



ZEscrow Organization User Guide

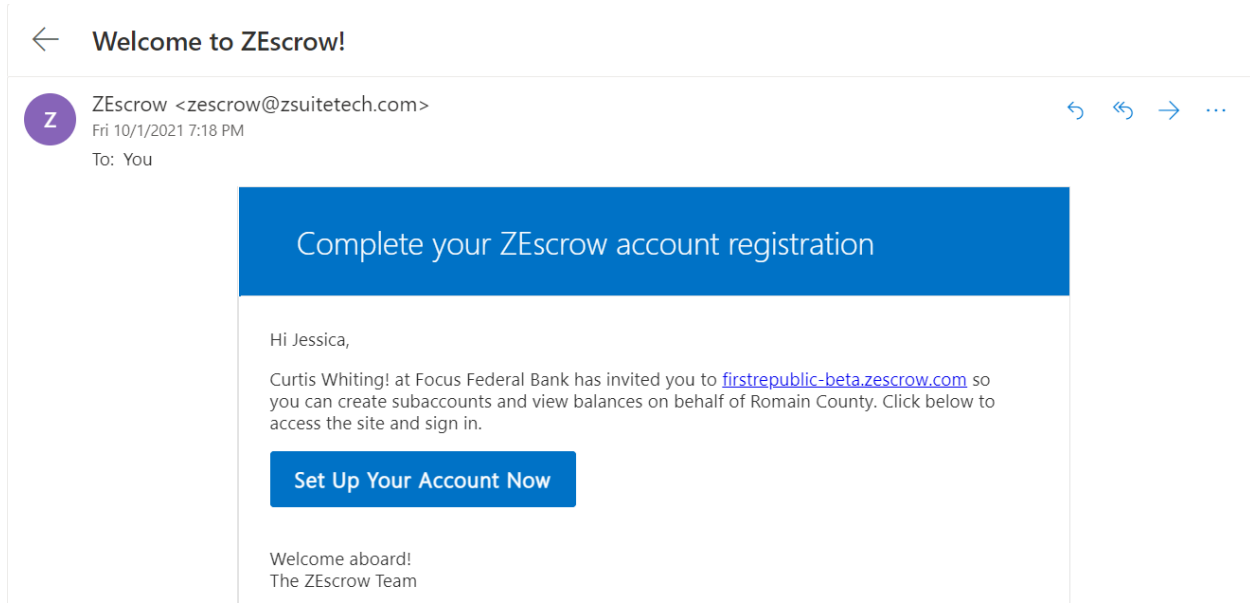
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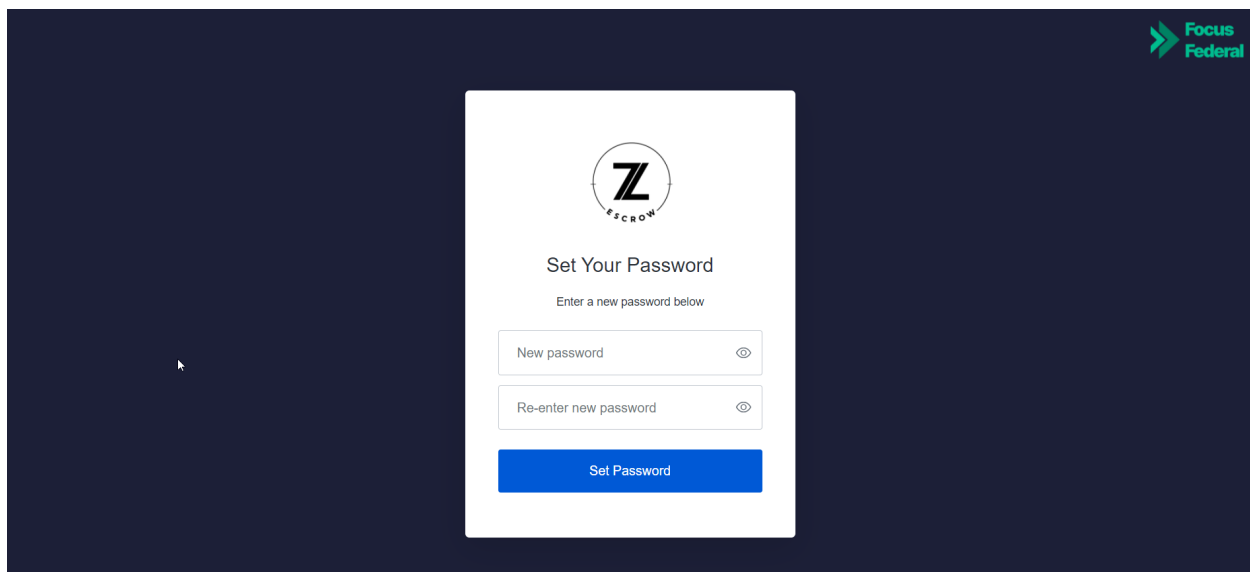
Organization Dashboard and Functionality

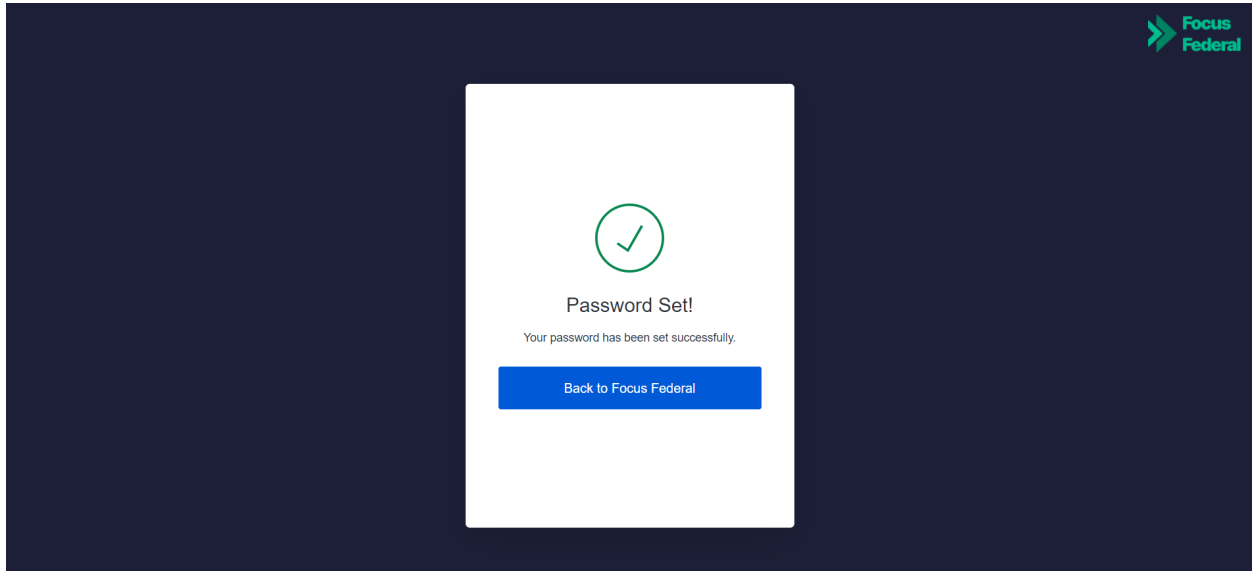
Organization User Enrollment Process

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.

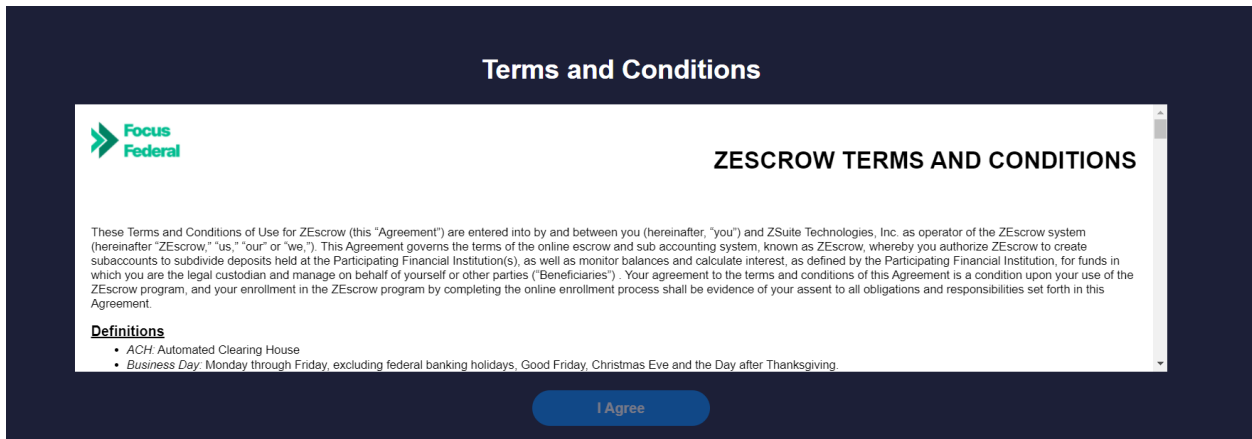


By clicking the customized URL in the email, the user will be directed to a new page where they will be required to establish a unique password:





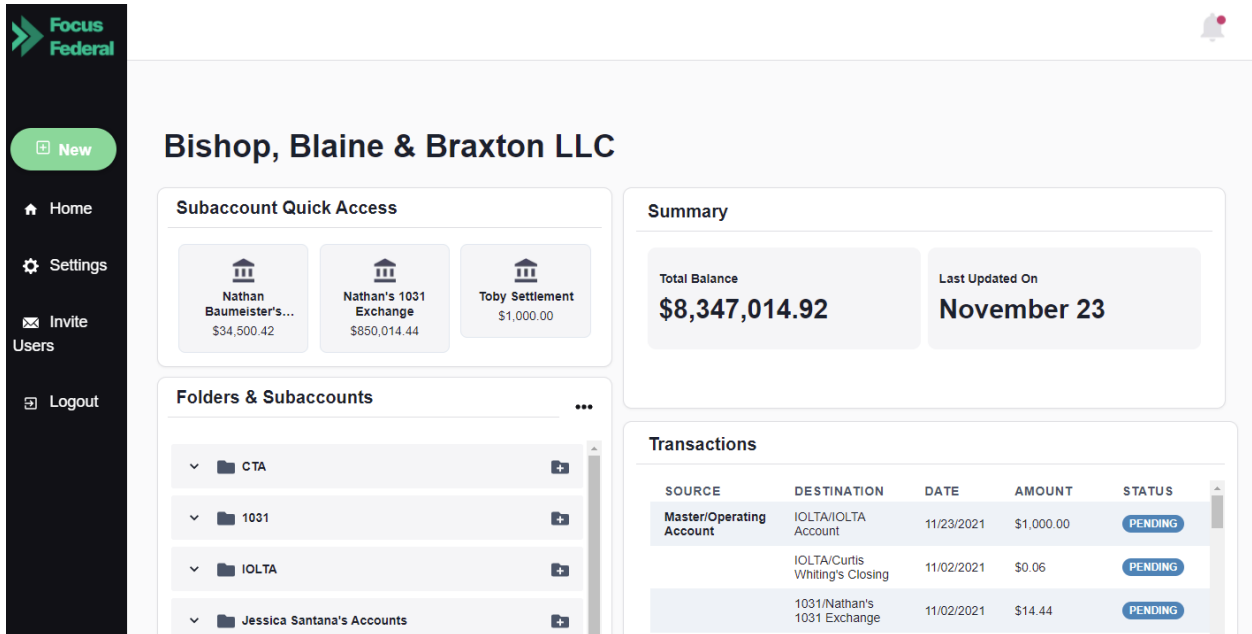
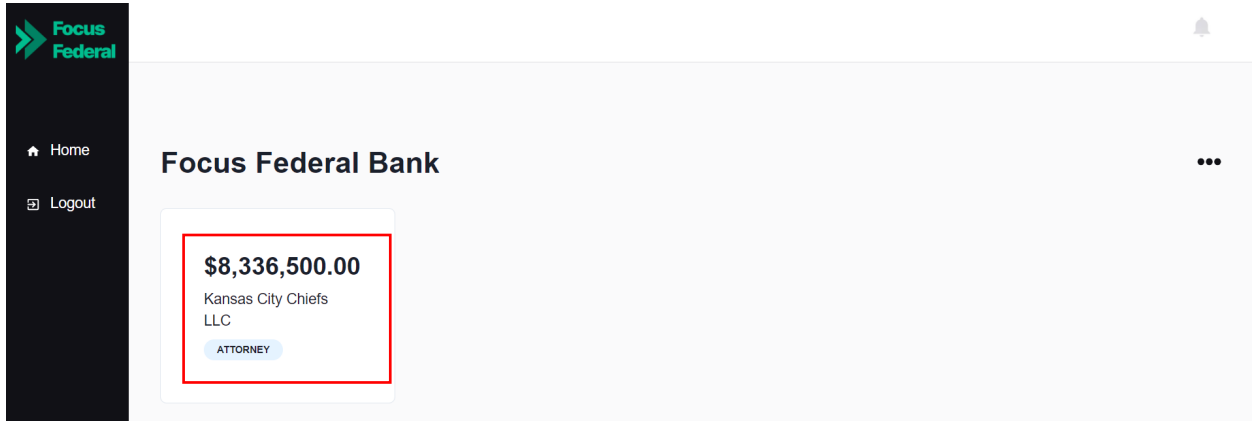
The new user will then be required to agree to a set of terms and conditions (“T&Cs”) before being redirected to the Organization dashboard.



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 in the Organization will have the ability to 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 at the top-right corner of the "Folders and Subaccounts" section and select "Add Folder".

The screenshot shows the Focus Federal interface. On the left is a dark sidebar with a 'New' button and navigation links for 'Home' and 'Logout'. The main area is divided into two sections: 'Folders & Subaccounts' on the left and 'Transactions' on the right. A red box highlights the 'Add Folder' button in the 'Transactions' section. Below this button is a dropdown menu with the option 'Show Closed Subaccounts'. The 'Transactions' table contains several rows with columns for 'DESTINATION', 'DATE', 'AMOUNT', and 'STATUS'. The 'STATUS' column for all transactions shown is 'PENDING'.

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	07/27/2021	\$1,000.00	PENDING
Master/Operating Account	CTA/Toby Settlement	07/27/2021	\$1,000.00	PENDING
Master/Operating Account	CTA/Nathan Baumeister's Settlement	07/27/2021	\$1,000.00	PENDING
CTA/Nathan Baumeister's Settlement	Master/Operating Account	07/27/2021	\$2,000.00	PENDING
CTA/Nathan Baumeister's Settlement	Master/Operating Account	07/27/2021	\$1,000.00	PENDING
Master/Operating Account	1031/Joe C. 1031	07/27/2021	\$45,000.00	PENDING
Master/Operating Account	CTA/Jim H Settlement	07/27/2021	\$100,000.00	PENDING
Master/Operating Account	CTA/Helen Settlement	07/27/2021	\$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 modal dialog box titled 'Add Subaccount Folder'. It has a close button (X) in the top right corner. Below the title is a text input field labeled 'Folder Name' with the text 'Jessica Santana's Accounts' entered. 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 Houston Texans PLLC. On the left is a dark sidebar with navigation options: New, Home, Settings, Invite Users, and Logout. The main content area is titled "Houston Texans PLLC" and features a red-bordered box around the "Unassigned Transactions" section. This section contains a pink instruction bar: "Please select a subaccount for the following transactions." Below this is a table with one row: "Footballs" with a date of "04/12/2021" and an amount of "\$2,000.00", with a yellow "POSTED" tag. A dropdown menu labeled "Select Subaccount" is positioned to the left of the table. Below the table are two summary cards: "Subaccount Quick Access" with three options (Houston Texans PLLC: Posted... \$0.00, Smith Car Wash \$0.00, DylanW8Flow \$0.00) and "Summary" showing a "Total Balance" of "\$2,000.00" and "Last Updated On" "April 12".

This screenshot shows the same dashboard as above, but with a "Confirm Assignment" modal dialog box open in the center. The modal 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 "DeAndre Hopkins" in the dropdown menu.

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.

Opening a New Subaccount

Authorized users can open a new subaccount by navigating to the Organization dashboard, clicking on "New", and then selecting "New Subaccount".

Focus Federal

New

New Subaccount

Logout

Kansas City Chiefs LLC

Unassigned Transactions

Please select a subaccount for the following transactions.

MEMO	DATE	AMOUNT	STATUS
Memo 22122	07/12/2021	\$4,000.00	POSTED

Pending Subaccounts

Please upload required documents to complete set up for the following subaccounts.

- Aubrey's Insurance claim
- Jill's estate
- Hannah's settlement

Summary

Total Balance: **\$8,336,500.00**

Last Updated On: **August 05**

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, assign the subaccount to a folder and specify which authorized user of the Organization should be designated as the signer on the account.

Create a Subaccount

Account Name/Id

Michael Scofield CTA

Beneficiary Type

Individual Business No Beneficiary

Folder

Select Folder

Authorizer

Select User

- Select User
- Patrick Mahomes
- Andy Reid

Step 2: Next, 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

ZEsorow 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](#).
CONTINUE
OTHER ACTIONS ▾

Jessica Santana <small>Name of Authorized Signer</small>	***-**-**** <small>Social Security Number</small>	 <small>Date of Birth</small>
123 Street st <small>Physical Street Address</small>	Springfield <small>City/Town</small>	IL 25252 <small>State Zip Code</small>
555-555-5555 <small>Phone Number</small>	jes_24@hotmail.com <small>Email Address</small>	

Business Information (if applicable)

Kansas City Chiefs LLC <small>Name of Business</small>	123411126 <small>EIN Number</small>	Attorney <small>Business Type/Profession</small>
Arrowhead Stadium <small>Physical Street Address</small>	Kansas City <small>City/Town</small>	Missouri 91823 <small>State Zip Code</small>

Tax Reporting Information

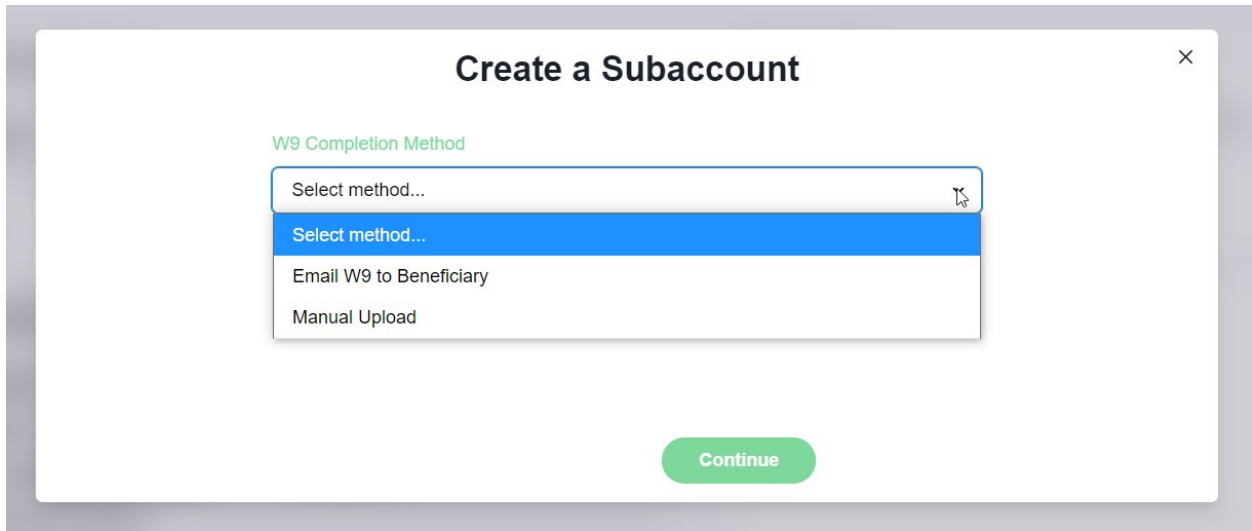
Name of Person/Entity <input style="width: 90%;" type="text"/> <small>Individual/Business Name:</small>	<input type="checkbox"/> I certify under penalties of perjury that the taxpayer identification number (TIN) provided above is correct. The person is a U.S. person (including a U.S. resident alien) 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.
Certification of Taxpayer Identification Number <input style="width: 90%;" type="text"/> <small>Taxpayer Identification Number:</small>	

DocuSign

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

Step 3: 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: Manual Upload** – If the user has already collected a signed W-9 for the beneficiary, the W-9 information can be uploaded manually. If this option is 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)



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 have the ability to 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 at the top-right corner of 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 individual subaccounts by clicking on them in the Organization dashboard. This view allows users to review beneficiary details, account balances, transaction history, and account documentation. Subaccount transfers can also be initiated on this page. If the transaction button is greyed out, you will use the Unassigned transaction process to assign funds.

The screenshot shows the subaccount dashboard for "Kansas City Chiefs LLC" under the user "Nathan Baumeister's Settlement". The interface includes a sidebar with "New", "Home", and "Logout" options. The main content area is divided into three sections: "Nathan Baumeister's Settlement Overview", "Details", and "Transactions".

Nathan Baumeister's Settlement Overview

Total Balance	Accrued Interest	Earned Interest
\$31,000.00	\$0.04	\$0.00

Details

ID/NICKNAME	Nathan Baumeister's Settlement
BENEFICIARY NAME	NATHAN BAUMEISTER
ADDRESS	99 South Bedford St Burlington, MA 01803
EMAIL	
PHONE	
BENEFICIARY TYPE	Individual
ACCOUNT OPEN DATE	April 16, 2021
ANNUAL PERCENTAGE RATE	0.02 %
SUBACCOUNT STATUS	Open

Transactions

MEMO	DATE	AMOUNT	TYPE	STATUS
New deposit	10/07/2021	\$10,000.00	DEPOSIT	SCHEDULED
Additional money for NB settlement	07/27/2021	\$1,000.00	DEPOSIT	PENDING
Authorized medical deduction	07/27/2021	-\$2,000.00	WITHDRAWAL	PENDING
ASDF1234 Transfer Z*223658e4	07/27/2021	-\$1,000.00	WITHDRAWAL	PENDING

Account Documents

- ZSuite Tech, Inc W-9 Form.pdf (W9)
- ZE_SigCard.pdf (W9)
- W9.pdf (W9)

Uploading Documentation

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.

The screenshot shows the subaccount dashboard for "Kansas City Chiefs LLC" under the user "James Smith". The interface is similar to the previous one, but the "Transactions" section is empty, and the "Account Documents" section has a red box highlighting a green button with a document icon. A pink message box below the button reads: "Please upload the required documents above to activate this subaccount."

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 %

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 [X]

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

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.

Focus Federal

Kansas City Chiefs LLC
CTA > Nathan Baumeister's Settlement

Nathan Baumeister's Settlement Overview

Total Balance	Accrued Interest	Earned Interest
\$21,000.00	\$0.04	\$0.00

Details

ID/NICKNAME	Nathan Baumeister's Settlement
BENEFICIARY NAME	NATHAN BAUMEISTER
ADDRESS	99 South Bedford St Burlington, MA 01803
EMAIL	
PHONE	
BENEFICIARY TYPE	Individual
ACCOUNT OPEN DATE	April 16, 2021
ANNUAL PERCENTAGE RATE	0.02 %
SUBACCOUNT STATUS	Open

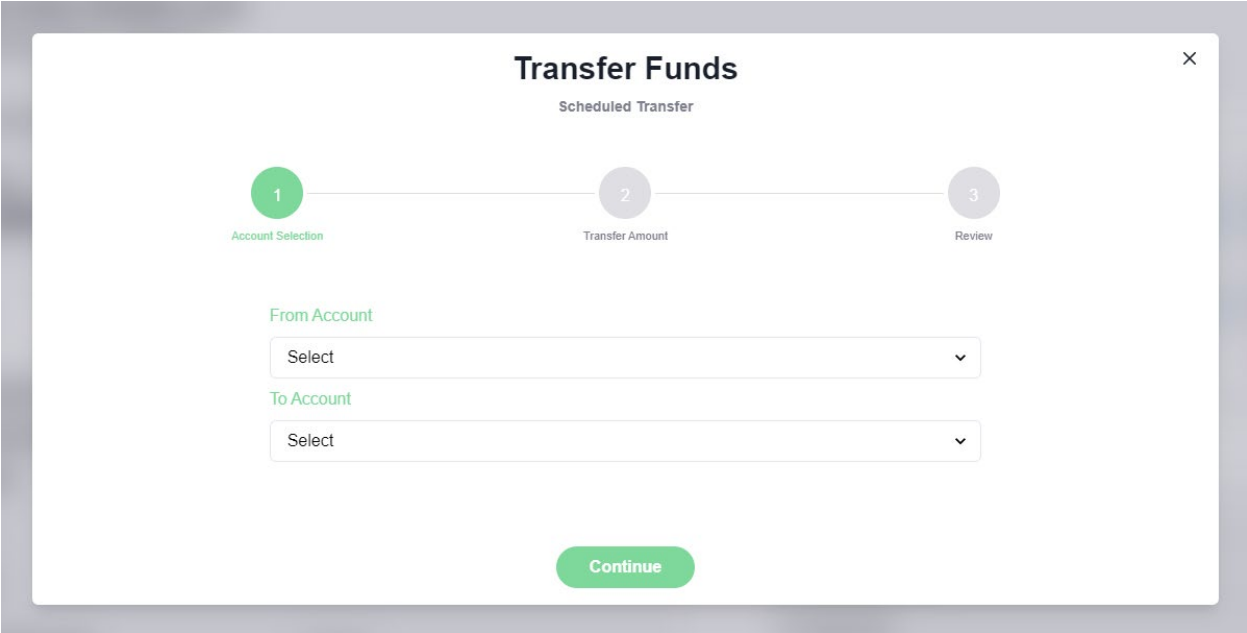
Transactions

MEMO	DATE	AMOUNT	TYPE	STATUS
Additional money for NB settlement	07/27/2021	\$1,000.00	DEPOSIT	PENDING
Authorized medical deduction.	07/27/2021	-\$2,000.00	WITHDRAWAL	PENDING
ASDF1234 Transfer: Z*223658e4	07/27/2021	-\$1,000.00	WITHDRAWAL	PENDING
Medical claim #1234-Z*2ced02ab	07/27/2021	-\$2,000.00	WITHDRAWAL	PENDING

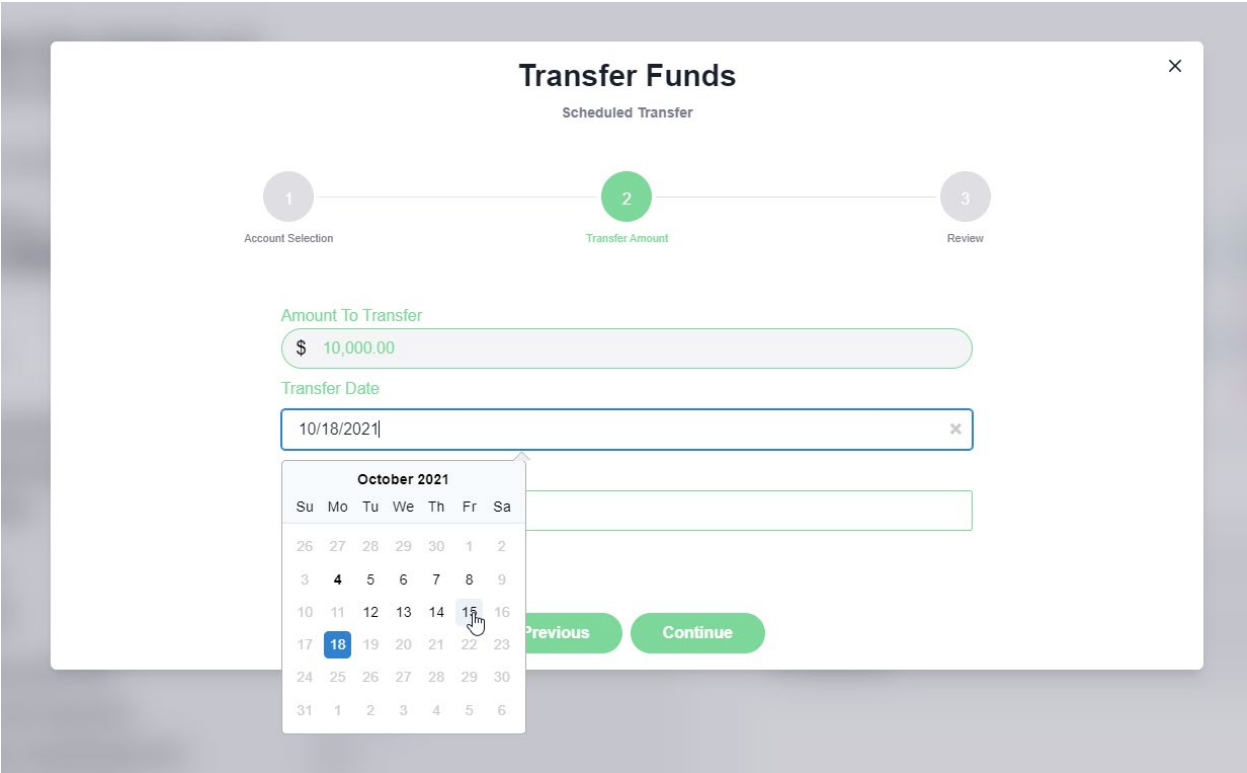
Account Documents

- Z Suite Tech, Inc W-9 Form.pdf (W9)
- ZE_SigCard.pdf (W9)
- W9.pdf (W9)

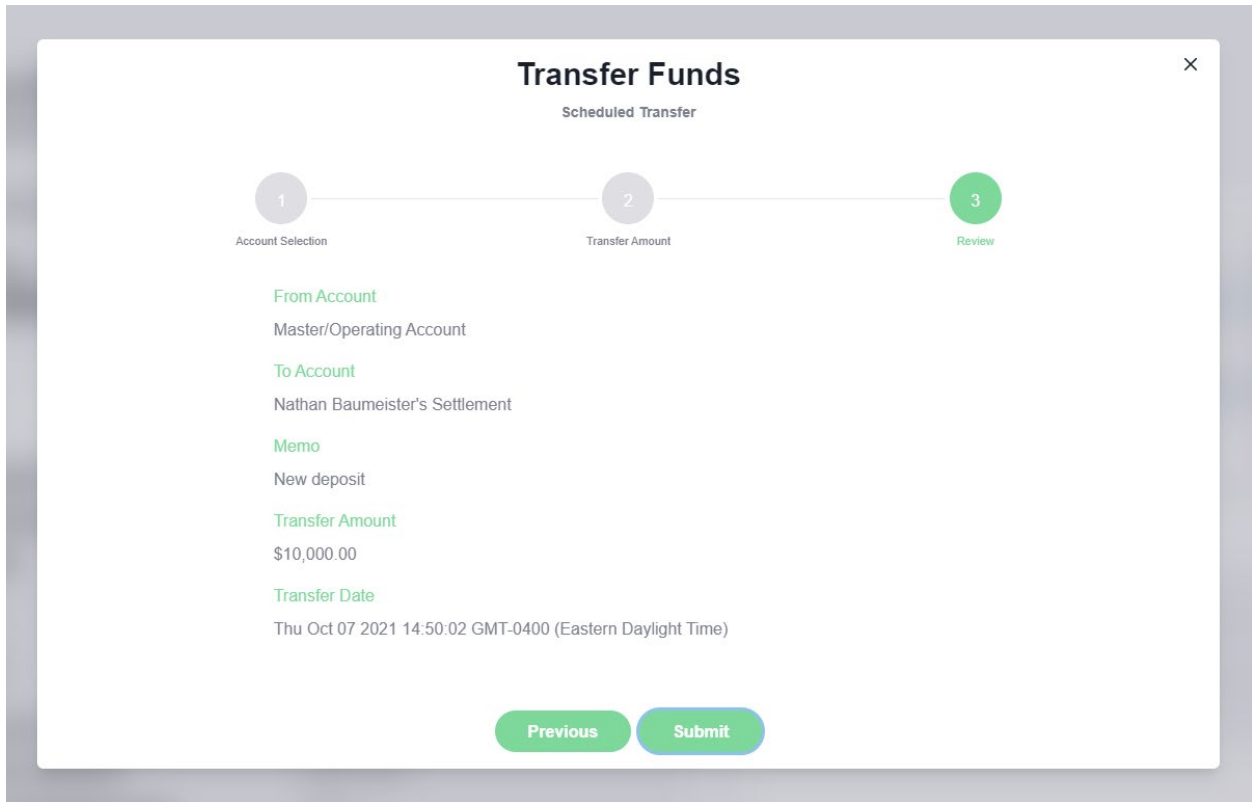
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options).



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

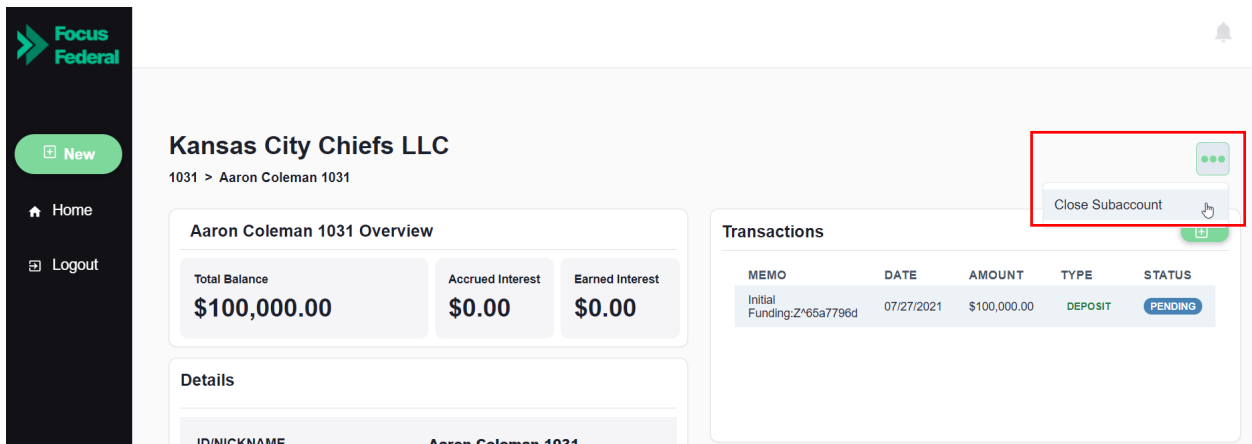


Step 3: The last step of the process is to review the transaction details for accuracy and click "Submit" to initiate the transaction.



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.

Memo (optional)

Early closure approved by J. Smith

Subaccount Name

Aaron Coleman 1031

Account Close Date

October 04, 2021

Beneficiary Name

NATHAN BAUMEISTER

Account Open Date

April 20, 2021

Account Balance

\$100,000.00

From Account

Aaron Coleman 1031

To Account

Master/Operating Account

The Following Will Occur Upon Subaccount Closure:

- The subaccount will be hidden but accessible from the organization dashboard
- The account balance will be transferred from the subaccount to the holding account

Transfer Funds & Close Account