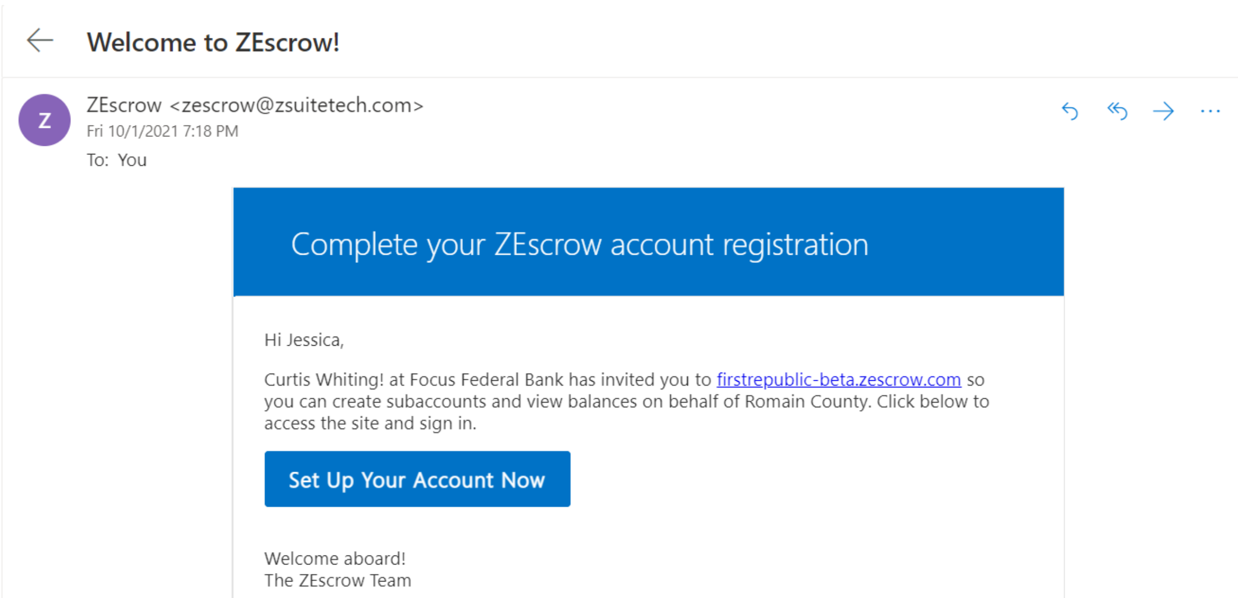
Table of Contents

Organization Dashboard and Functionality ... 2
Organization User Enrollment Process ... 2
Organization Homepage ... 4
Creating New Folders ... 5
Reconciling Unassigned Transactions ... 6
Opening a New Subaccount ... 7
Viewing Subaccount Details ... 11
Subaccount Dashboard and Functionality ... 12
Subaccount Dashboard ... 12
Uploading A Document ... 13
Initiating a Transaction ... 14
Closing an Existing Subaccount ... 16
Reports ... 17

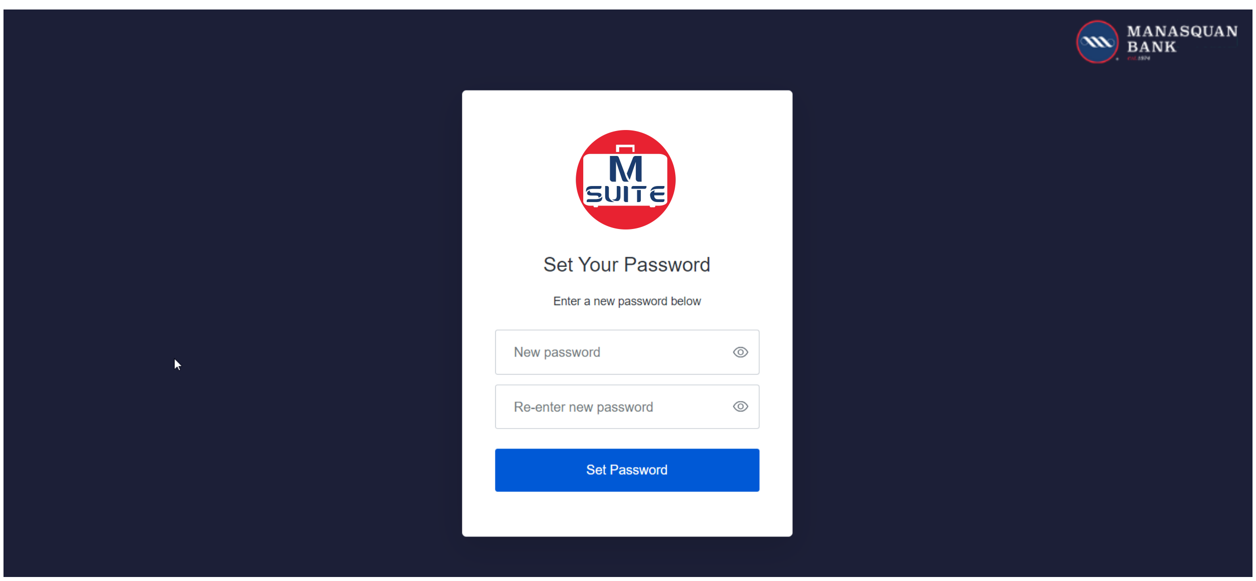
Organization Dashboard and Functionality

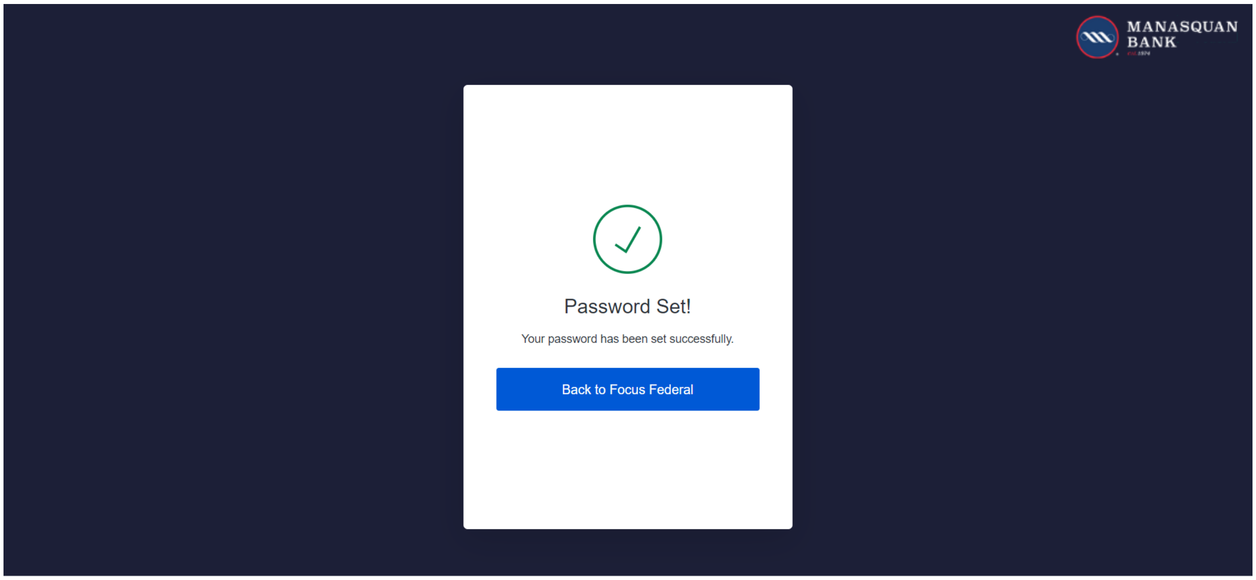
Organization User Enrollment Process

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

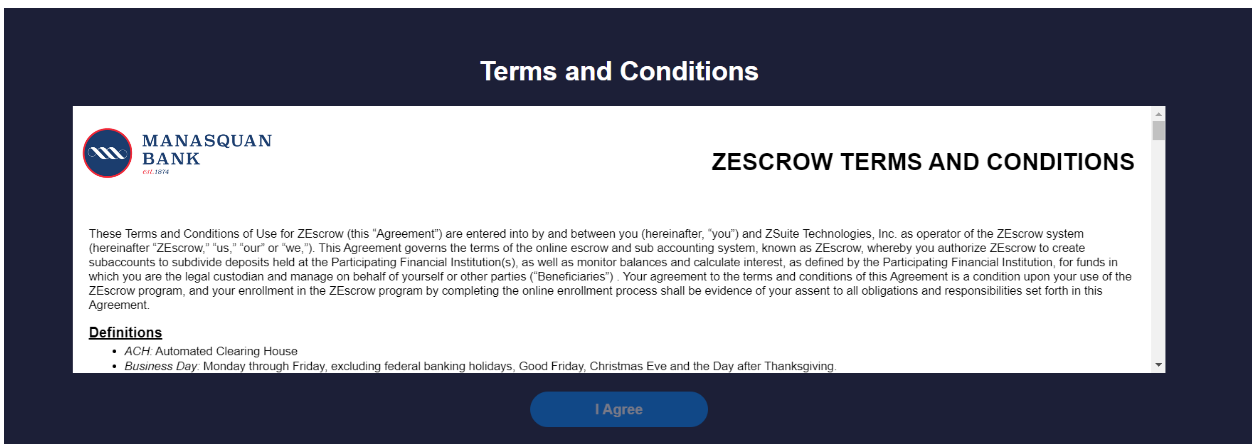


By clicking the customized URL in the email, the Client will be directed to a new page where they will be required to establish a unique password:





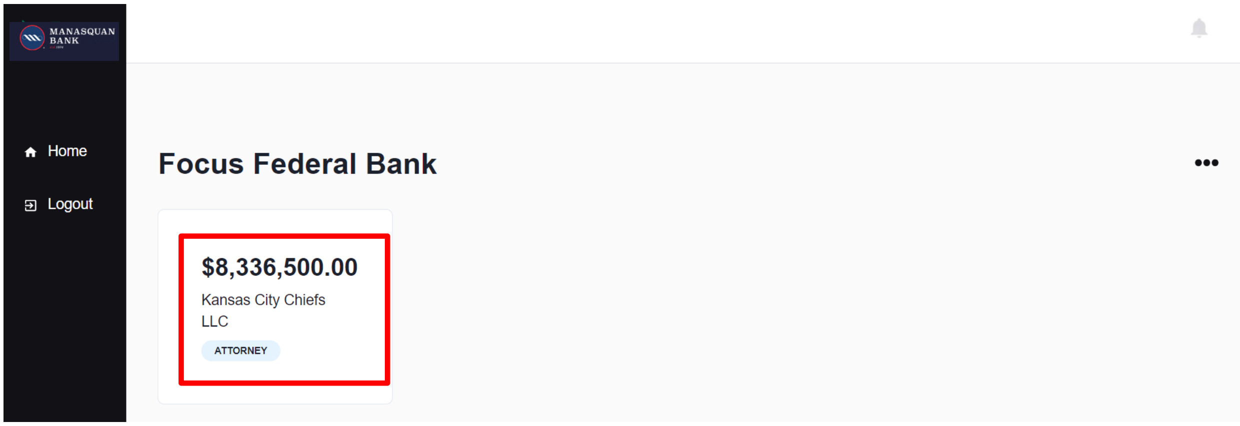
The new user will then be required to agree to a set of terms and conditions ("T&Cs") before getting redirected to the Organization dashboard.

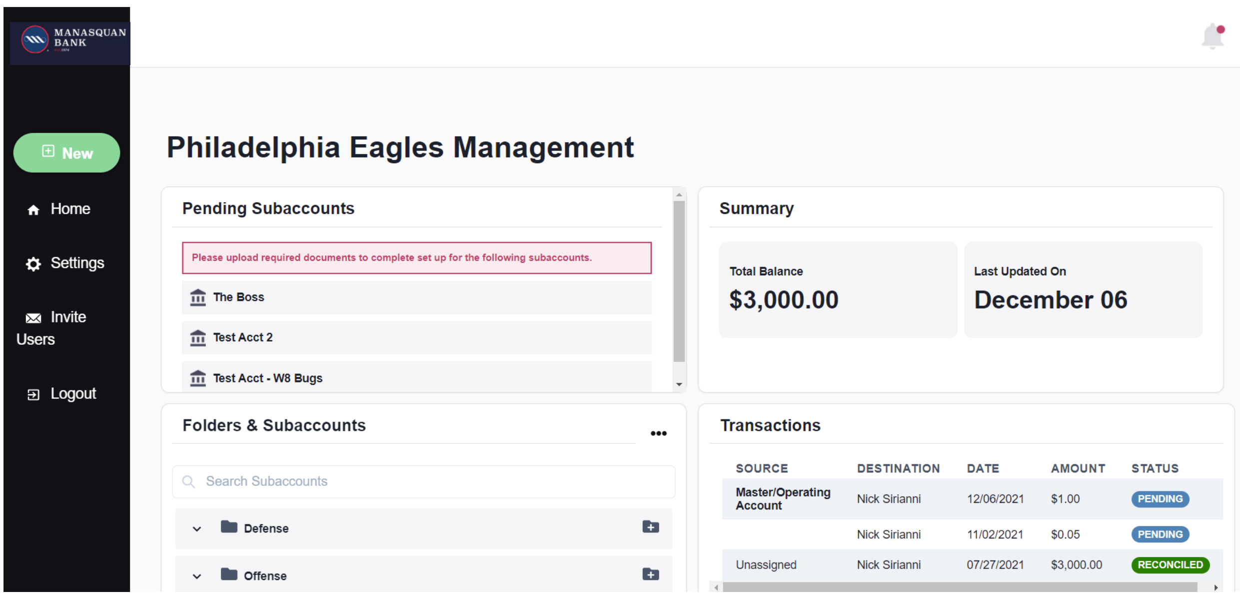


If a User has access to multiple Organizations, they should receive an invitation for each organization. They will have to go through the complete set-up process for each Organization. For any additional Organizations, they will have to sign Terms and Conditions. One login will allow them to view all of the Organizations on one screen.

Organization Homepage

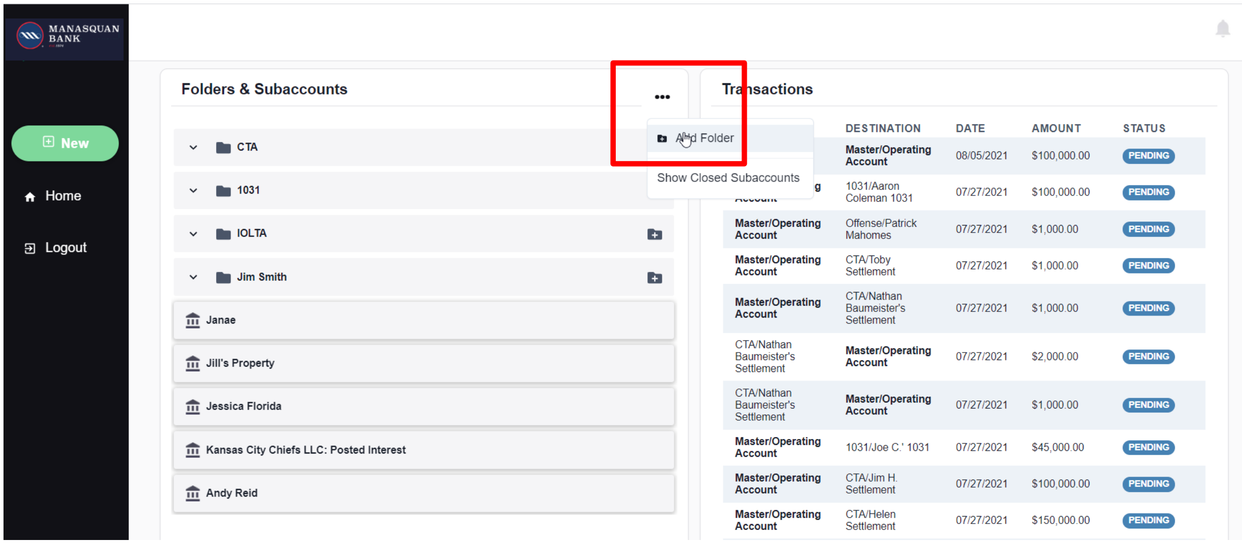
From here, active users will have the ability to search and view existing subaccounts, open new subaccounts, view transaction history and even allocate funds from unassigned transactions.



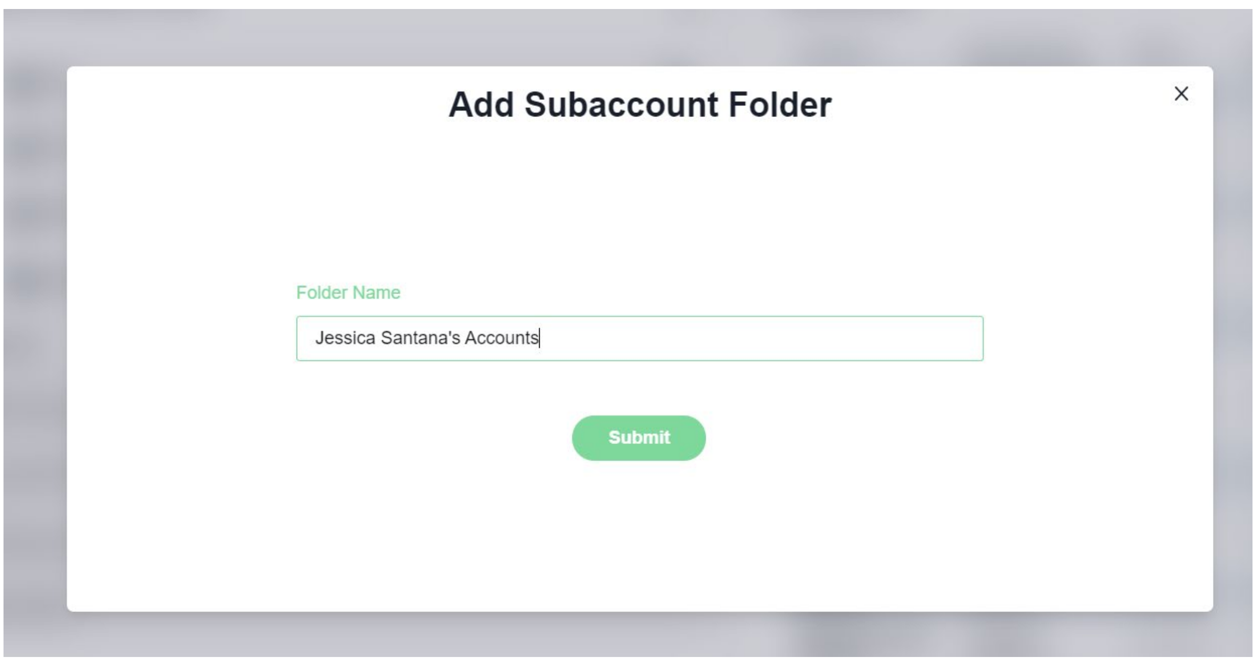


Creating New Folders

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



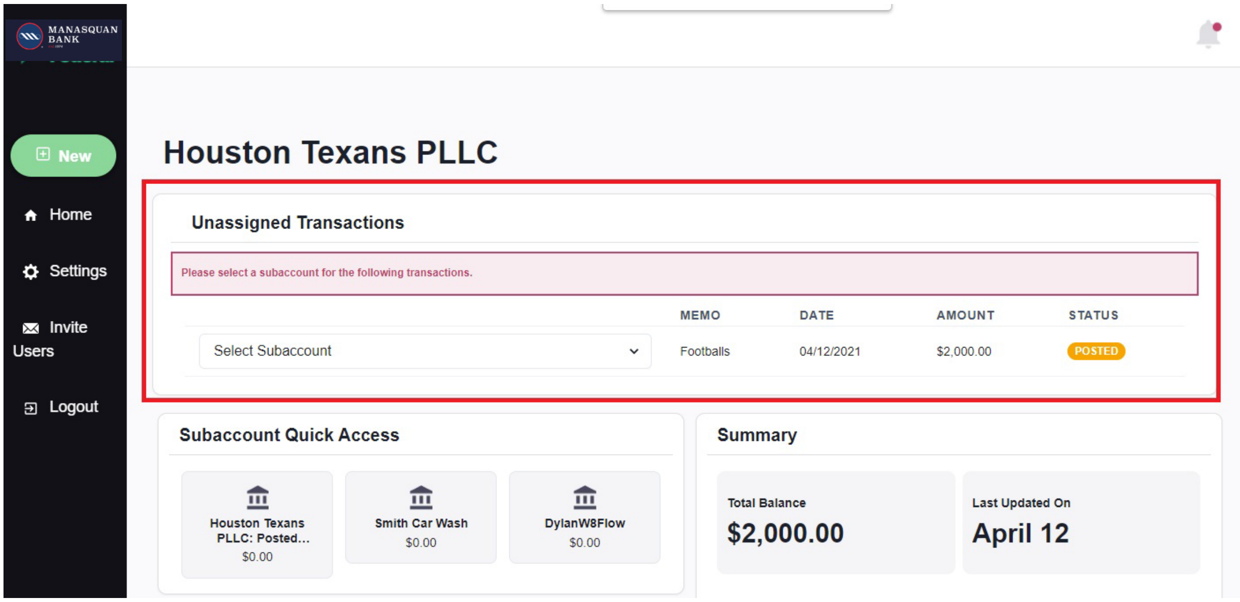
From here, the user will assign the new folder a unique name and click "Submit" to make it available for use.

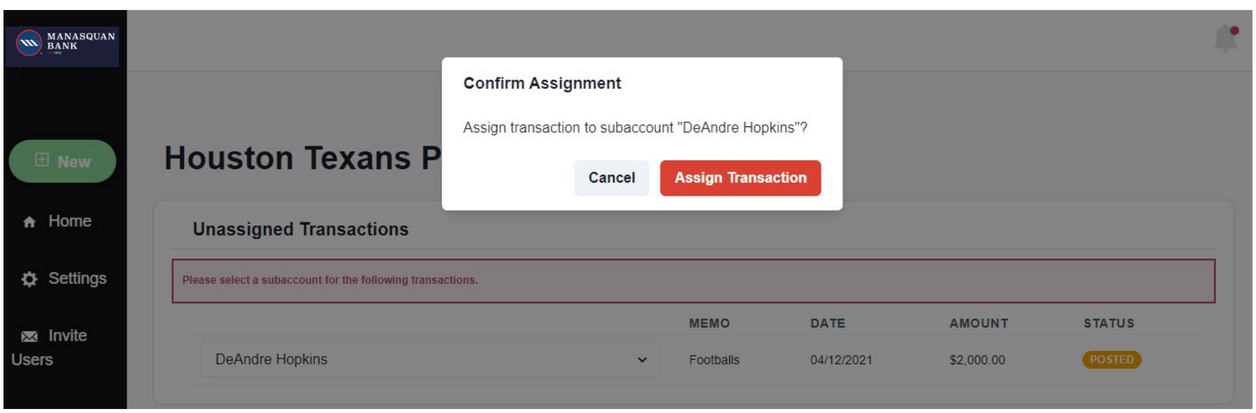


Reconciling Unassigned Transactions

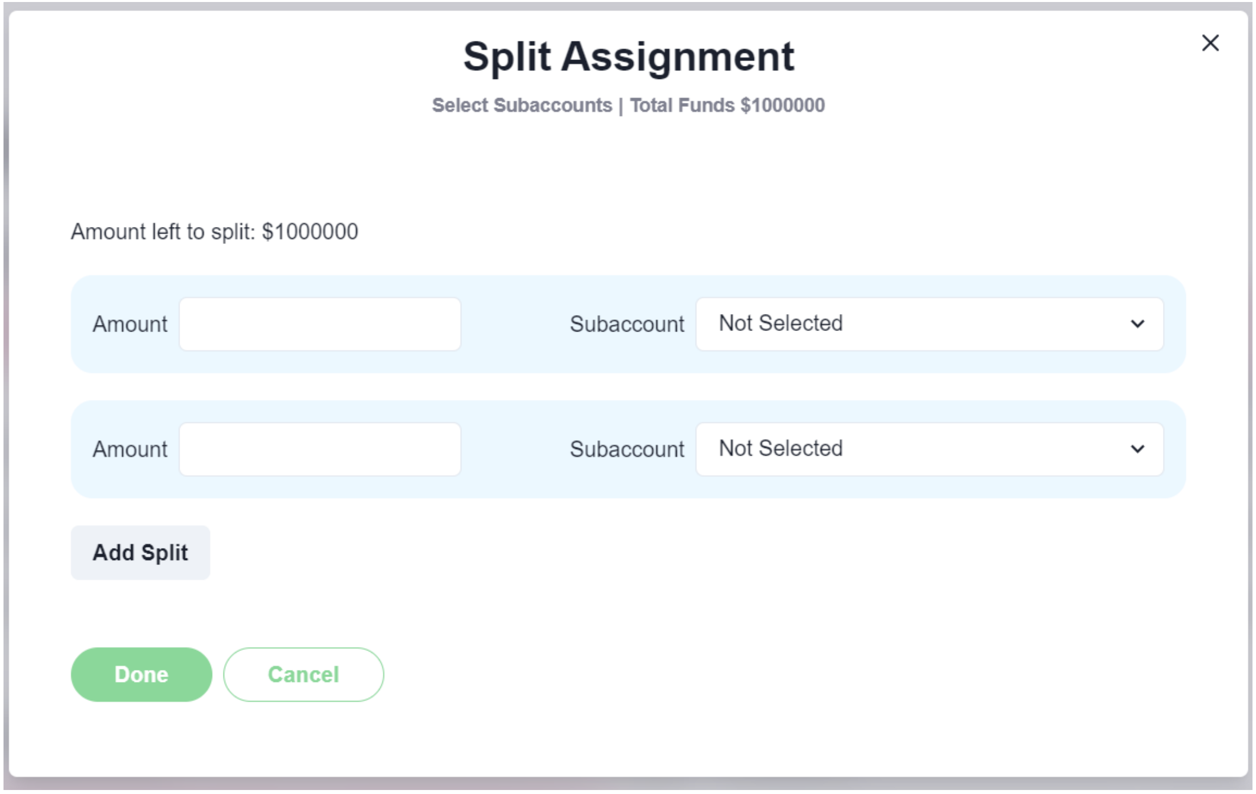
Action Required: When a transaction has been processed through mEscrow but has not been designated to a subaccount, it will appear in the “Unassigned Transaction” section.

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



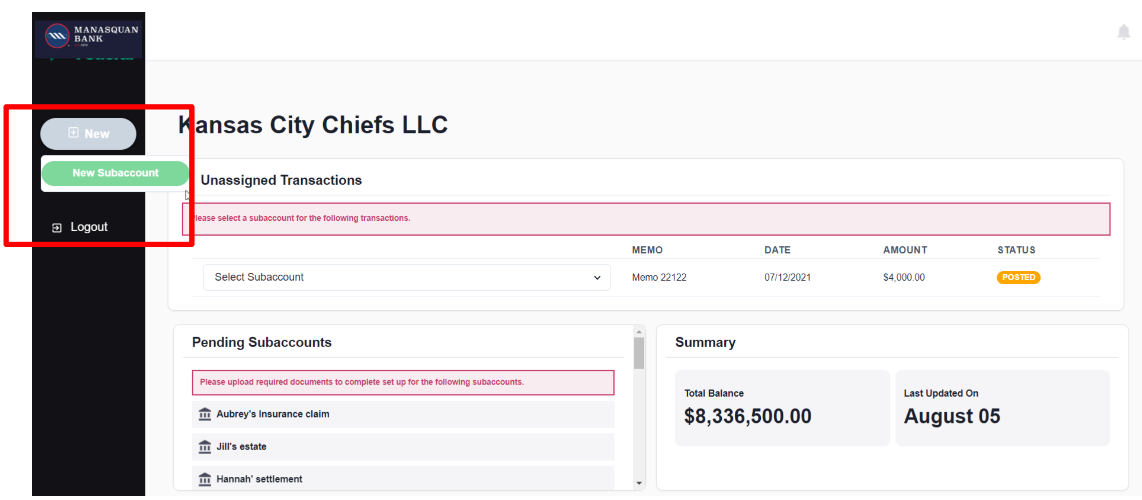


In the instance where an unassigned transaction must be split between two or more subaccounts, the user will have the option to split within the drop-down area.

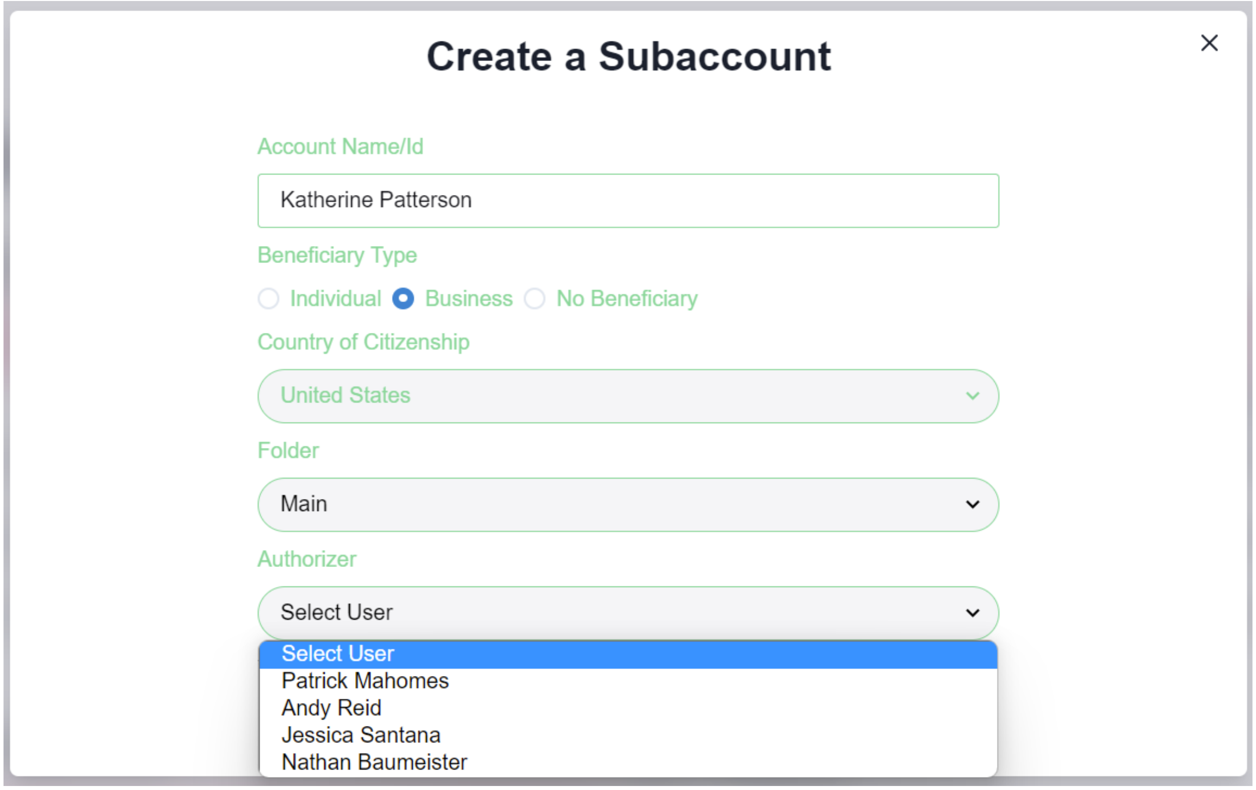


Opening a New Subaccount

From the Organization dashboard, the user will initiate the opening of a new subaccount by clicking on "New" and then "New Subaccount".

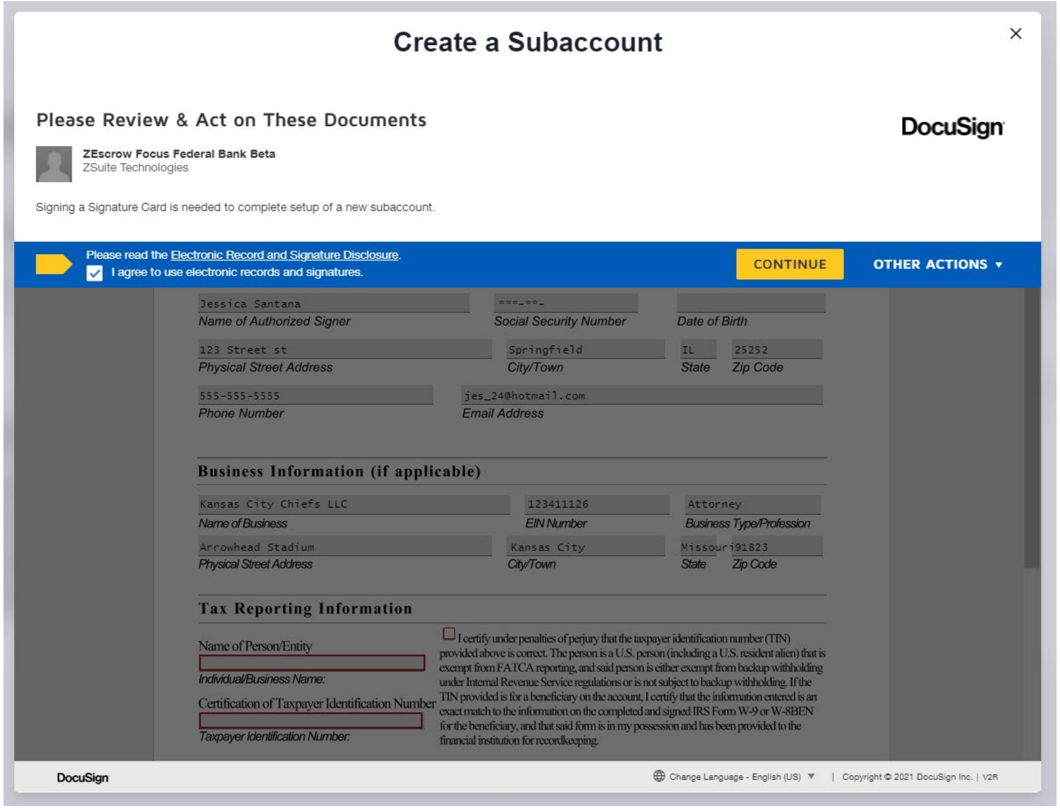


Step 1: From here, the user will enter a unique "Account Name/ID" in order to easily identify the account from the dashboard. This is typically used as the "nickname" of the subaccount. The user will also designate the type of beneficiary, country of citizenship, and assign the subaccount to a folder. If signature cards are required, the user will also specify which authorized user of the Organization should be designated as the signer on the account.



Step 2: In the instance that Signature cards are required, the following steps must be taken.

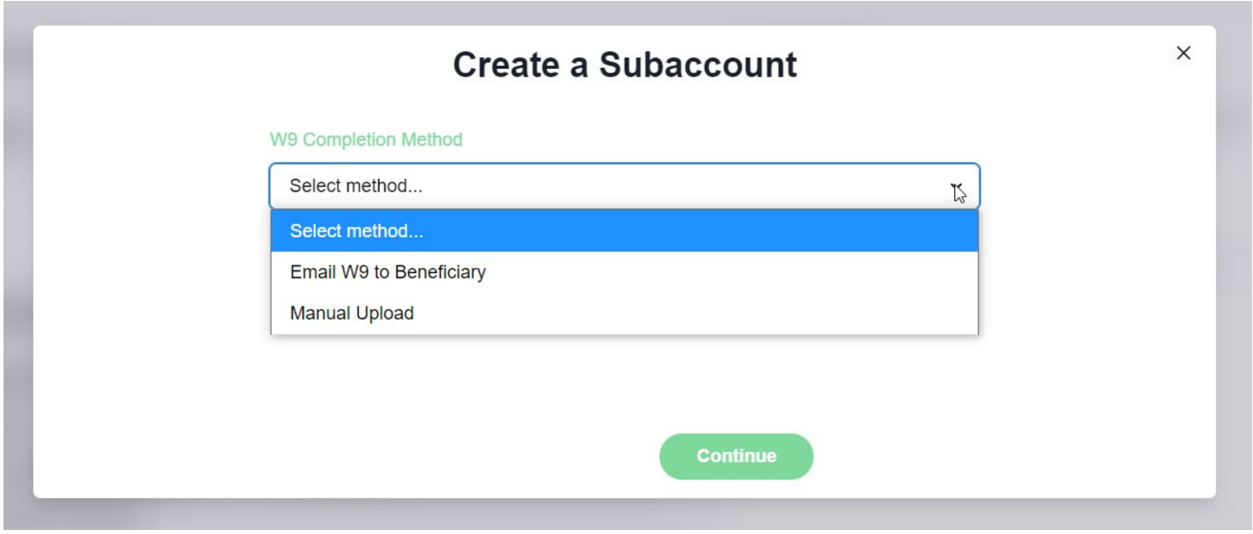
- If the account is being opened by an Admin User of the financial institution, an email invitation will be delivered to the authorized user with a unique URL enabling them to digitally sign the signature card.
- In the event that an authorized user of the Organization is opening the account directly through the dashboard, the individual will be prompted to electronically sign a signature card via DocuSign as part of the account opening workflow.



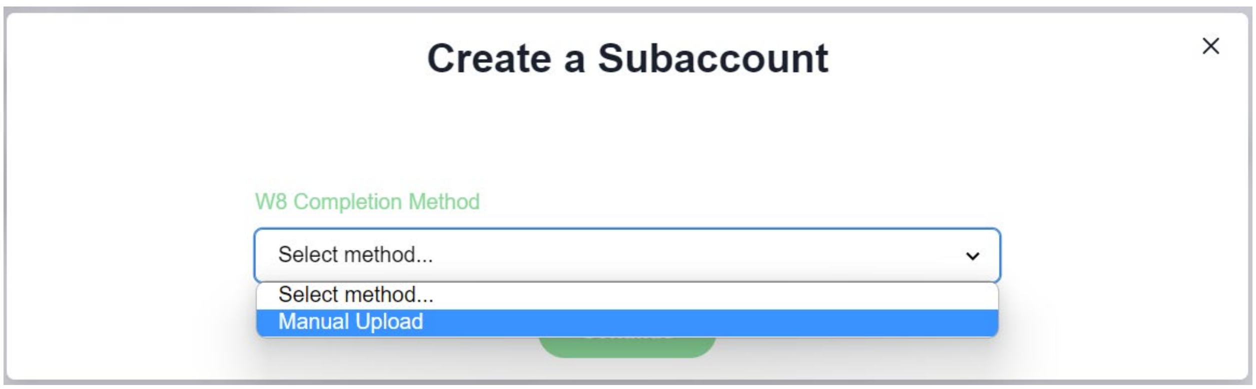
Step 3: Tax-ownership and reporting: If a beneficiary has been assigned, the user will be prompted to select one of two options for providing the required W-9 information needed for tax-ownership and reporting purposes.

- **Option 1: Email W-9 to Beneficiary** – This option is for scenarios where the user does not have the physical W-9 of the beneficiary. If selected, this workflow prompts the user to enter an email for the beneficiary, which in turn sends them an invitation to enter their own information directly through the platform.

- **Option 2: W-9 Manual Upload** – This alternative option is for scenarios where the user has already collected a signed W-9 for the beneficiary. If selected, this workflow allows the user to manually enter the required information on behalf of the beneficiary and digitally upload a signed copy of the W-9. Below is a list of the information that the user will enter and attest to on behalf of the beneficiary:
  - Beneficiary Name
  - Beneficiary Address
  - Beneficiary SSN
  - Beneficiary Phone (optional)
  - Beneficiary Email (optional)



- **Option 3: W-8 Manual upload –** If the Individual beneficiary is not a resident of the United State, a W-8 is required for tax ownership and reporting purposes instead of a W-9. At this point the user will have the opportunity to upload a W8.



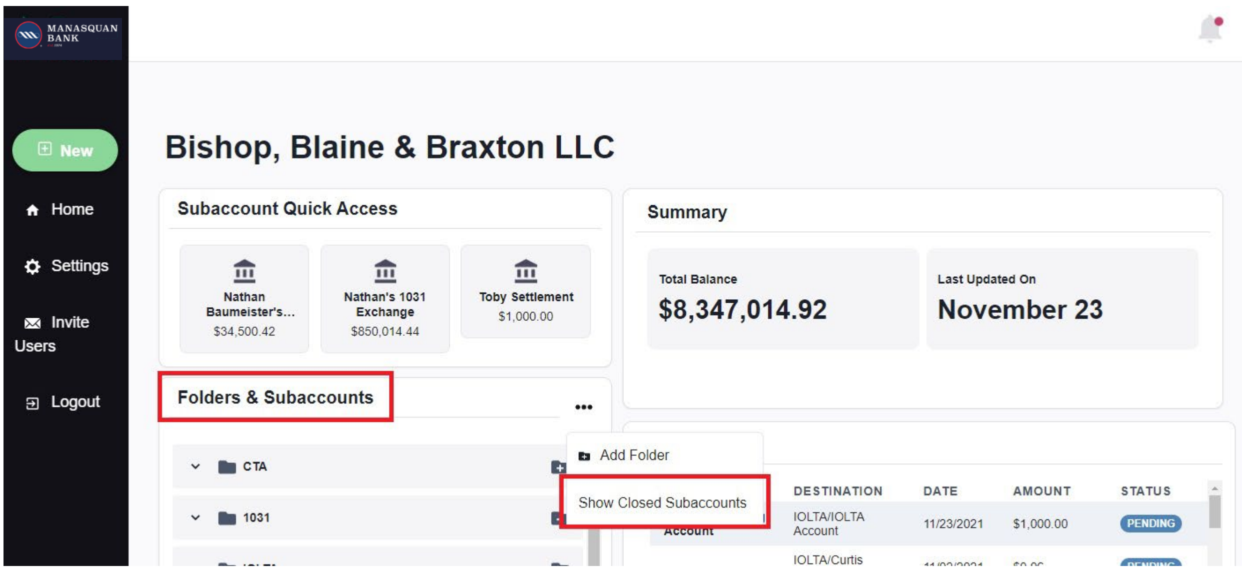
Action Required: If any of the previous steps are not completed, the subaccount will be listed in a "pending" status. Once all required documentation has been completed, the account status will automatically update from "pending" to "open". **Please note that only accounts that are in an open status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

Viewing Subaccount Details

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

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

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

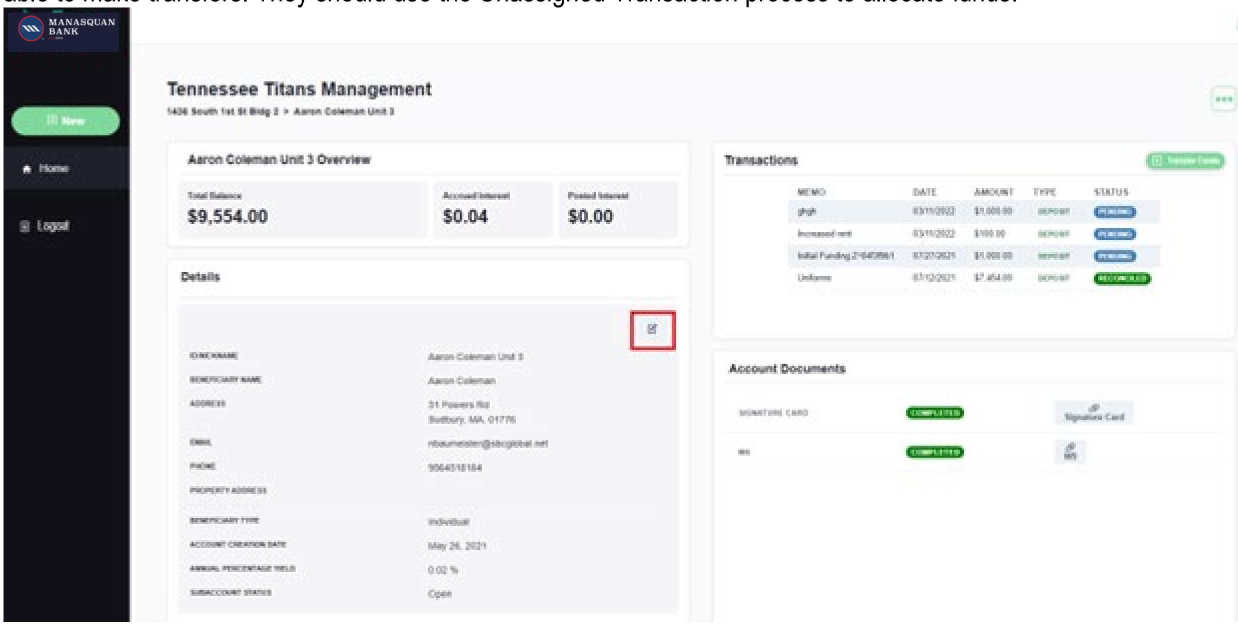


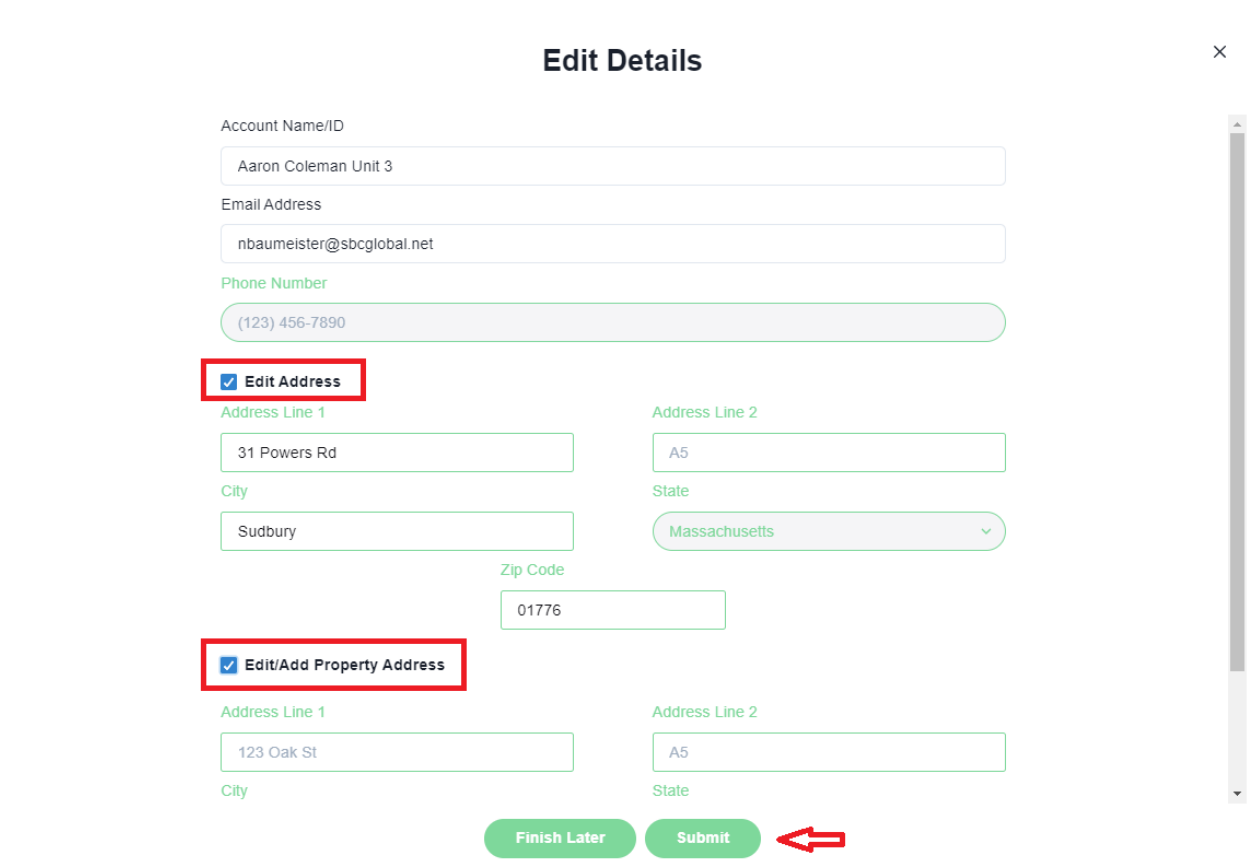
Selecting the subaccount that you would like to view will direct the user to a new dashboard with additional maintenance functionality that can be performed at the subaccount level.

Subaccount Dashboard and Functionality

Subaccount Dashboard

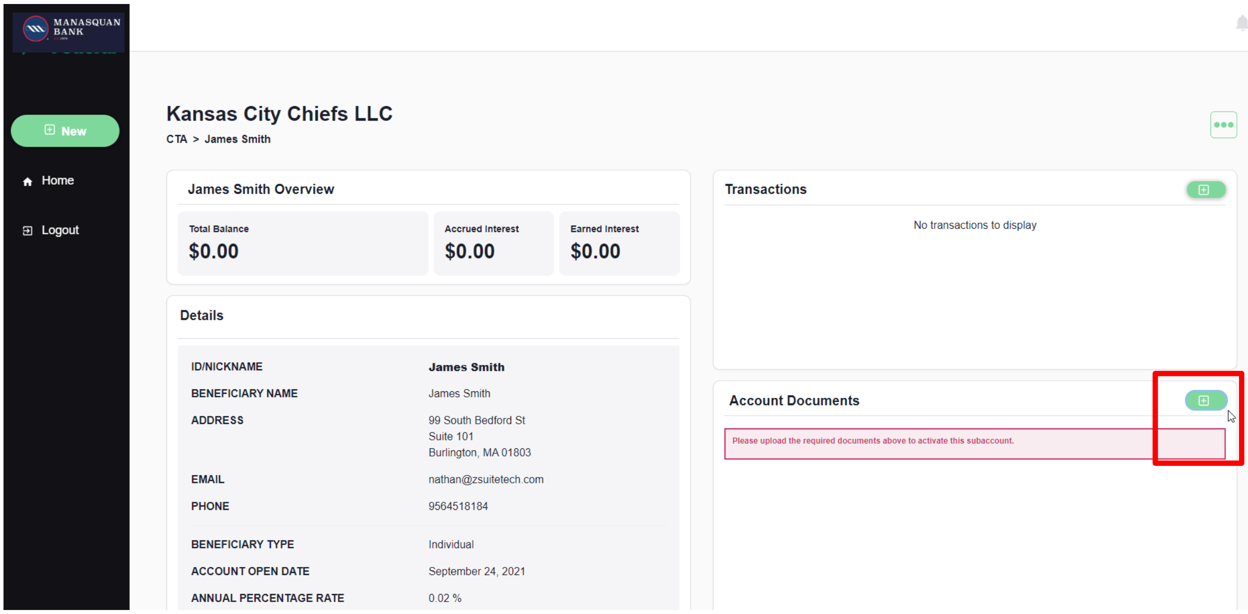
Authorized users can view the details of subaccounts by clicking into individual accounts from the Organization dashboard. This view allows users to review beneficiary details, account balances, transaction history, account documentation, and initiate subaccount transfers. *The user can edit the subaccount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



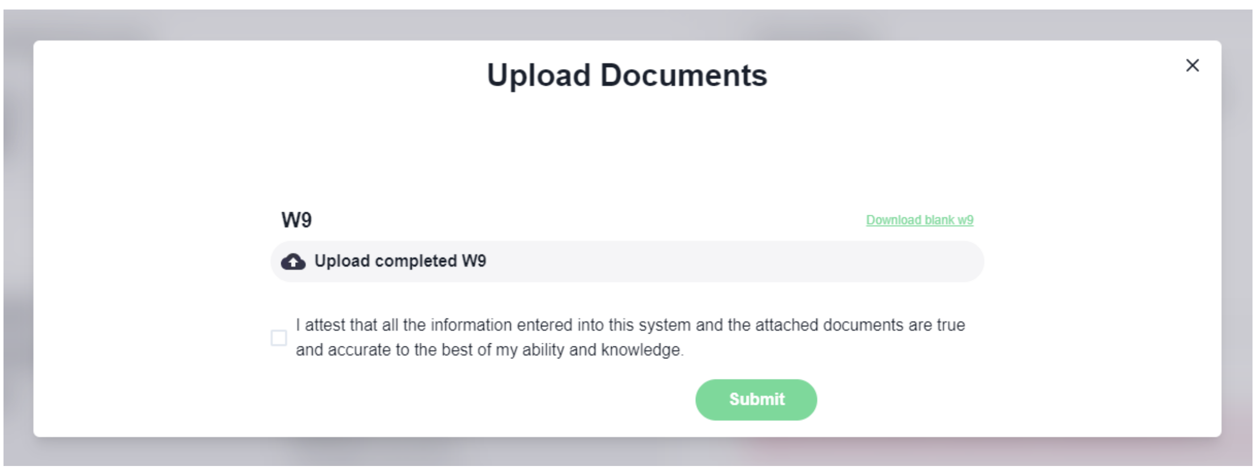


Uploading A Document

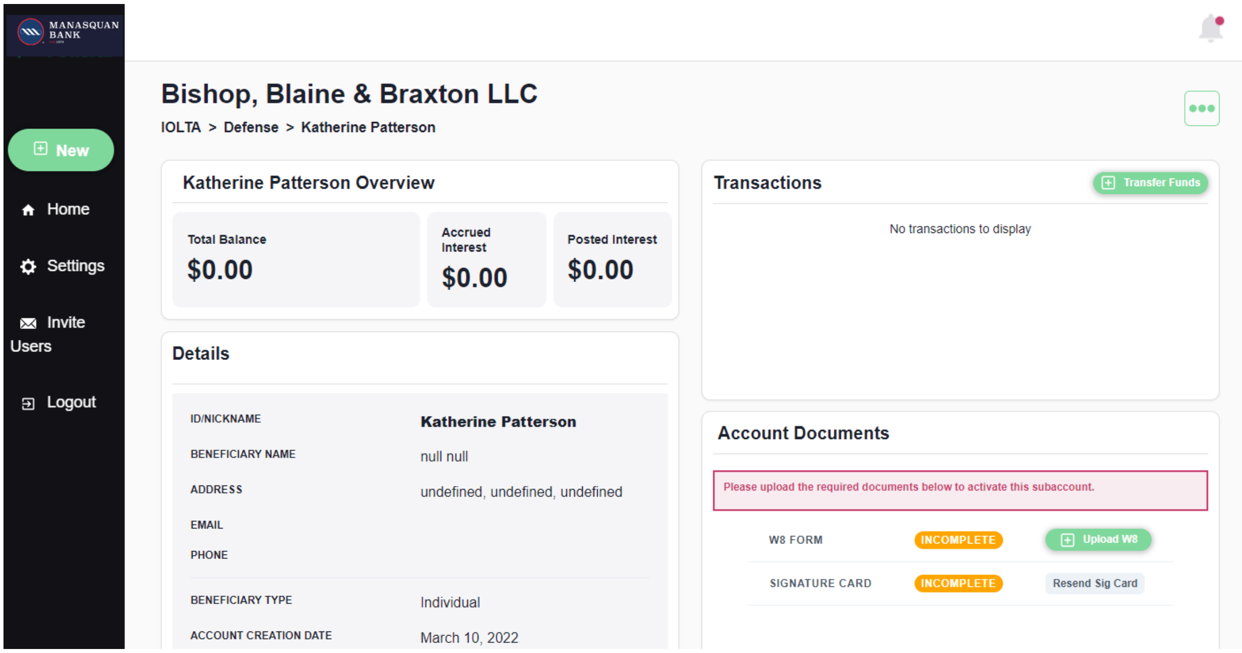
To upload documents for a pending subaccount, the authorized user will select the subaccount from the Organization dashboard and click on the green button in the "Account Documents" section.



From here, the user will be prompted to upload the documentation required to open the account.

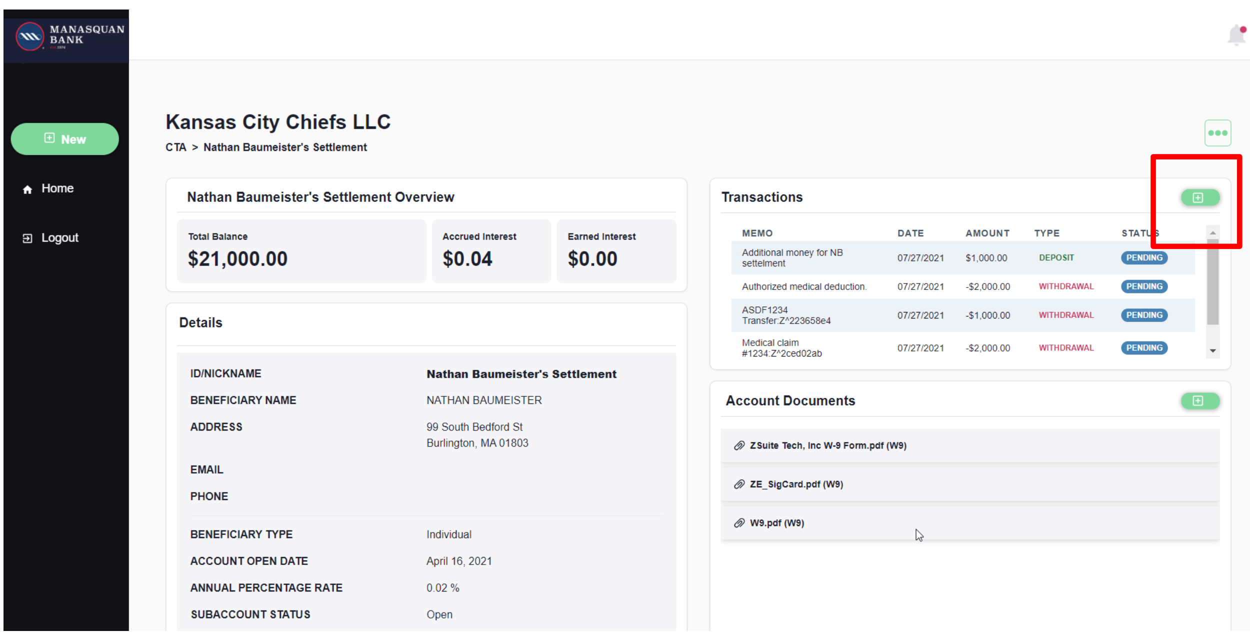


They will also be able to see and upload documents from the Org dashboard.

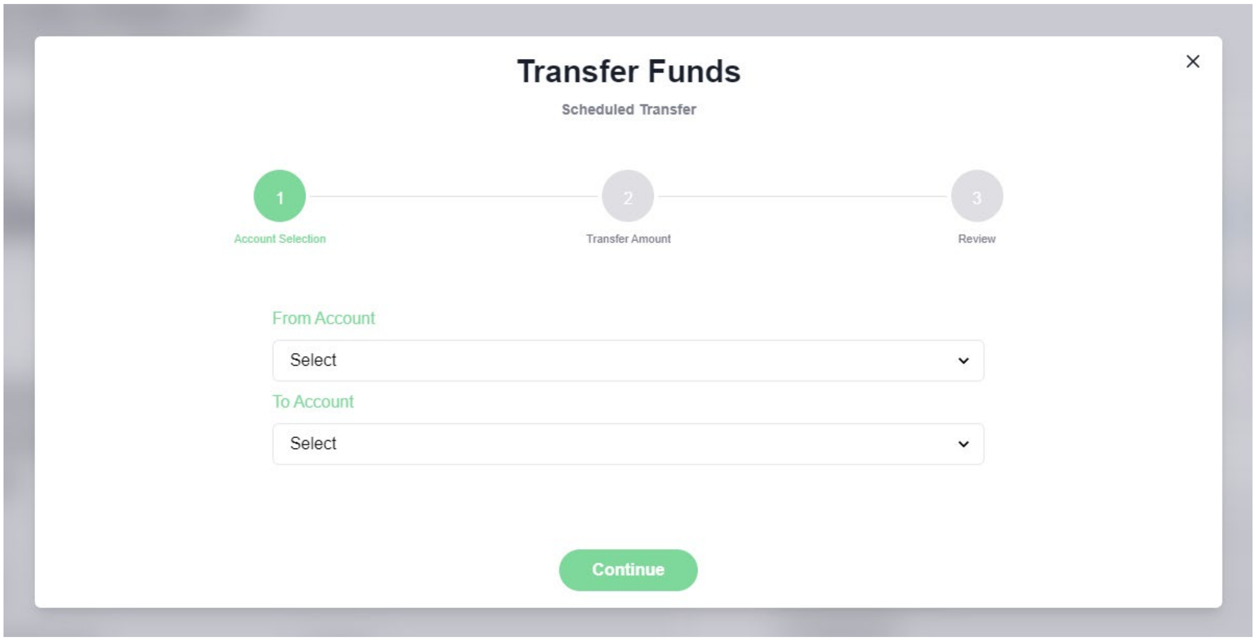


Initiating a Transaction

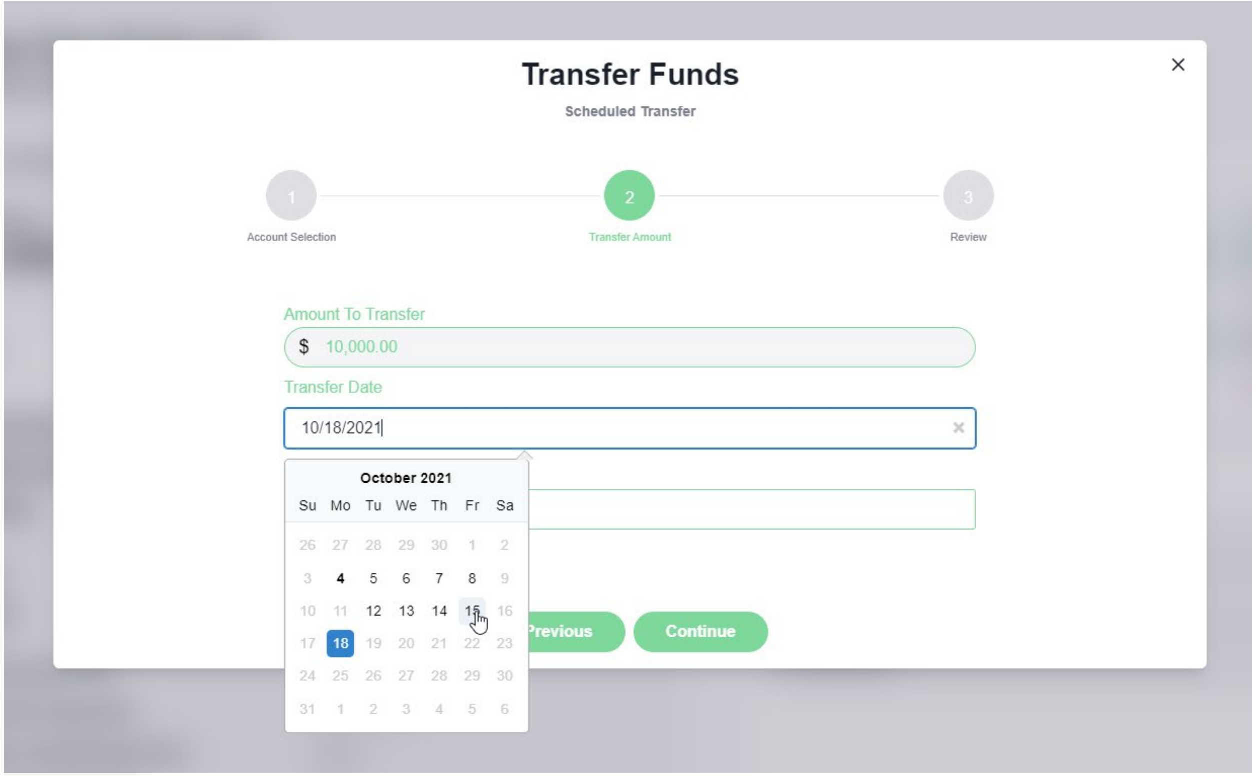
To initiate a transfer on an existing subaccount (whether a debit or credit), the authorized user will first need to select the appropriate subaccount from the Organization dashboard. From there, the user will click on the green button in the “Transactions” section.



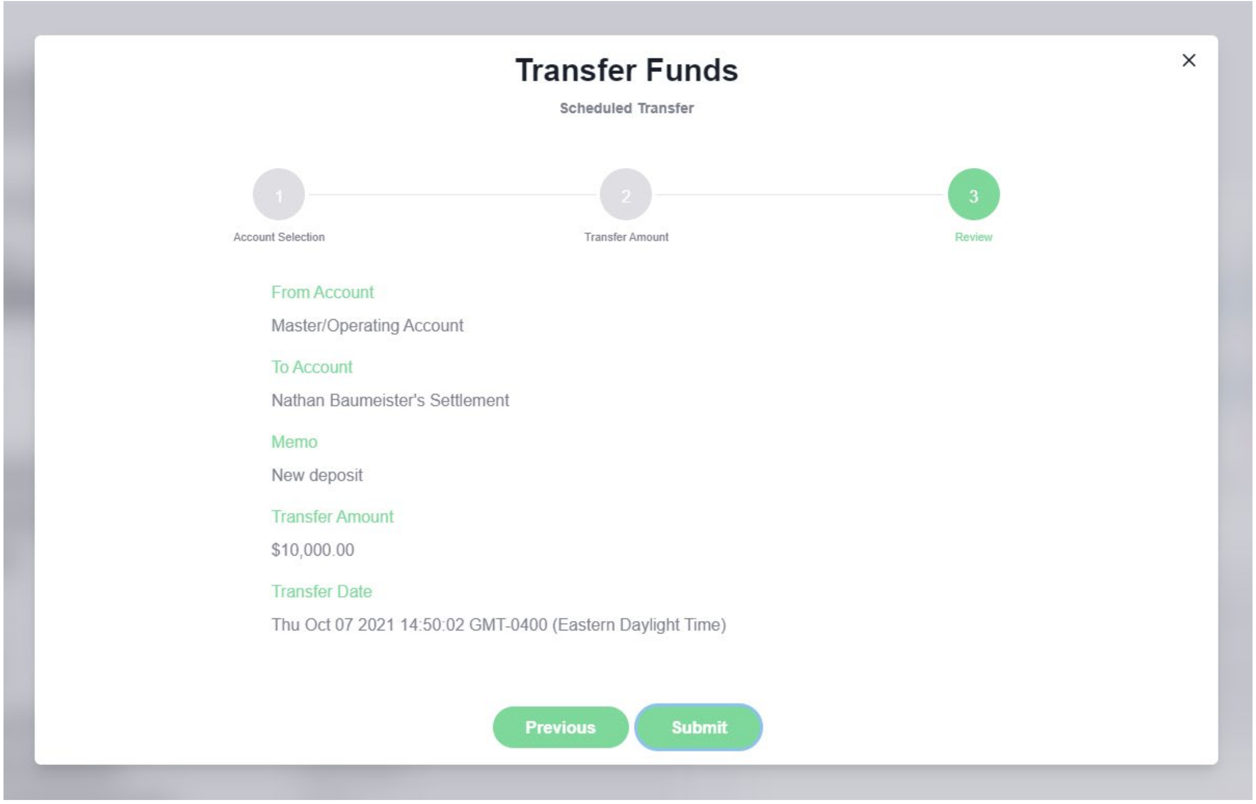
Step 1: A new screen will then appear which gives the user the options to select the transaction type (based on the “to” and “from” account options).



Step 2: The user will enter the amount to be transferred, select an effective date (up to two weeks in the future) and insert an optional memo for recordkeeping purposes.

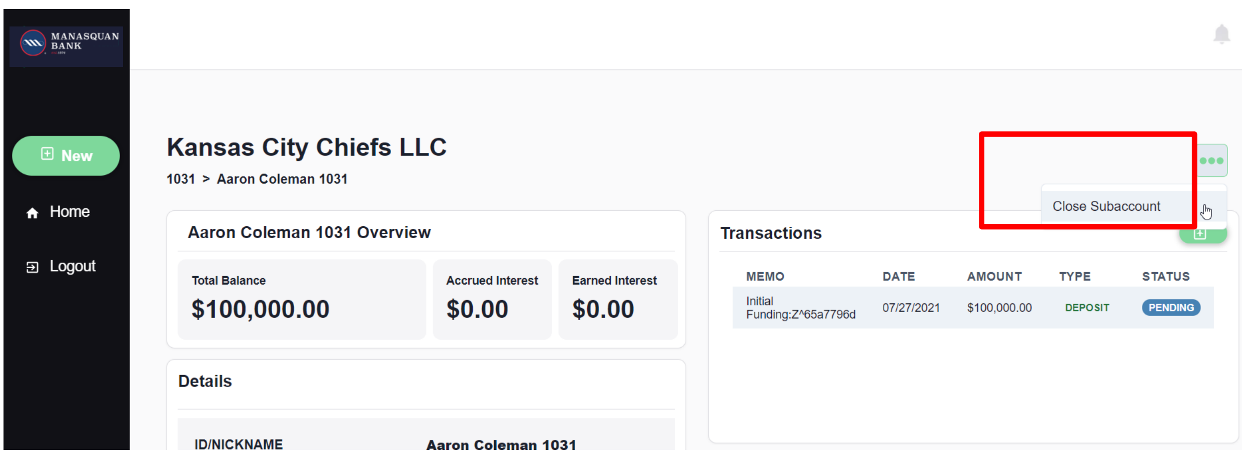


Step 3: The last step of the process is to review the transaction details for accuracy and click “Submit” to initiate the transaction.

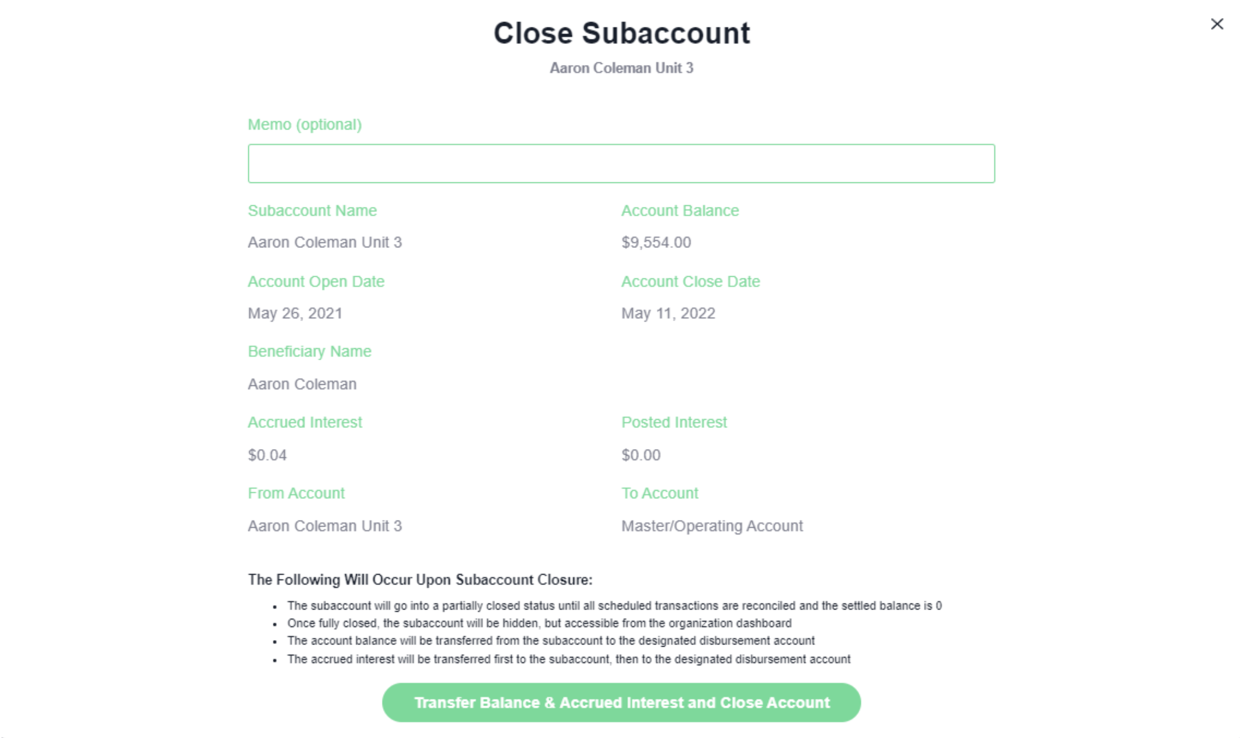


Closing an Existing Subaccount

Once inside the subaccount, authorized users can initiate an account closure by clicking on the three dots on the right side of the screen and selecting "Close Subaccount".



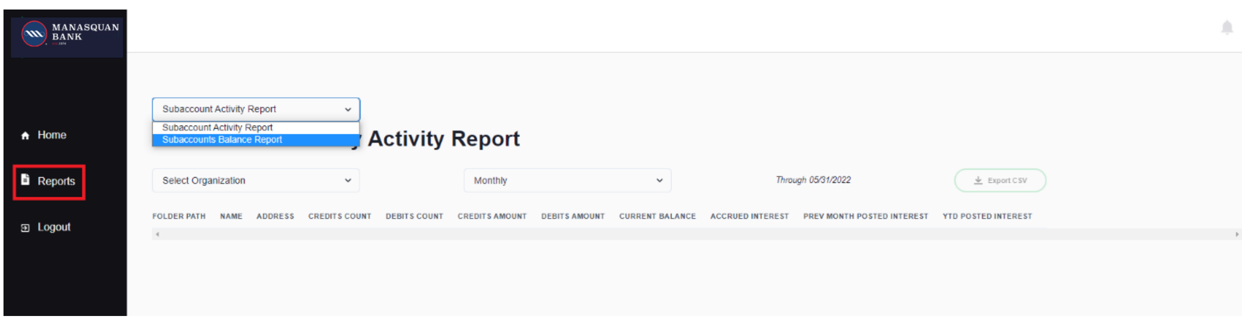
From here, the user will be directed to a new screen where they can review the closure details and insert an optional memo for tracking purposes.



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

Reports

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



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

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

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