What Municipal Clients Are Looking For

When a municipality evaluates a banking partner, they are weighing operational burden, compliance risk, and how well the bank can support their workflows, not just rates. These are the most common needs your municipal prospects will voice.

Anytime Access

24/7 online access eliminates the need for lengthy bank visits. Staff can manage funds on their own schedule.

Self-Serve Capabilities

Online subaccount opening, closing, and transfers for all accounts within ZEscrow. No branch visit or FI staff involvement required.

Compliance & Transparency

Specific configurations to the subaccount level is easy to include. Built to adapt, not just accommodate.

On-Demand Reporting

Easy-to-understand reporting to the subaccount level, available at any time ready for council reviews or auditor requests.

Fund-Level Organization

No co-mingling of permit fees, court funds, TIF balances, or housing deposits. Each fund lives in its own clearly labeled subaccount.

Interest Allocation

Interest is calculated and allocated per fund, not pooled at the account level.

Scales With Your Needs

Add or close subaccounts as programs, funds, or reporting requirements change. No restructuring of the underlying bank relationship required.

Online Support

Self-serve access to an online support center means staff can get answers without waiting on the bank or filing a service request.

Special Projects

Includes administration of FEMA funds and surety bonds with no additional setup.

Sample Needs-Based Questions

Does this replace our existing bank relationship?
No. Your deposits stay at your institution. ZEscrow adds a subaccounting layer on top of your existing funds, but your operating account structure doesn't change.

Who can access the platform?
Access is role-based. Finance staff, department heads, and auditors each get the appropriate level of visibility controlled by your bank.

Will it work with our bank's core system?
ZEscrow integrates with the most widely used core systems. Your bank can confirm compatibility.

Does it support our state's compliance requirements?
Any specific configuration to the subaccount level is easy to include to meet any requirement.

I already track this in QuickBooks/spreadsheets.
QuickBooks is an accounting tool. It is not optimized for bank-level subaccounting. ZEscrow provides pre-built reports and subaccount statements without changing how you reconcile to your master account.