Proxara

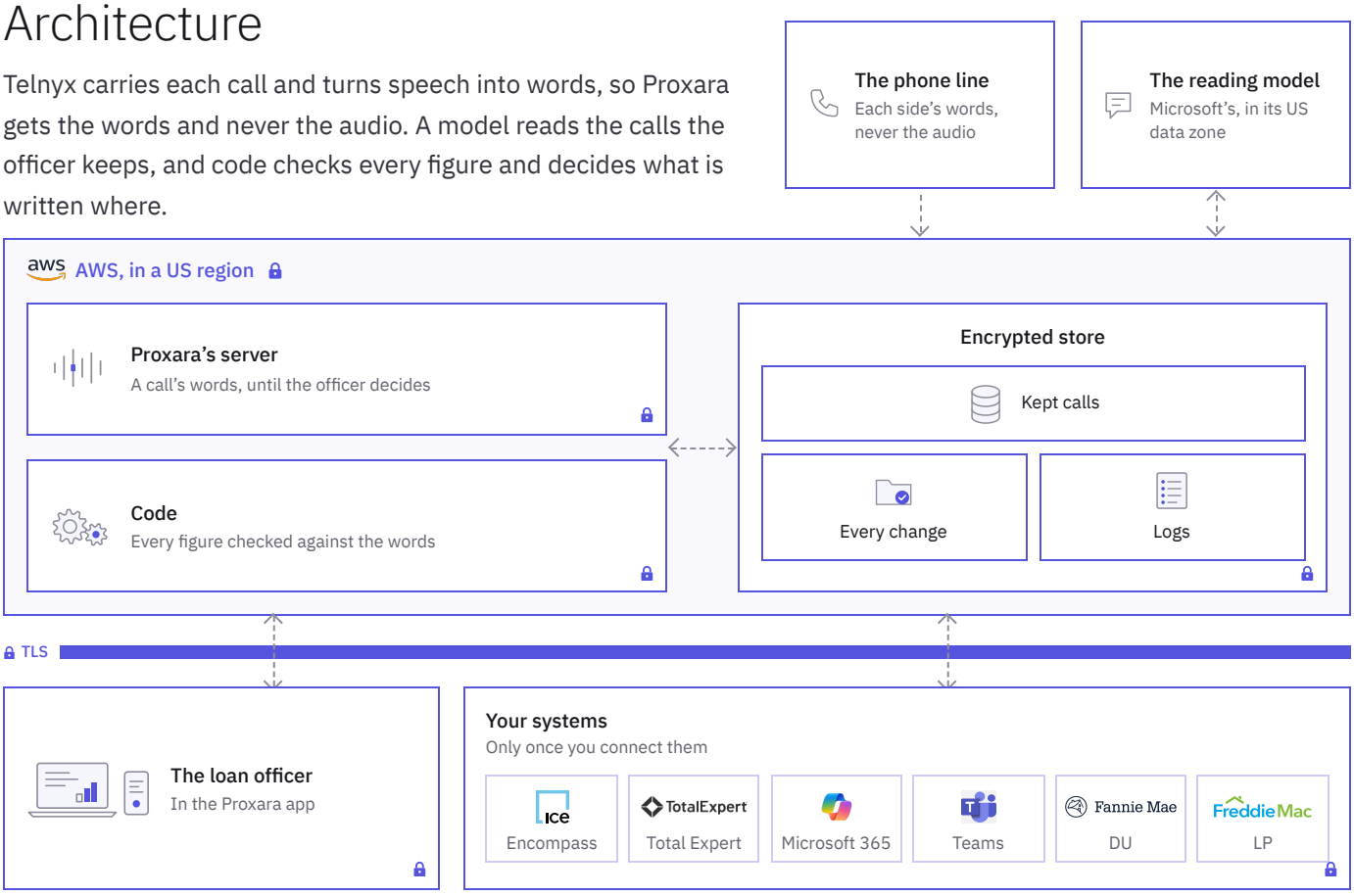
Security with Proxara

Proxara hears a loan officer's calls through its iPhone app and writes up the ones they keep. It saves no audio, and it trains no model on what it hears. The app needs nothing from the lender, and it reaches the lender's Encompass, CRM and Microsoft 365 only once the lender's administrators grant access.

- **Where it runs:** The app runs in Proxara's own AWS, in a US region: one server with its encrypted storage, secrets and logs. Telnyx carries calls and turns them into words, and a Microsoft model reads the calls an officer keeps, in Microsoft's US data zone. A connected install runs in Proxara's Azure or the lender's own.
- **How data is protected:** TLS 1.2 or higher in transit, and encrypted storage at rest with each call's record sealed again under AES-256. Secrets are held in AWS Secrets Manager. A Social Security number stays whole in one sealed place for 14 days, behind Face ID, and everywhere else keeps only the last four digits.
- **How long it is kept:** A call the officer doesn't keep loses its words at once, or 30 minutes after it ends if they don't answer. A kept call stays until they delete it or their account. Logs last 30 days and never hold a value from a call.

Architecture

Telnyx carries each call and turns speech into words, so Proxara gets the words and never the audio. A model reads the calls the officer keeps, and code checks every figure and decides what is written where.



For more detail, see the Trust Center at lenders.proxara.ai/trust-center and the security page at lenders.proxara.ai/security, or write to security@proxara.ai.

Questions from IT

What an IT or security lead asks first. The Trust Center has the rest.

Where does borrower data go?

To Proxara's AWS, in a US region. A kept call's words also go to a model in Microsoft's US data zone, and its details to the officer's email and any Monday board they connect. Nothing reaches your systems until you connect them.

Does it record calls?

No audio is saved. Each person's speech becomes words as it's said, on Telnyx's own servers, and Proxara never asks for a recording. If the officer keeps the call, its transcript, summary, details and notes stay until they delete it. If not, its words are erased.

How is the data protected?

TLS 1.2 or higher in transit, encrypted storage at rest with each call's record sealed again under AES-256, and every secret in AWS Secrets Manager. A Social Security number stays whole in one sealed place for 14 days, behind Face ID, and everywhere else keeps the last four digits.

How long is anything kept?

A call the officer doesn't keep: its words go at once, or 30 minutes after it ends if they don't answer. A kept call: until they delete it or their account. A Social Security number: 14 days whole, then the last four digits. Logs of identifiers and counts: 30 days.

Can the model get a figure wrong?

It can. Every item it keeps points at the words that said it, code keeps it only if those words were said, and one tap shows the officer those words. DU or LP judges the loan.

What if Proxara goes down?

A forwarded call reaches the officer through Telnyx and Proxara, with no second route, so it may not get through. Their phone company's off code, *73 on Verizon, puts calls back on their phone.

