



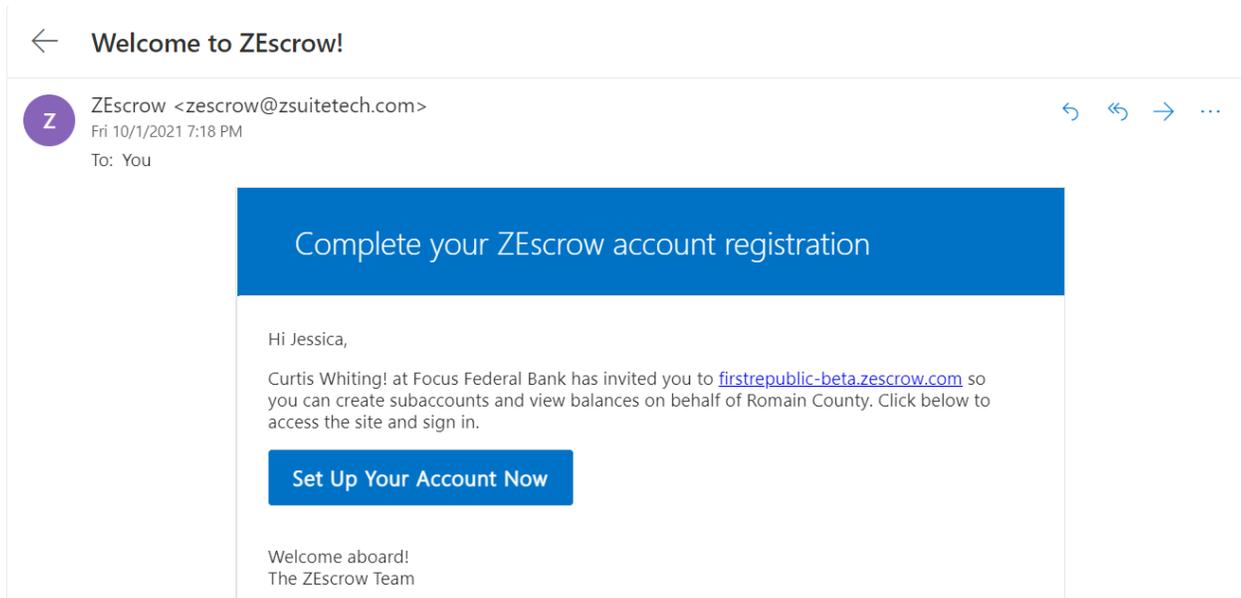
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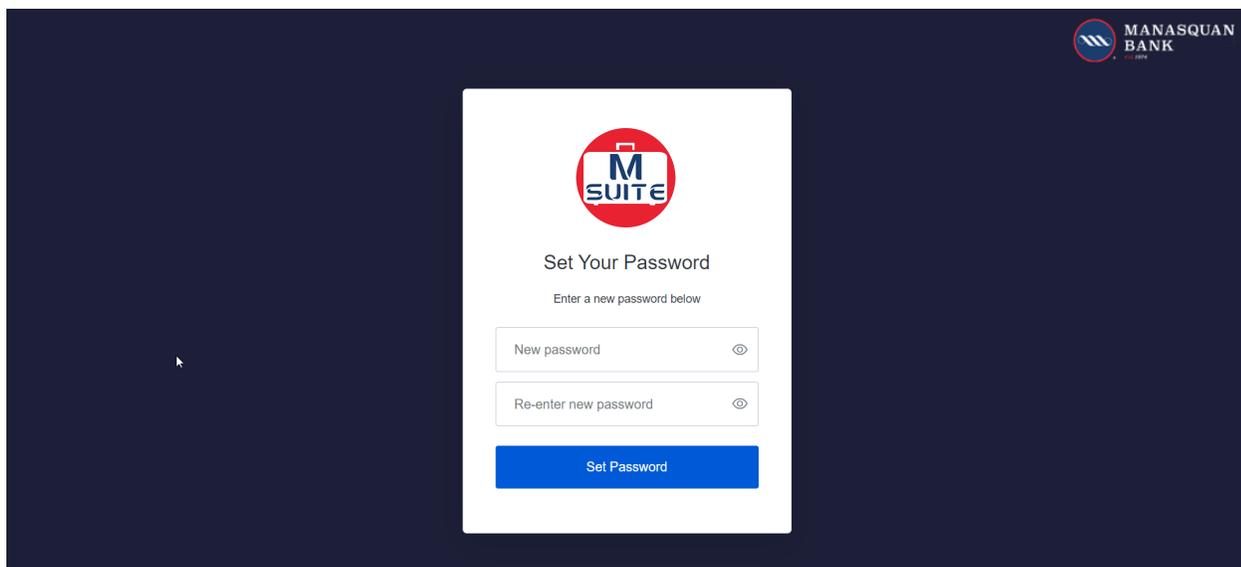
## Organization Dashboard and Functionality

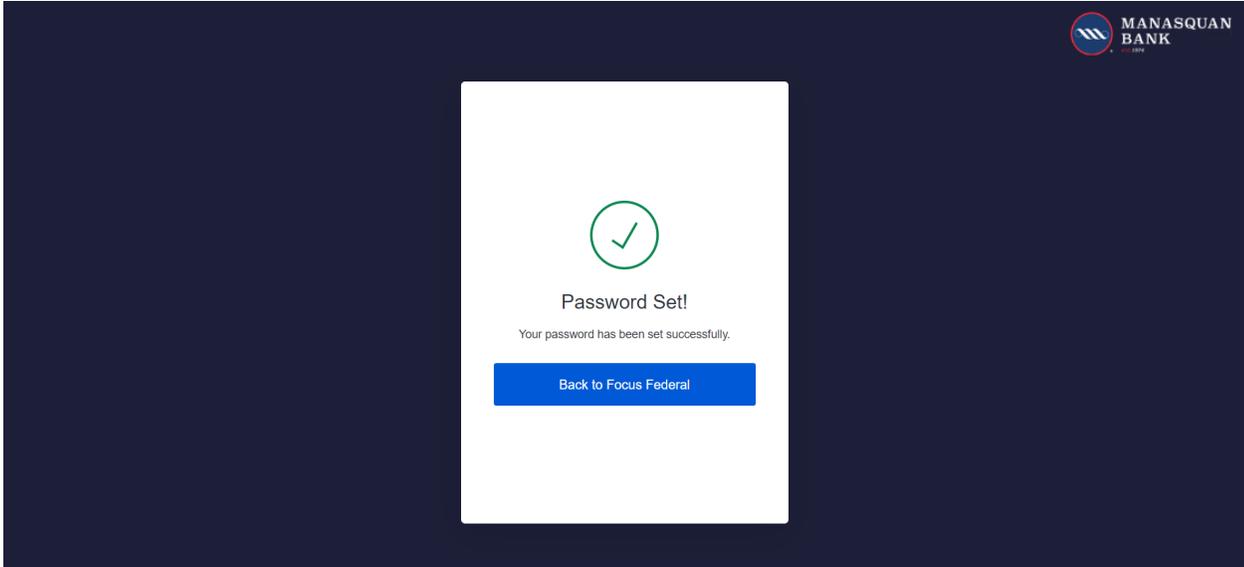
### Organization User Enrollment Process

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.

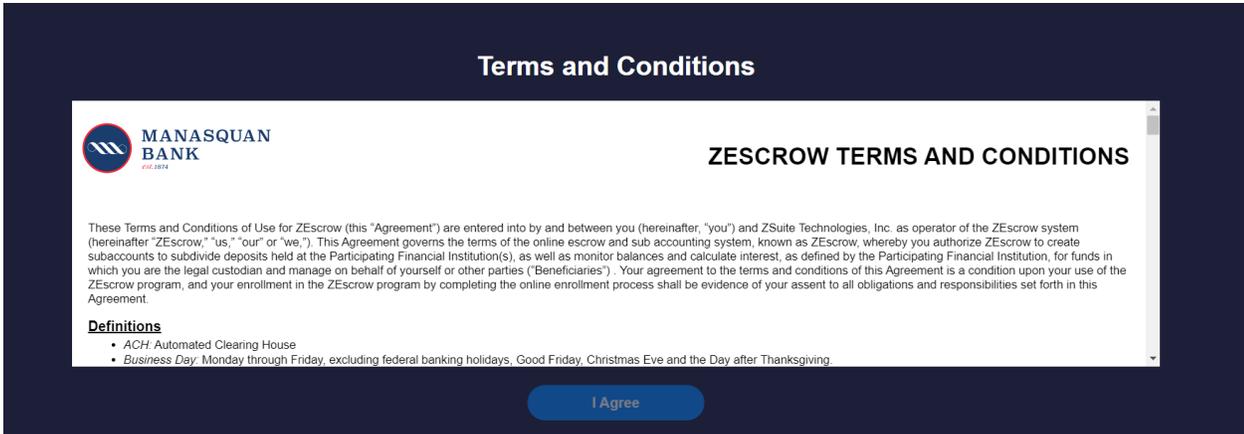


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





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.

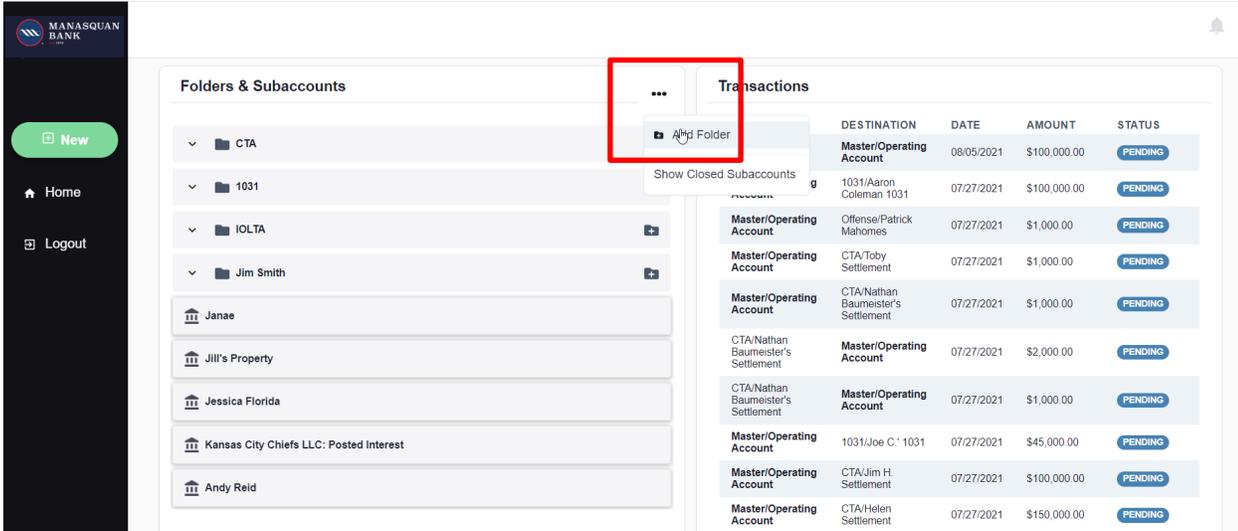
This screenshot shows the 'Focus Federal Bank' dashboard. On the left is a dark sidebar with the 'MANASQUAN BANK' logo at the top, followed by 'Home' and 'Logout' buttons. The main content area features the bank name 'Focus Federal Bank' and a balance card for 'Kansas City Chiefs LLC' with a balance 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, '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'); 'Folders & Subaccounts' with a search bar and expandable folders for 'Defense' and 'Offense'; 'Summary' showing a 'Total Balance' of '\$3,000.00' and 'Last Updated On' 'December 06'; and 'Transactions' table.

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

## Creating New Folders

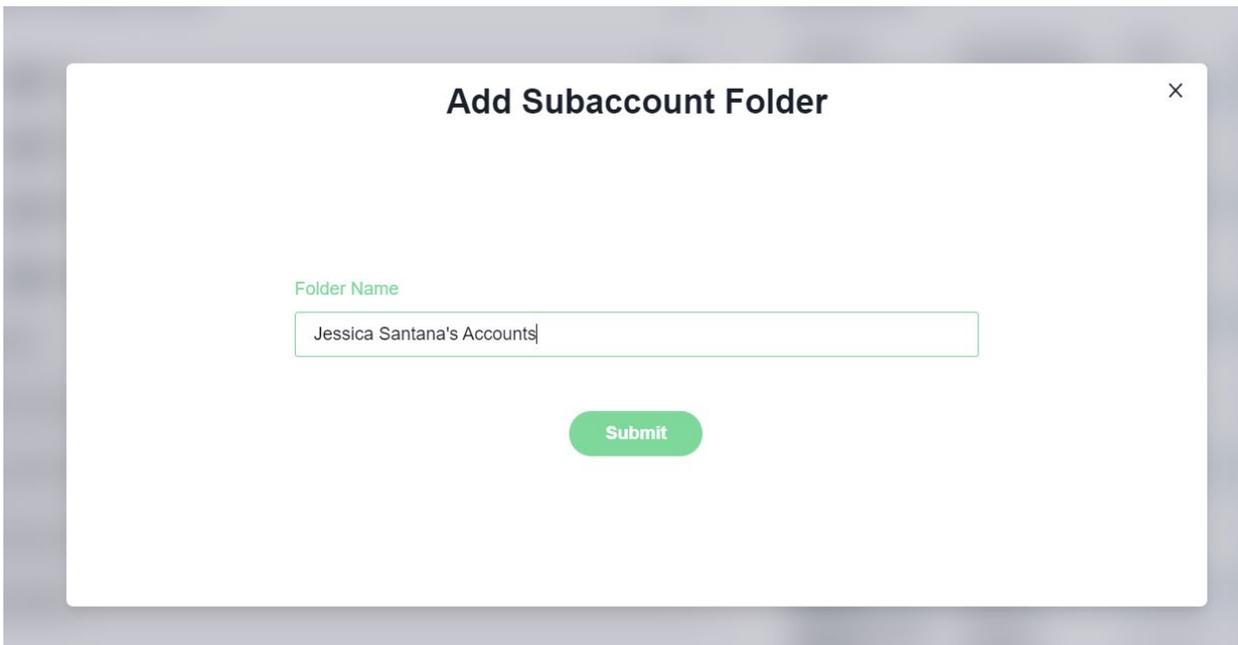
Authorized users can create new folders for convenient and streamlined subaccount categorization. This feature allows the user to consolidate and organize similar accounts in any way that suits the Organization's individual business needs. To create a new folder, the user will click on the three dots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

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

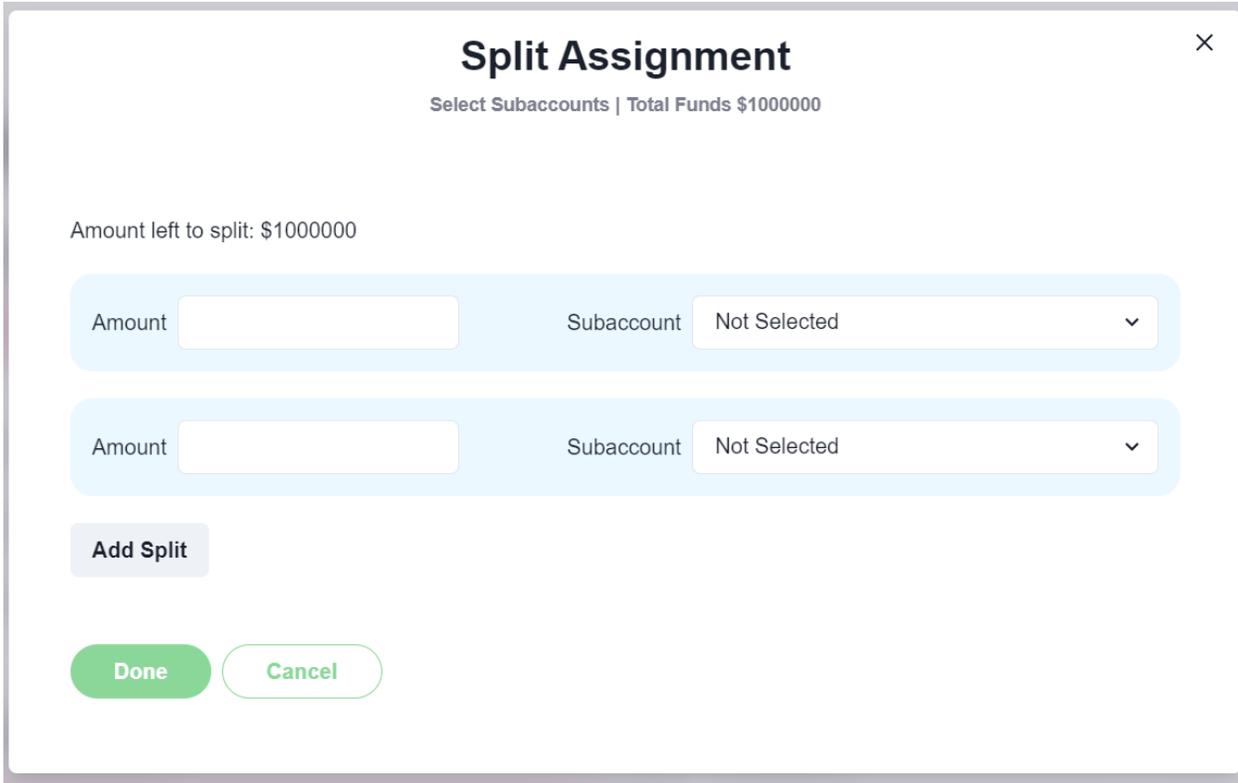
**Action Required:** When a transaction has been processed through mEscrow but has not been designated to a subaccount, it will appear in the “Unassigned Transaction” section.

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. Below the header, there is a message: "Please select a subaccount for the following transactions." Below this message is a table with columns: MEMO, DATE, AMOUNT, and STATUS. The table contains one row: "Footballs", "04/12/2021", "\$2,000.00", and "POSTED". To the left of the table is a dropdown menu labeled "Select Subaccount". Below the table are two sections: "Subaccount Quick Access" with three cards for "Houston Texans PLLC: Posted...", "Smith Car Wash", and "DylanW8Flow"; and "Summary" with "Total Balance \$2,000.00" and "Last Updated On April 12".

The screenshot shows the same Manasquan Bank interface, but with a "Confirm Assignment" dialog box overlaid. The dialog box contains the text: "Assign transaction to subaccount 'DeAndre Hopkins'?" and two buttons: "Cancel" and "Assign Transaction". In the background, the "Unassigned Transactions" section is visible, but the dropdown menu now shows "DeAndre Hopkins" selected. The table below still shows the "Footballs" transaction with a "POSTED" status.

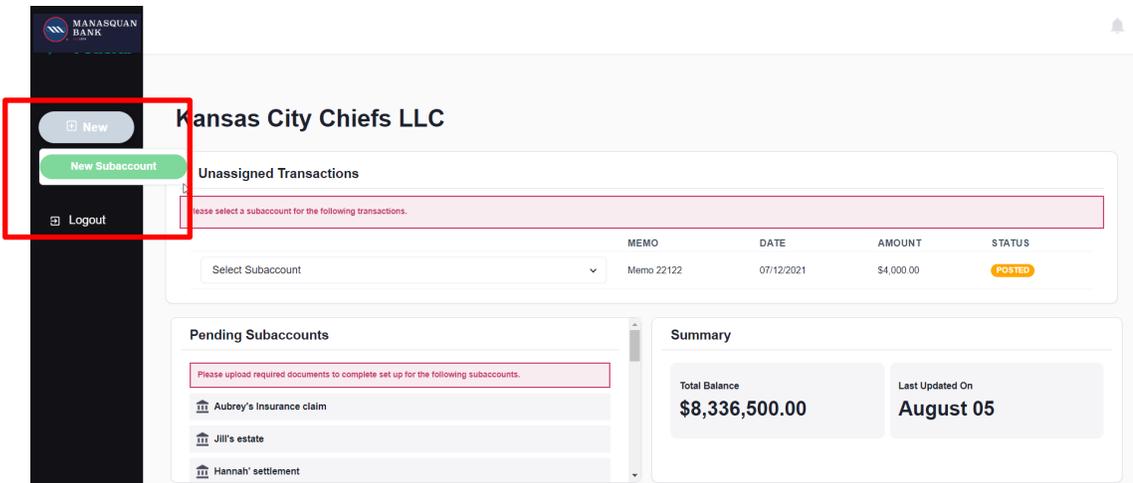
In the instance where an unassigned transaction must be split between two or more subaccounts, the user will have the option to split within the drop-down area.



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 dashboard for 'Kansas City Chiefs LLC' with a sidebar on the left containing 'New', 'New Subaccount', and 'Logout' buttons. The main area has a 'New Subaccount' button highlighted in green. Below it is a 'Pending Subaccounts' section with a message: 'Please upload required documents to complete set up for the following subaccounts.' and a list of subaccounts: 'Aubrey's insurance claim', 'Jill's estate', and 'Hannah's settlement'. To the right is a 'Summary' section showing 'Total Balance \$8,336,500.00' and 'Last Updated On August 05'. Above the summary is a table of 'Unsigned Transactions' with one row: '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

123 Street st  
Physical Street Address

Springfield  
City/Town

IL 25252  
State Zip Code

555-555-5555  
Phone Number

jes\_24@hotmail.com  
Email Address

---

**Business Information (if applicable)**

Kansas City Chiefs LLC  
Name of Business

Arrowhead Stadium  
Physical Street Address

123411126  
EIN Number

Kansas City  
City/Town

Missour 191823  
State Zip Code

Attorney  
Business Type/Profession

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**Tax Reporting Information**

Name of Person/Entity  
Individual Business Name:

Certification of Taxpayer Identification Number  
Taxpayer Identification Number:

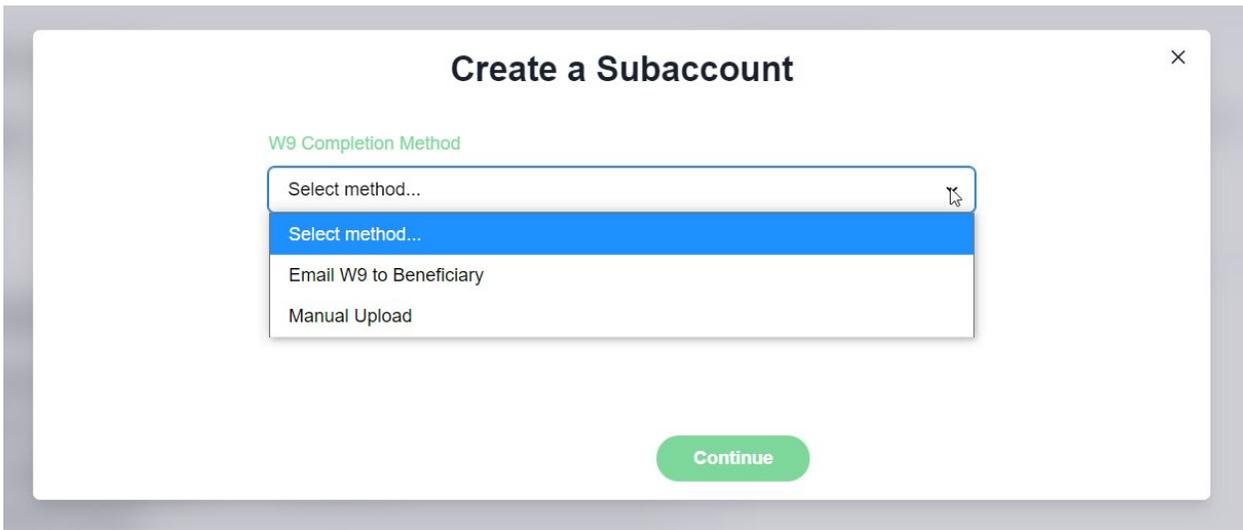
I certify under penalties of perjury that the taxpayer identification number (TIN) provided above is correct. The person is a U.S. person (including a U.S. resident alien) that is exempt from FATCA reporting, and said person is either exempt from backup withholding under Internal Revenue Service regulations 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.

DocuSign

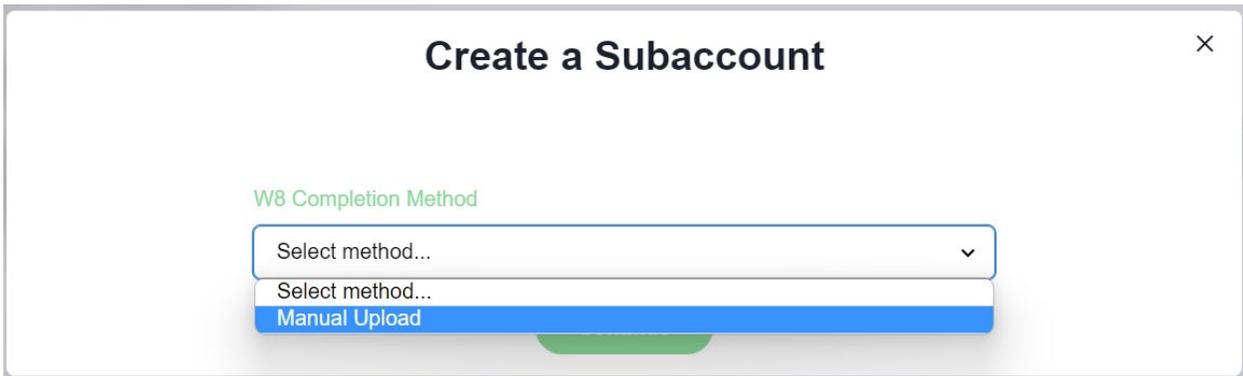
Change Language - English (US) | Copyright © 2021 DocuSign Inc. | V2R

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)



- **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.

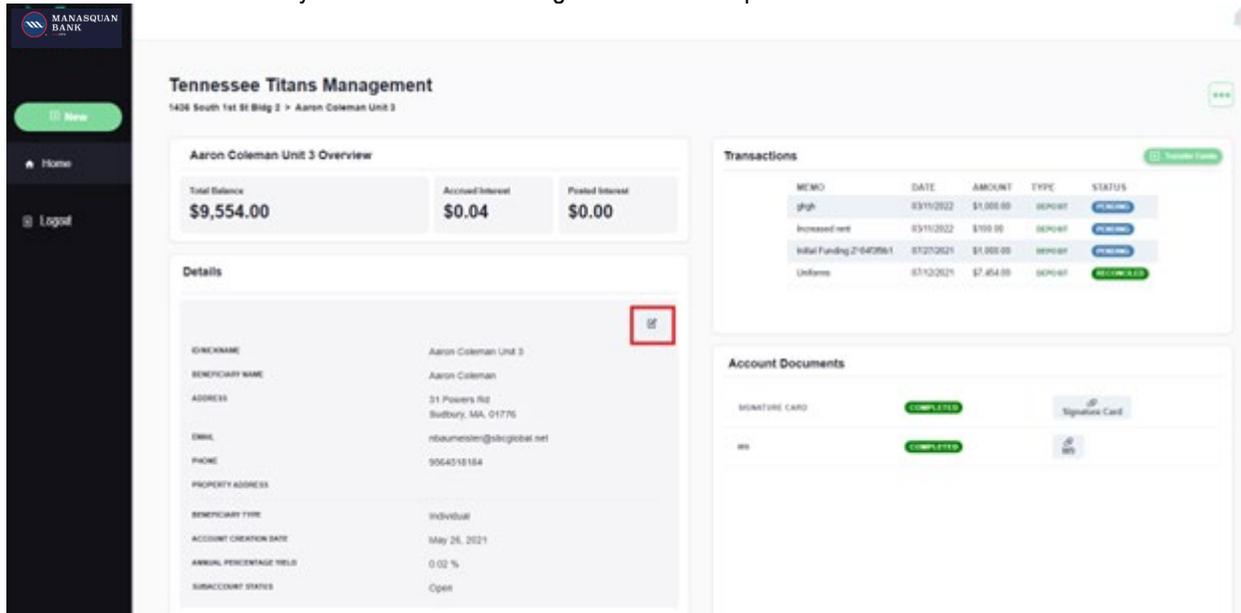
The screenshot shows the Manasquan Bank interface for the organization 'Bishop, Blaine & Braxton LLC'. On the left is a dark sidebar with a 'New' button and navigation links for Home, Settings, Invite Users, and Logout. The main area has a header for the organization name. Below the header are two main sections: 'Subaccount Quick Access' and 'Summary'. 'Subaccount Quick Access' contains three cards for different subaccounts: 'Nathan Baumeister's...' with a balance of \$34,500.42, 'Nathan's 1031 Exchange' with \$850,014.44, and 'Toby Settlement' with \$1,000.00. The 'Summary' section shows a 'Total Balance' of \$8,347,014.92 and 'Last Updated On' as November 23. Below these is a 'Folders & Subaccounts' section. A dropdown menu is open from this section, showing options like 'Add Folder' and 'Show Closed Subaccounts', with the latter highlighted by a red box. At the bottom, a table lists transactions with columns for 'DESTINATION', 'DATE', 'AMOUNT', and 'STATUS'. One transaction is visible: 'IOLTA/IOLTA Account' on '11/23/2021' for '\$1,000.00' with a 'PENDING' status.

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.



### Edit Details

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: \_\_\_\_\_  
State: \_\_\_\_\_

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.

The screenshot shows the Manasquan Bank user interface for a pending subaccount. The header includes the bank logo and the account 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
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**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	<b>Katherine Patterson</b>
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
<b>\$21,000.00</b>	<b>\$0.04</b>	<b>\$0.00</b>

**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

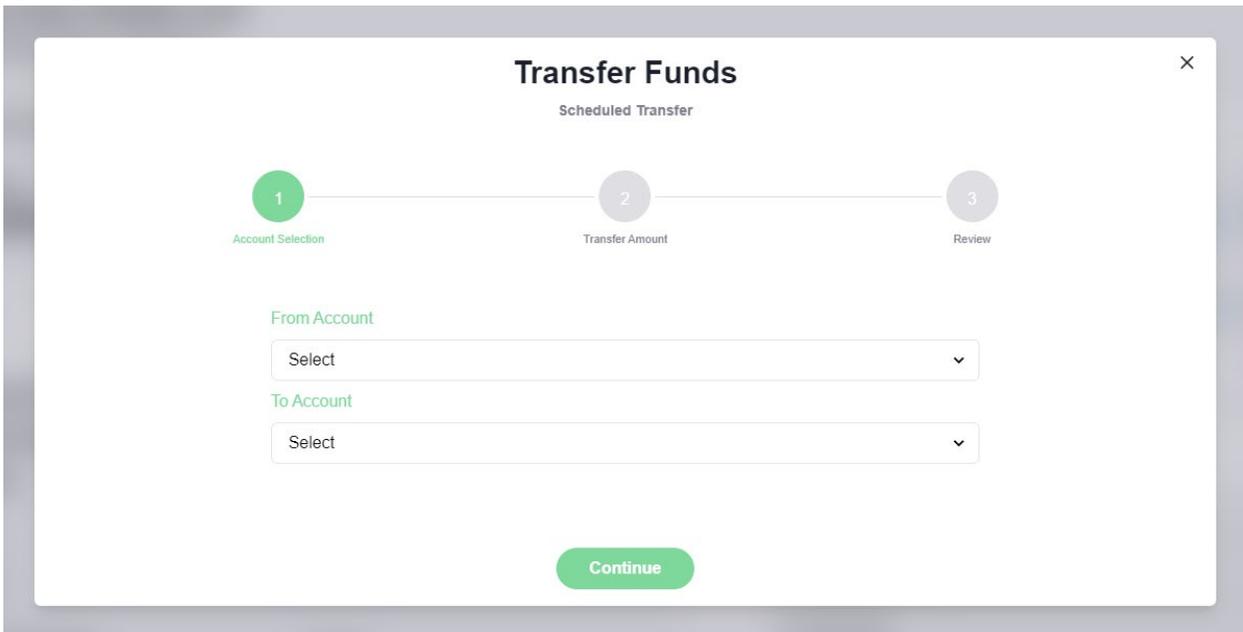
**Account Documents**

- Z Suite Tech, Inc W-9 Form.pdf (W9)
- ZE\_SigCard.pdf (W9)
- W9.pdf (W9)

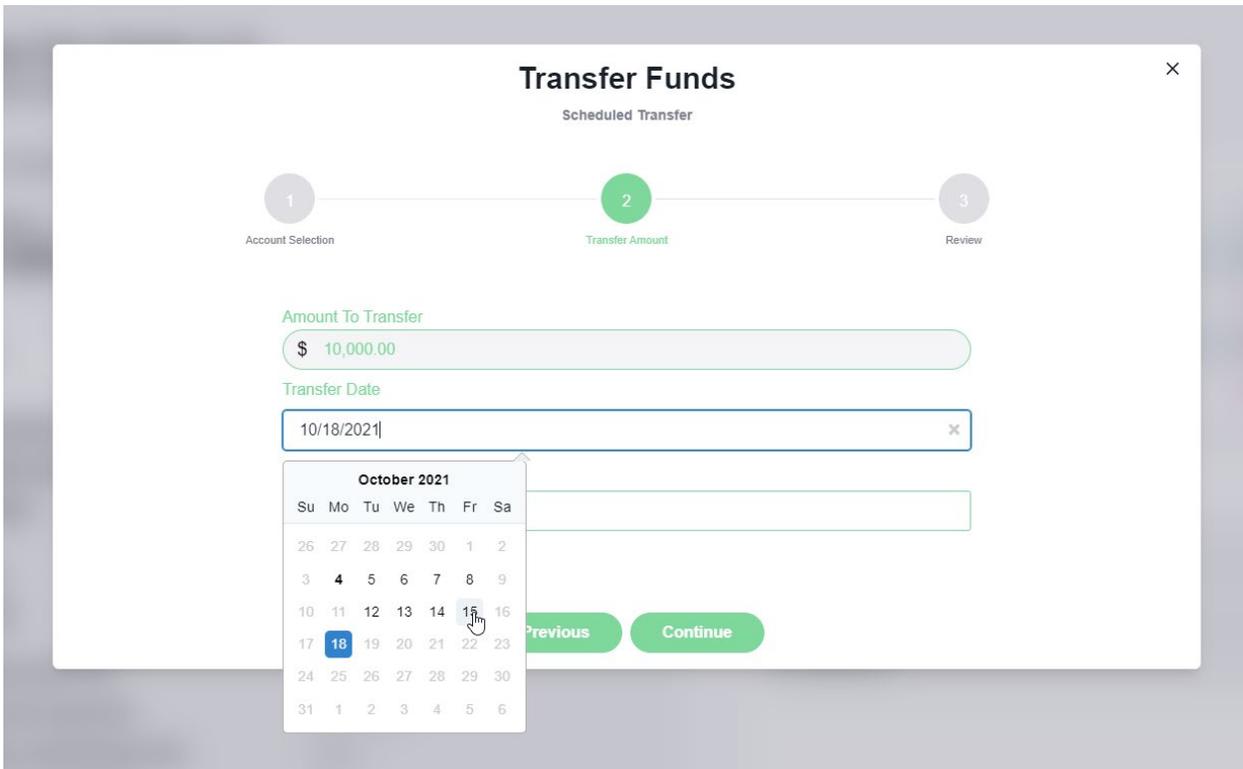
**Details**

ID/NICKNAME	<b>Nathan Baumeister's Settlement</b>
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

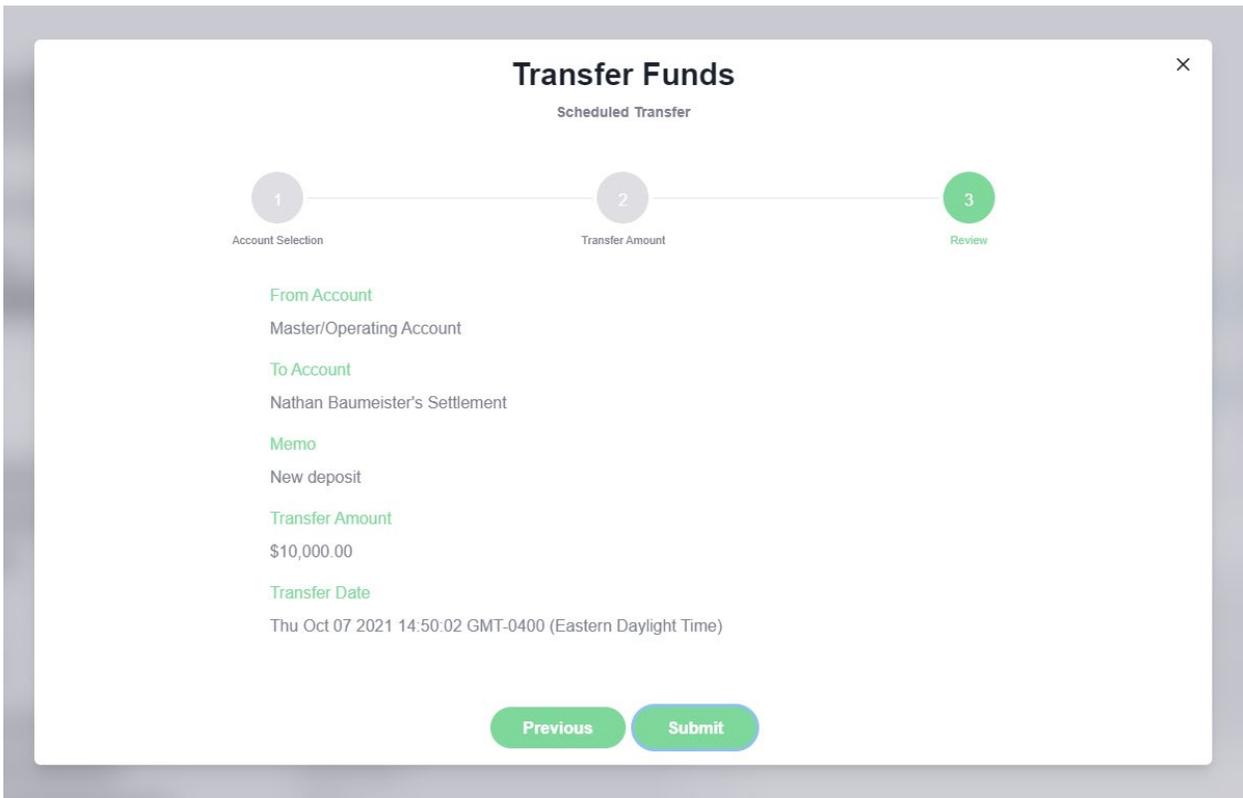
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options).



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.

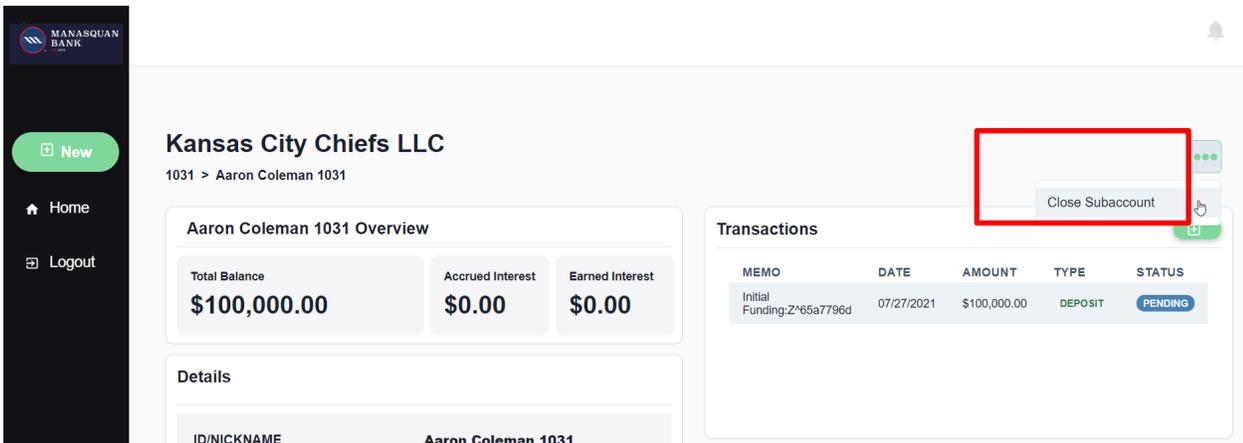


Step 3: The last step of the process is to review the transaction details for accuracy and click "Submit" to initiate the transaction.



### 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)

<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**

## 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', 'Monthly' frequency, and 'Through 05/11/2022'. 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 selector with '05/01/2022' to '05/31/2022' and a 'Run' 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.