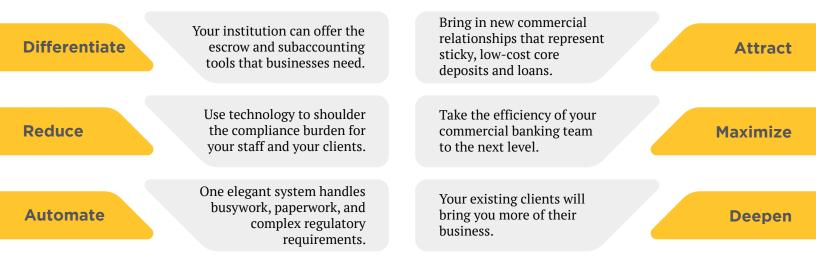


If you want low-cost, core deposits and a lucrative commercial portfolio, use ZEscrow.

## Offer your clients a specialized service.

Winning over new commercial banking clients becomes easier when you offer tools that can simplify complex business and regulatory workflows. But phone calls, fax machines, and "master" Excel spreadsheets are the tools of many treasury and cash management bankers, or their commercial client counterparts. And they're painfully outdated. In fact, some financial institutions are turning away valuable commercial clients because they're unable to provide quality escrow and subaccounting service with these tools. But you don't have to be one of those financial institutions if you're using ZEscrow.



If you're ready to bring in low-cost commercial deposits and reduce operating expenses, contact ZSuite Tech to learn how we can support your financial institution.

781-641-8691 partners@ZSuiteTech.com ZSuiteTech.com

ZEscrow eliminates the headache of escrow and subaccounting in one elegant, digital system.

- Secure, cloud-based user interface
- Automated statement generation
- Easy subaccount opening, closing, and management
- Audit logging and reporting to track user activity
- Precise, customizable interest calculation and splitting
- Compatible with virtually all core software providers
- Online access for bank staff, clients, and beneficiaries
- Robust reporting available on demand
- Fully compliant workflows, including W-9 collection, upload and storage
- API-first platform enables direct connections and specialized use cases
- Easy bulk uploading

Born from a bank, bred to innovate, built to serve. ZSuite currently partners with more than 80+ financial institutions.



## Our partner institutions enjoy comprehensive support, including:

- Implementation guidance, project management, and technical consulting.
- Multi-channel institution support.
- New-user onboarding, troubleshooting, and OFAC compliance.
- Single-point-of-contact client success consulting for training and business development.

## Become the go-to financial institution for specialized commercial niches.

Using ZEscrow, your commercial banking team will have the tools and confidence to win new clients. Municipality with sophisticated subaccounting needs? No problem. Law firm with custodial trust accounts and IOLTAs? Easy. Property management company managing security deposits in a complex regulatory environment? Piece of cake. What about interest splitting? Seriously easy.



What's great about [ZEscrow] is that they've looked at all the realm as far as the legal aspect, because obviously when we're dealing with municipalities, government agencies, and also attorney accounts we need to make sure we're doing things properly. They've really addressed all the pain points in developing the product... there's nothing out there that can truly take away all the manual process like this can.

Veronica Ross SVP/Treasury Management Leader, Kearny Bank