



# ZEscrow User Guide

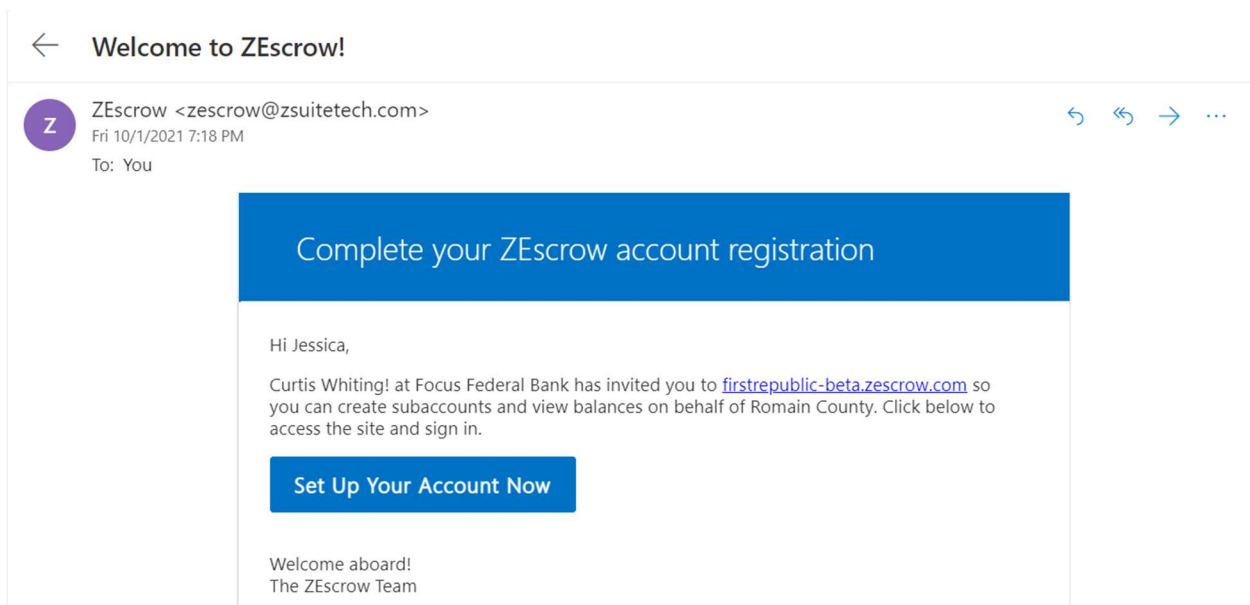
## Table of Contents

<b>Organization Dashboard and Functionality .....</b>	<b>2</b>
Organization User Enrollment Process.....	2
<b>SSO User.....</b>	<b>3</b>
<b>Organization Homepage.....</b>	<b>4</b>
Creating New Folders.....	5
<b>Reconciling Unassigned Transactions .....</b>	<b>6</b>
<b>Move a transaction back to Unassigned in a Current Period.....</b>	<b>7</b>
<b>Opening a New Subaccount.....</b>	<b>9</b>
<b>Viewing Subaccount Details.....</b>	<b>12</b>
<b>Subaccount Dashboard and Functionality.....</b>	<b>13</b>
Subaccount Dashboard.....	13
Uploading A Document.....	15
<b>Upload Additional Documents .....</b>	<b>16</b>
Initiating a Transaction .....	17
<b>Closing an Existing Subaccount .....</b>	<b>20</b>
Reports.....	21

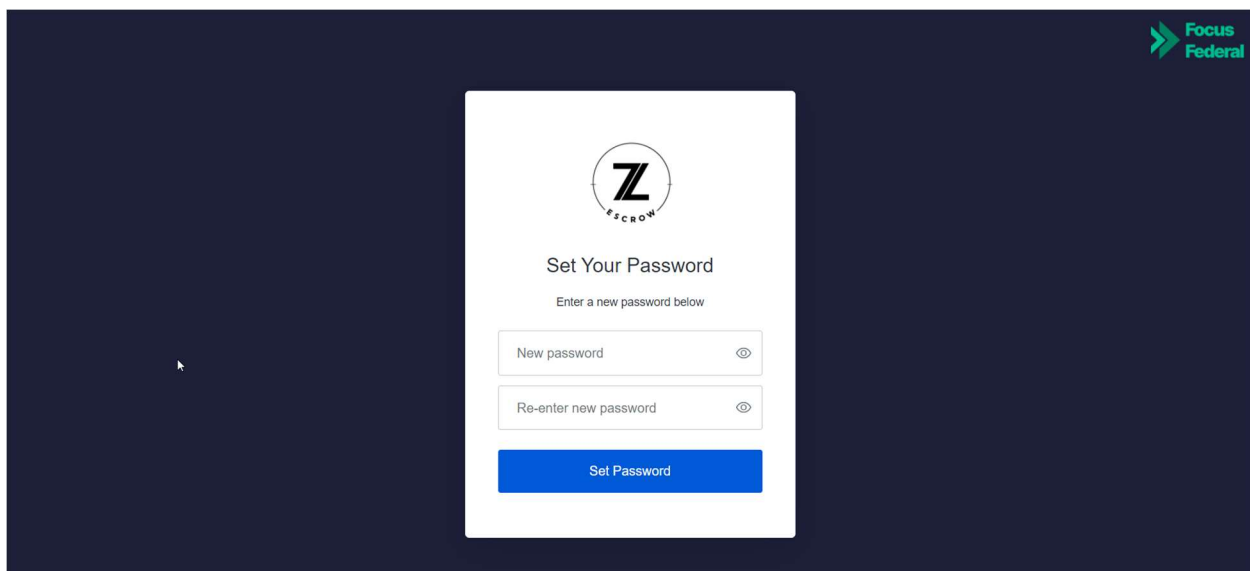
# Organization Dashboard and Functionality

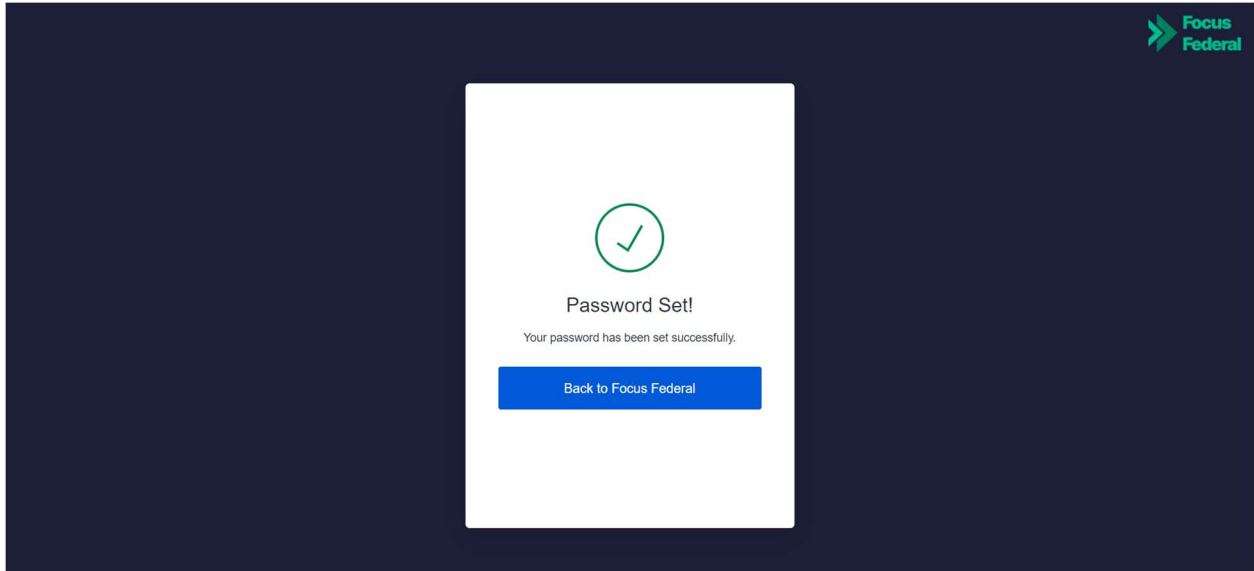
## Organization User Enrollment Process

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.

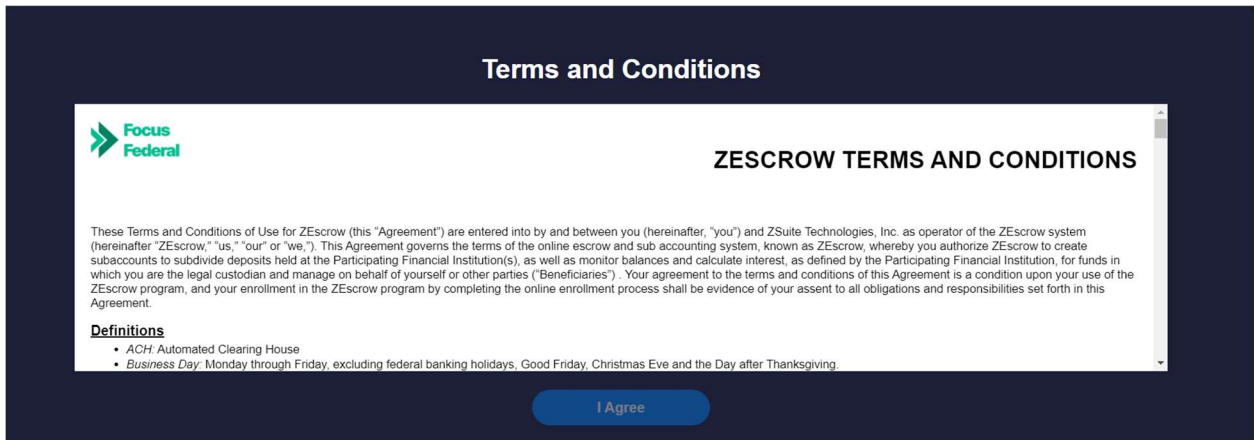


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





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.



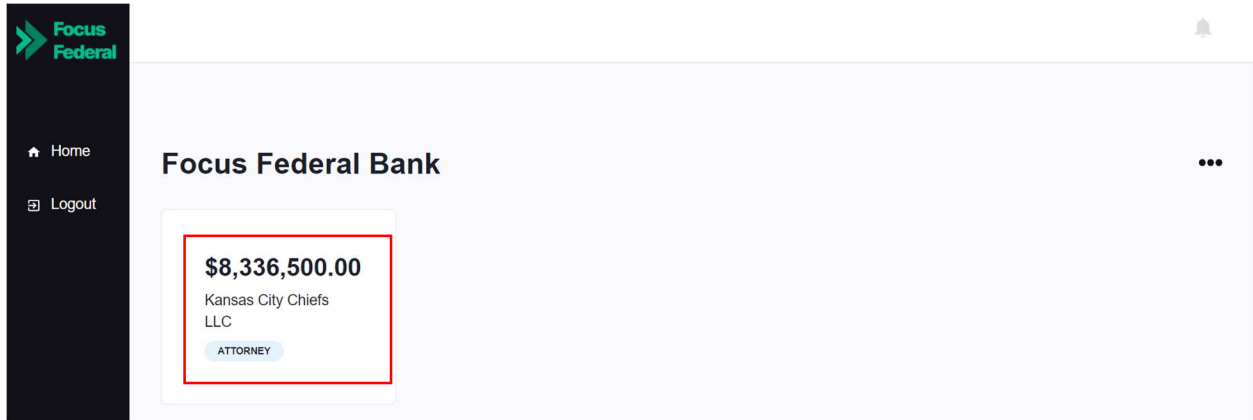
If a User has access to multiple Organizations, they will have to go through the complete set-up process for one Organization. One login will allow them to view all of the Organizations on one screen.

## SSO User

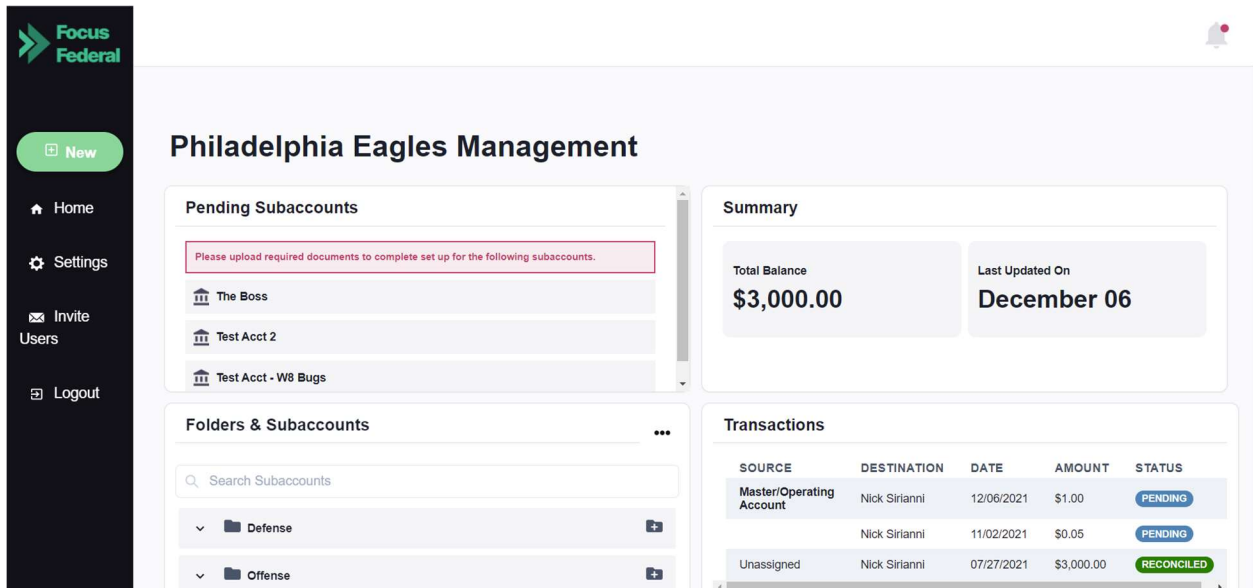
If the user has an authorized connection already to the FI’s online website, then they can login with the user credentials that they already have set up internally via SSO and can access ZEscrow from that site.

## 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.



The screenshot shows the Focus Federal Bank homepage. On the left is a dark sidebar with the Focus Federal logo and navigation links: Home, Logout, and a 'New' button. The main content area is titled 'Focus Federal Bank' and features a large card for 'Kansas City Chiefs LLC' with a balance of '\$8,336,500.00' and a role of 'ATTORNEY'. A notification bell icon is in the top right corner.

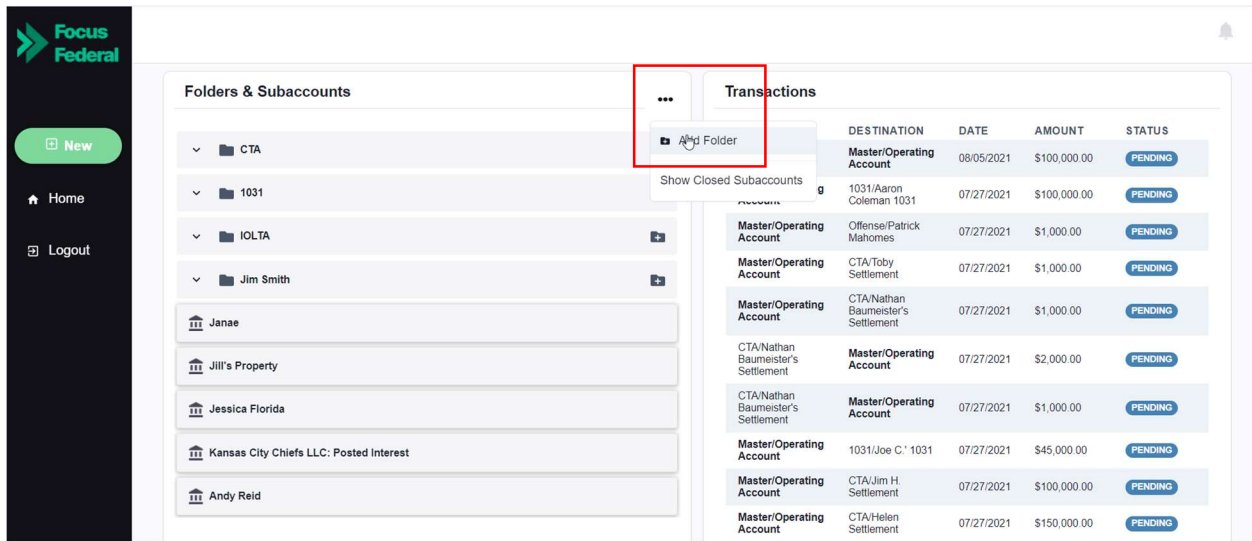


The screenshot shows the Philadelphia Eagles Management dashboard. The sidebar includes 'New', Home, Settings, Invite Users, and Logout. The main area is titled 'Philadelphia Eagles Management' and contains several sections: 'Pending Subaccounts' with a message to upload documents and a list of subaccounts; 'Summary' showing a total balance of '\$3,000.00' and last updated on 'December 06'; 'Folders & Subaccounts' with a search bar and folders for 'Defense' and 'Offense'; and 'Transactions' table.

SOURCE	DESTINATION	DATE	AMOUNT	STATUS
Master/Operating Account	Nick Sirianni	12/06/2021	\$1.00	PENDING
	Nick Sirianni	11/02/2021	\$0.05	PENDING
Unassigned	Nick Sirianni	07/27/2021	\$3,000.00	RECONCILED

## Creating New Folders

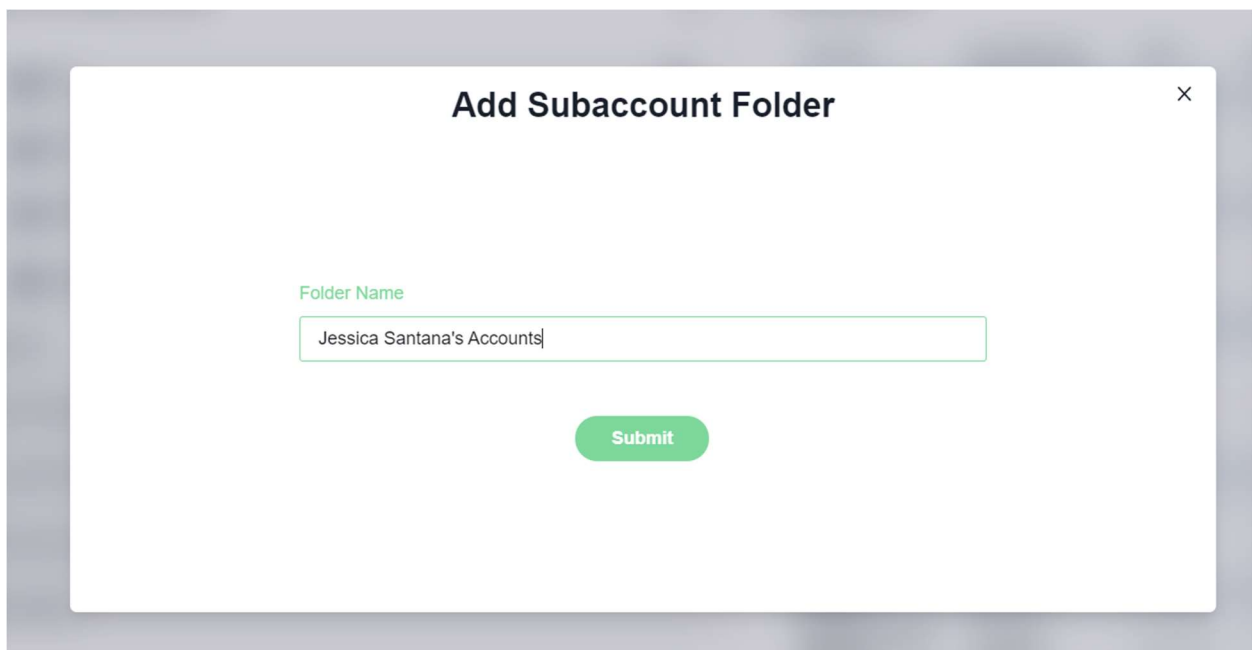
Authorized users can create new folders for convenient and streamlined subaccount categorization. This feature allows the user to consolidate and organize similar accounts in any way that suits the Organization’s individual business needs. To create a new folder, the user will click on the three dots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



The screenshot shows the Focus Federal interface. On the left is a dark sidebar with the Focus Federal logo, a 'New' button, and navigation links for 'Home' and 'Logout'. The main content area is divided into two sections: 'Folders & Subaccounts' and 'Transactions'. The 'Folders & Subaccounts' section lists several folders: CTA, 1031, IOLTA, Jim Smith, Janae, Jill's Property, Jessica Florida, Kansas City Chiefs LLC: Posted Interest, and Andy Reid. A red box highlights the three dots menu icon next to the 'Add Folder' option in the dropdown menu. The 'Transactions' section displays a table of transactions with columns for DESTINATION, DATE, AMOUNT, and STATUS.

DESTINATION	DATE	AMOUNT	STATUS
Master/Operating Account	08/05/2021	\$100,000.00	PENDING
1031/Aaron Coleman 1031	07/27/2021	\$100,000.00	PENDING
Master/Operating Account	Offense/Patrick Mahomes	\$1,000.00	PENDING
Master/Operating Account	CTA/Toby Settlement	\$1,000.00	PENDING
Master/Operating Account	CTA/Nathan Baumester's Settlement	\$1,000.00	PENDING
CTA/Nathan Baumester's Settlement	Master/Operating Account	\$2,000.00	PENDING
CTA/Nathan Baumester's Settlement	Master/Operating Account	\$1,000.00	PENDING
Master/Operating Account	1031/Joe C. 1031	\$45,000.00	PENDING
Master/Operating Account	CTA/Jim H. Settlement	\$100,000.00	PENDING
Master/Operating Account	CTA/Helen Settlement	\$150,000.00	PENDING

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

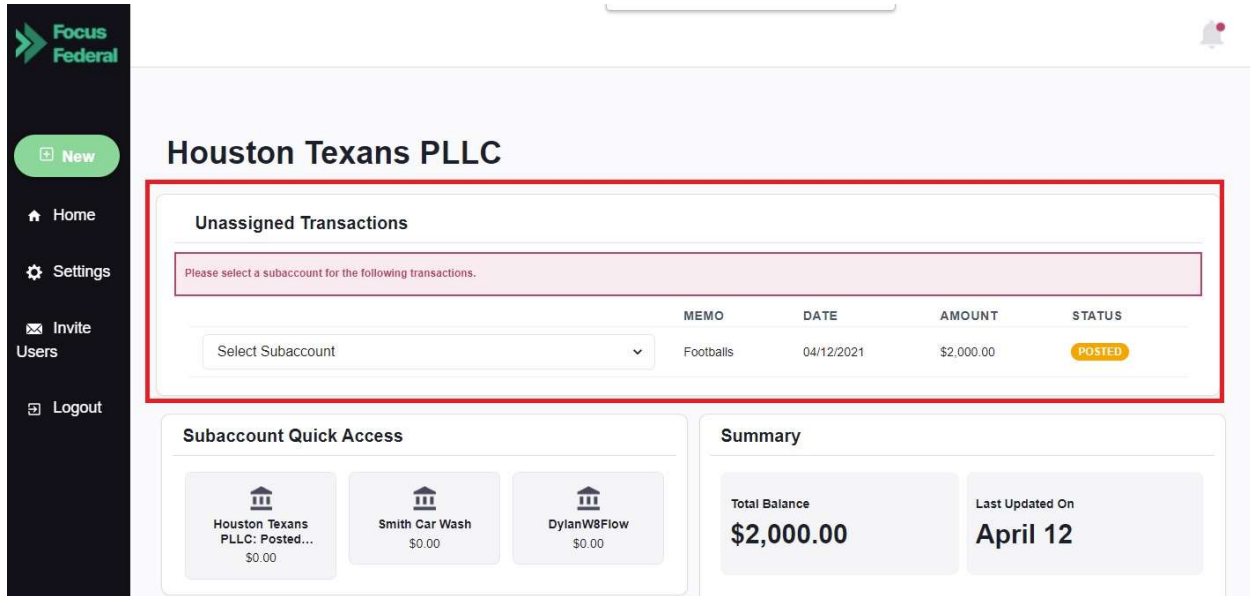


The screenshot shows a dialog box titled 'Add Subaccount Folder' with a close button (X) in the top right corner. Below the title is a text input field labeled 'Folder Name' containing the text 'Jessica Santana's Accounts'. Below the input field is a green 'Submit' button.

## 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.

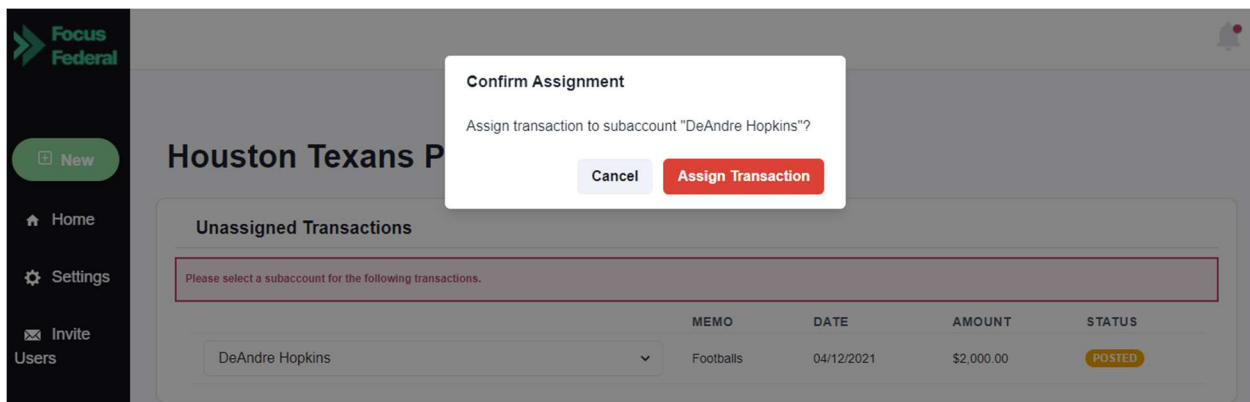
To ensure proper reconciliation (including interest calculation and 1099-INT reporting), an authorized user should assign all such transactions to the correct subaccount no later than the last business day of each month.



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 message is a table with one transaction:

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

Below the table is a "Subaccount Quick Access" section with three buttons: "Houston Texans PLLC: Posted... \$0.00", "Smith Car Wash \$0.00", and "DylanW8Flow \$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 Focus Federal interface for the account "Houston Texans PLLC". A modal dialog box titled "Confirm Assignment" is displayed, asking "Assign transaction to subaccount 'DeAndre Hopkins'?". The dialog has two buttons: "Cancel" and "Assign Transaction". Below the dialog, the "Unassigned Transactions" section is visible, showing the same transaction as in the previous screenshot, but with the subaccount dropdown menu set to "DeAndre Hopkins".

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

## Move a transaction back to Unassigned in a Current Period

A transaction can be moved back to unassigned in case it was assigned to the incorrect sub from the “Unassigned” transaction list. This allows the user to correct any mistakes if the subaccount that the amount was moved to was incorrect.

This is available on the org dashboard as shown.

## Transactions

bulktest/106 Olivera	Lincoln Law Group: Posted Interest	12/05/2022	\$0.01	PENDING
	bulktest/106 Olivera	12/05/2022	\$0.10	PENDING
Unassigned	bulktest2/104 Alamo v2	12/01/2022	<u>\$1,000.00</u>	RECONCILED
Unassigned	bulktest/109 Friday	12/01/2022	\$1,000.00	RECONCILED
Unassigned	bulktest/104 Alamo	12/01/2022	\$1,000.00	DISMISSED
Unassigned	bulktest/204 Torres	12/01/2022	\$2,000.00	DISMISSED

Click on the amount of the transaction you wish to reassign. It will open the transaction details pop up that will have a button to “Unassign” again. This will revert the transaction back to “Unassigned” status so it can be moved to the correct subaccount.

**Transaction Details** ×

Date	12/01/2022
Amount	\$1,000.00
Status	RECONCILED
Current Subaccount	104 Alamo v2
Guid	6e82651f-65fd-4572-0747-08dad7e0b4dd
Reconciliation ID	4ZS23da0c95
Code	STANDARD

↶ Unassign Transaction

Close

**Transaction Details** ×

Date	12/01/2022
Amount	\$1,000.00
Status	RECONCILED
Current Subaccount	104 Alamo v2
Guid	6e82651f-65fd-4572-0747-08dad7e0b4dd
Reconciliation ID	4ZS23da0c95
Code	STANDARD

↶ Cancel Unassignment

! The current transaction will be reset back to unassigned status and can be reassigned in the organization dashboard.

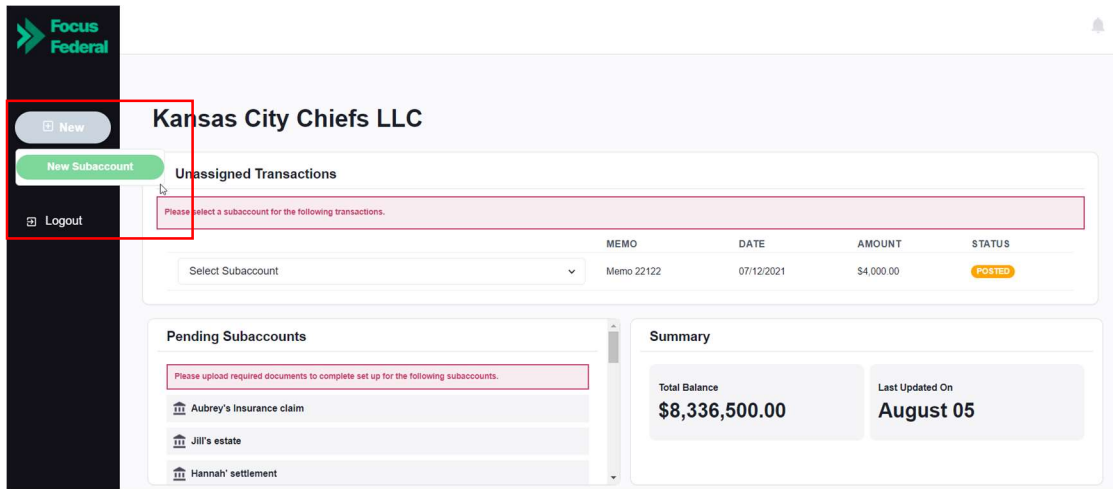
Submit

Close



## 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.

### Create a Subaccount

Account Name/Id  
Katherine Patterson

Beneficiary Type  
 Individual  Business  No Beneficiary

Country of Citizenship  
United States

Folder  
Main

Authorizer  
Select User

- Select User
- Patrick Mahomes
- Andy Reid
- Jessica Santana
- 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.

**Create a Subaccount**

Please Review & Act on These Documents **DocuSign**

**ZEscrow Focus Federal Bank Beta**  
ZSuite Technologies

Signing a Signature Card is needed to complete setup of a new subaccount.

Please read the [Electronic Record and Signature Disclosure](#).  
 I agree to use electronic records and signatures. **CONTINUE** **OTHER ACTIONS** ▾

**Personal Information**

Jessica Santana  
Name of Authorized Signer  
Social Security Number  
Date of Birth

123 Street st  
Physical Street Address  
Springfield  
City/Town  
IL  
State  
25252  
Zip Code

555-555-5555  
Phone Number  
jes\_24@hotmail.com  
Email Address

**Business Information (if applicable)**

Kansas City Chiefs LLC  
Name of Business  
123411126  
EIN Number  
Attorney  
Business Type/Profession

Arrowhead Stadium  
Physical Street Address  
Kansas City  
City/Town  
Missouri  
State  
91823  
Zip Code

**Tax Reporting Information**

I certify under penalties of perjury that the taxpayer identification number (TIN) provided above is correct. The person is a U.S. person (including a U.S. resident alien) that is exempt from FATCA reporting, and said person is either exempt from backup withholding under Internal Revenue Service regulations or is not subject to backup withholding. If the TIN provided is for a beneficiary on the account, I certify that the information entered is an exact match to the information on the completed and signed IRS Form W-9 or W-8BEN for the beneficiary, and that said form is in my possession and has been provided to the financial institution for recordkeeping.

Name of Person/Entity  
Individual Business Name:  
Certification of Taxpayer Identification Number  
Taxpayer Identification Number:

DocuSign | Change Language - English (US) | Copyright © 2021 DocuSign Inc. | V2R

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, the text "W9 Completion Method" is displayed in green. A dropdown menu is open, showing three options: "Select method..." (highlighted in blue), "Email W9 to Beneficiary", and "Manual Upload". Below the dropdown menu, there 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, the text "W8 Completion Method" is displayed in green. A dropdown menu is open, showing three options: "Select method..." (highlighted in blue), "Select method...", and "Manual Upload". Below the dropdown menu, there is a green button that is partially obscured.

**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.**

**Optional Second Name Line for Beneficiary** – For an “Individual Beneficiary” subaccount when you select the W9 Completion Method as *Manual Upload* there is an option to add a second name line to represent surrogates.

## Create a Subaccount

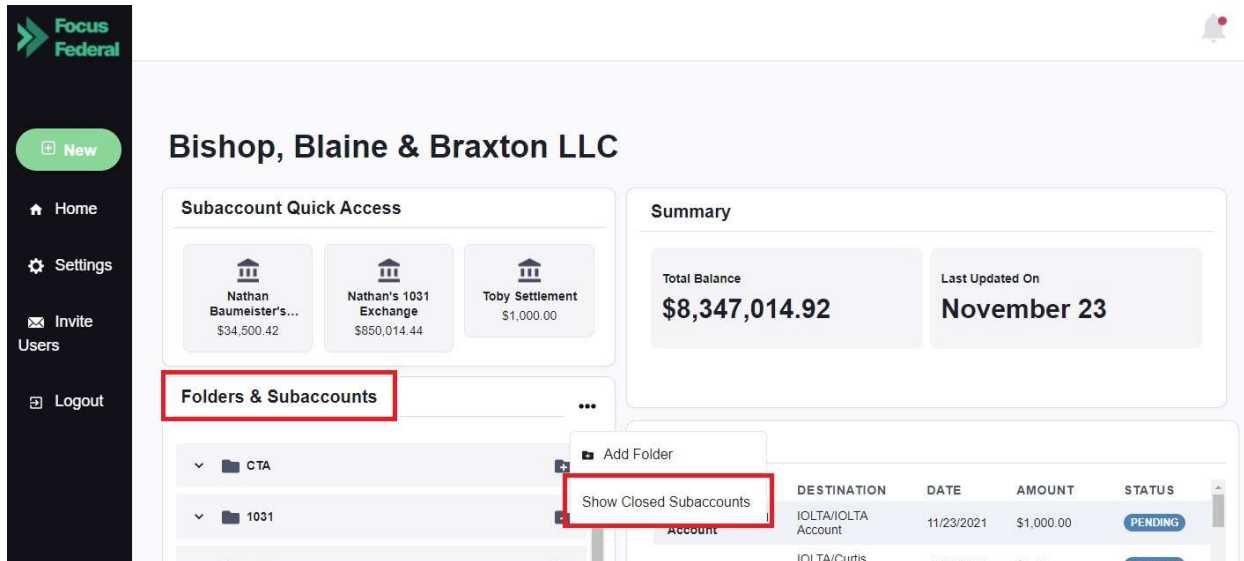
×

First Name	Last Name
<input type="text" value="Mike"/>	<input type="text" value="Smith"/>
Beneficiary Name 2 (optional)	
<input type="text" value="c/o, surrogate, etc"/>	
Address Line 1	Address Line 2
<input type="text" value="123 Oak St"/>	<input type="text" value="A5"/>
City	State
<input type="text" value="Boulder"/>	<input type="text" value="Select State"/>
Zip Code	Social Security Number
<input type="text" value="12345"/>	<input type="text" value="123-45-6789"/>
Phone Number (optional)	Email (optional)
<input type="text" value="(123) 456-7890"/>	<input type="text" value="me@gmail.com"/>

## 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. When there is a Beneficiary Name there is an option to include a second name as well (E.g., in case of surrogates). 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.*

**Focus Federal**

**Tennessee Titans Management**  
1428 South 1st St Bldg 2 > Aaron Coleman Unit 3

**Aaron Coleman Unit 3 Overview**

Total Balance	Account Interest	Plaid Interest
\$9,554.00	\$0.04	\$0.00

**Transactions**

MEMO	DATE	AMOUNT	TYPE	STATUS
PLD	03/11/2021	\$1,000.00	DEPOSIT	Available
Interest net	03/11/2021	\$100.00	DEPOSIT	Available
Initial Funding (2/14/2021)	02/27/2021	\$1,000.00	DEPOSIT	Available
Withdrawal	07/22/2021	\$7,454.00	DEPOSIT	Available

**Details**

ACCOUNT NAME	Aaron Coleman Unit 3
BENEFICIARY NAME	Aaron Coleman
ADDRESS	21 Powers Rd Burlington, MA, 01770
EMAIL	baumeister@focusfederal.net
PHONE	5084210104
PROPERTY ADDRESS	
BENEFICIARY TYPE	Individual
ACCOUNT OPENING DATE	May 26, 2021
ANNUAL PERCENTAGE YIELD	0.02 %
BENEFICIARY STATUS	Open

**Account Documents**

SIGNATURE CARD [View Document](#) [Signatures Card](#)

MO [View Document](#) [MO](#)

## Edit Details

**Account Name/ID**  
Nathan's 1031 Exchange

**Email Address**  
me@gmail.com

**Phone Number**  
(123) 456-7890

**Edit Beneficiary Details**

**Beneficiary Name**  
NATHAN BAUMEISTER

**Beneficiary Name 2 (optional)**  
c/o, surrogate, etc

**Address Line 1**  
99 South Bedford St

**Address Line 2**  
A5

**City**  
Burlington

**State**  
Massachusetts

**Zip Code**  
01803

**Edit/Add Property Address**

**Address Line 1**

**Address Line 2**

123 Oak St  
City

Boulder

A5  
State

Select State

Zip Code

12345

Finish Later Submit

## 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**  
CTA > James Smith

**James Smith Overview**

Total Balance	Accrued Interest	Earned Interest
\$0.00	\$0.00	\$0.00

**Details**

ID/NICKNAME	James Smith
BENEFICIARY NAME	James Smith
ADDRESS	99 South Bedford St Suite 101 Burlington, MA 01803
EMAIL	nathan@zsuitetech.com
PHONE	9564518184
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 this subaccount.

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

**Upload Documents**

W9 [Download blank w9](#)

Upload completed W9

I attest that all the information entered into this system and the attached documents are true and accurate to the best of my ability and knowledge.

Submit

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

**Focus Federal**

**Bishop, Blaine & Braxton LLC**  
IOLTA > Defense > Katherine Patterson

**Katherine Patterson Overview**

Total Balance	Accrued Interest	Posted Interest
\$0.00	\$0.00	\$0.00

**Transactions** Transfer Funds

No transactions to display

**Account Documents**

Please upload the required documents below to activate this subaccount.

W8 FORM	INCOMPLETE	Upload W8
SIGNATURE CARD	INCOMPLETE	Resend Sig Card

**Details**

ID/NICKNAME	Katherine Patterson
BENEFICIARY NAME	null null
ADDRESS	undefined, undefined, undefined
EMAIL	
PHONE	
BENEFICIARY TYPE	Individual
ACCOUNT CREATION DATE	March 10, 2022

## Upload Additional Documents

A user can upload other documents (such as death certificates in case of funeral homes) to the subaccount and view them in the “Account Documents” section from the Subaccount Dashboard

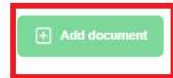
**Account Documents** Upload

W9 COMPLETED 12/16/2022 Download W9

After the “Upload” button is clicked the user can then enter a label for the document and upload it.



## Upload Documents



**Upload Document**

Add file label

Upload

I attest that all the information entered into this system and the attached documents are true and accurate to the best of my ability and knowledge.

Finish Later Submit

They can also upload multiple documents by using the “Add Document” option available on the far right of the modal. Once the documents are uploaded and submitted, they can then be viewed under the “*Account Documents*” section.

## Upload Documents



**Upload Document**

Add file label

Upload

**Upload Document**

Add file label

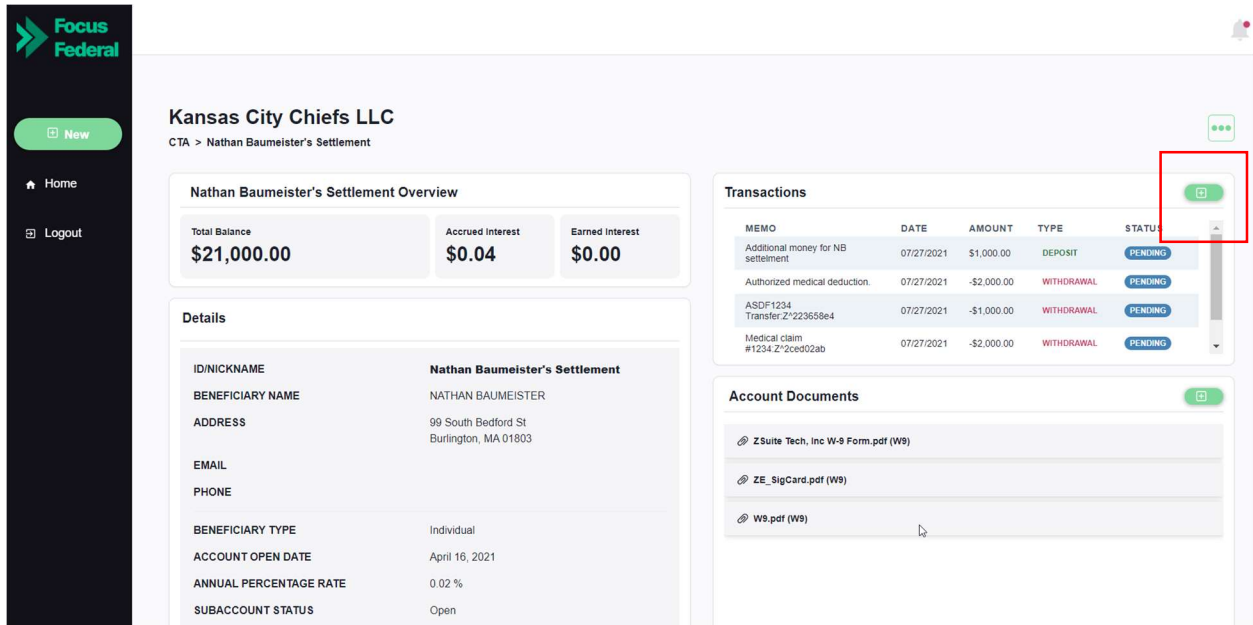
Upload

I attest that all the information entered into this system and the attached documents are true and accurate to the best of my ability and knowledge.

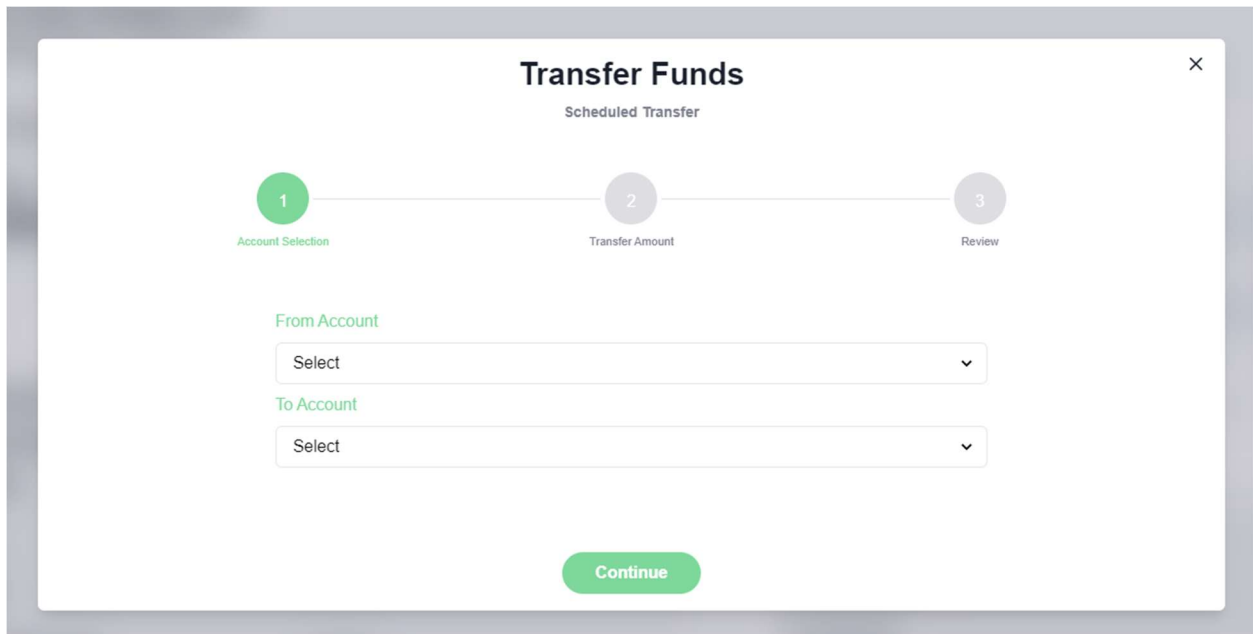
Finish Later Submit

## Initiating a Transaction

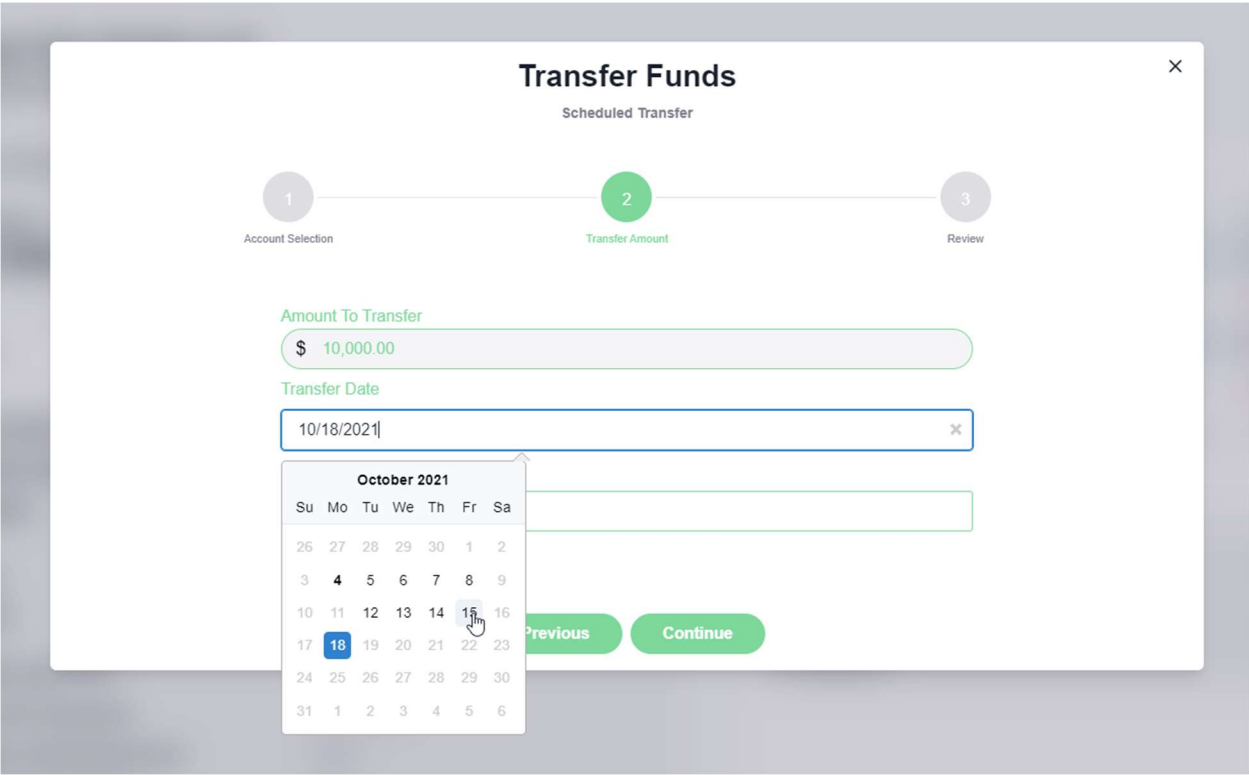
To initiate a transfer on an existing subaccount (whether a debit or credit), the authorized user will first need to select the appropriate subaccount from the Organization dashboard. From there, the user will click on the green button in the “Transactions” section.



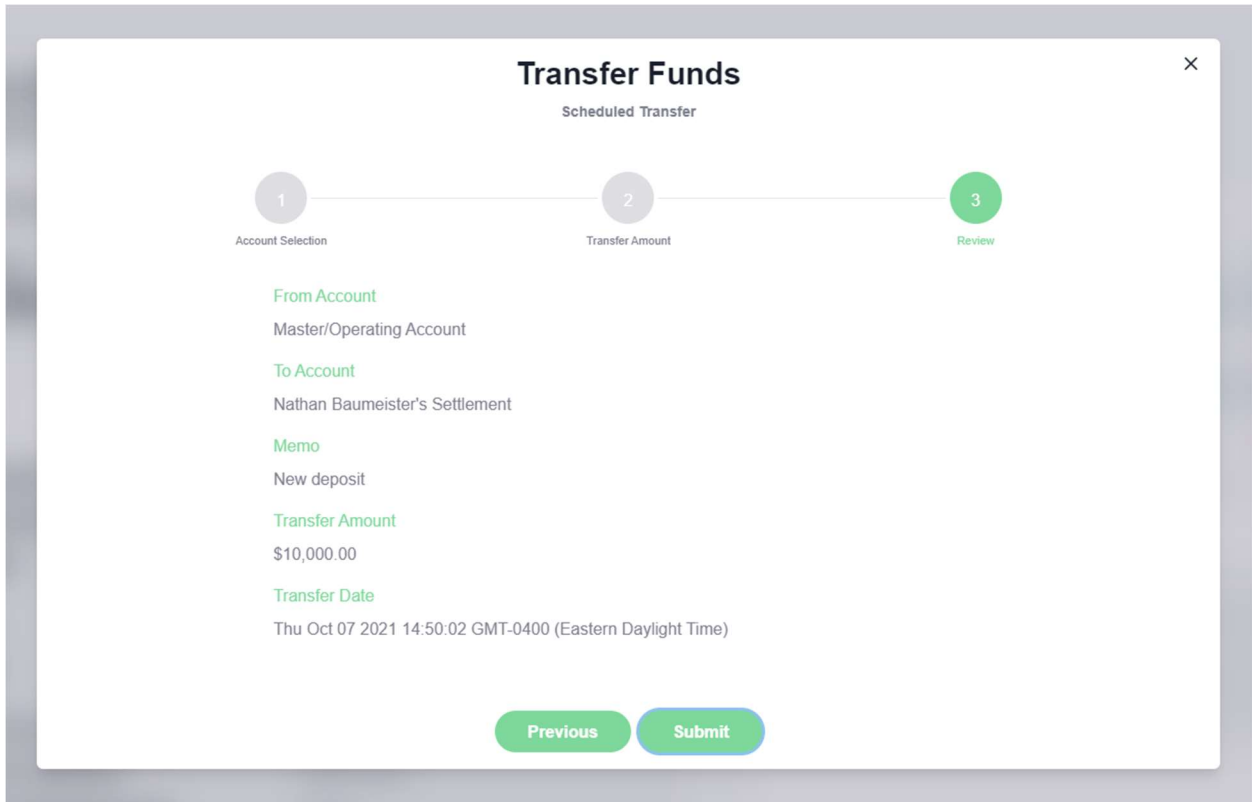
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options).



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.

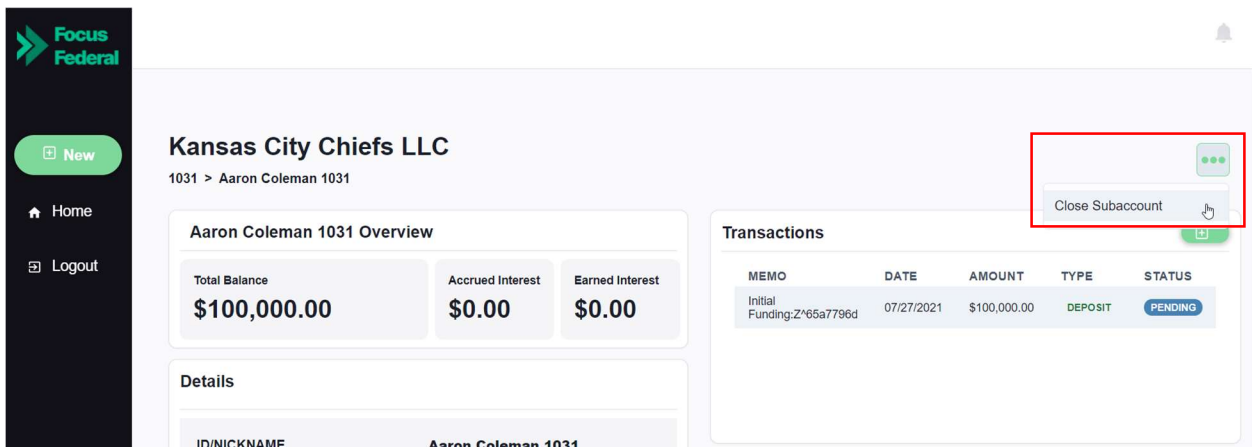


Step 3: The last step of the process is to review the transaction details for accuracy and click “Submit” to initiate the transaction.



## 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)

<b>Subaccount Name</b>	<b>Account Balance</b>
Aaron Coleman Unit 3	\$9,554.00
<b>Account Open Date</b>	<b>Account Close Date</b>
May 26, 2021	May 11, 2022
<b>Beneficiary Name</b>	
Aaron Coleman	
<b>Accrued Interest</b>	<b>Posted Interest</b>
\$0.04	\$0.00
<b>From Account</b>	<b>To Account</b>
Aaron Coleman Unit 3	Master/Operating Account

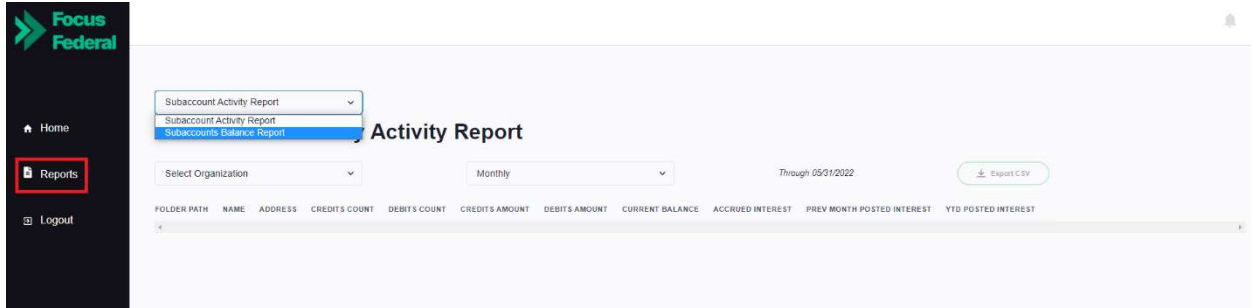
The Following Will Occur Upon Subaccount Closure:

- The subaccount will go into a partially closed status until all scheduled transactions are reconciled 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***

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.

