added risk of frauds while issuing a check as well as the tiresome back end efforts behind physically delivering it to the title company,” says Ashley.

This gave birth to ZOCCAM in 2015, a platform that utilizes a mobile app to securely send documents and funds to the Escrow Agent in order to affect the deposit and open the order. The company streamlines transactions by reducing human labor and linking parties through technology, reducing liability, and increasing transparency. Because ZOCCAM conducts all of the legwork on the back-end, the customer only needs to know where they are closing and how much money they’re supposed to transfer instead of having to call the bank or go through the protocols of sending a wire.

“We value our client’s earnest life savings or their large money deposits to a title company they have never been to and therefore place greater importance on building their trust in the process. We supply a more secure and easy-to-use method by offering a mobile app, rather than a web-based software that can be accessed via a website or a link,” Ashley explains.



ASHLEY COOK

ZOCCAM’s clientele consist of settlement service providers, including title insurance companies, real estate brokerages, or potential lenders. Available for download both on the IOS and Android, ZOCCAM streamlines the process of everyone involved in a real estate transaction. From the standpoint of a title insurance company, it eliminates the need for full-time employees to handle and process paper checks. It also reduces the friction that they may experience with a home buyer who isn’t in close proximity to their actual physical location. Realtors, on the other hand, don’t have to worry about picking up their customer’s check and driving it to the company. The home buyer can also use ZOCCAM, which is a simple process that

allows fund transfers in under two minutes, ensuring everyone receives a receipt notification alerting them that the funds have been delivered to the bank, saving both time and money.

The journey for Ashley had been an uphill battle of developing a new business model with new technologies around. But thriving on, ZOCCAM apart from securing the market share, has been granted seven patents since its inception. Today, ZOCCAM prides in their customer base with 70 percent of all transactions in the United States. As the first market movers, the company has the intellectual property around the payment space and the real estate vertical and has successfully facilitated the deposits of over \$3 billion into title insurance company bank accounts.

ZOCCAM envisions continuing their growth as the leading payment provider for all things real estate. The company has in the pipelines plans to add on different payees like home warranty companies, property and casualty insurance companies, appraisers, inspectors, and any such service provider involved during a real estate purchase. “We have come up with a creative solution to make a regulatory compliant payment that can go into an Escrow account legally even if the customers don’t have checkbooks. This would enable home buyers to securely create a check and send it directly to the title insurance company’s bank for processing Check 21,” says Ashley. **P**