



ZEscrow User Guide

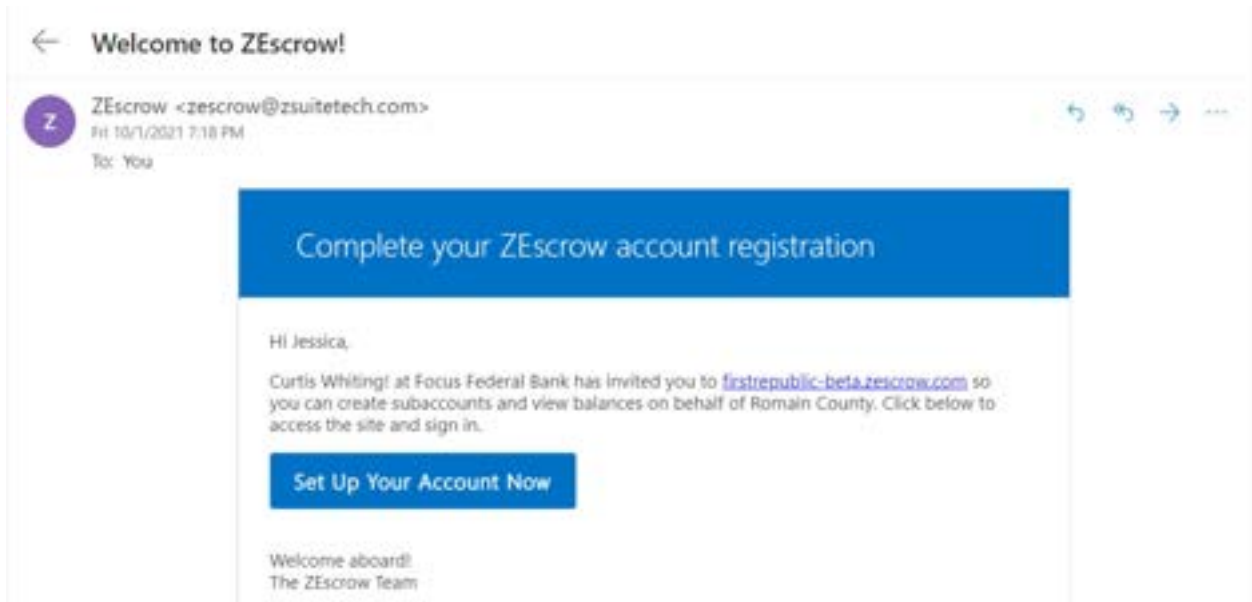
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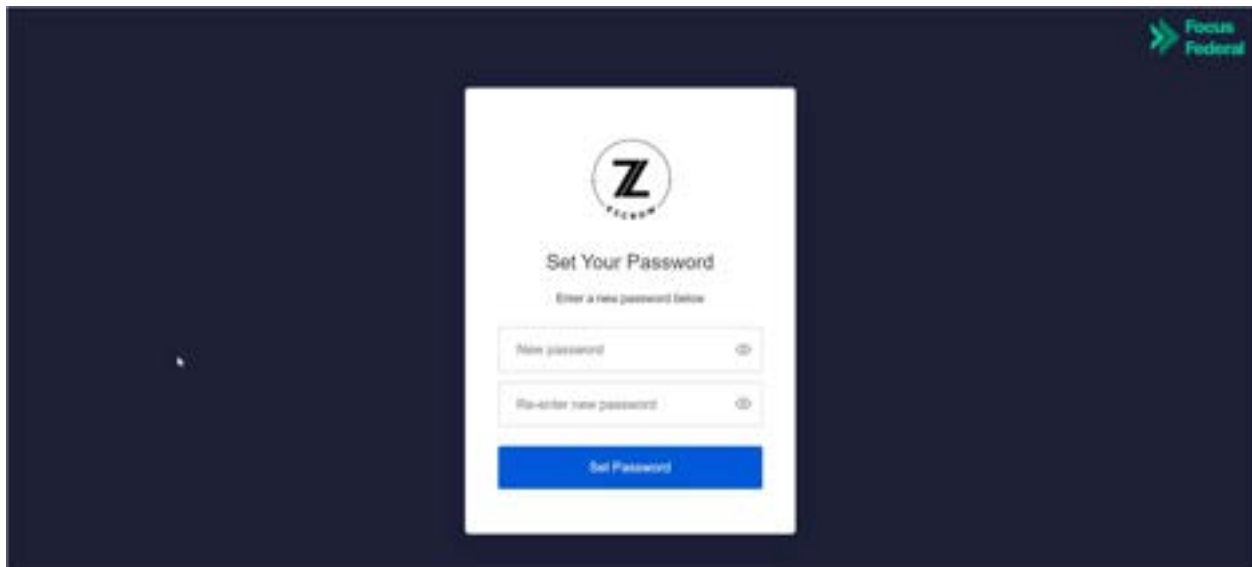
Organization Dashboard and Functionality

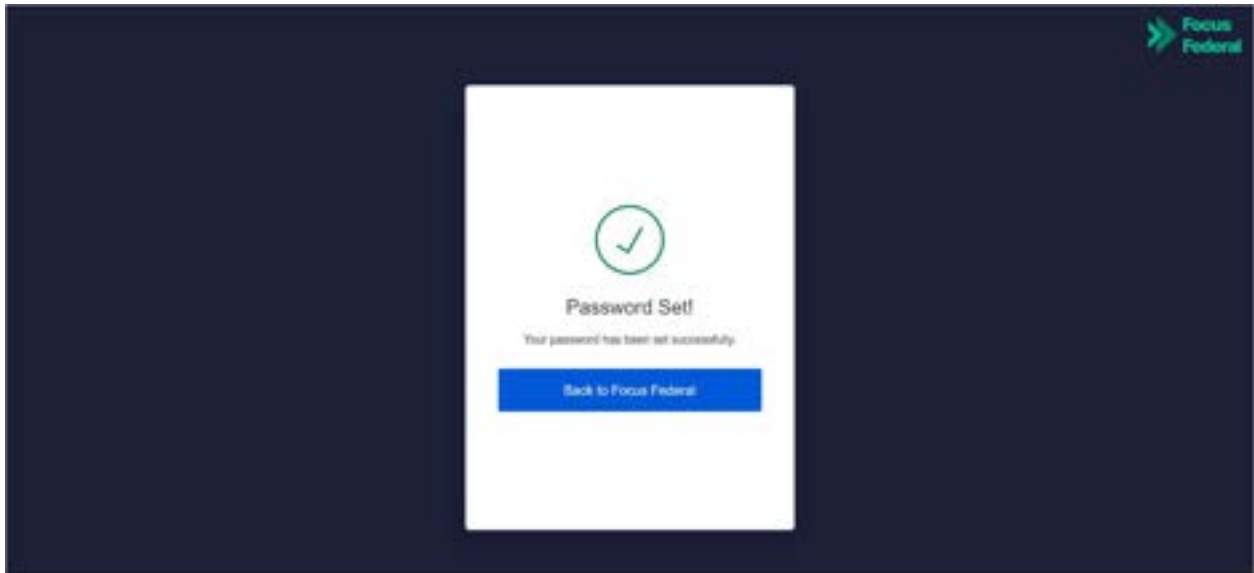
Organization User Enrollment Process

Organization users will need to be invited to access ZEscrow. Once invited, the user will receive an email with a prompt to set up their new ZEscrow account.

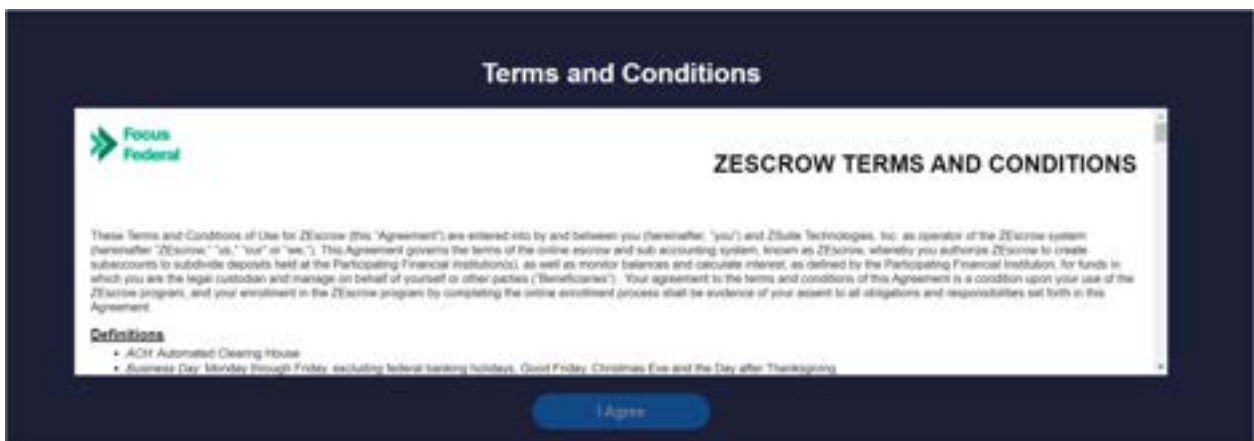


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





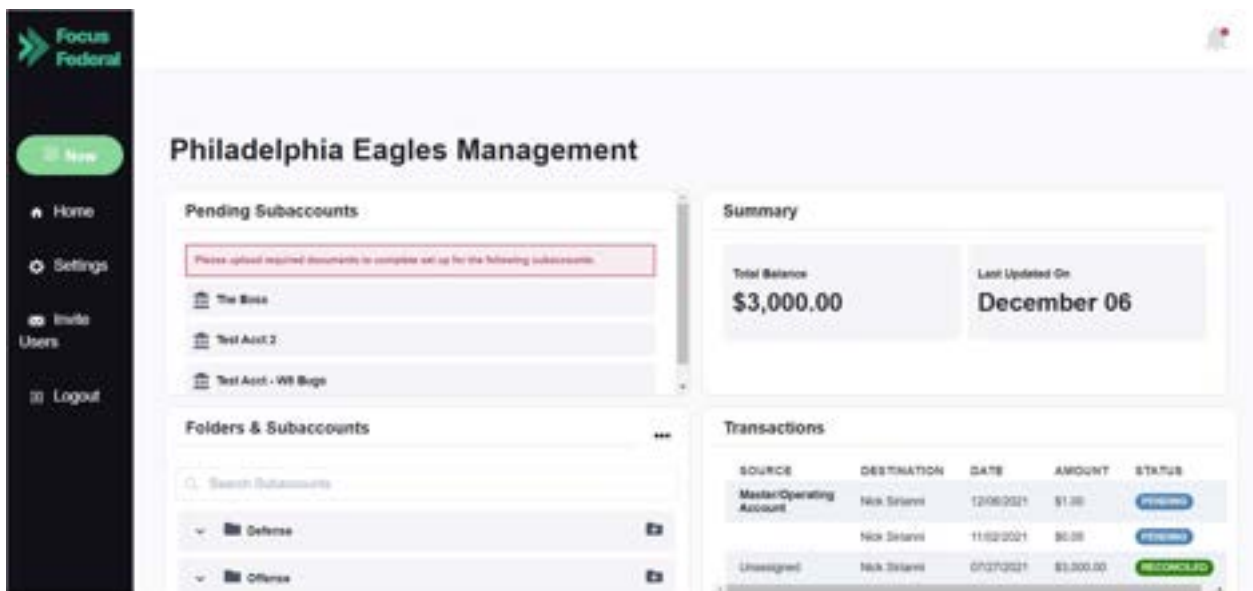
The new user will then be required to agree to a set of terms and conditions (“T&Cs”) before getting redirected to the Organization dashboard.



If a User has access to multiple Organizations, they should receive an invitation for each organization. They will have to go through the complete set-up process for each Organization. For any additional Organizations, they will have to sign Terms and Conditions. One login will allow them to view all of the Organizations on one screen.

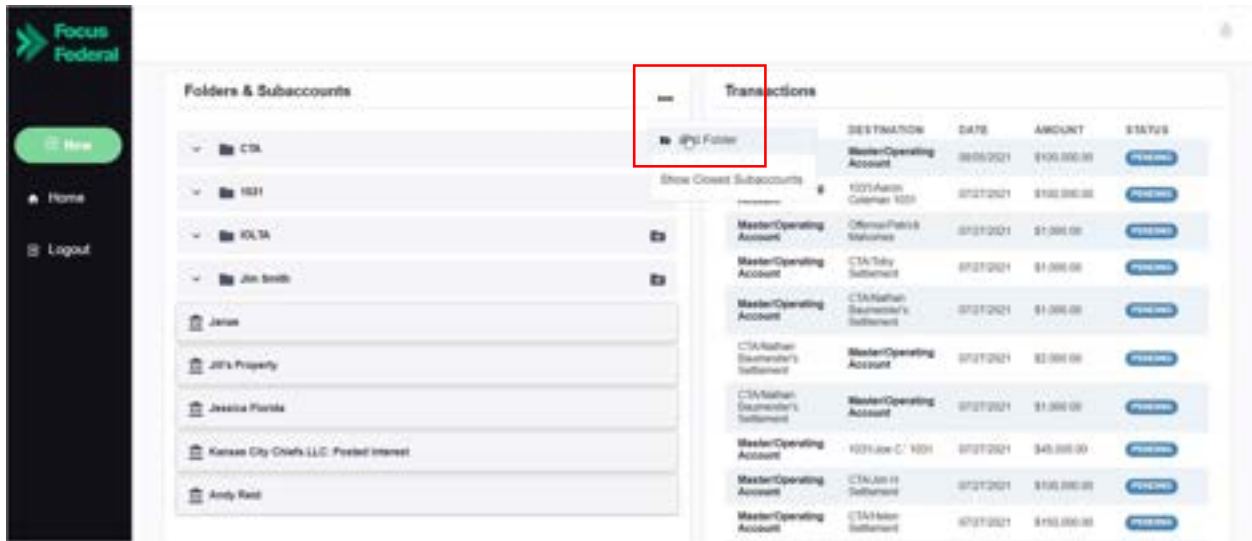
Organization Homepage

From here, active users will have the ability to search and view existing subaccounts, open new subaccounts, view transaction history and even allocate funds from unassigned transactions.

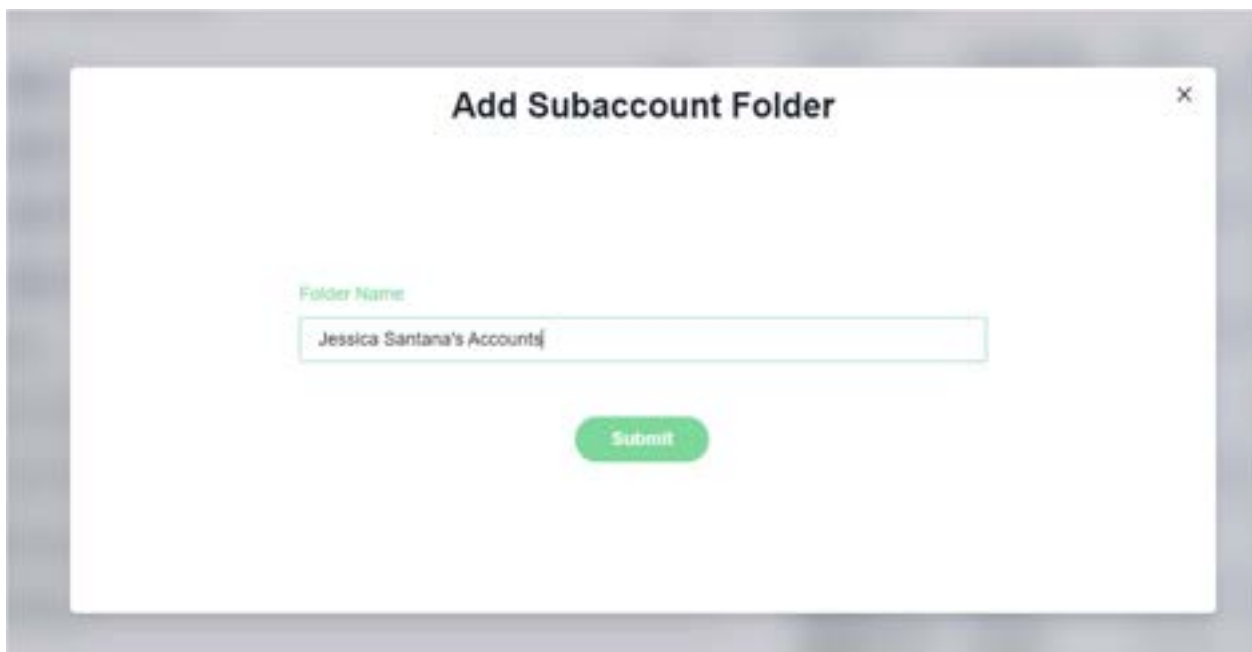


Creating New Folders

Authorized users can create new folders for convenient and streamlined subaccount categorization. This feature allows the user to consolidate and organize similar accounts in any way that suits the Organization’s individual business needs. To create a new folder, the user will click on the three dots within the “Folders and Subaccounts” section and select “Add Folder”.



From here, the user will assign the new folder a unique name and click “Submit” to make it available for use.



Reconciling Unassigned Transactions

Action Required: When a transaction has been processed through ZEscrow but has not been designated to a subaccount, it will appear in the “Unassigned Transaction” section.

To ensure proper reconciliation (including interest calculation and 1099-INT reporting), an authorized user should assign all such transactions to the correct subaccount no later than the last business day of each month.

The screenshot shows the Focus Federal interface for the account "Houston Texans PLLC". A red box highlights the "Unassigned Transactions" section, which contains a message: "Please select a subaccount for the following transactions." Below this is a table with one transaction:

MEMO	DATE	AMOUNT	STATUS
Footbals	04/12/2021	\$2,000.00	POSTED

Below the table is a "Subaccount Quick Access" section with three cards: "Houston Texans PLLC: Postel..." (\$0.00), "Smith Car Wash" (\$0.00), and "DylanWFlow" (\$0.00). To the right is a "Summary" section showing "Total Balance \$2,000.00" and "Last Updated On April 12".

The screenshot shows the same Focus Federal interface, but with a "Confirm Assignment" dialog box overlaid. The dialog asks: "Assign transaction to subaccount 'DeAndre Hopkins'?" and has two buttons: "Cancel" and "Assign Transaction". In the background, the "Unassigned Transactions" table now shows the transaction assigned to the "DeAndre Hopkins" subaccount:

MEMO	DATE	AMOUNT	STATUS
Footbals	04/12/2021	\$2,000.00	POSTED

In the instance where an unassigned transaction must be split between two or more subaccounts, the user will have the option to split within the drop-down area.

Split Assignment ×

Select Subaccounts | Total Funds \$1000000

Amount left to split: \$1000000

Amount Subaccount Not Selected ▼

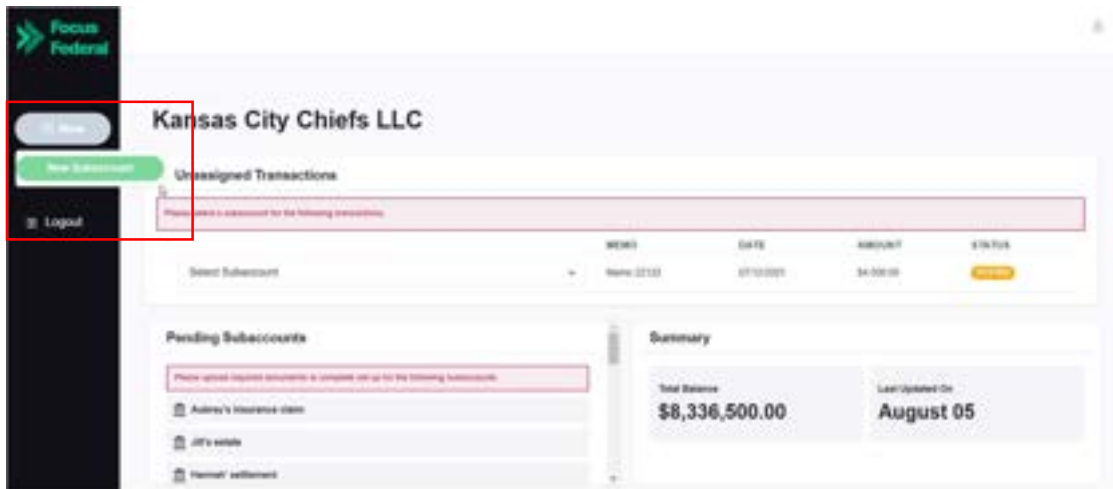
Amount Subaccount Not Selected ▼

Add Split

Done Cancel

Opening a New Subaccount

From the Organization dashboard, the user will initiate the opening of a new subaccount by clicking on “New” and then “New Subaccount”.



Step 1: From here, the user will enter a unique “Account Name/ID” in order to easily identify the account from the dashboard. This is typically used as the “nickname” of the subaccount. The user will also designate the type of beneficiary, country of citizenship, and assign the subaccount to a folder. If signature cards are required, the user will also specify which authorized user of the Organization should be designated as the signer on the account.

A screenshot of the 'Create a Subaccount' form. The form contains the following fields:

- Account Name/ID:** A text input field containing 'Katherine Patterson'.
- Beneficiary Type:** Radio buttons for 'Individual', 'Business' (selected), and 'No Beneficiary'.
- Country of Citizenship:** A dropdown menu with 'United States' selected.
- Folder:** A dropdown menu with 'Main' selected.
- Authorizer:** A dropdown menu with 'Select User' selected, and a list of users below it: 'Patrick Mahomes', 'Andy Reid', 'Jessica Santana', and 'Nathan Baumeister'.

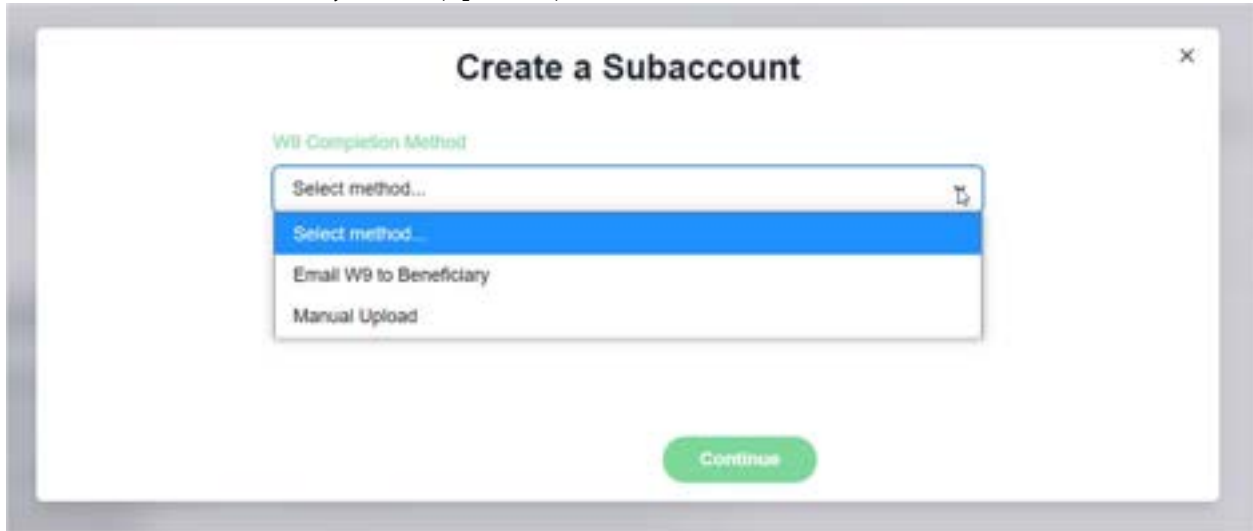
Step 2: In the instance that Signature cards are required, the following steps must be taken.

- If the account is being opened by an Admin User of the financial institution, an email invitation will be delivered to the authorized user with a unique URL enabling them to digitally sign the signature card.
- In the event that an authorized user of the Organization is opening the account directly through the dashboard, the individual will be prompted to electronically sign a signature card via DocuSign as part of the account opening workflow.

Step 3: Tax-ownership and reporting: If a beneficiary has been assigned, the user will be prompted to select one of two options for providing the required W-9 information needed for tax-ownership and reporting purposes.

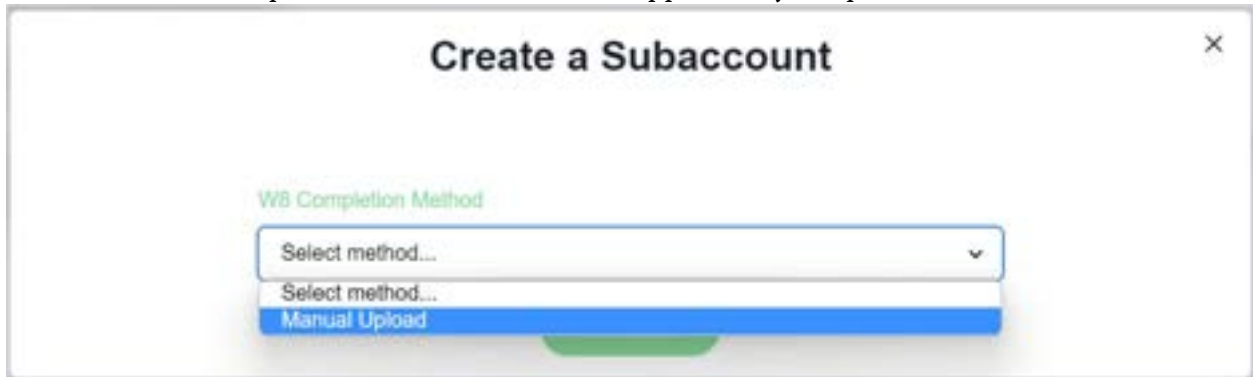
- **Option 1: Email W-9 to Beneficiary** – This option is for scenarios where the user does not have the physical W-9 of the beneficiary. If selected, this workflow prompts the user to enter an email for the beneficiary, which in turn sends them an invitation to enter their own information directly through the platform.
- **Option 2: W-9 Manual Upload** – This alternative option is for scenarios where the user has already collected a signed W-9 for the beneficiary. If selected, this workflow allows the user to manually enter the required information on behalf of the beneficiary and digitally upload a signed copy of the W-9. Below is a list of the information that the user will enter and attest to on behalf of the beneficiary:
 - Beneficiary Name
 - Beneficiary Address
 - Beneficiary SSN

- Beneficiary Phone (optional)
- Beneficiary Email (optional)



The screenshot shows a dialog box titled "Create a Subaccount" with a close button (X) in the top right corner. Below the title, there is a section labeled "W8 Completion Method" in green text. Underneath this label is a dropdown menu with a white background and a blue border. The menu is open, showing three options: "Select method..." (highlighted in blue), "Email W9 to Beneficiary", and "Manual Upload". Below the dropdown menu is a green "Continue" button.

- **Option 3: W-8 Manual upload** – If the Individual beneficiary is not a resident of the United State, a W-8 is required for tax ownership and reporting purposes instead of a W-9. At this point the user will have the opportunity to upload a W8.



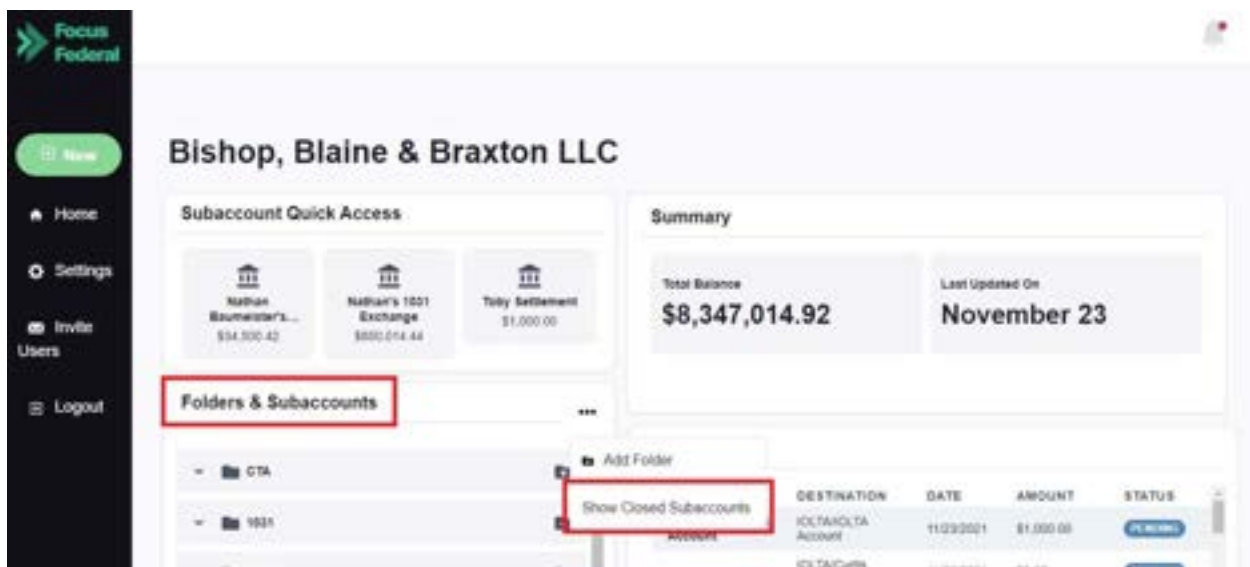
The screenshot shows a dialog box titled "Create a Subaccount" with a close button (X) in the top right corner. Below the title, there is a section labeled "W8 Completion Method" in green text. Underneath this label is a dropdown menu with a white background and a blue border. The menu is open, showing three options: "Select method..." (highlighted in blue), "Select method...", and "Manual Upload". Below the dropdown menu, a green button is partially visible.

Action Required: If any of the previous steps are not completed, the subaccount will be listed in a “pending” status. Once all required documentation has been completed, the account status will automatically update from “pending” to “open”. **Please note that only accounts that are in an open status are eligible to receive incoming deposits.**

Viewing Subaccount Details

From the Organization dashboard, you can see accounts in a variety of statuses.

- **Open and Pending Subaccounts** (*Accessible through the “Folders & Subaccounts” section*) – This section includes subaccounts that are both in an open and pending status. Open accounts are those that have all necessary documentation on file and are considered ready for transactions.
- **Closed Subaccounts** (*Accessible by clicking on the three dots next to the “Folders & Subaccounts” section*) – These are accounts that have gone through the closure process and no longer have funds assigned.



Selecting the subaccount that you would like to view will direct the user to a new dashboard with additional maintenance functionality that can be performed at the subaccount level.

Subaccount Dashboard and Functionality

Subaccount Dashboard

Authorized users can view the details of subaccounts by clicking into individual accounts from the Organization dashboard. This view allows users to review beneficiary details, account balances, transaction history, account documentation, and initiate subaccount transfers. *The user can edit the subaccount name, address, email, and phone. An additional feature is the ability to include property address on the subaccount.* If the user has a Standalone holding account, they will not be able to make transfers. They should use the Unassigned Transaction process to allocate funds.

The screenshot displays the subaccount dashboard for 'Aaron Coleman Unit 3' under 'Tennessee Titans Management'. The interface includes a sidebar with 'Home', 'Titans', and 'Logout' options. The main content area is divided into several sections:

- Aaron Coleman Unit 3 Overview:** Shows a Total Balance of \$9,554.00, Accumulated Interest of \$0.04, and Planned Interest of \$0.00.
- Details:** A form containing beneficiary information such as name, address, email, phone, and property address. A red box highlights an edit icon in the top right corner of this section.
- Transactions:** A table listing recent transactions with columns for Memo, Date, Amount, Type, and Status.
- Account Documents:** A section for managing documents, including a 'SIGNATURE CARD' and 'MS' document, both with 'COMPLETE' status indicators.

MEMO	DATE	AMOUNT	TYPE	STATUS
W/P	03/11/2021	\$1,000.00	W/PAY	APPROVED
Interest net	03/11/2021	\$100.00	W/PAY	APPROVED
Initial Funding (2/24/2021)	02/24/2021	\$1,000.00	W/PAY	APPROVED
Withdraw	07/10/2021	\$7,454.00	W/PAY	APPROVED

FIELD	VALUE
BENEFICIARY	Aaron Coleman Unit 3
BENEFICIARY NAME	Aaron Coleman
ADDRESS	21 Powers Rd Bullseye, AL 36117
EMAIL	haummmr@tstgroup.net
PHONE	8504210104
PROPERTY ADDRESS	
BENEFICIARY TYPE	Individual
ACCOUNT OPENING DATE	May 20, 2021
ANNUAL PERCENTAGE YIELD	0.00 %
SUBACCOUNT STATUS	Open

Edit Details

Account NameID
Aaron Coleman Unit 3

Email Address
rbaumesler@sbcglobal.net

Phone Number
(127) 456-7300

Edit Address

Address Line 1
31 Powers Rd.

Address Line 2
A0

City
Sudbury

State
Massachusetts

Zip Code
01776

Edit/Add Property Address

Address Line 1
123 Oak St

Address Line 2
A0

City
State

←

Uploading A Document

To upload documents for a pending subaccount, the authorized user will select the subaccount from the Organization dashboard and click on the green button in the “Account Documents” section.

Focus Federal

New

Home

Logout

Kansas City Chiefs LLC

CSA - James Smith

James Smith Overview

Year Balance	Account Interest	Earned Interest
\$0.00	\$0.00	\$0.00

Details

SCREENNAME	James Smith
BENEFICIARY NAME	James Smith
ADDRESS	95 South Bedford St Suite 101 Burlington, MA 01802
EMAIL	nelson@cloudtech.com
PHONE	8004191034
BENEFICIARY TYPE	Individual
ACCOUNT OPEN DATE	September 24, 2021
ANNUAL PERCENTAGE RATE	0.02 %

Transactions

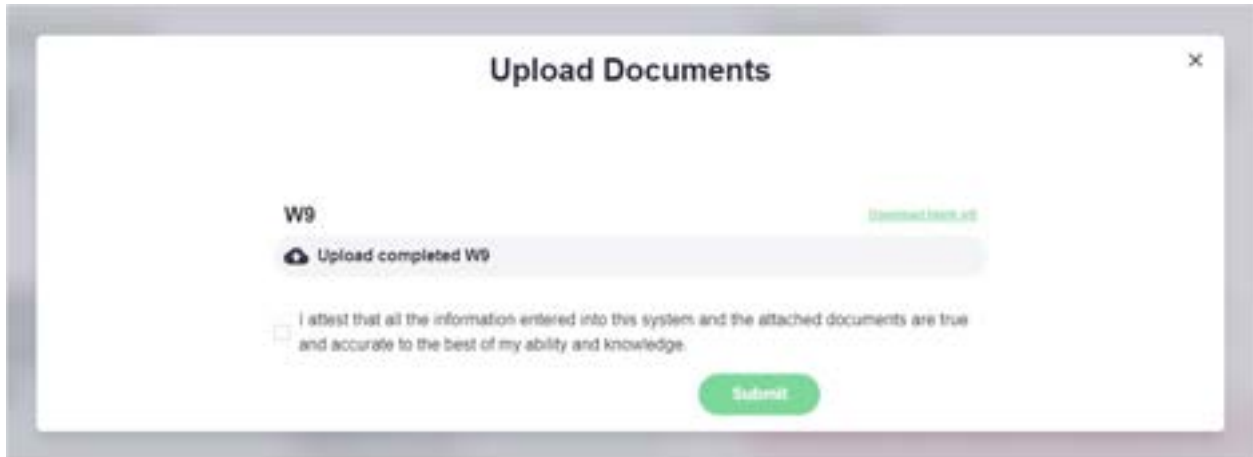
No transactions to display

Account Documents

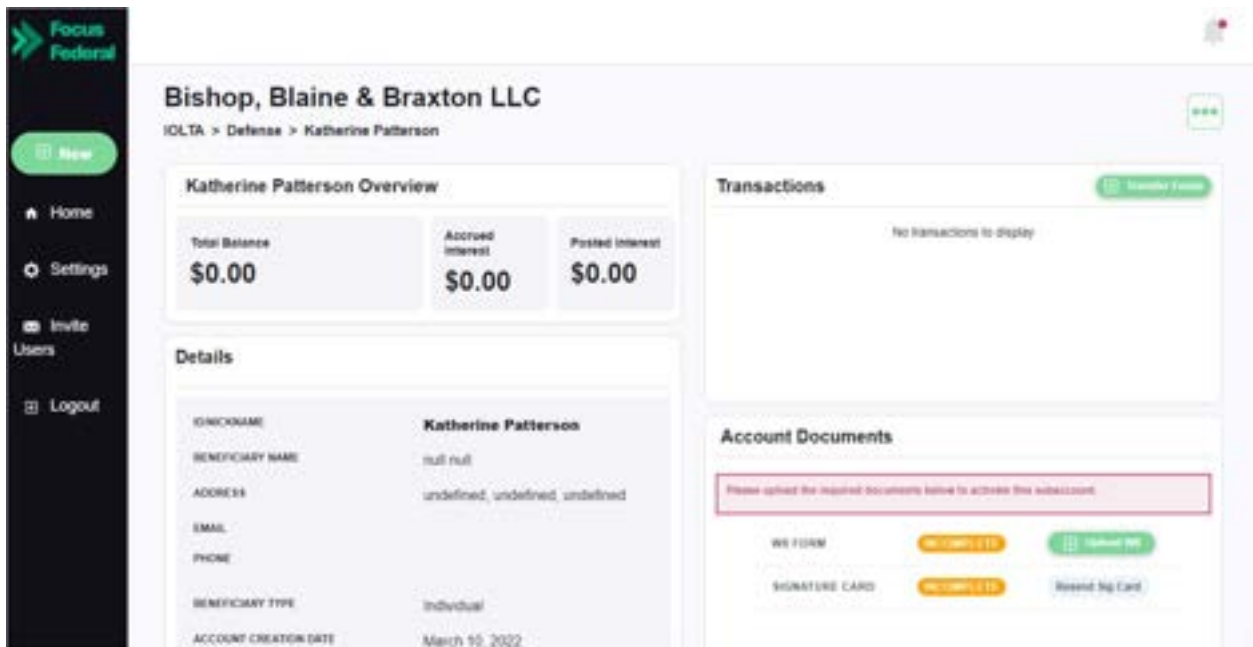
Please upload the required documents above to activate the subaccount.

New

From here, the user will be prompted to upload the documentation required to open the account.

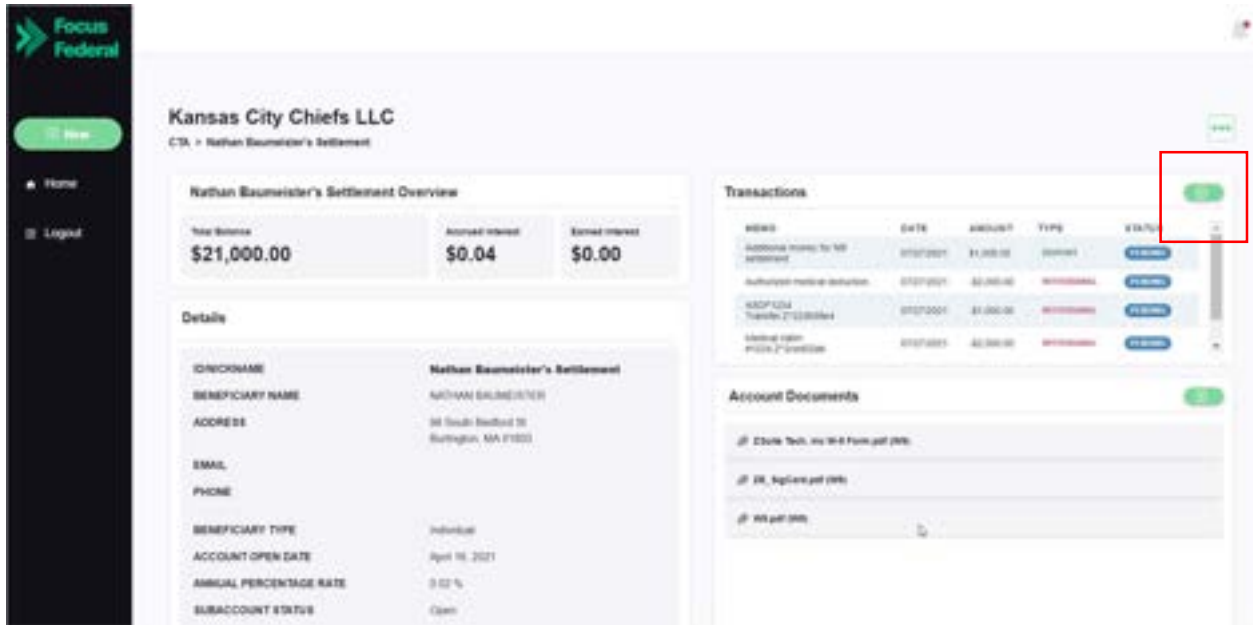


They will also be able to see and upload documents from the Org dashboard.

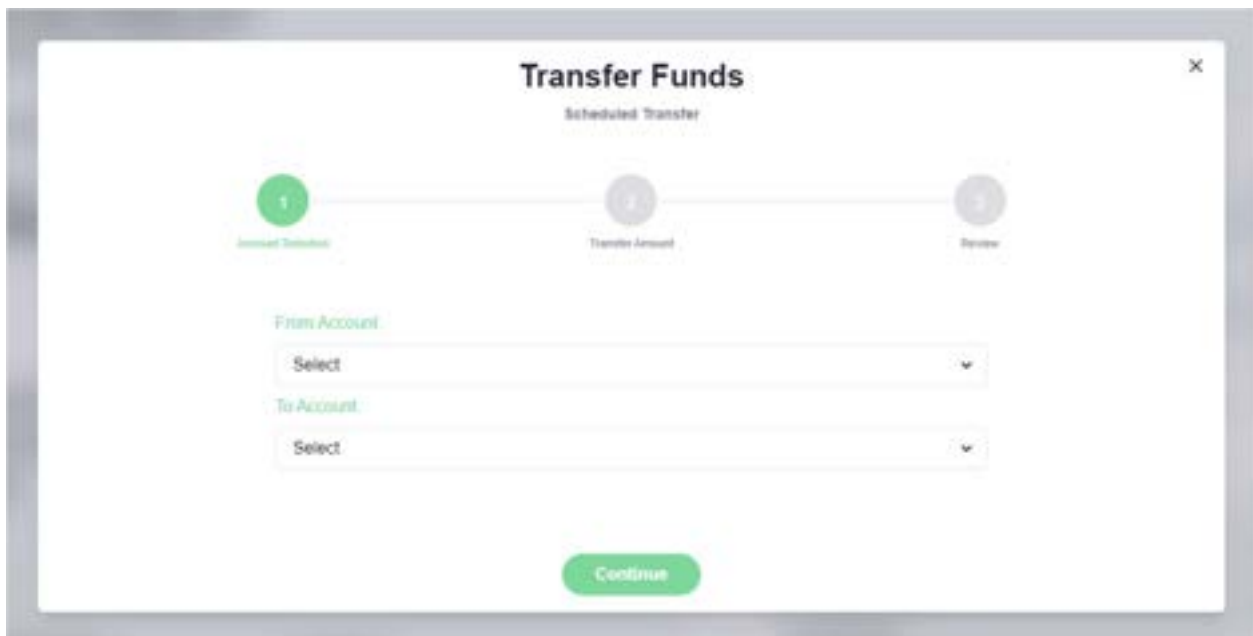


Initiating a Transaction

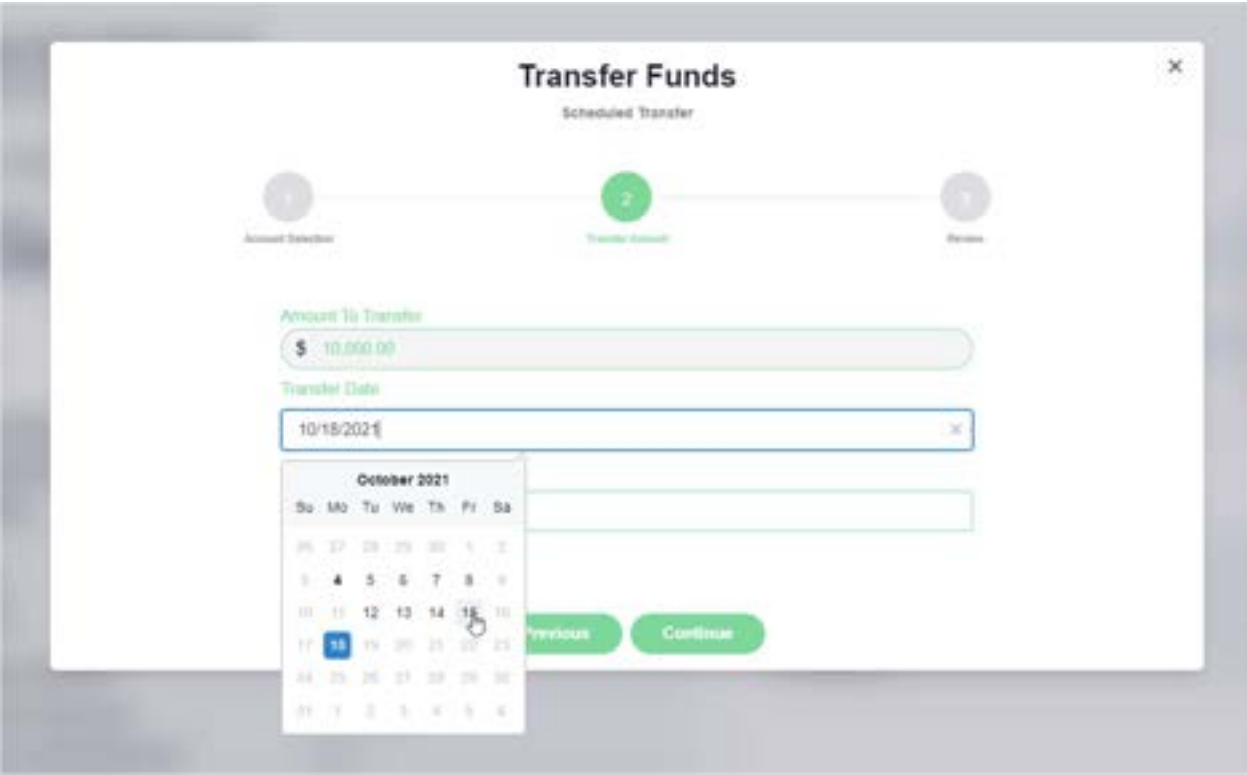
To initiate a transfer on an existing subaccount (whether a debit or credit), the authorized user will first need to select the appropriate subaccount from the Organization dashboard. From there, the user will click on the green button in the “Transactions” section.



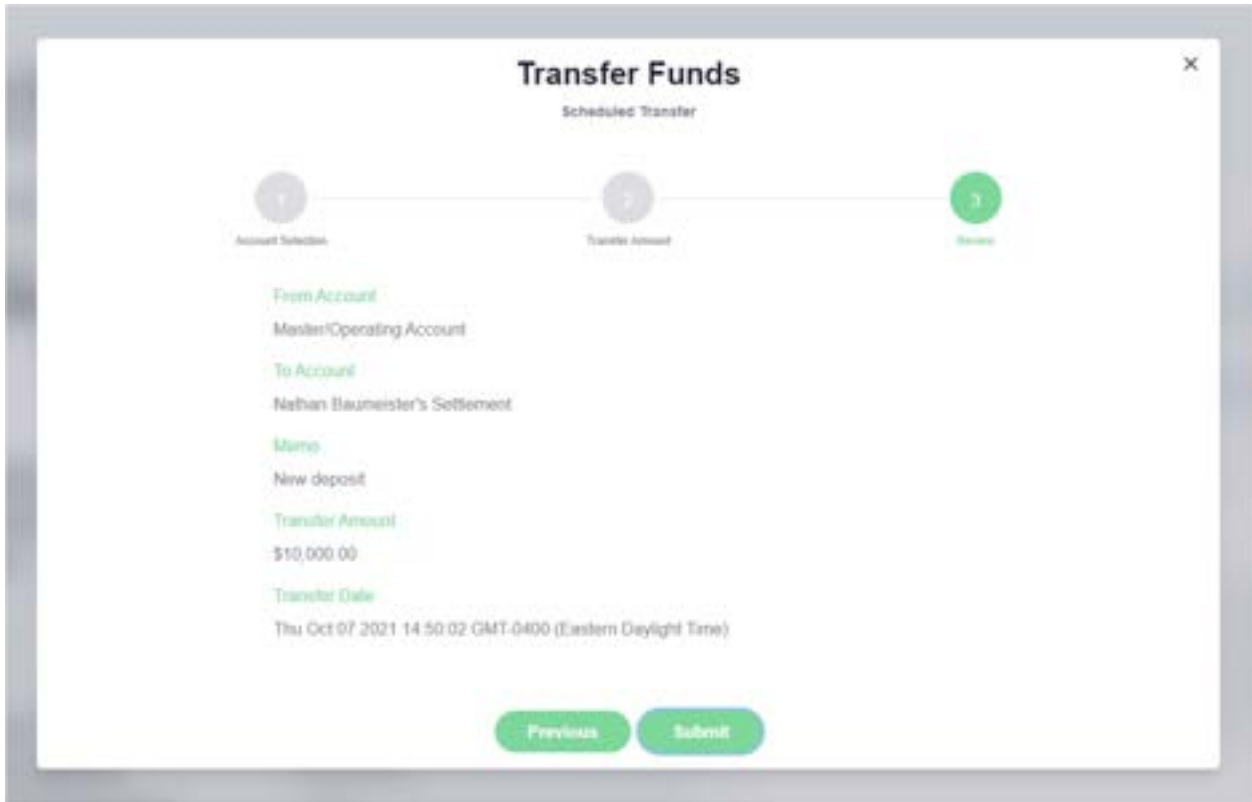
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options).



Step 2: The user will enter the amount to be transferred, select an effective date (up to two weeks in the future) and insert an optional memo for recordkeeping purposes.

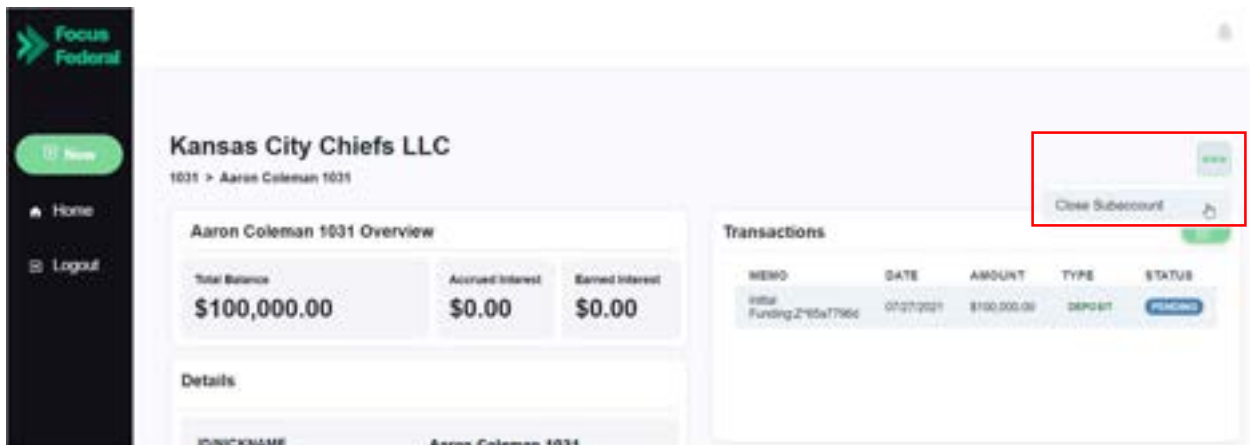


Step 3: The last step of the process is to review the transaction details for accuracy and click “Submit” to initiate the transaction.



Closing an Existing Subaccount

Once inside the subaccount, authorized users can initiate an account closure by clicking on the three dots on the right side of the screen and selecting “Close Subaccount”.



From here, the user will be directed to a new screen where they can review the closure details and insert an optional memo for tracking purposes.

Close Subaccount

Aaron Coleman Unit 3



Memo (optional)

Subaccount Name

Aaron Coleman Unit 3

Account Balance

\$9,554.00

Account Open Date

May 26, 2021

Account Close Date

May 11, 2022

Beneficiary Name

Aaron Coleman

Accrued Interest

\$0.04

Posted Interest

\$0.00

From Account

Aaron Coleman Unit 3

To Account

Master/Operating Account

The Following Will Occur Upon Subaccount Closure:

- The subaccount will go into a partially closed status until all scheduled transactions are recorded and the settled balance is 0
- Once fully closed, the subaccount will be hidden, but accessible from the organization dashboard
- The account balance will be transferred from the subaccount to the designated disbursement account
- The accrued interest will be transferred first to the subaccount, then to the designated disbursement account

Transfer Balance & Accrued Interest and Close Account

If this is a standalone subaccount, the closure is not recognized as complete until funds have been moved out

Reports

To view available reports through ZEscrow, click on “Reports”.



There are currently two types of reports available for an org user to download:

- **Subaccount Activity Report:** Reporting for your Organization on sub details that includes balance, and interest.
- **Subaccounts Balance Report:** Reporting for your Organization on transactions, balance and interest based on the date range selected.

Once the report that you would like to view has been selected, input a date range as needed and then click on the “Export CSV” button to download the data.

