

Driving Deposit Growth in Municipalities and Property Management

The Opportunity

Property management companies and municipalities require financial institutions to manage large volumes of escrow accounts across thousands of transactions, properties, and stakeholders. These segments represent some of the most operationally demanding and deposit-rich areas in commercial banking.

The Solution

A \$10B New Jersey bank implemented ZEscrow, ZSuite Tech's purpose-built platform for managing complex escrow account structures.

With ZEscrow, the bank was able to:

- Create and manage thousands of subaccounts across multiple verticals
- Maintain secure fund segregation across organizations and transactions
- Support high-volume escrow workflows without increasing operational burden
- Provide clients with real-time visibility into escrow balances

Key Results

\$117M

Total ZEscrow Deposits

\$86M

Municipal Deposits

16,000+

Active Subaccounts

Measurable Growth

Since implementation, the bank has scaled its escrow operations while expanding across multiple commercial verticals, **driving consistent growth in new organizations, accounts, and deposits.**

Municipality*	Property Management*
71% organizations	21% organizations
44% subaccounts	16% subaccounts
39% deposits	25% deposits

*ZEscrow growth over 12 months

Municipal clients are the standout story.

The average deposit per organization is \$280,000. This is 47% higher than the ZEscrow platform average of \$191,000. Municipal clients offer the potential for high balance, long-term deposits. Municipalities are looking for the value-added efficiencies and transparency that ZEscrow provides in managing this large number of subaccounts. Banks that can handle this complexity efficiently, without needing to hire more staff, are better positioned to win and keep valuable banking relationships.

The Takeaway

This NJ bank demonstrates how financial institutions can scale escrow infrastructure to support complex **municipal clients** while maintaining flexibility across additional high-volume verticals like property management. With ZEscrow, the bank manages thousands of accounts, supports diverse workflows, and sustains more than \$117M in deposits—without increasing operational burden.