



# ZEscrow User Guide

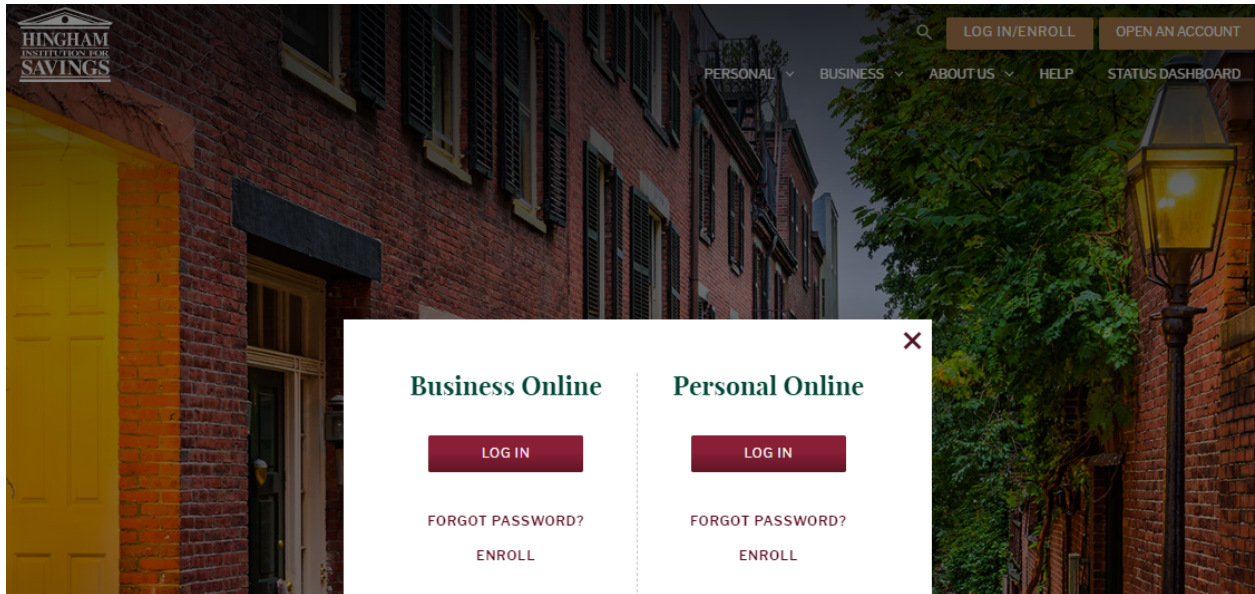
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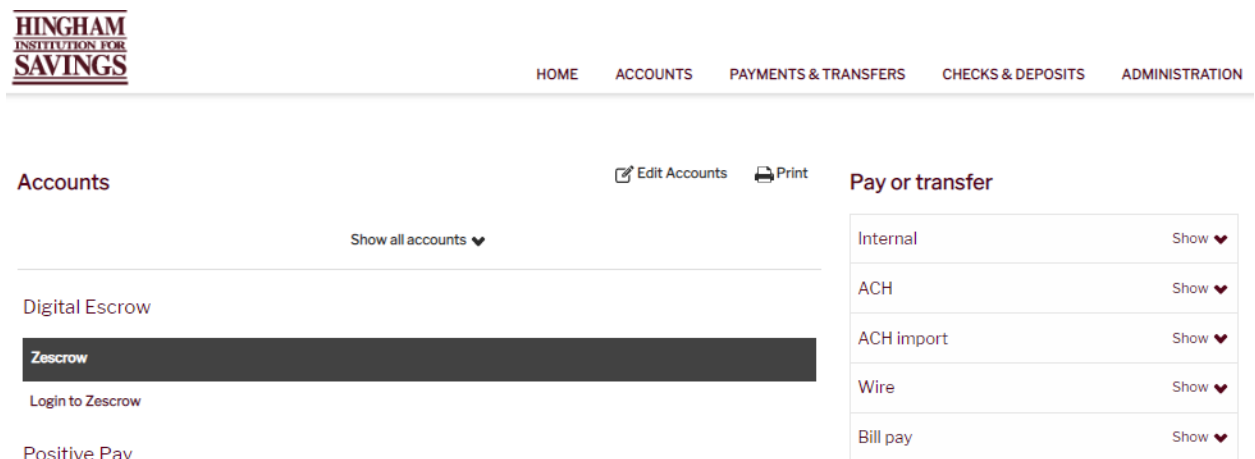
# Organization Dashboard and Functionality

## Organization User Enrollment Process

Organization users will need to be invited to access ZEscrow. Once invited, the user will be able to view the organization through Digital Escrow in Hingham’s Business Online Platform.



After logging in through Business Online, the Client will be directed to enroll in Digital Escrow directly below the organization accounts. Select Enroll or Login to Zescrow, then the user will be prompted to re enter their Business online banking username and 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.

## Terms and Conditions



### ZESCROW TERMS AND CONDITIONS

These Terms and Conditions of Use for ZEscrow (this "Agreement") are entered into by and between you (hereinafter, "you") and ZSuite Technologies, Inc. as operator of the ZEscrow system (hereinafter "ZEscrow," "us," "our" or "we,"). This Agreement governs the terms of the online escrow and sub accounting system, known as ZEscrow, whereby you authorize ZEscrow to create subaccounts to subdivide deposits held at the Participating Financial Institution(s), as well as monitor balances and calculate interest, as defined by the Participating Financial Institution, for funds in which you are the legal custodian and manage on behalf of yourself or other parties ("Beneficiaries"). Your agreement to the terms and conditions of this Agreement is a condition upon your use of the ZEscrow program, and your enrollment in the ZEscrow program and/or continued use of the ZEscrow program shall be evidence of your assent to all obligations and responsibilities set forth in this Agreement.

#### Definitions

ACH Automated Clearing House

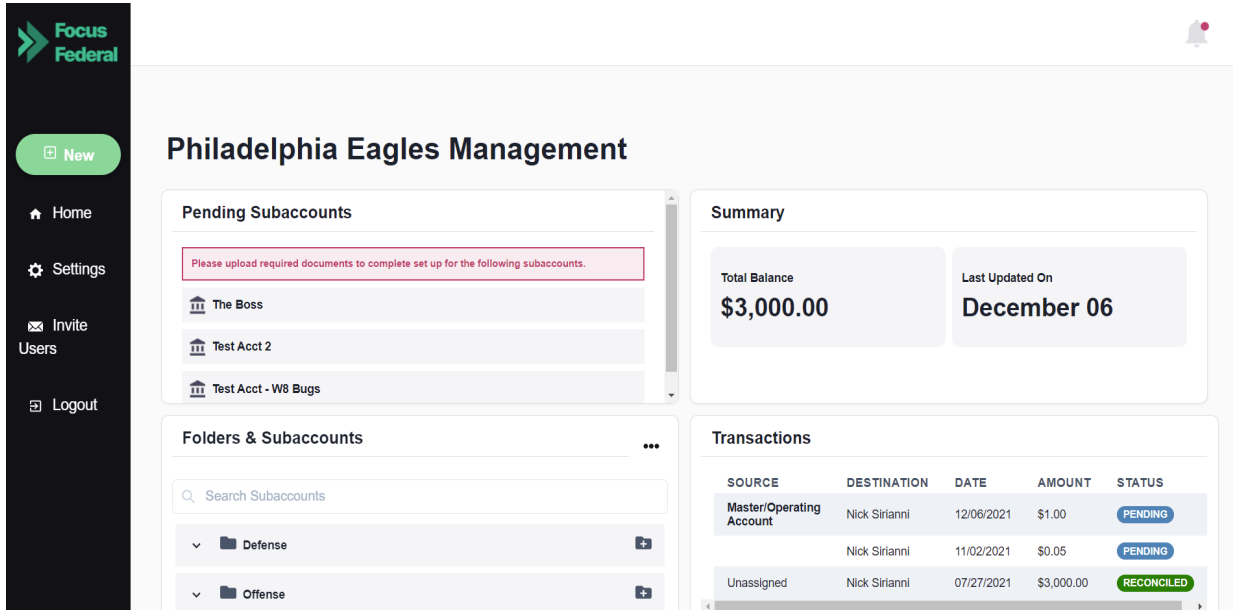
I Agree

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

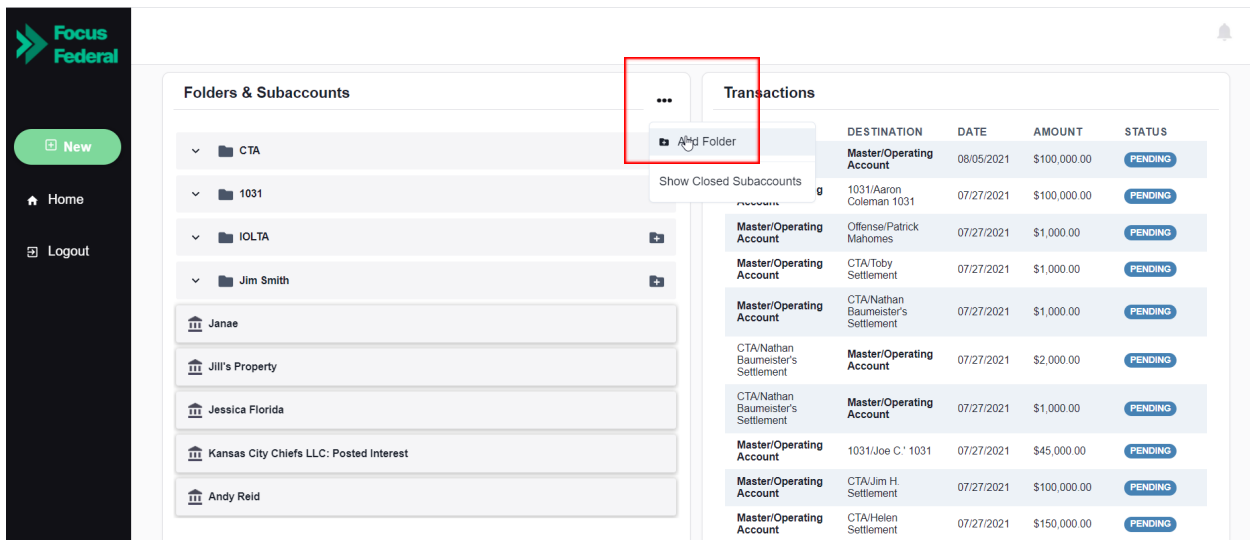
From here, active users will have the ability to search and view existing subaccounts, open new subaccounts, view transaction history and even allocate funds from unassigned transactions.

The screenshot shows the Focus Federal Bank organization homepage. On the left is a dark sidebar with the Focus Federal logo and navigation links for Home and Logout. The main content area displays the organization name "Focus Federal Bank" and a subaccount card for "Kansas City Chiefs LLC" with a balance of "\$8,336,500.00" and a role of "ATTORNEY".

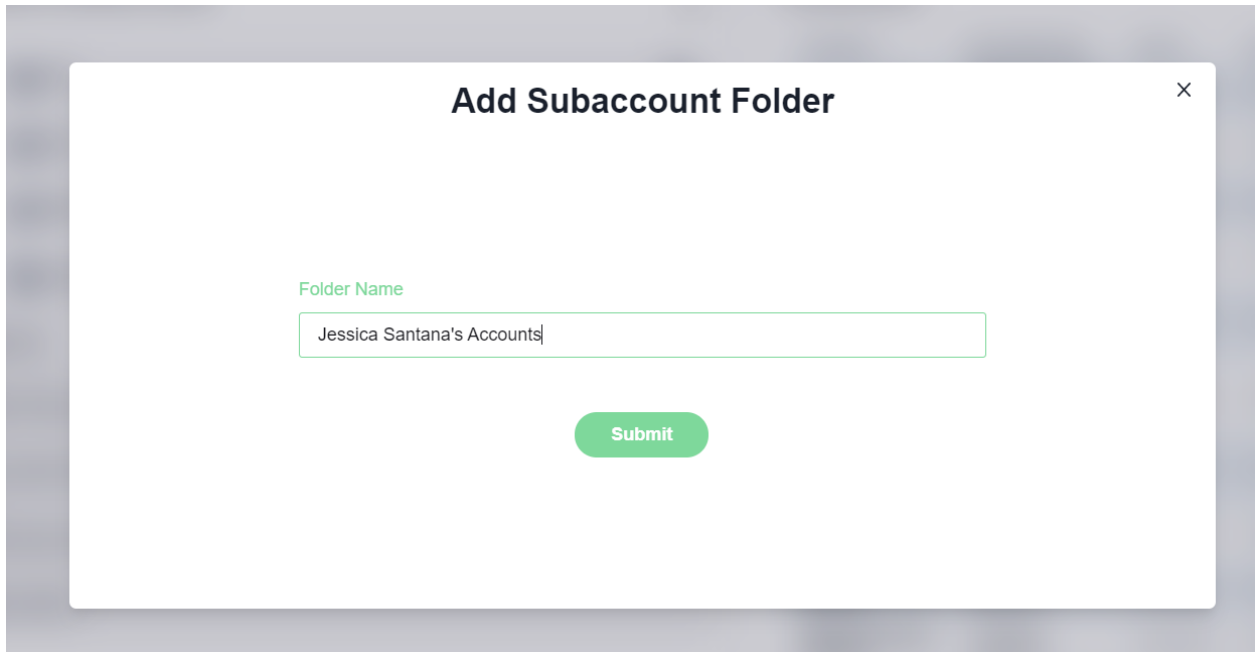


## Creating New Folders

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



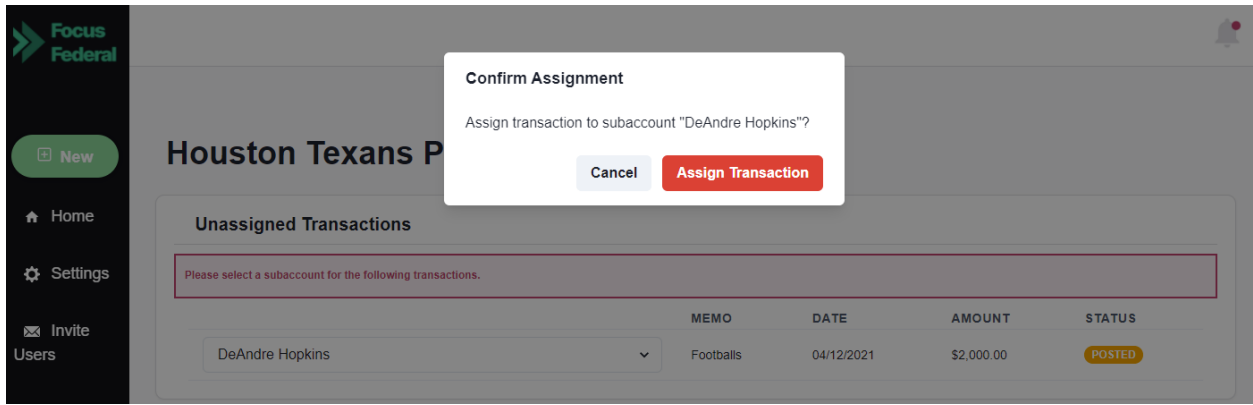
From here, the user will assign the new folder a unique name and click “Submit” to make it available for use.



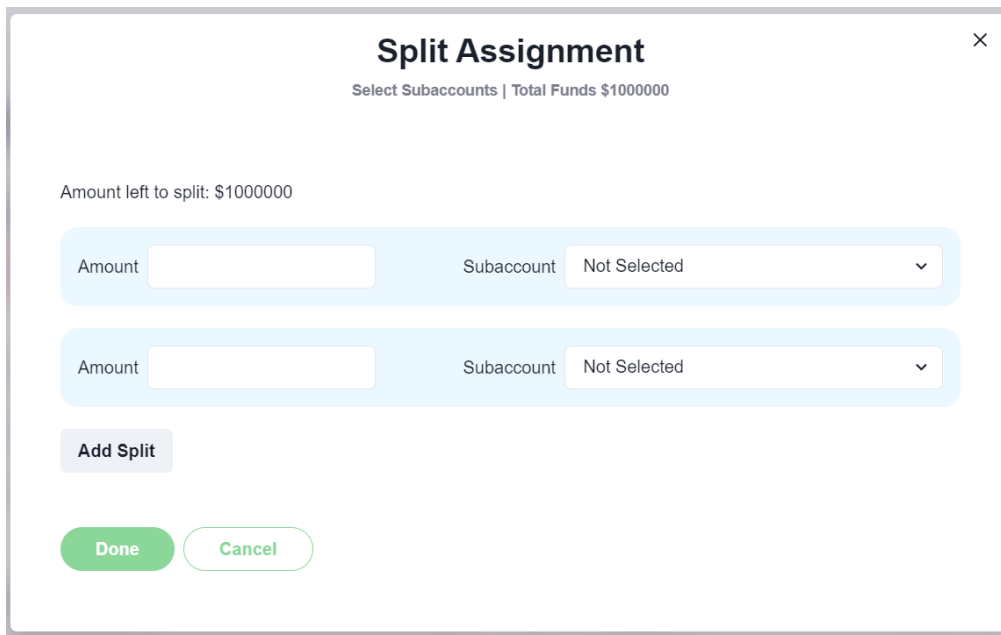
## Reconciling Unassigned Transactions

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

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

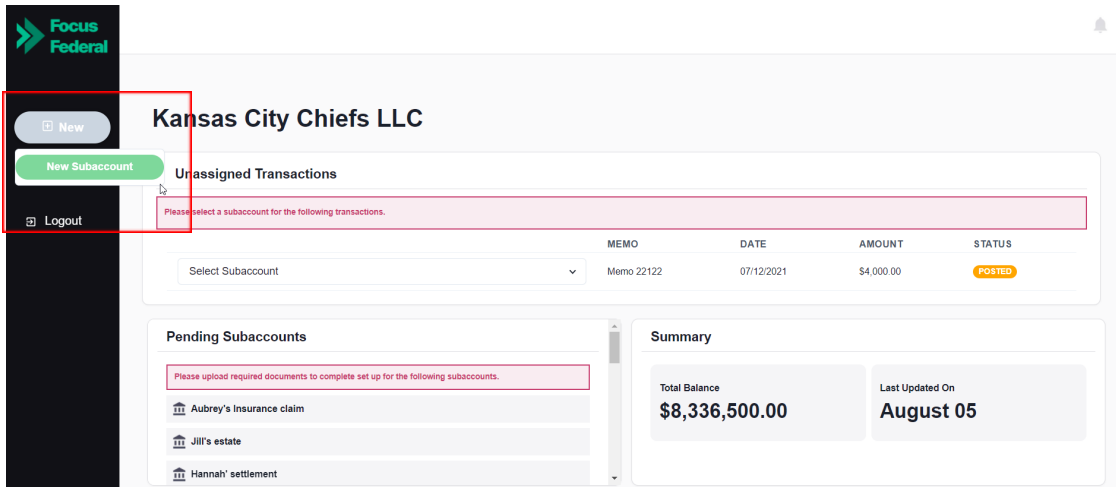


In the instance where an unassigned transaction must be split between two or more subaccounts, the user will have the option to split within the drop-down area.



## Opening a New Subaccount

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.

### Create a Subaccount

Account Name/Id

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

## Create a Subaccount

Please Review & Act on These Documents

**DocuSign**

 **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](#)  
 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**

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

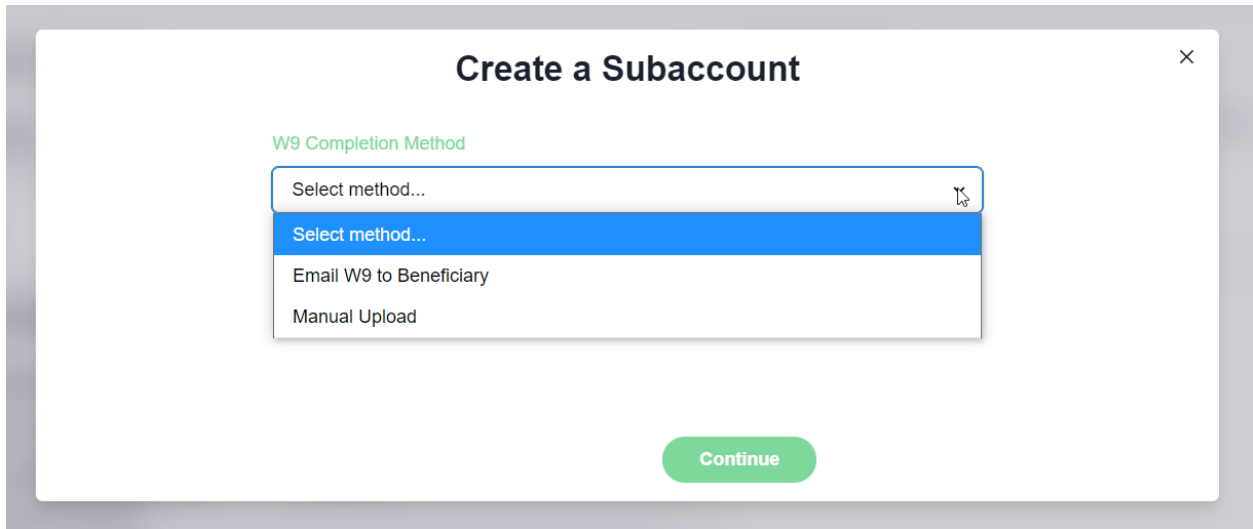
Taxpayer Identification Number:

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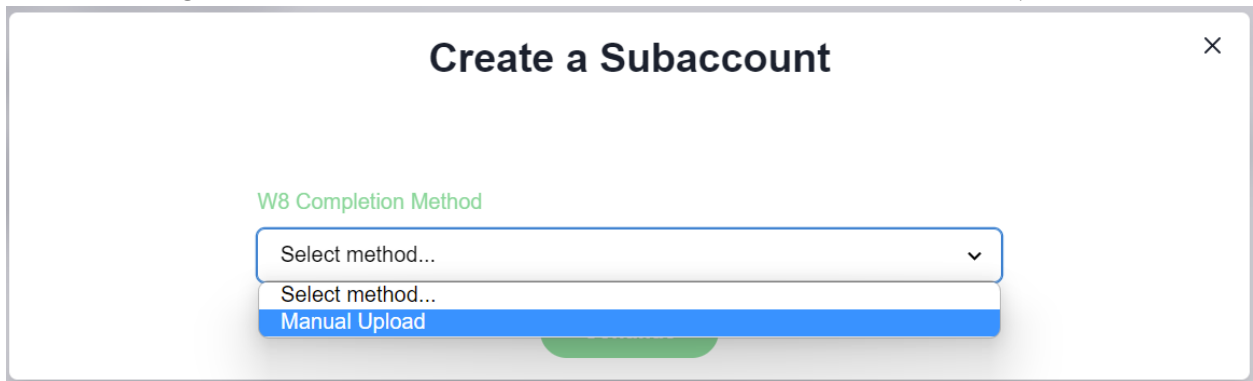
Step 3: Tax-ownership and reporting: If a beneficiary has been assigned, the user will be prompted to select one of two options for providing the required W-9 information needed for tax-ownership and reporting purposes.

- **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:
  - o Beneficiary Name
  - o Beneficiary Address
  - o Beneficiary SSN
  - o Beneficiary Phone (optional)
  - o Beneficiary Email (optional)





- **Option 3: W-8 BEN Manual upload** – If the Individual beneficiary is not a resident of the United States, 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. In the instance of a subaccount being created with a W-8 BEN, the user will enter 000-00-0000 in place of a foreign tax number/ ITIN and must include the DOB of the beneficiary.



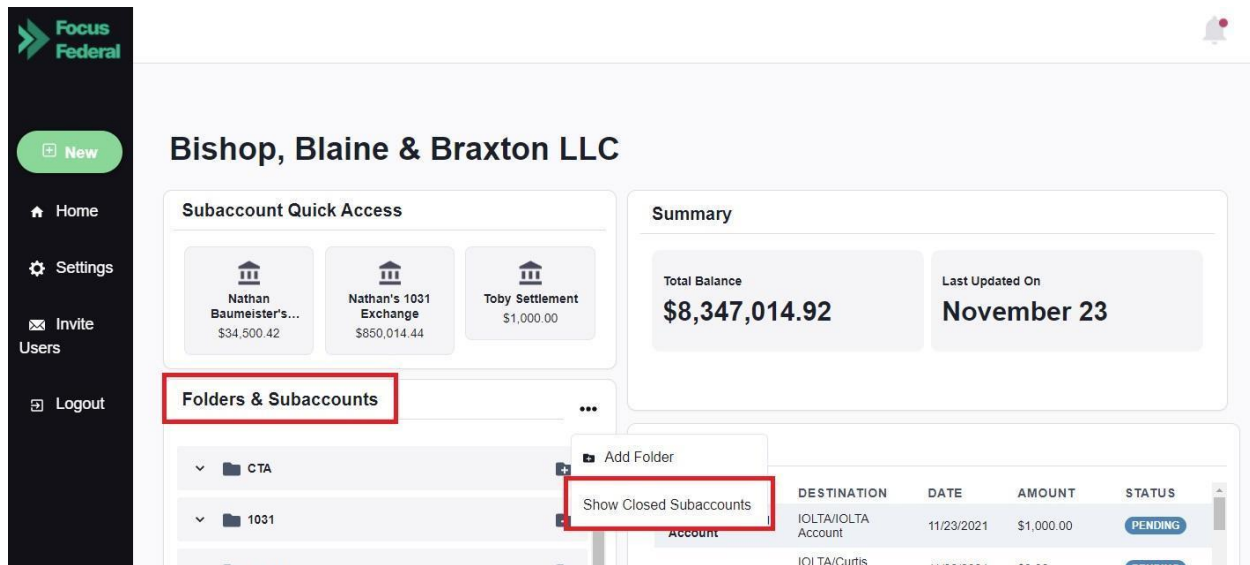
**Action Required:** If any of the previous steps are not completed, the subaccount will be listed in a “pending” status. Once all required documentation has been completed, the account status will automatically update from “pending” to “open”. **Please note that only accounts that are in an open status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

## Viewing Subaccount Details

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

- **Open and Pending Subaccounts** (*Accessible through the “Folders & Subaccounts” section*) – This section includes subaccounts that are both in an open and pending status. Open accounts are those that have all necessary documentation on file and are considered ready for transactions.

- **Closed Subaccounts** (Accessible by clicking on the three dots next to the “Folders & Subaccounts” section) – These are accounts that have gone through the closure process and no longer have funds assigned.



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

## Subaccount Dashboard and Functionality

### Subaccount Dashboard

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

### Tennessee Titans Management

1436 South 1st St Bldg 2 > Aaron Coleman Unit 3

#### Aaron Coleman Unit 3 Overview

Total Balance: **\$9,554.00**      Accrued Interest: **\$0.04**      Posted Interest: **\$0.00**

#### Details

ID/KEYNAME: Aaron Coleman Unit 3

BENEFICIARY NAME: Aaron Coleman

ADDRESS: 31 Powers Rd, Sudbury, MA, 01776

EMAIL: nbaumeister@sbcglobal.net

PHONE: 5064518184

PROPERTY ADDRESS:

BENEFICIARY TYPE: Individual

ACCOUNT CREATION DATE: May 26, 2021

ANNUAL PERCENTAGE YIELD: 0.02 %

SUBACCOUNT STATUS: Open

#### Transactions

MEMO	DATE	AMOUNT	TYPE	STATUS
John	03/15/2022	\$1,500.00	DEPOSIT	PENDING
Increased rent	03/15/2022	\$100.00	DEPOSIT	PENDING
Initial Funding 2-0425261	01/27/2021	\$1,500.00	DEPOSIT	PENDING
Uniforms	01/12/2021	\$7,454.00	DEPOSIT	RECORDED

#### Account Documents

SIGNATURE CARD: **COMPLETED** [Signature Card](#)

W9: **COMPLETED** [W9](#)

## 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 displays the Focus Federal user interface for a subaccount named "Kansas City Chiefs LLC". The interface includes a sidebar with navigation options: "New", "Home", and "Logout". The main content area is divided into several sections:

- Kansas City Chiefs LLC**: CTA > James Smith
- James Smith Overview**: A summary of financial metrics:

Total Balance	Accrued Interest	Earned Interest
\$0.00	\$0.00	\$0.00
- Transactions**: A section indicating "No transactions to display".
- Account Documents**: A section with a green upload button (highlighted by a red box) and a message: "Please upload the required documents above to activate this subaccount."
- Details**: A table of account information:

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 %

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 (X) in the top right corner. The modal contains the following elements:

- W9**: A document type label with a link to "Download blank w9".
- Upload completed W9**: A progress bar indicating the upload status.
- Attestation**: A checkbox and 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."
- Submit**: A green button to complete the process.

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
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Transactions** Transfer Funds

No transactions to display

**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

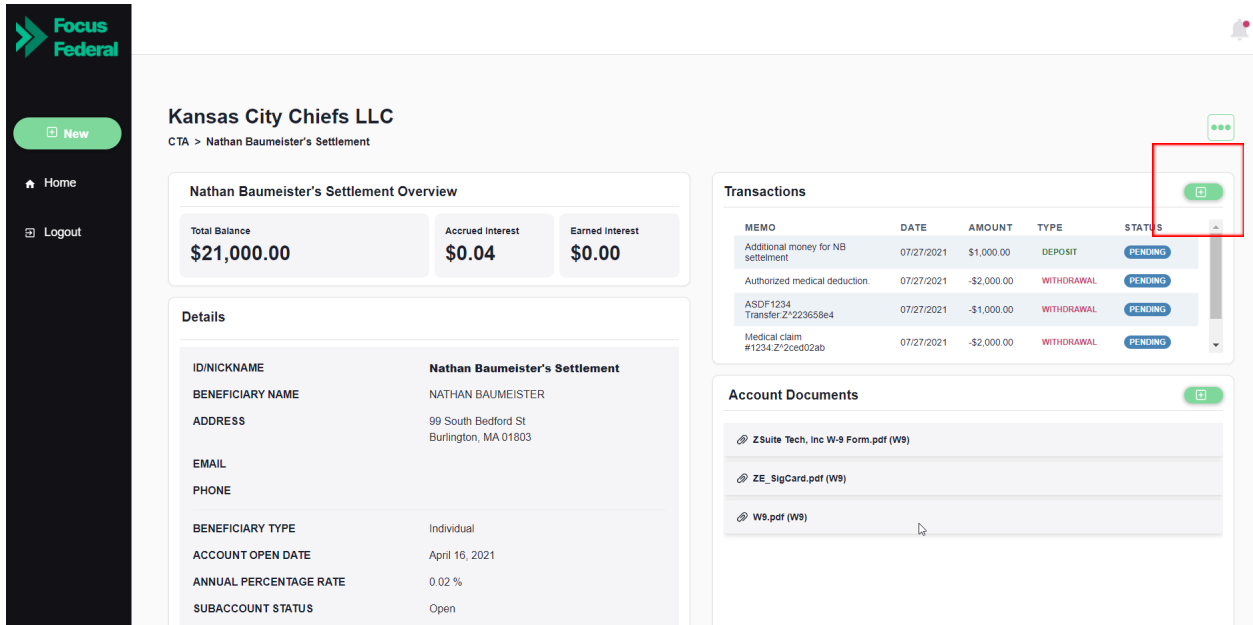
**Account Documents**

Please upload the required documents below to activate this subaccount.

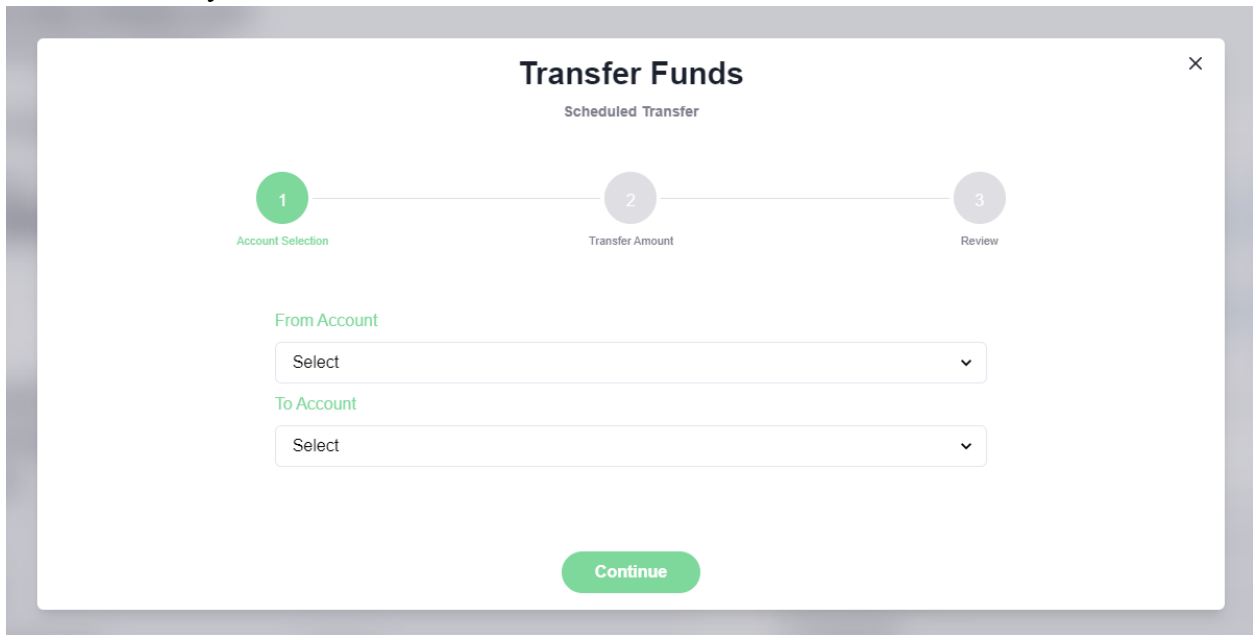
W8 FORM	<b>INCOMPLETE</b>	<span>Upload W8</span>
SIGNATURE CARD	<b>INCOMPLETE</b>	<span>Resend Sig Card</span>

## Initiating a Transaction

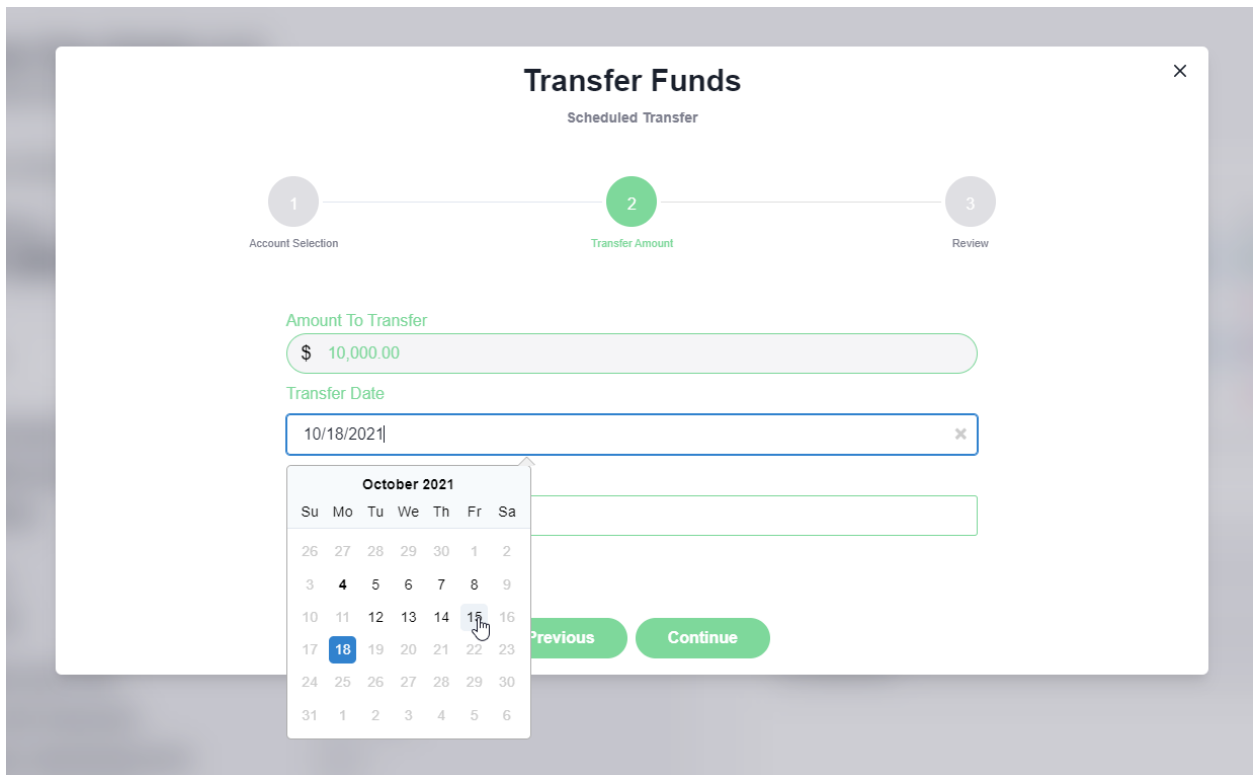
To initiate a transfer on an existing subaccount (whether a debit or credit), the authorized user will first need to select the appropriate subaccount from the Organization dashboard. From there, the user will click on the green button in the “Transactions” section.



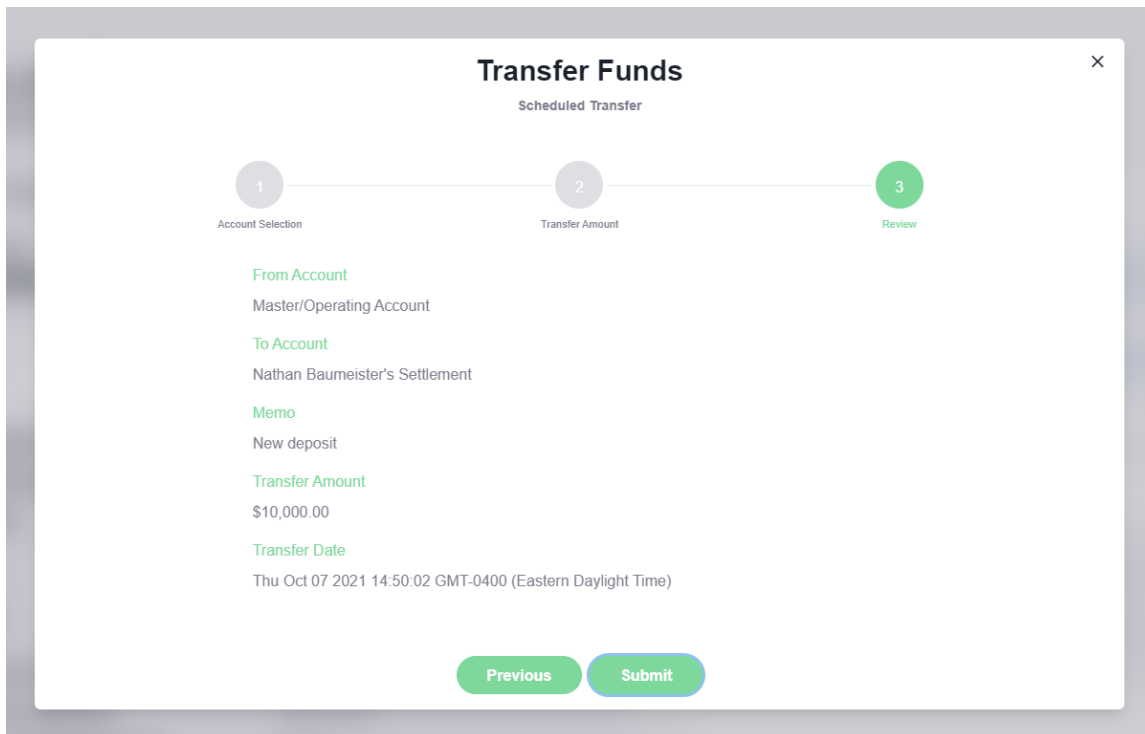
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options). Note: Funds will be debited or credited from the Master account titled *Zsuite Escrow Account FBO Tenants and Occupants* or subaccounts only.



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.

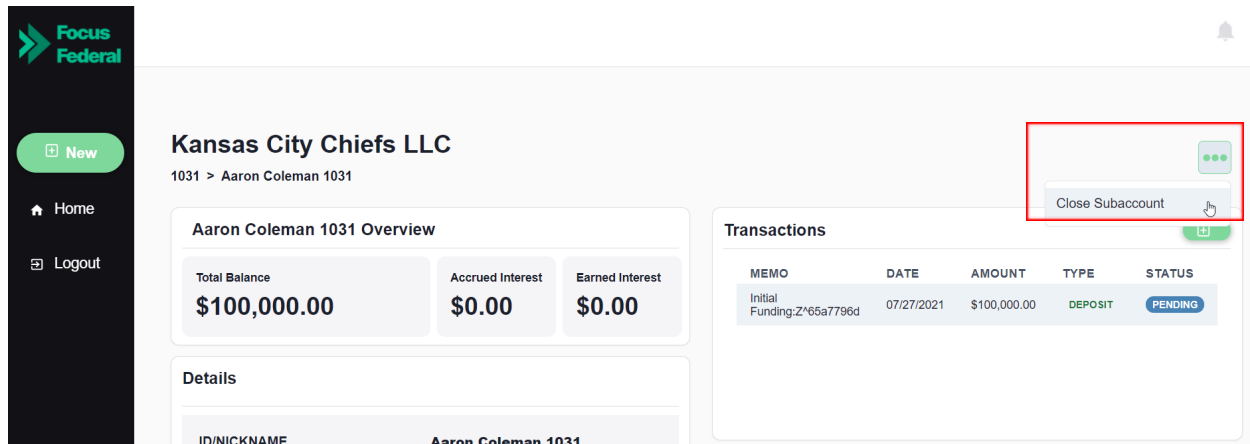


Step 3: The last step of the process is to review the transaction details for accuracy and click “Submit” to initiate the transaction.

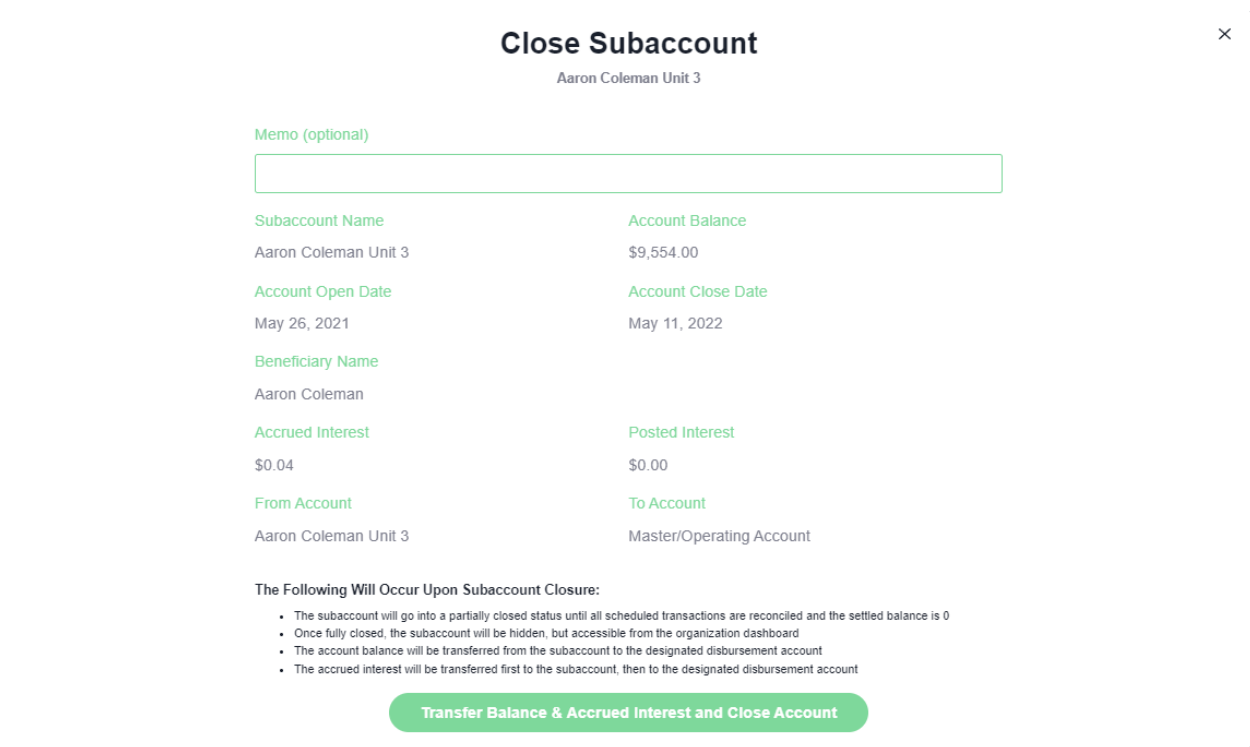


## Closing a Subaccount

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.

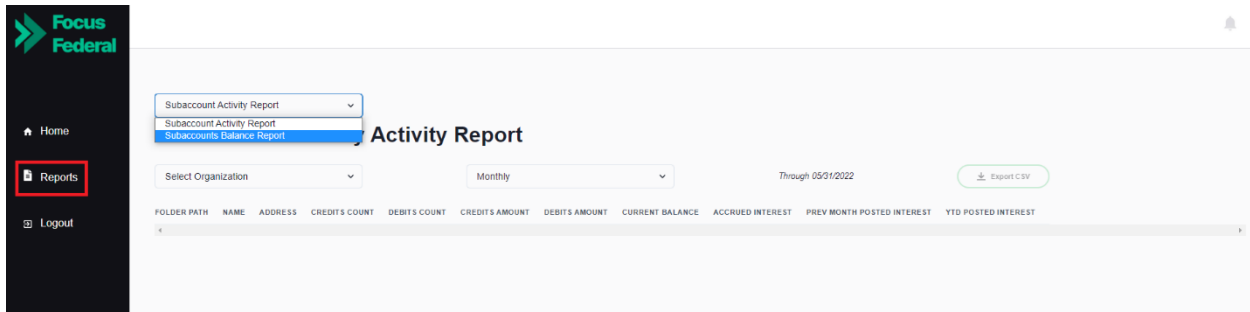


***If this is a standalone subaccount, the closure is not recognized as complete until funds have been moved out***

## Reports

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





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

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

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

