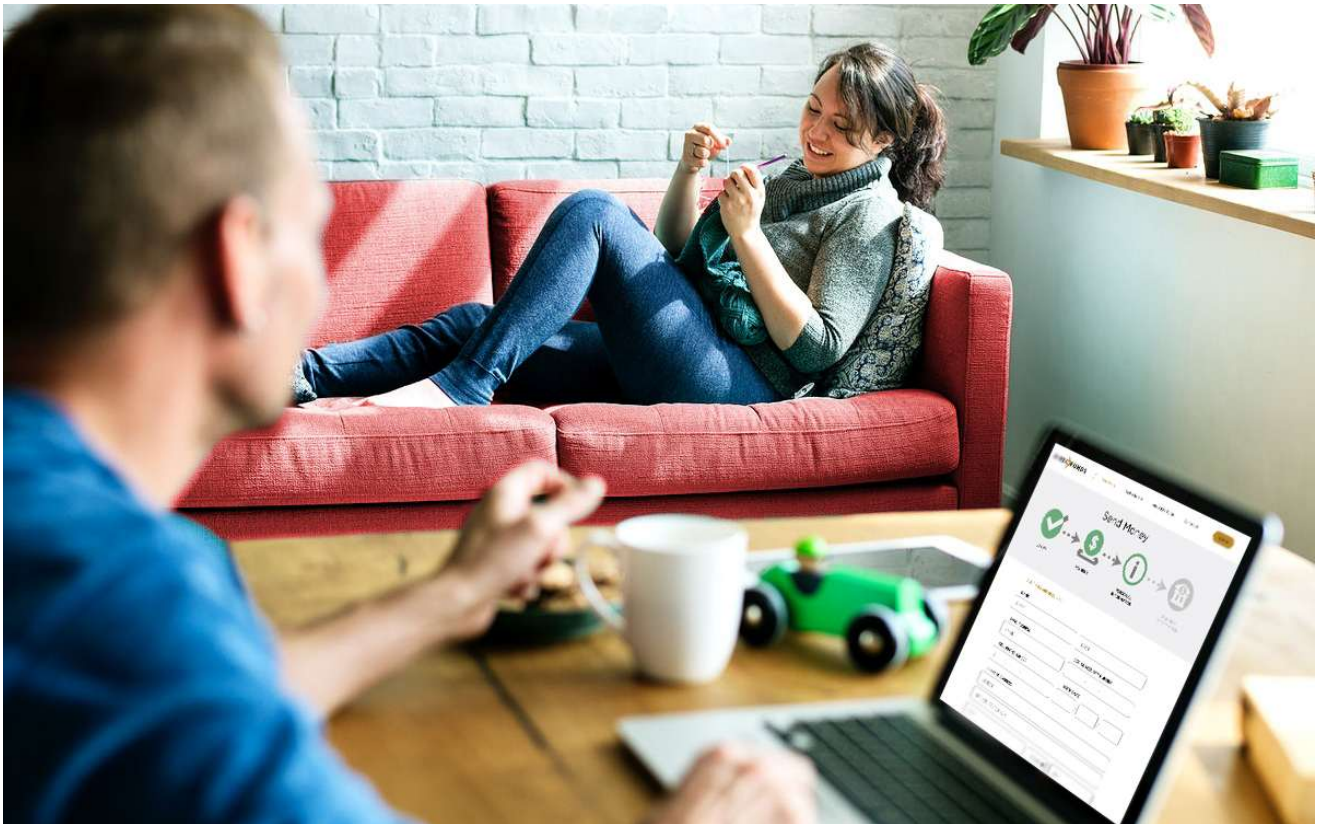


DirecFunds

User Manual



Copyright 2025

DirecFunds, LLC Standard of Procedures Manual

All content included in this Standard of Procedures Manual including text, graphics and images is the property of DirecFunds, LLC. The collection, arrangement and assembly of all content is the exclusive property of DirecFunds, LLC. You may not copy, reproduce, distribute, publish, display, perform, modify, create derivative works, transmit or in any other way exploit any part of copyrighted material without permission from DirecFunds, LLC.

Table of Contents

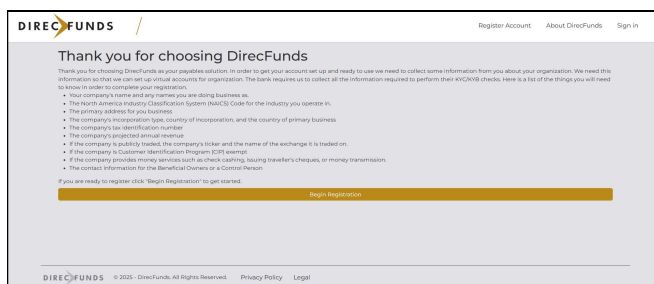
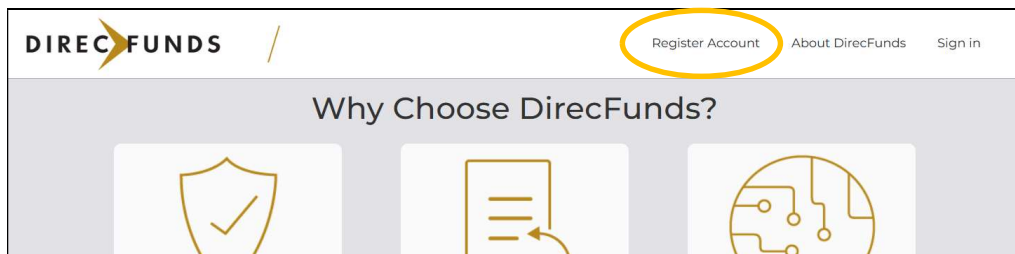
Company Account Request & Setup	4
Company Administrator Registration	4
Sign In and Complete Organization Details	9
Add Billing Information	9
Add Branch Locations.....	9
Add Bank Account Information.....	10
Review and Edit Account Information.....	11
DirecFunds Disbursement: Wire Payments	12
Personnel Authorizations & Roles.....	12
Initiating a Wire Disbursement.....	12
Approving a Wire Disbursement	15
DirecFunds: Account Validation Subscription	17
Using Account Validation Tool	17
Validation Results	18
DirecFunds Consumer Funding	19
Personnel Authorizations & Roles.....	19
Initiating a Consumer Funding Request.....	20

DirecFunds Company Account Request & Setup

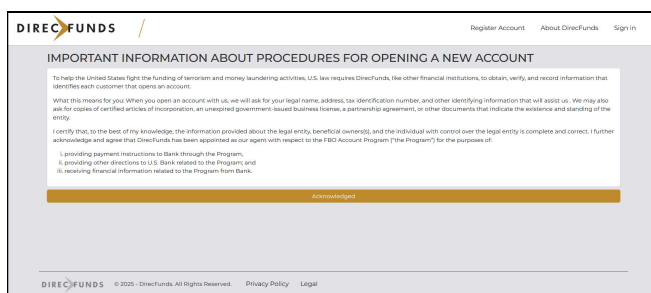
To begin the review process for your organization and access DirecFunds services, a Company Administrator must request an account.

Step 1: Company Administrator Registration

1. Navigate to the DirecFunds Portal at **Portal.DirecFunds.com**.
2. Select **"Register Account"** at the top of the page.



- Understand the documents needed in order to register an account and when ready, click **Begin Registration**



- Read the important information regarding the opening of your account and click **acknowledged** to begin

The Company Administrator must provide the following information to set up their profile:

- Your company's name and any names you are doing business as
- The nature of your company

- The North America Industry Classification System (NAICS) Code for the industry you operate in

The screenshot shows the 'Basic Information' registration form on the DIRECFUNDS website. The form includes fields for 'NAICS Code', 'Nature of Business', 'Business Name', and 'Business Phone Number'. A checkbox option is available for 'This organization does business under a different name'. Navigation buttons for 'Previous Step' and 'Next Step' are at the bottom. The footer contains the DIRECFUNDS logo, copyright notice, and links to Privacy Policy and Legal.

- The primary address for your business.

The screenshot shows the 'Address Information' registration form. It features fields for 'Address 1', 'Address 2', 'City', 'State', and 'Postal Code'. A 'Street Character' dropdown is also present. 'Previous Step' and 'Next Step' buttons are located at the bottom. The footer includes the DIRECFUNDS logo, copyright notice, and links to Privacy Policy and Legal.

- The company's incorporation type, country of incorporation, and the country of primary business.
- The company's tax identification number.

The screenshot shows the 'Incorporation Details' registration form. It includes dropdown menus for 'Incorporation Type', 'Country of Incorporation', 'Country of Primary Business', and a text field for 'Tax Identification Number'. 'Previous Step' and 'Next Step' buttons are at the bottom. The footer contains the DIRECFUNDS logo, copyright notice, and links to Privacy Policy and Legal.

- The company's projected annual revenue.
- If the company is publicly traded, the company's ticker and the name of the exchange it is traded on.
- If the company is Customer Identification Program (CIP) exempt.
- If the company provides money services such as check cashing, issuing traveler's cheques, or money transmission.

DIRECFUNDS | Register Account About DirecFunds Sign In

Fiscal Information

All Required Fields are bold and marked with *

Projected Annual Revenue *

USD \$

This company is Customer Identification Program exempt
 This company provides money services
 This company is publicly traded

Previous Step Next Step

DIRECFUNDS © 2025 - DirecFunds All Rights Reserved Privacy Policy Legal

- The contact information for the Beneficial Owners or a Control Person.

DIRECFUNDS | Register Account About DirecFunds Sign In

Ownership and Control Person Information

All Required Fields are bold and marked with *

Control Person

A Control Person is an individual such as an executive officer or senior manager with significant responsibility for managing the business entity.

First Name * **Last Name *** **Email Address *** **Phone Number ***

Beneficial Owners

A Beneficial Owner is any individual who maintains at least 25% ownership of the business entity. You do not have to provide this information if there are no beneficial owners.

First Name * **Last Name *** **Email Address *** **Phone Number ***

Add Another Owner

Previous Step Next Step

DIRECFUNDS © 2025 - DirecFunds All Rights Reserved Privacy Policy Legal

- Create a primary administrator account
 - Ability to add and update users, branches, bank Accounts, and billing information.
 - Manage user disbursement permissions for bank account and branches. (including your own permissions)
 - Manage the company's disbursement approval requirements.

DIRECFUNDS | Register Account About DirecFunds Sign In

Admin Information

Create your primary administrator account for the DirecFunds Portal. As an Admin, you will have full control over your company's account. Your permissions will include:

- Ability to add and update users, branches, bank Accounts, and billing information.
- Manage user disbursement permissions for bank account and branches. (including your own permissions)
- Manage the company's disbursement approval requirements.

First Name * **Last Name *** **Email Address *** **Phone Number ***

Jane Doe jane.doe@mybusiness.com 9185551232

Previous Step Next Step

DIRECFUNDS © 2025 - DirecFunds All Rights Reserved Privacy Policy Legal

- Add the contact information for the person who is authorized to sign the MSA with DirecFunds.

DIRECFUNDS | Register Account About DirecFunds Sign In

MSA Contact Information

Please add the contact information for the person who is authorized to sign the MSA with DirecFunds. We will send this person an email with all the information they need to complete the MSA.

First Name * **Last Name *** **Email Address *** **Phone Number ***

John Doe john.doe@mybusiness.com 9185551232

Previous Step Next Step

DIRECFUNDS © 2025 - DirecFunds All Rights Reserved Privacy Policy Legal

- Agree and digitally sign the attestation that all information supplied is correct.

DIRECFUNDS | Register Account About DirecFunds Sign In

By clicking Agree, I certify and attest to the following on behalf of the entity identified in this registration:

- Authority to Provide Information:** I am an authorized representative of the entity and have full authority to provide, certify, and submit the information contained in this application and any accompanying documentation.
- Accuracy of Entity Information:** To the best of my knowledge, all information provided about the entity—including legal name, organizational form, registration numbers, principal place of business, and other entity-specific details—is true, complete, and accurate.
- Beneficial Owners and Control Parties:** I confirm that the information provided regarding beneficial owners, controlling persons, and other individuals with significant ownership or control over the entity is true and correct to the best of my knowledge.

Your Full Name: Today's Date (UTC):

This field is read only.

DIRECFUNDS © 2025 - DirecFunds. All Rights Reserved. Privacy Policy Legal

- Review your registration details and make any edits if needed.

DIRECFUNDS | Register Account About DirecFunds Sign In

Registration Summary

Basic Information

NAICS Code	Name	Phone Number
81110 - Business Farming	My Business	555-555-1212
Doing Business As		
N/A		

Address Information

Address	Address 2
100 Main Street	30145 100
City	State
Anytown	OH
	Postal Code
	44202

Incorporation Details

Incorporation Type	Country Of Incorporation	Country Of Primary Business	Tax Identification Number
SP	US	US	75-25456

Fiscal Information

Fiscal Information

Projected Annual Revenue	Cip Exempt	Provides Money Services
\$ 100,000,000	False	False
Publicly Traded	Company Ticker	Trading Exchange
False	N/A	N/A

Administrator Information

First Name	Last Name	Phone Number	Email Address
John	Doe	555-555-1212	john.doe@mybusiness.com

MSA Signer Information

First Name	Last Name	Phone Number	Email Address
John	Doe	555-555-1212	john.doe@mybusiness.com

Ownership Information

First Name	Last Name	Cell Phone	Admin Email Address
John	Doe	555-555-1212	john.doe@mybusiness.com

Congratulations! Your initial account is now set up. Please review the next steps.

DIRECFUNDS | Register Account About DirecFunds Sign In

Thank you for Registering

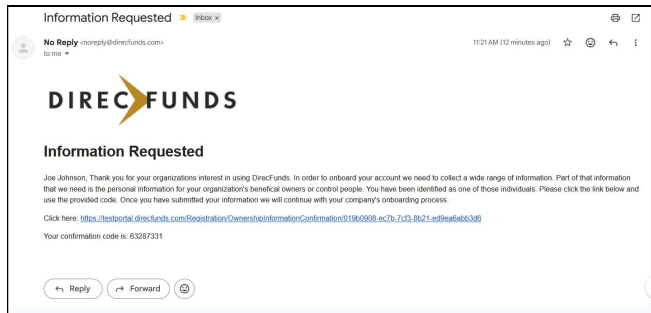
There are a few additional steps you need to follow:

- 1. Validate your administrator's email address.**
An email has been sent to the administrator of your account. Please have them log into the system with the temporary password provided. This allows us to verify that they control the email address that you registered with.
- 2. Configure additional branches.**
If you have additional branches that you need to configure you can do that during the next steps of registration.
- 3. Provide Banking Information.**
You will need to configure at least one bank account in order to start using the service.
- 4. Configure Additional Users.**
If you have additional users that need access to the system you'll be able to register them as well.

Thank you for choosing DirecFunds. We look forward to providing you a quick, convenient, and secure way to transfer your funds.

DIRECFUNDS © 2025 - DirecFunds. All Rights Reserved. Privacy Policy Legal

- Log into your email account to begin the next steps



- Click on the link and enter the **Confirmation Code** from the email. When completed, click **Submit Code** to continue.

DIRECFUNDS Register Account About DirecFunds Sign In

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the United States fight the funding of terrorism and money laundering activities, U.S. law requires DirecFunds, like other financial institutions, to obtain, verify, and record information that identifies each customer that opens an account.

What this means for you: When you open an account with us, we will ask for your legal name, address, tax identification number, and other identifying information that will assist us. We may also ask for copies of certified articles of incorporation, an unexpired government-issued business license, a partnership agreement, or other documents that indicate the existence and standing of the entity.

I certify that, to the best of my knowledge, the information provided about the legal entity, beneficial owners, and the individual with control over the legal entity is complete and correct. I further acknowledge and agree that DirecFunds has been appointed as our agent with respect to the FBO Account Program ("the Program") for the purposes of:

- providing payment instructions to Bank through the Program,
- providing other directions to U.S. Bank related to the Program, and
- receiving financial information related to the Program from Bank.

Confirmation Code

All required fields are bold and marked with *

Please enter your confirmation code from the email or text you received to continue.

Confirmation Code *

Submit Code

DIRECFUNDS © 2025 - DirecFunds. All Rights Reserved. Privacy Policy Legal

- Enter all information required for the Control Person

DIRECFUNDS Register Account About DirecFunds Sign In

Control Person Information

All required fields are bold and marked with *

First Name *

Address *

City * **State *** **Postal Code ***

Title (CEO, CFO, etc.) * **Phone Number *** **Date of Birth ***

☐ I am a US citizen (yes/no) *

Identification Type *

Identification Number *

Submit Your Information

DIRECFUNDS © 2025 - DirecFunds. All Rights Reserved. Privacy Policy Legal

- Agree and digitally sign the attestation that all information supplied is correct.

DIRECFUNDS Register Account About DirecFunds Sign In

By clicking Agree, I certify and attest to the following on behalf of the entity identified in this registration:

- Authority to Provide Information:** I am an authorized representative of the entity and have full authority to provide, certify, and submit the information contained in this application and any accompanying documentation.
- Accuracy of Entity Information:** To the best of my knowledge, all information provided about the entity—including legal name, organizational form, registration numbers, principal place of business, and other entity-specific details—is true, complete, and accurate.
- Beneficial Owners and Control Parties:** I confirm that the information provided regarding beneficial owners, controlling persons, and other individuals with significant ownership or control over the entity is true and correct to the best of my knowledge.

Your Full Name **Today's Date (UTC)**

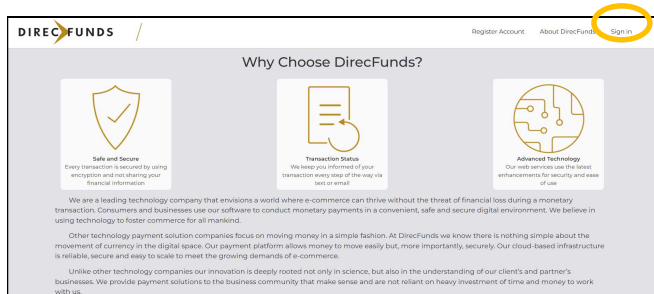
Sign

DIRECFUNDS © 2025 - DirecFunds. All Rights Reserved. Privacy Policy Legal

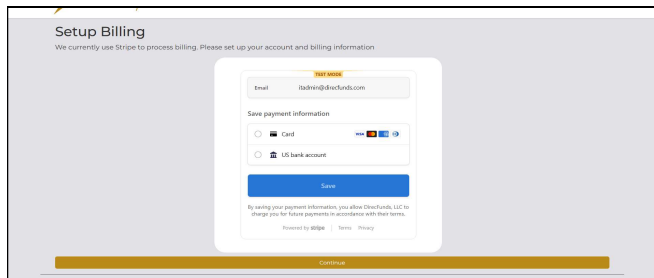
DirecFunds is now setting up your new account.

Step 2: Sign In and Complete Setup

1. **"Sign In"** to continue the registration process.



2. The first section will prompt you to set up your **Billing Information**:

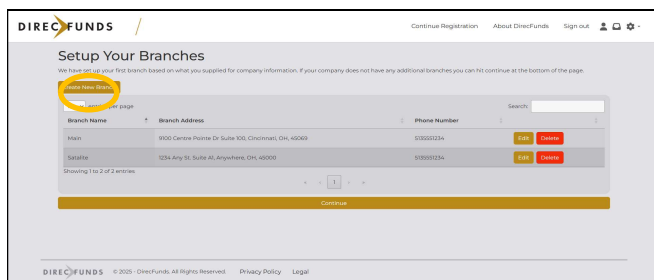


3. Click the **"Continue to Register New Account"** button.

Step 3: Add Branch Locations (If Applicable)

Your organization's Main Office is now configured. If you have additional locations:

- You may now add more **Branches** to your account.



Step 4: Add Bank Account Information

The next crucial step is to add your organization's bank account details for transactions.

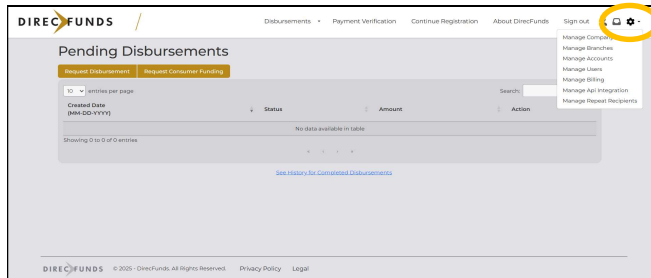
- Enter the **Routing Number**. The Bank Name will be automatically populated if the number is valid.
- Enter the **Account Number**.
- Choose a **Type** for the account (e.g., "Main Checking," "Payroll Account").
- Type in the **Beneficiary Name**.
- If you have multiple Branches, you can select which branches this account is assigned to.

Add any **additional Bank Accounts** as necessary.

Bank Name	Nick Name	Account Number	Routing Number	
Debug Bank	Debug Account 1	4389	4389	Edit Delete
Debug Bank	Debug Account 2	4320	4320	Edit Delete

Review and Edit Account Information

All Company Account information can be reviewed and edited at any time by clicking on the **"Gear Icon"** and selecting from the displayed list of options.



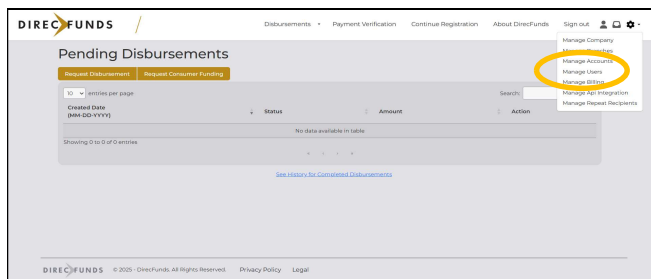
DirecFunds Disbursement: Wire Payments Guide

This guide outlines the process for initiating and approving wire transfer disbursements within DirecFunds.

Section 1: Personnel Authorizations & Roles

Effective management of disbursements relies on clear roles and separation of duties.

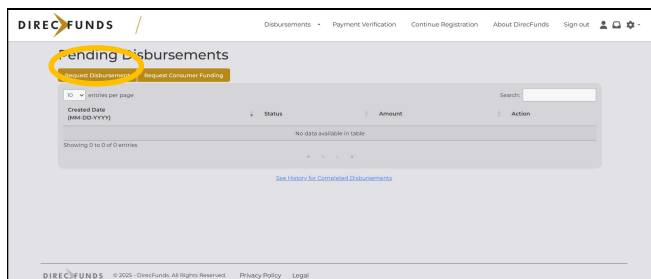
- **Role Assignment:** Users (those who request disbursements) and Approvers (those who authorize them) are designated by the administrator.
- **Role Management:** An administrator can change the status or roles of personnel.
- **Segregation of Duties:** To ensure proper controls, an individual **cannot** simultaneously be both an Initiator and an Approver.
- **Self-Approval Restriction:** An individual **cannot** approve a disbursement they themselves initiated. This separation of duties enhances security and prevents fraud.



Section 2: Initiating a Wire Disbursement

To create a new wire transfer request:

1. Click the **"Request Disbursement"** button.



- **Note:** If the user is not assigned to any escrow accounts, this button will be grayed out and inactive.
- 2. The **Disbursement Portal** will open, requiring "Disbursement Information" and "Transaction Information."

A. Disbursement Information:

- **Select a Branch:** Choose the relevant branch from the dropdown menu.
- **Select a Bank Account:** Choose the specific bank account associated with that branch from the next dropdown.
 - **Note:** Funds can only be processed from either a Checking or Money Market Bank Account.
- **Select Payment Type:** From the dropdown, if you choose "**Wire Transfer**." This will reveal a new field: "Wire Instructions."
 - **Note:** There is a \$1 Million dollar maximum for FEDNOW and RTP. There is no maximum amount for Wire and ACH.

B. Transaction Information:

- **Enter Amount:** Input the disbursement amount.
- **Select Transaction Purpose:** Choose the appropriate purpose for the transaction.
 - **Note:** If this is a repeat recipient, select them directly from the provided list.
- **Enter Routing Number:** Input the routing number. The system will automatically look up and verify the bank name.
 - **Note:** If the Routing Number is unknown, you will need to manually enter the bank's information.
- **Enter Account Number:** Provide the recipient's account number.
- **Enter Account Beneficiary:** Input the name of the account beneficiary.

The screenshot shows a web form for disbursement. The 'Pay Out Information' section includes fields for Amount (\$ 200,000.00), Payment Type (Wire Transfer), Transaction Purpose (Loan Payoff), Wire Instructions (Property), and Repeat Recipient (dropdown). Below this is a checkbox for 'Save payout information as a repeat recipient'. The 'General Information' section includes Recipient Name (Property info), TIN / SSN, Address, and Address 2. A blue 'Transaction Verification' bar is positioned above the General Information section.

As you add Transaction Information, a blue verification bar will extend, indicating increasing data completeness. While the disbursement can be sent at this stage, it is highly recommended to proceed with "Recipient Information" for enhanced fraud prevention.

C. Recipient Information (Recommended for Fraud Prevention):

- **Payee Type:** Select whether the payee is a person or a business.
- **Name:** Enter the recipient's full name or business name.
- **ID:** Enter the Social Security Number (for individuals) or business Tax ID (for businesses).
- **Full Address:** Enter the complete address, including city, state, and postal code.

- **Note:** Providing more information in this section significantly strengthens fraud protection.

D. Enhanced Verification & Submission:

- **Recipient's Email Address:** Enter the recipient's email for additional verification.
- **Recipient's Phone Number:** Enter the recipient's phone number for additional verification.
- Click the **"Create Pay Out"** button.

- **Note:** At this point, you can add additional disbursements if needed.

3. Reviewing Created Disbursements:

- As disbursements are created, they are added to a list at the bottom of the page.
- Click the **"Add Another Pay Out"** button to continue adding more disbursements to this list.
- Once all disbursements are entered, click the **"Request Disbursement"** button to commit the data and submit them for approval.

Extra Information

Email Address: testuser@bank.com Phone Number: 8005551234

Payout Summary

Name	Account Beneficiary	Payment Type	Amount
Bank	Property Info	Wire	\$200,000.00
Total			\$200,000.00

Buttons: Add Another Pay Out, Cancel Disbursement, Request Disbursement

4. Pending Disbursements Table:

- The submitted disbursements will now appear as multiple entries on the **"Pending Disbursements"** table.
- Each disbursement will have its own record in the grid.
- Selecting **"Edit"** next to a specific disbursement will allow you to modify its information before approval.

Pending Disbursements

Buttons: Request Disbursement, Request Consumer Funding

Created Date (MM-DD-YYYY)	Status	Amount	Action
10-30-2025	Pending Info	\$200,000.00	View
10-30-2025	Pending Approval	\$200,000.00	Edit

Showing 1 to 2 of 2 entries

[See History for Completed Disbursements](#)

Section 3: Approving a Wire Disbursement

An assigned Approver will receive both an email and text message notification one hour after a User generates a pending disbursement.

1. Access the pending disbursement (typically via a link in the notification or by logging into the portal).

Pending Disbursements

Buttons: Request Disbursement, Request Consumer Funding

Created Date (MM-DD-YYYY)	Status	Amount	Action
10-30-2025	Pending Info	\$200,000.00	View
10-30-2025	Pending Approval	\$200,000.00	Approve

Showing 1 to 2 of 2 entries

[See History for Completed Disbursements](#)

2. Carefully **review all "pay in" and "pay out" information** to ensure accuracy.
3. Review the recipient information.

4. **Select "Approve"** to authorize and send the disbursement, or **"Reject"** if any errors are found or the disbursement is not authorized.
 1. **Note:** The Sender will receive both an email and text message notification that their payment has been received by the Recipient.

The screenshot displays the DIRECFUNDS Disbursement Information form. The form is divided into several sections: Disbursement Information, Pay Out Information, Bank Information, Recipient Information, and Payout Summary. The Disbursement Information section shows a disbursement created on 10/30/2025 for a payment totaling \$200,000.00, with a status of "Pending Approval". The Pay Out Information section shows a payment type of "Wire Transfer" and a transaction purpose of "Loan Payoff". The Bank Information section shows the routing number 030101, account number 030101, and account beneficiary Bank. The Recipient Information section shows the recipient name "Bank", TIN/EIN "0000", and date of birth "N/A". The Payout Summary section shows a total payout of \$200,000.00. At the bottom of the form, there are two buttons: "Approve" (green) and "Reject" (red).

Disbursement Information

Disbursement Created On: 10/30/2025 16:02:50
For 1 Payment(s) totaling: 200000.00

Branch: BANK
Status: Pending Approval
Source Bank Account: Debiting Account 1
Transaction Extension 1: N/A

Pay Out Information

Amount: \$ 200,000.00
Payment Type: Wire Transfer
Transaction Purpose: Loan Payoff

Bank Information

Routing Number: 030101
Account Number: 030101
Account Beneficiary: Bank

Bank Name: US Bank National Association
Address: 3900 W Apache Trl
Address 2: N/A

Recipient Information

Payee Type: Individual
Recipient Name: Bank
TIN / EIN: 0000
Date of Birth (MM-DD-YYYY): N/A

Address: 3900 W Apache Trl
Address 2: N/A
City: Chandler
State: AZ
Postal Code: 85009

Payout Summary

Name	Account Beneficiary	Payment Type	Amount
Bank	Bank	Wire	\$200,000.00
Total			\$200,000.00

Approve **Reject**

✓ Payoff has been approved and sent!

DirecFunds: Account Validation Subscription

For a nominal subscription charge, DirecFunds offers access to our Anti-Fraud Platform specifically for validating bank accounts **without** initiating a wire transfer.

Organizations subscribed to this service will find an additional option on their navigation bar.

- **Note:** The default assigned branch for validation will be the originating branch of the user who added it.

The screenshot shows the DirecFunds website interface. In the top navigation bar, the 'Payment Verification' link is highlighted with a yellow circle. Below the navigation bar is the 'Consumer Information' form. The form has several sections: 'Funds to Close' with a dropdown menu, 'Consumer's Full Name', 'Consumer's Phone Number', and 'Consumer's Email' fields. There is a 'Message to Consumer' text area. Below this is the 'Target Escrow Information' section, which includes a 'Branch' dropdown menu and an 'Escrow Account' dropdown menu. At the bottom of the form is a large orange 'Deposit' button. The footer of the page contains the DirecFunds logo, copyright information, and links to Privacy Policy and Legal.

Using the Account Validation Tool

1. Select "Payment Verification" located at the top of the page.
2. **Complete Transaction Information:**
 - **Enter Amount:** Input the transaction amount (even for validation purposes).
 - **Select Transaction Purpose:** Choose the appropriate purpose from the dropdown.
 - **Enter Routing Number:** Input the routing number. The Bank Name will be automatically looked up and verified.
 - **Note:** If the Routing Number is unknown, you will need to manually enter the Bank information.
 - **Enter Account Number:** Provide the account number.
 - **Enter Account Beneficiary:** Input the name of the account beneficiary.

The screenshot shows the DirecFunds website interface for the 'Payment Verification' section. The form is titled 'Payment Verification' and includes a sub-header 'Transaction Information'. The form has several fields: 'Transaction Amount' (dropdown), 'Transaction Purpose' (dropdown), 'Routing Number' (text input), 'Account Number' (text input), and 'Account Beneficiary' (text input). Below this is the 'General Information' section, which includes 'Payee Type' (dropdown), 'Recipient Name' (text input), 'TIN / SSN' (text input), 'Address' (text input), 'City' (text input), 'State' (dropdown), and 'Postal Code' (text input). The form is divided into two main sections by a horizontal line. The top section is 'Transaction Information' and the bottom section is 'General Information'. The form is designed to collect information for payment verification.

As you add Transaction Information, a blue verification bar will lengthen, indicating increasing data completeness. While basic verification can be performed at this stage, for a more robust outcome, it is strongly recommended to continue with the Recipient Information.

3. Enter Recipient Information (Highly Recommended for Success):

- **Payee Type:** Select whether the payee is a person or a business.
- **Name:** Enter the recipient's full name or business name.
- **ID:** Enter the Social Security Number (for individuals) or business Tax ID (for businesses).
- **Full Address:** Enter the complete address, including city, state, and postal code.
 - **Note:** The more information you provide, the higher the validation success rate.

4. Initiate Validation:

- Press the **"Verify Transaction"** button.

Transaction Verification

General Information

Payee Type * Business Recipient Name * Name TIN / EIN

Address 123 Anytown Street Address 2 Apt. 3

City Cincinnati State Ohio Postal Code 45203

Recipient Verification

Extra Information

Email Address bankemployee@bank.com Phone Number 5135551212

Enhanced Verification

Verify Transaction

DIRECFUNDS © 2020. DircFunds All Rights Reserved. Privacy Policy Legal

Validation Results

The validation process will result in either a **"Success"** or **"Failure"** message:

- **✓ Success:** A positive message will display, confirming successful validation.
- **✗ Failure:** A negative message will display, indicating a validation failure. If this occurs, please check the accuracy of the information provided and/or fill in any empty fields, then attempt verification again.

DIRECFUNDS / Disbursements • Payment Verification Continue Registration About DircFunds Sign out

Verification Result

Success!

Your verification request was a success.

Request Details

Transaction Information

Transaction Amount \$250000.00 Transaction Purpose Loan Payoff

Bank Information

Routing Number 021000021 Account Number 1234567 Account Beneficiary Primary

Bank Name

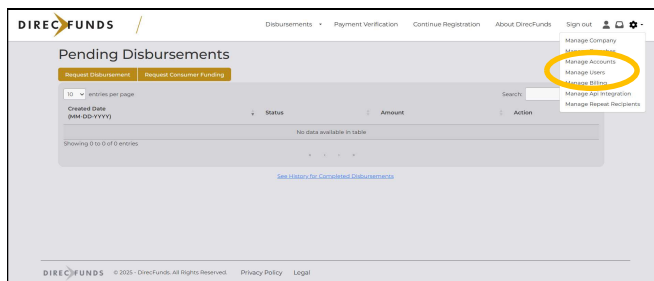
DirecFunds Disbursement: Consumer Funding Guide

This guide outlines the process for initiating a Request for Consumer Funding within DirecFunds.

Section 1: Personnel Authorizations & Roles

Effective management of disbursements relies on clear roles and separation of duties.

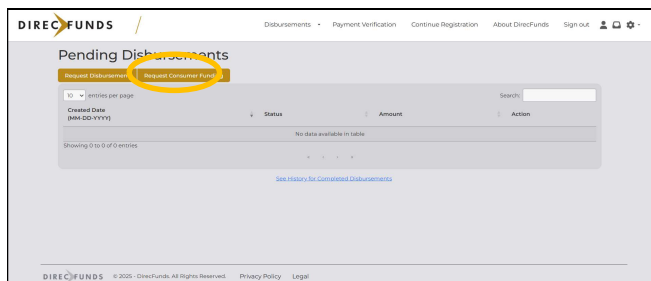
- **Role Assignment:** Users (those who request disbursements) and Approvers (those who authorize them) are designated by the administrator.
- **Role Management:** An administrator can change the status or roles of personnel.
- **Segregation of Duties:** To ensure proper controls, an individual **cannot** simultaneously be both an Initiator and an Approver.
- **Self-Approval Restriction:** An individual **cannot** approve a disbursement they themselves initiated. This separation of duties enhances security and prevents fraud.



Section 2: Initiating a Request for Consumer Funding

To create a new funding request:

5. Click the **"Request Consumer Funding"** button.



- **Note:** If the user is not assigned to any escrow accounts, this button will be grayed out and inactive.
6. The **Request Portal** will open, requiring "Consumer Information" and "Target Escrow Information."

A. Consumer Information:

- **Enter Amount:** Input the disbursement amount.
- **Enter the Consumer's Full Name**
- **Enter the Consumer's Phone Number:** Must be able to accept text messages.
- **Enter the Consumer's Email Address**
- **Enter a Message to the Consumer:** This is an optional message.

B. Target Escrow Information:

- **Select Branch:** Choose the appropriate branch for the transaction.
- **Select Escrow Account:** Choose the appropriate escrow account for the transaction.
- Click the **"Request"** button.

7. Pending Requests Table:

- The submitted requests will now appear as multiple entries on the **"Pending Disbursements"** table.
- Each request will have its own record in the grid.
- Selecting **"Resend"** next to a specific request will allow you to resend its information for Consumer needs.

Created Date (MM-DD-YYYY)	Status	Amount	Action
10-30-2025	Pending Info	\$200000.00	Resend
10-30-2025	Pending Approval	\$200000.00	Edit