

A wide-angle photograph of the Nashville skyline at sunset. The city is illuminated with warm lights, and the sun is setting behind the clouds, creating a vibrant orange and yellow glow. A large riverboat is visible on the river in the foreground, and a bridge spans the river in the background.

SHIELD
**CLIENT
CONNECT**

NASHVILLE 2026

Engage Training / Focus Group

[VIEW AGENDA](#)



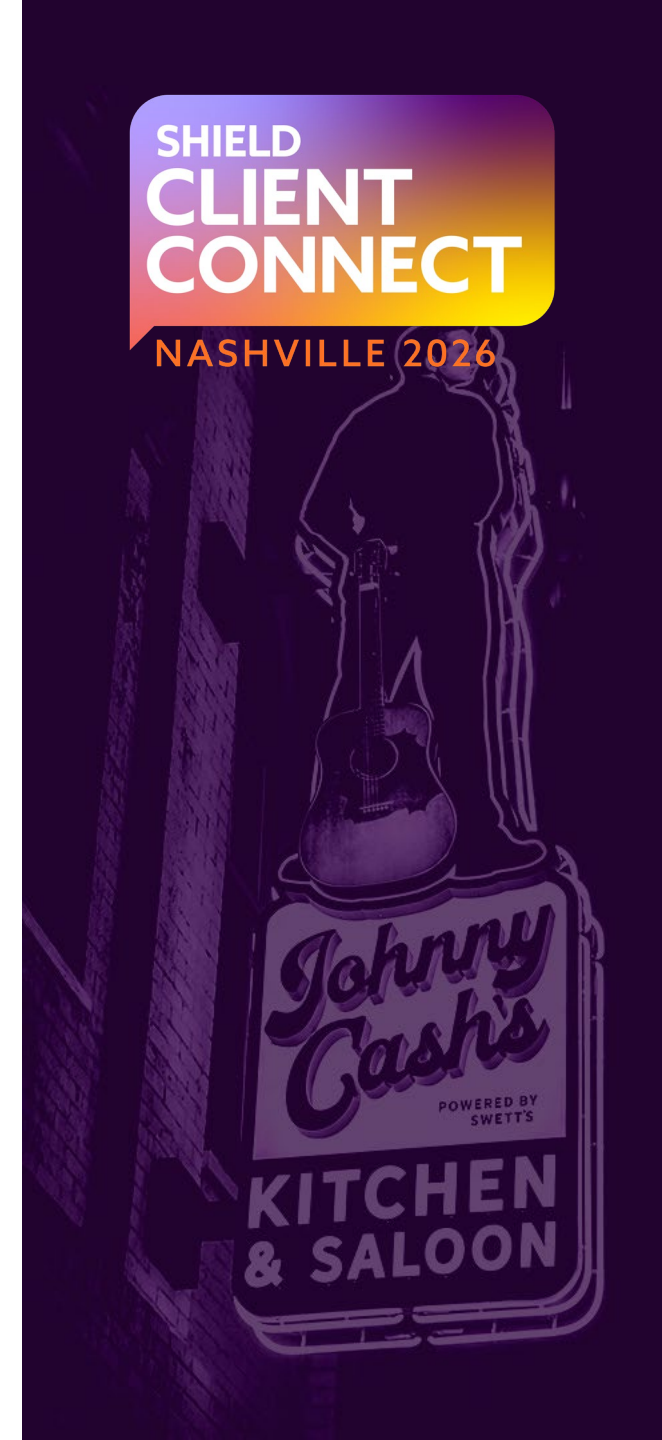
Today's Agenda

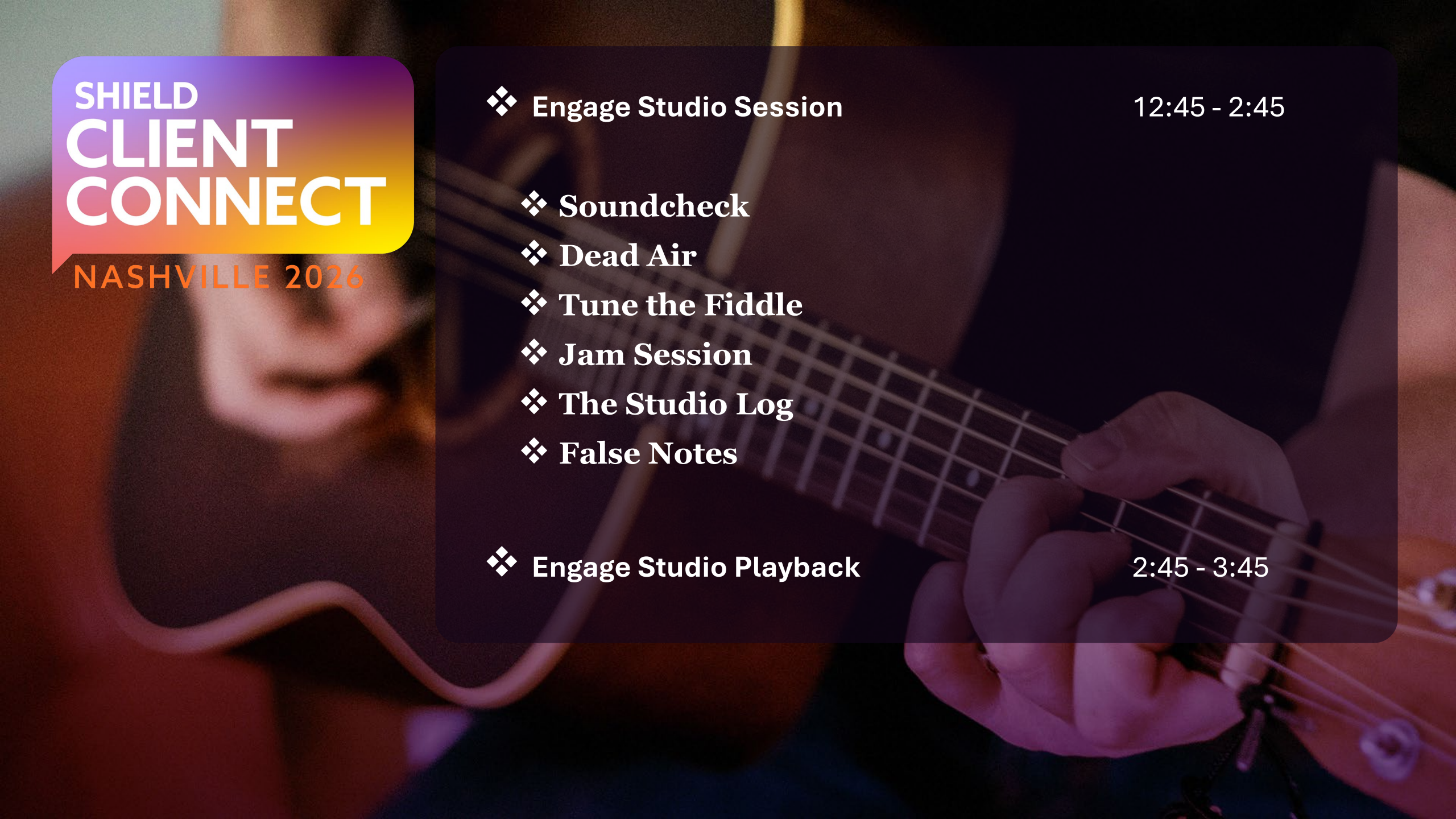
Engage Training Session

12:45 - 2:45

Engage Focus Group

2:45 - 3:45





SHIELD CLIENT CONNECT

NASHVILLE 2026

❖ Engage Studio Session

12:45 - 2:45

❖ Soundcheck

❖ Dead Air

❖ Tune the Fiddle

❖ Jam Session

❖ The Studio Log

❖ False Notes

❖ Engage Studio Playback

2:45 - 3:45

Soundcheck

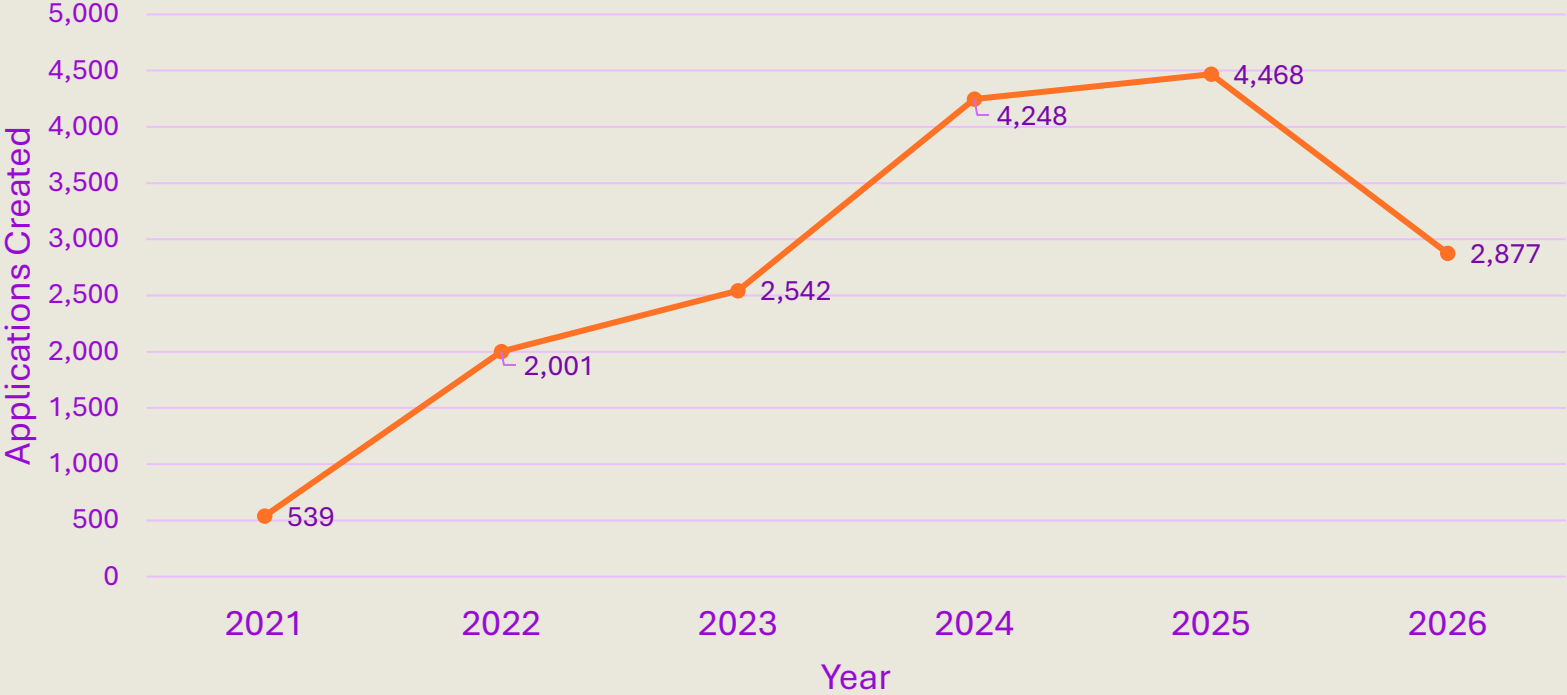
- In the music world, a soundcheck is where you test the levels, check the monitors, and make sure the foundation is solid before the show starts.
- In Engage, this means:
 - How many applications are created? Approved?
 - What features are clients using?
 - What products are included in Applications?
 - What documents are being requested in applications?



Applications by year



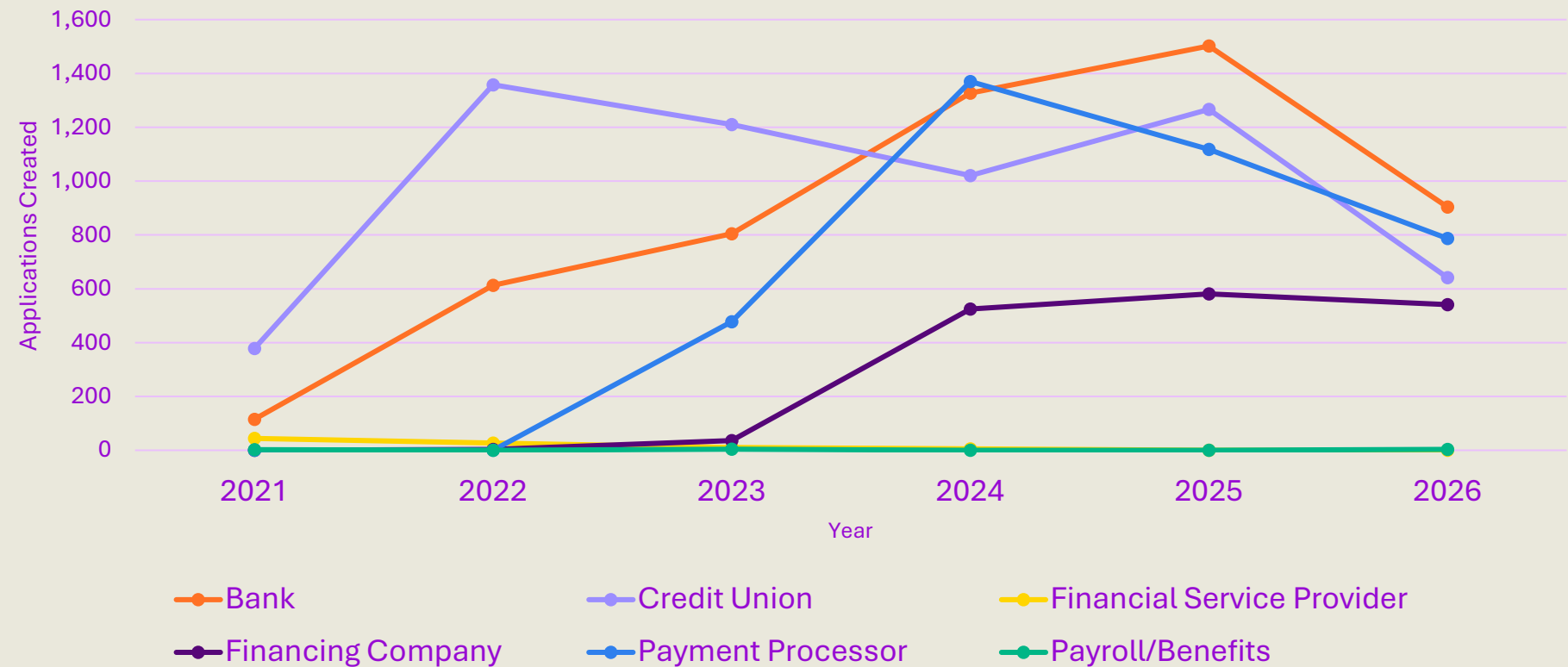
Applications Created — All Entity Types (2021–2026)



Applications by year



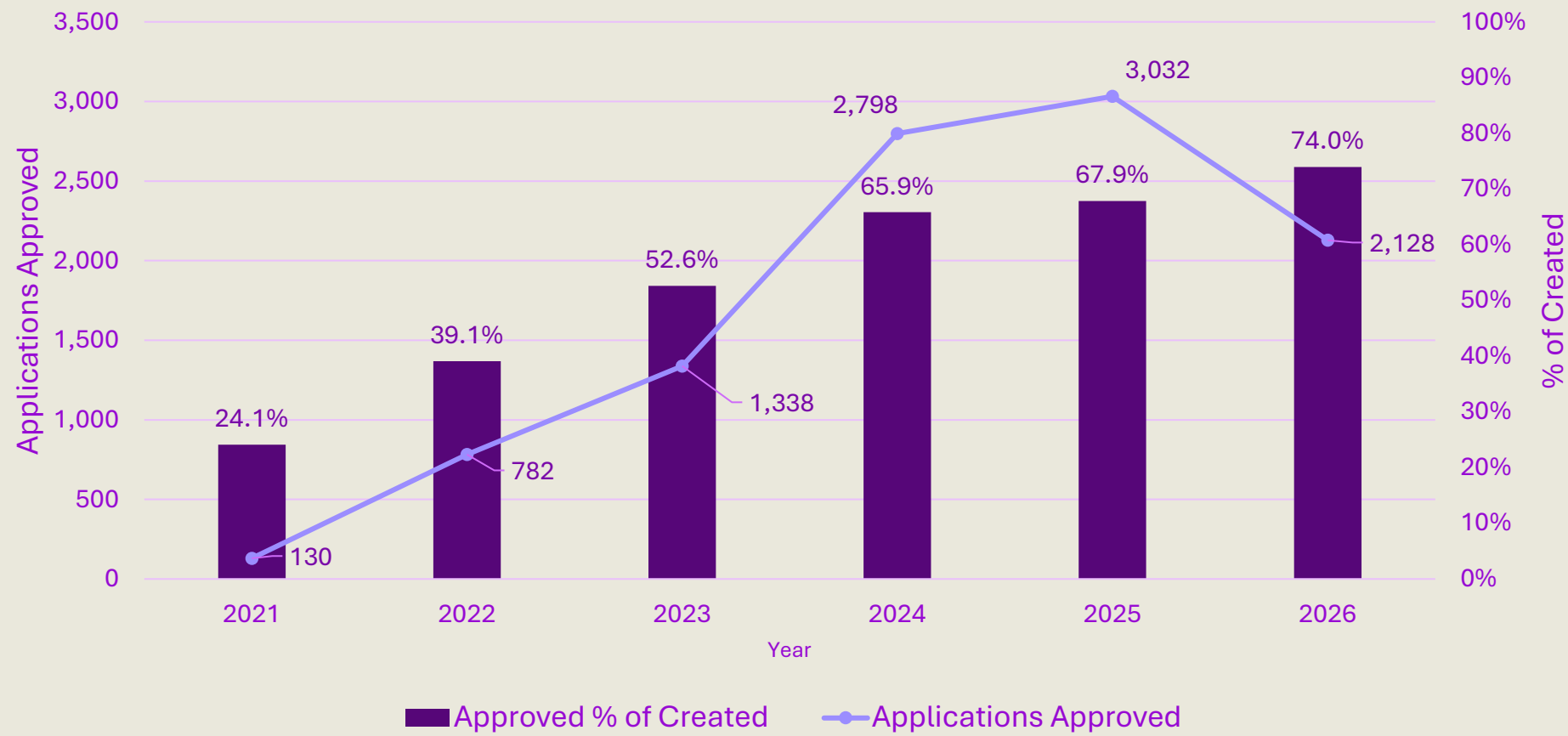
Applications Created by Entity Type (2021–2026)



Applications by year - Approved



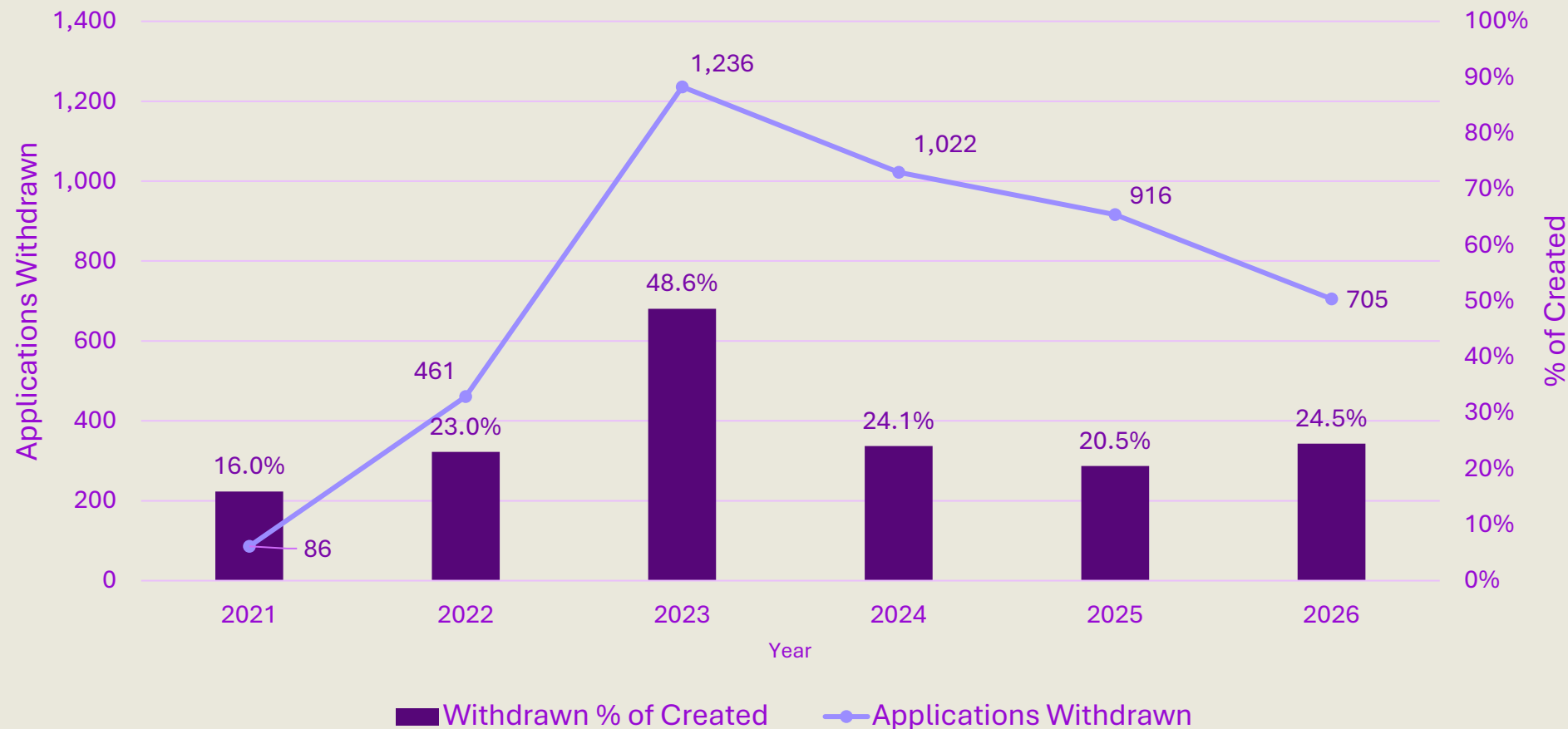
Applications Approved — All Entity Types (2021–2026)



Applications by year - Withdrawn



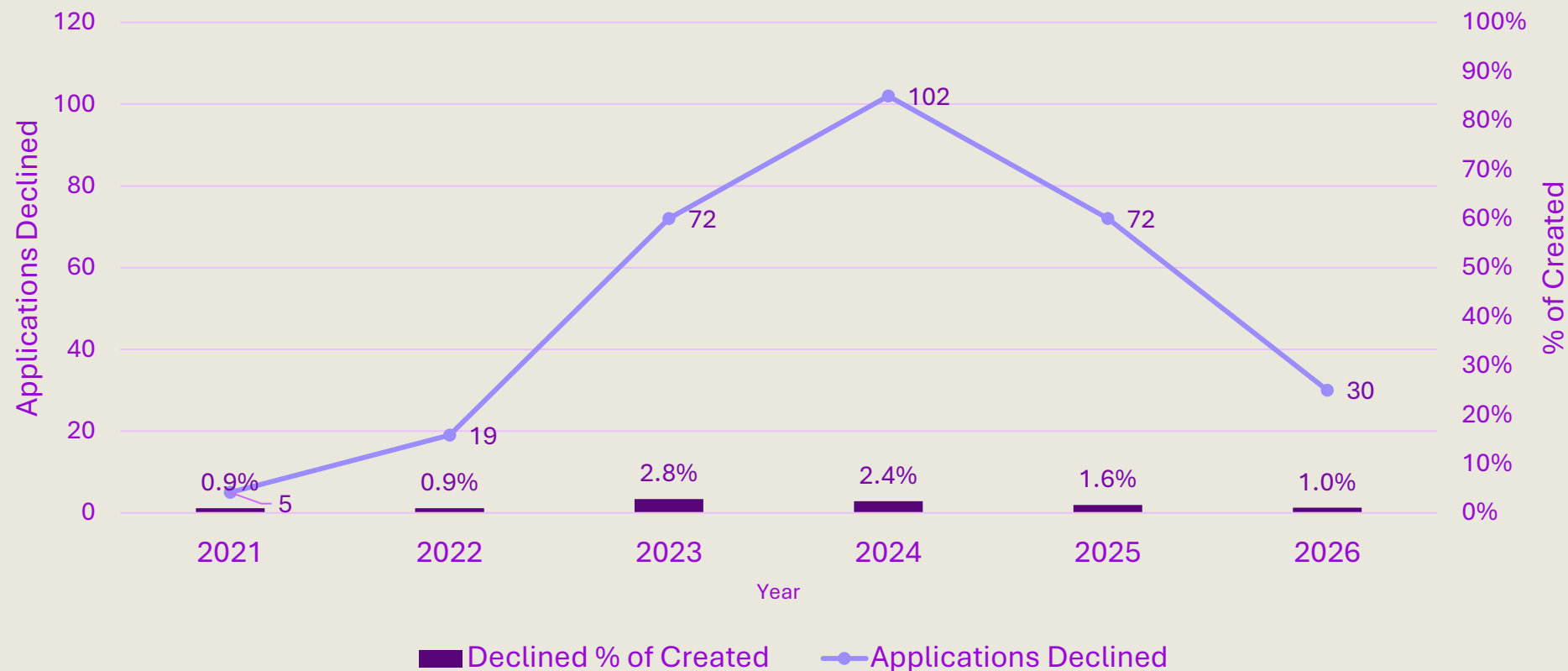
Applications Withdrawn — All Entity Types (2021–2026)



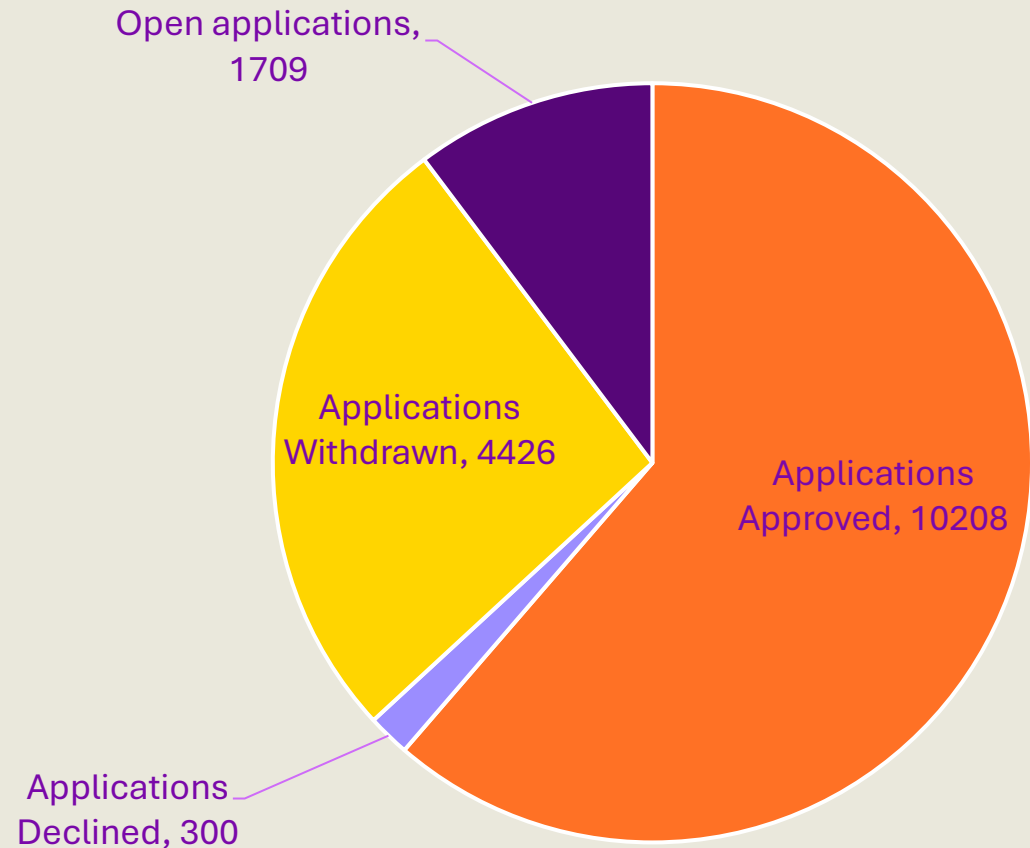
Applications by year - Declined



Applications Declined — All Entity Types (2021–2026)



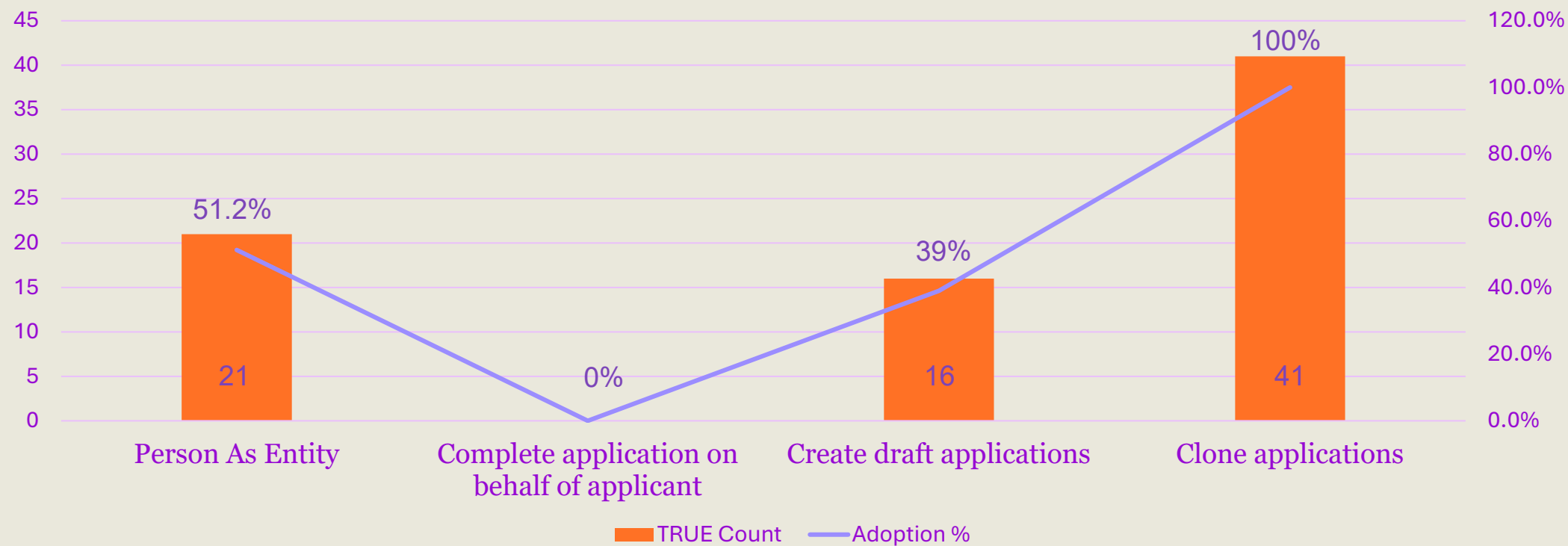
Applications - All Entity Types (2021–2026)



Features



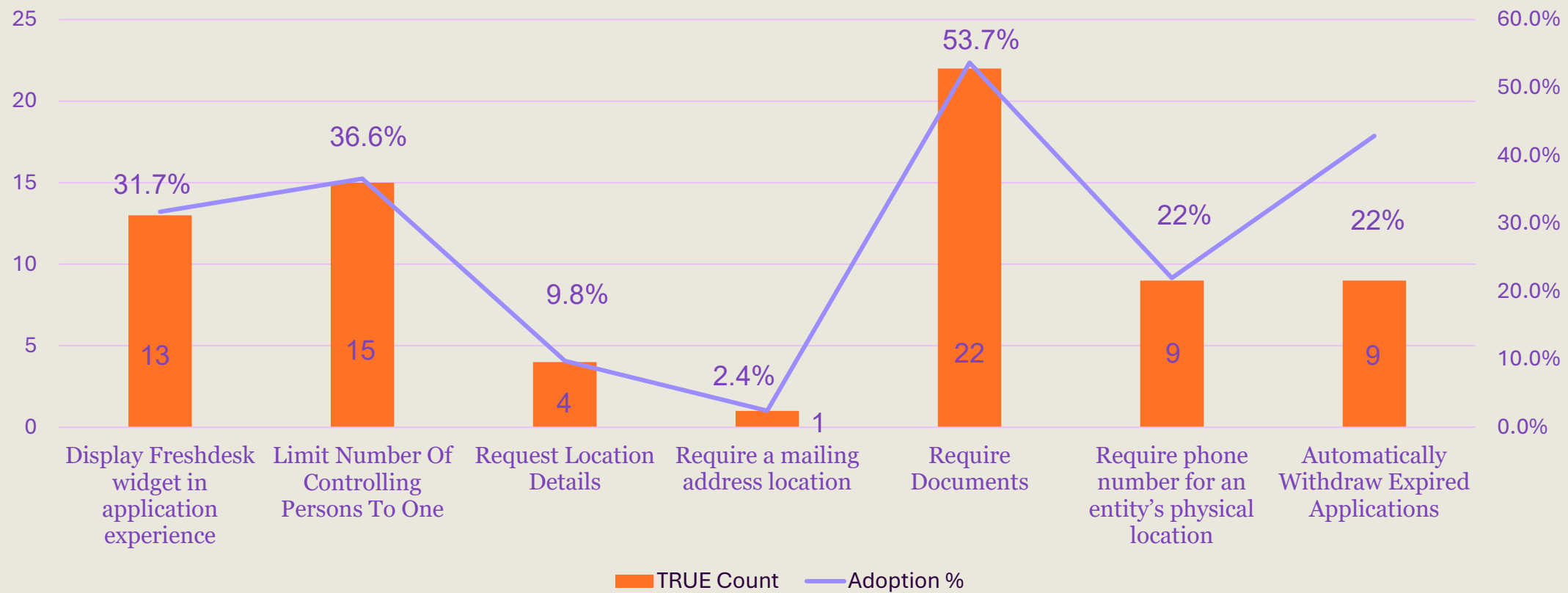
Application Creation Features



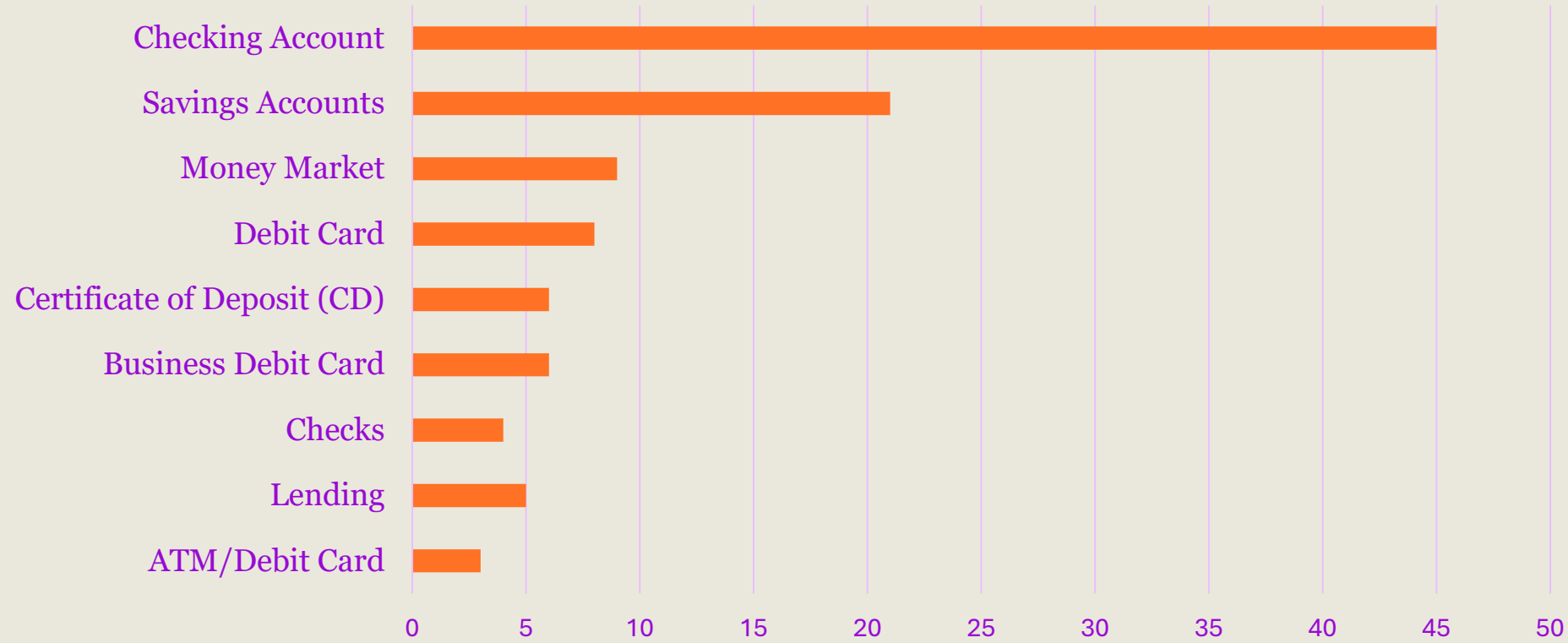
Features



Application Features



Products Offered

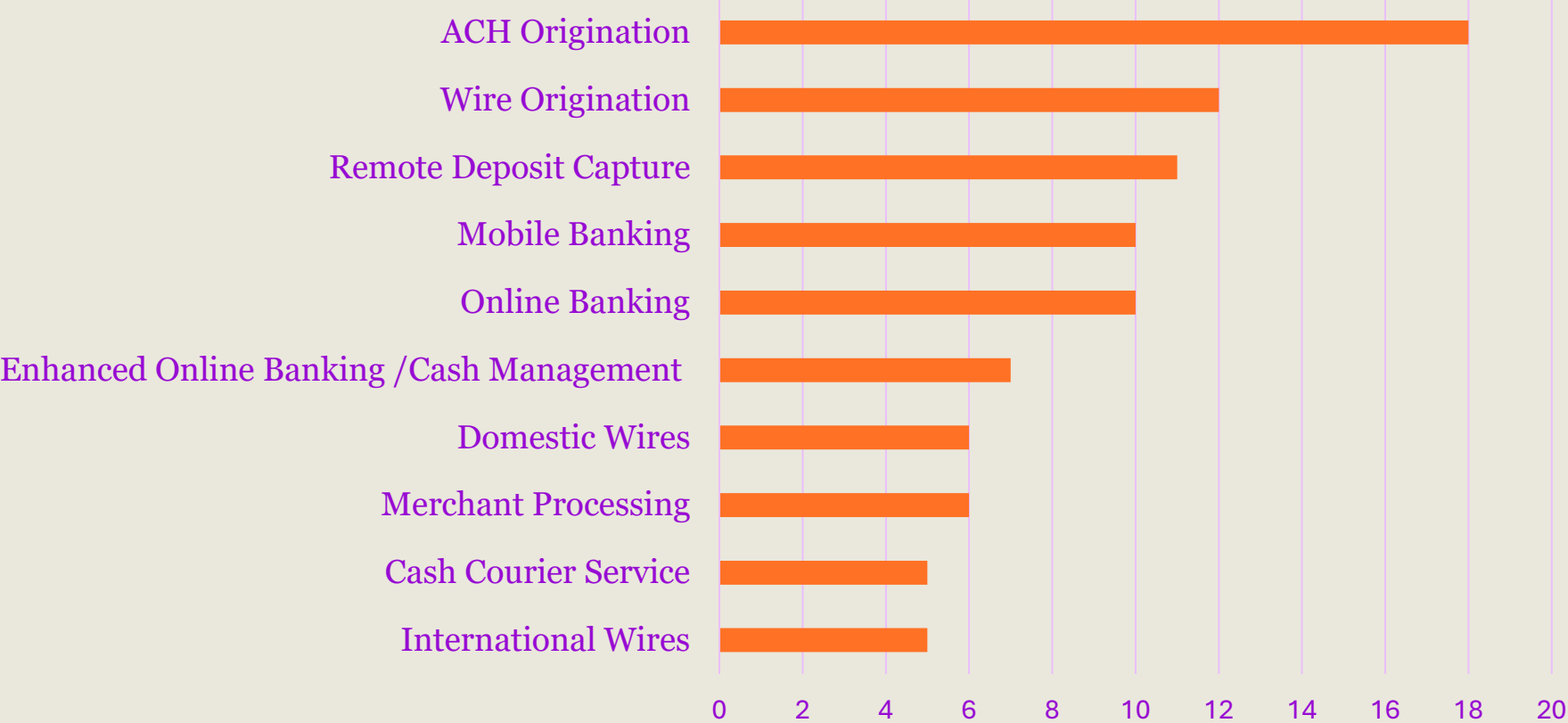


Products Offered



Credit Card	1
Safe Deposit Box	1
Business Credit Card	1
Employee Accounts And Consumer Loans	1
Lockbox Services	1
Insurance Premium Financing	1

Services Offered

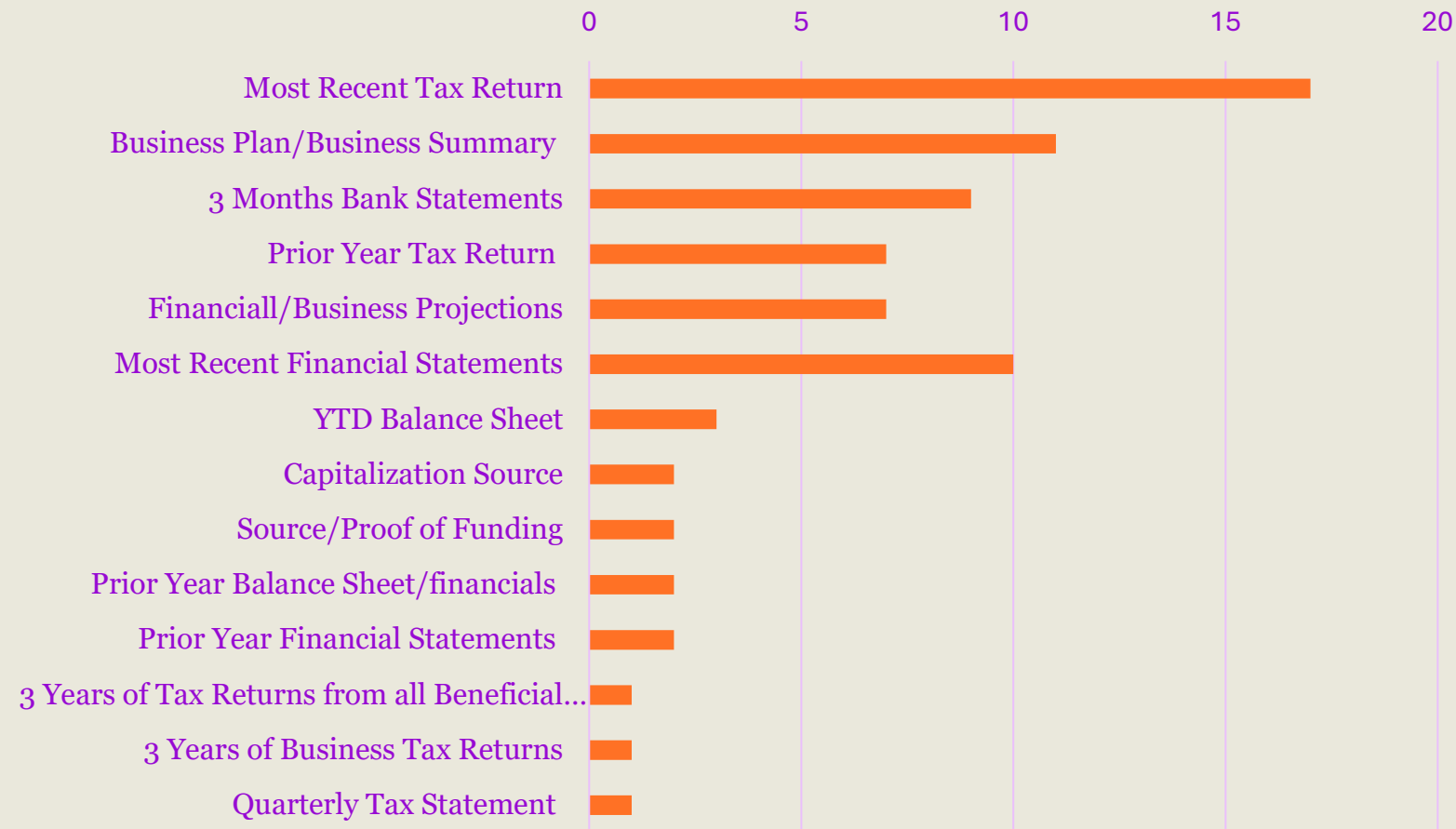


Services Offered

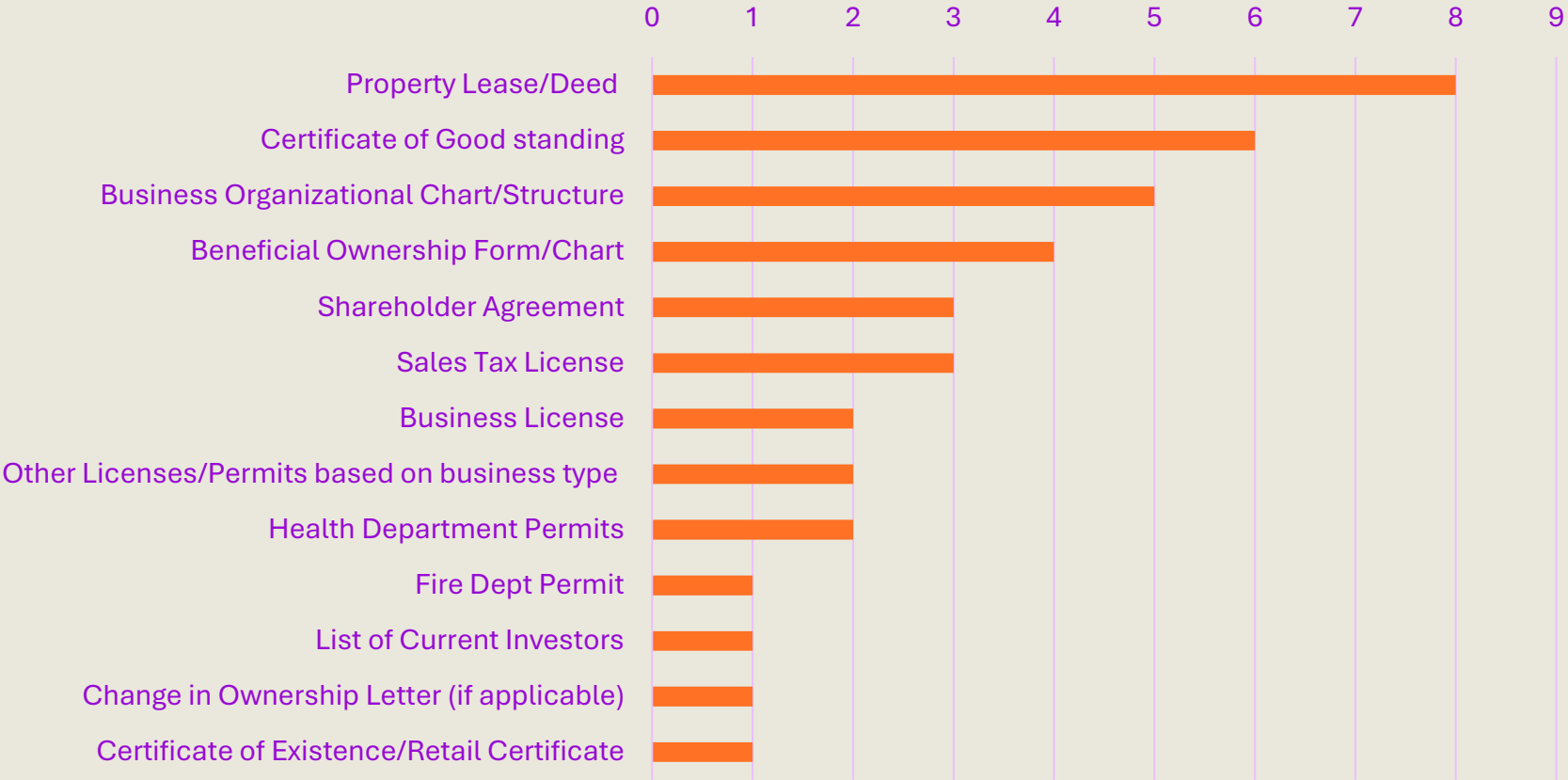


Investment Options	1
Smart Safe	1
Positive Pay - Checks	1
ATM Servicing	1
Banking Services	1
Positive Pay - ACH	1
Mobile Deposit / Remote Deposit	1
Electronic Tax Payments	1
Payment Processing	1
Bill Payment	2
Payroll Services	3
Night Deposit	3
Direct Deposit Payroll	4
Positive Pay	4
Courier Services	4
Business eServices	4

Financial Documents Requested



Business Documents Requested



Compliance Documents Requested



Compliance Documents Requested



12 Months Seed to Sale Tracking Report
Copy of AML Program/Procedures
Site Security Plan/Security System Information
Employee Screening Process
Promotional and Marketing Materials
Documentation of Internal Staff Training
Transportation Services Contracts
Bank Account Verification
Point of Sale (POS) Agreement
Management Services Agreement (if applicable)
Anticipated Activity by Location
List of Violations/Suspensions/Investigations
Caregiver Certificate from OCP
Lab Results
Lab Accreditation
Sensitive Crop Registration
Bureau of Narcotics Approval
Business attestation (Statement that business is not in violation of Cole Memo, fee schedule, ownership, etc.)
Copy of Application for License from DHSS
Attestation for Primary Banking Relationship

Dead Air

- In country radio broadcasting, "dead air" is the absolute worst-case scenario—it is a period of total, unintended silence when nothing is transmitting.
- These Engage features faded out on the AM radio dial before it ever got its fair share of play time. It's been sitting on the shelf like a pristine six-string just waiting for the right hands to pick it up—but we aren't letting this track go to waste.
- We are officially **dusting it off and bringing it back to the main stage.** Whether you missed it the first time around or you're ready to see what a perfect double-track can do for your workflow.

Underused Features



Dead Air

Person As Entity 51% of clients enabled

Draft Application

Clone Application

Allows an FI to send an application to one common owner rather than an entity.

The application then asks for the entities that are owned by the common owner.

Person As Entity

New application

Fields with an asterisk (*) are required.

Select entity type

Person

Select template type

Person As Entity (All Entities)

View templates

☐ The financial institution will complete this application on behalf of the applicant.

Person details

First name*

Middle name

Jerry

Last name*

Suffix

Smith

Now we need to know about the primary entity's ownership. Please list all owning interests with ownership percentages equal to or greater than 10% each.

If an individual owns a percent of the entity, enter their name, choose PERSON from the drop down and indicate the % of ownership.

If an entity owns a percent of the entity, enter the entity name, choose the appropriate entity type from the drop down and indicate the % of ownership.

What is owned by Jerry Smith?

Entity	Type	Ownership %
Large Holdings LLC	LLC	- 50 +
Smith Greenhouse Inc	C-corp	- 30 +
Smith Management Group LLC	LLC	- 50 +
+ Add		

Person As Entity

Now we need to know about the primary entity's ownership. Please list all owning interests with ownership percentages equal to or greater than 10% each.

If an individual owns a percent of the entity, enter their name, choose PERSON from the drop down and indicate the % of ownership.

If an entity owns a percent of the entity, enter the entity name, choose the appropriate entity type from the drop down and indicate the % of ownership.

Who owns Large Holdings LLC?

Entity / Person Name	Type	Ownership %
Jerry Smith	Person	— 50 +
Margaret Brown	Person	— 25 +
+ Add		
Declared Ownership		75%

[< Back](#)

Roles and Responsibilities

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 Large Holdings LLC.

Names	Roles
Jerry Smith	☒ Controlling party ☐ Authorized signer
Margaret Brown	☐ Controlling party ☒ Authorized signer

i You must provide a controlling person and an authorized signer. Only one controlling person is allowed.

Person As Entity

Who's Applying?

0 evaluation
© 2025 Northwoods Software
Distribution or production use
gois.net

+

-



Applying

Non-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
☒ Large Holdings LLC	
☒ Smith Greenhouse Inc	
☒ Smith Management Group LLC	

Select All

Person As Entity by the Numbers

43

Person as Entity applications created in Engage

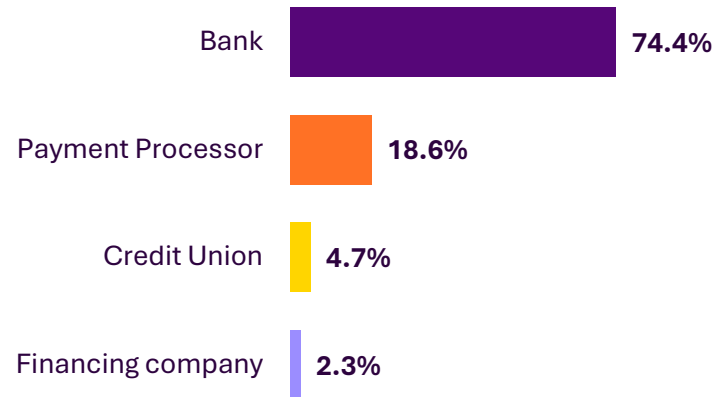
51.2%

of Engage clients are enabled

57%

of clients are utilizing Person As Entity

PERSON AS ENTITY MIX BY CLIENT TYPE



Dead Air

Person As Entity

Draft Application 39% of clients enabled

Allows you to create an application but not send to an applicant until the FI has started the application with known detail or documentation.

Clone Application

Draft Application

Save

Save as draft

Cancel

Save as draft

After you save this draft, what would you like to do?

☒ Return to dashboard

☐ Continue editing

You are creating an unsent application draft. Send it to the applicant from the utility menu.

Save

Cancel

Applications			
Open		Closed	
Entity	Application	Status	Template
Draft Cannabis	OTT-000153	Draft	

Utilities

Edit as applicant

Manage client team

Resend application

Send application

Update authorized representative

Review application, update or remove any information or documents, then send the application.

Dead Air

Person As Entity

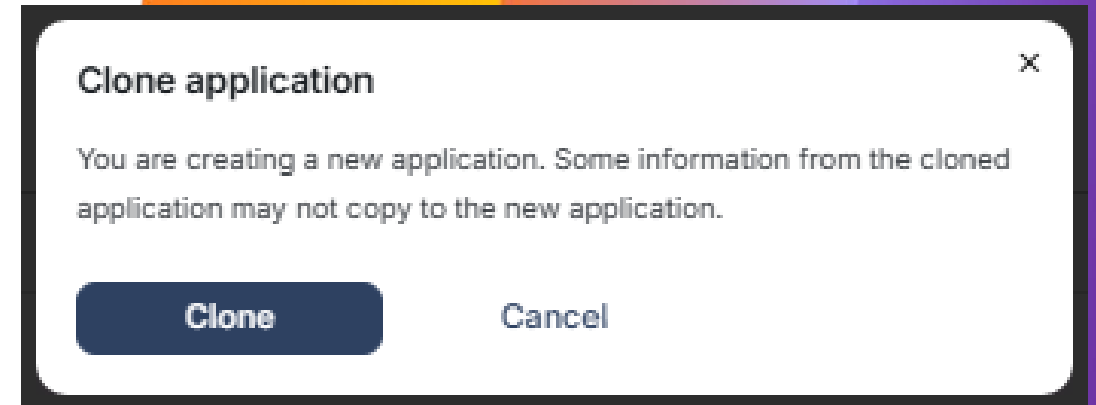
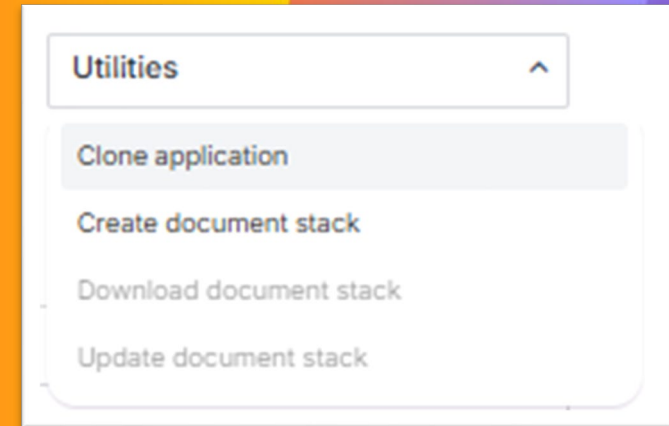
Draft Application

Clone Application 100% of clients enabled

Allows the FI to take an “old” application and refresh to current configuration and information is carried over into the “new” application.

Clone Application

The purpose for cloning an application may be that the original application was denied or withdrawn and the applicant entity has reached back out again for a second review or potentially the business has new ownership.





Clone Application

Clone application — 7s7x Company

Fields with an asterisk (*) are required.

Can change the values not grayed out.

Select entity type
LLC

Select template type
All entities [View templates](#)

Entity details

Entity name* 7s7x Company

External ID

Federal EIN
98-4587488

Trade names or DBAs
123

Street address 111 Lande

Apartment, suite, etc.

City Anytown

State MI

Zip 2

Phone number

Authorized representative

First name* John

Last name* Smith

Role at company
Chief Executive Officer

Phone number
(321) 456-7890

Email address*
melissatshield+testphone1526@gmail.com

[Save](#) [Cancel](#)

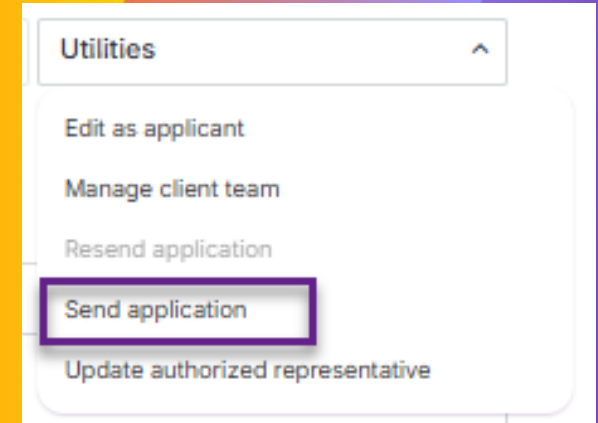
Your application is being cloned. The new application will be available in the active tab in a few minutes.

Clone Application

Clone Application will carry over values from the old application making the entry of the data easier and quicker for the MRB Applicant.

- Beneficial Ownership - No expiration date.
- State Business License and Cannabis Licenses - No expiration date
- Entity or Individual Detail Information (CIP) - No expiration date
- Entity Due Diligence Questions - by default questions expire after 180 days. Timing of expiration may be customized by the FI.
- Entity/ Individual Documents - by default documents expire after 180 days. Timing of expiration may be customized by the FI. However, business documentation does not have an expiration date.
- Branching Questions - Do NOT carry through the application, as information may change.
- An FI can decide to restrict that applications that are expired may not be cloned.

Review application, update or remove any information or documents, then send the application.



Entity	Application	Status	Template
7s7x Company	OTT-000154	Draft (Cloned)	All entities

Clone by the Numbers

1,050

clone applications
created in Engage

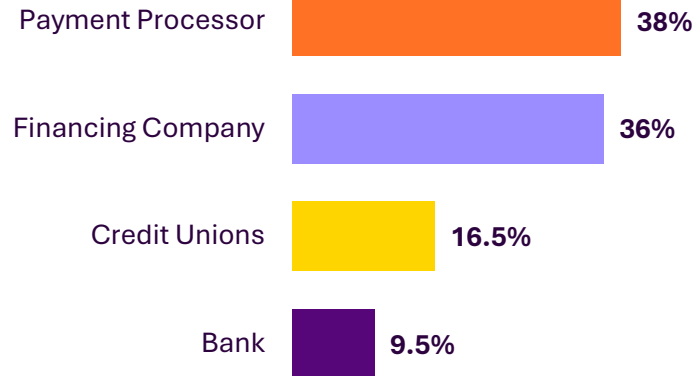
100%

of Engage clients are
enabled

39%

of clients are utilizing
cloning

CLONE APPLICATION MIX BY CLIENT TYPE



Tune the Fiddle

- You can't play a country song if your instruments are slightly out of whack. "Tuning the fiddle" (or tuning the guitar) represents the small, routine adjustments that prevent friction and keep everything running harmoniously.
 - Quality of Life updates from 2026

Engage Features 2026

Notify of Past/Current Applications

Provides an alert during application creation if an application was closed or is active if the entity name or TIN matches an entity that applied for products previously.

Upload doc without Applicant Notification

Expanded Application Search

Engage Features 2026

Notify of Past/Current Applications

Upload doc without Applicant Notification

Expanded Application Search

Applicant previously applied ×

An applicant with the same name or EIN applied for products and services in a previous application.

✔ OTT-000086: Bobs Market LLC

Withdrawn by Melissa Timmer on 9/10/2025 @ 9:31 am
Closing notes: test

✔ OTT-000087: Bobs Market

Withdrawn by Melissa Timmer on 9/10/2025 @ 5:03 pm
Closing notes: test

Cancel Create anyway

Engage Features 2026

Notify of Past/Current Applications

Upload doc without Applicant Notification

Allows an FI to add a document supplied by an applicant to the application without an email notification (comment) to the applicant.

Applicant would be able to view documents if application is still Active.

Expanded Application Search

Engage Features 2026

**Notify of
Past/Current
Applications**

**Upload doc without
Applicant
Notification**

**Expanded
Application Search**

Request document
Provide details about your document request to the applicant.

☐ Add document without notifying applicant.
☐ Add source document only.


[Click to upload](#) or drag and drop
Maximum file size 50 MB

Cancel **Submit**

Engage Features 2026

**Notify of
Past/Current
Applications**

**Upload doc without
Applicant
Notification**

**Expanded
Application Search**

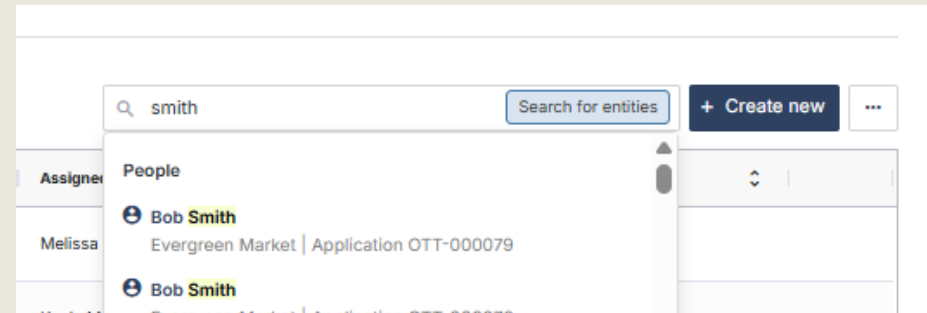
Search on the entity, individual or
Authorized Representative in an
Active or Closed Application.

Engage Features 2026

**Notify of
Past/Current
Applications**

**Upload doc without
Applicant
Notification**

**Expanded
Application Search**



Engage Features 2026

Application Creation Limit Requirements

Allows an FI user to not have to fill in all data points for application creation.

Applicant would enter if required in the application.

Person as Entity / Split Primary Contact and Auth. Rep.

Entity to Entity Changes

Engage Features 2026

Application Creation
Limit Requirements

Person as Entity /
Split Primary
Contact and Auth.
Rep.

Entity to Entity
Changes

Entity details

Entity name*

External ID

Federal EIN

Trade names or DBAs

Street address

Apartment, suite, etc.

City

State

Zip code

Phone number

Authorized representative

First name*

Last name*

Role at company

Phone number

Email address*

Engage Features 2026

Application Creation Limit Requirements

Person as Entity / Split Primary Contact and Auth. Rep.

Entity to Entity Changes

Person as Entity template was updated to allow the FI to choose who is going to complete the application.

Primary Contract or Authorized Representative.

Engage Features 2026

Application Creation
Limit Requirements

Person as Entity /
Split Primary
Contact and Auth.
Rep.

Entity to Entity
Changes

Person details

First name*

Middle name

Last name*

Suffix

External ID

Street address

Apartment, suite, etc.

City

State

Zip code

Phone number

Email address

Authorized representative

☐ The person root entity is the application's authorized representative.

First name*

Last name*

Phone number

Email address*

Engage Features 2026

Application Creation Limit Requirements

Person as Entity / Split Primary Contact and Auth. Rep.

Entity to Entity Changes

Allows the FI or the applicant to change the entity type.
If LLC was chosen and should have been C-Corp

*Changes from a person to entity, or sole prop to person not yet available.

Engage Features 2026

Application Creation - Limit Requirements

Person as Entity – Split Primary Contact and Auth. Rep.

Entity to Entity Changes

Application ID: OTT-000051

Sunshine Cannabis Holdings - Application

FI View

Review Entities **6** Documents Write-Up Discussion Banker Attributes History

Sunshine Cannabis Holdings

Entity Name
Sunshine Cannabis Holdings

Entity Type
C-corp

Update entity type

After changing the entity type, the applicant might need to provide new or different documents and details for this entity. Continue through the application to review changes and update as needed.

Previously provided documents may be deleted when you change entity type.

Update Cancel

Entity Details

To complete our review of your application, please provide the information requested below. You may use the [Share] button in the upper right-hand corner to invite another person to complete this section.

Entity type
C-corp [Change](#)

Change entity type

After changing the entity type, you might need to provide new or different documents and details for this entity. Continue through the application to review changes and update as needed.

Entity type
C-corp

Previously provided documents may be deleted when you change entity type.

Change Cancel

Engage Features 2026

Banker Attribute Auto Save

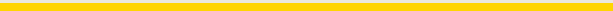
Auto Save on Banker Attribute to
save time on additions.

Save Write Up

Complete Application on behalf

Engage Features 2026

**Banker Attribute
Auto Save**



Save Write Up



**Complete
Application on
behalf**



Save

This form saves automatically - Last saved 06-25-2026 at 12:29 PM by Shield Administrator

Engage Features 2026

Banker Attribute Auto Save

Save Write Up

When information is added to a Write Up section it will be noted as *Unsaved* in the section and the Write Up tab will be highlighted.

A FI User may move away from the Write Up page without saving and no information will be lost. However, if the FI User moves out of the application a warning message will be displayed to save.

Complete Application on behalf

Engage Features 2026

Banker Attribute
Auto Save

Save Write Up

Complete
Application on
behalf

The screenshot displays the 'Write-up' section of the Engage application. The top navigation bar includes tabs for Review, Entities, Documents, Write-Up (active), Discussion, Banker Attributes, and History. The Write-up section is titled 'Write-up' and contains a 'Questions' list with three items: 'Background Information' (Unsaved), 'Compliance Review', and 'Document Feedback' (Unsaved). A 'Leave page?' dialog box is open in the foreground, warning that changes in Write-up have not been saved and will be lost. The dialog has 'Cancel' and 'Leave' buttons.

Review Entities Documents **Write-Up** Discussion Banker Attributes History

Write-up

Questions

- > Background Information **Unsaved**
- > Compliance Review
- > Document Feedback **Unsaved**

Leave page?

! Your changes in Write-up have not been saved and will be lost when you leave this page.

Cancel Leave

Engage Features 2026

Banker Attribute Auto Save

Save Write Up

Complete Application on behalf

Allows an FI to complete the application completely on an entities behalf.

*Removes disclosures and email notifications to applicant.

*Off by default

Engage Features 2026

Banker Attribute Auto Save

Save Write Up

Complete Application on behalf

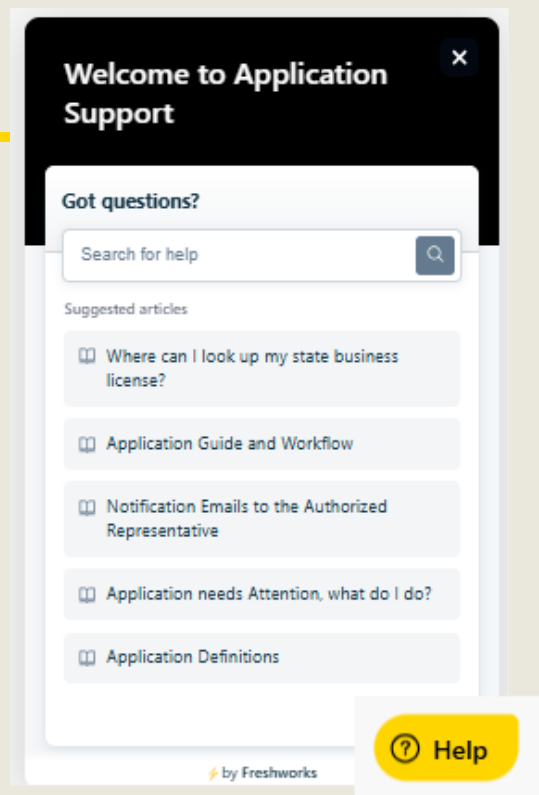
Engage Features 2026

Engage Application Help Widget

Applicant facing help widget to assist
with application creation

Engage Features 2026

Engage Application Help Widget



- Articles:
 - Application Guide and Workflow
 - Application Definitions
 - Application or Account Relationship Questions.
 - Completing Beneficial Ownership Information.
 - Beneficial Ownership
 - Where can I look up my state business license?
 - How do I Share an Application?
 - How do I upload a Document?
 - Notification emails to the Authorized Representative.
 - Application needs attention, what do I do?
 - Why am I being asked for more detail?
 - Why do I get an Error message?
 - How do I reset my password?

Jam Session

- A loose, improvisational gathering where musicians don't follow a strict sheet of music—they just listen to what someone else plays and riff on top of it.



Jam Session

Engage Templates

Bank Statements

Expected Activity

**Financials / Tax
Returns**

Site Inspection

**Applicant
Feedback**

Studio Log

- In a recording studio, engineers keep meticulous session logs detailing mic placements, dial settings, and patch bays. This is your blueprint for how your systems are wired.
 - Documentation



Studio Log



Write Up

Review Entities Documents Write-Up Discussion Banker Attributes History

Write-up Expand details

Questions	Updated
> Background Information	System-generated 09/08/26 @ 05:38 PM
> Compliance Review	System-generated 09/08/26 @ 05:38 PM
> Document Feedback	System-generated 09/08/26 @ 05:38 PM
> Document Negative News	System-generated 09/08/26 @ 05:38 PM
> Provide Recommendation	
> Wire Origination Feedback	
> Lending Referral	
> Final Decision	

Review Entities Documents Write-Up ! Discussion Banker Attributes History

Write-up

Questions
> Background Information Unsaved
> Compliance Review
> Document Feedback Unsaved

Leave page?

! Your changes in Write-up have not been saved and will be lost when you leave this page.

Cancel

Leave

Banker Attribute

39%

of Engage clients are
enabled

Review

Entities

Documents

Write-Up

Discussion

Banker Attributes

History

Banker attributes

Application Questions

External ID

Account Type Approved

Monthly Fee Assessment

\$

Save

This form saves automatically - Last saved 06-25-2026 at 12:29 PM by Shield Administrator

Engage/Assure Sync

Link all entities and individuals in the application in Assure.
Easily create entities/individuals not in core as beneficial owners.

Link Engage Application

SELECT TENANT

Ocean Trust

SELECT APPLICATION

alligator Cannabis - OTB-000615

SELECT ENTITY

alligator Cannabis

☒ Include Documents

Confirm Cancel

Due Diligence

Active Inactive All

DD Parent Item	DD Item Type	Frequency	Reference Date	Initial Reference...	Item Generation	Compounding	Risk Adjusted	Created On	Last Updated On	
Engage Application ...	Onboarding Document	One Time	Completion Date	09/08/2026	0 Days Prior to Next...	No	N/A	09/08/2026		X
Child Item ID	Status	Associated Case	Case Documents	Date Generated	Review Date	Due Date	Period Covered	Next Review Date		
0012-DD-70471-005821	Completed - Accepted	012-005821		09/08/2026	09/08/2026	09/08/2026	09/08/2026			

1 to 1 of 1 < < Page 1 of 1 > >

Add New Parent DD Item

False Notes

- **A False Note** (or Out of Tune): If a guitar is out of tune, the whole song falls apart. Labeling a risk or an issue as "Out of Tune" means it immediately sounds wrong, catches your attention, and needs to be fixed before you keep playing.
 - Red Flags



False Notes



SHIELD CLIENT CONNECT

NASHVILLE 2026

Engage Studio Playbook



[VIEW AGENDA](#)



Studio Playback

- **The Studio Playback:** In the music business, an A&R (Artists and Repertoire) team sits in a room to listen to a rough record and dissect what works, what doesn't, and what will make it a hit.



Studio Playback

AI in Engage

New Features

**Configuration
Changes**

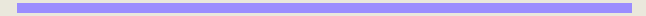
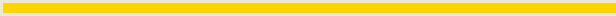
**Lending /
Guarantors**

Post Approval

Third Party Data

Studio Playback

Open Ideas





Much obliged for sitting around the campfire with me today to talk all things **Engage**. We kicked up some serious dust, traded some brilliant new ideas, and mapped out the trail ahead for potential new features.



To put it in true country fashion, here is a quick recap of how our session went down:



- 🧑🏻‍🎤 **Our Hit Track List**

- **The Backstory:** We took a look at **where we started**, tracing the history and use of Engage to see exactly how far this old road has brought us.
- **The Classics:** We looked at our staple Engage features and figured out how to keep those boots tapping without breaking the rhythm.
- **The 2026 Fresh Cuts:** We spun the latest tracks, reviewing all the brand-new features we **introduced this year** to keep you hooked.
- **The Liner Notes:** We dug deep into our core **discussion topics** and made sure all our thoughts were properly written down.
- **The New Demands:** You brought some wild, fresh ideas to the table that are sweeter than a steel guitar solo.
- **The Road Ahead:** We aligned on our next steps, ensuring we don't get our trucks stuck in the mud as we move toward execution.

Like Travis Tritt says, "**It's a great day to be alive**"—and it's even better when you're working with partners that bring this much heart and hustle to the studio.

Thank y'all for keeping the energy high, your minds open, and the feedback honest.

Let's take these ideas, fine-tune the chords, and turn Engage into a certified double-platinum hit!



In it. *With you.*

