

Implementation Overview

When implementing any solution, the implementation team often determines the success of the project. Our focus is ensuring you are successful to build more internal efficiency and stronger loyalty with your clients. **Items highlighted in this document require action on your part.**

Gathering the Implementation Team

The team's size will vary based on how you choose to fill the following roles. For some FIs, the team is small, and individuals work in multiple roles. For other FIs, the teams are larger, with a Subject Matter Expert (SME) to represent decisions made for that role.

*We request the following roles for the initial kickoff, but not all experts will need to be on recurring calls.

Executive Sponsor/Project Champion

This person will champion the platform's success during implementation and beyond. This role ensures the project receives the required resources to hit the milestones in a timely manner and provides strategic guidance.

Project Lead/Project Manager

The designated "go-to" person at the FI for questions, scheduling, and resource gathering.

Compliance Expert

The Compliance SME helps to identify any state regulations or requirements. This person may not be required on calls but should be aware of the project and available to assist as needed.

Business SME

The Business SME will validate the sample data to ensure the data seen in testing makes sense and is right for your customers. This person validates the data before the application is rolled out to your sales team and end users.

Data / Data Reporting Expert

The data expert assists with creating the daily files. ZSuite is agnostic as to where the data comes from (data warehouse, core, etc.), so long as it is in the format expected for ingestion. This data expert will create daily files to send to ZSuite. If your FI is migrating subaccounts from one subaccounting system (or the core) to ZSuite, the data expert will also need to complete an import file for that migration.

*Additional Experts throughout implementation

Marketing & Training Expert(s)

Our most successful FIs issue a press release in conjunction with training sales team. We will work together to help you with your rollout plan.

The ZSuite team will partner with your marketing and/or learning & enablement teams to rollout your products internally. We will demo products and effective sales techniques with branches, business bankers, commercial lenders, and other applicable staff. We have training materials that you may use in totality or take parts for ongoing training for new hires.

Preparing for Implementation

Safelist the following domains:

- zsuitetech.com
- zescrow.com
- zrent.com / zrent.net
- https://zbanc.sharepoint.com/
- Outlook.office365.com/Encryption/
- Sendgrid.net

Safelist the following IPs:

- 3.128.185.36
- The following are Hubspot IP addresses to receive communications about product enhancements and updates
 - o 54.174.60.0/23
 - o 143.244.80.0/20
 - o 18.208.124.128/25
 - o 54.174.53.128/30
 - o 158.247.16.0/20
 - o 54.174.59.0/24
 - o 54.174.63.0/24
 - o 3.93.157.0/24
 - o 54.174.52.0/24
 - o 139.180.17.0/24
 - o 54.174.57.0/24

SSH Keys & SFTP

As part of the prep work, we need a technical or IT person on your side to set up the SSH keys for both your staging and production sites. To configure your user, we need the public key of your ssh keypair. You can generate a private and public key pair using a utility like ssh-keygen:

```
ssh-keygen -t rsa -b 4096
```

This will generate two files. The public key (.pub) needs to be sent to us and the private key should be configured with your sftp connection to our server so that we can authenticate you. Once we configure your user, we'll send you the username and hostname.

We recommend you use a distinct set of keys for each environment (staging/testing and the production environment). To do this, you can perform this process twice.

Once the round-trip file testing is complete, we will validate the data. This requires you to review the organizations in the Staging environment and ensure the balances, subaccounts, interest configurations, etc. are accurate before we launch. Once validation is complete, we will move the validated data from the staging site to the production site for launch.

Account Set Up

Some of our clients need to set up the holding account type before beginning to construct the files. Our clients have had success using FBO titling for any type of account holding funds for another owner (i.e., healthcare, property managers, aviation, etc.) but would not apply if the business is separating funds for themselves (i.e., municipalities). **Please reach out with questions or to discuss more.**

Data Extract / Daily File Creation

As part of the daily file creation process, we ask you to note the structure for your accounts. Here's how we have our most successful clients set up:

Operating/Holding – FI Customer can transfer money between two accounts within the ZE platform (bidirectional).

- A customer's existing Primary Escrow account, set up by the FI, can be used for customers to transact as they do now
- This primary escrow account is visible within online banking & can move money, disburse, etc.
- FI sets up new separate account, called a holding account (or shadow account or omnibus)
 - o Holds all the funds for the subaccounts in the platform
 - o Not exposed in online banking
 - o Money is then moved by the platform between the master & holding accounts
 - o Platform handles the segregation of the subaccounts

The Sample Extract information contains 4 files which you will need to create as 4 separate csv files, and which will be sent to ZEscrow daily for program maintenance:

- Balance
- Organizations
- Transactions
- Signers*

Here are some helpful tips:

- **The files must have words: "Organization" "Balance" "Transaction" or "Signer" in them so that we can properly ingest the data.**
- Columns headers need to remain as formatted
- For the Organization, signer, & transaction files, we only need holding account info. If there is a linked account (to a primary or disbursement), we only need that to be in the balance file.
- Remove tabs in the file
- We cannot ingest accounts with negative balances
- As you create the files, you may find a need to complete data clean up. Please let us know if the data clean-up effort may slow down the project.

**The signer file may not be required if your FI is using a Single Sign On (SSO) for your customers*

Interest Configurations

ZEscrow supports rates to be set by business vertical, by customer, or even at the individual subaccount level. We find the most common treatment is that rates are common among all (e.g.)

Property Managers and setting that as a default treatment is most beneficial. Any special rates can of course be applied when appropriate.

For each vertical you're planning to use initially, please provide:

1. APR for subaccounts using the specific configuration
2. To which account will the interest be paid (Subaccount, Client Organization's Interest Account, or Split between the two)
3. Will the Client Organization keep a portion of the interest as a fee? (Yes/No)

Following a successful configuration, we will ensure the final extract file is successfully delivered through the SFTP and populated to the ZEscrow database in a test run.

Daily Posting File (from ZSuite to FI)

The daily posting file is the file from ZEscrow to the FI containing all of the day's transactions. **We will configure your set up with a NACHA file.** If you have objections to a NACHA file, please let us know and we can work with you on another file type. We will need specific transaction codes as part of the non-NACHA process.

Some cores have specific naming convention rules or block numbers for non-NACHA files. If your core has this requirement, please let us know.

File Timing:

Each day, we expect files from you in the morning. *If we do not receive files by a certain time of day, we will reach out directly.* Please provide the time we should receive the files each day for our monitoring.

With the daily posting file, we will need to know the preferred transaction cut off time. Most clients cut off transactions at 4:00 PM local time and we will send the file shortly thereafter. This is configurable and can be changed. Please let us know what your preferred cutoff time is.

Migrating data from the core or another platform to ZSuite?

Using our Bulk Import template, the Data Expert can easily pull the required information into the template for ZSuite to easily ingest existing subaccount data into the platform.

When preparing the file, here are some helpful tips:

- Columns headers need to remain as formatted
- Remove tabs in the file
- We cannot ingest accounts with negative balances
- As you create the files, you may find a need to complete data clean up. Please let us know if the data clean-up effort may slow down the project.

Testing & Data Validation

As part of the set up, we will create a Staging Environment and a Production Environment. The Staging Environment is where we will test the daily file transfer and ensure that your data populates as expected in the platform. **If you have a test organization or test core, we'll work with you to point the file to the right locations for testing, and then, as needed, adjust for the move to the Production Environment.**

Engage Users/Rollout

For the sales training, we will partner with your marketing and/or learning and enablement teams to conduct trainings with your sales teams. During this time, we will demo products and effective sales techniques so your team can begin using ZSuite effectively.

We also offer sales support for RMs selling the product as well as webinars for any existing customers who are new to using the platform.

We will flex to your guidance on what training models have worked best for your team for other digital rollouts.

Implementation Project Close & Ongoing Success

Once the training has been completed, we will formally close the implementation project and our Client Success team will help ensure you are set up for long-term success. The ZSuite Success team will work with you post-implementation to review product usage rates, marketing initiatives, and other sales tools to enable your success. We will also discuss support functionality and ensure the best contacts are shared.