

The Digital Escrow Playbook

How Banks Can Modernize Escrow Management, Drive Efficiency, and Grow Deposits.





The Investment in Digital Transformation

According to Bank Director's 2024 Technology Survey:

75% of banks

increased their technology budgets in 2024, with a median 4% increase.

52% of banking executives

believe more budget dollars should be allocated to technology and innovation, highlighting the urgency for digital transformation.

Escrow management has long been burdened by manual processes, compliance risks, and operational inefficiencies. However, the landscape is shifting. Banks are under growing pressure to optimize operations while expanding deposit relationships. According to the ProSight Banking Outlook: 2025 Trends, **operational efficiency is now a top-three challenge for financial institutions, alongside deposit growth and customer acquisition.**

Digital escrow solutions offer a transformative opportunity for banks. By automating workflows and improving client experiences, banks can enhance efficiency and establish themselves as key business partners for commercial clients. These solutions are especially useful for managing three-party accounts, ensuring transparent and secure fund management. With a strong digital escrow strategy, banks can help businesses navigate complex financial transactions and strengthen long-term relationships.



Managing thousands of subaccounts used to mean opening, monitoring, and maintaining each one individually. Now, we don't have to - saving us around 2,200 hours a year just on our existing customer base.

\$16B New England Bank

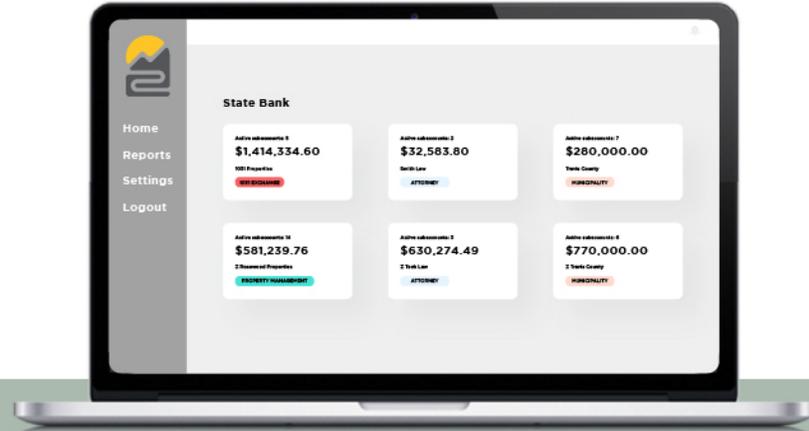


Understanding Digital Escrow & Its Business Impact

What is Digital Escrow?

Unlike manual escrow management, digital solutions allow banks to:

- Automate interest splitting, disbursement, and management
- Provide real-time visibility to all parties
- Ensure seamless regulatory compliance with automated tracking, audit trails, and reporting



Why Banks Should Prioritize Digital Escrow

Increased Deposits

Digital escrow offers stable deposits for various commercial uses, enhancing liquidity and strengthening long-term client relationships.

Improved Treasury Management

Digital solutions streamline treasury operations, helping banks manage complex account structures more efficiently.

Enhanced Client Relationships

Self-service access and automation improve escrow management, boosting commercial banking relationships and customer loyalty.

Key Industries Driving Escrow Demand



Property Managers



1031 Exchanges



Municipalities



Law Firms



A Smarter Way to Grow Commercial Deposits

Unlocking the Vertical Market Opportunity

The opportunity for digital escrow is clear, but not all banks are equipped to seize it. Serving industries like property management, 1031 exchanges, and municipalities requires navigating specific regulations, which can deter financial institutions due to the complexity involved.

ZEscrow addresses this challenge. Tailored for three-party accounts and sub-ledgers, it offers banks a scalable and compliant solution to serve various industries efficiently with minimal operational efforts.

By aligning your escrow offering with the needs of these high-potential industries, your institution can:

Capture Untapped Deposits

Gain access to low-cost, stable deposits tied to critical commercial relationships.

Drive Operational Efficiency

Automate complex workflows, reduce risk, and streamline oversight.

Differentiate Your Institution

Offer a digital-first solution that meets the needs of verticals your competitors may avoid.



Operational efficiency is now a top-three challenge for financial institutions, alongside deposit growth and customer acquisition.

ProSight Banking Outlook: 2025 Trends



ZEscrow Client Impact: Proven Results

1

Vertical Targeted Growth

\$8 Billion Northeastern Bank

Deposit Growth

574%

Actions:

Focused ZEscrow deployment across Property Management, Law Firms, and Municipalities. Every Treasury Management (TM) team member was trained to demo and sell the platform independently. ZSuite supported user onboarding post-sale for fast implementation.

Results:

Achieved **574% deposit growth since July 2021 launch**, positioning ZEscrow as the primary deposit acquisition tool bank-wide.

2

Specialization in 1031 Exchanges

\$4 Billion Southeastern Bank

Deposit Growth

716%

Actions:

Executed a team-selling strategy focused on Qualified Intermediaries. ZEscrow was used as the lead product in every market. This client leveraged ZSuite's Client Success Team for ride-along demos and sales support.

Results:

Realized **716% deposit growth since December 2021 launch** by concentrating efforts on a high-value, high-volume niche segment.

3

Cross-Departmental Engagement

\$13 Billion New England Bank

Deposit Growth

445%

Actions:

Activated ZEscrow across Private Banking, Wealth, Lease Security, and Deposit Specialist teams. Partnered closely with ZSuite on best practices and high-opportunity demos.

Results:

Achieved **445% deposit growth in under 2 years**, successfully integrating ZEscrow into multiple lines of business.

5



Conclusion & Key Takeaways



Digital Escrow Strengthens Deposits & Efficiency

- Helps banks attract and retain commercial clients.
- Automates workflows, improves compliance, and enhances visibility.

Industry Demand Creates Growth Opportunities

- Key sectors include real estate, legal, municipal, and nursing homes.
- Tailored escrow solutions increase deposit retention.

Strategic Partner Selection is Essential

- Integration, compliance, and automation optimize efficiency.
- Ongoing support and education can ensure long-term adoption and client satisfaction.
- Commercial digital transformation keeps banks competitive.

Schedule a Demo of ZEscrow

781-641-8691 | partners@ZSuiteTech.com

This playbook, created by Suite Technologies, assists financial institutions in understanding the business impact of modernizing escrow management. It uses insights from trusted industry sources for banking and treasury management leaders.

Our research incorporates findings from:

- ProSight Banking Outlook: 2025 Trends
- Bank Director's 2024 Technology Survey, sponsored by Jack Henry
- The Financial Brand
- Q2's State of Commercial Banking Report
- American Banker
- Accenture, BAI, and McKinsey

This summary highlights key challenges in commercial banking, including compliance complexities, digital transformation, deposit growth, and SMB engagement. Banks that adapt to these trends can better meet client needs, improve profitability, and create long-term value.