Complexity, Handled: How a $15B Bank Mastered Multi-Vertical Escrow

The Challenge

A New York City metropolitan bank with $15 billion in assets was searching for an escrow solution to better serve the small businesses and commercial clients that define the area.

As those clients grew more sophisticated, the bank’s escrow subaccounting process hadn’t kept pace. The paper-heavy, manual process was difficult to scale across the expanding range of commercial verticals the bank was serving.

The Solution

The bank implemented ZEscrow across multiple commercial verticals, expanding into new segments as the platform demonstrated its value. With ZEscrow, the bank was able to:

- Manage high-volume escrow workflows across multiple verticals
- Maintain secure fund segregation across commercial clients and their transactions
- Provide commercial clients with real-time visibility into escrow balances
- Support complex, variable workflows without increasing operational burden

Key Results*

$405M+
Commercial Deposits

1,400+
Commercial Clients using ZEscrow

38%
Total Commercial Client Growth

*Two year growth from March 2024-March 2026 using ZEscrow

The Playbook

Property management is the anchor. With 17,000+ subaccounts and deep client relationships in the market, it anchors the bank's commercial escrow operation. But the real insight isn't the volume, it's that the same infrastructure powers growth across every vertical.

Over two years, the bank expanded its 1031 exchange program from 4 qualified intermediaries to 15+, with balances peaking above $500M during active closing cycles.

Today, the bank serves six commercial client segments: law firms, attorneys tracking IOLTAs, title companies, real estate, qualified intermediaries managing 1031 exchanges, and property management.

The Takeaway

This bank is proof that community banks don't have to choose between depth of service and breadth of capability. With ZEscrow, the bank has built a commercial escrow operation that rivals institutions many times their size without losing the community-first identity that defines them.

With the precision to handle $500M in 1031 Exchange balances at peak and nearly 27,000 active subaccounts, that's not just growth, that's a new standard for commercial banking.

For community banks focused on acquiring and retaining commercial deposits, ZEscrow’s proven ability to manage complex needs is no longer a question; this institution’s experience proves the results.