



Fort Collins, CO | \$7.6B in assets | 47 branches

How Bank of Colorado Drove \$28M in Commercial Deposit Growth with ZEscrow

The Challenge

Commercial clients managing escrow or fiduciary funds require digital subaccounting, detailed reporting, and regulatory compliance. Bank of Colorado sought a scalable platform to support **commercial deposit growth** across multiple verticals. The solution needed to:

- Automate manual escrow and subaccounting processes
- Improve operational efficiency and client experience
- Strengthen the bank's commercial offering
- Support multiple verticals beyond a single niche

The Solution

Bank of Colorado deployed **ZEscrow** to provide a modern digital system that:

- Centralizes escrow and subaccounting online
- Integrates with the bank's online business banking interface
- Reduces time and cost by automating manual tasks
- Eases compliance with built-in regulatory support (e.g., W-9 and tax paperwork)
- Supports complex, variable workflows across diverse commercial use cases

Key Results*

\$28M

Commercial Deposit Growth

\$44M

Total Deposits Held

1031 Exchanges

Top Deposit Vertical

*Growth over first 12 months using ZEscrow

Value Delivered

Expanded Commercial Offering

Strengthened treasury and fiduciary capabilities to better serve commercial clients.

Accelerated Deposit Growth

Turned escrow services into a measurable revenue driver.

Operational Efficiency

Reduced manual subaccounting and compliance workload.

Enhanced Client Experience

Delivered a modern, digital platform for managing complex escrow funds.

Bank of Colorado is successfully using ZEscrow to support a **broader range of commercial clients**, including:

- Title companies
- Nonprofit organizations
- Healthcare organizations
- Property managers

Title companies maintain dozens of active subaccounts and consistently hold some of the largest balances, while property management clients have grown rapidly to more than 70 subaccounts by early 2026. The bank also supports nonprofit and healthcare organizations managing restricted or fiduciary funds, further diversifying its commercial deposit base.

“ZEscrow has truly streamlined our sub accounting processes, providing both efficiency and peace of mind. The platform’s intuitive interface and responsive support have made implementation seamless for our team, allowing us to deliver an even higher level of service to our commercial clients.”

Alex Austin, Director of Treasury Management
Bank of Colorado