Provident BANK®

Commitment you can count on.℠

WEB ESCROW USER GUIDE

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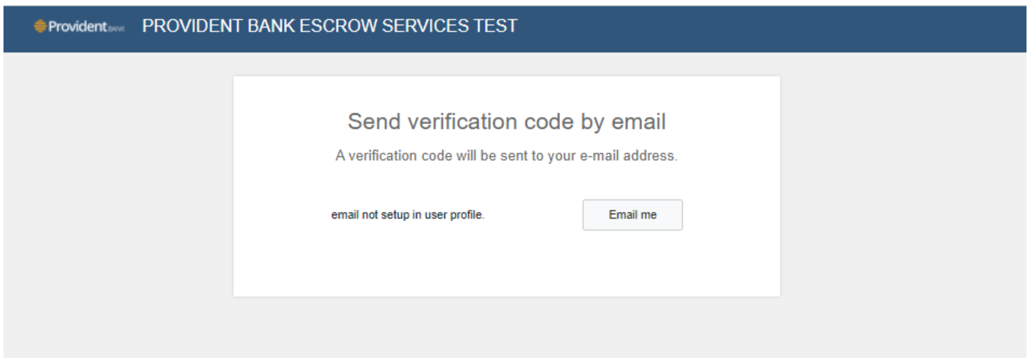
Web Escrow User Guide

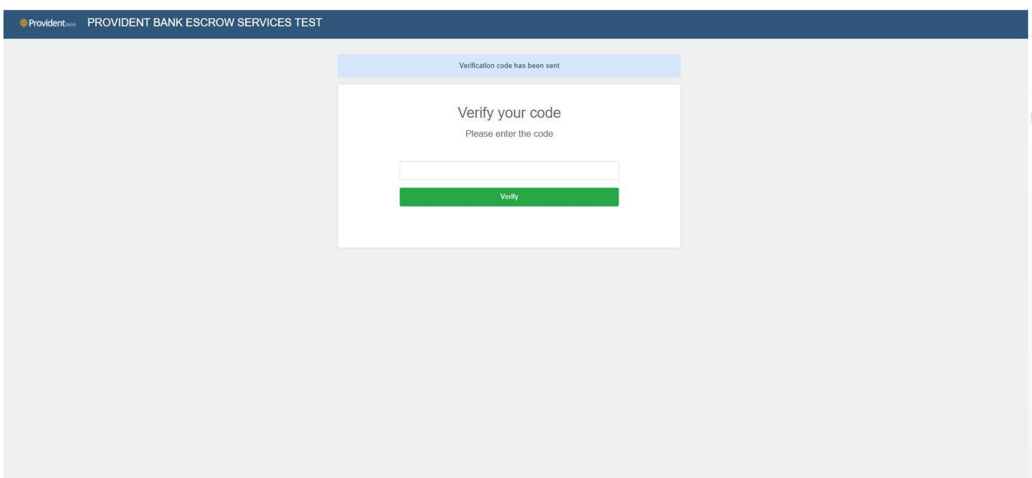
Sign In

Enter your Username and Password, then click the **Login** button.

The *Send verification code by email* window appears.



1. Select **Email Me**
2. Check your email account for a verification passcode when the *Verify your code* window appears.
3. Enter the verification code in the **Enter your code** field.
4. Select **Verify**.



After signing in, the user will be taken to one of the following screens:

- If the user has multiple Master accounts, they will be taken to the *Select Master Account* screen.
- If the user only has one Master account, they will be taken to the *Master Account Summary* screen.

Expired Password

The *Change Your Password* window appears if the user's current password is expired or if the password was changed by an administrator.

1. Enter the old password in the **Current Password** field.
2. Enter the new password in the **New Password** and **Confirm New Password** fields.
3. Select **Change** to process the password change.

   NOTE
   Password must have at least 10 characters
   Password must contain at least 1 letter
   Password must contain at least 1 number
   Password must contain at least 1 capital letter
   Password must contain at least 1 special character
   Password must not be the same as the last 5 that you have used

Administration Drop-Down Menu

Edit My User Profile - Change Password

The Change Password panel allows the user to change their password.

1. Enter the current password.
2. Enter the new password in the New Password field, and then re-enter the new password in the Confirm New Password field.
3. Select Accept.
4. Sign in again using the new password after the change has been accepted.

Edit My Profile - Change Contact ID

The Change Contact Info section allows the user to enter or change an email address, phone number, and first or last name.

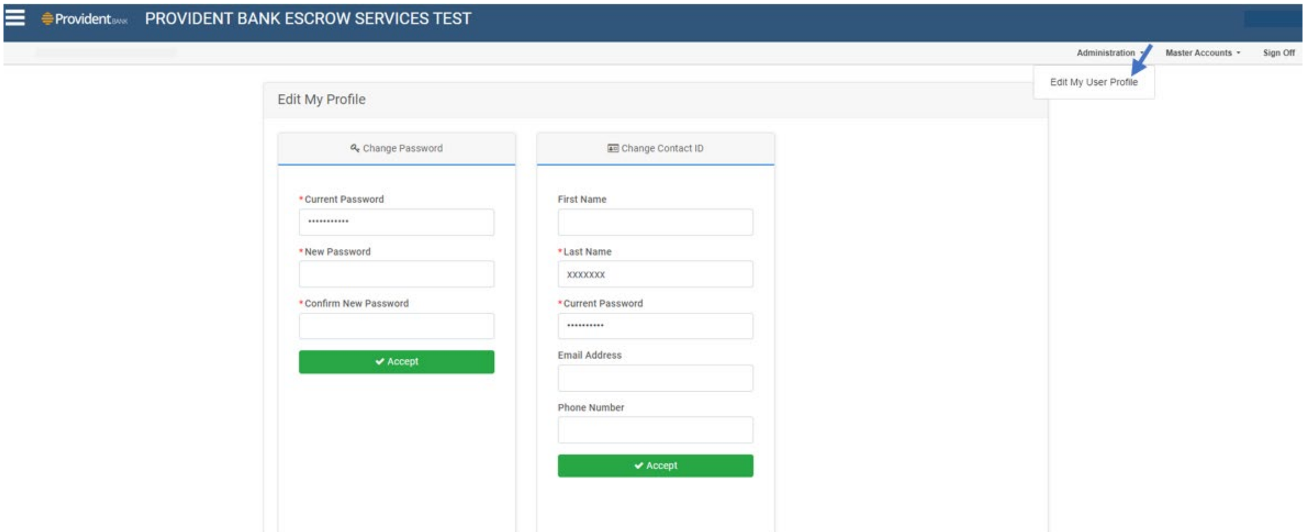
NOTE

User email addresses and phone numbers are required by the financial institution for Multi - Factor Authentication.

1. Enter user information into the appropriate fields.
2. Enter the current password and last name in the Current Password and Last Name fields.

   NOTE

   The current password and last name are required to make changes.
   Select Accept to process the contact information change.



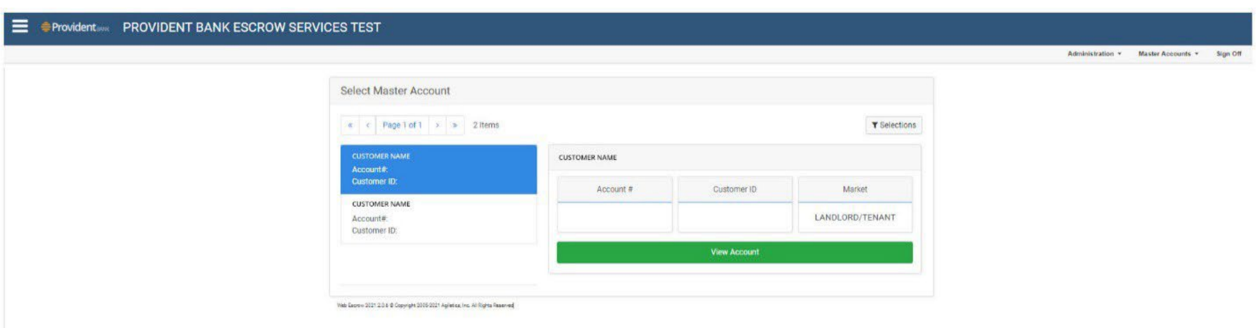
Select Master Account

If the user has multiple Master accounts, you will first be presented with the *Select Master Account* screen. This screen contains all Master accounts accessible to the user that is signed in.

The total number of Master accounts appears, along with the current page and the number of pages available.

To select the Master account you want to work with, click the account on the left side, and then click the **View Account** button.

The **Selections** button allows the user to choose how many accounts to display at one time. There are also options to display Master accounts with account names, account numbers, customer IDs, or market segment names that match certain criteria.



Master Accounts Drop-Down Menu

The **Master Accounts** drop-down menu is always available. However, the menu contains more options after a Master account is selected. The **Master Accounts** drop-down menu contains the following options:

- **Select Master Account**
- **Account Summary**
- **Transaction History**
- **Reports**
- **Statements**
- **Escrow Statement Download**
- **Monthly Trial Balance**
- **User Guide**

Select Master Account takes you back to the *Select Master Account* screen to select a different Master account.

If you select **Account Summary** from any screen within Web Escrow, you are taken to the currently selected Master account's *Master Account Summary* screen.

Master Account Summary

The *Master Account Summary* screen contains all the specific information about the Master account that you selected.

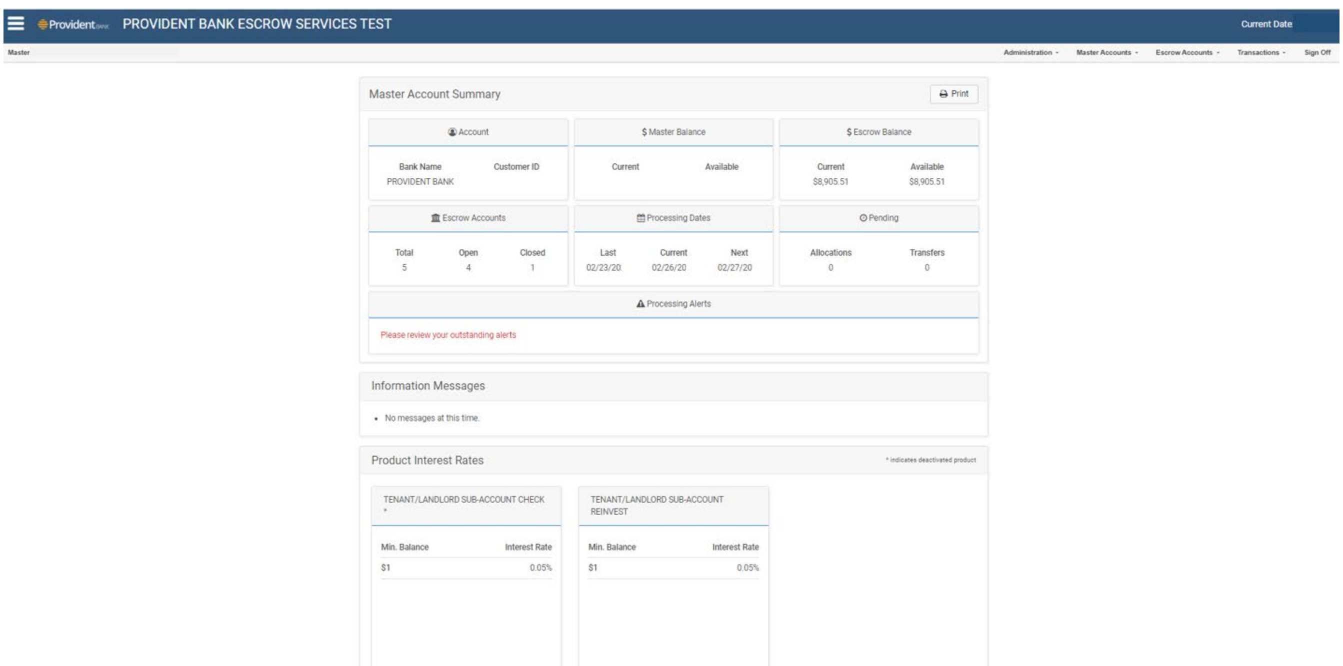
Once a Master account is selected, the Master account number and name appear on the left side of the navigation bar, and the current processing date appears above the navigation bar on the right side of the screen.

If allocations or transfers were entered today, the number of pending transactions appears.

Processing Alerts: If there are warnings or errors that occurred in the prior day's activity, a processing alert message appears. This is an indicator that you need to review the *Web Alerts Report* on the *Reports* screen.

The **Print** button allows the user to print the entire *Master Account Summary* screen to a local printer.

The *Information Messages* section contains messages delivered to you from the bank.



Transaction History

This screen contains the transaction history for the selected Master account.

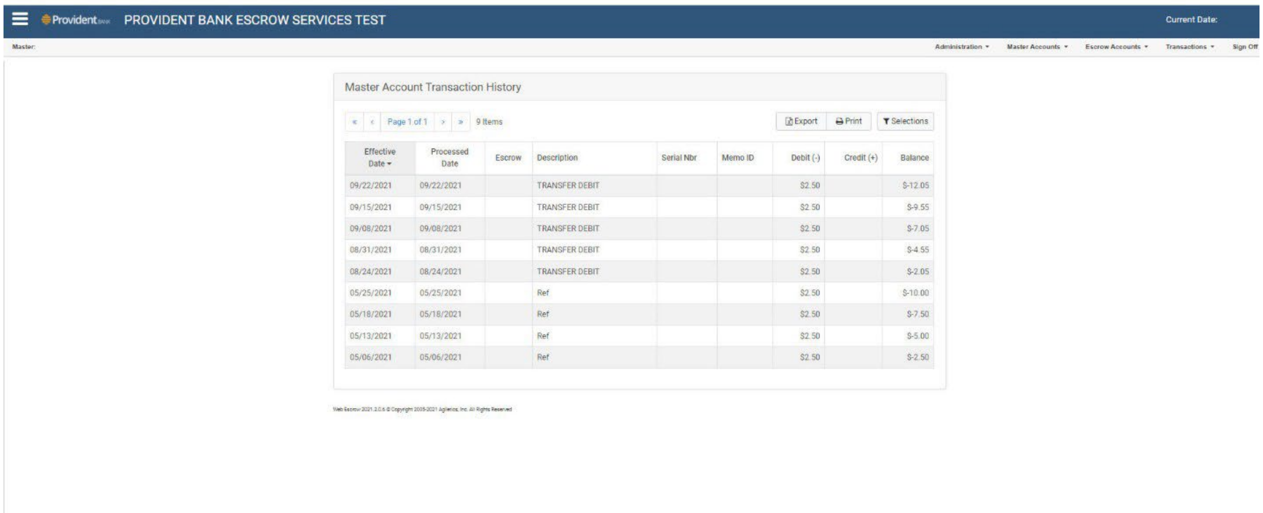
The default display sequence is in descending effective date order. You can sort the transactions to appear in a different sequence by clicking on the column headers.

Note: The running balance amount is not applicable if the transactions are sorted in a sequence other than the default date order.

By using the Selections button, you can select the number of transactions to appear at a time. There are also options to display transactions based on effective date or processing date ranges and several other fields that match the entered criteria. After selections are made, click **Submit** to see the selection results, then the selected transactions may be exported or printed.

By using the **Export** button, the selected transactions can be exported and saved in a CSV formatted file.

By using the **Print** button, the selected transaction(s) can be printed.



Effective Date	Processed Date	Escrow	Description	Serial Nbr	Memo ID	Debit (-)	Credit (+)	Balance
09/22/2021	09/22/2021		TRANSFER DEBIT			$2.50		$-12.05
09/15/2021	09/15/2021		TRANSFER DEBIT			$2.50		$-9.55
09/08/2021	09/08/2021		TRANSFER DEBIT			$2.50		$-7.05
08/31/2021	08/31/2021		TRANSFER DEBIT			$2.50		$-4.55
08/24/2021	08/24/2021		TRANSFER DEBIT			$2.50		$-2.05
05/25/2021	05/25/2021		Ref			$2.50		$-10.00
05/18/2021	05/18/2021		Ref			$2.50		$-7.50
05/13/2021	05/13/2021		Ref			$2.50		$-5.00
05/06/2021	05/06/2021		Ref			$2.50		$-2.50

Reports

The *Reports* section contains a list of the web reports available for the selected Master account.

From the *Reports* screen, you can also view the number of reports on file and if the report is new that day. To see the individual reports available for a report title, click the **Select** option.

Web Activity Report

The *Web Activity Report* is generated daily based on activity for this Master account. It can be printed or saved as a PDF file.

Web Alerts Report

The *Web Alerts Report* is generated daily based on active alerts on the account. It can be printed or saved as a PDF file. This report should be reviewed daily, and action taken on any outstanding alerts.

Web Weekly Activity Report

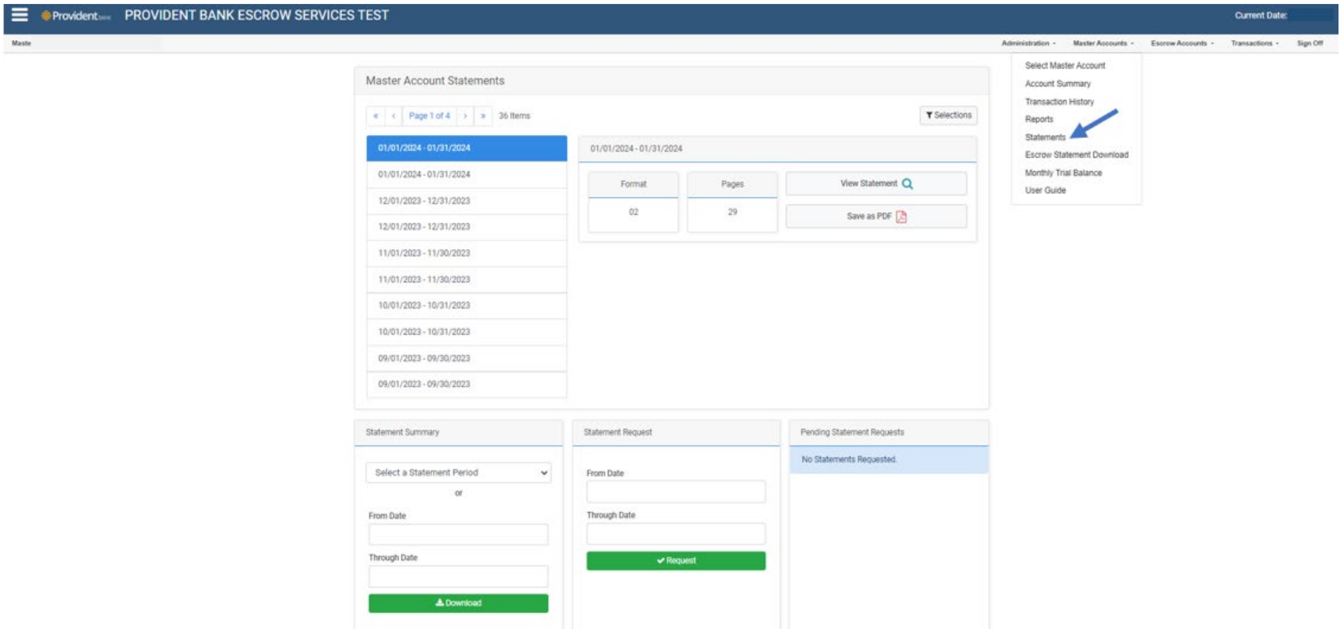
The *Web Weekly Activity Report* is created on the last processing day of each week. It contains activity that has occurred for this Master and Escrow accounts for the current week. It can be printed or saved as a PDF file.

Statements

The following sections appear on the *Master Account Statements* screen:

- *Master Account Statements*
- *Statement Summary*
- *Statement Request*
- *Pending Statement Requests*

Statements can be printed or saved as a PDF file.



Statement Summary

A *Statement Summary* can be created in a CSV (comma delimited) format. You can choose an existing statement period, or you may enter the **From Date** and **Through Date** for a different statement period.

Select **Download** to produce the *Statement Summary* in CSV format. The *Statement Summary* is automatically loaded into your default spreadsheet software, allowing for further processing.

Statement Request

Statements can also be requested. Requested statements do not change the scheduled statement dates.

To submit a statement request, enter your desired dates and select **Request**. You can submit multiple requests. The requested statements will show in the *Pending Requests* section. They will be available in the *Master Account Statements* section on the next business day in PDF format.

Pending Requests

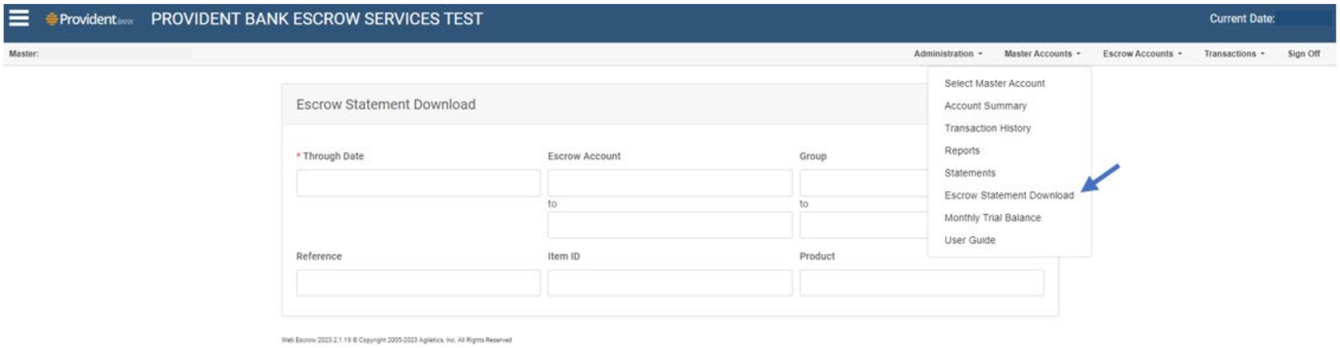
Statement requests entered current day appear in the *Pending Requests* section.

To delete a statement request, click the red **X** to the left of the dates for the request that you would like to delete.

Escrow Statement Download

The **Escrow Statement Download** section allows you to view all escrow account statements matching the selection criteria indicated.

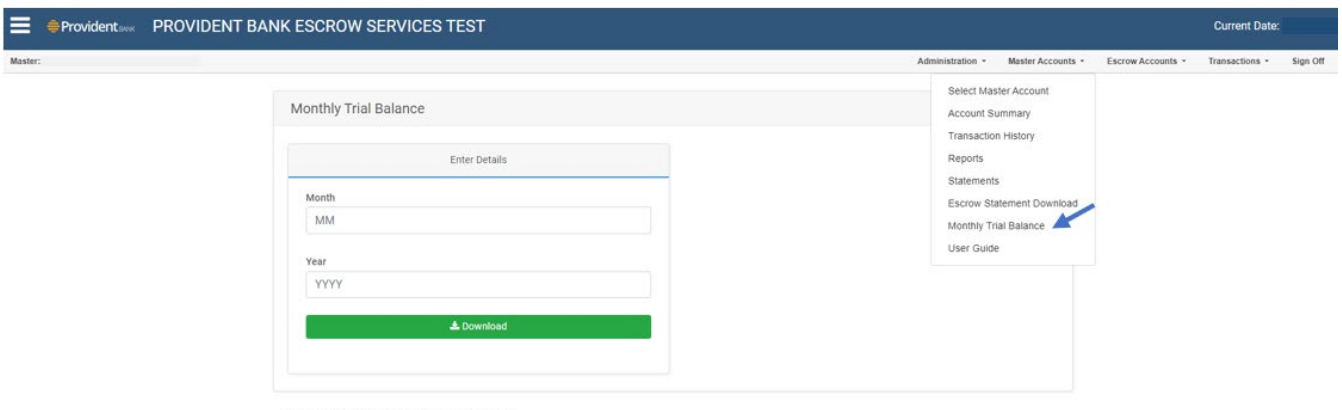
The **Through Date** is required, but all other sections are optional. All escrow account statements with a statement period ending with the **Through Date** appear in PDF format after the **Download** button is clicked. You can then print the statements.



Monthly Trial Balance

The **Monthly Trial Balance** option allows you to download a file that contains Escrow account information for the selected Master account.

Enter the **Month** and **Year** of information to be downloaded, and then click **Download**. All Escrow accounts are included in the *Monthly Trial Balance* except closed sub accounts from the previous year.



User Guide

The **User Guide** option is the option selected to view the current version of this guide that you are currently viewing.

Escrow Accounts Drop-Down Menu

The **Escrow Accounts** drop-down menu appears on the navigation bar after a Master account is selected.

The following options are available from the **Escrow Accounts** drop-down menu:

- **Select Escrow Account**
- **Create New Account**
- **Mass Account Close**
- **Mass Account Reopen**
- **Upload Documents**
- **Transaction History***
- **Manage Account***
- **Statements***

*These menu options are only visible after an Escrow account is selected.

You can select the *Select Escrow Account* option from the navigation bar to take you back to the *Escrow Account Selection* screen to select a different Escrow account.

Select Escrow Account

The *Select Escrow Account* section contains all Escrow accounts for the selected Master account.

If an Escrow account is closed, there is a line through the information for that Escrow account.

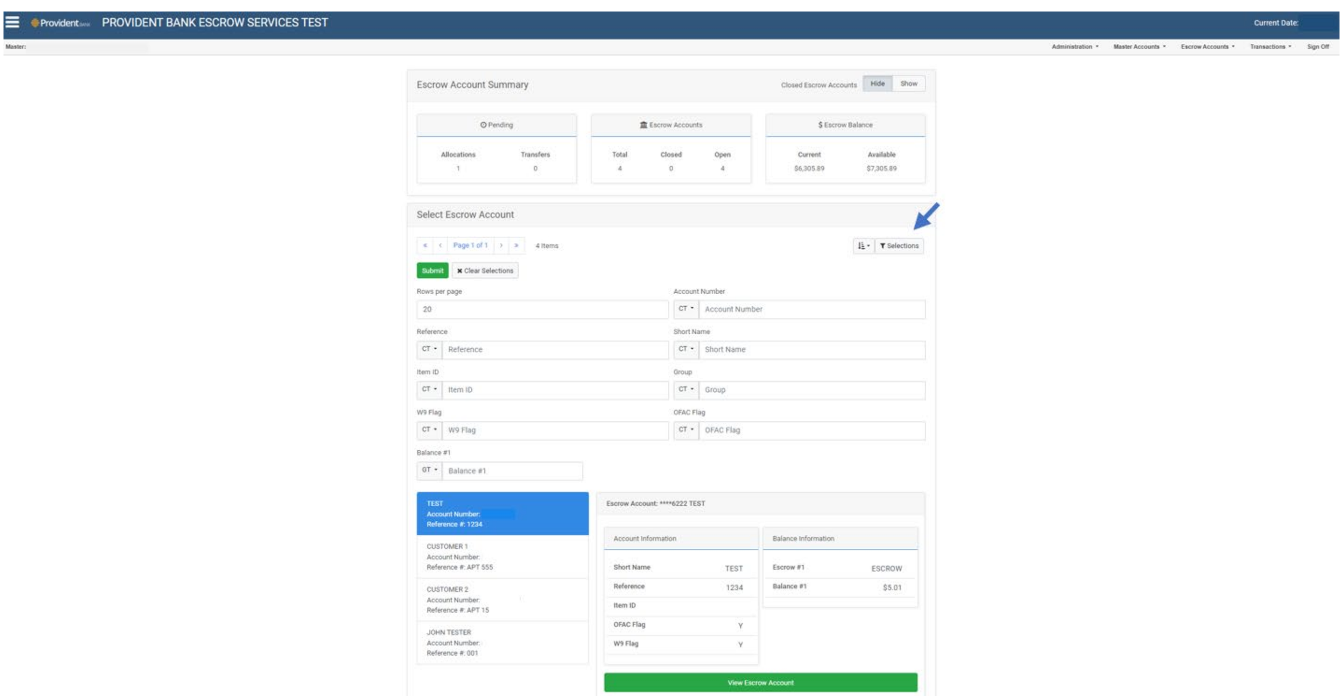
You can use the **Hide** button to hide closed Escrow accounts. If you want to view closed Escrow accounts, toggle to the **Show** button.

Select the appropriate Escrow account by clicking the account on the left panel and then clicking **View Escrow Account** on the right panel.

Selections Button

Using the **Selections** button, you can set the number of Escrow accounts you want to appear at a time. There are also options to only show Escrow accounts with fields that meet certain criteria. The following fields are used to make a selection:

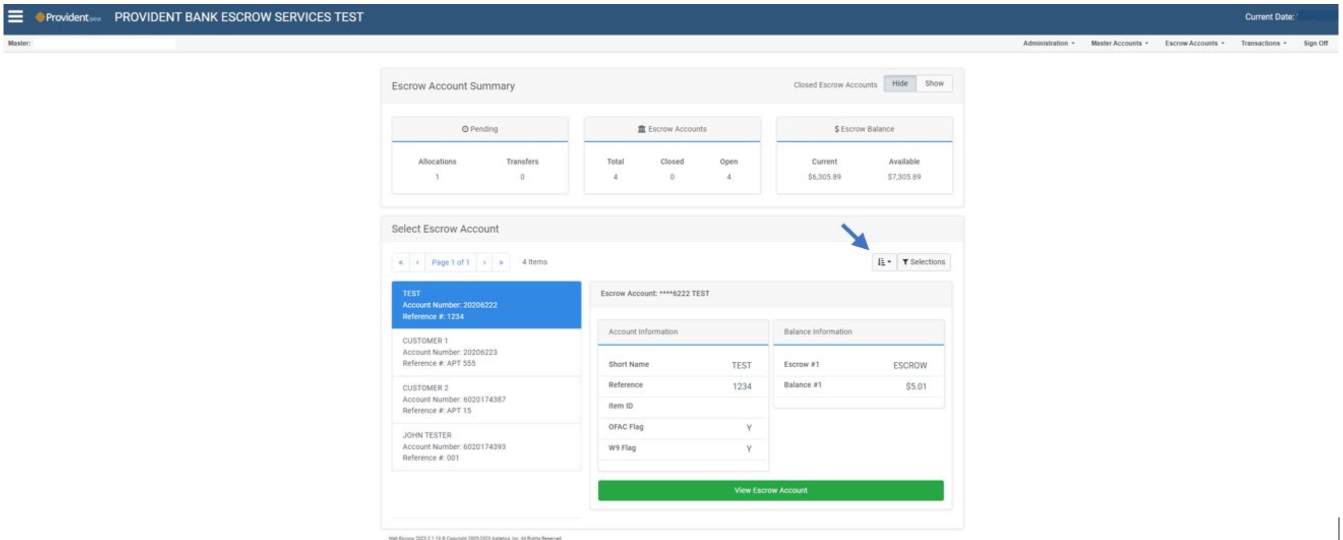
- **Account Number**
- **Reference**
- **Short Name**
- **Item ID**
- **Group**
- **W9 Flag**
- **OFAC Flag**
- **Balance**



Once you make the appropriate selections, click **Submit** to see your results.

Multiple Column Sort Button

By using the Multiple Column Sort button, the user can select which columns and fields to sort results by. You can add or remove sortable options as necessary.



Create New Account

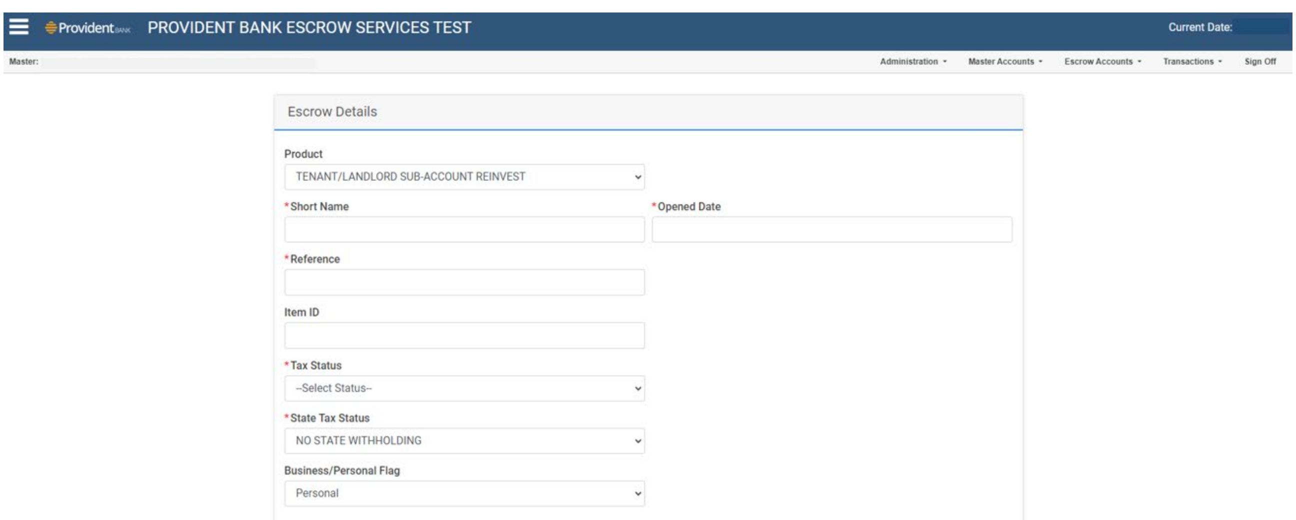
The *Create New Account* section contains the different fields and information required for setting up a new escrow account.

Required fields have a red asterisk to the left of the field name.

NOTE

To open multiple sub-accounts by file upload, please contact escrowoperations@provident.bank.

Escrow Details



Product
Select the escrow account product from the drop-down menu, if necessary.

Short Name
Enter the first 15 characters of the sub account full name.

Opened Date
The **Opened Date** defaults to the current date. Please select date of the deposit. You may backdate up to 30 days in the past, if necessary. However, the **Opened Date** cannot be changed if there are any monetary transactions on the Master Pending Activity screen for this escrow account.

Reference
Enter a user-defined value for the **Reference ID**, for example: last name with an apt no. (Smith Apt 1)

Item ID
Enter the **Item ID**, if necessary. Some uses for this field are apartment numbers, case numbers, or project numbers.

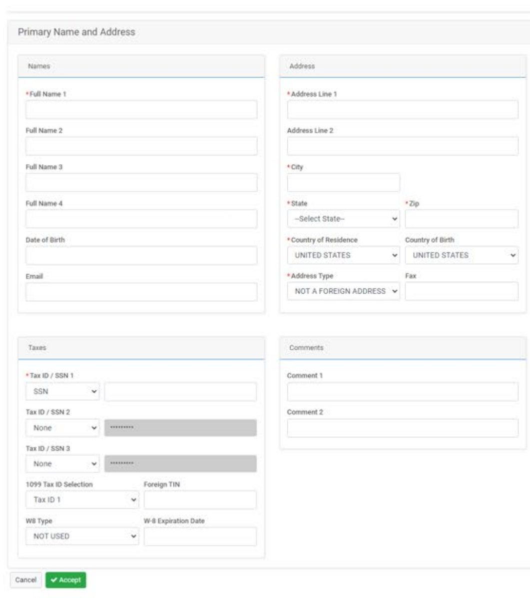
Tax Status / State Tax Status
Please choose from the drop-down list, to select appropriate *Tax Status*. *State Tax Status* is a display only field that is maintained by the bank.

W9 Flag
This is a display only field that will show when the new sub account has been opened.

Business/Personal Flag
This field is used to identify whether the escrow is a *Business* or *Personal* account.

OFAC Flag
This is a display only field that indicates the status of OFAC checking.

Primary Name and Address



The following fields are in this section:

Full Name 1
Enter the full name of the primary escrow account holder.

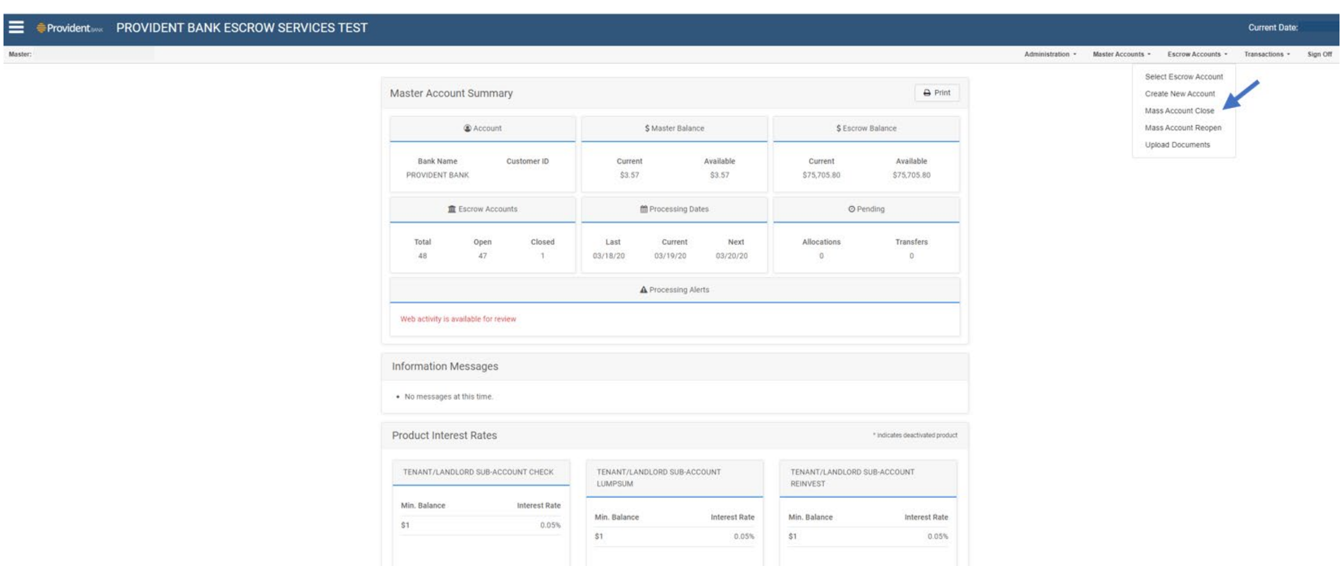
Full Name 2-4
If necessary, enter the full name of the second, third, and forth escrow account holders.

Date of Birth
For foreign accounts, enter the date of birth.

Email
Enter the escrow account holder’s email address.
Address Line 1
Enter the first line of the escrow account holder’s address.
Address Line 2
Enter the second line of the escrow account holder’s address.
City
Enter the city of the escrow account holder’s address.
State, ZIP
Select the state name from the dop-down menu and enter the Zip code in the next box.
Country of Residence
Select the country of the escrow account holder’s address.
Country of Birth
Select the country of the escrow account holder’s birth.
Fax
Enter the escrow account holder’s fax number.
Tax ID/SSN
Select the tax identification code from the drop-down menu and enter the nine-digit tax identification number for the primary escrow owner.
Tax ID/SSN 2-3
If necessary, select the tax identification code from the drop-down menu and enter the nine-digit tax identification number for the second and third escrow owners.
1099 Tax ID Selection
Select which of the three tax IDs to use for 1099 tax reporting.
W8 Type
For foreign accounts, enter the W8 type from the drop-down menu.
W8 Expiration Date
For foreign accounts, enter the W8 expiration date. The expiration date is 3 years after the date it was signed.
Comments
Enter up to 100 characters of data for important note.

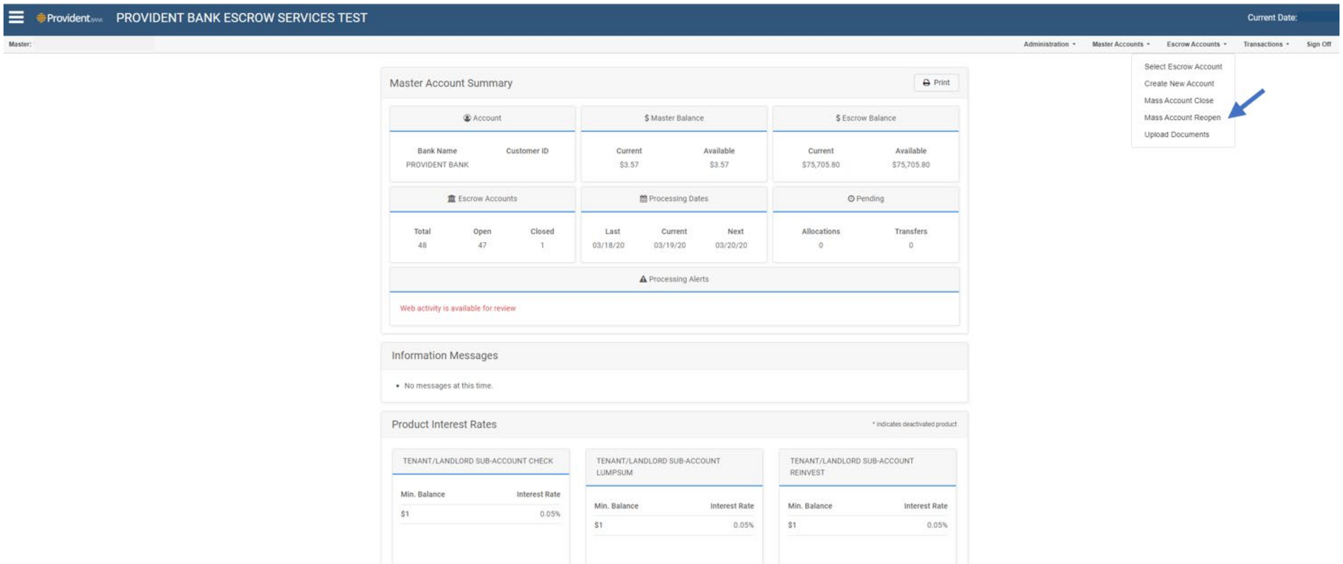
Mass Account Close

The *Mass Account Close* section allows users (with permission to close an account) to close one, many, or all Escrow accounts for a particular master.



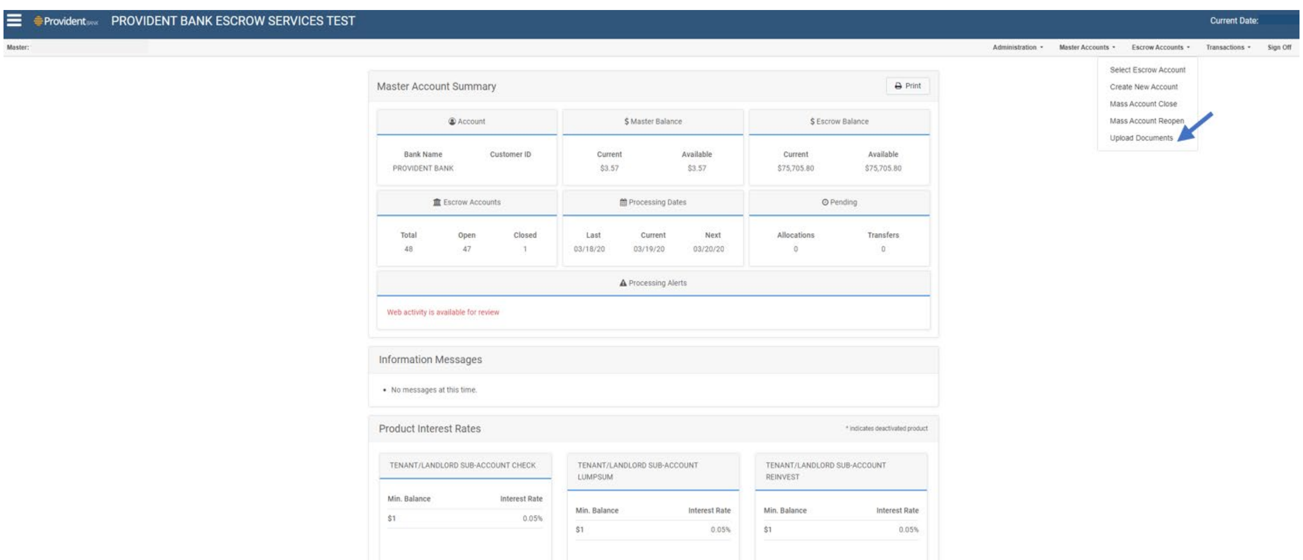
Mass Account Reopen

The *Mass Account Reopen* section allows users (with permission to close an account) to reopen closed accounts in mass.



Upload Documents

Upload the W-9s using the Upload Documents option found in the Escrow Account drop down menu.

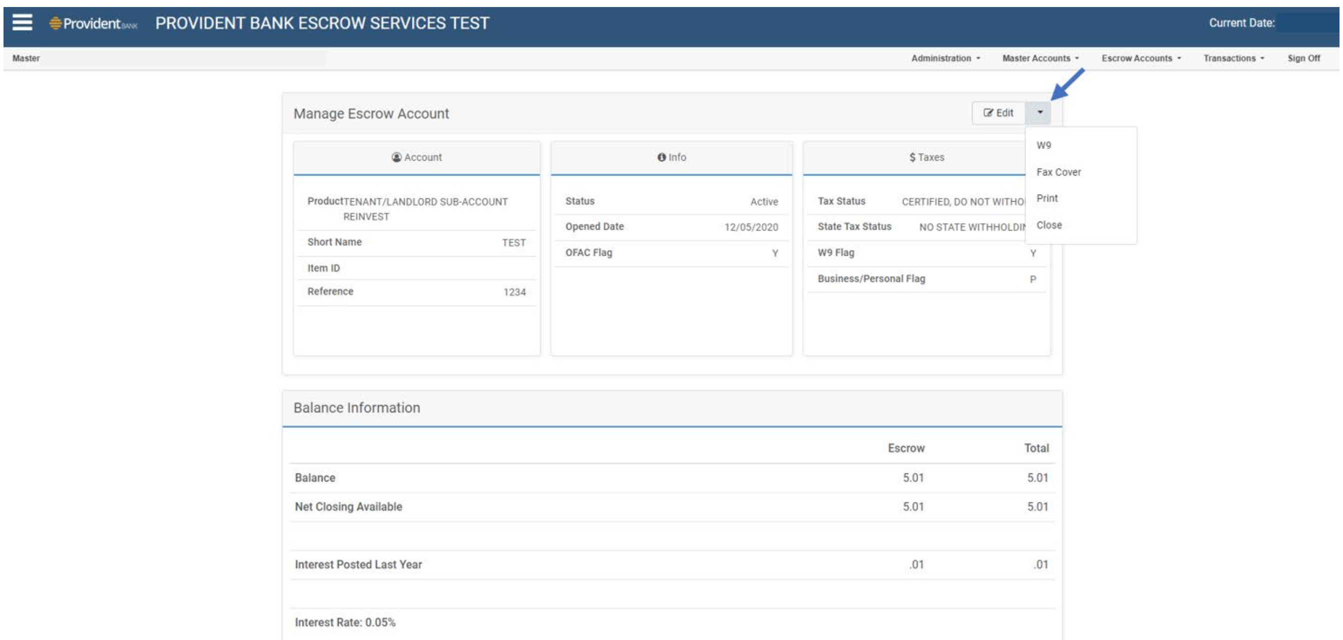


Manage Escrow Account Screen

After selecting an Escrow account, you are taken to the *Manage Escrow Account* screen.

The *Manage Escrow Account* screen contains information for the selected Escrow account. The drop-down arrow on the menu bar has these options:

- **W9**
- **Fax Cover**
- **Print**
- **Close**



W9

Select the **W9** button to produce a pre-filled W9 form. This form can either be printed or saved.

W9 forms can be uploaded or faxed to (866) 851-7482

You can upload the W-9 using the Upload option found in the Escrow Account drop down menu.

Fax Cover

Selecting the **Fax Cover** button takes you to a pre-filled fax cover sheet.

The cover sheet can be printed or saved.

Print

Selecting the **Print** button allows the user to print the information that is presented on the *Select Escrow Account* screen.

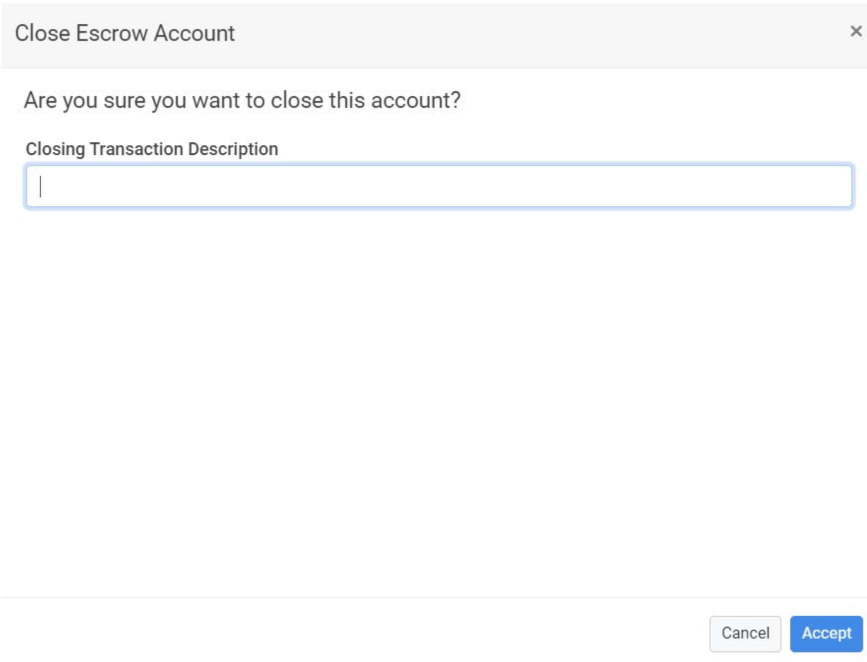
Close

Selecting the **Close** button allows you to close an escrow account.

A box appears to verify that you are sure you want to close the escrow account.

Note: A closed escrow account may be reopened, but only the same day it is closed. Escrow accounts cannot be closed if any of their escrow balances or interest earned not paid fields are negative.

To process the close, enter the closing transaction description (which is optional) and select **Accept**.



The screen appears with a message in the **Status** field indicating the escrow account is closed and the current date as the closed date.

After the **Close** option is taken, it is no longer available for that sub-account and is replaced with a **Reopen** button. A closed escrow account can only be reopened the same day it was closed. See *Reopen an Escrow Account* for details on the reopen process.

Reopen an Escrow Account

Selecting the **Reopen** button allows you to reopen an escrow account that is closed that current day.

When you select the Reopen button, a pop-up appears to verify that you are sure you want to reopen the escrow account. Select **Yes, Reopen** to reopen the escrow account.

After reopening, the **Status** is reset to Active.

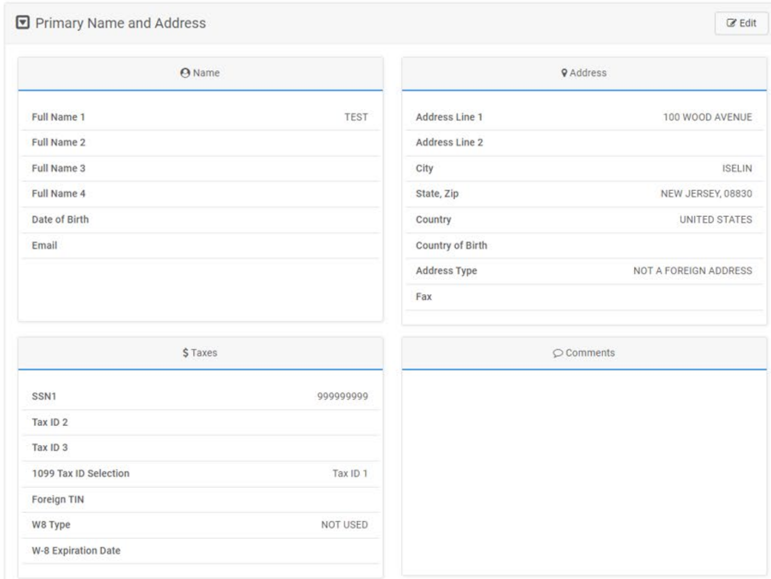
Balance Information

This section contains the balance details for this sub-account. Use the Net Closing value to determine the current closing amount.

Primary Name and Address

The *Primary Name and Address* section contains the primary mailing name and address for an escrow account.

Select the **Edit** button to open the fields for entry.



Full Name 1
Enter the full name of the primary escrow account holder.

Full Name 2-4
If necessary, enter the full name of the second, third, and forth escrow account holders.

Date of Birth
For foreign accounts, enter the date of birth.

Email
Enter the escrow account holder’s email address.

Address Line 1
Enter the first line of the escrow account holder’s address.

Address Line 2
Enter the second line of the escrow account holder’s address.

City
Enter the city of the escrow account holder’s address.

State, ZIP
Select the state name from the dop-down menu and enter the Zip code in the next box.

Country of Residence
Select the country of the escrow account holder’s address.

Country of Birth
Select the country of the escrow account holder’s birth.

Fax
Enter the escrow account holder’s fax number.

Tax ID/SSN
Select the tax identification code from the drop-down menu and enter the nine-digit tax identification number for the primary escrow owner.

Tax ID/SSN 2-3
If necessary, select the tax identification code from the drop-down menu and enter the nine-digit tax identification number for the second and third escrow owners.

1099 Tax ID Selection
Select which of the three tax IDs to use for 1099 tax reporting.

W8 Type
For foreign accounts, enter the W8 type from the drop-down menu.

W8 Expiration Date

For foreign accounts, enter the W8 expiration date.

Comments

Enter up to 100 characters of data for important note.

Transaction History

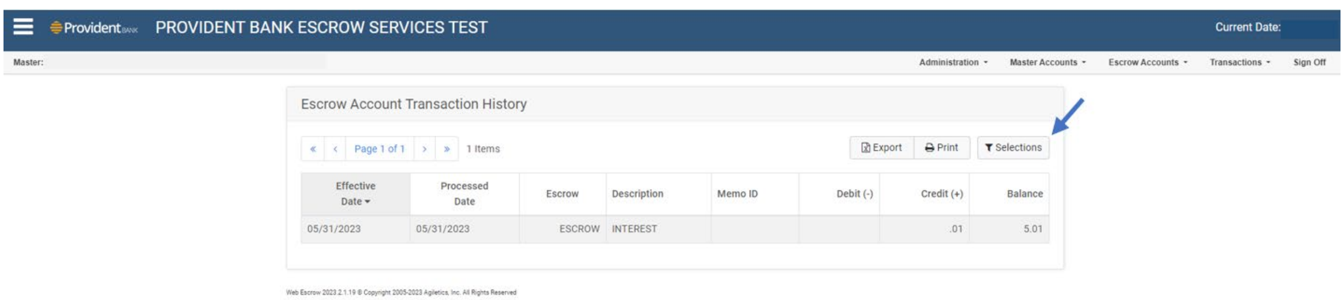
The *Escrow Account Transaction History* screen contains transaction history for the selected Escrow account.

The default display sequence is in descending effective date order. You can sort each column by clicking on the field name in the heading bar. The running balance is not applicable if the transactions are sorted in a sequence other than the default date order.

Note: The running balance is not applicable if the transactions are sorted in a sequence other than the default date order.

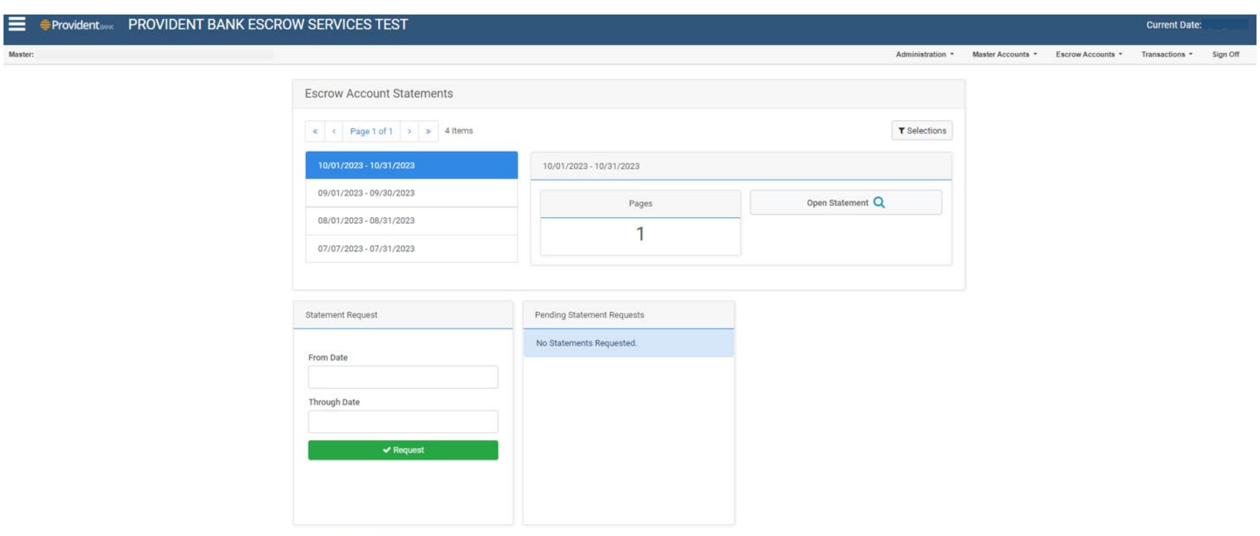
Transaction History Selections

Clicking the **Selections** button allows you to select the number of transactions to appear at one time. There are also options to show transactions based on effective date or processing date ranges, along with other fields that match certain criteria. Once the selections are made, select **Submit** to see the results. The selected transactions can be exported or printed.



Statements

The *Escrow Account Statements* screen contains all available statements for the selected Escrow account. Select **Open Statement** next to the statement you want to view.



Statement Request

Escrow statements can also be requested. Requested statements do not change the scheduled statement dates. To submit a request, enter the appropriate dates and select **Request**. Statement requests entered on the current day appear in the *Pending Statements Requests* section. The requested statements are available on the system the next business day in PDF format.

Pending Statement Requests

Statement requests entered on the current day appear in the *Pending Statement Requests* section. If you no longer need a statement request, you can delete it on the same day it is requested by clicking the red **X** to the left of the statement dates in the *Pending Statement Requests* box.

Transactions Drop-Down Menu

The **Transactions** drop down menu contains the **View Master Pending Activity, Transfer Funds, and Allocations** options.

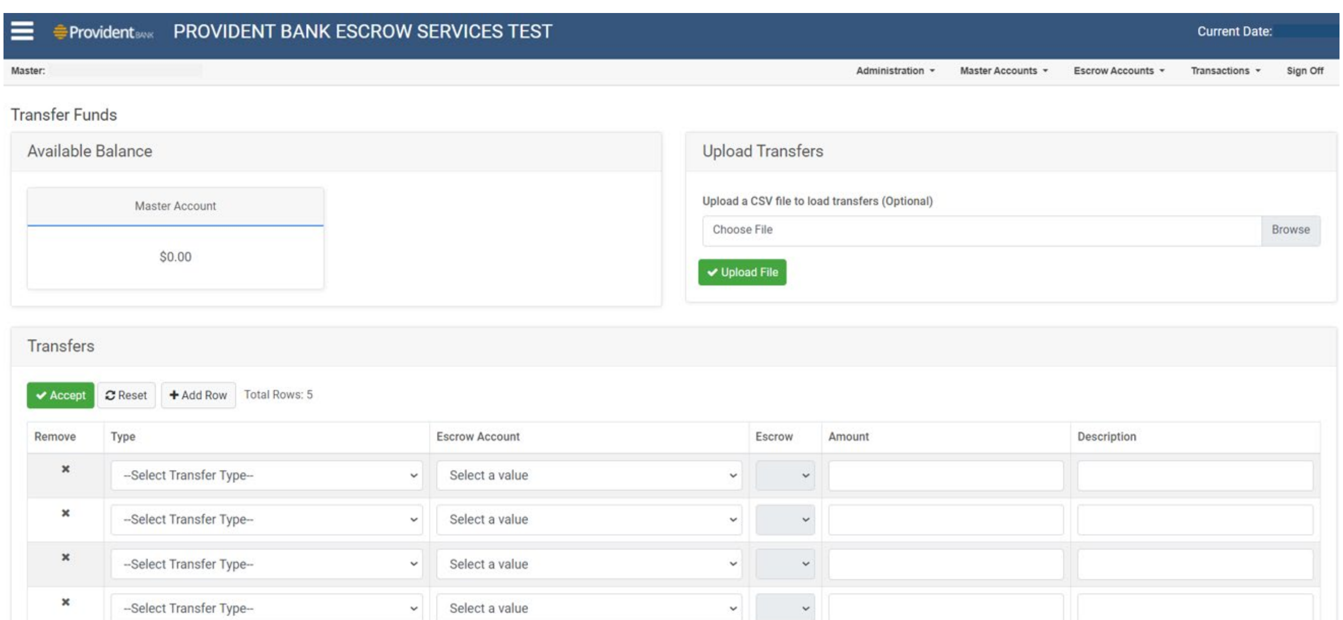
NOTE

An account is not available for transaction posting if any of these conditions are true:

- The escrow account is closed.
- The escrow account is frozen.
- The OFAC Flag is set to N.
- The W9 Flag is set to N.
- User permissions prevent that transaction type.

Transfer Funds

The *Transfer Funds* screen allows you to transfer funds between the master account and one or more escrow accounts. You can also *Upload* a data file to perform transfers.
Using this screen, the user can enter a single transfer, or multiple transfers.



The following fields appear on the Transfer Funds screen:

Remove

Allows a user to remove this entry from the **Transfers** list.

Type

Select the direction of the transfer.

Escrow Account

Select the escrow account for which you would like to perform the transfer.

Escrow

Select the escrow balance the transfer is affecting.

Amount

Enter the amount of the transfer. If the amount is whole dollars, it is not necessary to enter the decimal point and zeros.

Description

Optional. Enter a descriptive reason for the transfer.

After entering the required information, select **Accept** to process the transfer. A message appears at the top of the page to confirm that the transfer was successful.

If there are any warning messages, you will need to select the **Confirm** check box and click the **Accept** button again for the transfer to be accepted.

NOTE

Stand Alone accounts-transfers will stay in the master sub.

Disbursement accounts-transfers will automatically transfer to the disbursement account.

Sub-to- Sub Transfers-if your master account has a disbursement account, please contact escrowoperations@provident.bank for sub-to-sub transfers.

Transfer Upload Process

1. Select a master account.
2. From the *Transactions* menu, select the *Transfer Funds* option.
3. Select *Browse* to find the transfer file.
4. Select Upload File.
5. Transactions are populated in the Transfers grid for review.
6. Select Accept to post the transfer transactions.
7. Upon selecting Accept, the user receives a confirmation message at the top of the screen to indicate that the transfer transactions have been added.

NOTE

1. The user can review transfer transactions on the Master Pending Activity screen.
2. Records that fail validation are flagged and a message displays with the cause of the failure.
3. Each transfer transactions via file upload updates the database in the same way as if the transaction had been entered individually on the *Transfer Funds* screen.

Transfer Upload File Formats/Layout

The upload files must be in CSV format.

Transfers File

Column 1: Transfer Type (T=To Escrow from Master; F= From Escrow to Master)

Column 2: Sub-Account Number

Column 3: Escrow Balance (Enter 1 for all sub account number listed on the file)

Column 4: Amount

Column 5: Description (Optional)

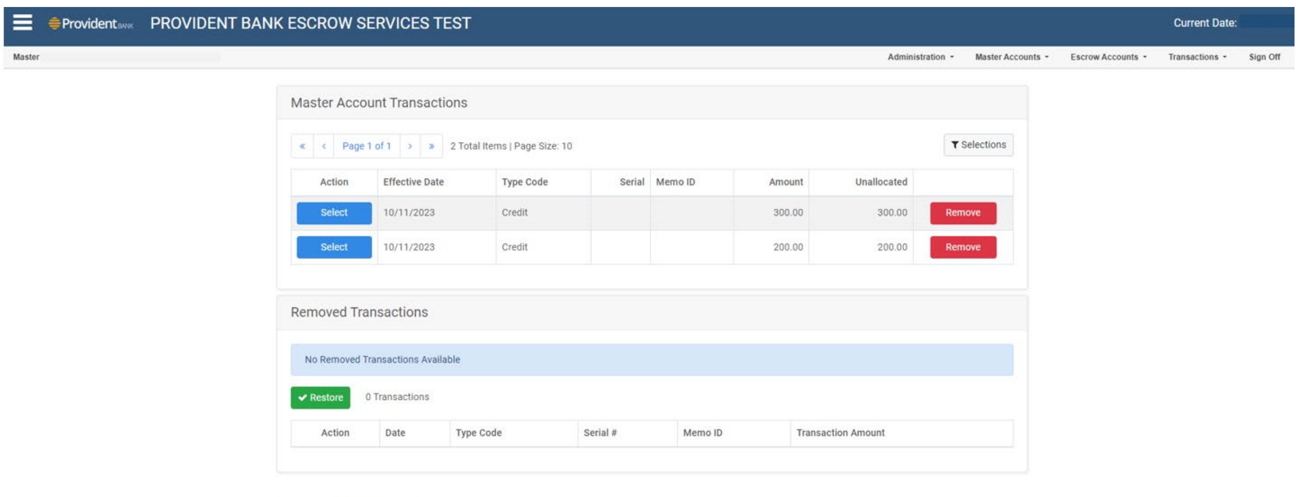
Sample:

	A	B	C	D	E
1	F	Sub Account Number	1	50.00	Description
2	T	Sub Account Number	1	25.00	Description

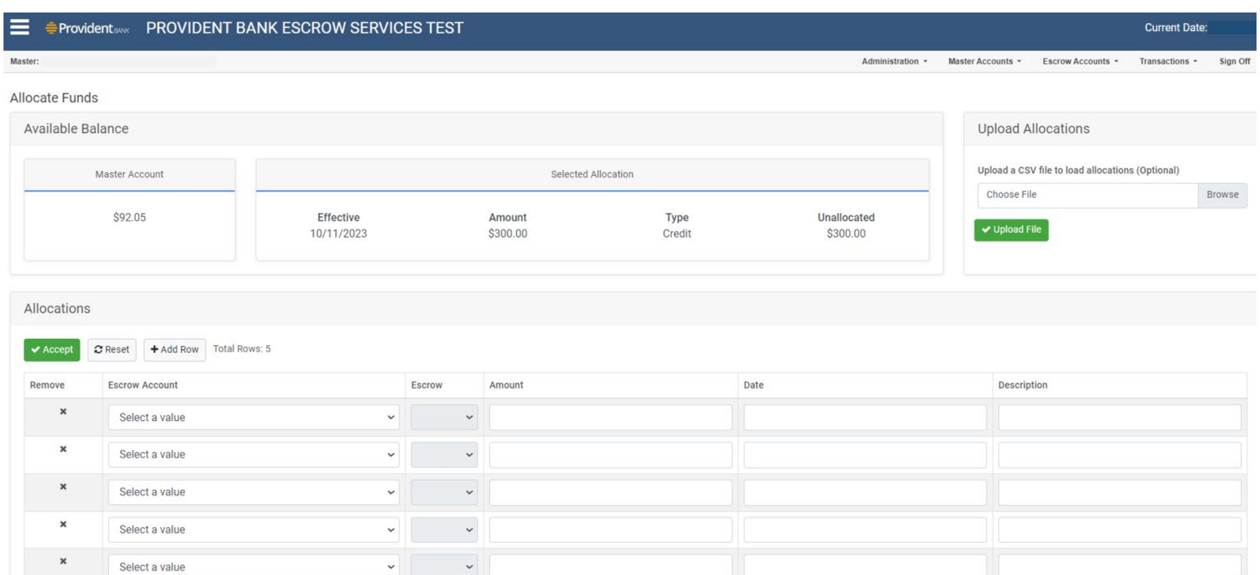
Allocations

The *Allocations* screen contains the *Master Account Transactions* section, which shows funds that are deposited, but not assigned to an escrow account. You can also *Upload* a data file for allocations.

Click the **Select** button next to the appropriate transaction for the allocation entry.



After you select the transaction you want to allocate, the Allocate Funds screen appears. Using this screen, the user can enter a single allocation, or multiple allocations.



The following fields appear in the *Allocations* section:

Remove

Allows user to remove this entry from the **Allocations** list.

NOTE

If an allocation is removed, it can only be restored on the same day it is removed.

Escrow Account

Select the escrow account for which you would like to perform the allocation.

Escrow

Select the escrow balance the allocation is affecting.

Amount

Enter the amount of the allocation. If the amount is in whole dollars, it is not necessary to enter the decimal point and zeros.

Date

The date defaults to the effective date of the deposit. The date can be changed, if necessary. The following checks are performed on the date:

- Date cannot be prior to the open date of the escrow account.
- Date cannot be prior to the deposit date.
- Date cannot be greater than 60 days in the past.

Description

Optional. Enter a descriptive reason for the allocation.

After entering the required information, select **Accept** to process the allocation or allocations. A message appears at the top of the screen confirming that the allocation is successful. The unallocated amount is adjusted by the transaction amount.

The transaction that was selected remains selected so you can assign remaining unallocated funds to another escrow balance.

If there are no more funds to be allocated from a transaction, a message appears under the **Action** column that says Fully Allocated.

Allocation Upload Process

1. Select a master account.
2. From the *Transactions* menu, select the *Allocations* option.
3. Select the transaction to allocate in the *Master Account Transactions* grid.
4. Select *Browse* to find the allocation file.
5. Select *Upload File*.
6. Transactions are populated in the Allocations grid for review.
7. Select *Accept* to post the allocation transactions.
8. Upon selecting *Accept*, you will receive a confirmation message at the top of the screen to indicate that the allocation transactions have been added.

NOTE

1. The user can review allocation transactions on the Master Pending Activity screen.
2. Records that fail validation are flagged and a message displays with the cause of the failure.
3. Each allocation transaction via file upload updates the database in the same way as if the transaction had been entered individually on the *Allocations* screen.

Allocation Upload File Formats/Layout

The upload files must be in CSV format.

Allocations File

Column 1: Sub-Account Number
Column 2: Escrow Balance (Enter 1 for all sub account number listed on the file)
Column 3: Amount
Column 4: Effective Date
Column 5: Description (Optional)

Sample:

	A	B	C	D	E
1	Sub Account Number	1	50.00	10/11/2023	Description
2	Sub Account Number	1	150.00	10/11/2023	Description

View Master Pending Activity

The *View Pending Activity* screen contains the transfers and allocations that have been entered for the selected Master account that are to be processed in the next batch cycle.

Escrow accounts that are added and closed on the current date also appear on this screen.