



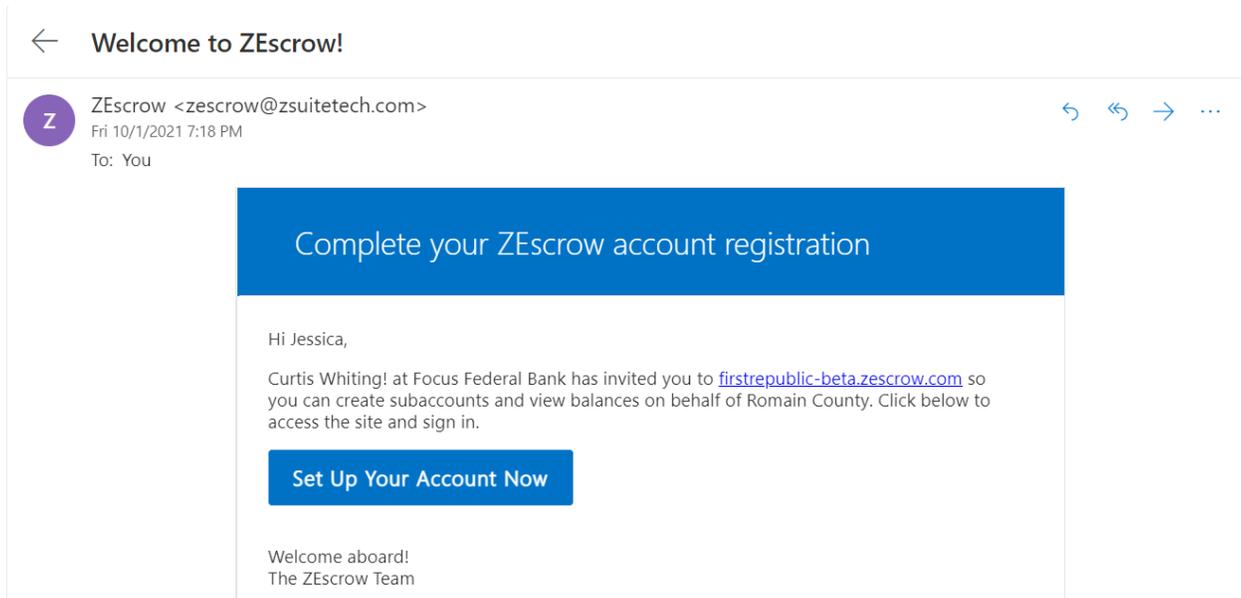
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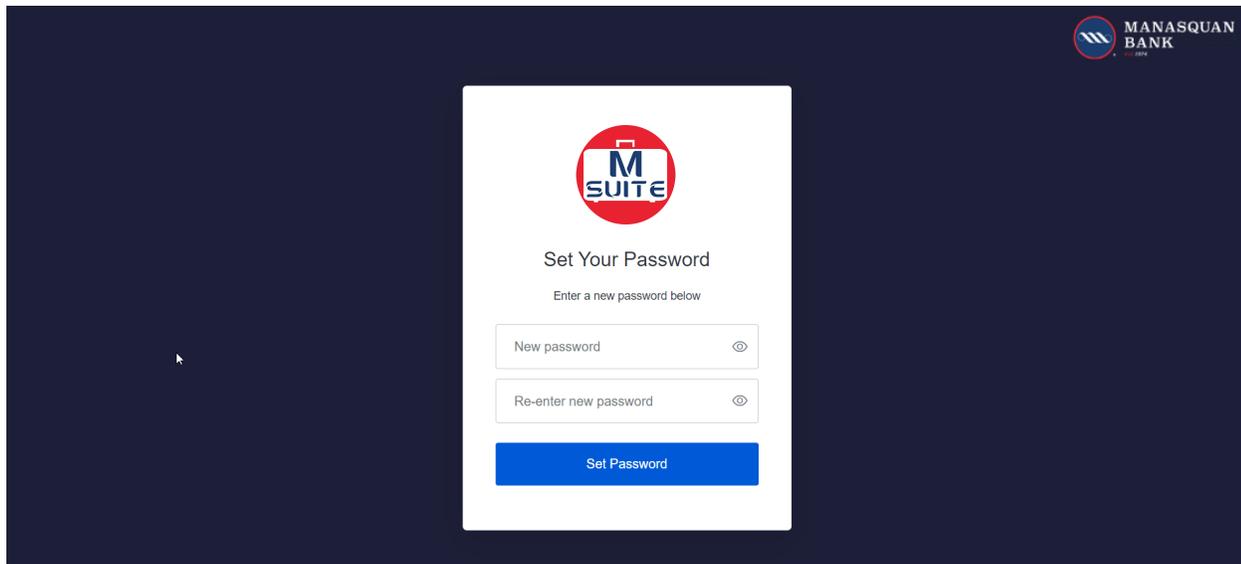
Organization Dashboard and Functionality

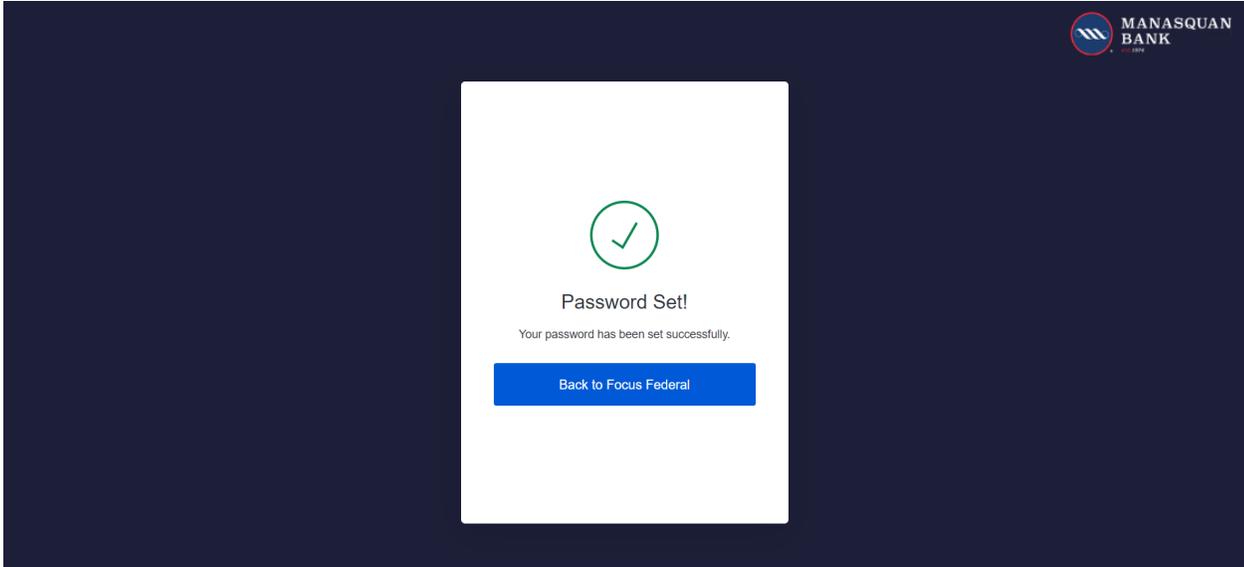
Organization User Enrollment Process

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

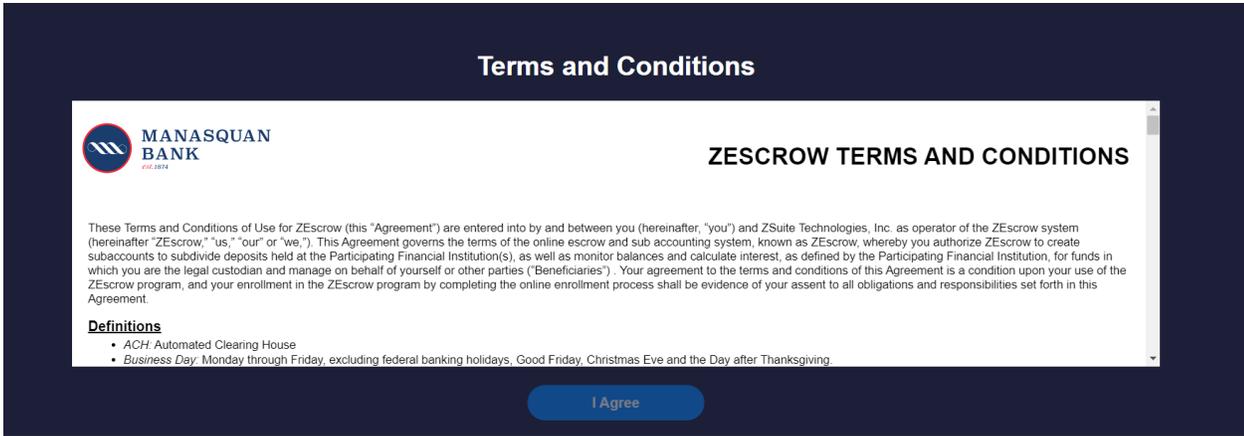


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





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.

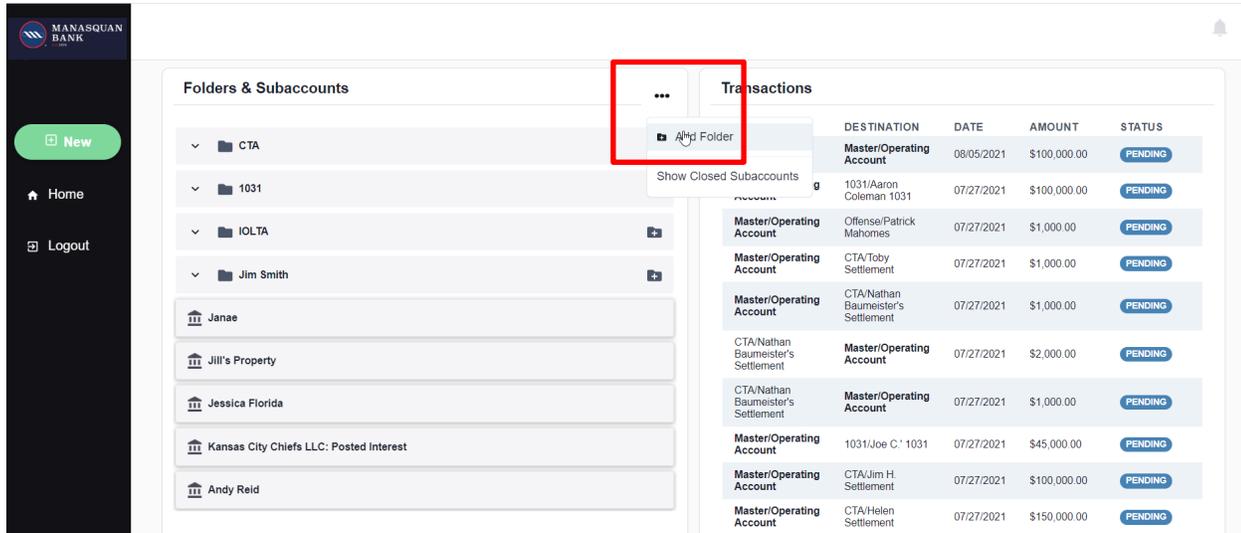
This screenshot shows the 'Focus Federal Bank' dashboard. On the left is a dark sidebar with the 'MANASQUAN BANK' logo at the top, followed by 'Home' and 'Logout' links. The main content area features the bank name 'Focus Federal Bank' and a balance card for 'Kansas City Chiefs LLC' with a balance of '\$8,336,500.00' and a category of 'ATTORNEY'. A red box highlights the balance and category information.

This screenshot shows the 'Philadelphia Eagles Management' dashboard. The left sidebar includes a 'New' button and links for 'Home', 'Settings', 'Invite Users', and 'Logout'. The main area is divided into several sections: 'Pending Subaccounts' with a message to upload documents and a list of subaccounts ('The Boss', 'Test Acct 2', 'Test Acct - W8 Bugs'); 'Summary' showing a 'Total Balance' of '\$3,000.00' and 'Last Updated On' 'December 06'; 'Folders & Subaccounts' with a search bar and expandable 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

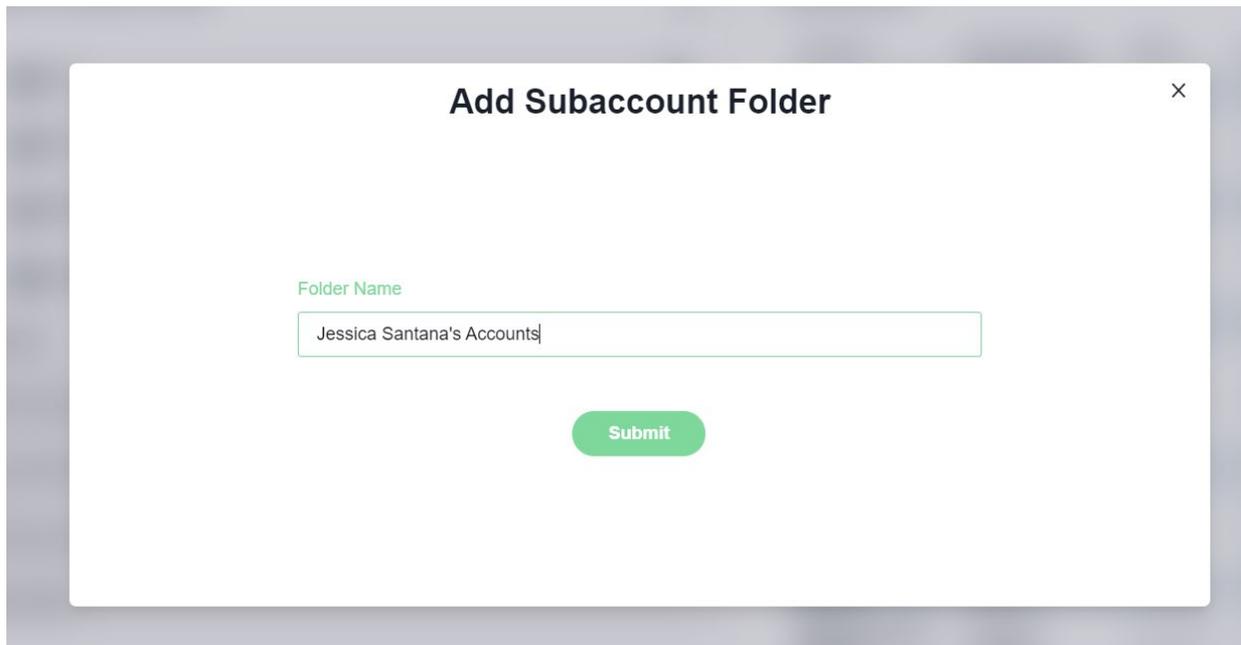
Authorized users can create new folders for convenient and streamlined subaccount categorization. This feature allows the user to consolidate and organize similar accounts in any way that suits the Organization's individual business needs. To create a new folder, the user will click on the three dots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



The screenshot shows the Manasquan Bank interface. On the left is a dark sidebar with a 'New' button and 'Home' and 'Logout' links. The main area is divided into two panels. The left panel, titled 'Folders & Subaccounts', lists several folders: CTA, 1031, IOLTA, and Jim Smith, each with a plus icon. Below these are individual subaccounts for Janae, Jill's Property, Jessica Florida, Kansas City Chiefs LLC: Posted interest, and Andy Reid. The right panel, titled 'Transactions', shows a table of transactions. A red box highlights the three dots menu in the 'Folders & Subaccounts' section, which has opened a dropdown menu with the 'Add Folder' option selected.

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
Offense/Patrick Mahomes	07/27/2021	\$1,000.00	PENDING
CTA/Toby Settlement	07/27/2021	\$1,000.00	PENDING
CTA/Nathan Baumeister's Settlement	07/27/2021	\$1,000.00	PENDING
CTA/Nathan Baumeister's Settlement	07/27/2021	\$2,000.00	PENDING
CTA/Nathan Baumeister's Settlement	07/27/2021	\$1,000.00	PENDING
1031/Joe C. 1031	07/27/2021	\$45,000.00	PENDING
CTA/Jim H Settlement	07/27/2021	\$100,000.00	PENDING
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 dialog box titled 'Add Subaccount Folder' with a close button (X) in the top right corner. Inside the dialog, there is a label 'Folder Name' in green text above a text input field. The input field contains 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 mEscrow 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 Manasquan Bank interface for the account "Houston Texans PLLC". A red box highlights the "Unassigned Transactions" section. A message prompts the user to "Please select a subaccount for the following transactions." Below this is a table with one transaction:

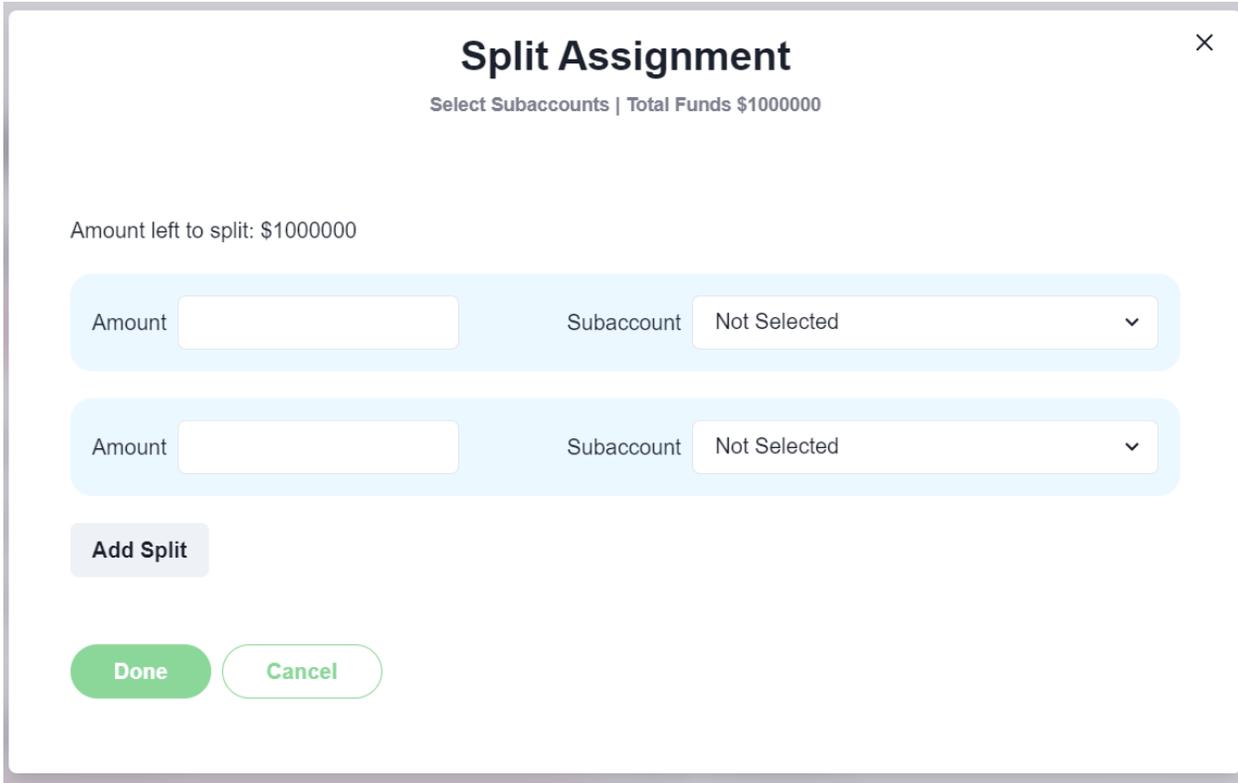
	MEMO	DATE	AMOUNT	STATUS
Select Subaccount	Footballs	04/12/2021	\$2,000.00	POSTED

Below the table are two sections: "Subaccount Quick Access" with three buttons for "Houston Texans PLLC: Posted... \$0.00", "Smith Car Wash \$0.00", and "DylanW8Flow \$0.00"; and "Summary" showing "Total Balance \$2,000.00" and "Last Updated On April 12".

The screenshot shows the same interface as above, 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
DeAndre Hopkins	Footballs	04/12/2021	\$2,000.00	POSTED

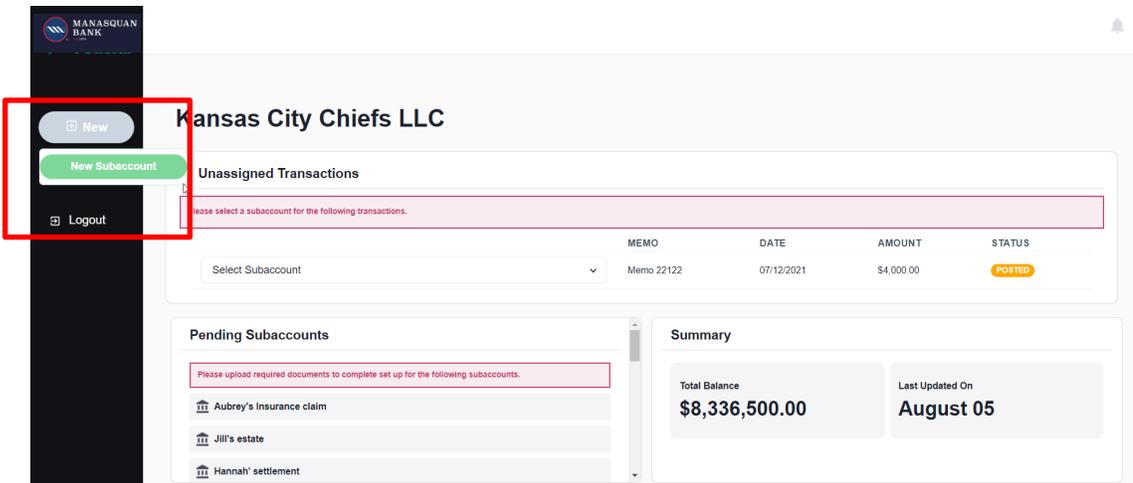
In the instance where an unassigned transaction must be split between two or more subaccounts, the user will have the option to split within the drop-down area.



The image shows a 'Split Assignment' dialog box with a close button (X) in the top right corner. Below the title, it says 'Select Subaccounts | Total Funds \$1000000'. The main content area displays 'Amount left to split: \$1000000'. There are two identical input rows, each with an 'Amount' text box and a 'Subaccount' dropdown menu currently set to 'Not Selected'. Below these rows is an 'Add Split' button. At the bottom of the dialog are two buttons: 'Done' (green) and 'Cancel' (white with green border).

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”.



The image shows a screenshot of the Manasquan Bank dashboard for 'Kansas City Chiefs LLC'. A red box highlights the 'New' and 'New Subaccount' buttons in the left sidebar. The main dashboard area includes a 'New Subaccount' button, a 'Logout' button, and a 'Pending Subaccounts' section with a message: 'Please upload required documents to complete set up for the following subaccounts.' Below this are three items: 'Aubrey's insurance claim', 'Jill's estate', and 'Hannah's settlement'. A 'Summary' section shows 'Total Balance \$8,336,500.00' and 'Last Updated On August 05'. A table of 'Unsigned Transactions' is also visible, with one entry: 'Memo 22122' on '07/12/2021' for '\$4,000.00' with a 'POSTED' status.

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

Beneficiary Type
 Individual Business No Beneficiary

Country of Citizenship

Folder

Authorizer

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

X

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

555-555-5555 jes_24@hotmail.com
Phone Number Email Address

Business Information (if applicable)

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

Arrowhead Stadium Kansas City Missouri 64623
Physical Street Address City/Town State Zip Code

Tax Reporting Information

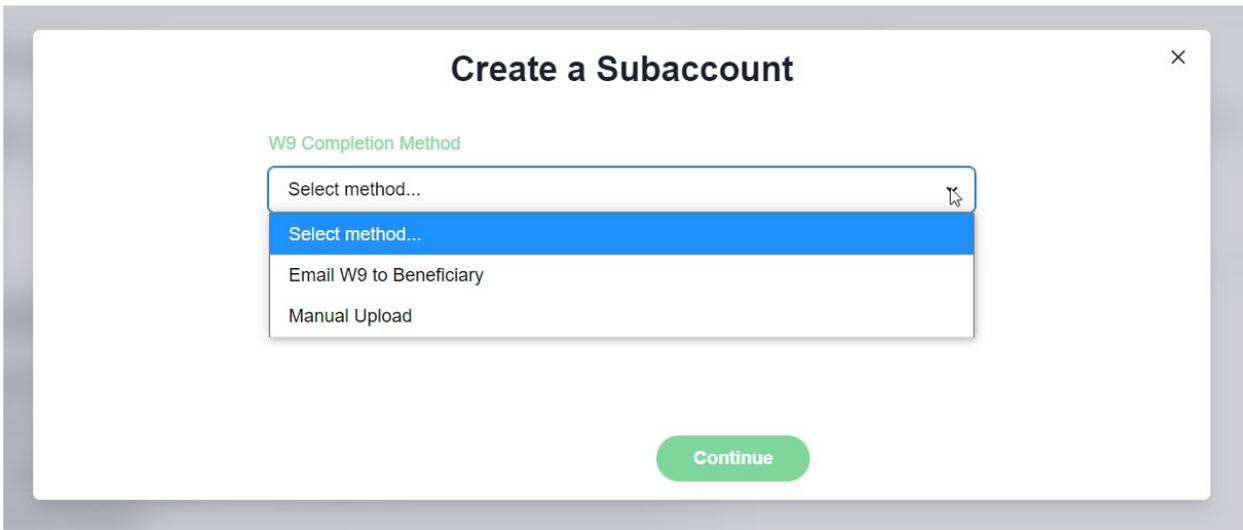
Name of Person/Entity
Individual Business Name:
Certification of Taxpayer Identification Number
Taxpayer Identification Number:

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.

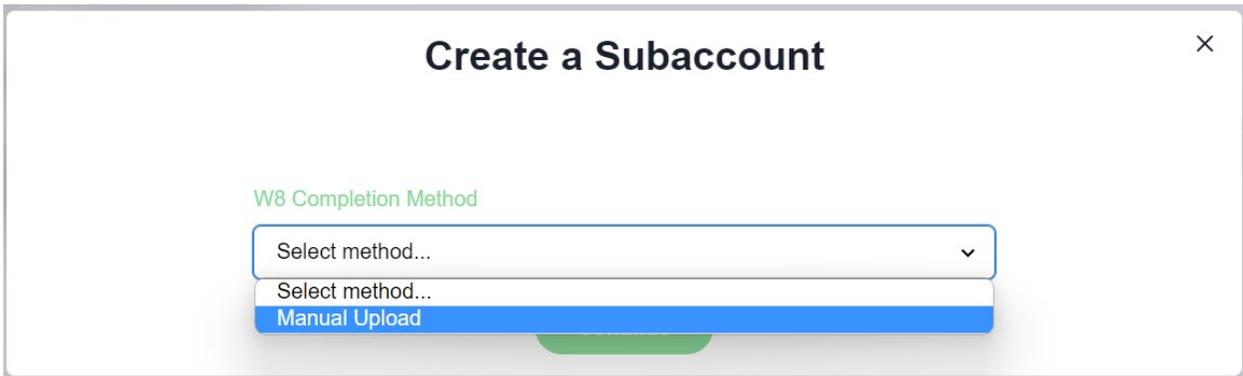
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Step 3: Tax-ownership and reporting: If a beneficiary has been assigned, the user will be prompted to select one of two options for providing the required W-9 information needed for tax-ownership and reporting purposes.

- **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)



- **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.



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.

DESTINATION	DATE	AMOUNT	STATUS
IOLTA/IOLTA Account	11/23/2021	\$1,000.00	PENDING
IOLTA/Curtis	11/23/2021	\$0.00	PENDING

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 shows the 'Tennessee Titans Management' subaccount dashboard. On the left is a dark sidebar with 'Home' and 'Logout' buttons. The main content area is titled 'Aaron Coleman Unit 3 Overview' and shows a 'Total Balance' of \$9,554.00, 'Account Interest' of \$0.04, and 'Pooled Interest' of \$0.00. Below this is a 'Details' section with a red box around an edit icon. The details include: ACCOUNT NAME (Aaron Coleman Unit 3), BENEFICIARY NAME (Aaron Coleman), ADDRESS (31 Powers Rd, Sudbury, MA, 01776), EMAIL (nbaumeister@sbcglobal.net), PHONE (5064515184), PROPERTY ADDRESS, BENEFICIARY TYPE (Individual), ACCOUNT CREATION DATE (May 26, 2021), ANNUAL PERCENTAGE YIELD (0.02%), and SUBACCOUNT STATUS (Open). To the right, there is a 'Transactions' table with columns for MEMO, DATE, AMOUNT, TYPE, and STATUS. It lists three transactions: 'Spq' (\$1,000.00 DEPOSIT), 'Increased rent' (\$100.00 DEPOSIT), and 'Initial Funding 21642961' (\$1,000.00 DEPOSIT). Below the transactions is an 'Account Documents' section with 'SIGNATURE CARD' and 'ID' both marked as 'COMPLETED'.

Edit Details

The 'Edit Details' form contains the following fields and options:

- Account Name/ID: Aaron Coleman Unit 3
- Email Address: nbaumeister@sbcglobal.net
- Phone Number: (123) 456-7890
- Edit Address
 - Address Line 1: 31 Powers Rd
 - Address Line 2: A5
 - City: Sudbury
 - State: Massachusetts
 - Zip Code: 01776
- Edit/Add Property Address
 - Address Line 1: 123 Oak St
 - Address Line 2: A5
 - City: [empty]
 - State: [empty]

At the bottom, there are two buttons: 'Finish Later' and 'Submit'. A red arrow points to the 'Submit' button.

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.

The screenshot shows the Manasquan Bank user interface for a pending subaccount. The header includes the bank logo and the subaccount name "Kansas City Chiefs LLC" with the user "James Smith". A sidebar on the left contains navigation options: "New", "Home", and "Logout". The main content area is divided into three sections: "James Smith Overview" showing a total balance of \$0.00, accrued interest of \$0.00, and earned interest of \$0.00; "Transactions" showing no transactions; and "Account Documents" which contains a red box with the text "Please upload the required documents above to activate this subaccount." and a green button with a document icon, which is highlighted by a red rectangle.

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

The screenshot shows a modal window titled "Upload Documents" with a close button in the top right corner. The window contains a "W9" section with a "Download blank w9" link. Below this is a progress bar labeled "Upload completed W9". A checkbox is followed by the text "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." A green "Submit" button is located at the bottom center of the modal.

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

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.

W9 FORM	INCOMPLETE	Upload W9
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

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.

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

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'223659e4	07/27/2021	-\$1,000.00	WITHDRAWAL	PENDING
Medical claim #1234 Z'2ce902ab	07/27/2021	-\$2,000.00	WITHDRAWAL	PENDING

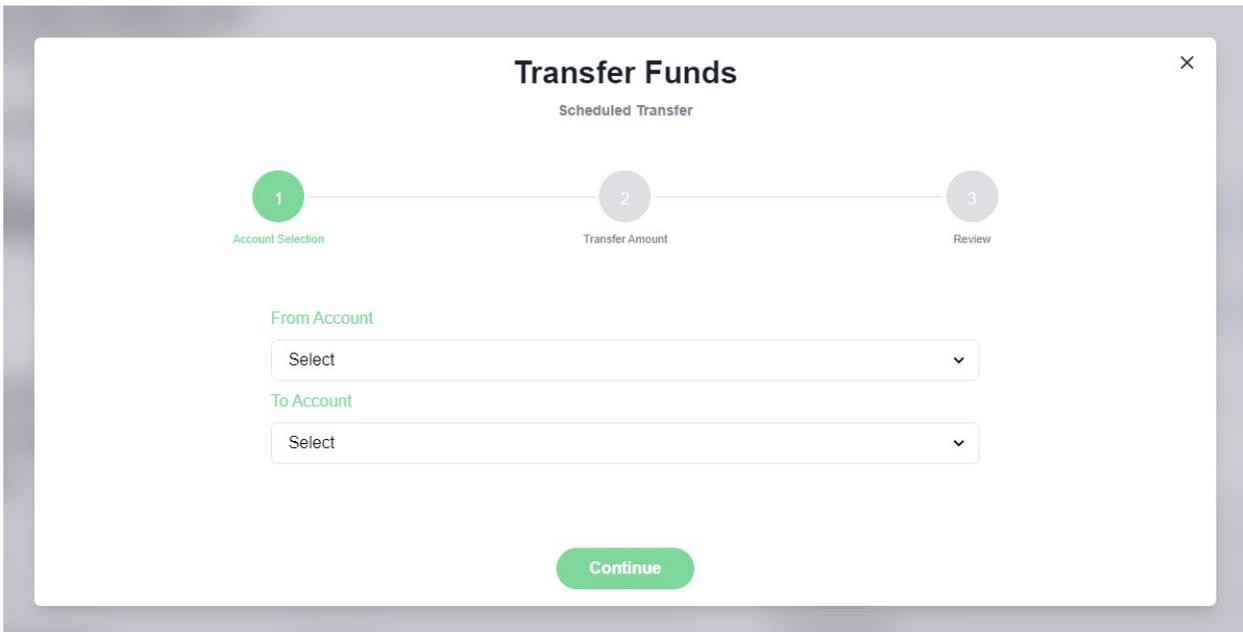
Account Documents

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

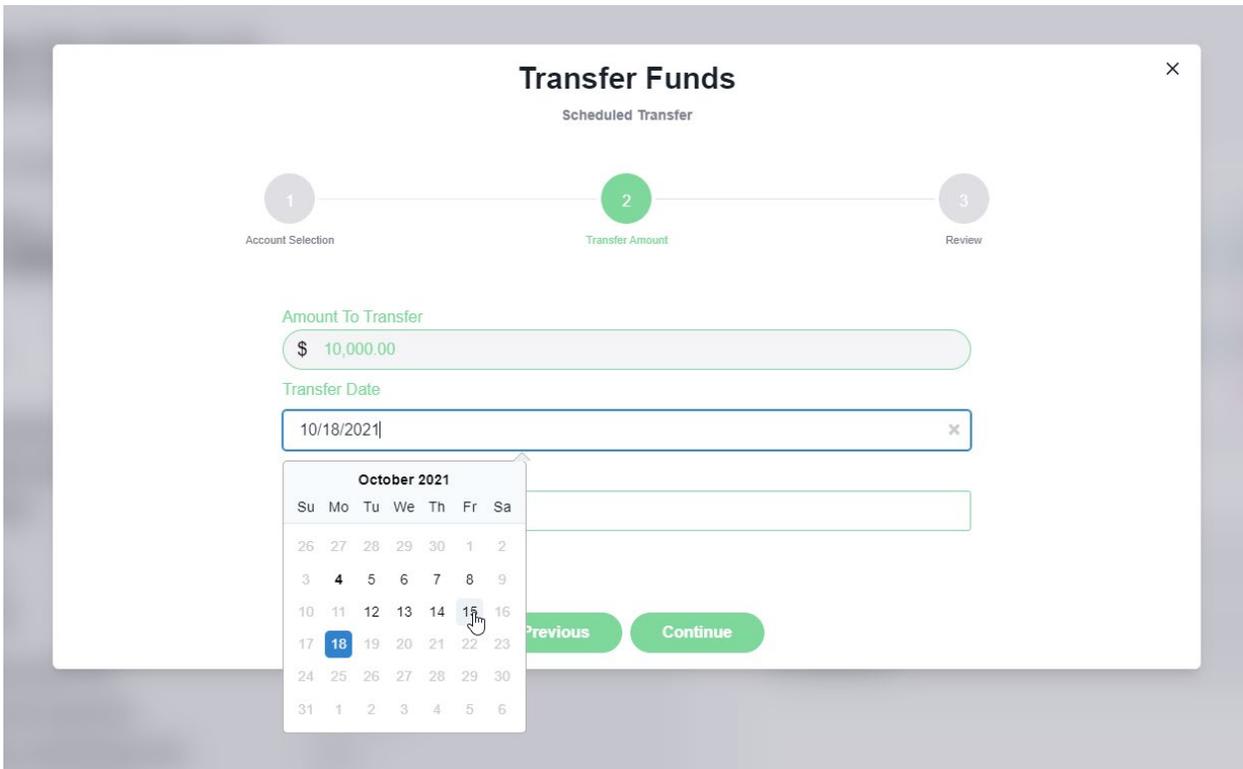
Details

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

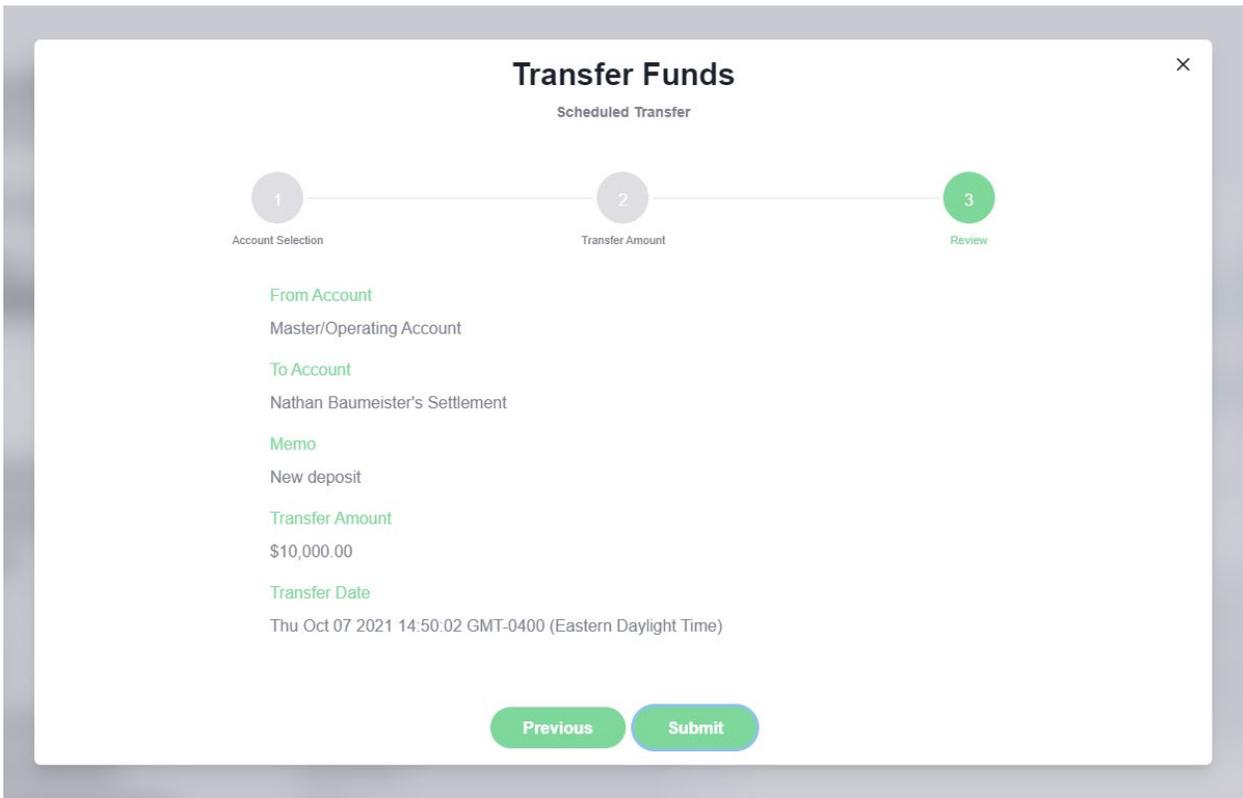
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options).



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.

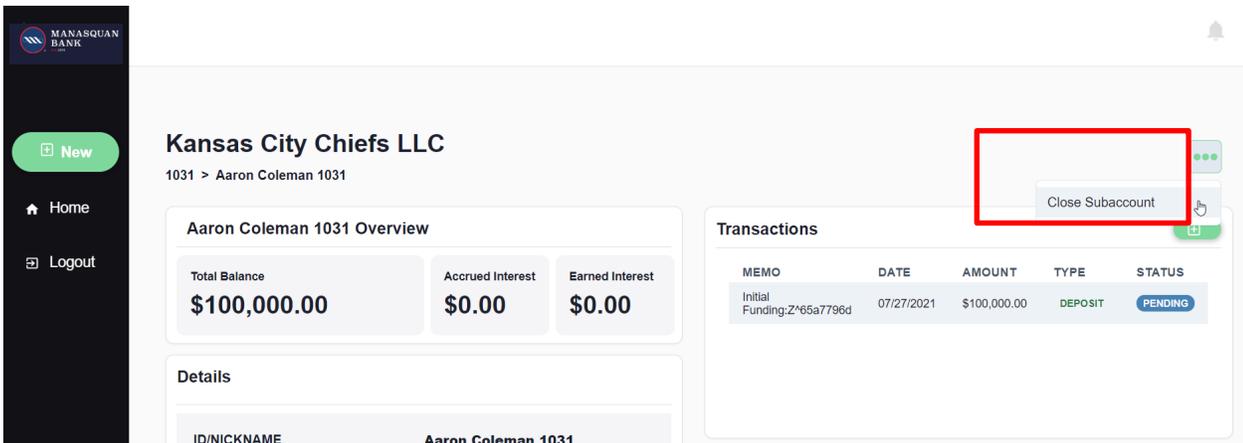


Step 3: The last step of the process is to review the transaction details for accuracy and click "Submit" to initiate the transaction.



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

Reports

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

The screenshot shows the Manasquan Bank mEscrow interface. On the left is a dark sidebar with 'Home', 'Reports' (highlighted with a red box), and 'Logout'. The main content area is titled 'Activity Report'. It features a dropdown menu with 'Subaccount Activity Report' selected, another dropdown for 'Subaccounts Balance Report', and a third dropdown for 'Subaccounts Balance Report'. Below these are fields for 'Select Organization' (set to 'Tennessee Trails Management'), 'Monthly' frequency, and 'Through 05/01/2022'. An 'Export CSV' button is visible. A table header is partially visible with columns: FOLDER PATH, NAME, ADDRESS, CREDIT'S COUNT, DEBIT'S COUNT, CREDIT'S AMOUNT, DEBIT'S AMOUNT, CURRENT BALANCE, ACCRUED INTEREST, PREV MONTH POSTED INTEREST, YTD POSTED INTEREST.

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.

The screenshot shows the Manasquan Bank mEscrow interface. On the left is a dark sidebar with 'Home', 'Reports' (highlighted with a red box), and 'Logout'. The main content area is titled 'Subaccounts Balance Report'. It features a dropdown menu with 'Subaccounts Balance Report' selected, another dropdown for 'Tennessee Trails Management', and a date range filter set to '05/01/2022' to '05/31/2022' with a 'Filter' button. An 'Export CSV' button is highlighted with a red box. A table header is visible with columns: FOLDER PATH, NAME, BEGINNING BALANCE, CREDIT'S AMOUNT, DEBIT'S AMOUNT, END BALANCE, POSTED INTEREST, YTD POSTED INTEREST.