



ZEscrow User Guide

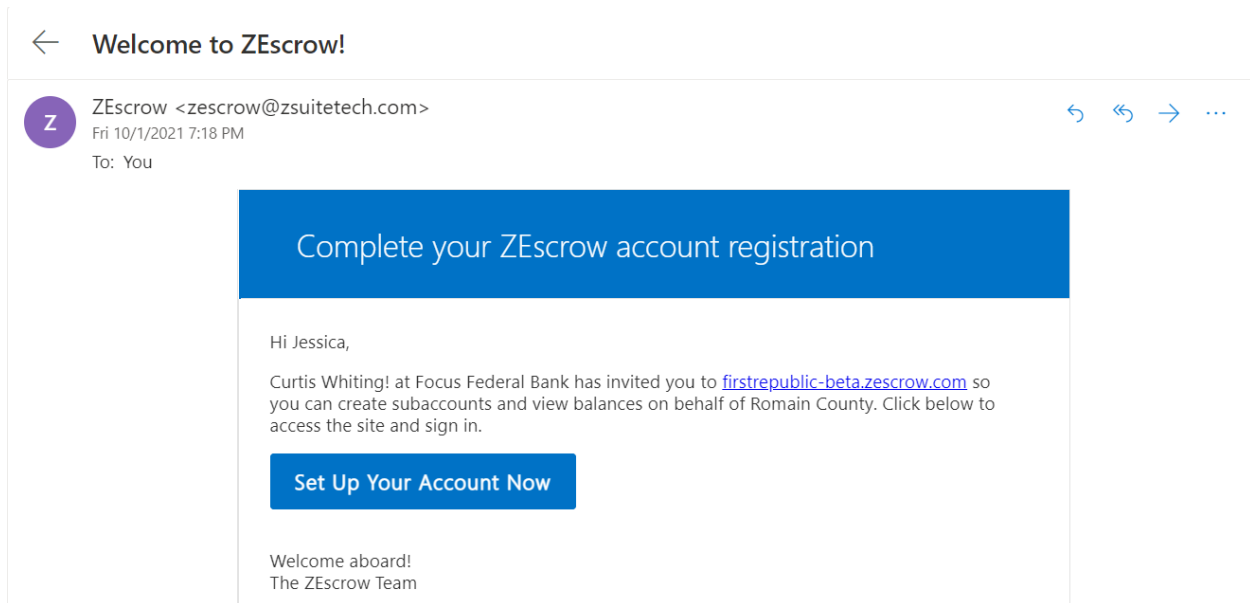
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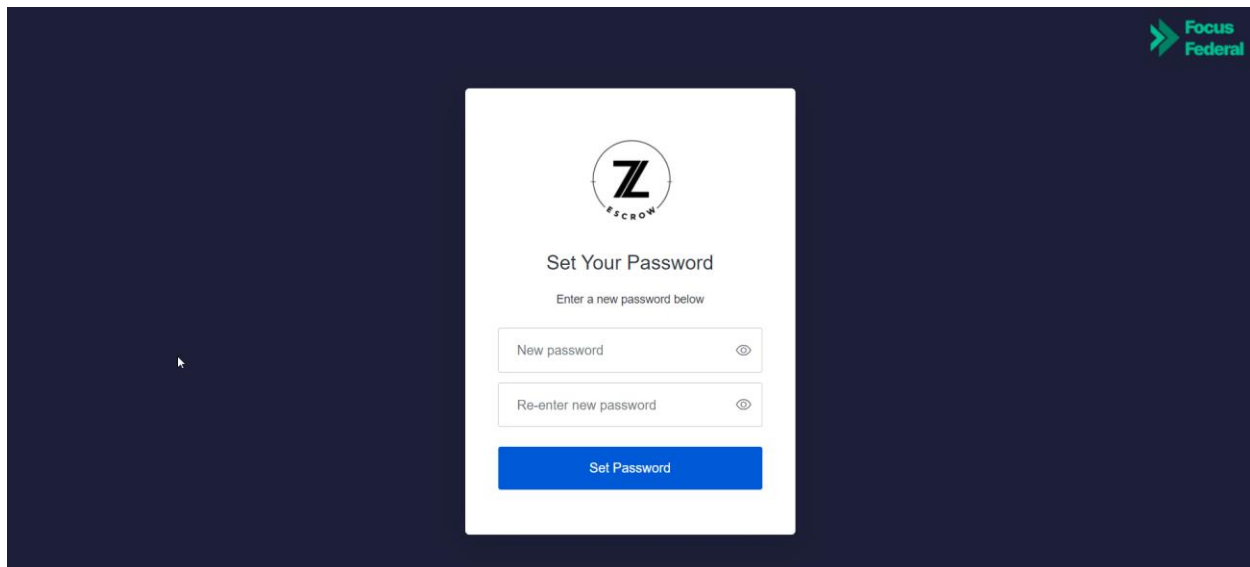
Organization Dashboard and Functionality

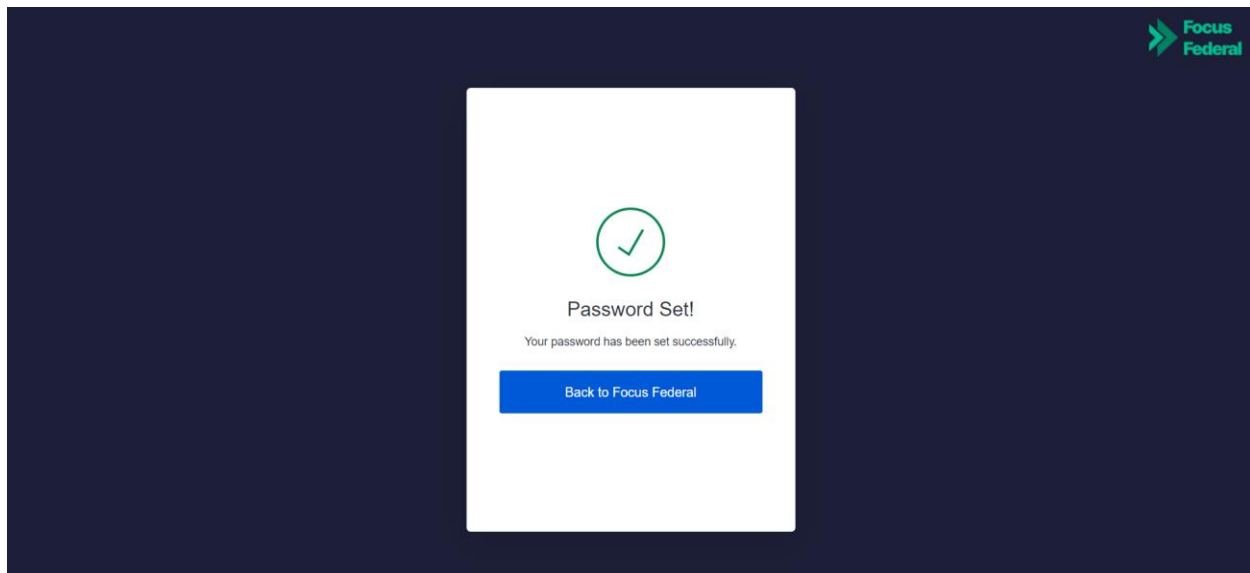
Organization User Enrollment Process

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

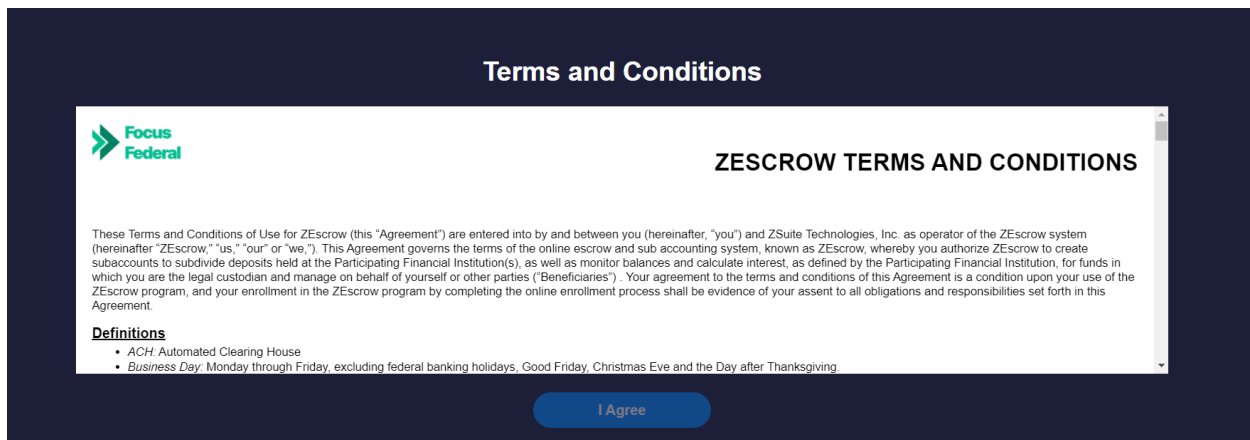


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





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.



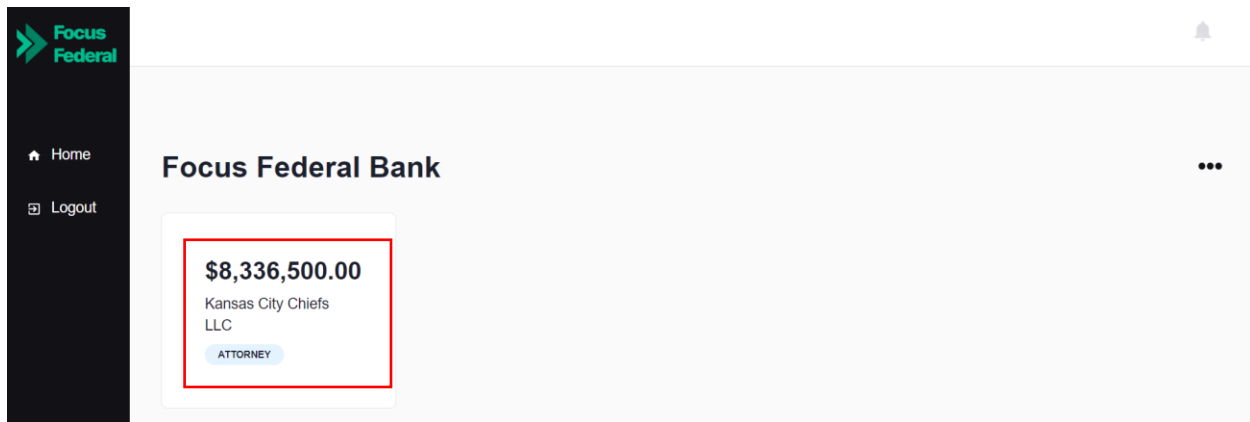
If a User has access to multiple Organizations, they will have to go through the complete set-up process for one Organization. One login will allow them to view all of the Organizations on one screen.

SSO User

If the user has an authorized connection already to the FI’s online website, then they can login with the user credentials that they already have set up internally via SSO and can access ZEscrow from that site.

Organization Homepage

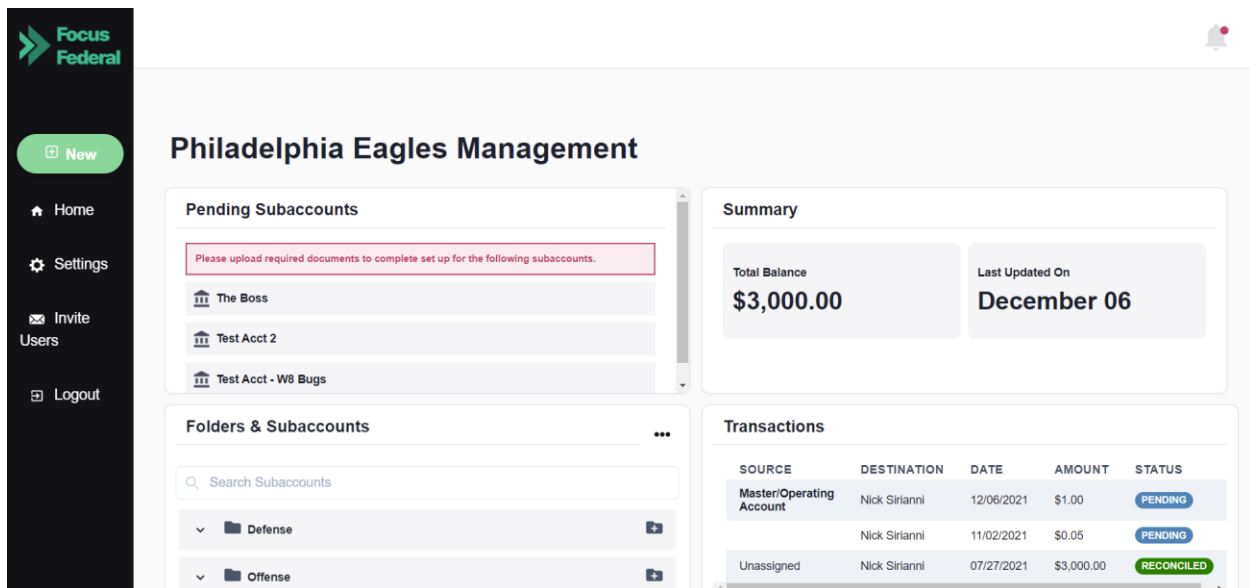
From here, active users will have the ability to search and view existing subaccounts, open new subaccounts, view transaction history and even allocate funds from unassigned transactions.



The screenshot shows the Focus Federal Bank Organization Homepage. On the left is a dark sidebar with the Focus Federal logo at the top, followed by 'Home' and 'Logout' links. The main content area has a header 'Focus Federal Bank' with a three-dot menu icon. Below the header is a card for 'Kansas City Chiefs LLC' with a balance of '\$8,336,500.00' and an 'ATTORNEY' button. A red box highlights the balance and the attorney button.

Focus Federal Bank

\$8,336,500.00
Kansas City Chiefs LLC
ATTORNEY



The screenshot shows the Philadelphia Eagles Management Organization Homepage. The sidebar on the left includes a 'New' button, 'Home', 'Settings', 'Invite Users', and 'Logout'. The main content area has a header 'Philadelphia Eagles Management'. Below the header are three sections: 'Pending Subaccounts' with a message to upload documents and a list of subaccounts; 'Summary' with a total balance of \$3,000.00 and a last updated date of December 06; and 'Folders & Subaccounts' with a search bar and a list of folders (Defense, Offense). A 'Transactions' table is also visible.

Philadelphia Eagles Management

Pending Subaccounts

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

- The Boss
- Test Acct 2
- Test Acct - W8 Bugs

Summary

Total Balance: **\$3,000.00**
Last Updated On: **December 06**

Folders & Subaccounts

Search Subaccounts

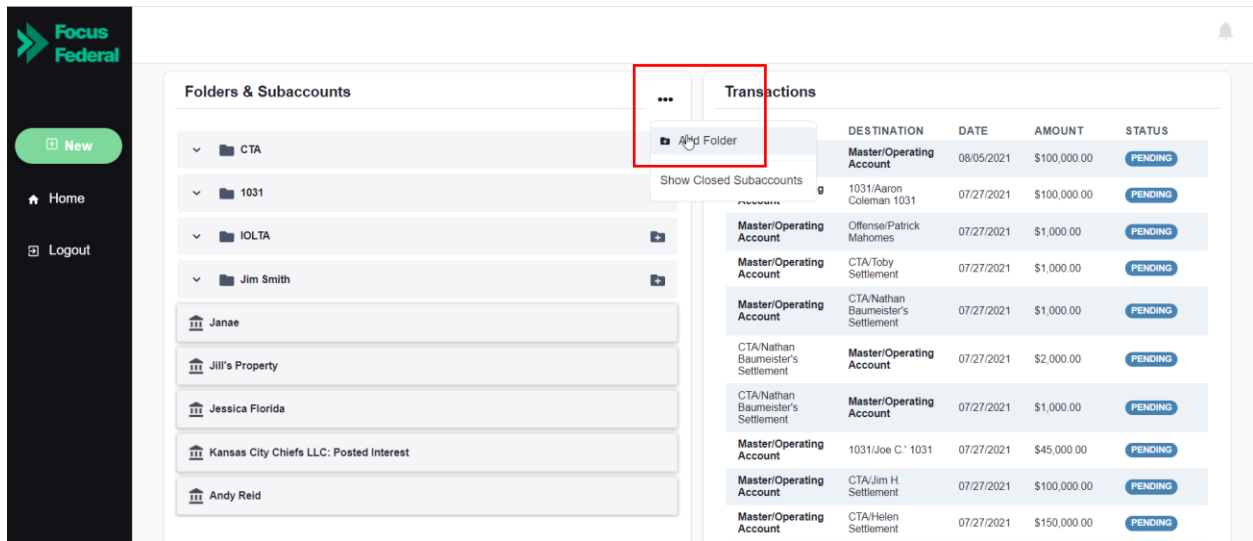
- Defense
- Offense

Transactions

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 Focus Federal interface. On the left is a dark sidebar with the Focus Federal logo, a 'New' button, and links for 'Home' and 'Logout'. The main area is divided into two panels. The left panel, titled 'Folders & Subaccounts', lists several folders: CTA, 1031, IOLTA, Jim Smith, Janae, Jill's Property, Jessica Florida, Kansas City Chiefs LLC: Posted Interest, and Andy Reid. A red box highlights the three dots menu next to the 'Add Folder' option. The right panel, titled 'Transactions', displays a table of transactions with columns for DESTINATION, DATE, AMOUNT, and STATUS. The table lists various transactions, including Master/Operating Accounts and CTA/Toby Settlements, all with a 'PENDING' status.

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	\$1,000.00	PENDING
Master/Operating Account	CTA/Toby Settlement	\$1,000.00	PENDING
Master/Operating Account	CTA/Nathan Baumeister's Settlement	\$1,000.00	PENDING
CTA/Nathan Baumeister's Settlement	Master/Operating Account	\$2,000.00	PENDING
CTA/Nathan Baumeister's Settlement	Master/Operating Account	\$1,000.00	PENDING
Master/Operating Account	1031/Joe C. 1031	\$45,000.00	PENDING
Master/Operating Account	CTA/Jim H. Settlement	\$100,000.00	PENDING
Master/Operating Account	CTA/Helen Settlement	\$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.

Add Subaccount Folder

×

Folder Name

John Smith's Account

Submit

Reconciling Unassigned Transactions

Action Required: Within the “Unassigned Transaction” section, the platform will display the details for all transactions that have been processed through ZEscrow, but which have not been designated to a specific subaccount. 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 Rosewood Properties dashboard. The left sidebar contains navigation links: New, Home, Invite Users, Reports, Settings, and Logout. The main content area is titled "Rosewood Properties" and features a red-bordered box around the "Unassigned Transactions" section. This section includes a prompt "Please select a subaccount for the following transactions." and a table with the following data:

MEMO	DATE	AMOUNT	STATUS
Pet deposit (elephant)	08/29/2025	\$12,000.00	POSTED

Below the table is a "Select Subaccount" dropdown menu. To the right of the table is a "Summary" section showing a "Total Balance" of \$25,550.31 and a "Last Updated On" date of August 29. Below the summary is a "Transactions" section.

The screenshot shows the Rosewood Properties dashboard with a "Confirm Assignment" dialog box open. The dialog box contains the following information:

- Assigned Subaccount: 123 Main St #444 - Cindy Smith
- Transaction Amount: \$12,000.00
- Date: 2025-8-29
- Memo: Transaction assignment
- Current Balance: \$3,594.86
- New Balance: \$15,594.86

The dialog box has "Cancel" and "Assign Transaction" buttons. In the background, the "Unassigned Transactions" section is visible, showing a table with the following data:

MEMO	DATE	AMOUNT	STATUS
Pet deposit (elephant)	08/29/2025	\$12,000.00	POSTED

In instances 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 screenshot shows the "Split Assignment" dialog box. The dialog box has a title "Split Assignment" and a subtitle "Select Subaccounts | Total Funds \$12,000.00". It displays the "Amount left to split: \$12,000.00". Below this, there are two rows of input fields for "Amount" and "Subaccount". Each row has a "Select Subaccount" dropdown menu and a red "X" button. At the bottom of the dialog box, there is an "Add Split" button and "Done" and "Cancel" buttons.

Move a transaction back to Unassigned in a Current Period

A transaction can be moved back to unassigned in case it was assigned to the incorrect sub from the “Unassigned” transaction list. This allows the user to correct any mistakes if the subaccount that the amount was moved to was incorrect.

This is available on the org dashboard as shown.

Transactions

SOURCE	DESTINATION	DATE	AMOUNT	STATUS
Unassigned	123 Main St/123 Main St #444 - Cindy Smith	08/29/2025	\$12,000.00	RECONCILED
	222 Abernathy St./222 Abernathy St #112 - Eve Gardener	07/31/2025	\$0.23	RECONCILED
	123 Main St/123 Main St #445 - Sally Schumacher	07/31/2025	\$0.37	RECONCILED
	123 Main St/123 Main St #444 - Cindy Smith	07/31/2025	\$0.34	RECONCILED
	222 Abernathy St./222 Abernathy St #111 - Mike Adams	07/31/2025	\$0.17	RECONCILED

Click on the amount of the transaction you wish to reassign. It will open the transaction details pop up that will have a button to “Unassign” again. This will revert the transaction back to “Unassigned” status so it can be moved to the correct subaccount.

Transaction Details

Date

08/29/2025

Amount

\$12,000.00

Status

RECONCILED

Current Subaccount

123 Main St #444 - Cindy Smith

Guid

5897feaf-bf2e-44fc-a42c-08dde722981a

Reconciliation ID

4ZS16943c2202c2

Code

STANDARD

Unassign Transaction

Close

Transaction Details

Date

08/29/2025

Amount

\$12,000.00

Status

RECONCILED

Current Subaccount

123 Main St #444 - Cindy Smith

Guid

5897feaf-bf2e-44fc-a42c-08dde722981a

Reconciliation ID

4ZS16943c2202c2

Code

STANDARD

Cancel Unassignment

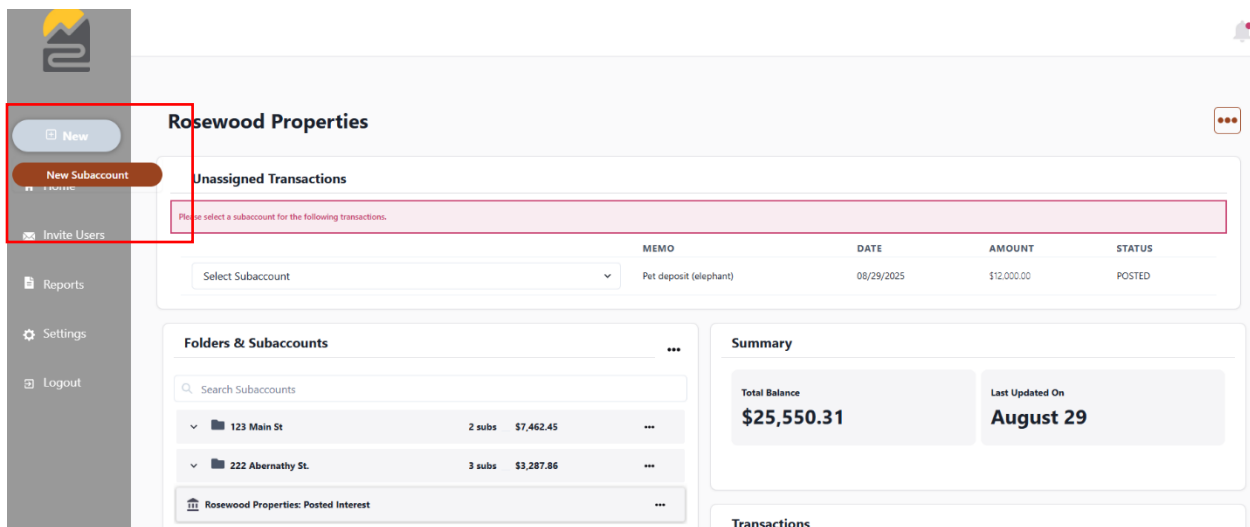
The current transaction will be reset back to unassigned status and can be reassigned in the organization dashboard

Submit

Close

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.

New Subaccount

Account Name/Id

How should this account be labeled

Beneficiary Type

☐ Individual ☐ Business ☐ No Beneficiary

☒ I attest that the Beneficial Owner information for Rosewood Properties has not changed since it was last provided to State Bank

Folder

Main

Continue

Step 2:

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:

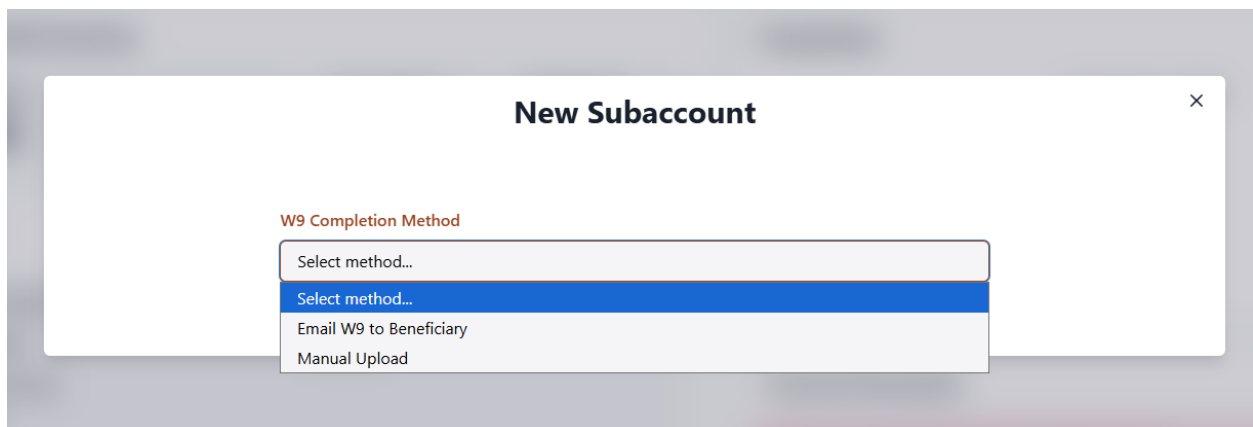
Beneficiary Name

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.

New Subaccount

×

Account Name/Id

How should this account be labeled

Beneficiary Type

☒ Individual ☐ Business ☐ No Beneficiary

Country of Citizenship

Austria

☐ I attest that the Beneficial Owner information for 1031 Properties has not changed since it was last provided to State Bank

Folder

Main

Continue

New Subaccount

×

W8 Completion Method

Select method...

Select method...

Manual Upload

Optional Second Name Line for Beneficiary – For an “Individual Beneficiary” subaccount when you select the W9 Completion Method as *Manual Upload* there is an option to add a second name line to represent surrogates.

New Subaccount

×

First Name	Mike		Last Name	Smith	
Beneficiary Name 2 (optional)					
c/o, surrogate, etc					
Address Line 1			Address Line 2		
123 Oak St			A5		
City	Boulder		State	Select State ▼	
Zip Code			12345		
Social Security Number					
123-45-6789					
Phone Number (optional)			Email (optional)		
(123) 456-7890			me@gmail.com		

[Finish Later](#)[Continue](#)

Action Required:

If any of the aforementioned 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 Pending Disbursement – Some of the subaccounts that have been closed but the funds are yet to be disbursed will show up in this status on the subaccount dashboard. These will move to the closed status after funds get moved out.

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 displays the Rosewood Properties dashboard. On the left is a sidebar with navigation links: Home, Invite Users, Reports, Settings, and Logout. The main content area is titled "Rosewood Properties" and includes a "New" button. It features three main sections: "Unassigned Transactions" with a table of transactions (e.g., "Pet deposit (elephant)" for \$12,000.00 on 08/29/2025), "Pending Subaccounts" with a list of subaccounts (e.g., "Sam Smith"), and "Folders & Subaccounts" which is highlighted with a red box. Within "Folders & Subaccounts", there is a search bar and a list of subaccounts (e.g., "123 Main St" with 2 subaccounts and a balance of \$7,462.45). A red box highlights the "Add Folder" and "Show Closed Subaccounts" options in the subaccount list.

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 on individual accounts from the Organization dashboard. This view allows users to review beneficiary details, account balances, transaction history, and account documentation, and initiate subaccount transfers. The user can edit the subaccount name, address, email, and phone.

Edit Dashboard

For Property Management an additional step is to include the property address on the subaccount. This address is the location where the tenant might be residing and can be different from the beneficiary(tenant's) physical address that they entered at subaccount creation. In some cases, this address might define the interest rate in case of state-specific interest configurations.

There is an option to include a second name for a beneficiary (E.g., in the case of surrogates).

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.

Rosewood Properties
222 Abernathy St. > 222 Abernathy St #111 - Mike Adams

222 Abernathy St #111 - Mike Adams Overview

Total Balance	Accrued Interest	Posted Interest
\$1,359.99	\$0.16	\$2.99

Details Edit Details

ACCOUNT NUMBER	100114
ID/NICKNAME	222 Abernathy St #111 - Mike Adams
BENEFICIARY NAME	Mike Adams
ADDRESS	222 Abernathy St #112 Austin, TX 78787
EMAIL	mike.adams@email.com Invite Beneficiary
PHONE	512.333.4441
PROPERTY ADDRESS	222 Abernathy St #111 Austin, TX 78787

Transactions Transfer Funds

MEMO	DATE	AMOUNT	TYPE	STATUS
Interest for 2025-7-1 through 2025-7-31	07/31/2025	\$0.17	DEPOSIT	RECONCILED
Interest for 2025-6-1 through 2025-6-30	06/30/2025	\$0.17	DEPOSIT	RECONCILED
Interest for 2025-5-1 through 2025-5-31	05/31/2025	\$0.17	DEPOSIT	RECONCILED
Interest for 2025-4-1 through 2025-4-30	04/30/2025	\$0.17	DEPOSIT	RECONCILED
Interest for 2025-3-1 through 2025-3-31	03/31/2025	\$0.17	DEPOSIT	RECONCILED

Account Documents Upload

USER UPLOAD	COMPLETED	FILE NAME
	COMPLETED 8/1/2024	DemoW9_40342396-0f5e-469b...

Edit Details

Account Name/ID
222 Abernathy St #111 - Mike Adams

Email Address
mike.adams@email.com

Phone Number
(512) 333-4441

☒ **Edit Beneficiary Details**

Beneficiary Name	Beneficiary Name 2 (optional)
Mike Adams	c/o, surrogate, etc

Address Line 1
222 Abernathy St #112

Address Line 2
A5

City
Austin

State
Texas

Zip Code
78787

☒ **Edit/Add Property Address**

Address Line 1	Address Line 2
222 Abernathy St #111	A5

City
Austin

State
Texas

Zip Code
78787

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 “Complete” button in the “Account Documents” section.

The screenshot shows the 'AC #345 Main Overview' and 'Account Documents' sections. The 'AC #345 Main Overview' section includes a summary of financials: Total Balance (\$0.00), Accrued Interest (\$0.00), and Posted Interest (\$0.00). Below this is a 'Details' section with fields for ACCOUNT NUMBER (101084), ID/NICKNAME (AC #345 Main), BENEFICIARY NAME, ADDRESS, EMAIL, PHONE, PROPERTY ADDRESS, BENEFICIARY TYPE (Individual), ACCOUNT CREATION DATE (August 12, 2025), and APR / APY (2.25 / 2.27 %). There is an 'Edit Details' button and an 'Edit Interest Split' button. The 'Account Documents' section shows a table with one row labeled 'W9' and a status of 'INCOMPLETE'. A red box highlights the 'Complete' button next to the 'W9' row. There is also an 'Upload' button in the top right of the 'Account Documents' section.

From here, the user will be prompted to complete providing the Beneficiary info if they haven't already and then upload the documentation required to open the account.

Complete Beneficiary

×

W9 Completion Method

Manual Upload

Continue

Upload Documents

Document

[Download blank W9](#)

 Upload completed document

☐ 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

Upload Additional Documents

A user can upload other documents (such as death certificates in case of funeral homes) to the subaccount and view them in the “Account Documents” section from the Subaccount Dashboard

Account Documents

Upload

USER UPLOAD	COMPLETED 8/11/2025		Real Estate Contract
W9	COMPLETED 8/11/2025	Upload New W9	W9

After the “Upload” button is clicked the user can then enter a label for the document and upload it.

Upload Documents

×

Add document

Upload Document

Add file label

Upload

☐ 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.

Finish Later

Submit

Upload Documents



+ Add document

— Remove document

Upload Document

Add file label

 Upload

Upload Document

Add file label

 Upload

☐ 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.

Finish Later

Submit

They can also upload multiple documents by using the “Add Document” option available on the far right of the modal. Once the documents are uploaded and submitted, they can then be viewed under the “*Account Documents*” section.

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 “Transfer Funds” in the “Transactions” section.

The screenshot shows the 'Smith Law' subaccount dashboard. The left sidebar contains navigation links: Home, Invite Users, Reports, Settings, and Logout. The main content area is titled '6548 - Joey Tribbiani - 123 Main St Overview' and displays account details: Total Balance (\$435,000.00), Accrued Interest (\$123.18), and Posted Interest (\$0.00). Below this is a 'Details' section with fields for Account Number, ID/Nickname, Beneficiary Name, Address, Email, Phone, and Property Address. To the right, the 'Transactions' section lists recent transactions with columns for Memo, Date, Amount, Type, and Status. A red box highlights the 'Transfer Funds' button in the top right corner of the Transactions section. Below the Transactions section is the 'Account Documents' section, which shows a list of documents with upload status and a 'Upload' button.

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).

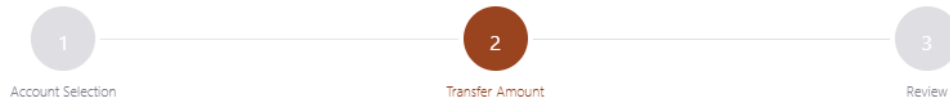
The screenshot shows the 'Transfer Funds' screen with a 'Scheduled Transfer' subtitle. A progress bar at the top indicates three steps: 1. Account Selection, 2. Transfer Amount, and 3. Review. The 'From Account' section has a dropdown menu with 'Select' as the current option. Below it, the 'To Account' section also has a dropdown menu with 'Select' as the current option. At the bottom of the form is a 'Continue' button.

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.

Transfer Funds

×

Scheduled Transfer



The 6548 - Joey Tribbiani - 123 Main St balance is \$435,000.00

The Master/Operating Account balance is \$100,000,000.00

Last updated 5 hours ago

Amount To Transfer

\$

Transfer Date

08/29/2025

×

Memo (optional)

Previous

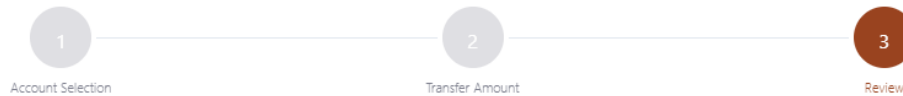
Continue

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

Transfer Funds

×

Scheduled Transfer



From Account

Master/Operating Account

To Account

6548 - Joey Tribbiani - 123 Main St

Memo

New Deposit

Transfer Amount

\$1,000.00

Transfer Date

08/29/2025

Previous

Submit

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”.

The screenshot displays the 'Smith Law' subaccount interface. On the left is a sidebar with navigation links: New, Home, Invite Users, Reports, Settings, and Logout. The main content area is titled 'Smith Law' and 'Residential Real Estate Deals > 6548 - Joey Tribbiani - 123 Main St'. It features three summary cards: 'Total Balance \$435,000.00', 'Accrued Interest \$123.18', and 'Posted Interest \$0.00'. Below these is a 'Details' section with fields for Account Number, ID/Nickname, Beneficiary Name, Address, Email, Phone, Property Address, Beneficiary Type, and Account Creation Date. To the right, there are sections for 'Transactions' (a table of deposits and withdrawals) and 'Account Documents' (upload status for Real Estate Contract and W9). A red box highlights the 'Close Subaccount' button in the top right corner of the main content area.

MEMO	DATE	AMOUNT	TYPE	STATUS
Additional investment	08/26/2025	\$100,000.00	DEPOSIT	RECONCILED
First Payment project started	08/12/2025	-\$25,000.00	WITHDRAWAL	RECONCILED
Add'l deposit for upgrades	08/12/2025	\$50,000.00	DEPOSIT	RECONCILED
Real Estate Deposit	08/12/2025	\$310,000.00	DEPOSIT	RECONCILED

USER UPLOAD	COMPLETED	Real Estate Contract
W9	COMPLETED 8/21/2025	Upload New W9

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



6548 - Joey Tribbiani - 123 Main St

Memo (optional)

Subaccount Name

6548 - Joey Tribbiani - 123 Main St

Account Balance

\$435,000.00

Account Open Date

August 11, 2025

Account Close Date

August 29, 2025

Beneficiary Name

Joey Tribbiani

Accrued Interest

\$123.18

Posted Interest

\$0.00

From Account

6548 - Joey Tribbiani - 123 Main St

To Account

Master/Operating 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 ZEscrow, click on “Reports”.

HOLDING ACCOUNT NUMBER	FOLDER PATH	SUBACCOUNT NICKNAME	SUBACCOUNT ACCOUNT NUMBER	TRANSACTION STATUS	RECONCILIATION ID	AMOUNT	MEMO	TRANSACTION TYPE	BANK POSTED DATE	RESOLVED DATE	CREATED AT
*5708		Test Megan 456	100833	SCHEDULED	4ZS868cca15486	\$1,000.00		CREDIT			2023-05-11T16:50:20.2767409
*5708	Jones LLC	Agatha Danbury	100843	SCHEDULED	4ZSc634f09a0614	\$1,000.00		CREDIT			2023-05-16T18:21:08.0997153

The following reports are 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.
- **Transaction Report:** Reporting for your Organization on all transaction level data for the specified date range that can be used to audit and track transactions.
- **Pending Subaccount Report:** View subaccounts that are pending open or closed that require attention.

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.

FOLDER PATH	NAME	BEGINNING BALANCE	CREDITS AMOUNT	DEBITS AMOUNT	END BALANCE	POSTED INTEREST	YTD POSTED INTEREST
	Unassigned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Allan R.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Tennessee Titans Management: Posted Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1436 South 1st St Bldg 3	Unit 6	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1436 South 1st St Bldg 3	Unit 5	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1436 South 1st St Bldg 3/Unit 1	Andy's Escrow	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Beneficiary Access (Sub Level) role

An organization can now invite Beneficiaries to access ZEscrow so that they can confirm an account exists and is earning interest, and that there's a record of transactions and documents/statements.

Assumptions:

1. The FI has opted to have this feature enabled.
2. There is a valid email address where the invite can be sent.
3. The sub/beneficiary is associated with a valid Tax Id or SSN.

Steps to invite a beneficiary to access the subaccount:

Open the subaccount for whom the beneficiary needs access. Navigate to the dashboard and click on the “Invite Beneficiary” next to the email address if one is provided already

as shown below.

Details

[Edit Details](#)

ACCOUNT NUMBER	100117
ID/NICKNAME	123 Main St #444 - Cindy Smith
BENEFICIARY NAME	Cindy Smith
ADDRESS	123 Main St #450 Austin, TX 78787
EMAIL	Cindy.Smith@email.com
PHONE	512.333.4444
PROPERTY ADDRESS	
BENEFICIARY TYPE	Individual
ACCOUNT CREATION DATE	February 16, 2024
APR / APY	0.15 / 0.15 %
NOTES	Lease sign date 1/1/2024
SUBACCOUNT STATUS	Open
OPENED DATE	February 16, 2024

[+ Invite Beneficiary](#)

- You will now see the “Invite Beneficiary” window which allows you to edit the email address if needed and also provides the information if there was already an invite sent to the beneficiary or not. Click on “Send Invite” in order to send the invitation to that email address.

Invite Beneficiary

[×](#)

Beneficiary Email Address:

benetest@gmail.com



INVITATION STATUS: Invitation Not Sent

INVITATION SENT ON: Not Sent

[Finish Later](#)[Send Invite](#)

Complete your ZEscrow account registration

Hi John!

Char **Username** etaDev Bank has invited you to beta-dev.zescrow.com so you can view your subaccount and balances. Use the button below to set up your account and get started:

Set Up Your Account Now

If you have any questions you can reply to this email.

Welcome aboard!

The ZEscrow Team

Clicking on “Set Up Your Account Now” will allow the user to set a password and upon success they will be able to view the platform. The beneficiary user will now be able to use their credentials and login.



Enter Your Password

Enter your password for ZEscrow to continue to
Beta Dev

benetest@gmail.com

[Edit](#)

Password

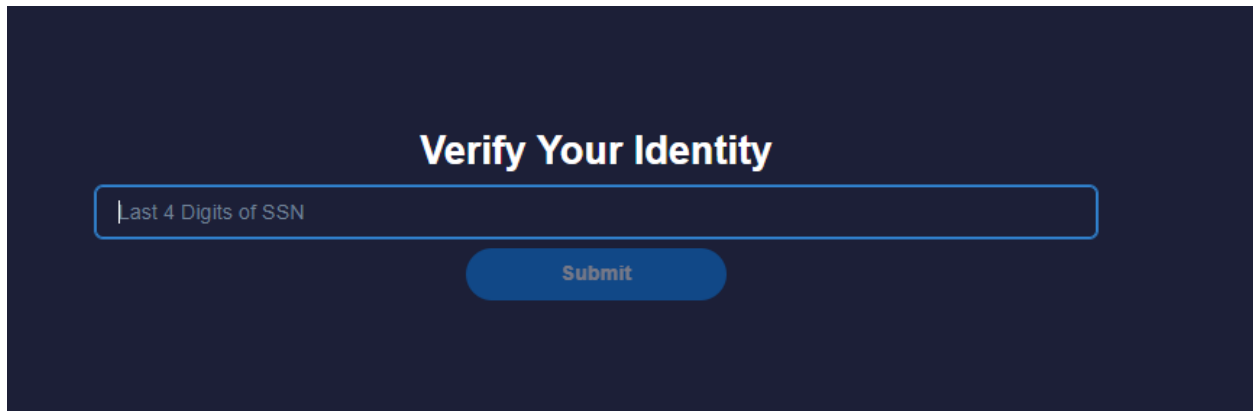
.....



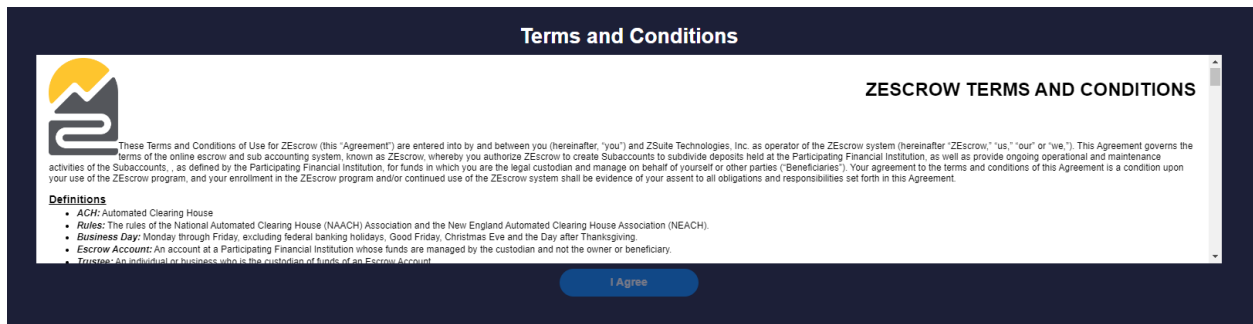
[Forgot password?](#)

Continue

- They will be asked to verify their identity.

A dark blue screen with the title "Verify Your Identity" in white. Below the title is a white input field with the placeholder text "Last 4 Digits of SSN". Below the input field is a blue button with the text "Submit" in white.

- Upon verification you will then view the T&Cs, after reading through and accepting them the user will then be able to view the subaccount.

A dark blue screen with the title "Terms and Conditions" in white. Below the title is a white box containing the ZEscrow logo and the text "ZESCROW TERMS AND CONDITIONS". The text describes the terms of the online escrow and sub-accounting system, known as ZEscrow, and states that the user agrees to the terms and conditions of this Agreement. Below the text is a blue button with the text "I Agree" in white.

- They will only have access to view the transactions and their statements but cannot perform any actions such as transfer of funds or update their information.

Clio & Smith Limited

demo bene access

demo bene access Overview

Total Balance

\$5,000.00

Accrued Interest

\$0.00

Posted Interest

\$0.00

Details

ACCOUNT NUMBER

114307

ID/CKNAME

demo bene access

BENEFICIARY NAME

John Smith

ADDRESS

XYZ lane
Rochester, NY, 14620

EMAIL

demo@bene.com

PHONE

PROPERTY ADDRESS

BENEFICIARY TYPE

Individual

ACCOUNT CREATION DATE

July 21, 2023

ANNUAL PERCENTAGE YIELD

0.5 %

SUBACCOUNT STATUS

Open

OPENED DATE

August 04, 2023

Transactions

MEMO	DATE	AMOUNT	TYPE	STATUS
	08/04/2023	\$5,000.00	DEPOSIT	PENDING

Account Documents

W9

COMPLETED 7/31/2023

W9

- If the org user now goes to that subaccount's dashboard clicking "Invite Beneficiary" icon again will show the updated status.
- In case the invite needs to be sent again "Resend Invite" can be used.

Invite Beneficiary

×

Beneficiary Email Address:

benetest@gmail.com

INVITATION STATUS:

Invitation Sent

INVITATION SENT ON:

June 22nd 2023, 7:35:40 pm UTC

Finish Later

Resend Invite

Ability to enter interest portion for a Beneficiary for Organizations.

In some scenarios, organizations want to be able to create a subaccount and add a portion of their rate they want to be paid to the Beneficiary. Organizations can enter this as a percentage of the overall APR or enter a specific APR value. This is available as a part of the subaccount creation process or can be added or edited for existing subaccounts.

This allows the FI that has negotiated a rate with the organization to let the organization give a fixed portion of that rate to the beneficiary regardless of future changes to the overall interest rate established between the FI and organization. Conversely, the organization can lock their portion of the interest rate, so it doesn't get affected by changes to the organization's interest rate.

Note: Any changes applied to interest rates or splits revert to the first date of the interest cycle.

How to Enable this feature:

- The Organization should contact their banking representative to ensure this is set up for their experience.
- **If the interest split override feature is already enabled, no action is needed**

Once the organization has this enabled, they can enter an interest percentage or fixed rate for the subaccounts in two scenarios.

1. Adding Interest at Subaccount Creation

When you create a new subaccount, clicking “Continue” on the first screen will display a modal asking if you want to set up an interest split override. Select “Yes” if you wish to enter a value other than the default interest earned by the subaccount.

New Subaccount

×

Account Name/Id

Mike Smith

Beneficiary Type

☒ Individual ☐ Business ☐ No Beneficiary

Country of Citizenship

United States

☒ I attest that the Beneficial Owner information for 1031 Properties has not changed since it was last provided to State Bank

Folder

Main

Continue

New Subaccount

×

Do you want to override the default interest split configuration for this subaccount?

☒ Yes ☐ No

2. Add/Edit Interest on Existing Subaccounts.

Open any existing subaccount within the organization with the interest split override enabled in the configuration.

Mike Smith Overview

Total Balance	Accrued Interest	Posted Interest
\$0.00	\$0.00	\$0.00

Details [Edit Details](#)

ACCOUNT NUMBER	101040
ID/NICKNAME	Mike Smith
BENEFICIARY NAME	
ADDRESS	
EMAIL	
PHONE	
PROPERTY ADDRESS	
BENEFICIARY TYPE	Individual
ACCOUNT CREATION DATE	July 23, 2025
APR / APY	1.44 / 1.45 %

[+ Edit Interest Split](#)

Click on the “Edit Interest Split” button as highlighted above. This will allow you to change an existing split or add or remove one as applicable.

Edit Subaccount Interest Split

Do you want to override the default interest split configuration for this subaccount?
☒ Yes
☐ No

New Interest Configuration

☒ Percent of Total
☐ Fixed APR

Subaccount Interest Portion
%

Total APR: 4.8%

Subaccount APR: 0.0000%

Organization APR: 0.0000%

Finish Later

Submit

You can either pick “Percent of Total” which gives you the option to enter the subaccount (beneficiary) portion as a percentage of the total APR, or you can choose the “Fixed APR” option which allows for an interest rate (APR) for the beneficiary or organization portion to be specified.

New Interest Configuration

☐ Percent of Total
☒ Fixed APR

☒ Lock Subaccount APR

☐ Lock Organization APR

Fixed Subaccount APR
%

Current Organization APR
%

Finish Later

Submit

If “Fixed APR” is selected, you now have the option to either enter the interest rate portion for the subaccount (beneficiary) or the organization. Either option can be locked, and the other applicable portion is calculated using the total configured APR from the organization’s interest configuration that was set earlier by the FI.

As shown below, the override was updated to 2% for the subaccount which resulted in the subaccount earning an APR of 2%.

Edit Subaccount Interest Split

Do you want to override the default interest split configuration for this subaccount?
☒ Yes
☐ No

New Interest Configuration

☐ Percent of Total
☒ Fixed APR

☒ Lock Subaccount APR

☐ Lock Organization APR

Fixed Subaccount APR
%

Current Organization APR
%

Finish Later

Submit

Mike Smith Overview

Total Balance

\$0.00

Accrued Interest

\$0.00

Posted Interest

\$0.00

Details

Edit Details

ACCOUNT NUMBER

101040

ID/NICKNAME

Mike Smith

BENEFICIARY NAME

ADDRESS

EMAIL

PHONE

PROPERTY ADDRESS

BENEFICIARY TYPE

Individual

ACCOUNT CREATION DATE

July 23, 2025

APR / APY

2 / 2.02 %

NOTES

Edit Interest Split

Removing an override

To remove a subaccount's interest split override, click on "Edit Interest Split" on the subaccount dashboard, then select "Remove override."

Edit Subaccount Interest Split

×



Remove split override and return to the default interest rate for this subaccount

Finish Later

Submit

This reverts the subaccount interest rate to the default interest split configuration, in this case 1.44%.

Details

 Edit Details

ACCOUNT NUMBER	101040
ID/NICKNAME	Mike Smith
BENEFICIARY NAME	
ADDRESS	
EMAIL	
PHONE	
PROPERTY ADDRESS	

BENEFICIARY TYPE	Individual	
ACCOUNT CREATION DATE	July 23, 2025	
APR / APY	1.44 / 1.45 %	 Edit Interest Split
NOTES		