

How a \$25B New England Community Bank Built a Thriving Legal Escrow Practice with ZEscrow

The Challenge

A \$25 billion New England community bank was looking to deepen its commercial relationships with law firms and legal organizations. These clients require strict fund segregation, precise subaccount management, and reliable compliance support for attorney trust and commercial escrow accounts. Serving law firms on core-only infrastructure meant manual workarounds, compliance exposure, and a ceiling on how many clients the bank could realistically take on.

The bank needed a platform that could handle the complexity of legal escrow workflows while also supporting growth across other commercial verticals as demand emerged.

The Solution

The bank deployed ZEscrow, ZSuite Tech's purpose-built platform for digital escrow and subaccounting. With ZEscrow, the bank:

- Created and managed attorney trust and escrow subaccounts with precise fund segregation across every client matter
- Supported Bar compliance workflows without additional headcount
- Expanded seamlessly into additional commercial client segments— municipalities, property managers, healthcare organizations, and nonprofits — on the same platform
- Gave commercial clients real-time visibility into commercial escrow balances

Key Results*

\$11.5M

Average Monthly Attorney Deposits

\$26.8M

Total ZEscrow Deposits

5

Active Commercial Verticals

*6-month growth from October 2025

Value Delivered

Legal Escrow at Scale

Built the infrastructure to serve law firms with properly segregated attorney trust accounts.

Multi-Vertical Expansion

Extended the same platform to municipalities, property managers, healthcare organizations, and nonprofits without adding operational complexity

Consistent Deposit Growth

Grew total ZEscrow deposits from \$4.1M to \$26.8M over two years across a diversified commercial client base

Operational Efficiency

Supported 258 commercial clients and nearly 7,000 subaccounts without increasing manual processing overhead

Growth in Action

Attorney deposits have averaged \$11.5M per month over six months, never dipping below \$10.6M. That consistency reflects the long-duration, high-balance nature of legal escrow: once law firms are properly onboarded, their funds stay.

That stability anchors a broader multi-vertical story. Property management holds 5,100+ subaccounts and \$10.3M in deposits. Municipalities have scaled to 40 commercial clients with \$4.5M in deposits.

The Takeaway

This New England community bank demonstrates how financial institutions can use ZEscrow to build meaningful depth in a high-value commercial vertical like legal escrow, while simultaneously expanding across municipalities, property management, and beyond. With ZEscrow, the bank supports almost 7,000 active subaccounts across more than 250 commercial clients without adding operational headcount or complexity.