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BOSTON 2025

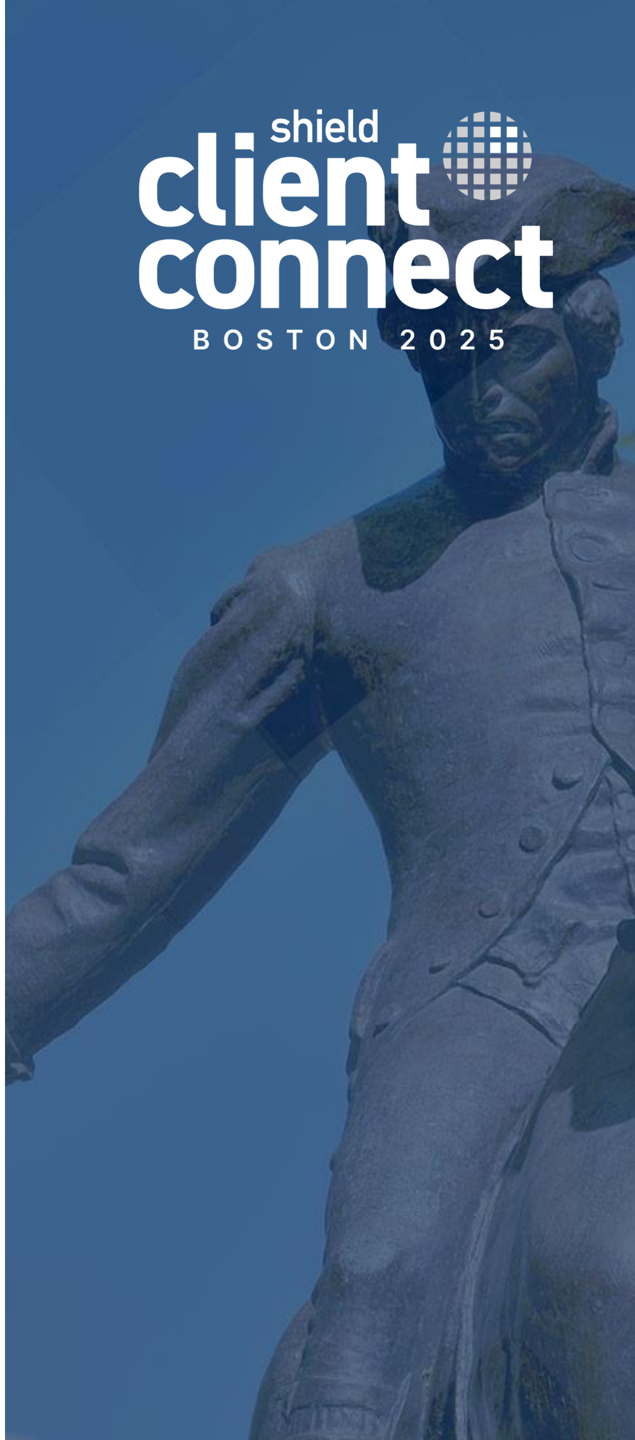
Engage Training

Application Experience

VIEW AGENDA

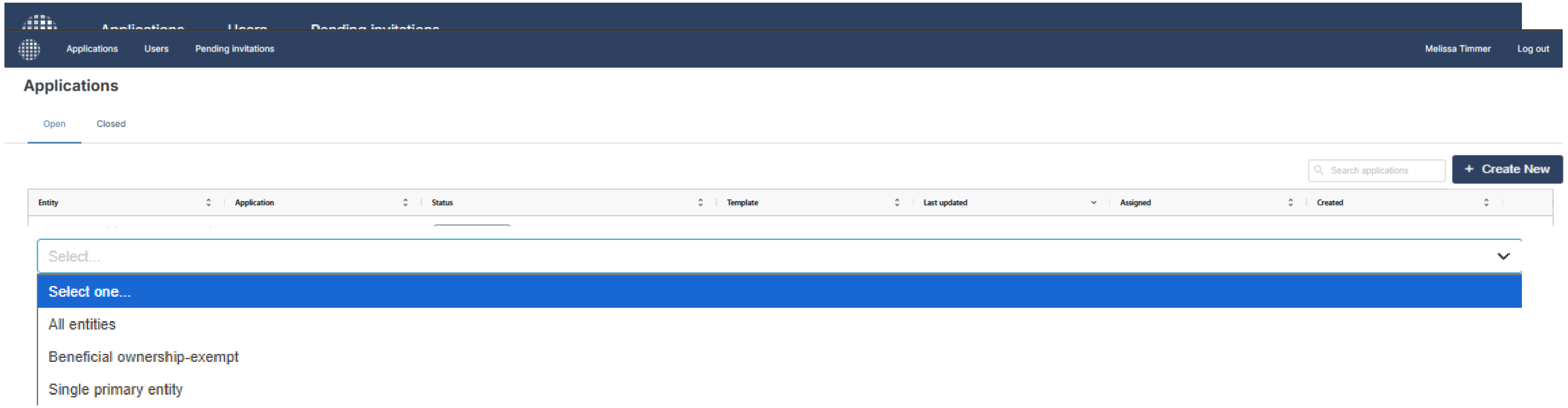
Agenda

- **Template versus Tenant**
  - Master Tenant
- **Application Types**
- **Upcoming Features**
  - Docusign
  - Money Services Business
- **Best Practices**
- **Best Features of 2025**



Template versus Tenant

- What is a **Template**?
  - A **template** allows the FI to choose the application type that is sent to the applicant.



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Template Types

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Application Templates

Setting	All entities [default]	Beneficial ownership-exempt [default]	Single primary entity [default]
Omit requests for child entities from ownership structure documentation	⊘	⊘	
Omit requests for downstream entities from ownership structure documentation			✓
Omit requests for parent entities from ownership structure documentation	⊘	✓	
Omit requests for upstream entities from ownership structure documentation			⊘
Should show authorized signer only on root entity	✓	✓	✓
Limit products and services to root entity only	⊘	⊘	✓
Omit cannabis licenses	⊘	⊘	⊘

Template Features

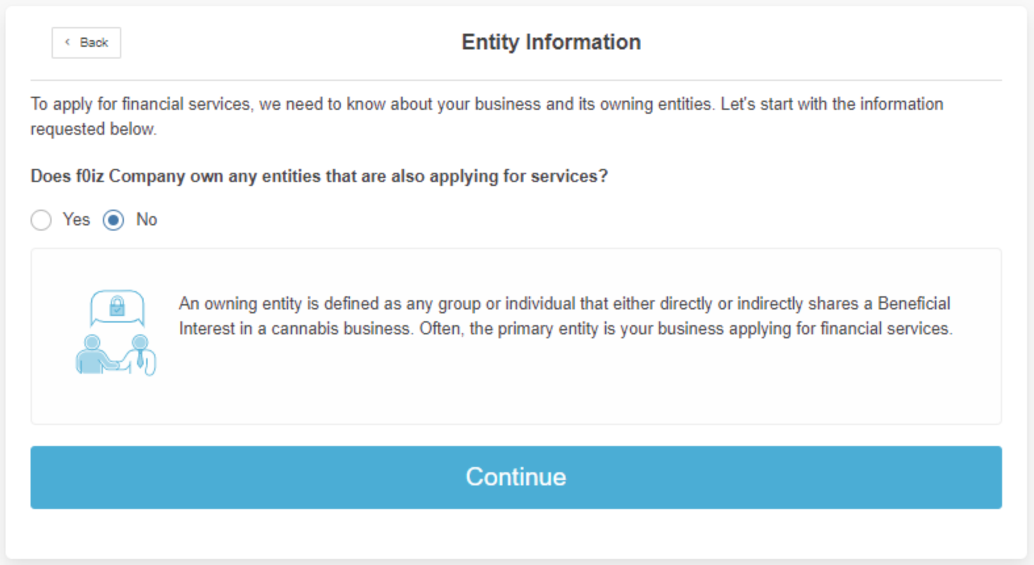
Omit Requests for child Entities from ownership structure documentation

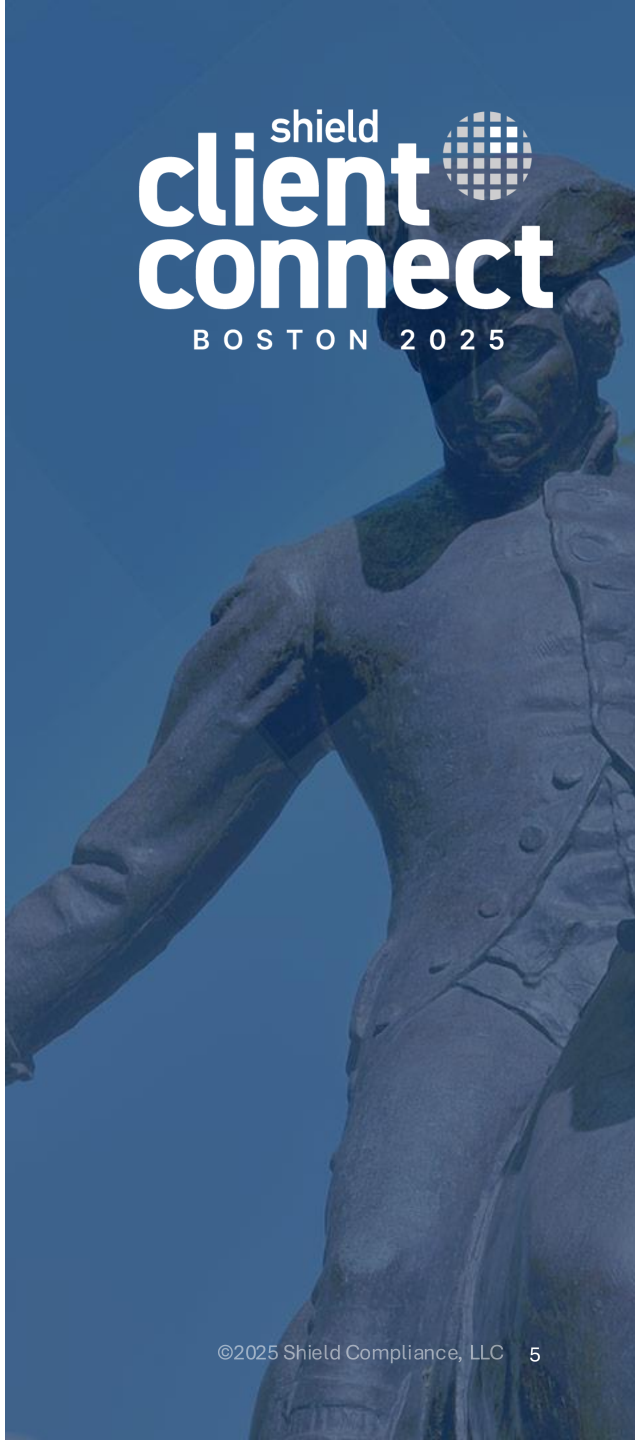
– With this feature turned OFF, the application **will** request from the applicant information about if the main entity owns any other entities that are also applying services.

- All Entities/Beneficial Ownership

– With this feature turned ON, the application **will not** request from the applicant information about if the main entity owns any other entities that are also applying services.

- Single Primary





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Template Features

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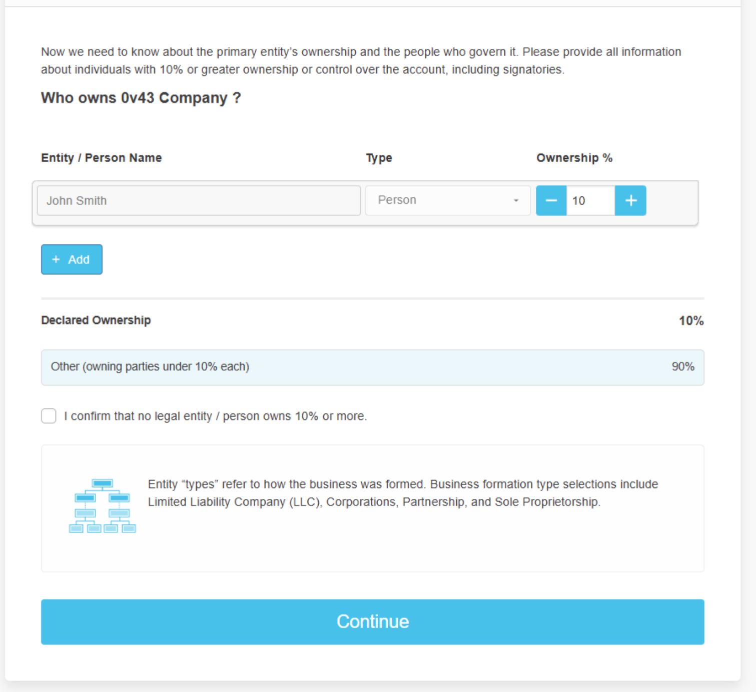
Omit requests for parent entities from ownership structure documentation

– With this feature turned OFF, ownership structure threshold % **is requested** in the application for entities.

  - All Entities/Single Primary

– With this feature turned ON, ownership structure threshold % **is not requested** in the application for entities.

  - Beneficial Ownership Exempt



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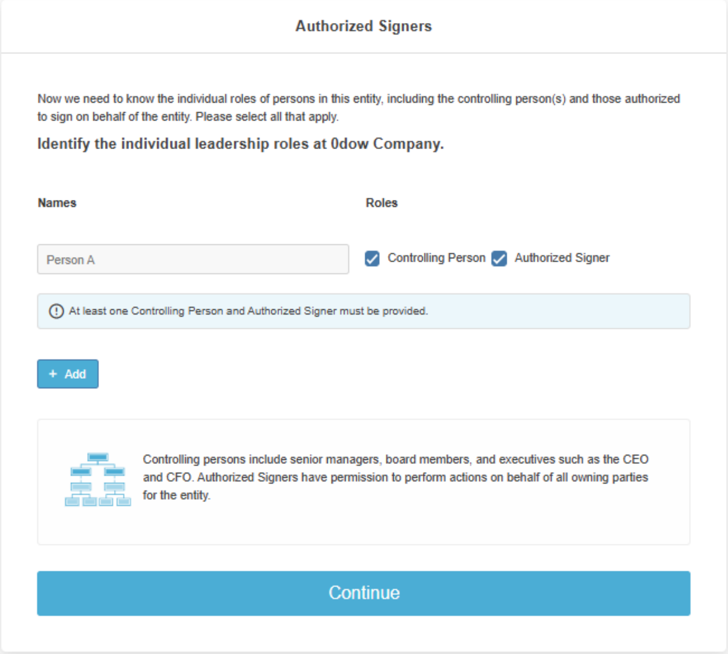
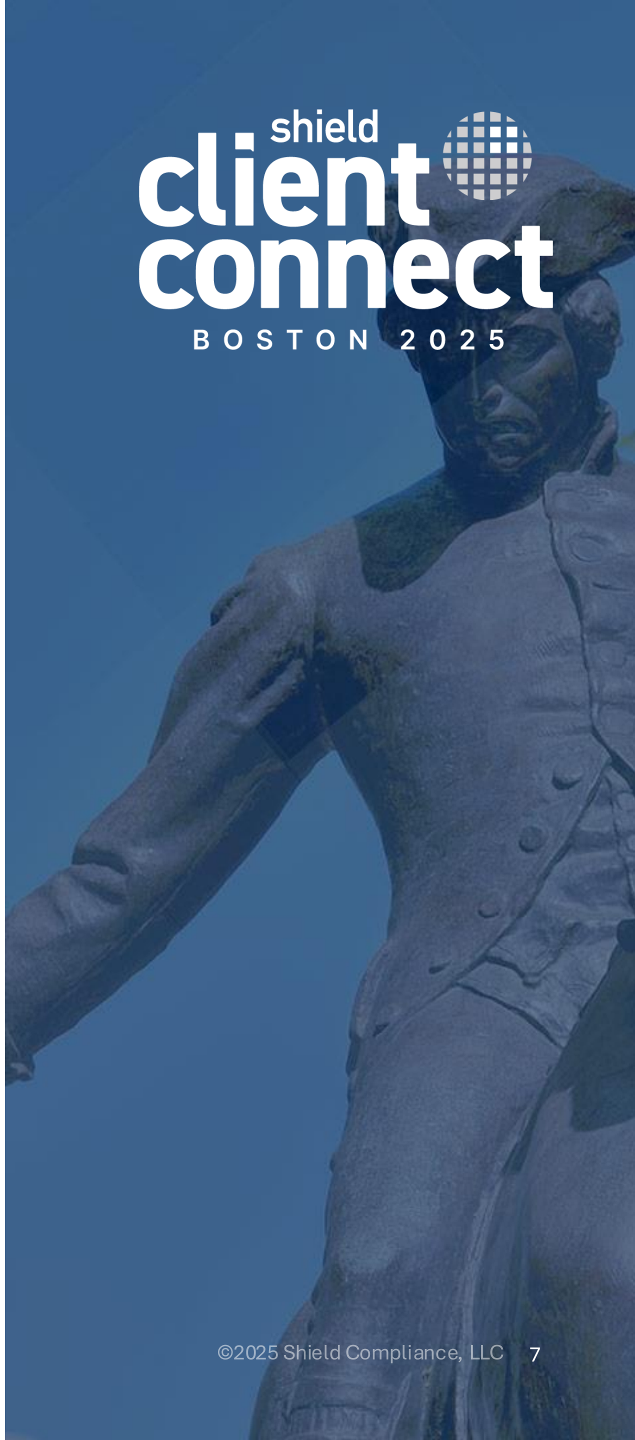
Template Features

Should show authorized signer only on root entity

- With this feature turned ON, the controlling and authorized signer declaration **will** be requested for **only the main entity** for whom the application was sent.
  - All Entities, Single Primary, Beneficial Ownership Exempt
- With this feature turned OFF, the controlling and authorized signer declaration **will** be requested for **all entities** in the application.
  - Default off for all templates





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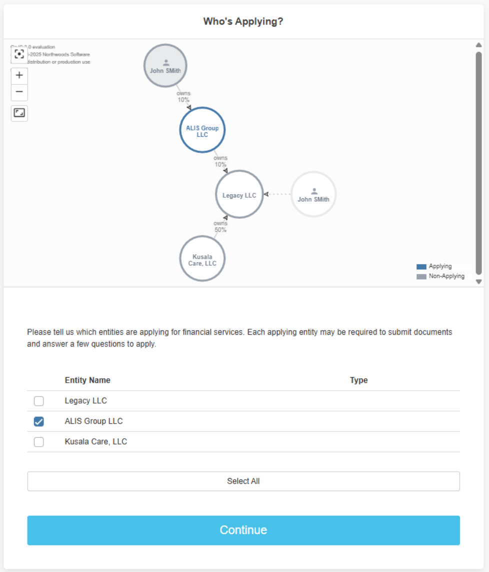
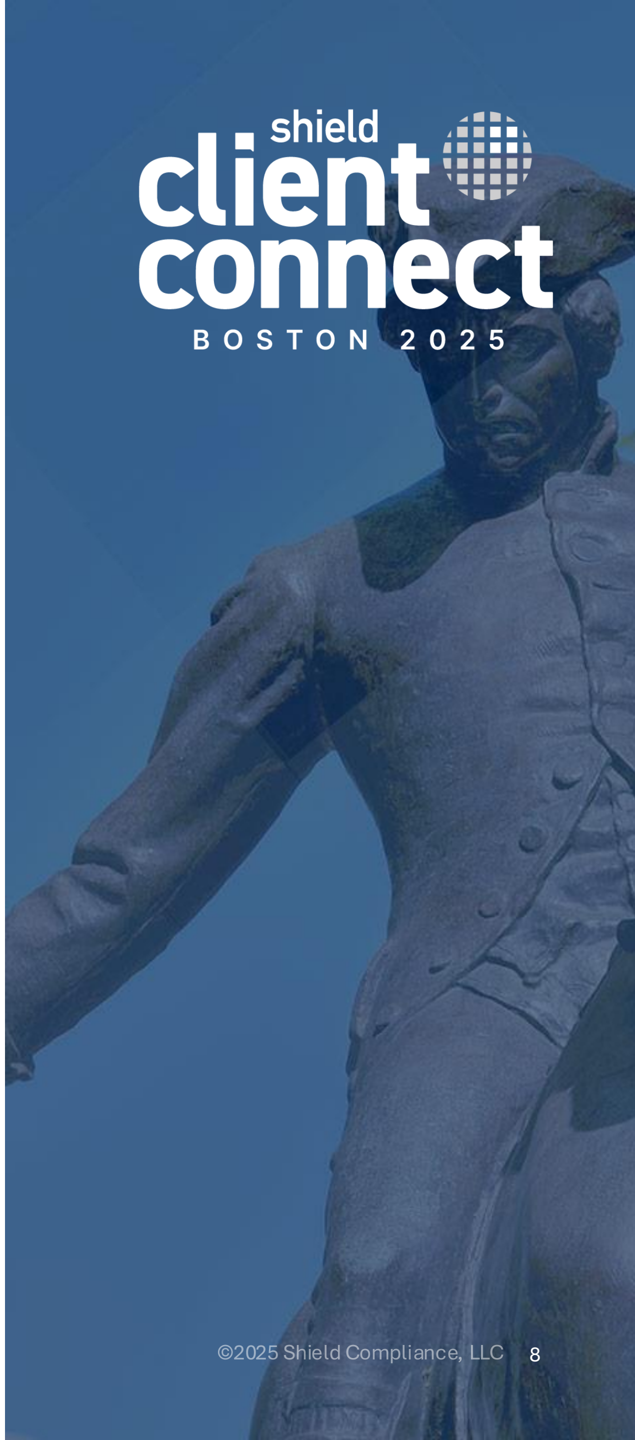
Template Features

Limit Products and services to root entity only

- With this feature turned OFF, the application **will** list the main entity from whom the application was sent to for applying for products or services. Any owning entity will **not be allowed** to apply for products or services.
  - Single Primary
- With this feature turned ON, the application **will** list the main entity from whom the application was sent to for applying for products or services. Any owning entity **will be allowed** to apply for products or services.
  - All entities, Beneficial Ownership Exempt

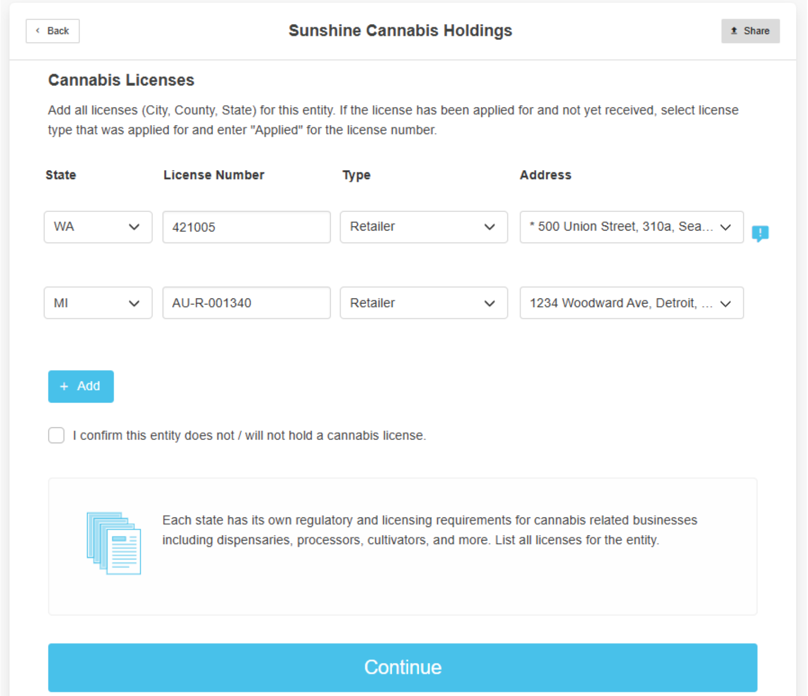


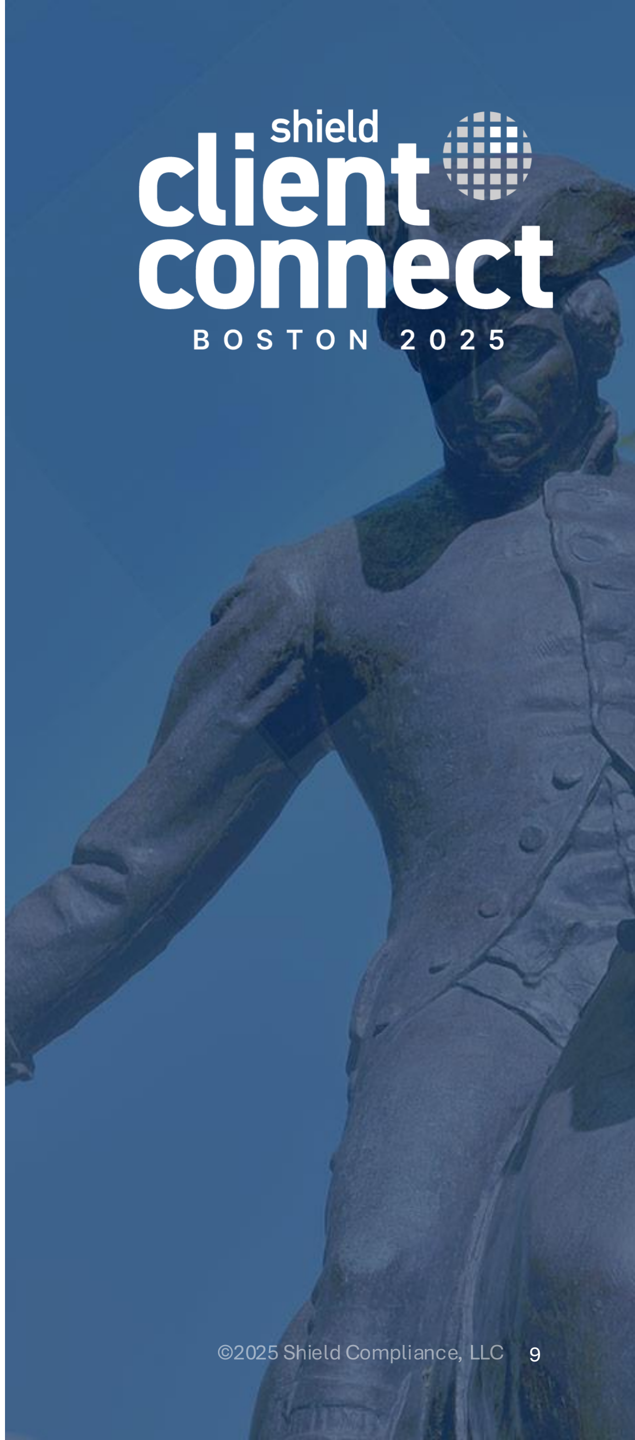


Template Features

Omit cannabis licenses

- With this feature turned OFF, the application **will** request the cannabis licenses.
- With this feature turned ON, the application **will eliminate** the Cannabis License page form the workflow.
  - This could be used for Ancillary / Tier 2 or Tier 3 businesses within Engage if desired.
- Default off for all templates.





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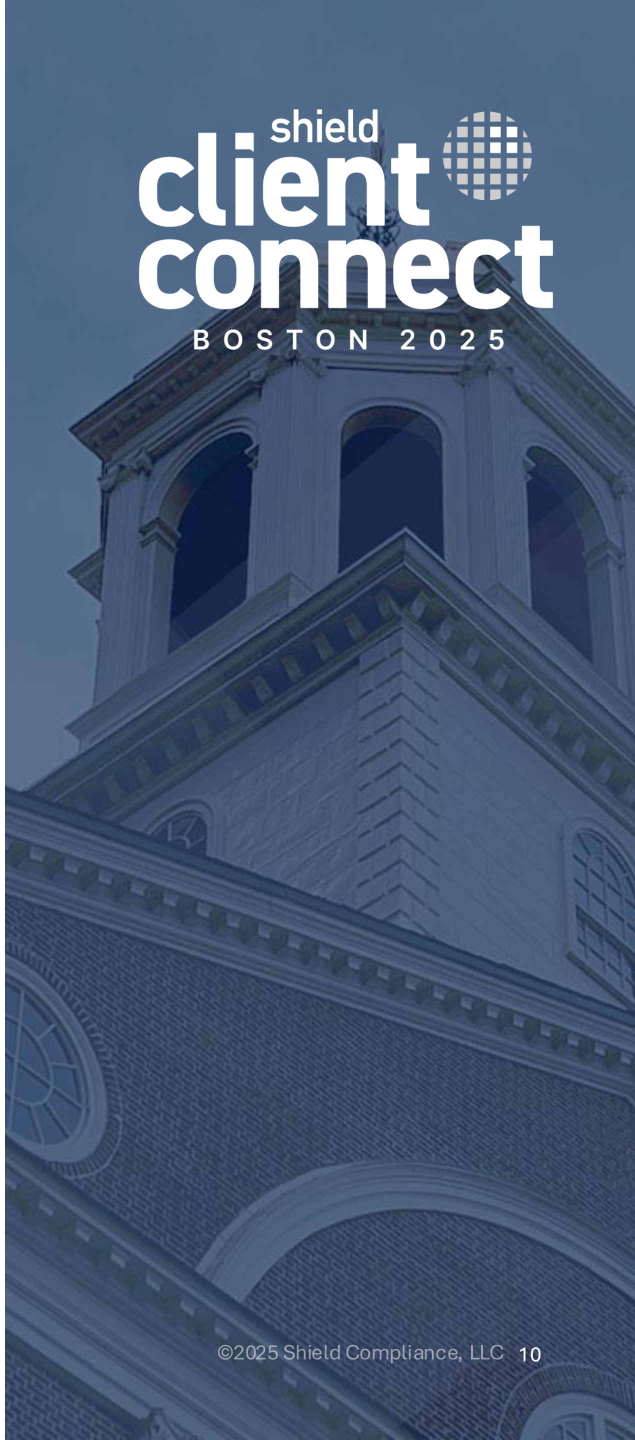
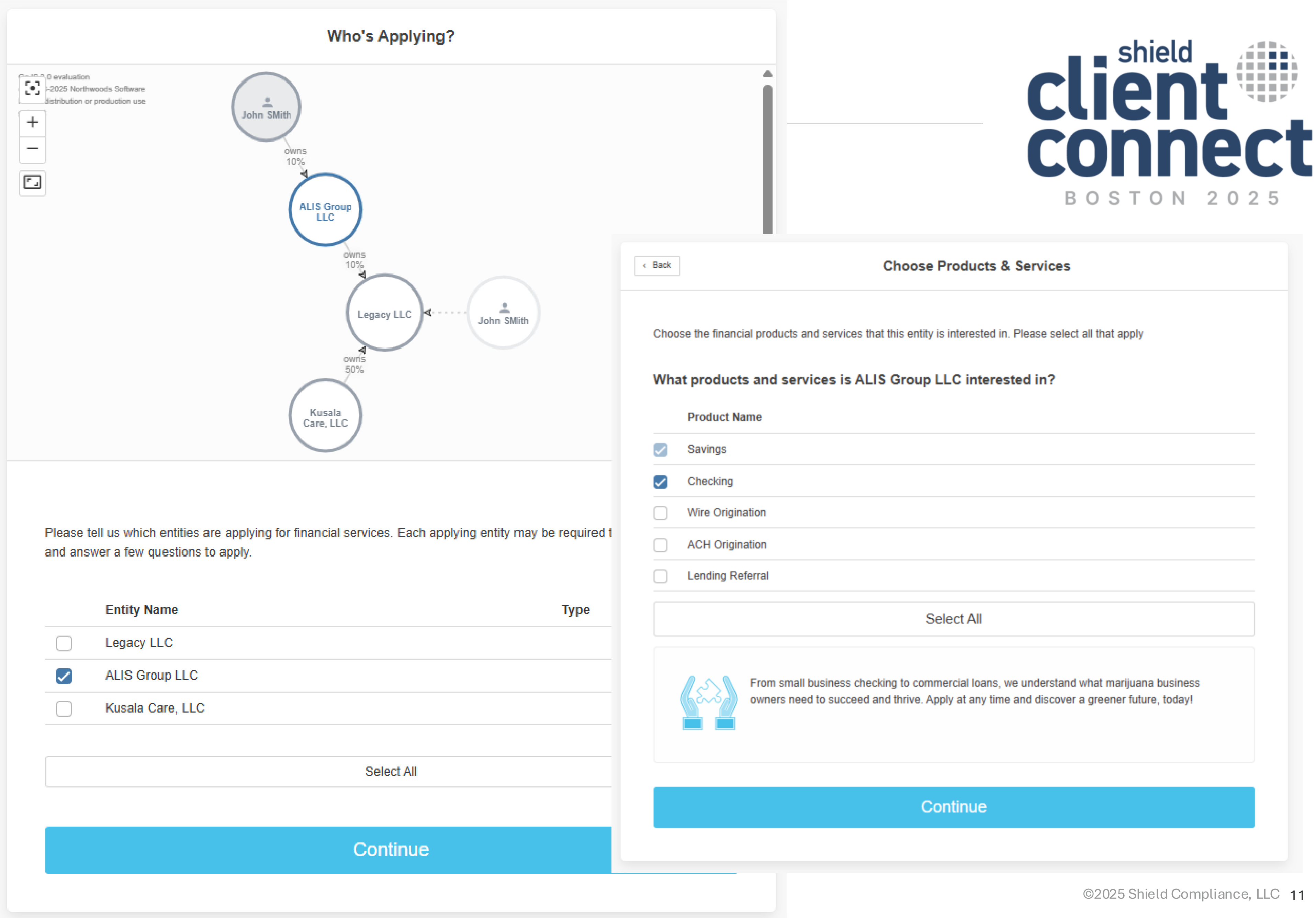
Template versus Tenant

- What is a **Template**?
  - A template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities** – any entity in the application can apply for products or services

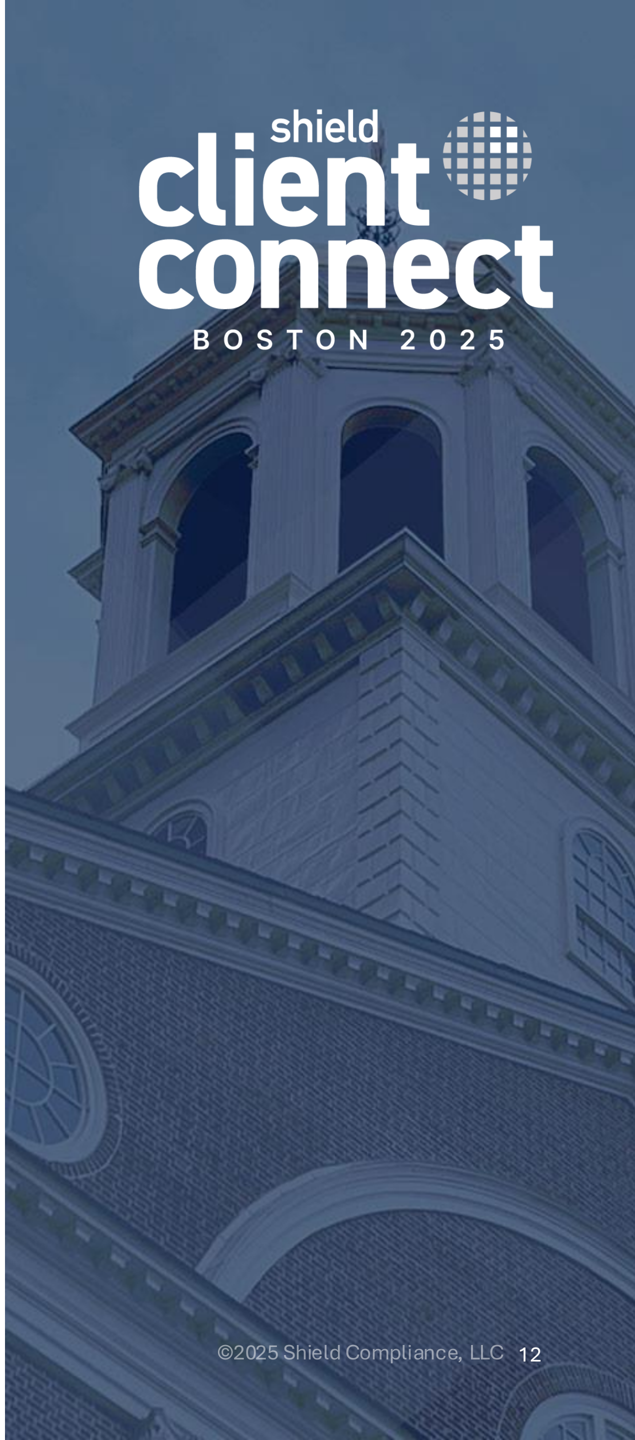


All Entities



Template versus Tenant

- What is a **Template**?
  - A template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities –** any entity in the application can apply for products or services
    - When should this be used?
      - Cross Sell Opportunities for owning entities or owned entities.



Template versus Tenant

- What is a **Template**?
  - A template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities** – any entity in the application can apply for products or services
  - **Single Primary** – only main entity can apply for products or services

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Single Primary

Choose Products & Services

Choose the financial products and services that this entity is interested in. Please select all that apply.

What products and services is Test New App interested in?

	Product Name
☑	Cannabis Business Checking
☑	Cannabis Banking Savings
☑	Ocean Trust Business Debit Card
☐	ACH Origination

Select All

From small business checking to commercial loans, we understand what marijuana business owners need to succeed and thrive. Apply at any time and discover a greener future, today!

Continue

Template versus Tenant

- What is a **Template**?
  - A template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities** – any entity in the application can apply for products or services
  - **Single Primary** – only main entity can apply for products or services
    - When should this be used?
      - Only allowing the MRB entity that was sent the application.

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Template versus Tenant

- What is a **Template**?
  - A template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities** – any entity in the application can apply for products or services
  - **Single Primary** – only main entity can apply for products or services
  - **Beneficial Ownership Exempt** – based on all entities but does not request % of ownership. Only requests Controlling/Authorized persons.

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Beneficial Ownership Exempt

Authorized Signers

Now we need to know the individual roles of persons in this entity, including the controlling person(s) and those authorized to sign on behalf of the entity. Please select all that apply.

Identify the individual leadership roles at 0dow Company.

Names	Roles
Person A	☑ Controlling Person ☑ Authorized Signer

ⓘ At least one Controlling Person and Authorized Signer must be provided.

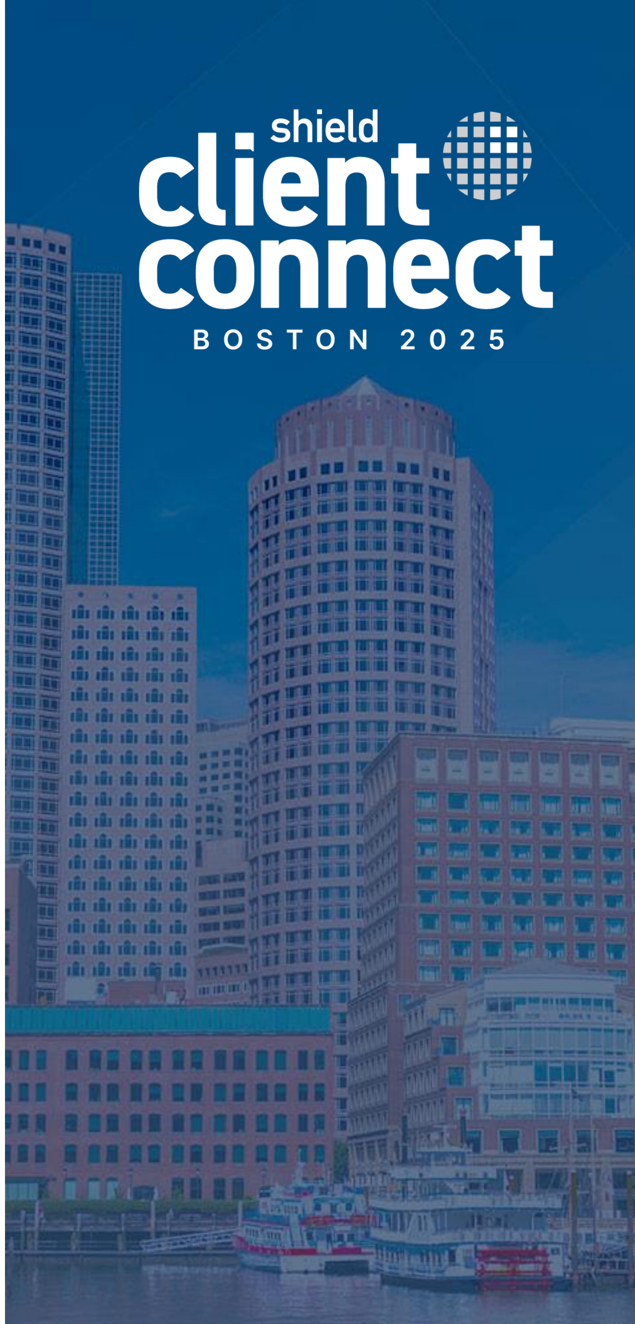
+ Add

Controlling persons include senior managers, board members, and executives such as the CEO and CFO. Authorized Signers have permission to perform actions on behalf of all owning parties for the entity.

Continue

Template versus Tenant

- What is a **Template**?
  - A template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities** – any entity in the application can apply for products or services
  - **Single Primary** – only main entity can apply for products or services
  - **Beneficial Ownership Exempt** – based on all entities but does not request % of ownership. Only requests Controlling/Authorized persons.
    - When should this be used?
      - Application is for a Trust, Tribe or Sole Proprietorship that does not require Beneficial ownership.



Template versus Tenant

- What is a **Template**?
  - A Template allows the FI to choose the application type that is sent to the applicant.
- Default Templates
  - **All entities** – any entity in the application can apply for products or services
  - **Single Primary** – only main entity can apply for products or services
  - **Beneficial Ownership Exempt** – based on all entities but does not request % of ownership. Only requests Controlling/Authorized persons.
- Customization with Standard Templates
  - Hide un-used ones.
  - Rename for clarification.
  - Can create new ones built off each template.

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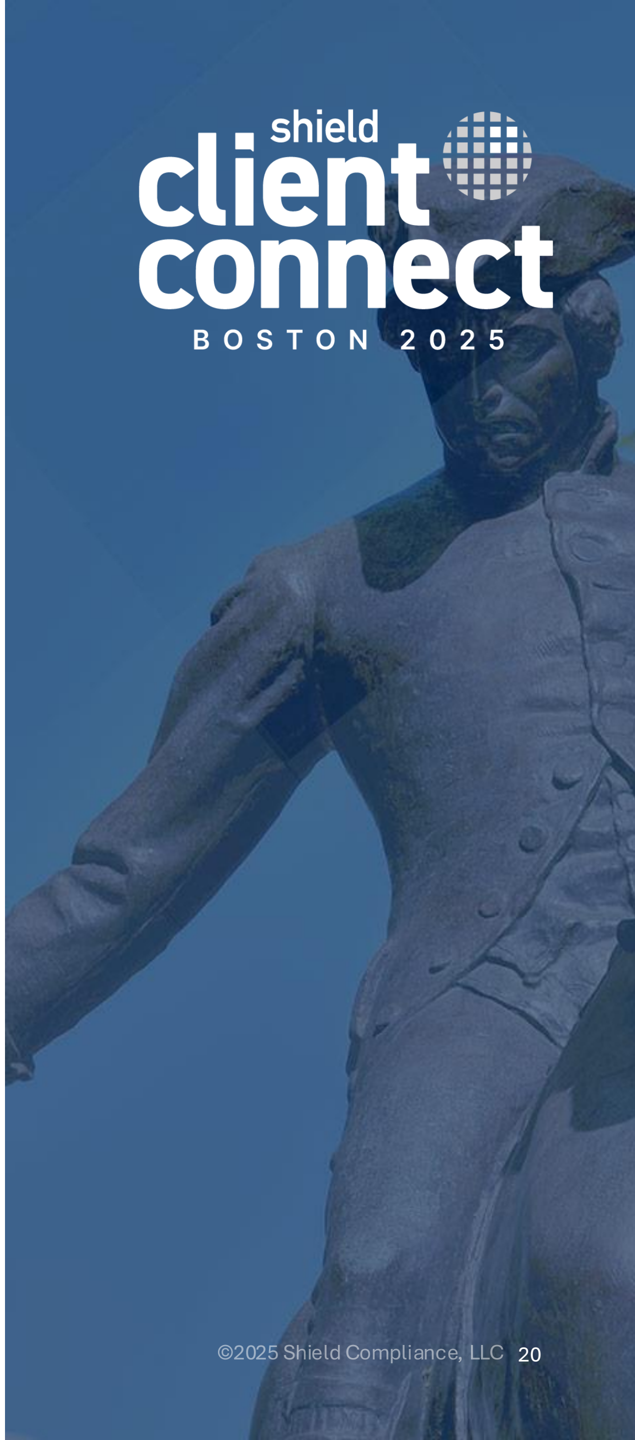
Template versus Tenant

- Benefits of using multiple templates:
  - Disclosures
  - Product Listing
  - Alternate Workflow
  - Entity or Individual Request for KYC
  - Question/Document Requests



Template versus **Tenant**

- What is a **Tenant**?
  - A tenant is the instance or URL site for the FI's applications.
- Benefits of configuring different tenants for lines of business:
  - Bank name and branding
  - Ownership threshold
  - Stages / To-dos
    - Completion of tasks before advancing
  - User permissions / access

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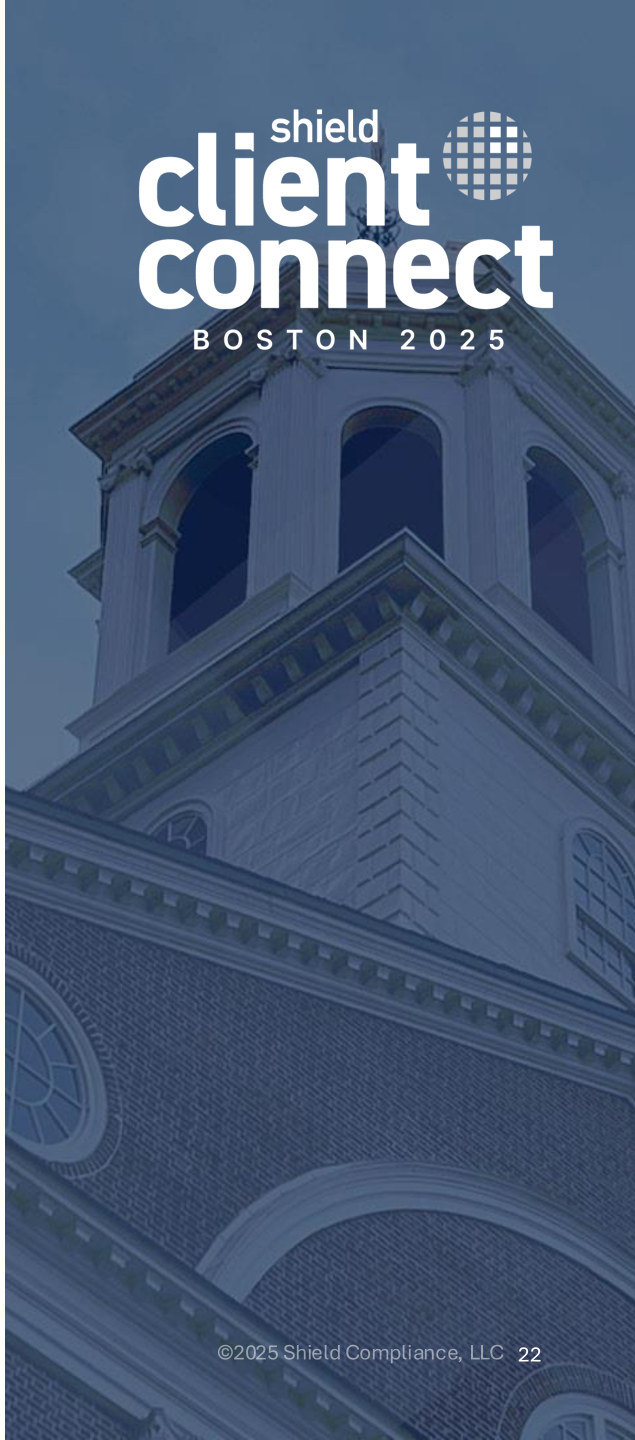
Template versus **Tenant**

- Master Tenant
  - If an FI utilizes multiple tenants, a *Master Tenant* is created for access.
    - Allows access to users into both tenants without a new login.

  - Example:
    - Money Services Business Applications
    - Cannabis Applications



Any Questions on Template vs. Tenant?

Allows Different:	Template	Tenant
Disclosures	Yes	Yes
Product Listing	Yes	Yes
Alternate Workflow	Yes	Yes
Entity or Individual Request for KYC	Yes	Yes
Question/Document Requests	Yes	Yes
Branding	No	Yes
Ownership Threshold	No	Yes
Stages & To-do	No	Yes
User Permissions / Access	No	Yes

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Application Types

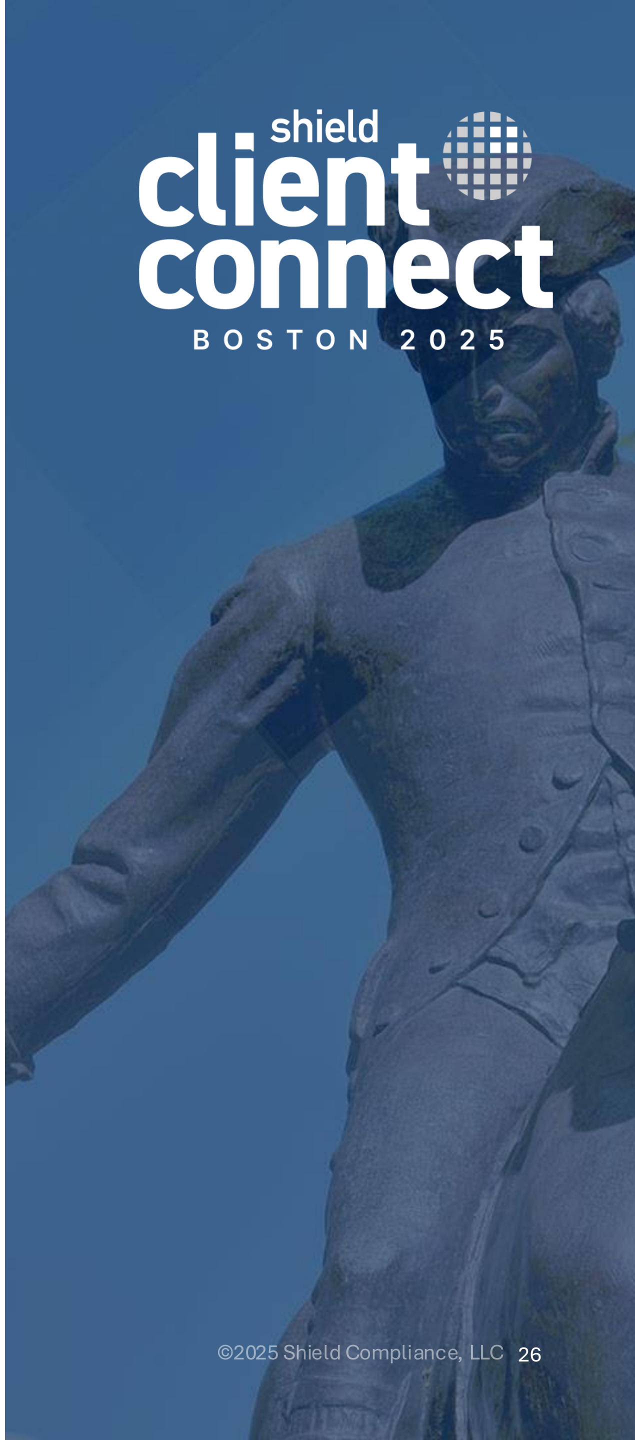
- Cannabis
- Hemp
- Money Service Business
- Digital Assets
- Capital Raise
- Expanding to New Market
- New Location / New Account
- Non-Cannabis
  - Business Accounts
  - Indirect/Ancillary
  - Dealer Services
  - Commercial Lending

Upcoming Features

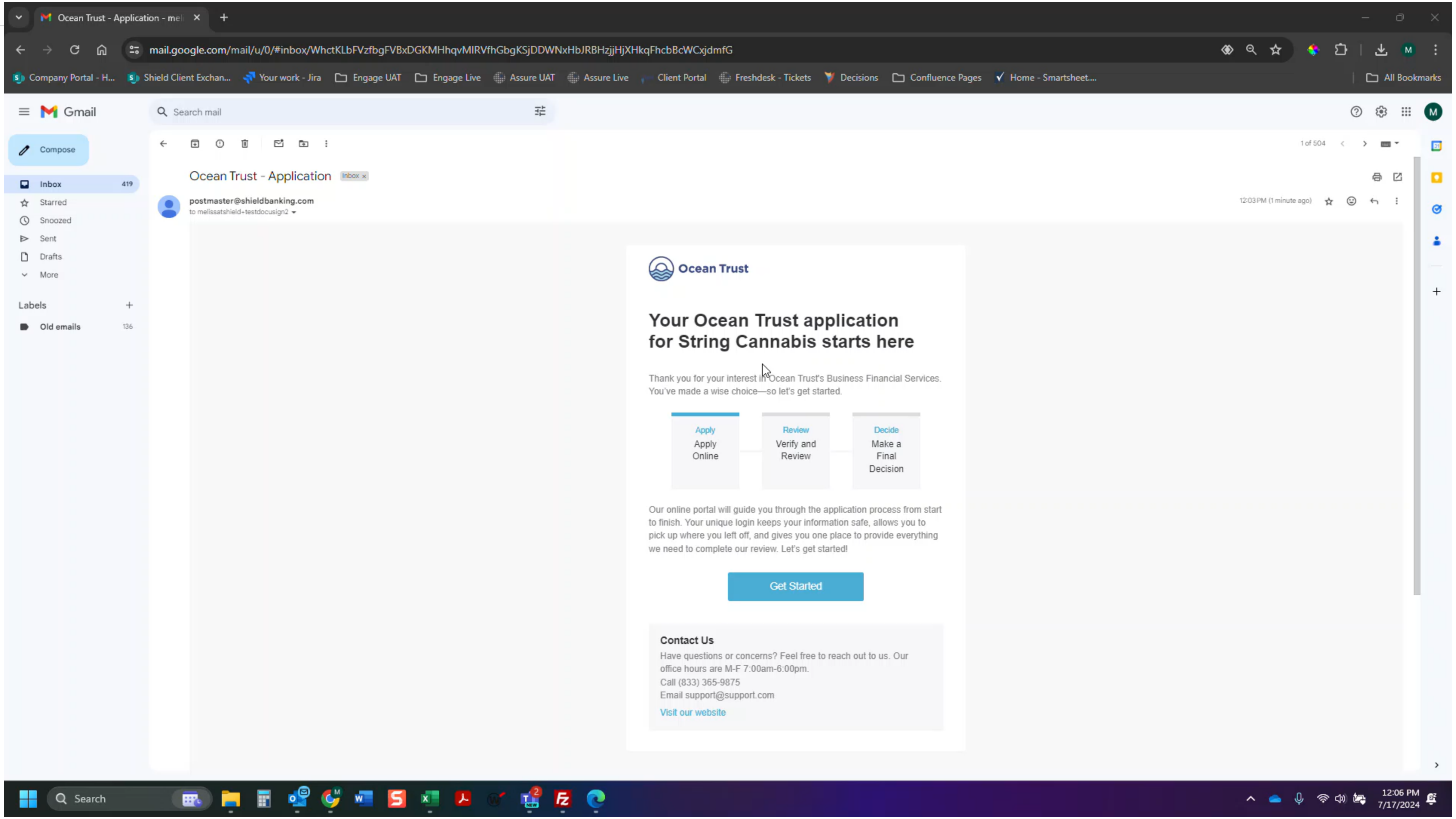
- Docusign
- Money Services Business

Docusign Disclosures

- **Docusign**
  - Current functionality – Phase 1- Docusign for disclosures.
  - Phase 2.5 (year end 2025) - Pre-configured document for signature in application.
  - Phase 3 (2026) – Ad hoc documents sent for signature after application review.
    - ACH/Wire Agreement
    - Signature Card/Account Addendum



Docusign Disclosure Demo



Upcoming Features - Docusign

- **Docusign Phase 2.5**
  - Pre-configured document for signature in application.
    - Shield License or FI License for Docusign. Contract Terms will reflect.
    - Documents configured within Engage for completion during the application process to sign electronically via Engage’s integration with Docusign.
    - Data may populate the document which was provided by the applicant during the application workflow process.
    - Request Docusign signatures from specific persons defined in the application, as well as set additional rules to ensure invitees only sign the documents they need to sign.
    - Signatories do not need to create an Engage login to view and sign Docusign documents but do have to be in the application as a controlling (owner) or authorized signer.
    - Engage prioritizes managing electronic signature collection within a single Docusign envelope to minimize transaction costs.
    - Once all signatures are captured the application will be automatically submitted to the FI.

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Upcoming Features - Docusign

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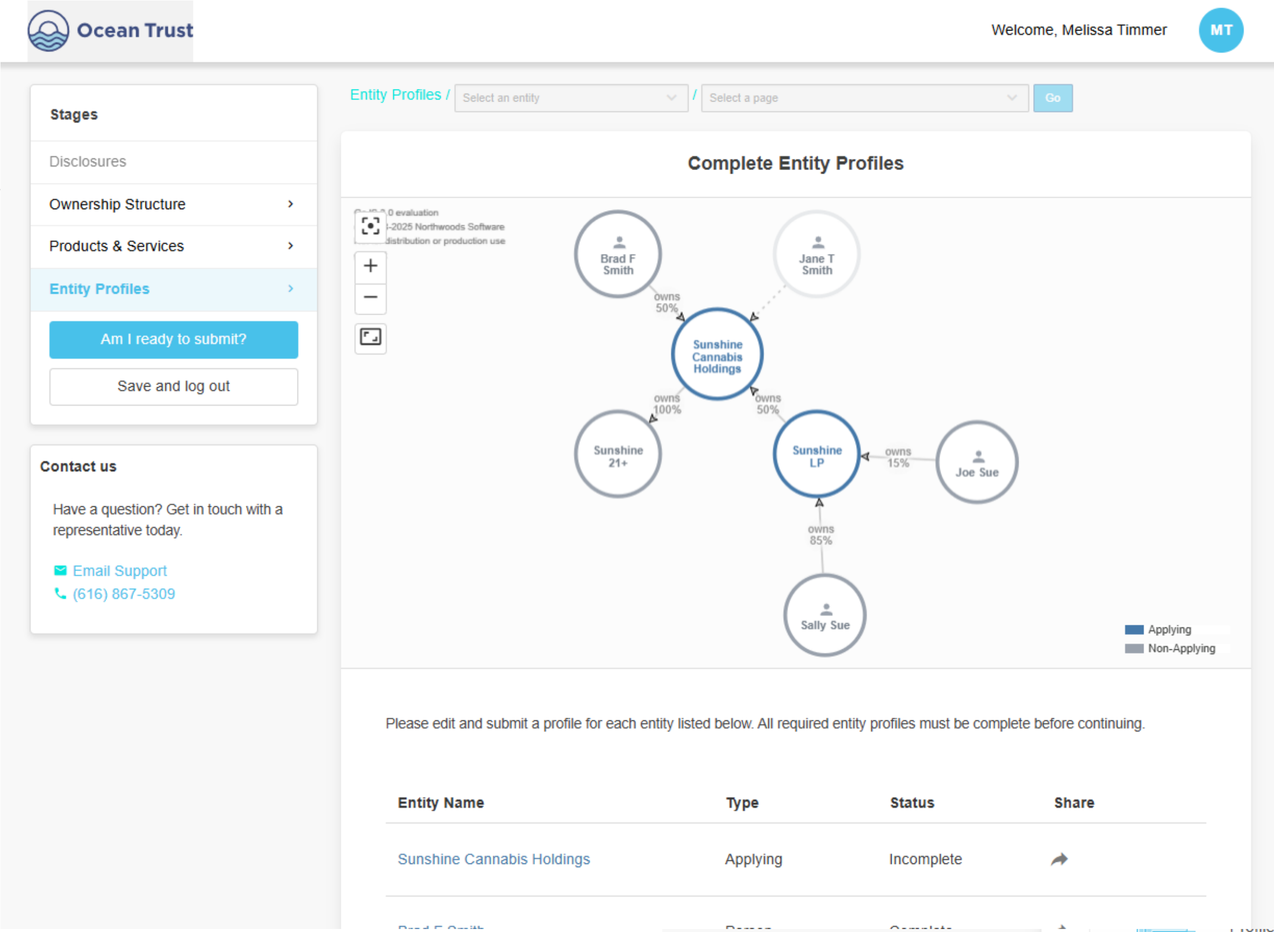
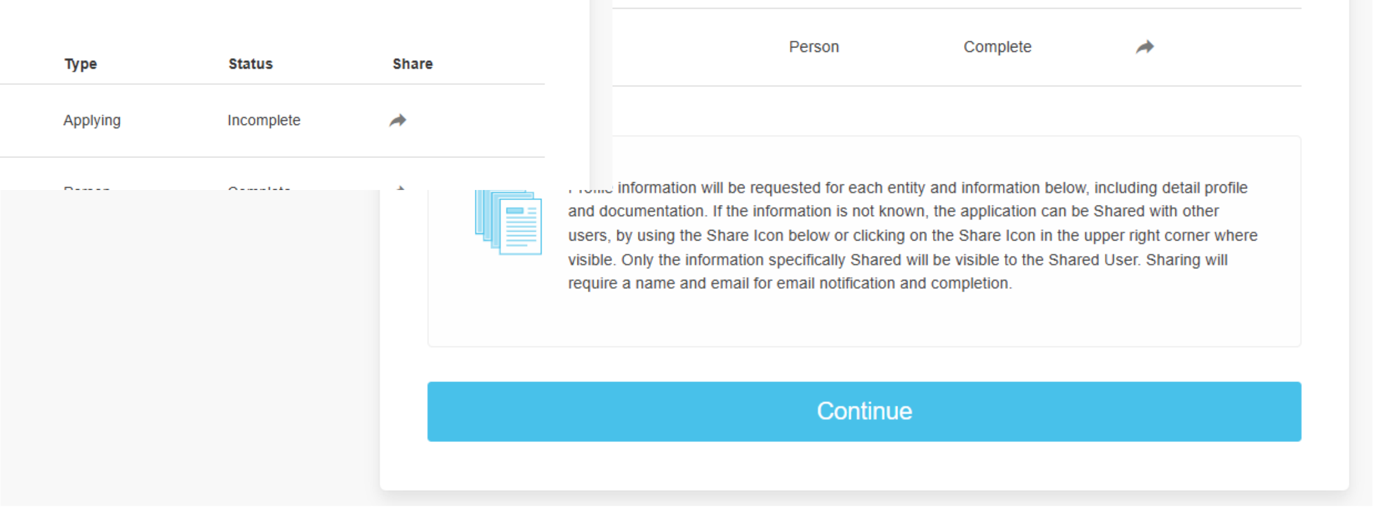
- **Docusign Phase 2.5**
  - Pre-configured document for signature in application.
    - Details change, even after the applicant submits the application. Engage enables FI to update the application and reissue invitations to sign the updated Docusign documents.
    - FI reviewers can track the status of each Docusign document in that application's Documents page on the Engage dashboard.
    - FI reviewer may resend invitations to signatories who have not signed, if needed.
    - FI reviewers can view previously signed instances of a Docusign document that are superseded when a new version is reissued.
    - FI reviewers can download the electronically signed documents for review for their records.

MRB Docusign Workflow





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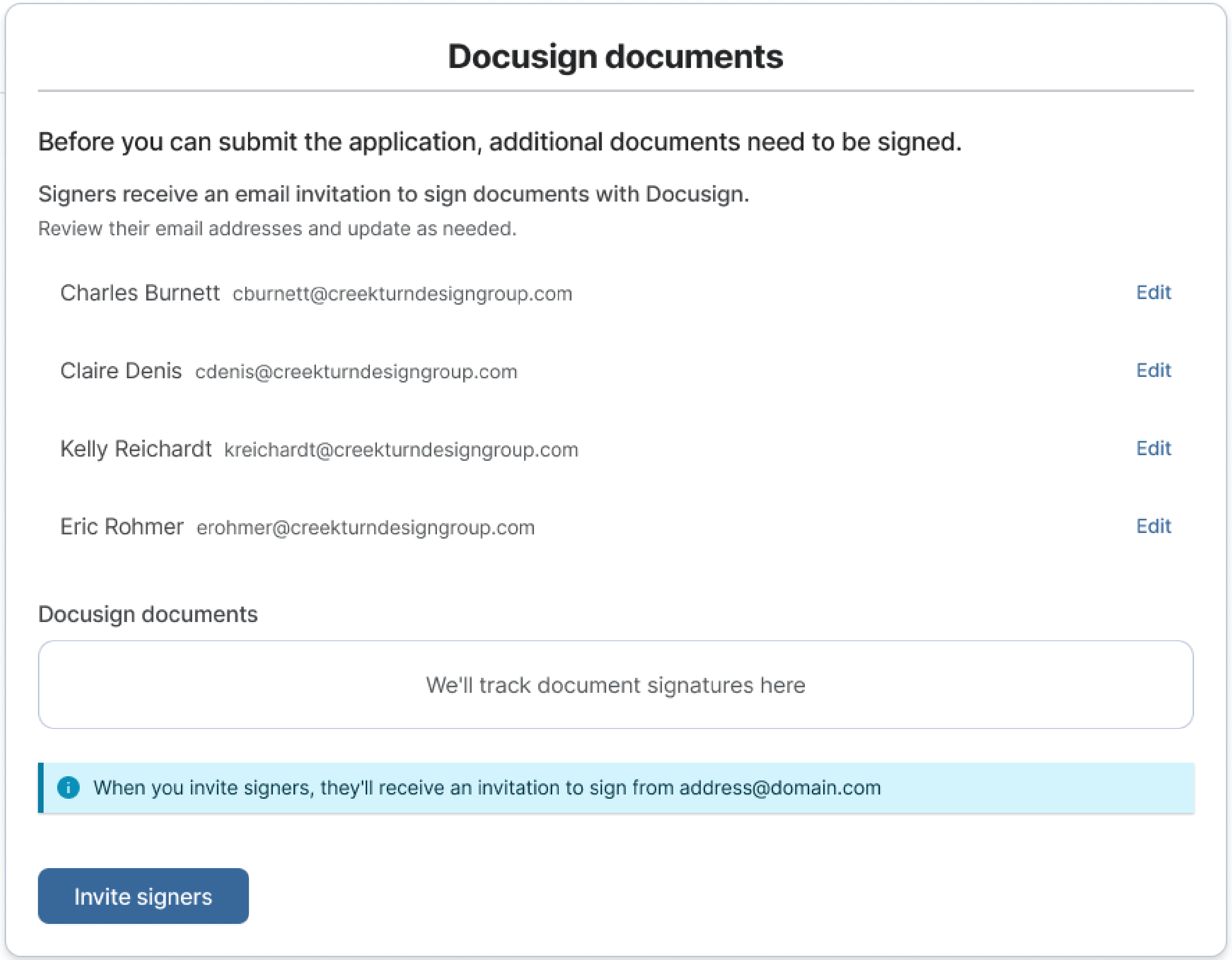
MRB Docusign Workflow

- Individuals entered into the application will be available for signature.
    - Emails are those entered under each profile.
- Emails may be edited by the Primary Contact which updates the application information.



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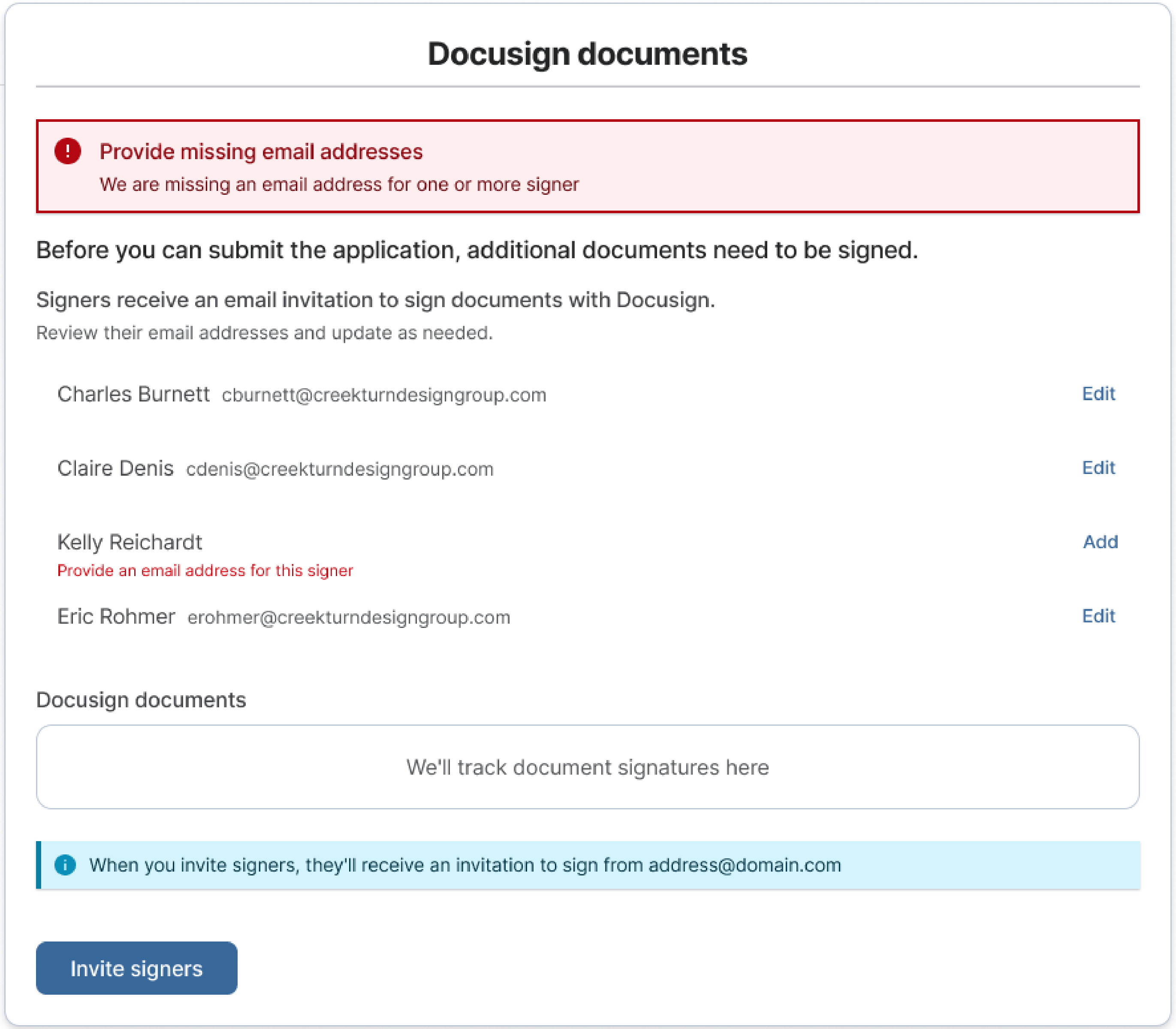
MRB Docusign Workflow

- If an email address is missing, can be added by the Primary Contact prior to sending for signatures.



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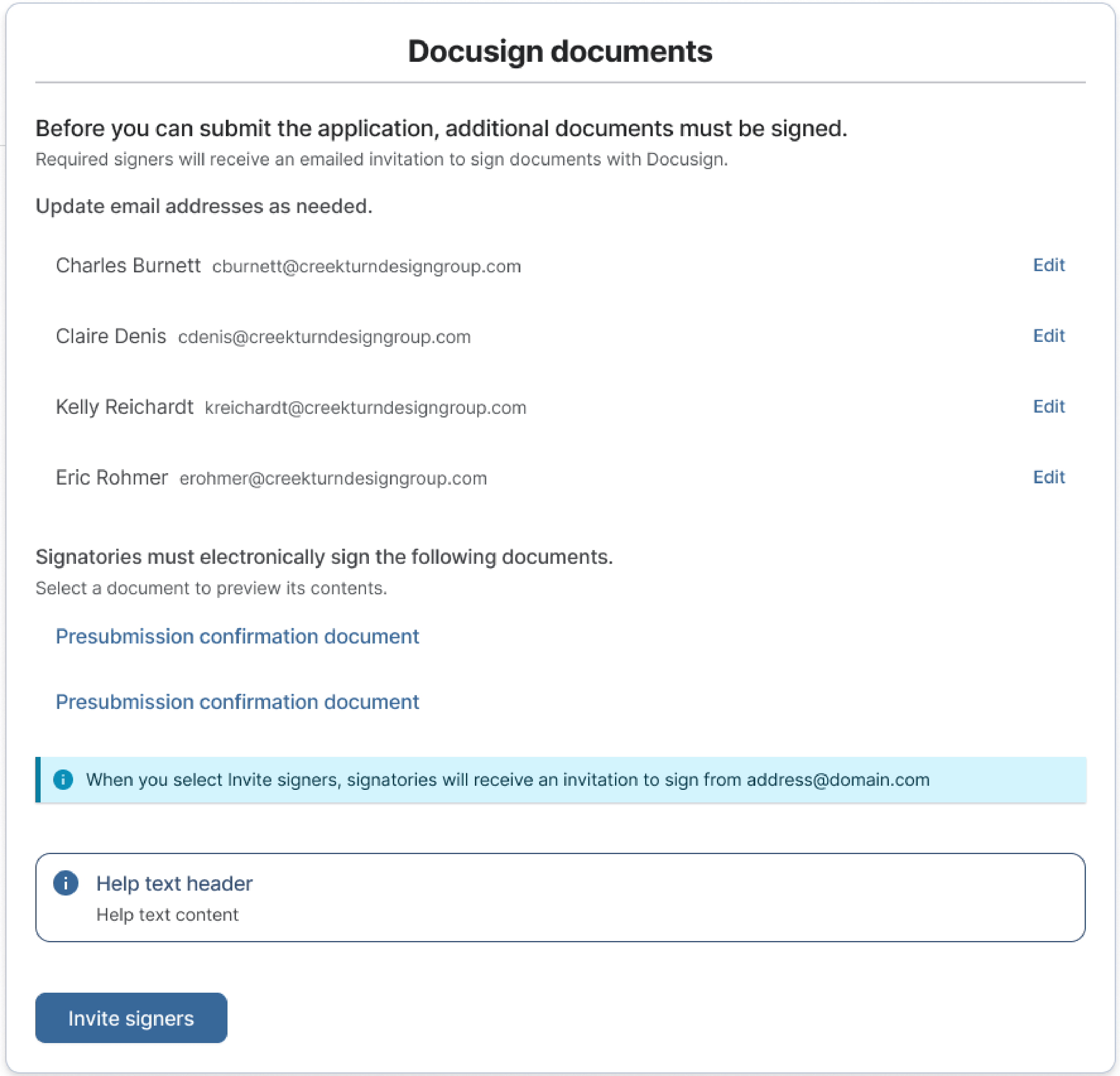
MRB Docusign Workflow

- Primary Contact will **Invite Signers** to sign the configured documents for Docusign.
  - Based on built in configuration for who is sent the document(s) for signature.



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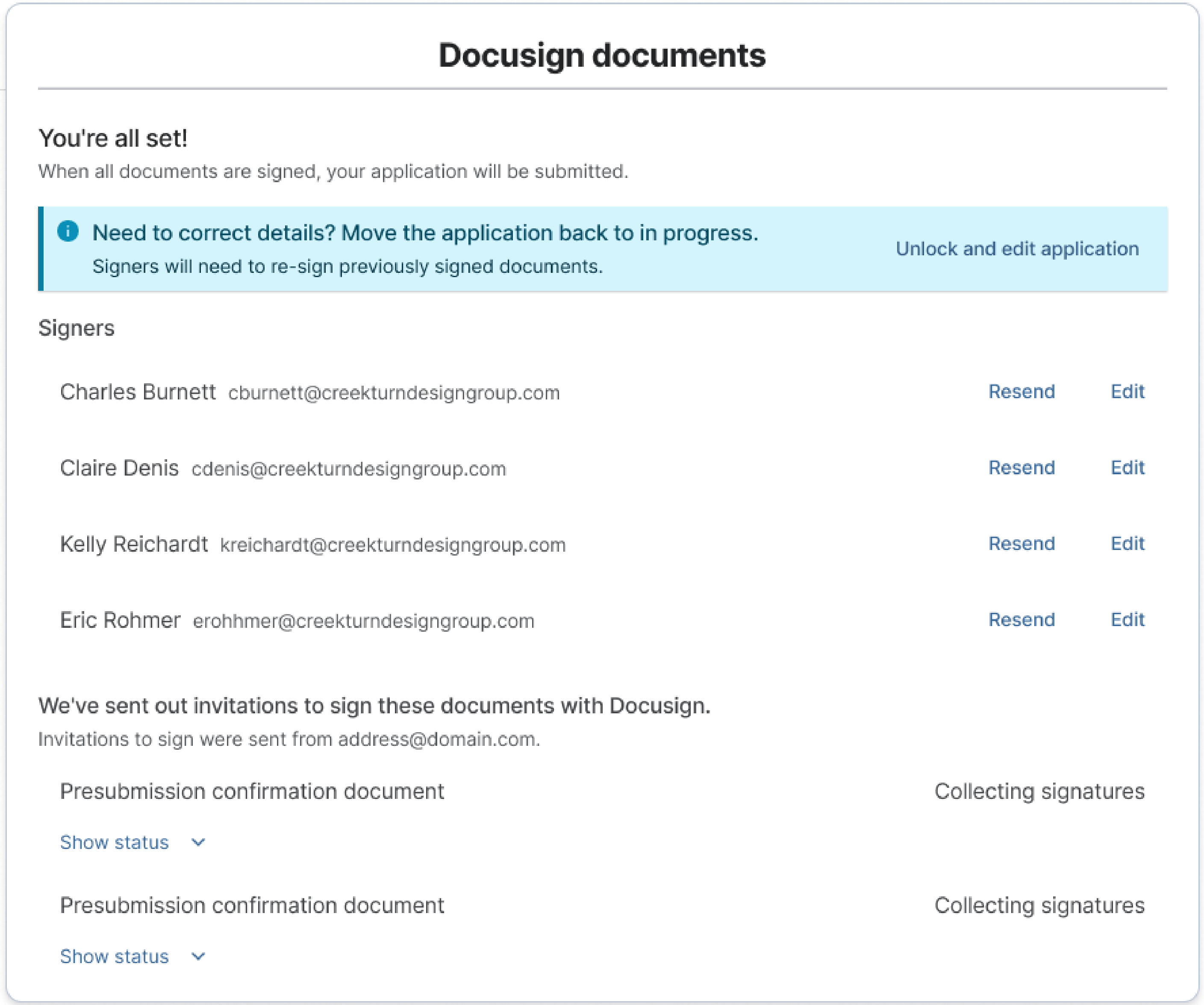
MRB Docusign Workflow

- Primary Contact will **Invite Signers** to sign the configured documents for Docusign.
    - Based on built in configuration.
- Once sent the status will reflect as **Collecting Signatures.**
- Application is locked for editing by the Primary Contact.



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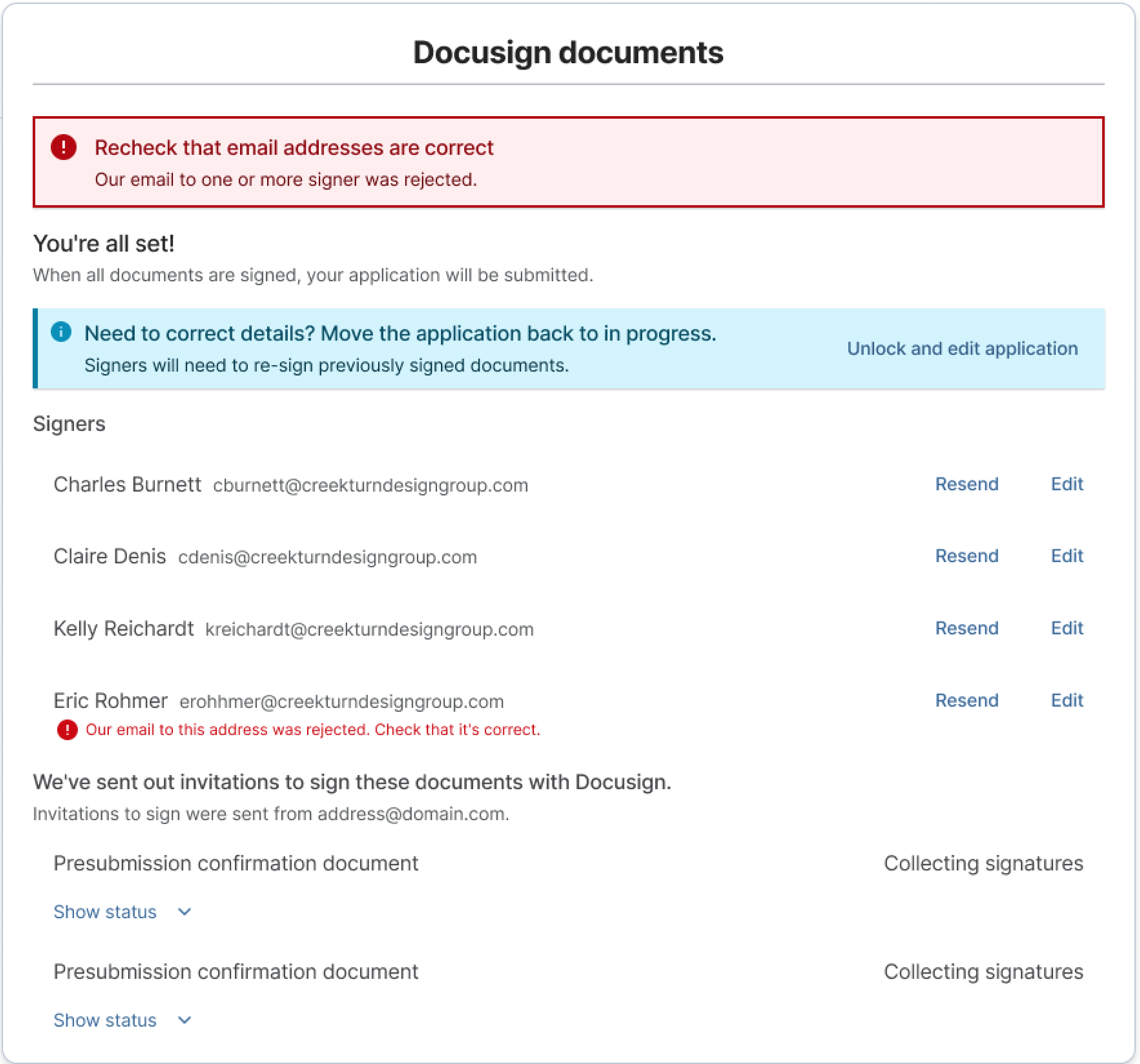
MRB Docusign Workflow

- If an email is undeliverable for a Docusign document an email notification would be sent to the Primary Contact.
- The Primary Contact would then be able to Edit, and a new invite will automatically be sent.



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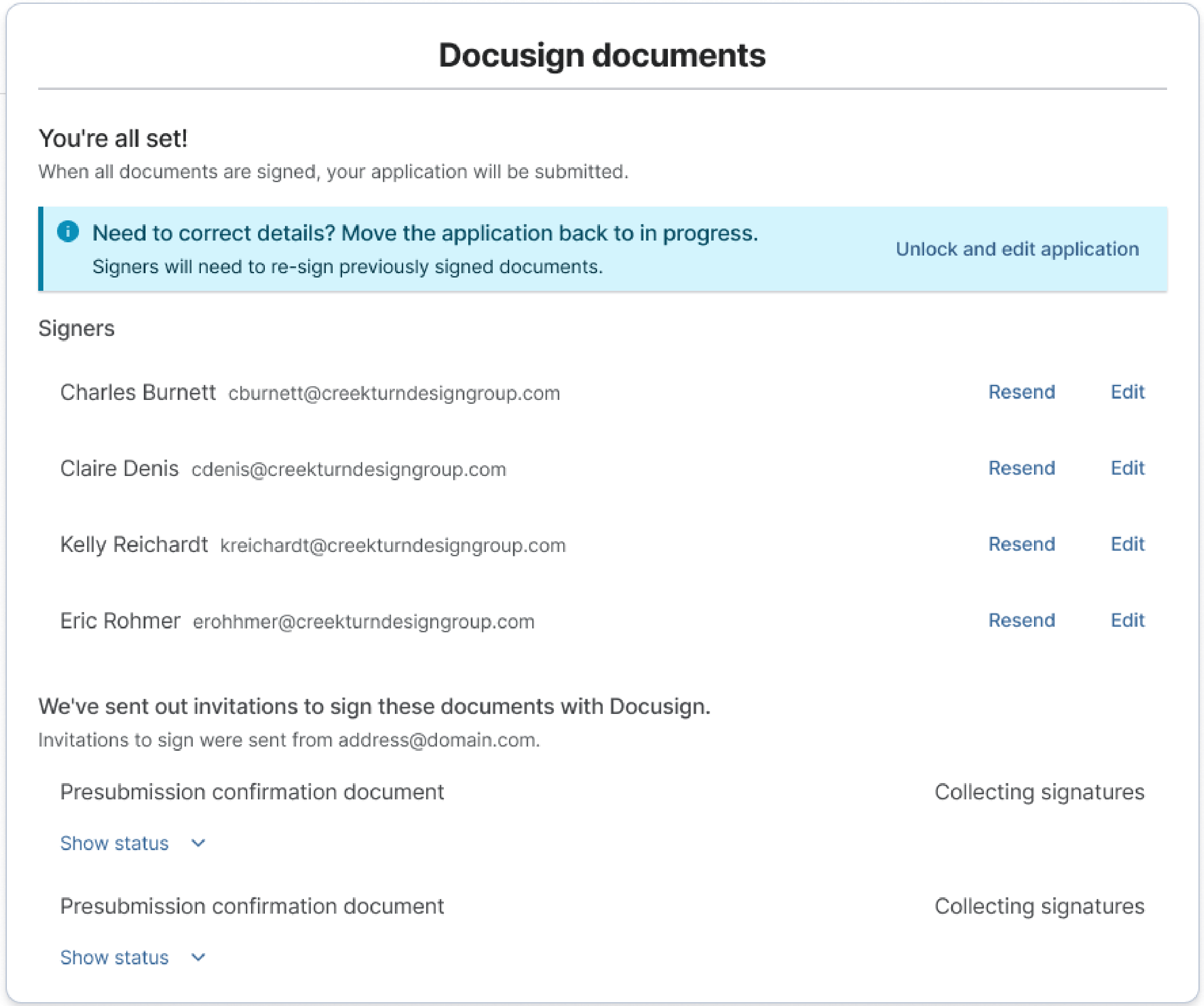
MRB Docusign Workflow

- If applicant logs in, they will see status of Docusign documents.
- The Primary Contact may update an application detail after Docusign documents are sent, if incorrect or updates are needed.
- Would choose “Unlock and Edit Application”.



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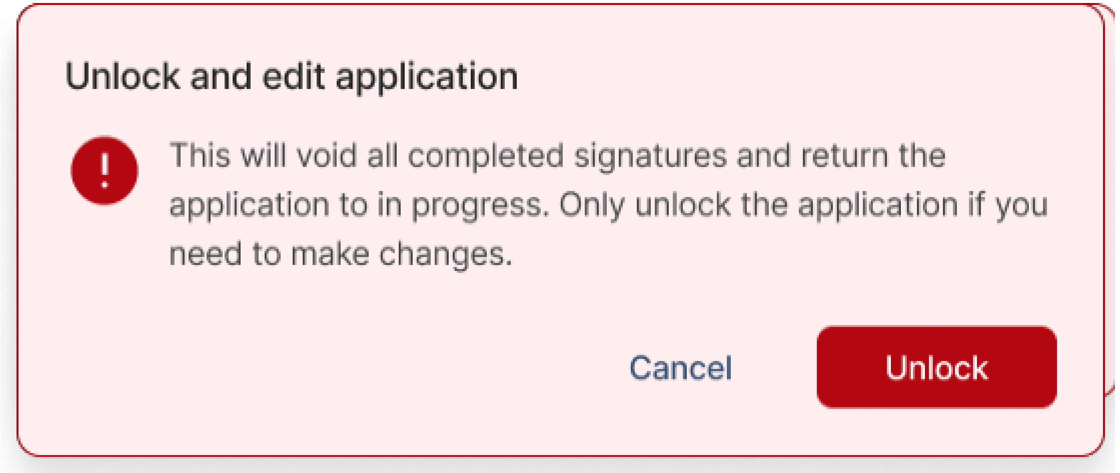
MRB Docusign Workflow

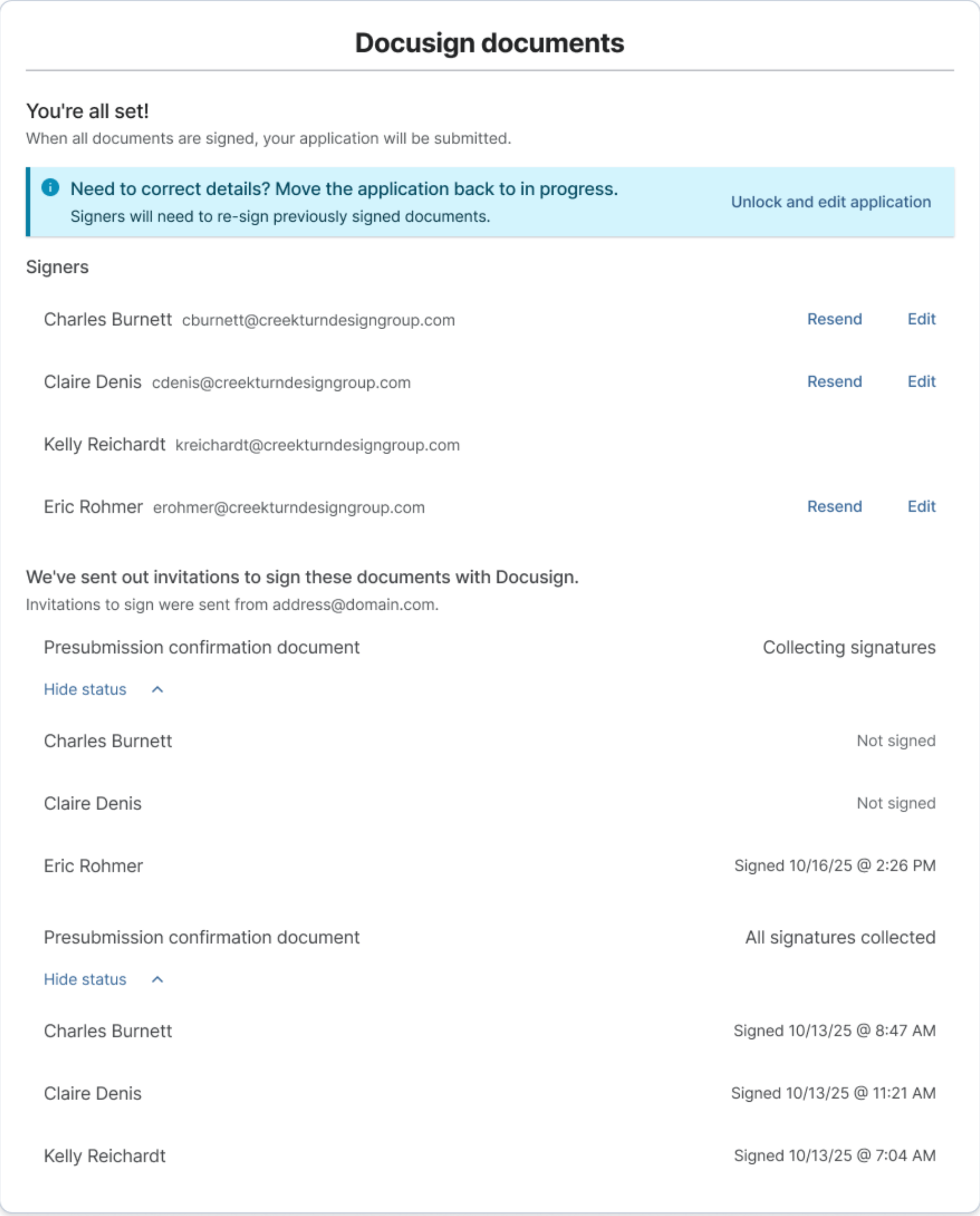
- Update Information
- This may void signatures and send a new Docusign envelope for signature.



- Signers affected would receive a notification of voided signatures via Docusign and a new invite for signing would be sent once the Primary Contact Invites Signers.

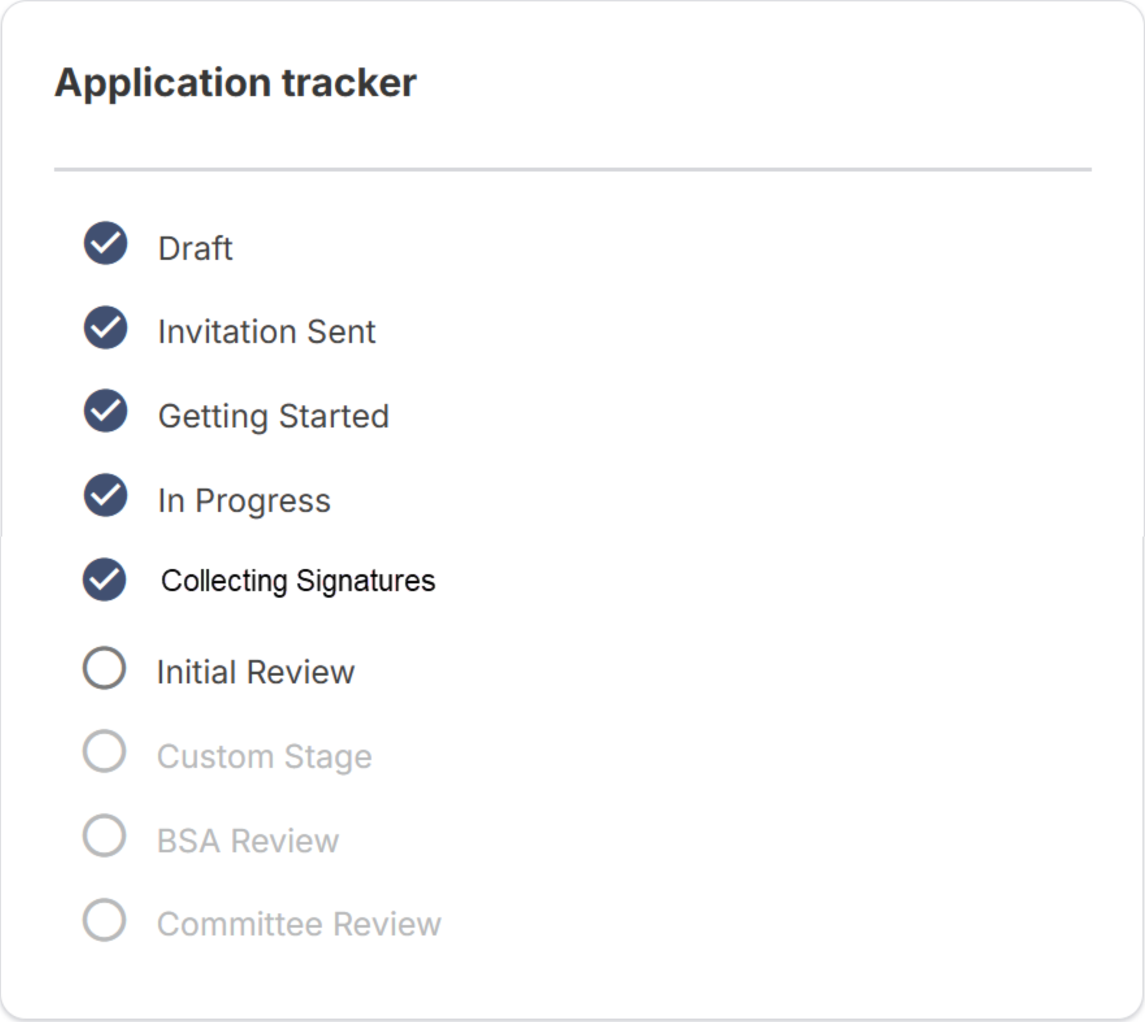
MRB Docusign Workflow

- Primary Contact can Resend to those individuals that have not signed.
    - Reminder notifications sent for those unsigned will also be configured in Engage.



FI Docusign Review

- If Docusign is enabled for the FI, a new application stage will indicate Collecting Signatures.
- Once all document(s) are signed, application will **Auto- submit** to the FI for review.



FI Docusign Review

- FI will see on the Documents tab a section for **Docusign documents.**
- Status of signature(s) will be visible while the application is **In Progress.**

Docusign documents

Request	Status	Updated
☐ Presubmission confirmation document	All signers have signed	Claire Denis 7/16/25 @ 10:11 AM
☐ Presubmission confirmation document	Awaiting signatures	Claire Denis 7/16/25 @ 10:15 AM
☐ Presubmission confirmation document	Awaiting signatures	—

Signers	Status
Charles Burnett cburnett@creekturndesigngroup.com	Charles Burnett has not signed
Claire Denis cdenis@creekturndesigngroup.com	Claire Denis has not signed
Kelly Reichardt kreichardt@creekturndesigngroup.com	Kelly Reichardt has not signed

FI Docusign Review

- When document(s) are signed, they will be downloadable for review.
- Once all reviewed, the FI User can check off that all are approved.

Docusign documents

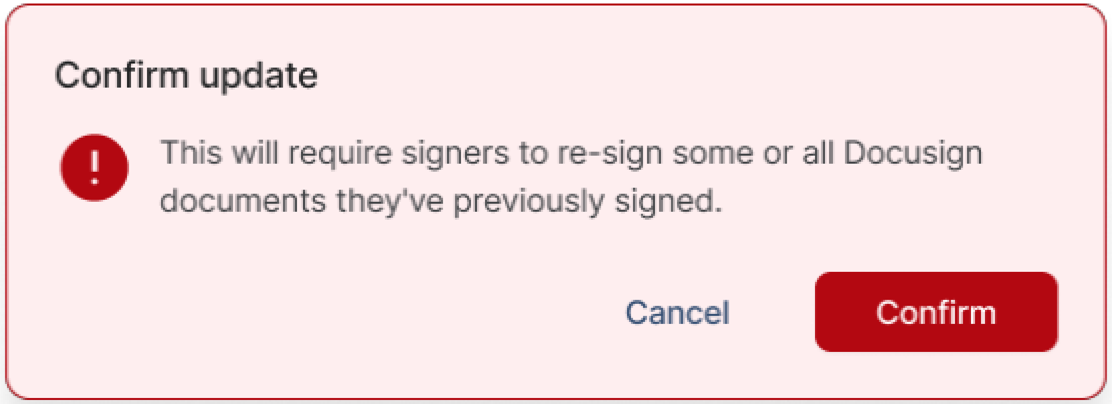
Request	Status	Updated
☐ Presubmission confirmation document	All signers have signed	Claire Denis 7/16/25 @ 10:11 AM
☐ Presubmission confirmation document	Awaiting signatures	Claire Denis 7/16/25 @ 10:15 AM

Signers	Status
Charles Burnett cburnett@creekturndesigngroup.com	Charles Burnett 7/16/25 @ 9:31 AM
Claire Denis cdenis@creekturndesigngroup.com	Claire Denis 7/16/25 @ 10:15 AM
Kelly Reichardt kreichardt@creekturndesigngroup.com	Kelly Reichardt has not signed

Request	Status	Updated
☐ Presubmission confirmation document	Awaiting signatures	—

FI Docusign Review

- If application details are updated after submission by the FI user or via comments, a warning message would be displayed for the FI User that the change will affect the Docusign document(s).
    - FI user may then void signatures and reissue document(s) that were affected for Docusign signature.
- Approving an application may not be available if all Docusign documents are not signed.



FI Docusign Review

- The FI user has the option to resend a document if unsigned.
- Stale Application.
  - FI Users would have the option to void all signatures and resend if stale.

Docusign documents

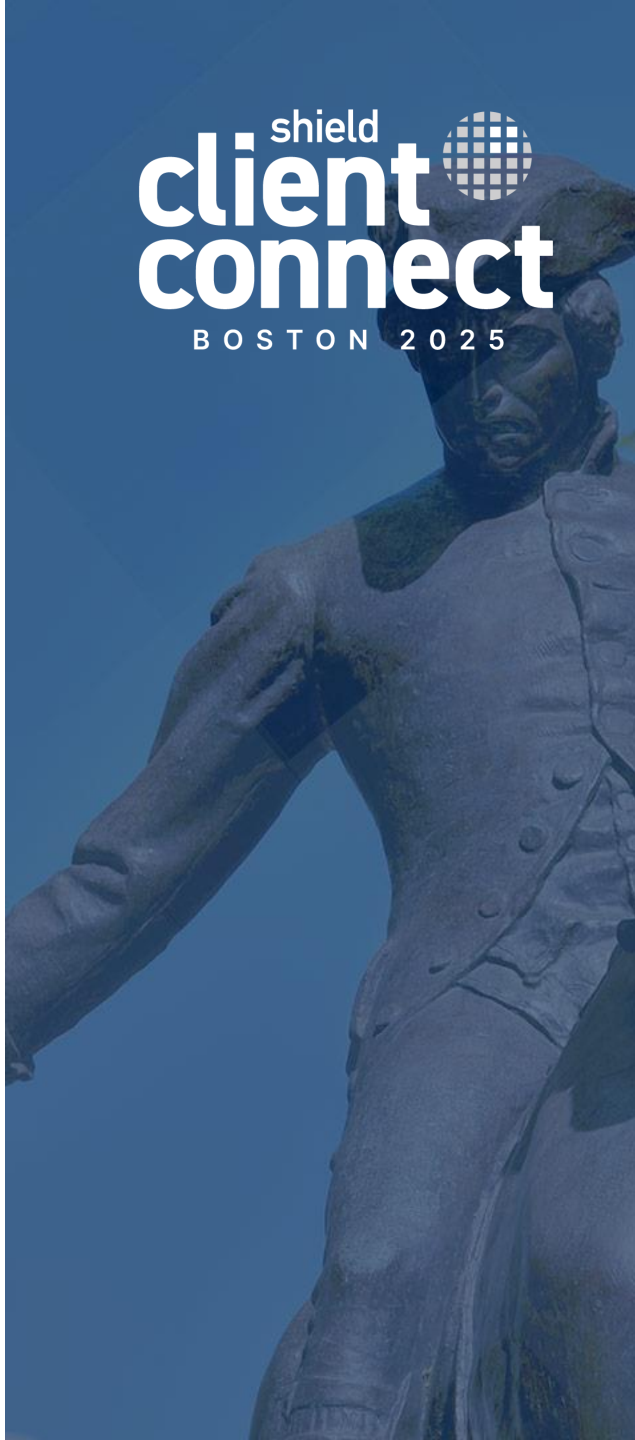
Request	Status	Updated
☐ Presubmission confirmation document	All signers have signed	Claire Denis 7/16/25 @ 10:11 AM
☐ Presubmission confirmation document	Awaiting signatures	Claire Denis 7/16/25 @ 10:15 AM

Signers	Status
Charles Burnett cburnett@creekturndesigngroup.com	Charles Burnett 7/16/25 @ 9:31 AM
Claire Denis cdenis@creekturndesigngroup.com	Claire Denis 7/16/25 @ 10:15 AM
Kelly Reichardt kreichardt@creekturndesigngroup.com	Kelly Reichardt has not signed

Request	Status	Updated
☐ Presubmission confirmation document	Awaiting signatures	—

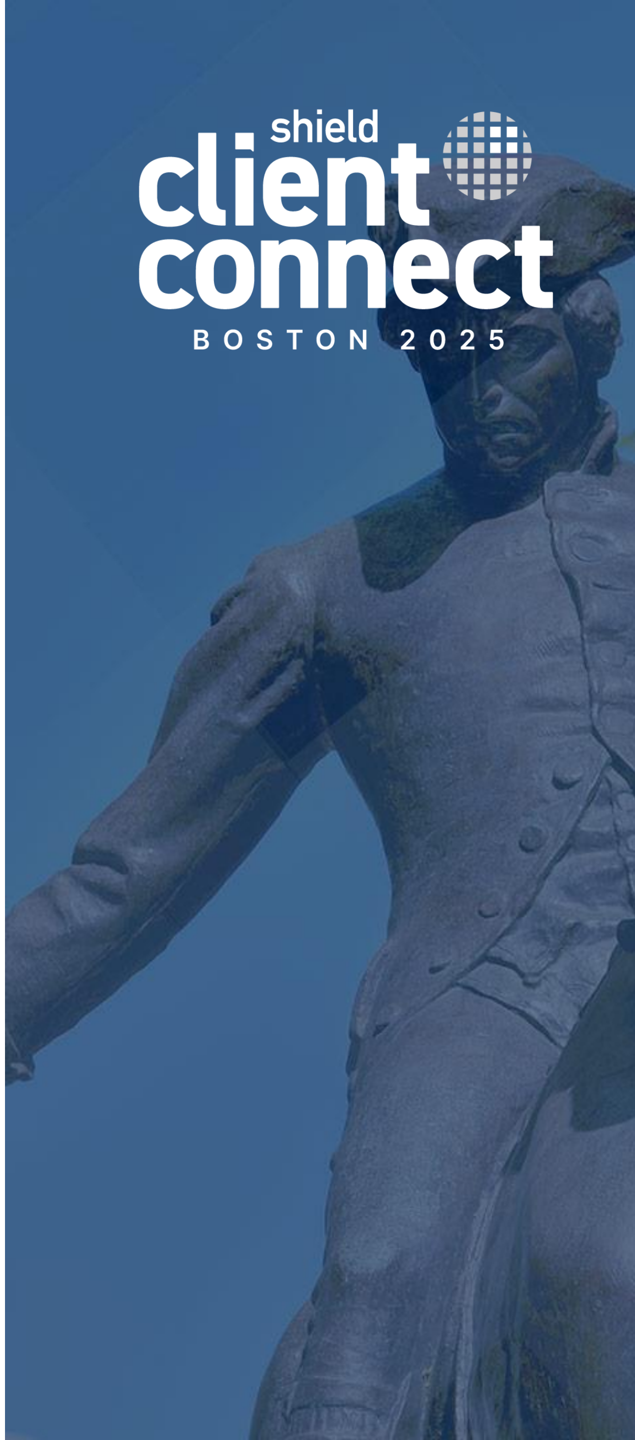
Docusign Phase 2.5 Uses

- **Beneficial Ownership**
  - If you need to have a Beneficial Ownership Certification completed during the application process.
  - Standard Beneficial Ownership Form
  - Prefilled with Ultimate Beneficial Ownership as calculated in the application.
  - Will be sent for signature based on configuration.



Docusign Uses

- Open Discussion
  - What other documents would you use for during application for signatures?



Money Services Business

- **Money Services Business**
  - Current Functionality
    - – **Engage** - Non-Cannabis Template
      - Omit Cannabis License page (template configuration)
      - Request copies of licensing for FinCEN, NMLS, State, etc.
        - – Manual validation of licensing with public sources.
    - – **Assure** - Include in daily files for ongoing monitoring in Assure.
      - License tracking (FinCEN, State, etc.)
        - – Manual validation of licensing

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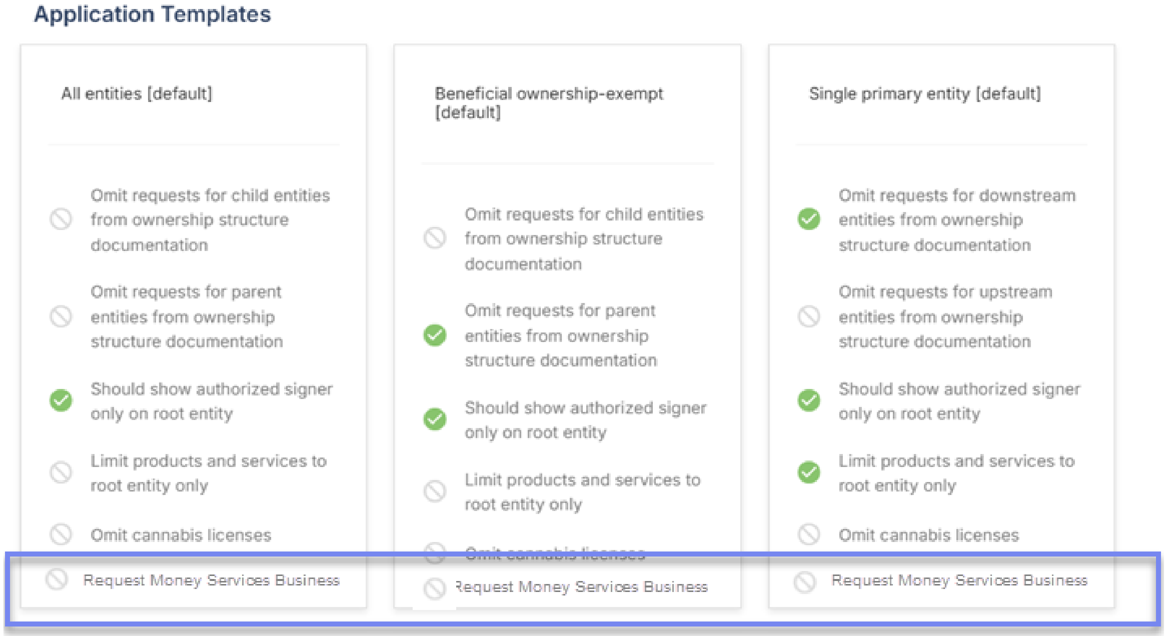
Upcoming Features - MSB

- **Money Services Business**
  - Phase 2 (year end 2025)
    - – Engage - MSB Template Type
      - New page for entry of licensing
      - Automatic Validation (FinCEN/State Licensing)



MSB Workflow

- Workflow will be configurable through the template to update as desired as normal.
- Will still ask for Ownership, entity detail, State Business Registration, etc.
- New MSB Licensing pages.

MSB Workflow

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- FinCEN Registration
- Option to choose the business is not registered with FinCEN.
- **Answer Question:** Explain why they business is not registered with FinCEN on following pages.

FinCEN registration

Enter FinCEN registration details for Creekburn Design Group.

Record registration details provided to the US government's Financial Crimes Enforcement Network

Legal name

Creekturn Design Group

FinCEN registration number/DCN

31000271319090

Select address provided for registration

500 Union St #301, Seattle, WA 98101

If this entity is not registered with FinCEN, confirm below.

☐ I confirm this entity is not registered with the Financial Crimes Enforcement Network.

Help text header

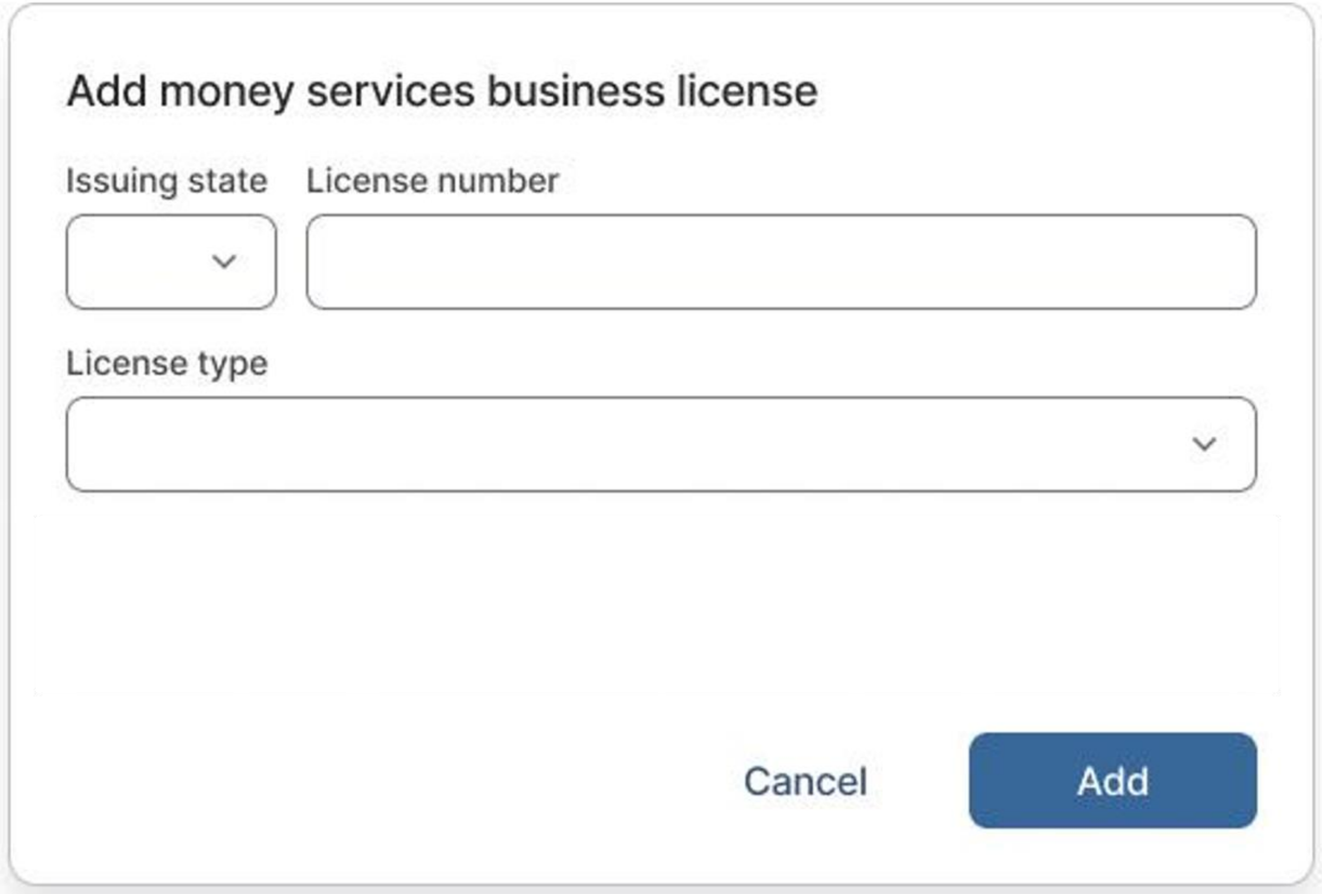
Help text content

Continue   Save

shield compliance

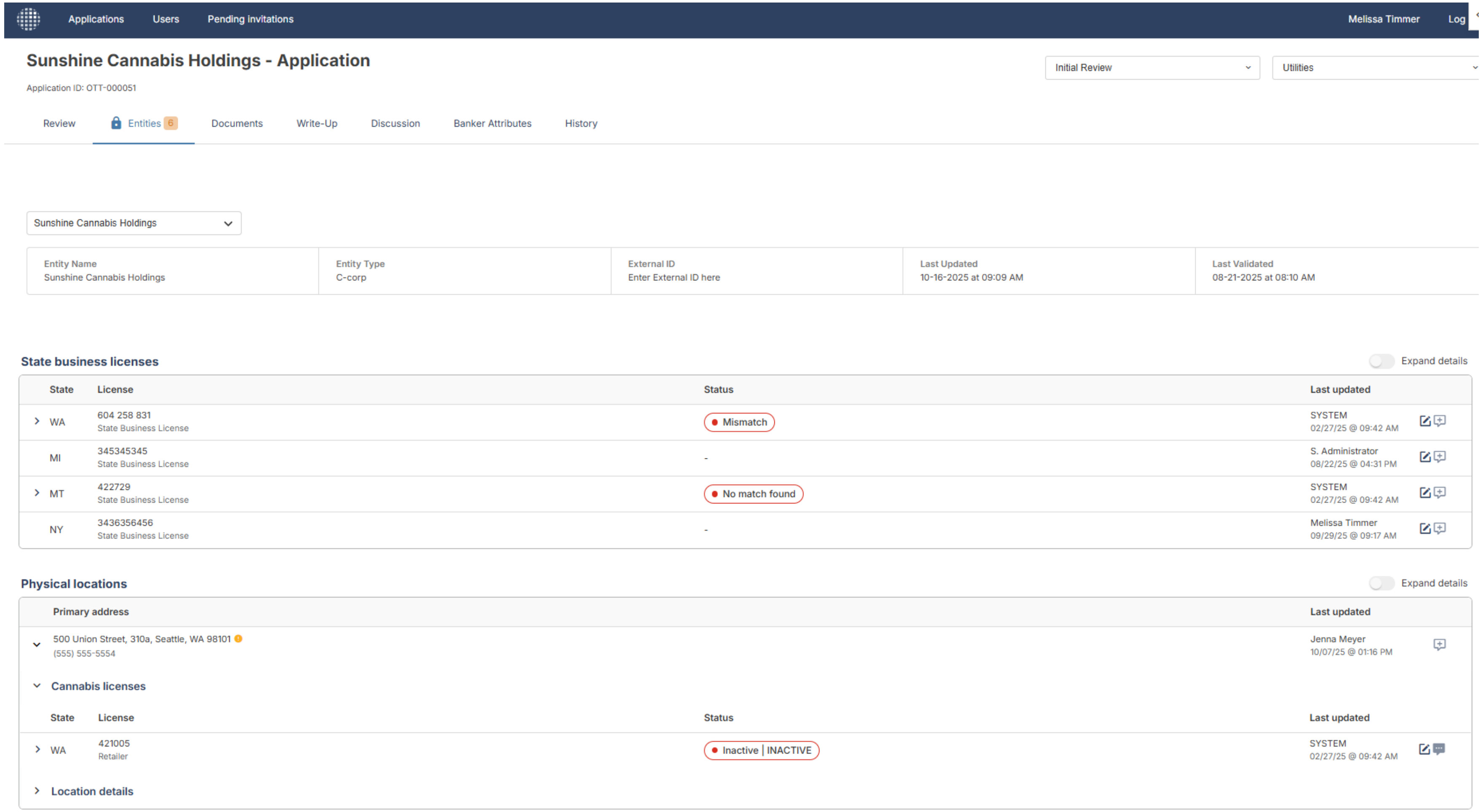
MSB Workflow

- State Licensing
  - Allow for drop down of State, License Number, and License Type.
  - License Type will be state specific
  - Allow for Agent of MSB and entry of MSB, such as Western Union.
  - Application could request documentation to support agent of MSB.



FI Review

- Entities



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FI Review

- FinCEN registration
  - Hope to have automatic validation for FinCEN Registration when released, else utilize Edit License Status for manual validation.
    - https://www.fincen.gov/msb-state-selector

FinCEN registration

Expand details

Legal entity name	Registration no.	Status	Updated
Creekturn Design Group 500 Union St #301, Seattle, WA 98101	31000271319090	Unconfirmed	Julie Dash 10/11/25 @ 7:14 AM

+ Add money services business activities

+ Add states of activity

FI Review

- FinCEN registration
  - Hope to have automatic validation for FinCEN Registration when released else utilize Edit License Status upon manual validation.
    - https://www.fincen.gov/msb-state-selector
  - With Validation
    - Money Services Business Activities.
    - States of Activity.

FinCEN registration

Expand details

Legal entity name	Registration no.	Status	Updated
Creekturn Design Group 500 Union St #301, Seattle, WA 98101	31000271319090	Confirmed	Julie Dash 10/11/25 @ 7:14 AM

Edit money services business activities

Current selection 905, 908, 909

View list of activities

Edit states of activities

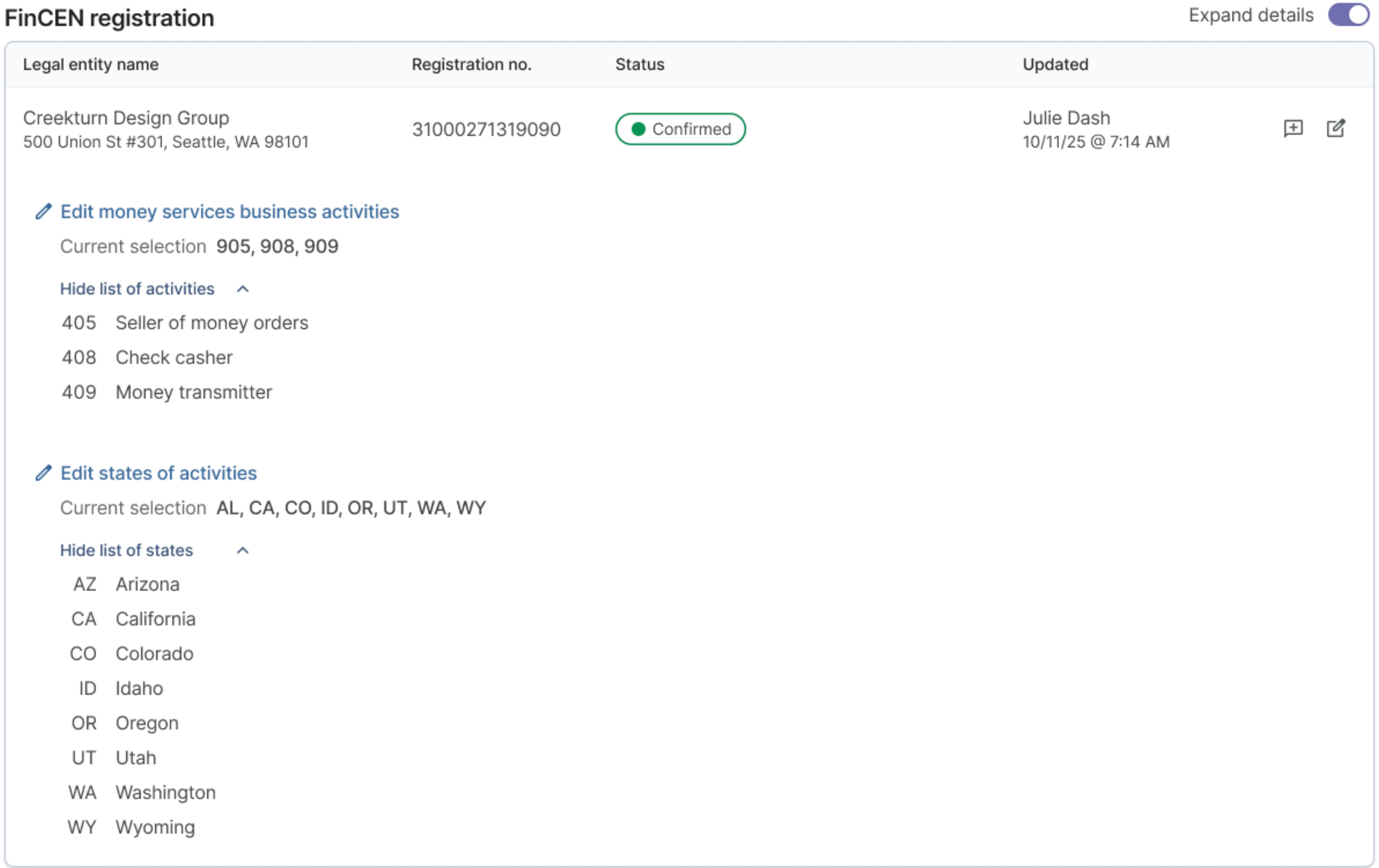
Current selection AL, CA, CO, ID, OR, UT, WA, WY

View list of states

FI Review

- **FinCEN registration**
  - Hope to have automatic validation for FinCEN Registration when released else utilize Edit License Status upon manual validation.
  - With Validation
    - Money Services Business Activities will be visible.
    - States of Activity will be visible.
  - Expansion of Services and States will be available.

  - Edit Services or States



FI Review

- State Licensing
  - Will indicate the State, License type, number and status of the licensing.
  - If an Agent of an MSB, will include the MSB Name as provided.

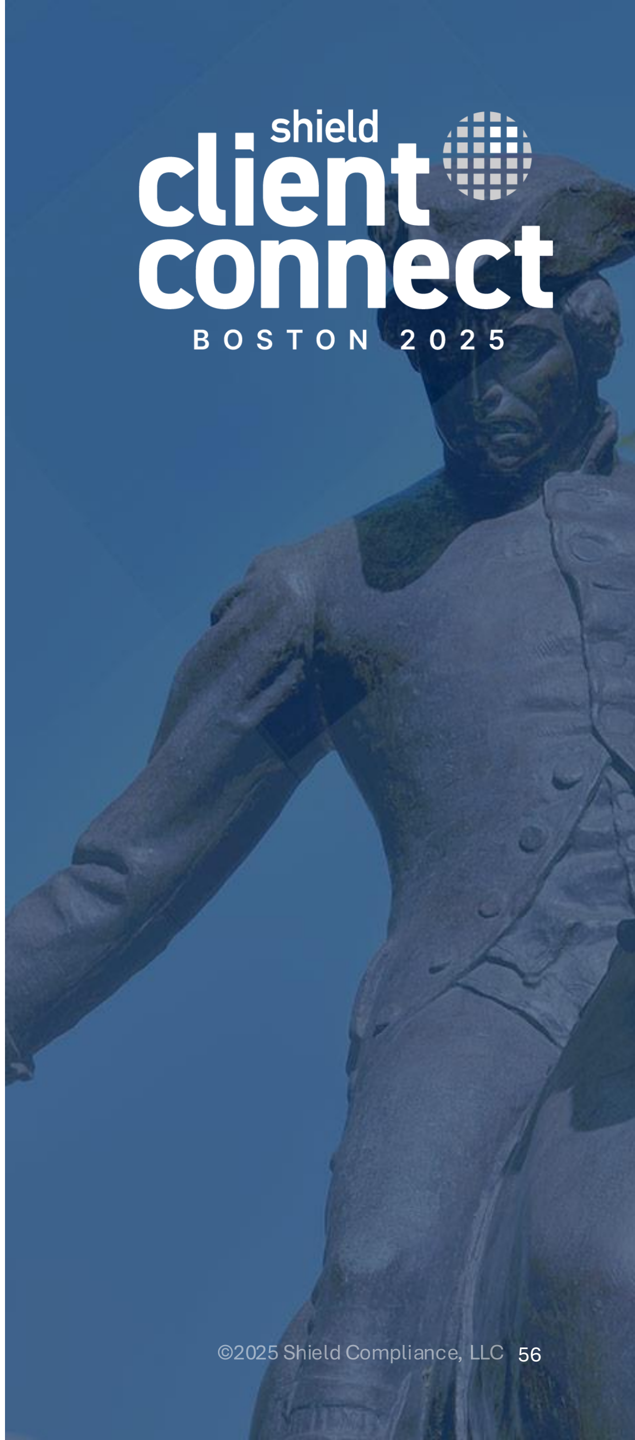
Money services business state licenses

Expand details

State	License	Status	Updated
WA	525-CC/SL-17328 Money transmitter (includes currency exchange)	Active	Agnes Varda 10/15/25 @ 10:49 AM
WA	525-CC-450034 Check casher	Active | Manually validated	Agnes Varda 10/15/25 @ 10:52 AM
CA	57312 Money transmitter license	Active	Agnes Varda 10/15/25 @ 11:31 AM
CA	Agent Associated money services business	Confirmed	Julie Dash 10/16/25 @ 4:14 PM

Best Practices

- Draft Application
- Multi Select
- Edit License Status
- Stages and To-dos
- Document Review
- Document Withdraw/Denial Reasons
- Clone Application
- Auto Withdraw Applications
- Engage/Assure Sync



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Best New Features - 2025

- User Permission Redesign
- Ultimate Beneficial Ownership
- Negative News Enhancements
- Additional Detail for Risk Inform
- Save Write Up

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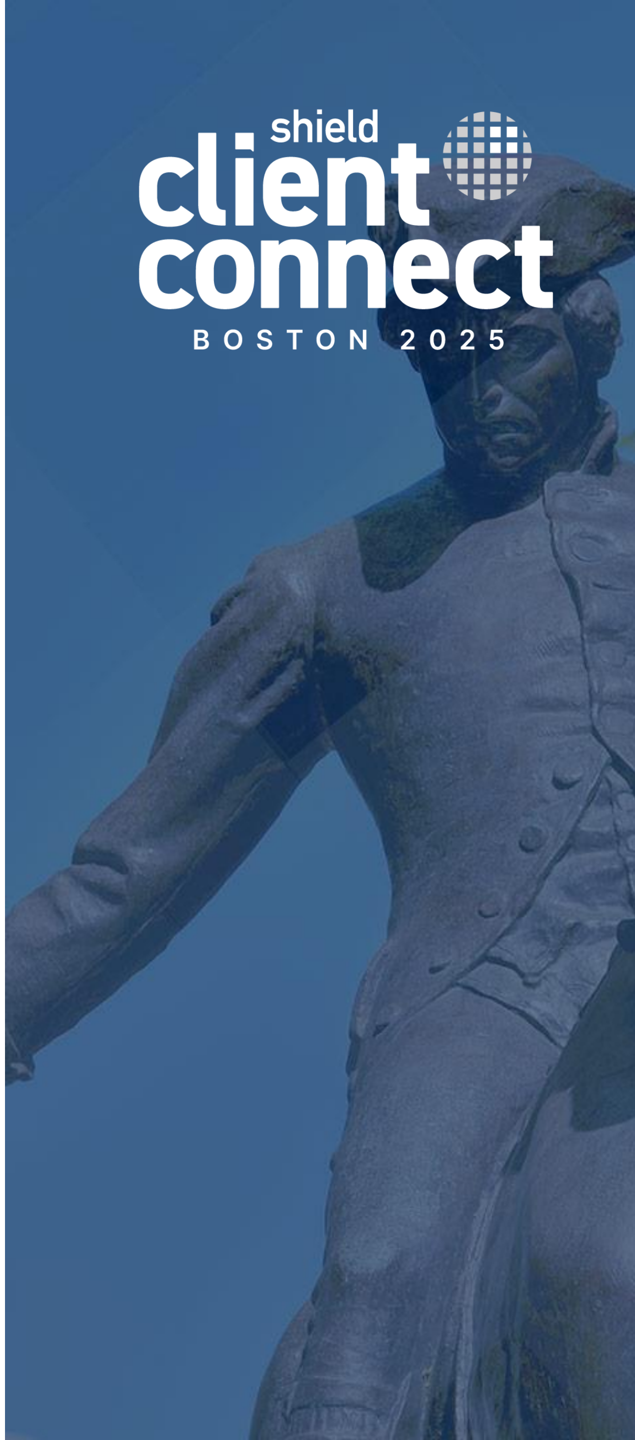
Engage Training

Engage Focus Group

VIEW AGENDA

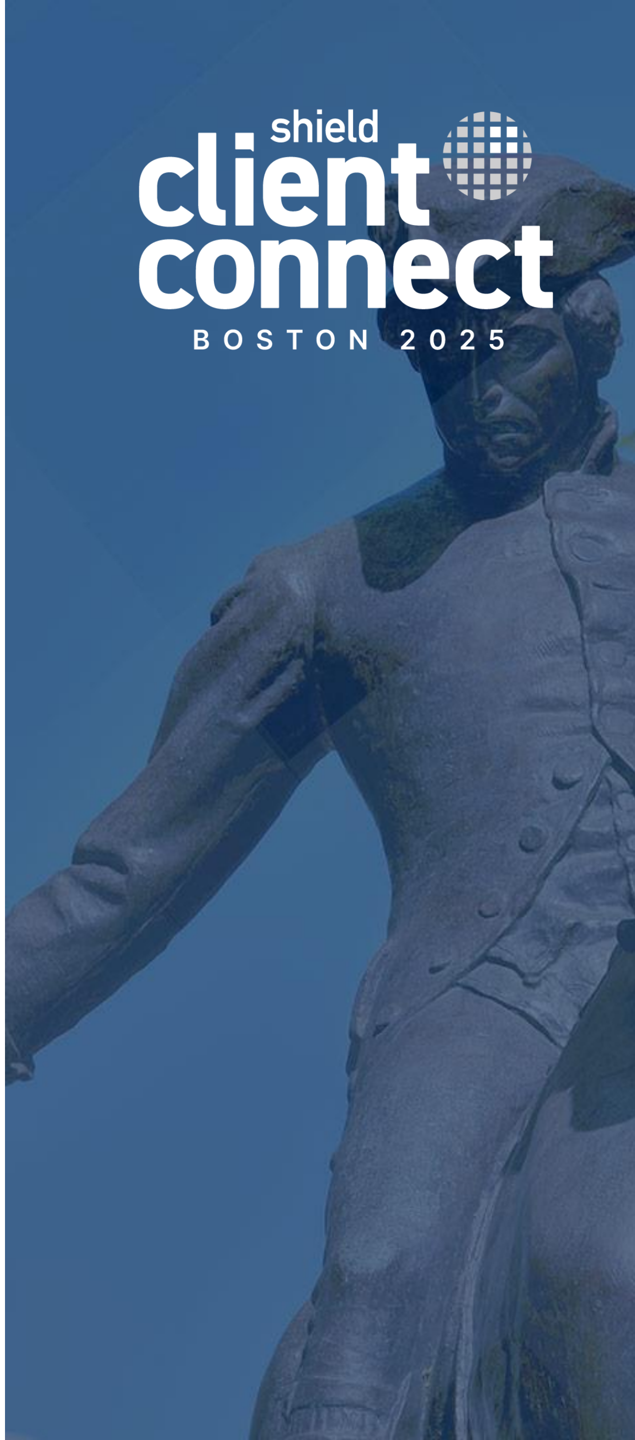
Agenda

- AI Application Review
- Conditional Routing
- Next Steps for Account Opening
- Reducing Fraud in New Accounts
- Feedback / Open Discussion



Feedback / Open Discussion

- Risk Inform Risk Indicators
  - Importance of phone number searches
  - Importance of Personal Property
  - Corporate Filings

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Thank you!
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