

Table of Contents

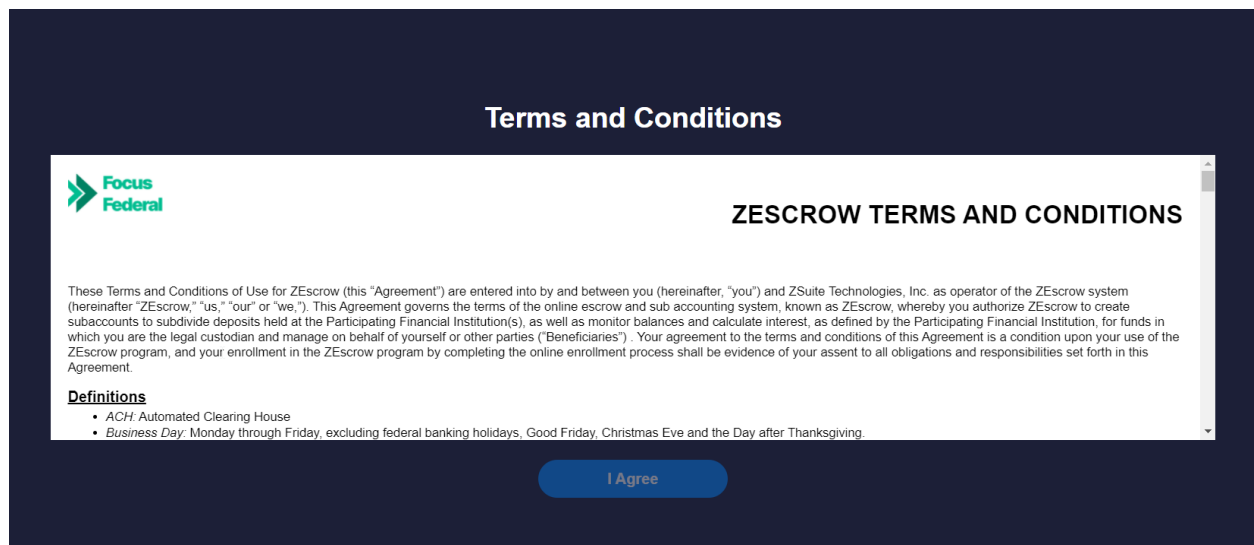
Financial Institution (“FI”) Super Admin User Setup	2
Financial Institution (“FI”) Admin Dashboard and Functionality	3
Managing Dashboard Alerts	4
Adding a New Organization	4
Managing Organizations.....	6
Settings Dashboard and Functionality	9
Subaccount Configuration	9
FI User Management.....	9
Org User Management.....	10
Reports.....	11
Organization Dashboard and Functionality	12
Client Enrollment Process	12
Organization Homepage.....	15
Creating New Folders	16
Reconciling Unassigned Transactions.....	16
Move a transaction back to Unassigned in a Current Period	18
Opening a New Subaccount	19
Viewing Subaccount Details	21
Subaccount Dashboard and Functionality	22
Subaccount Dashboard	22
Edit Dashboard	22
Uploading A Document	24
Initiating a Transaction.....	27
Closing an Existing Subaccount	29
Interest calculation and posting	30
Beneficiary Access (Sub Level) role	31
Ability to enter interest portion for a Beneficiary for Organizations.	35

Financial Institution (“FI”) Super Admin User Setup

As part of the initial set up, please provide an employee name as a **Super Admin** user in ZEscrow, please email clientsupport@zsuitetech.com with the following information:

- Employee Name (First and Last)
- Employee Email

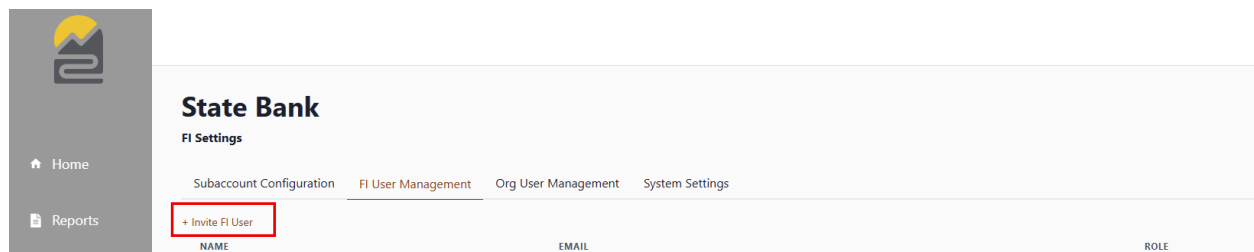
During the initial sign-on, this Super Admin user will be prompted to create a set of login credentials and review and agree to a set of terms and conditions. Once completed, the Super Admin user will arrive at the financial institution’s dashboard.



The FI Super Admin user can then invite other FI users, along with the capability of editing interest rates for existing configurations and access to some additional organization settings.

Financial Institution (“FI”) Admin User

To set up an employee as an Admin user in ZEscrow, the FI Super Admin can go into Settings> FI User Management and invite a FI User. This user can be assigned a FI Admin role, or a Super Admin role.



Invite Financial Institution User

FI Settings > FI Users > Invite FI User

User Information

First Name	John
Last Name	Smith
Email Address	johnsmith@company.com
Role	Select Role ▼

Invite

Cancel

As part of the initial sign-on, each Admin user will then be prompted to create a set of login credentials and review and agree to a set of terms and conditions. Once completed, the Admin user will arrive at the financial institution's dashboard.

SSO Login

If the FI prefers to have its employees continue to use their online website and login with the user credentials that they already have set up internally via SSO then they can access ZEscrow from their site. This would have been taken care of during implementation.

Please note FI Super Admin user role is only available for users added within the platform – non SSO ones.

Financial Institution (“FI”) Admin Dashboard and Functionality

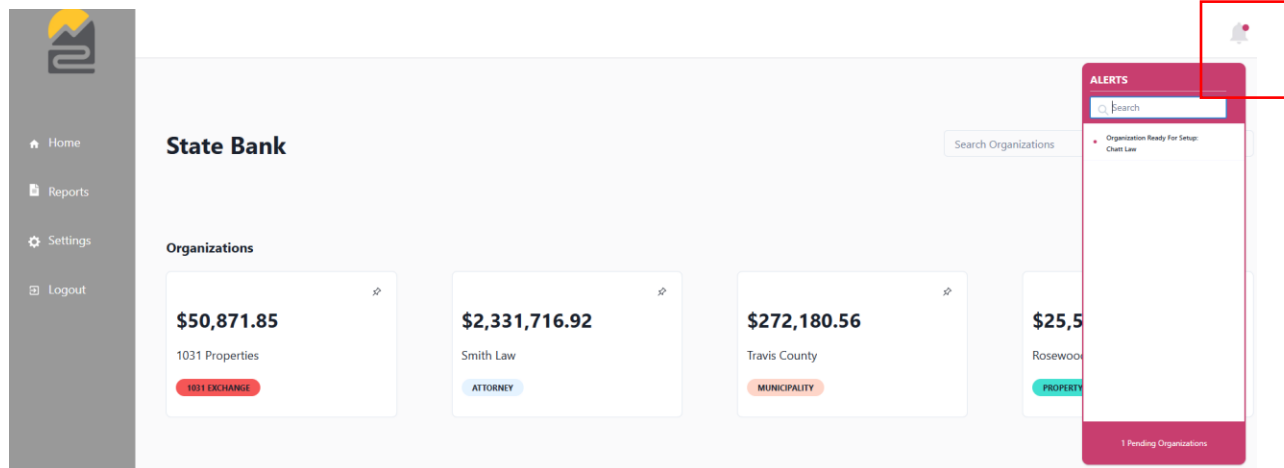
Upon login, the Admin user will see a display with all of the Organizations that are set up to use ZEscrow along with some summary level detail that includes the type of Organization as well as the total balance of funds in ZEscrow subaccounts.

The screenshot shows the Financial Institution Admin Dashboard. On the left is a sidebar with navigation links: Home, Reports, Settings, and Logout. The main content area is titled "State Bank" and includes a "Search Organizations" search bar. Below the search bar, there is a section titled "Organizations" displaying a grid of eight organization cards. Each card shows the total balance, organization name, and role type.

Balance	Organization	Role Type
\$50,871.85	1031 Properties	REEL EXCHANGE
\$2,331,716.92	Smith Law	ATTORNEY
\$272,180.56	Travis County	MUNICIPALITY
\$25,550.31	Rosewood Properties	PROPERTY MANAGEMENT
\$598,037.30	Z Rosewood Properties	
\$127,856.59	Z Smith Law	
\$1,761,518.13	Z Travis County	
\$3,632,893.19	Z 1031 Properties	

Managing Dashboard Alerts

Alerts are delivered via the bell icon located at the top right-hand corner of your dashboard. These alerts serve as notifications that action items, such as setting up a new qualified Organization, are required on the part of the Financial Institution.



Adding a New Organization

Organizations are automatically imported into ZEscrow if they either have a qualifying “Master/Operating” account and designated “Holding” account for the funds that correlate to the subaccounts in ZEscrow, or if they have a standalone “Holding” account in ZEscrow. When ZEscrow can identify a new eligible organization, you will be prompted to complete the Organization set up within the “Alerts” section of the dashboard (see above).

Step 1:

The first step is to review the information for the Organization that was imported from the core. If any of the information is incorrect, the Admin user should coordinate to have updates completed directly in the core. If all the information is correct, simply click “Continue” to move to the next step.

Chatt Law

1

Business Information

2

Business Type Selection

3

Authorized Users

First Received:

03/27/2024

TIN:

123321123

Holding Acct. Number:

10442002442

Address Line 1

27 Tulip Lane

City:

Austin

State:

TX

Zip Code:

78711

Delete Organization

Continue

If you no longer need to add this organization, click “Delete Organization”. You will then confirm or cancel the deletion. This process cannot be undone. However, if the deleted Organization is still included in the organization and balance files, it will reappear when the next set of files is processed.

Confirm Deletion

You are about to delete this organization. This action is permanent and cannot be undone.

Please ensure the holding account is no longer sent to ZSuite or the organization will reappear the next business day.

Organization Name:	Chatt Law
First Received:	03/27/2024
TIN:	123321123
Holding Account Number:	10442002442

Cancel

Confirm

Step 2:

The next step in setting up a new Organization is to designate the type of business

Chatt Law ×

1 Business Information

2 Business Type Selection

3 Authorized Users

Account Type

Attorney

Should a reminder to upload documents be displayed when closing a subaccount?

No

PreviousContinue

There is a question about a reminder, and this only applies for Funeral Home verticals.

Step 3:

The last step of the Organization set up process is to designate the authorized signers that the FI would like to have access to ZEscrow. Available signers will be displayed in the last step.

Chatt Law ×

1 Business Information

2 Business Type Selection

3 Authorized Users

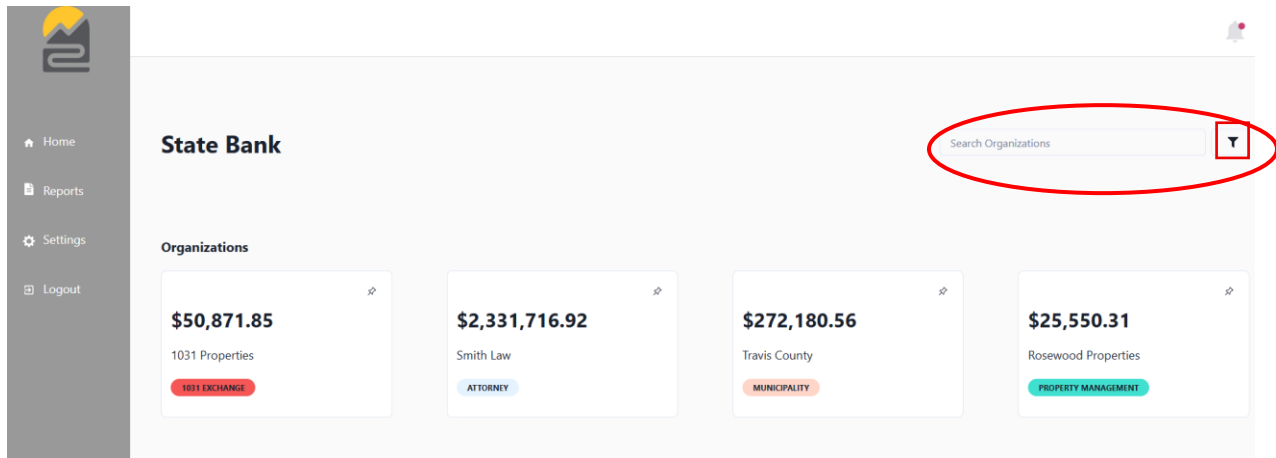
NAMEEMAILINVITATION

Please Note – Authorized signers can also be added at any point on the platform post implementation. Org Admin and Org read only users can be added through the platform from the Org User Management page.

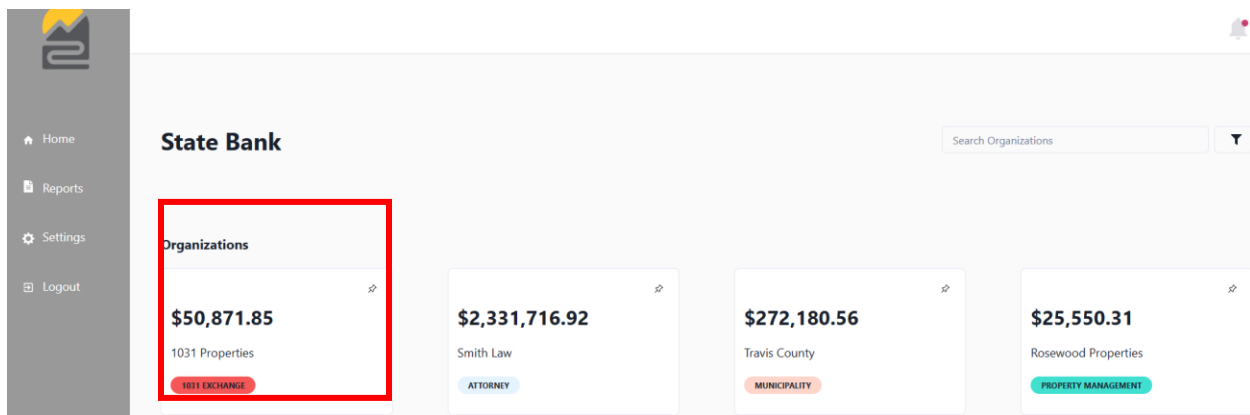
Managing Organizations

All FI Admin users have the ability to view the same dashboards that are visible to each active Organization. At the top of the page, you have a search bar to easily find Organizations, or they can be filtered by Business Type using the filter icon, and within each organization there is a search bar to find Subaccounts.

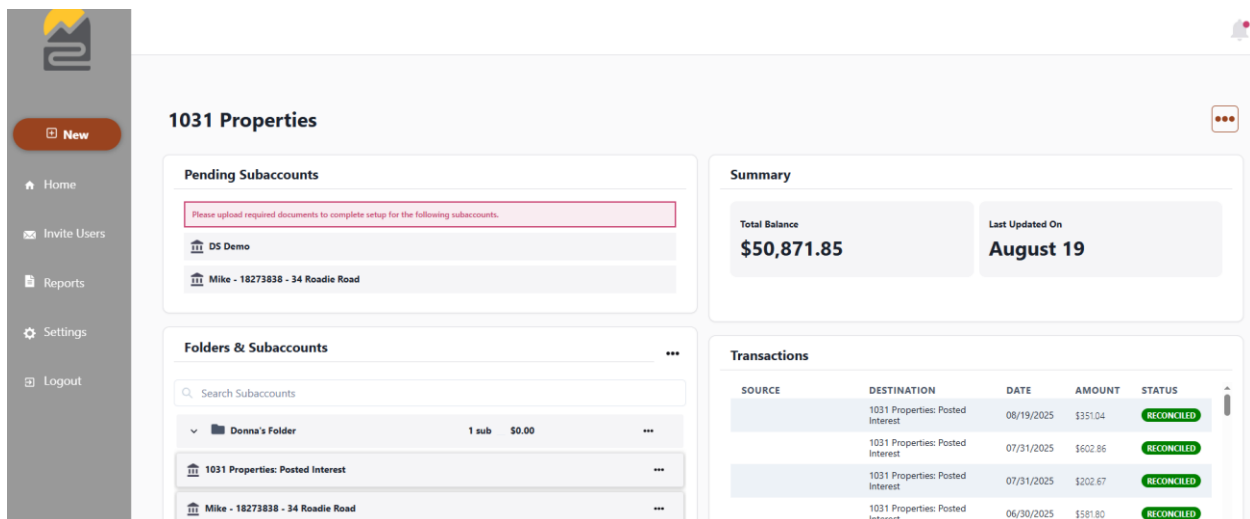
Each organization tab also provides a count of active subaccounts and an alert to show the number of unassigned transactions if any.



To perform activities on behalf of an Organization simply click into the respective Organization tile on the dashboard:



From here, you will have the ability to view and perform maintenance on existing subaccounts, open new subaccounts and close subaccounts, and even allocate funds from unassigned transactions. Additional details on this functionality can be found within the section titled “Organization Dashboard and Functionality”.



Pinning Organizations

An organization can be pinned to the top of a page. This functionality allows an FI user to be able to view their favorite organizations at the top of the page so that it can be viewed easily. This can be enabled by clicking on the icon to the top right of the org tile as highlighted in the screenshot below.

They can also unpin an organization if they choose to have a different set of pinned organizations.

The screenshot displays the ZEscrow Support Desk interface. On the left is a dark gray sidebar with a logo at the top and four menu items: 'Home' (house icon), 'Reports' (document icon), 'Settings' (gear icon), and 'Logout' (door icon). The main content area has a light gray background. At the top of this area is the title 'State Bank'. Below it is a section titled 'Pinned Organizations' enclosed in a red rectangular box. This section contains a single white card. The card displays 'Active subaccounts: 2' at the top left, a large bold balance of '\$50,871.85' in the center, and '1031 Properties' below it. At the bottom of the card is a red button labeled '1031 EXCHANGE'. In the top right corner of the card is a small square icon with a star, which is also highlighted by a red box. Below the 'Pinned Organizations' section is a section titled 'Organizations'. This section contains two white cards. The first card on the left shows 'Active subaccounts: 10', a large bold balance of '\$2,331,716.92', and the name 'Smith Law'. The second card on the right shows 'Active subaccounts: 6', a large bold balance of '\$272,180.56', and the name 'Travis County'. Both cards in the 'Organizations' section have a small star icon in their top right corner.

Organization	Active subaccounts	Balance	Properties	Actions
State Bank	2	\$50,871.85	1031 Properties	[Pin Icon]
Smith Law	10	\$2,331,716.92		[Pin Icon]
Travis County	6	\$272,180.56		[Pin Icon]

Settings Dashboard and Functionality

Subaccount Configuration

Before an FI begins onboarding clients, they should have set up initial business configurations for the businesses they expect within their bank to begin using ZEscrow. These configurations include assigning rates and any interest splitting or client fees to be taken. Configurations can be set by business type, state, and by Organization name. Additional business configurations can be added as the Financial Institution begins working with new or diverse types of businesses or new geographies.

Note: All these configurations will be set up by ZEscrow for the FI using the information provided by them.

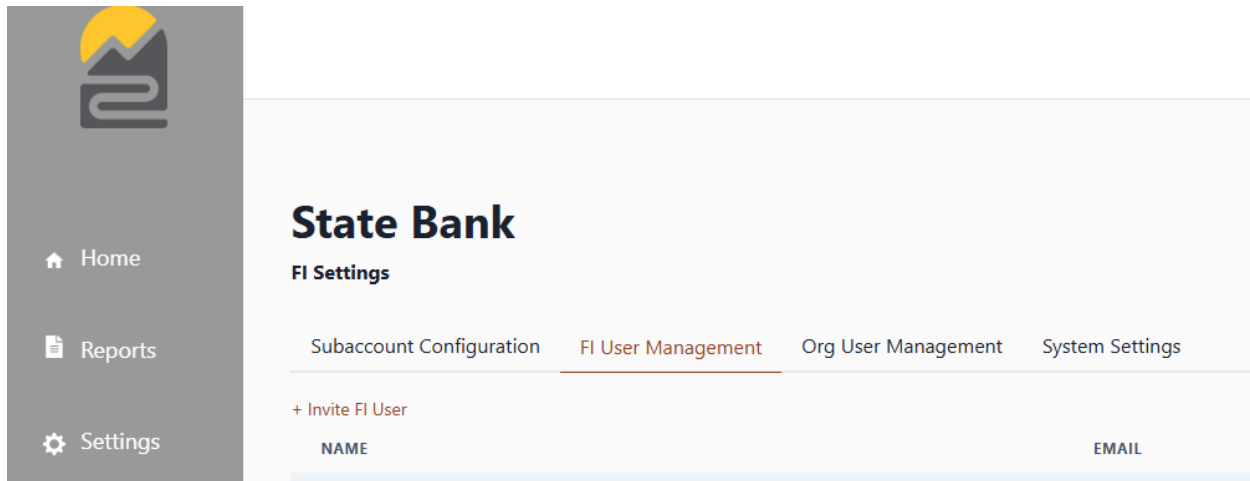
To view the current configuration

- Navigate to Settings in the navigation bar
- This should put you in the Subaccount Configuration section
- The configurations list shows all the default and custom configurations for the various organizations within the FI.

CONFIGURATION NAME	APR	BUSINESS TYPE	STATE
1031 Properties	4.8%	Ten Thirty One	
Default 1031	5%	Ten Thirty One	
Default Attorney	0.75%	Attorney	
Default Funeral Home	0%	Funeral Home	
Default Health Care	0%	Health Care	
Default HOA	0%	Hoa	
Default IOLTA	0.05%	Iolita	
Default Municipality	0.2%	Municipality	
Default Non Profit	0%	Non Profit	
Default Other	0%	Other	

FI User Management

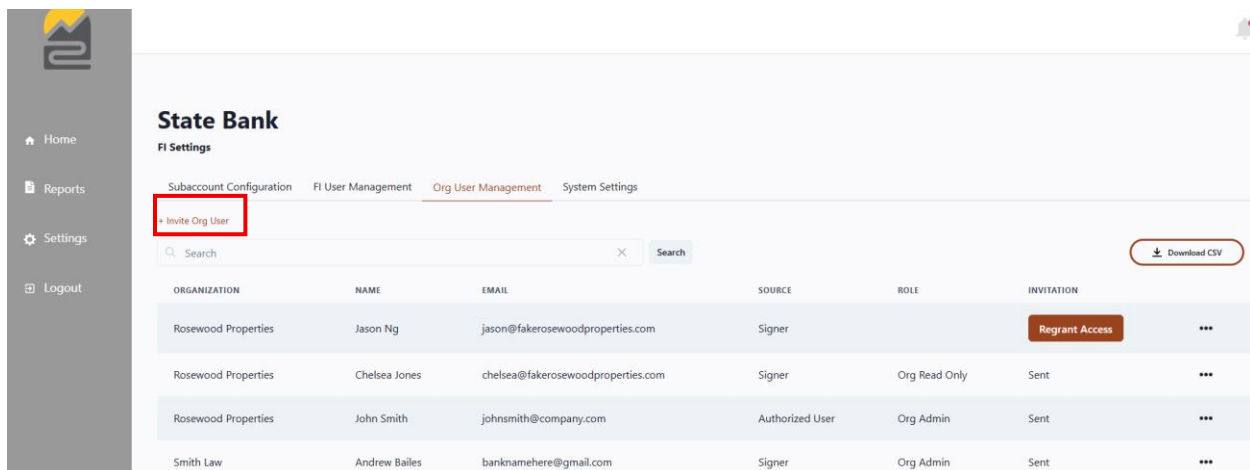
This shows the users at the FI who have been invited and are authorized to use the software. This is only viewable by the FI's users.



Org User Management

This shows the users that the FI has included in the Signer file or added from the UI using the Invite Org User for all of their Organizations. FI or ZSuite employees can invite Org users. If an Org user wants to add another Org user to the list, they must contact the FI or ZSuite.

For FI users, once in the Settings page, navigate to Org User Management to see the list of org users, by organization, their roles and their email address.



Once here, you have the option to send an invite to an org user unless one has already been sent.

This page gives you the ability to revoke access or reinvoke users as needed along with a user report that is available to be downloaded as a csv.

For more details on this feature please refer to this article -

<https://clientzescrow.zendesk.com/hc/en-us/articles/37618463526157-FI-Invite-Org-Users-Admin-Read-Only>

If an Org user is a signer of multiple Organizations, you have to send them an invitation **for each** of the organizations they are associated with. They will have to complete the set-up process for the Organization they receive an invitation to. One login will allow them to view all the Organizations on one screen.

ZSuite Technologies does **not** perform any compliance activities for Authorized Users. All identity verification, CIP, KYC/KYB, sanctions/OFAC screening, and ongoing monitoring are the sole responsibility of the financial institution. The FI retains full regulatory responsibility for onboarding, authorizing, and monitoring these users, including any associated risks or exposures.

Reports

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

ACCOUNT NUMBER	STATUS	CORE BALANCE	ZSUITE BALANCE	DIFFERENCE	TRANSACTIONS PENDING COUNT	TRANSACTION PENDING AMOUNT	LAST UPDATED DATE
*6666	SYNCED	\$51,078.41	\$51,078.41	\$0.00	0	\$0.00	2025-09-18
*9007	SYNCED	\$29,751.68	\$29,751.68	\$0.00	0	\$0.00	2025-09-18
*6666	SYNCED	\$31,737.12	\$31,737.12	\$0.00	0	\$0.00	2025-09-18
*9007	SYNCED	\$272,226.80	\$272,226.80	\$0.00	0	\$0.00	2025-09-18
*5675	SYNCED	\$4,646,779.26	\$4,646,779.26	\$0.00	0	\$0.00	2025-09-18
*5678	SYNCED	\$517,603.31	\$517,603.31	\$0.00	0	\$0.00	2025-09-18
*5676	SYNCED	\$127,938.04	\$127,938.04	\$0.00	0	\$0.00	2025-09-18
*5677	SYNCED	\$750,647.15	\$750,647.15	\$0.00	0	\$0.00	2025-09-18

The following reports are available for download:

- **Subaccount Activity Report:** Reporting by Organization on subaccount open and closed dates, average balance, and interest based on the date range selected.
- **Subaccounts Balance Report:** Reporting by Organization on transactions, balance and interest based on the date range selected.

- **Transaction Report:** Reporting by 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.
- **OFAC Reports:** Individual and Business Beneficiary OFAC information.
- **Partner Report:** Partner level report aggregating all organizations, balances transactions and interest based on the date selected.
- **Audit Report:** User activity report based on the date range selected.
- **Daily Balance Check Report:** Partner level report that helps to determine if there is a mismatch in balances in the UI and in the extracts so that there are no unreconciled transactions. This report is only available as of the run date (today's date)

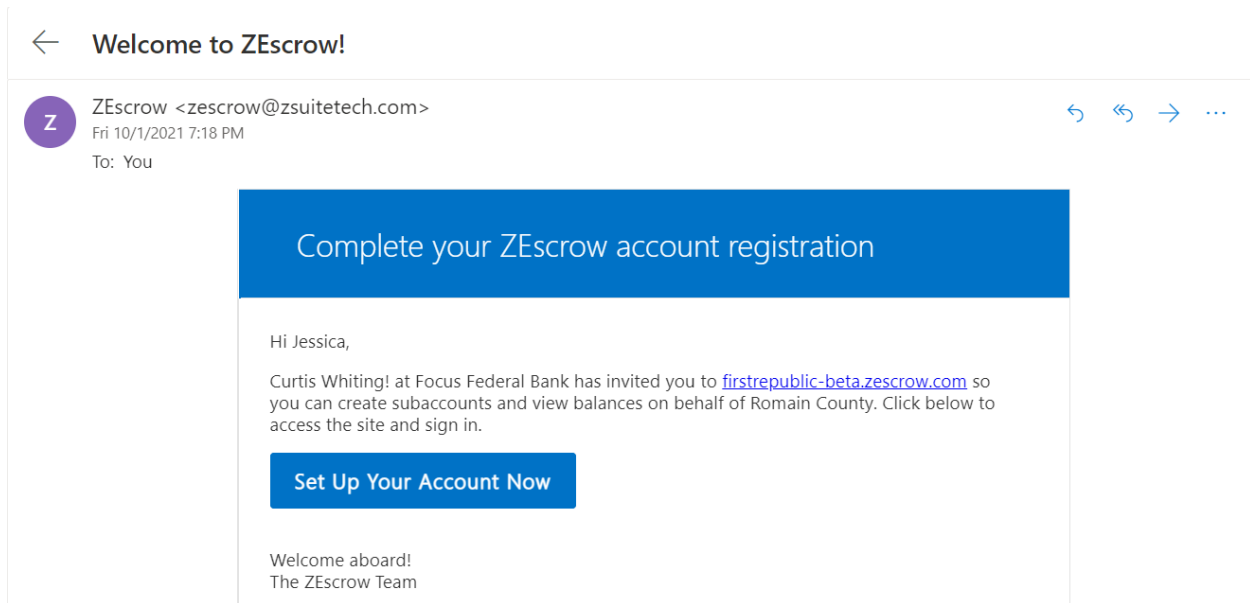
Once the report that you would like to view has been selected, input a date range as needed and then click on the “Export CSV” button to download the data.

CLIENT NAME	BUSINESS TYPE	ACCOUNTS OPENED DURING PERIOD	ACCOUNTS ACTIVE AT PERIOD END	ACCOUNTS CLOSED DURING PERIOD	AVERAGE BALANCE	SUB BALANCE	CREDITS COUNT	CREDITS AMOUNT	DEBITS COUNT	DEBITS AMOUNT	POSTED INTEREST	UNASSIGNED TRNS COUNT	UNASSIGNED TRNS AMOUNT
Total		50	47	64	\$7,665,537.76	\$8,797,624.85	21	\$3,418,200.00	5	-\$26,910.00	\$557.52	1	\$12,000.00
1031 Properties	Ten Thirty One	3	0	6	\$50,653.96	\$50,871.85	0	\$0.00	0	\$0.00	\$351.04	0	\$0.00
Smith Law	Attorney	9	9	2	\$1,411,027.26	\$2,331,716.92	9	\$2,325,000.00	2	-\$25,010.00	\$0.00	0	\$0.00
Travis County	Municipality	0	6	0	\$272,180.56	\$272,180.56	1	\$2,000.00	0	\$0.00	\$0.00	0	\$0.00
Rosewood Properties	Property Management	0	5	0	\$13,964.10	\$25,550.31	1	\$12,000.00	0	\$0.00	\$0.00	1	\$12,000.00
Z Rosewood Properties	Property Management	26	12	28	\$533,382.13	\$595,037.30	8	\$77,200.00	2	-\$700.00	\$0.00	0	\$0.00

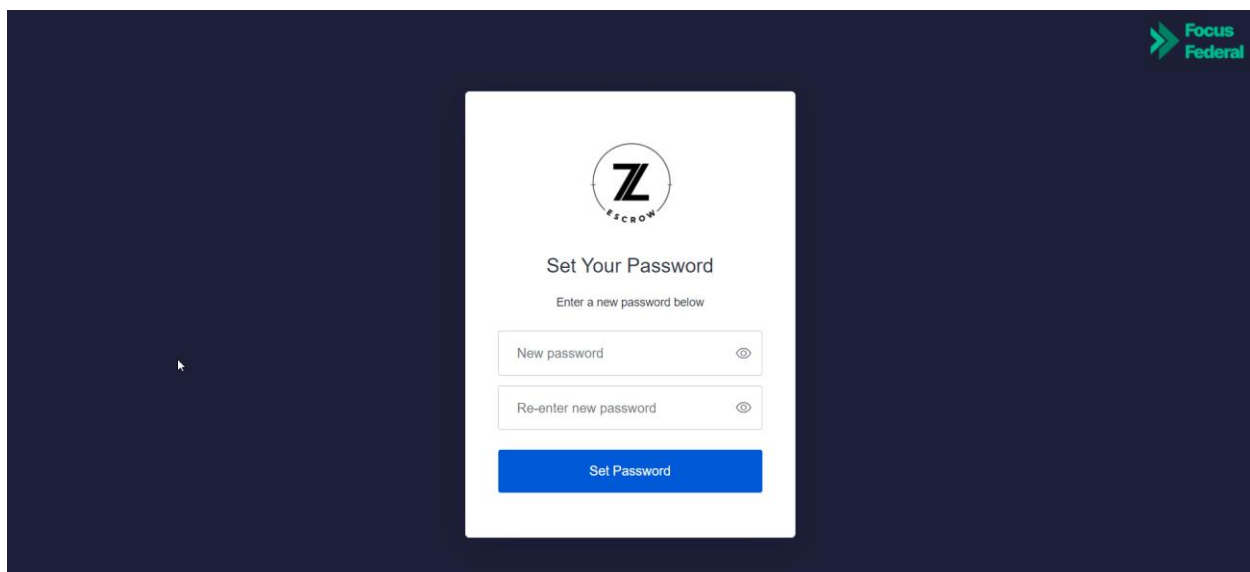
Organization Dashboard and Functionality

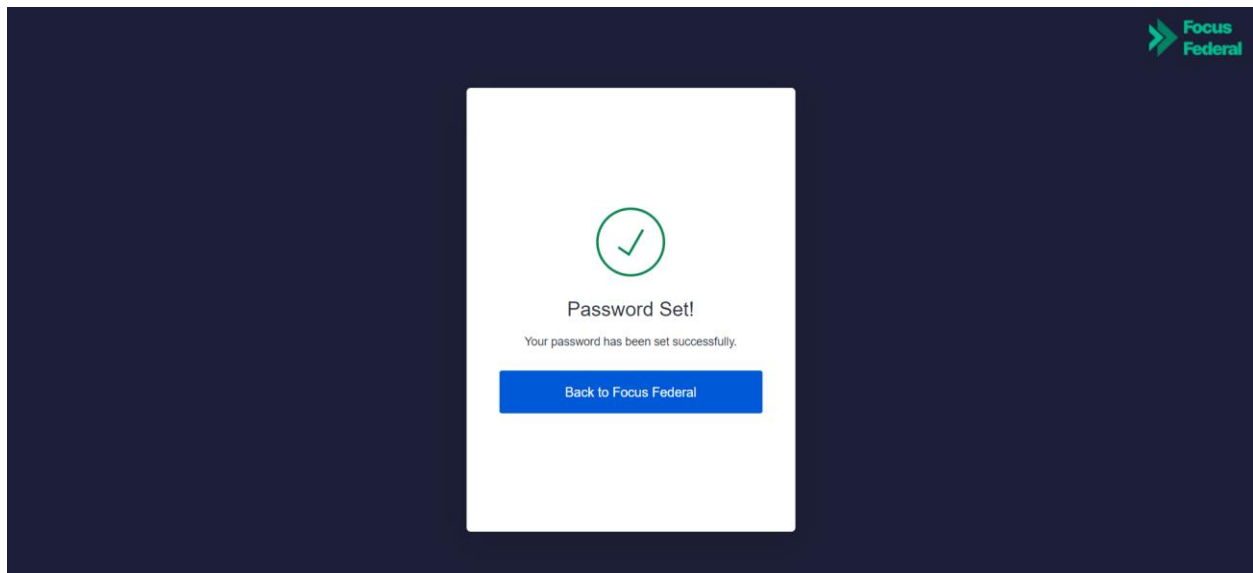
Client Enrollment Process

After an Admin user of the financial institution has invited a client to access ZEscrow, the individual will receive an email with a prompt to set up their new ZEscrow account.

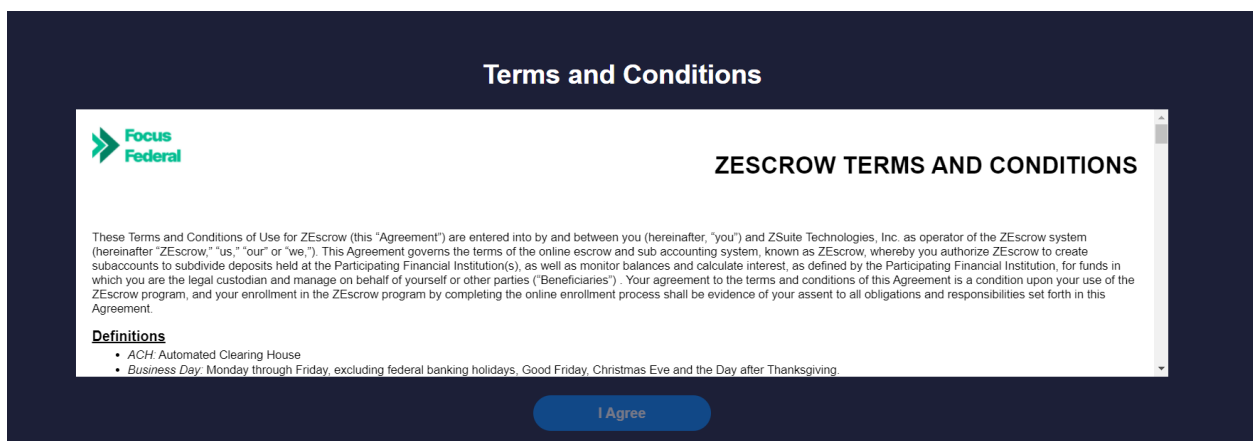


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





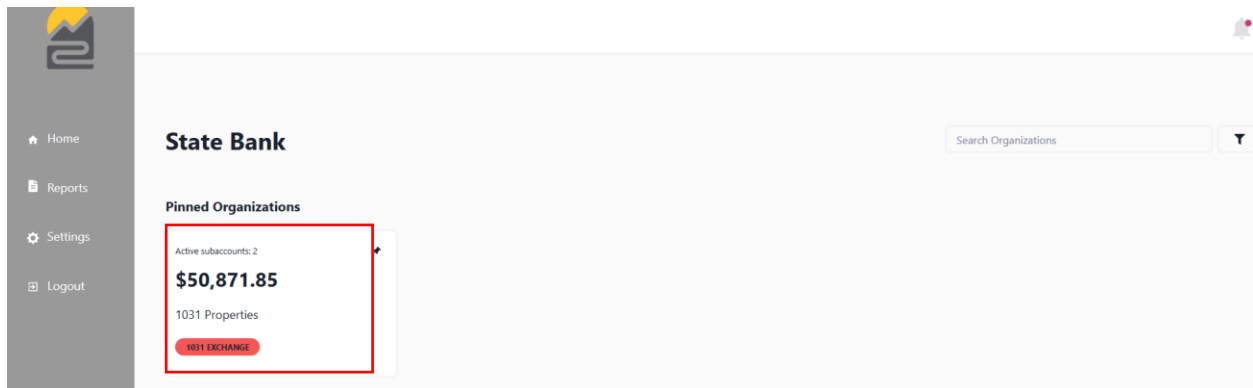
The new user will then be required to read through and then agree to a set of terms and conditions (“T&Cs”) before getting redirected to the Organization dashboard.



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 the Organizations on one screen.

Organization Homepage

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



This screenshot shows the 'State Bank' organization homepage. On the left is a sidebar with navigation links: Home, Reports, Settings, and Logout. The main header area includes a search bar for organizations and a notification bell. Below the header, the 'Pinned Organizations' section is highlighted with a red box. It displays 'Active subaccounts: 2', a balance of '\$50,871.85', and '1031 Properties'. A red button labeled '1031 EXCHANGE' is at the bottom of this section.

State Bank

Search Organizations

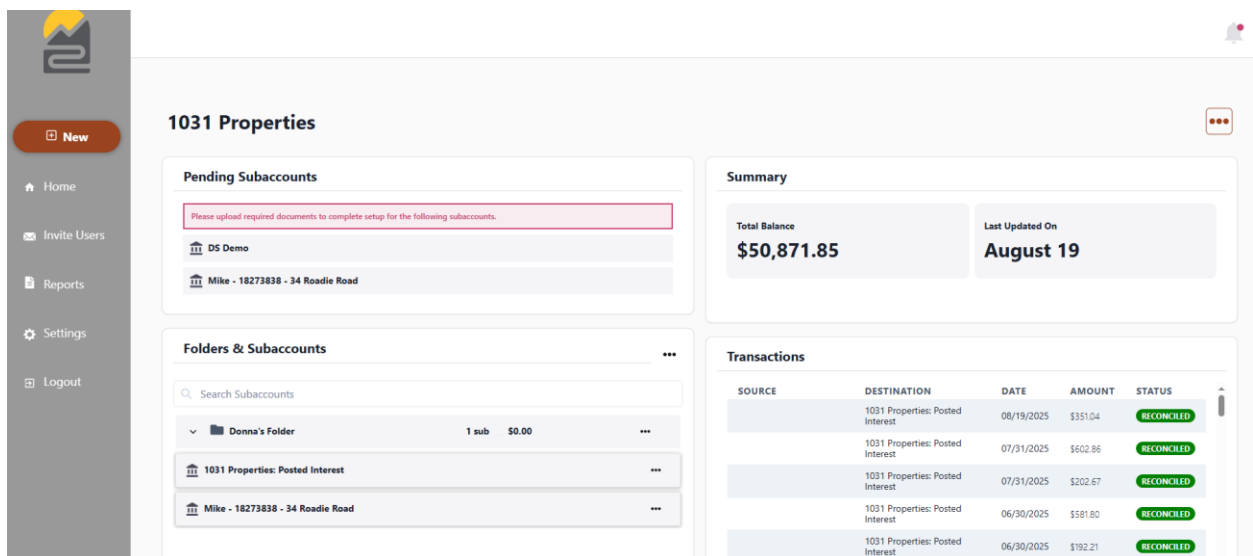
Pinned Organizations

Active subaccounts: 2

\$50,871.85

1031 Properties

1031 EXCHANGE



This screenshot shows the '1031 Properties' subaccount page. The sidebar now includes a 'New' button. The main content area is divided into four sections: Pending Subaccounts, Summary, Folders & Subaccounts, and Transactions.

1031 Properties

Pending Subaccounts

Please upload required documents to complete setup for the following subaccounts.

- DS Demo
- Mike - 18273838 - 34 Roadie Road

Summary

Total Balance: **\$50,871.85**

Last Updated On: **August 19**

Folders & Subaccounts

Search Subaccounts

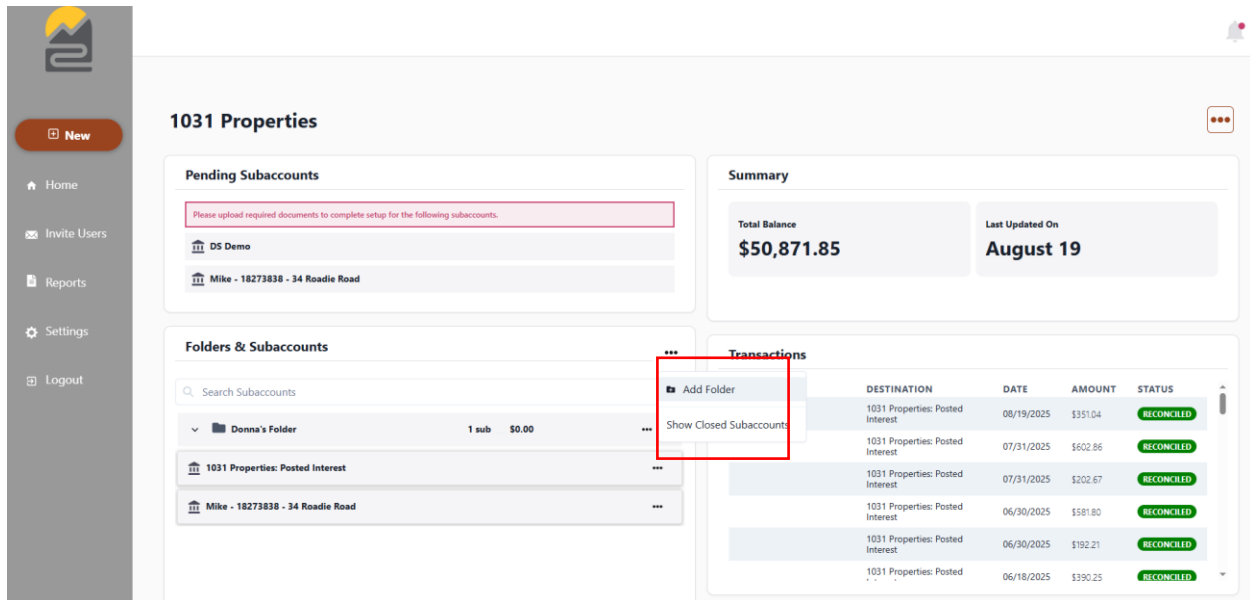
- Donna's Folder (1 sub, \$0.00)
- 1031 Properties: Posted Interest
- Mike - 18273838 - 34 Roadie Road

Transactions

SOURCE	DESTINATION	DATE	AMOUNT	STATUS
1031 Properties: Posted Interest	1031 Properties: Posted Interest	08/19/2025	\$351.04	RECONCILED
1031 Properties: Posted Interest	1031 Properties: Posted Interest	07/31/2025	\$602.86	RECONCILED
1031 Properties: Posted Interest	1031 Properties: Posted Interest	07/31/2025	\$202.67	RECONCILED
1031 Properties: Posted Interest	1031 Properties: Posted Interest	06/30/2025	\$581.80	RECONCILED
1031 Properties: Posted Interest	1031 Properties: Posted Interest	06/30/2025	\$192.21	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 displays the ZEscrow interface for '1031 Properties'. On the left is a sidebar with navigation links: Home, Invite Users, Reports, Settings, and Logout. The main content area is divided into several sections. The 'Pending Subaccounts' section has a message about uploading documents. The 'Summary' section shows a 'Total Balance' of \$50,871.85 and a 'Last Updated On' date of August 19. The 'Folders & Subaccounts' section contains a table with columns for search, folder name, subaccount count, balance, and a three-dot menu. A red box highlights the three-dot menu for 'Donna's Folder', which has opened a dropdown with 'Add Folder' and 'Show Closed Subaccounts'. The 'Transactions' section shows a table of reconciled transactions with columns for destination, date, amount, and status.

DESTINATION	DATE	AMOUNT	STATUS
1031 Properties: Posted Interest	08/19/2025	\$351.04	RECONCILED
1031 Properties: Posted Interest	07/31/2025	\$602.86	RECONCILED
1031 Properties: Posted Interest	07/31/2025	\$202.67	RECONCILED
1031 Properties: Posted Interest	06/30/2025	\$581.80	RECONCILED
1031 Properties: Posted Interest	06/30/2025	\$192.21	RECONCILED
1031 Properties: Posted	06/18/2025	\$390.25	RECONCILED

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. A red box highlights the 'Unassigned Transactions' section, which contains a table with one transaction: 'Pet deposit (elephant)' dated '08/29/2025' for an amount of '\$12,000.00' with a status of 'POSTED'. Below this, the 'Folders & Subaccounts' section lists '123 Main St' (2 subs, \$7,462.45) and '222 Abernathy St.' (3 subs, \$3,287.86). The 'Summary' section shows a 'Total Balance' of '\$25,550.31' and a 'Last Updated On' date of 'August 29'.

The screenshot shows the 'Rosewood Properties' dashboard with a 'Confirm Assignment' modal open. The modal displays 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', and 'New Balance: \$15,594.86'. The modal has 'Cancel' and 'Assign Transaction' buttons. The background shows the same dashboard as the previous screenshot, but the 'Unassigned Transactions' table now shows '123 Main St #444 - Cindy Smith' as the subaccount for the 'Pet deposit (elephant)' transaction.

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' modal. At the top, it says 'Split Assignment' with a close button (X) and 'Select Subaccounts | Total Funds \$12,000.00'. Below this, it states 'Amount left to split: \$12,000.00'. There are two input fields for 'Amount' and 'Subaccount' (a dropdown menu). Each input field has a small 'X' button to the right. Below the input fields is an 'Add Split' button. At the bottom, there are '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	<u>\$12,000.00</u>	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

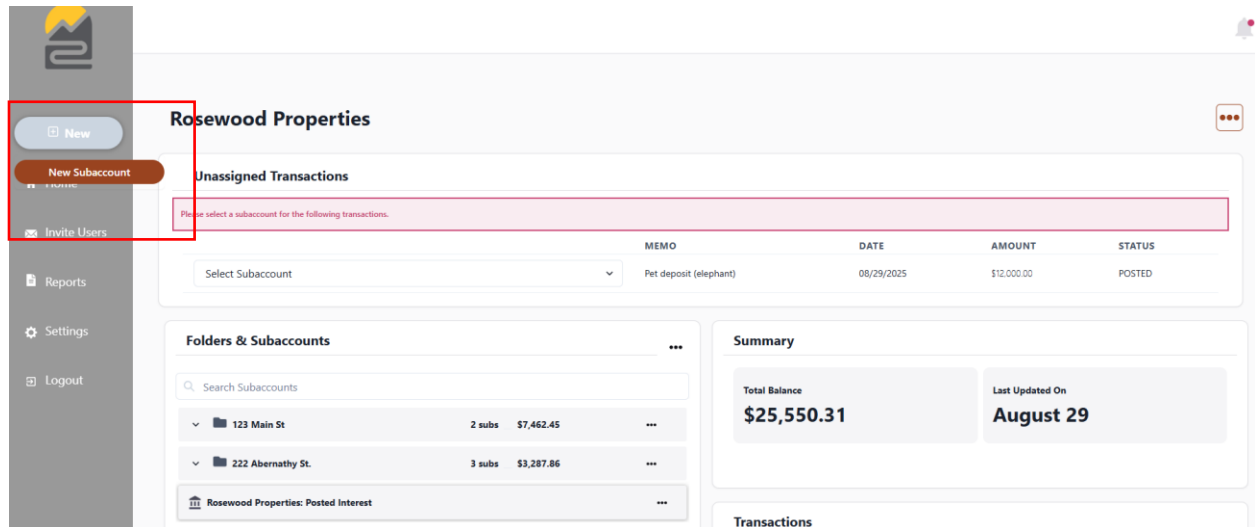
The current transaction will be reset back to unassigned status and can be reassigned in the organization dashboard

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

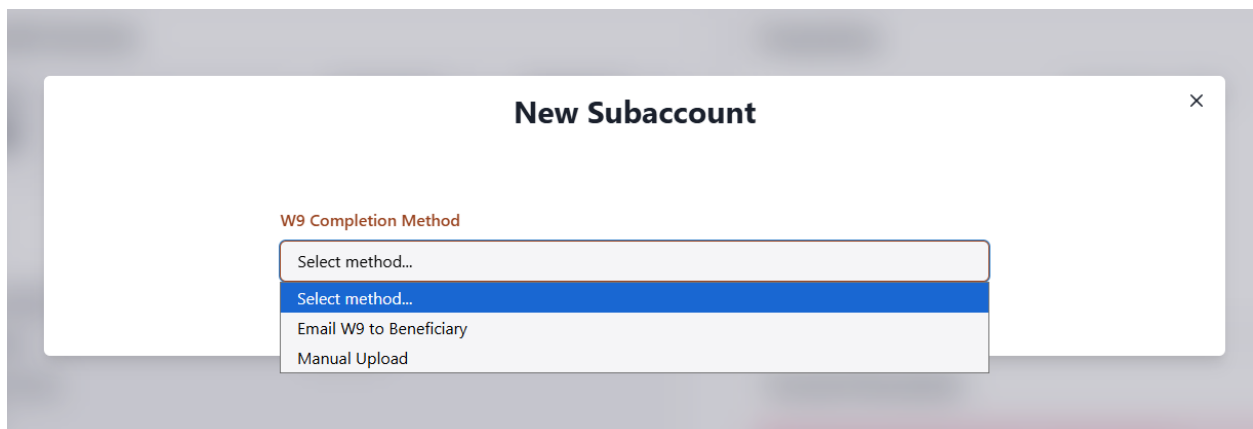
Main

Continue

Step 2:

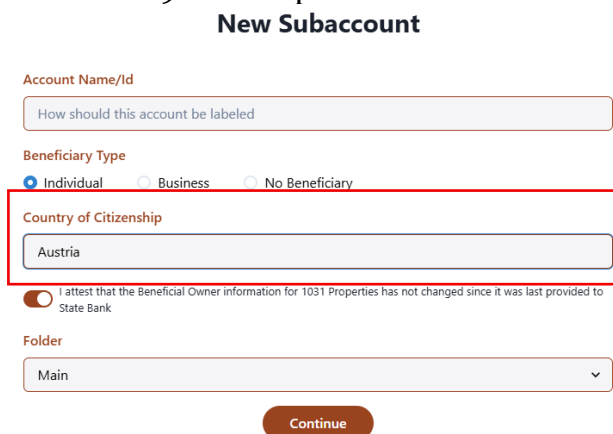
Tax-ownership and reporting: If a beneficiary has been assigned, the user will be prompted to select one of two options for providing the required W-9 information needed for tax-ownership and reporting purposes.

- 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)



The screenshot shows a modal window titled "New Subaccount" with a close button (X) in the top right corner. Inside the modal, there is a section labeled "W9 Completion Method" in orange text. Below this label is a dropdown menu with a light gray background. The dropdown is open, showing four options: "Select method..." (highlighted in blue), "Email W9 to Beneficiary", and "Manual Upload".

- 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.



The screenshot shows a modal window titled "New Subaccount" with a close button (X) in the top right corner. Inside the modal, there are several form fields. The "Account Name/Id" field is at the top, followed by the "Beneficiary Type" section. The "Beneficiary Type" section has three radio buttons: "Individual" (selected), "Business", and "No Beneficiary". Below this is the "Country of Citizenship" field, which is highlighted with a red rectangle and contains the text "Austria". Below the "Country of Citizenship" field is a checkbox labeled "I attest that the Beneficial Owner information for 1031 Properties has not changed since it was last provided to State Bank". At the bottom of the form is the "Folder" field, which is a dropdown menu with "Main" selected. A "Continue" button is located at the bottom right of the form.

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		Last Name	
Mike		Smith	
Beneficiary Name 2 (optional)			
c/o, surrogate, etc			
Address Line 1		Address Line 2	
123 Oak St		A5	
City	State	Zip Code	
Boulder	Select State ▼	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.

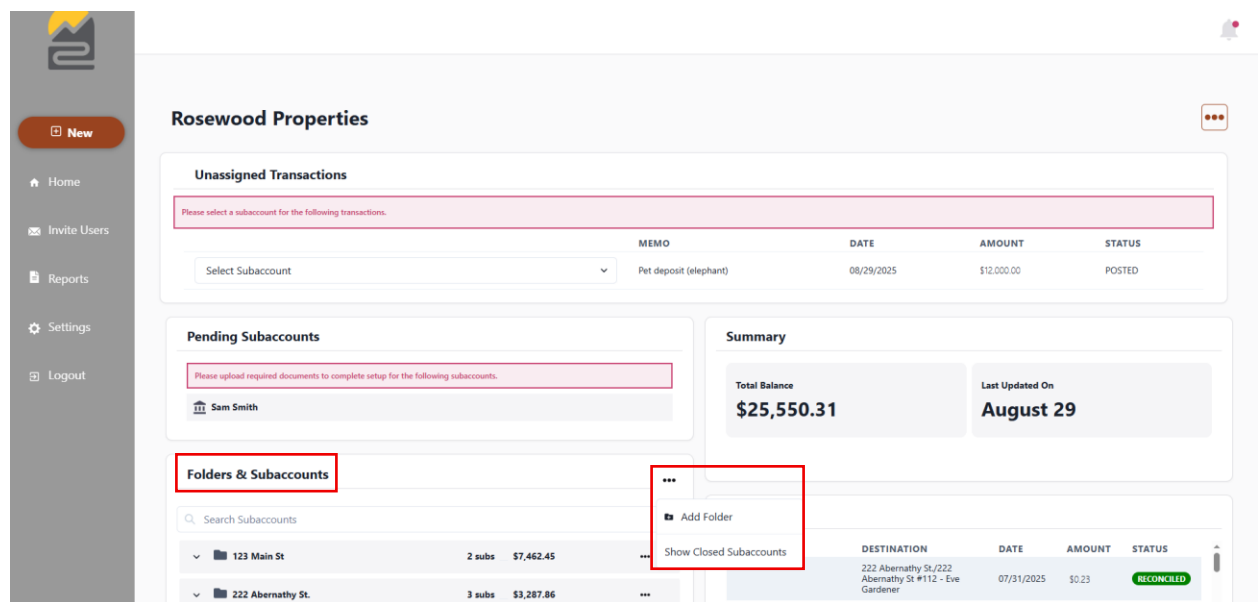
Viewing Subaccount Details

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.



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 5/11/2024 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
Mike Adams

Beneficiary Name 2 (optional)
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
222 Abernathy St #111

Address Line 2
A5

City

State

Zip Code

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 'Details' tab 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 %). The 'Account Documents' section shows a list of documents with a 'W9' document marked as 'INCOMPLETE' and a 'Complete' button highlighted with a red box.

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

[ZEscrow Support Desk](#)

25/39

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. On the left is a sidebar with navigation links: New, Home, Invite Users, Reports, Settings, and Logout. The main content area is titled '6548 - Joey Tribbiani - 123 Main St Overview' and displays '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 contains a table of recent transactions and a 'Transfer Funds' button highlighted with a red box. Below the transactions is an 'Account Documents' section with upload buttons for 'Real Estate Contract' and 'W9'.

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	\$370,000.00	DEPOSIT	RECONCILED

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 'Transfer Funds' screen is titled 'Scheduled Transfer' and features a three-step progress bar: 1. Account Selection, 2. Transfer Amount, and 3. Review. Under 'From Account', there is a dropdown menu with 'Select' and a downward arrow. Below it, under 'To Account', is another dropdown menu with 'Select' and a downward arrow. At the bottom center is a brown 'Continue' button.

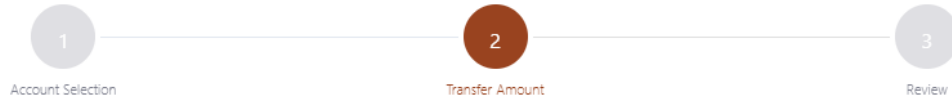
Step 2:

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

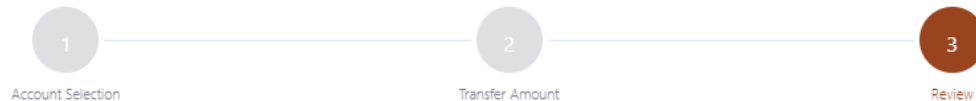
Step 3:

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

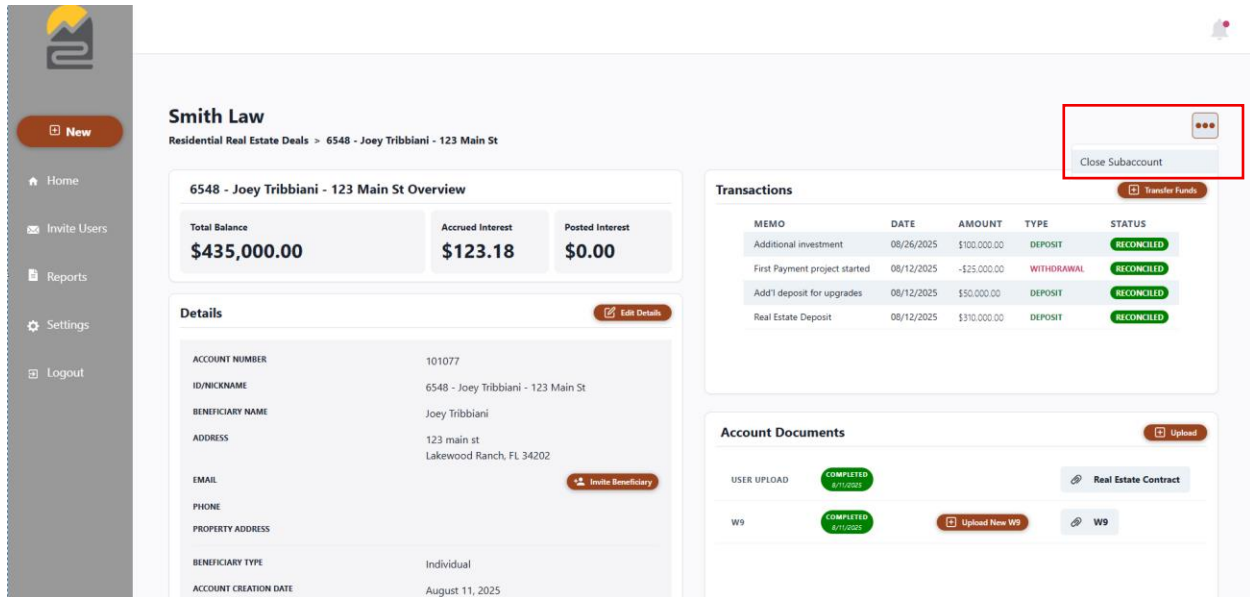
08/29/2025

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”.



Smith Law
Residential Real Estate Deals > 6548 - Joey Tribbiani - 123 Main St

6548 - Joey Tribbiani - 123 Main St Overview

Total Balance	Accrued Interest	Posted Interest
\$435,000.00	\$123.18	\$0.00

Details [Edit Details](#)

ACCOUNT NUMBER	101077
ID/NICKNAME	6548 - Joey Tribbiani - 123 Main St
BENEFICIARY NAME	Joey Tribbiani
ADDRESS	123 main st Lakewood Ranch, FL 34202
EMAIL	Invite Beneficiary
PHONE	
PROPERTY ADDRESS	
BENEFICIARY TYPE	Individual
ACCOUNT CREATION DATE	August 11, 2025

Transactions [Transfer Funds](#)

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	\$370,000.00	DEPOSIT	RECONCILED

Account Documents [Upload](#)

USER UPLOAD	COMPLETED 8/11/2025	Real Estate Contract
W9	COMPLETED 8/11/2025	Upload New W9 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	Account Balance
6548 - Joey Tribbiani - 123 Main St	\$435,000.00
Account Open Date	Account Close Date
August 11, 2025	August 29, 2025
Beneficiary Name	
Joey Tribbiani	
Accrued Interest	Posted Interest
\$123.18	\$0.00
From Account	To Account
6548 - Joey Tribbiani - 123 Main St	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.

Interest calculation and posting

Interest on subaccounts within ZEscrow is calculated using an average daily balance method. An outline of the systematic calculation method can be found below.

Systematic Interest Calculation

On the first business day of the month, determine the number of calendar days that the subaccount was open during the preceding cycle.

Calculate the daily average balance of the subaccount.

Calculate interest using the formula (Interest Rate / 365 * Days in the Cycle).

Post aggregated interest for all subaccounts into each respective Holding Account in one lump sum:

In the core – debited from GL and credited to the Holding Account that same day.

In ZEscrow – backdate interest to the last calendar day of the preceding cycle to ensure that the posted interest is visible on the statement covering said cycle.

Organization's earning account – Posted Interest Subaccount

Depending on the interest configuration, interest is either paid to the beneficiaries or the organization (or split between them). If it's paid to the beneficiaries, the interest will be posted on each subaccount. If it's paid to the organization, the interest will be posted to the Posted Interest subaccount which is the organization's earning account. In both scenarios, the accrued interest that has not yet been posted will show under each subaccount for visibility.

The screenshot displays the ZEscrow interface for a subaccount named '1031 Properties: Posted Interest'. The interface includes a sidebar with navigation options: New, Home, Invite Users, Reports, Settings, and Logout. The main content area is divided into several sections:

- 1031 Properties: Posted Interest Overview**: A summary box showing the Total Balance (\$50,871.85), Accrued Interest (\$186.49), and Posted Interest (\$50,871.85).
- Details**: A section with account information, including Account Number (100098), ID/Nickname (1031 Properties: Posted Interest), Property Address, Beneficiary Type (No Beneficiary), Account Creation Date (February 16, 2024), APR / APY (4.8 / 4.91 %), and Notes. There are buttons for 'Edit Details' and 'Edit Interest Split'.
- Transactions**: A table listing recent transactions with columns for Memo, Date, Amount, Type, and Status. All transactions shown are 'DEPOSIT' and 'RECONCILED'.
- Account Documents**: A section for uploading documents, with an 'Upload' button.

Total Balance	Accrued Interest	Posted Interest
\$50,871.85	\$186.49	\$50,871.85

MEMO	DATE	AMOUNT	TYPE	STATUS
Interest portion from 812 Rock Mountain - Lyle Simons 2025-8-1 through 2025-8-19	08/19/2025	\$351.04	DEPOSIT	RECONCILED
Interest portion from 812 Rock Mountain - Lyle Simons 2025-7-1 through 2025-7-31	07/31/2025	\$602.86	DEPOSIT	RECONCILED
Interest for 2025-7-1 through 2025-7-31	07/31/2025	\$202.67	DEPOSIT	RECONCILED
Interest portion from 812 Rock Mountain - Lyle Simons 2025-6-1 through 2025-6-19	06/19/2025	\$581.81	DEPOSIT	RECONCILED

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 “Add User” icon 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	

 Invite Beneficiary

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



- 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!

Username

at BetaDev 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.

[ZEscrow Support Desk](#)

32/39



Enter Your Password

Enter your password for ZEscrow to continue to
Beta Dev

[Edit](#)

Password

.....

[Forgot password?](#)

Continue

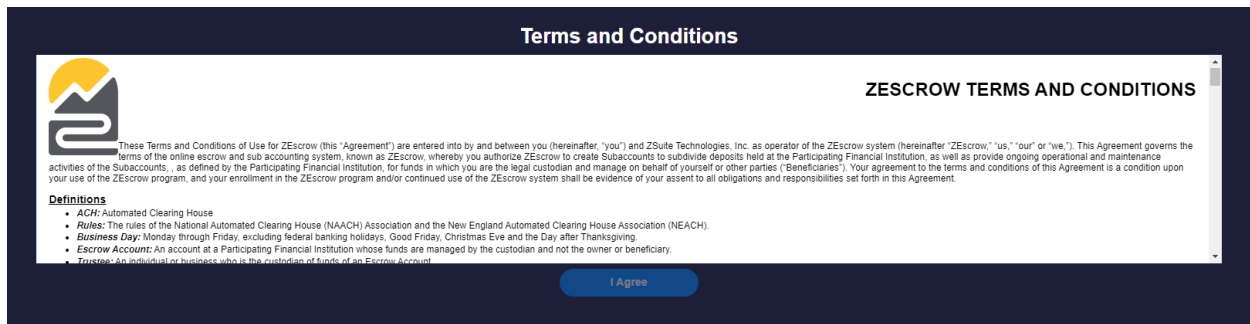
- They will be asked to verify their identity.

Verify Your Identity

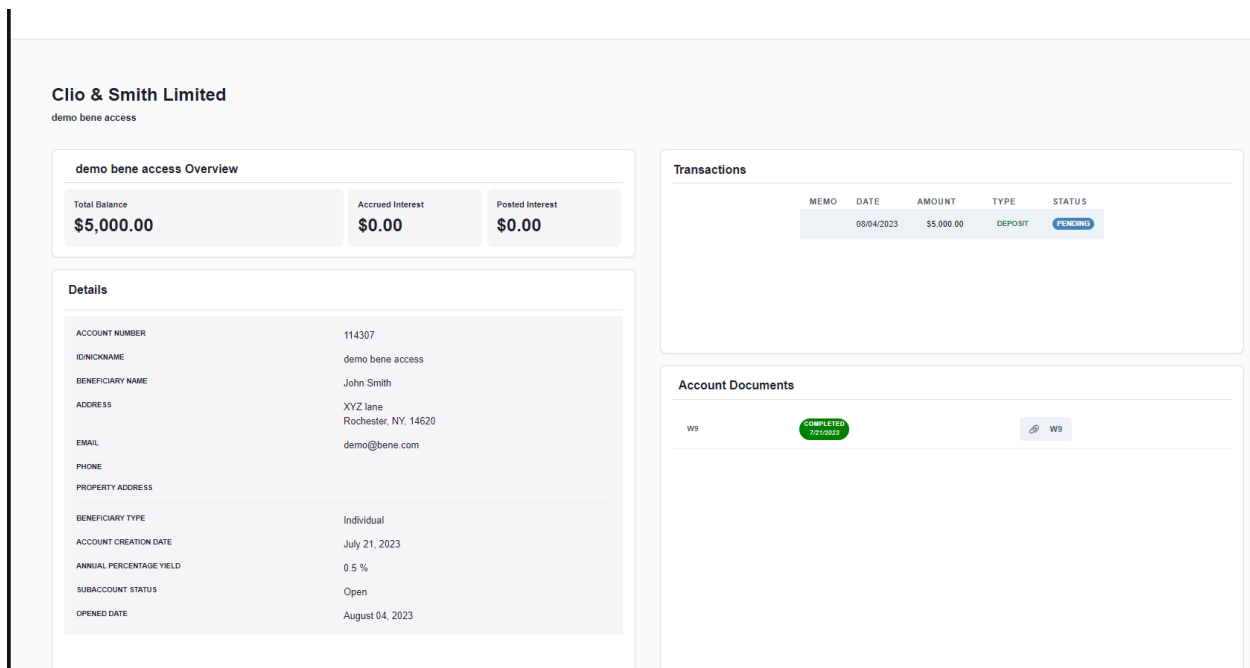
Last 4 Digits of SSN

Submit

- 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.



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.



- If the org user now goes to that subaccount's dashboard clicking invite user 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.

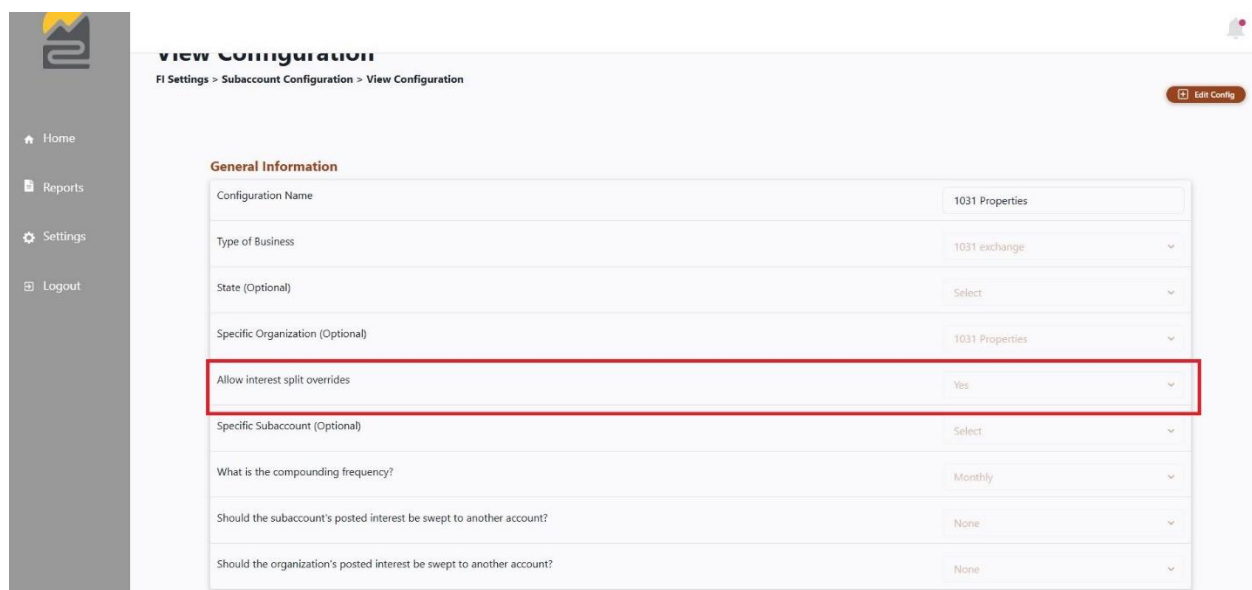
In some scenarios, organizations want to be able to create a subaccount and add a portion of their rate they want to be paid to the Beneficiary. Organizations can enter this as a percentage of the overall APR or enter a specific APR value. This is available as a part of the subaccount creation process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

How to Enable this feature: The FI should email clientsupport@zsuitetech.com with the following information:

- Which organizations would like to have this feature
- How the organization/beneficiary split should be applied to the organization
- Request “Allow Interest Split overrides” to be enabled
- If the interest split override feature is already enabled, no action is needed

Note: Any changes applied to the interest split, whether by rate or percentage, will become effective as of the first date of the interest cycle.



The screenshot shows the 'View Configuration' page for Subaccount Configuration. The page has a sidebar with navigation links: Home, Reports, Settings, and Logout. The main content area is titled 'view Configuration' and 'FI Settings > Subaccount Configuration > View Configuration'. There is an 'Edit Config' button in the top right corner. The 'General Information' section contains a table with the following rows:

General Information	
Configuration Name	1031 Properties
Type of Business	1031 exchange
State (Optional)	Select
Specific Organization (Optional)	1031 Properties
Allow interest split overrides	Yes
Specific Subaccount (Optional)	Select
What is the compounding frequency?	Monthly
Should the subaccount's posted interest be swept to another account?	None
Should the organization's posted interest be swept to another account?	None

Once the organization has the Split Override set to “yes” as explained above they can enter an interest percentage or APR 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

\$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

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

Total APR: 4.8%

Subaccount Interest Portion

%

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

Total APR: 4.8%

☒ 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

Fixed Subaccount APR 2 %

Total APR: 4.8%

☐ Lock Organization APR

Current Organization APR 2.8 %

Mike Smith Overview

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

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	

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

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

