

shield
**client
connect**
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.

The screenshot displays the 'Applications' section of the Shield Client Connect interface. At the top, there is a navigation bar with links for 'Applications', 'Users', and 'Pending Invitations'. The user 'Melissa Timmer' is logged in, with a 'Log out' button. Below the navigation bar, the 'Applications' section is active, showing tabs for 'Open' and 'Closed'. A search bar labeled 'Search applications' and a '+ Create New' button are present. Below these, a table header lists columns: Entity, Application, Status, Template, Last updated, Assigned, and Created. A dropdown menu is open under the 'Entity' column, showing options: 'All entities', 'Beneficial ownership-exempt', and 'Single primary entity'.

Template Types

Application Templates

All entities [default]

- ☐ Omit requests for child entities from ownership structure documentation
- ☐ Omit requests for parent entities from ownership structure documentation
- ☒ Should show authorized signer only on root entity
- ☐ Limit products and services to root entity only
- ☐ Omit cannabis licenses

Beneficial ownership-exempt [default]

- ☐ Omit requests for child entities from ownership structure documentation
- ☒ Omit requests for parent entities from ownership structure documentation
- ☒ Should show authorized signer only on root entity
- ☐ Limit products and services to root entity only
- ☐ Omit cannabis licenses

Single primary entity [default]

- ☒ Omit requests for downstream 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

[< Back](#)

Entity Information

To apply for financial services, we need to know about your business and its owning entities. Let's start with the information requested below.

Does f0iz Company own any entities that are also applying for services?

☐ Yes ☒ No



An owning entity is defined as any group or individual that either directly or indirectly shares a Beneficial Interest in a cannabis business. Often, the primary entity is your business applying for financial services.

Continue

Template Features

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

Now we need to know about the primary entity's ownership and the people who govern it. Please provide all information about individuals with 10% or greater ownership or control over the account, including signatories.

Who owns 0v43 Company ?

Entity / Person Name	Type	Ownership %
John Smith	Person	10

+ Add

Declared Ownership 10%

Other (owning parties under 10% each)	90%
---------------------------------------	-----

☐ I confirm that no legal entity / person owns 10% or more.

 Entity "types" refer to how the business was formed. Business formation type selections include Limited Liability Company (LLC), Corporations, Partnership, and Sole Proprietorship.

Continue

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

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 Odow 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 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

Who's Applying?

Please tell us which entities are applying for financial services. Each applying entity may be required to submit documents and answer a few questions to apply.

Entity Name	Type
☐ Legacy LLC	
☒ ALIS Group LLC	
☐ Kusala Care, LLC	

Select All

Continue

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 from the workflow.
- This could be used for Ancillary / Tier 2 or Tier 3 businesses within Engage if desired.
- Default off for all templates.

State	License Number	Type	Address
WA	421005	Retailer	* 500 Union Street, 310a, Sea...
MI	AU-R-001340	Retailer	1234 Woodward Ave, Detroit, ...

☐ I confirm this entity does not / will not hold a cannabis license.

Each state has its own regulatory and licensing requirements for cannabis related businesses including dispensaries, processors, cultivators, and more. List all licenses 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

All Entities



Who's Applying?

0 evaluation
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distribution or production use

+

-

John SMith

owns 10%

ALIS Group LLC

owns 10%

Legacy LLC

owns 50%

Kusala Care, LLC

John SMith

Please tell us which entities are applying for financial services. Each applying entity may be required to answer a few questions to apply.

Entity Name	Type
☐ Legacy LLC	
☒ ALIS Group LLC	
☐ Kusala Care, LLC	

Select All

Continue

Choose Products & Services

Back

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

What products and services is ALIS Group LLC interested in?

Product Name

☒ Savings

☒ Checking

☐ Wire Origination

☐ ACH Origination

☐ Lending Referral

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

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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
 - 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

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.

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.

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 Odow 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.

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

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?

<i>Allows Different:</i>	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

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



A screenshot of a web browser displaying an email in a Gmail interface. The browser's address bar shows a long URL starting with "mail.google.com". The email is from "postmaster@shieldbanking.com" to "melissashield-test@docuSign2". The email content is a welcome message for an Ocean Trust application. It features the Ocean Trust logo, a heading "Your Ocean Trust application for String Cannabis starts here", a thank-you message, a three-step process flow (Apply, Review, Decide), a "Get Started" button, and a "Contact Us" section with phone, email, and website information. The Gmail interface includes a left sidebar with "Compose", "Inbox", "Starred", "Snoozed", "Sent", "Drafts", "More", "Labels", and "Old emails". The Windows taskbar is visible at the bottom with various application icons and a system clock showing 12:06 PM on 7/17/2024.

Ocean Trust - Application

postmaster@shieldbanking.com
to melissashield-test@docuSign2

Ocean Trust

Your Ocean Trust application for String Cannabis starts here

Thank you for your interest in Ocean Trust's Business Financial Services. You've made a wise choice—so let's get started.

Apply
Apply Online

Review
Verify and Review

Decide
Make a Final Decision

Our online portal will guide you through the application process from start to finish. Your unique login keeps your information safe, allows you to pick up where you left off, and gives you one place to provide everything we need to complete our review. Let's get started!

[Get Started](#)

Contact Us
Have questions or concerns? Feel free to reach out to us. Our office hours are M-F 7:00am-6:00pm.
Call (833) 365-9875
Email support@support.com
[Visit our website](#)



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.

Upcoming Features - Docusign

- **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

 Ocean Trust

Stages

Disclosures

Ownership Structure

Products & Services

Entity Profiles

Am I ready to submit?

Save and log out

Contact us

Have a question? Get in touch with a representative today.

Email Support

(616) 867-5309

Entity Profiles / Select an entity / Select a page / Go

Complete Entity Profiles

0 evaluation

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distribution or production use

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Applying

Non-Applying

Please edit and submit a profile for each entity listed below. All required entity profiles must be complete before continuing.

Entity Name	Type	Status	Share
Sunshine Cannabis Holdings	Applying	Incomplete	
Brad F Smith	Person	Complete	
Sally Sue	Person	Complete	
Sunshine LP	Entity	Complete	
Sunshine 21+	Entity	Complete	
Joe Sue	Person	Complete	
Jane T Smith	Person	Complete	

Some information will be requested for each entity and information below, including detail profile and documentation. If the information is not known, the application can be Shared with other users, by using the Share Icon below or clicking on the Share Icon in the upper right corner where visible. Only the information specifically Shared will be visible to the Shared User. Sharing will require a name and email for email notification and completion.

Continue

 shield compliance

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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.

Docusign documents

Before you can submit the application, additional documents need to be signed.

Signers receive an email invitation to sign documents with Docusign.

Review their email addresses and update as needed.

Charles Burnett cburnett@creekturndesigngroup.com	Edit
Claire Denis cdenis@creekturndesigngroup.com	Edit
Kelly Reichardt kreichardt@creekturndesigngroup.com	Edit
Eric Rohmer erohmer@creekturndesigngroup.com	Edit

Docusign documents

We'll track document signatures here

When you invite signers, they'll receive an invitation to sign from address@domain.com

Invite signers

MRB DocuSign Workflow

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

DocuSign documents

!

Provide missing email addresses
We are missing an email address for one or more signer

Before you can submit the application, additional documents need to be signed.

Signers receive an email invitation to sign documents with DocuSign.
Review their email addresses and update as needed.

Charles Burnett	cburnett@creekturndesigngroup.com	Edit
Claire Denis	cdenis@creekturndesigngroup.com	Edit
Kelly Reichardt	Provide an email address for this signer	Add
Eric Rohmer	erohmer@creekturndesigngroup.com	Edit

DocuSign documents

We'll track document signatures here

i

When you invite signers, they'll receive an invitation to sign from address@domain.com

Invite signers

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.

Docusign documents

Before you can submit the application, additional documents must be signed.

Required signers will receive an emailed invitation to sign documents with Docusign.

Update email addresses as needed.

Charles Burnett cburnett@creekturndesigngroup.com

Edit

Claire Denis cdenis@creekturndesigngroup.com

Edit

Kelly Reichardt kreichardt@creekturndesigngroup.com

Edit

Eric Rohmer erohmer@creekturndesigngroup.com

Edit

Signatories must electronically sign the following documents.

Select a document to preview its contents.

Presubmission confirmation document

Presubmission confirmation document

 When you select Invite signers, signatories will receive an invitation to sign from address@domain.com

 Help text header
Help text content

Invite signers

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.

DocuSign documents

You're all set!
When all documents are signed, your application will be submitted.

Need to correct details? Move the application back to in progress.
Signers will need to re-sign previously signed documents.

Unlock and edit application

Signers

Charles Burnett cburnett@creekturndesigngroup.com	Resend	Edit
Claire Denis cdenis@creekturndesigngroup.com	Resend	Edit
Kelly Reichardt kreichardt@creekturndesigngroup.com	Resend	Edit
Eric Rohmer erohhmer@creekturndesigngroup.com	Resend	Edit

We've sent out invitations to sign these documents with DocuSign.
Invitations to sign were sent from address@domain.com.

Presubmission confirmation document	Collecting signatures
Show status ▾	
Presubmission confirmation document	Collecting signatures
Show status ▾	

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.

DocuSign documents

 **Recheck that email addresses are correct**
Our email to one or more signer was rejected.

You're all set!
When all documents are signed, your application will be submitted.

 **Need to correct details? Move the application back to in progress.**
Signers will need to re-sign previously signed documents.

Unlock and edit application

Signers

Charles Burnett cburnett@creekturndesigngroup.com	Resend	Edit
Claire Denis cdenis@creekturndesigngroup.com	Resend	Edit
Kelly Reichardt kreichardt@creekturndesigngroup.com	Resend	Edit
Eric Rohmer erohhmer@creekturndesigngroup.com	Resend	Edit
 Our email to this address was rejected. Check that it's correct.		

We've sent out invitations to sign these documents with DocuSign.
Invitations to sign were sent from address@domain.com.

Presubmission confirmation document	Collecting signatures
Show status ▾	
Presubmission confirmation document	Collecting signatures
Show status ▾	

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”.

Docusign documents

You're all set!
When all documents are signed, your application will be submitted.

 **Need to correct details? Move the application back to in progress.**
Signers will need to re-sign previously signed documents.

[Unlock and edit application](#)

Signers

Charles Burnett cburnett@creekturndesigngroup.com	Resend	Edit
Claire Denis cdenis@creekturndesigngroup.com	Resend	Edit
Kelly Reichardt kreichardt@creekturndesigngroup.com	Resend	Edit
Eric Rohmer erohhmer@creekturndesigngroup.com	Resend	Edit

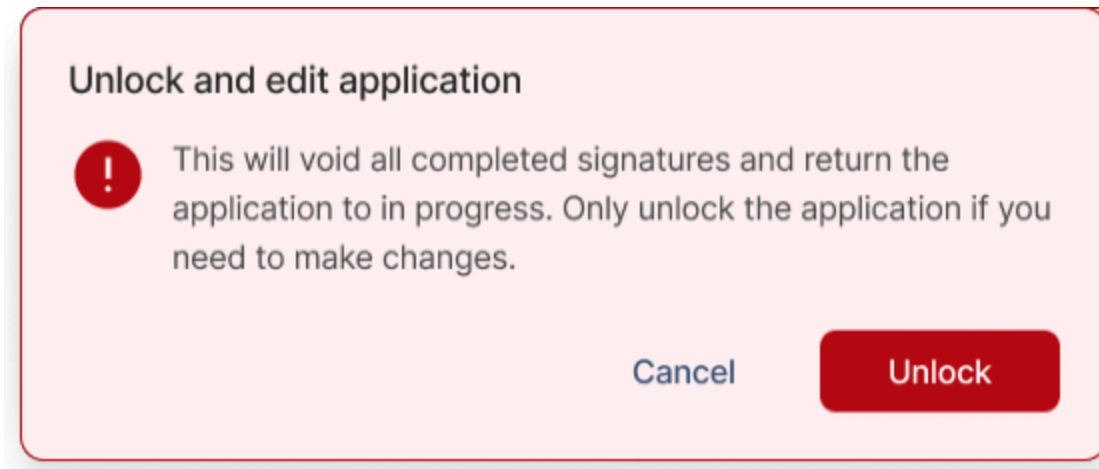
We've sent out invitations to sign these documents with Docusign.
Invitations to sign were sent from address@domain.com.

Presubmission confirmation document	Collecting signatures
Show status ▾	
Presubmission confirmation document	Collecting signatures
Show status ▾	

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.

Docusign documents

You're all set!
When all documents are signed, your application will be submitted.

Need to correct details? Move the application back to in progress.
Signers will need to re-sign previously signed documents.

Unlock and edit application

Signers

Charles Burnett cburnett@creekturndesigngroup.com	Resend	Edit
Claire Denis cdenis@creekturndesigngroup.com	Resend	Edit
Kelly Reichardt kreichardt@creekturndesigngroup.com		
Eric Rohmer erohmer@creekturndesigngroup.com	Resend	Edit

We've sent out invitations to sign these documents with Docusign.
Invitations to sign were sent from address@domain.com.

Presubmission confirmation document	Collecting signatures
Hide status ^	
Charles Burnett	Not signed
Claire Denis	Not signed
Eric Rohmer	Signed 10/16/25 @ 2:26 PM
Presubmission confirmation document	All signatures collected
Hide status ^	
Charles Burnett	Signed 10/13/25 @ 8:47 AM
Claire Denis	Signed 10/13/25 @ 11:21 AM
Kelly Reichardt	Signed 10/13/25 @ 7:04 AM



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.

Application tracker

- ☒ Draft
- ☒ Invitation Sent
- ☒ Getting Started
- ☒ In Progress
- ☒ Collecting Signatures
- ☐ Initial Review
- ☐ Custom Stage
- ☐ BSA Review
- ☐ Committee 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

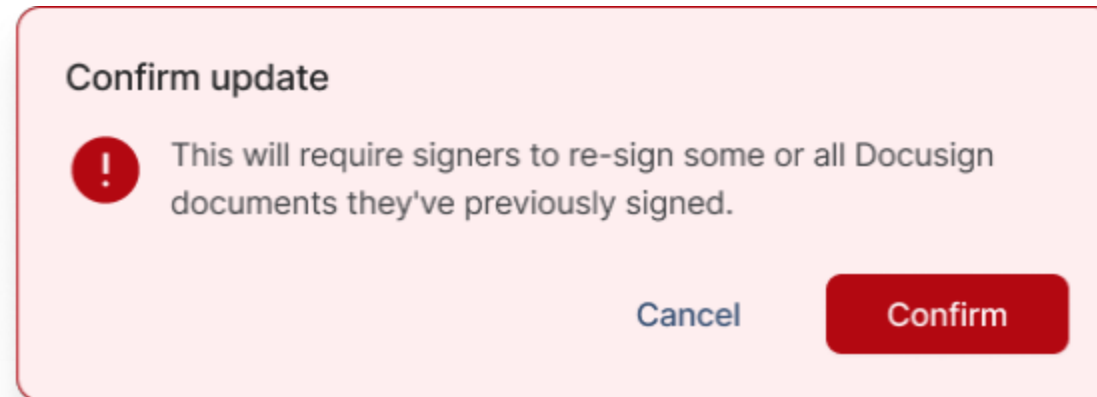
- When document(s) are signed, they will be downloadable for review.
- Once all reviewed, the FI User can check off that all are approved.

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	
☐ 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

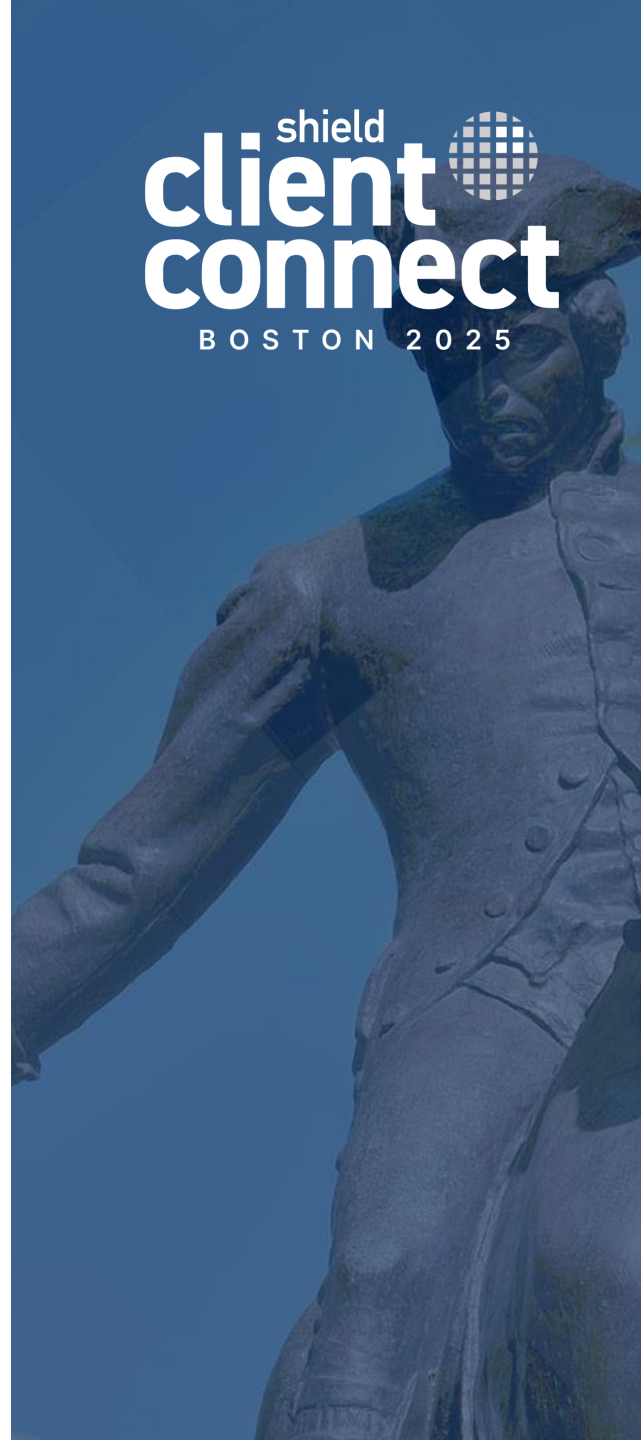
Request	Status	Updated
☐ Presubmission confirmation document	All signers have signed	Claire Denis 7/16/25 @ 10:11 AM
☐ Presubmission confirmation document	Awaiting signatures	Claire Denis 7/16/25 @ 10:15 AM
Signers		Status
Charles Burnett cburnett@creekturndesigngroup.com		Charles Burnett 7/16/25 @ 9:31 AM
Claire Denis cdenis@creekturndesigngroup.com		Claire Denis 7/16/25 @ 10:15 AM
Kelly Reichardt kreichardt@creekturndesigngroup.com		Kelly Reichardt has not signed
☐ 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.

Footer



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

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)

Application Templates

All entities [default]	Beneficial ownership-exempt [default]	Single primary entity [default]
☐ Omit requests for child entities from ownership structure documentation	☐ 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 parent entities from ownership structure documentation	☐ Omit requests for upstream entities from ownership structure documentation
☒ Should show authorized signer only on root entity	☒ Should show authorized signer only on root entity	☒ Should show authorized signer only on root entity
☐ Limit products and services to root entity only	☐ Limit products and services to root entity only	☒ Limit products and services to root entity only
☐ Omit cannabis licenses	☐ Omit cannabis licenses	☐ Omit cannabis licenses
☐ Request Money Services Business	☐ Request Money Services Business	☐ Request Money Services Business

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

- 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

Creektur 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

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.

Add money services business license

Issuing state

License number

▼

License type

▼

Cancel

Add

FI Review

- Entities



Applications

Users

Pending invitations

Melissa Timmer

Log

Sunshine Cannabis Holdings - Application

Initial Review

Utilities

Application ID: OTT-000051

Review

Entities 6

Documents

Write-Up

Discussion

Banker Attributes

History

Sunshine Cannabis Holdings

Entity Name Sunshine Cannabis Holdings	Entity Type C-corp	External ID Enter External ID here	Last Updated 10-16-2025 at 09:09 AM	Last Validated 08-21-2025 at 08:10 AM
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State business licenses

Expand details

State	License	Status	Last updated
> WA	604 258 831 State Business License	Mismatch	SYSTEM 02/27/25 @ 09:42 AM
MI	345345345 State Business License	-	S. Administrator 08/22/25 @ 04:31 PM
> MT	422729 State Business License	No match found	SYSTEM 02/27/25 @ 09:42 AM
NY	3436356456 State Business License	-	Melissa Timmer 09/29/25 @ 09:17 AM

Physical locations

Expand details

Primary address			Last updated
>	500 Union Street, 310a, Seattle, WA 98101 (555) 555-5554		Jenna Meyer 10/07/25 @ 01:16 PM
Cannabis licenses			
State	License	Status	Last updated
> WA	421005 Retailer	Inactive INACTIVE	SYSTEM 02/27/25 @ 09:42 AM
Location details			

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
Creektorn 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

FinCEN registration

Expand details

Legal entity name	Registration no.	Status	Updated
Creektorn 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

Hide list of activities ^

405 Seller of money orders

408 Check casher

409 Money transmitter

Edit states of activities

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

Hide list of states ^

AZ Arizona

CA California

CO Colorado

ID Idaho

OR Oregon

UT Utah

WA Washington

WY Wyoming

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

Best New Features - 2025

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

shield
**client
connect**
BOSTON 2025



Engage Training

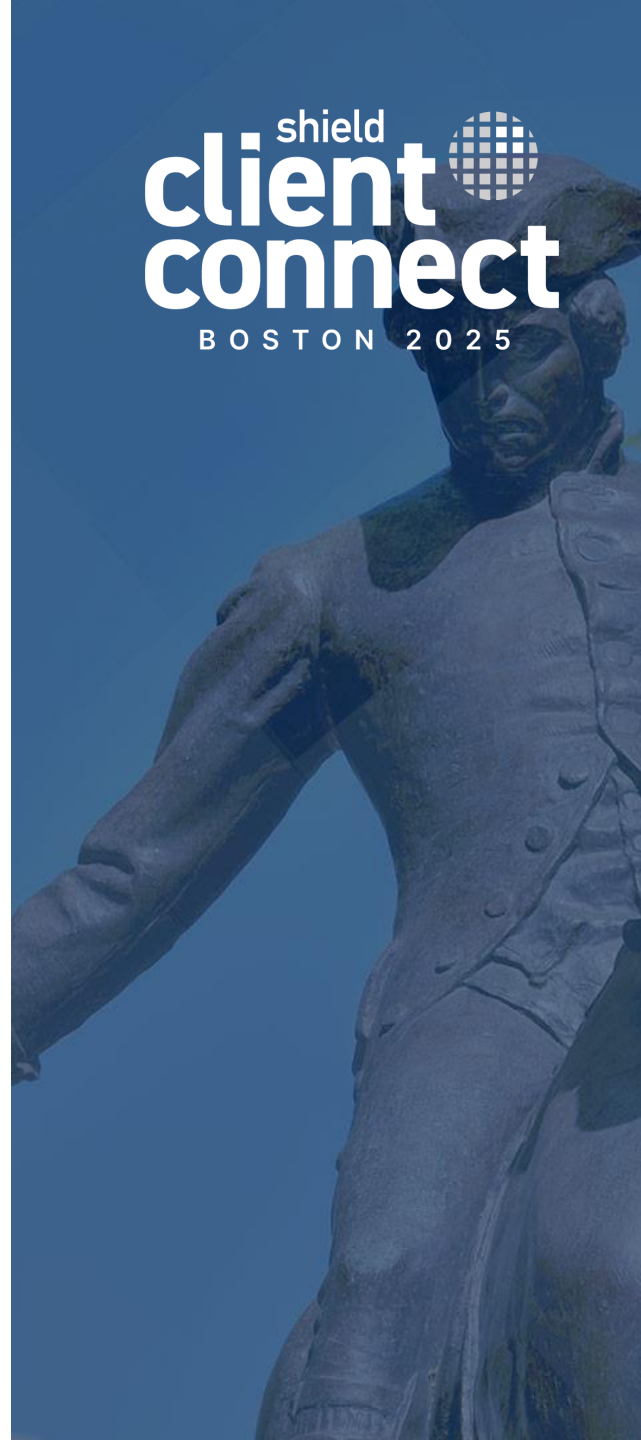
Engage Focus Group

[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

The background of the entire slide is a photograph of the Boston skyline, featuring several prominent skyscrapers and buildings along the waterfront. The image is overlaid with a semi-transparent blue filter. In the foreground, there are boats and a pier.

shield
**client
connect**
BOSTON 2025

Thank you!

[VIEW AGENDA](#)

