ZSUITE TECH

Capital Bank's High-Tech, High-Touch Approach to Growth

CAPITAL BANK

Rockville, MD

$3.3B* in Assets

400+ Employees

Founded in 1999

Goal

To keep pace with demand and grow across key commercial segments, Capital Bank needed a scalable, modern solution for managing escrow and subaccounts.

Their existing solution was manual, inefficient, and no longer viable. Staff time was stretched, workflows were outdated, and clients were beginning to expect a seamless digital experience.

Search for the Solution

ZEscrow provided a digital-first, client-managed escrow platform that reduced friction, freed up internal resources, and aligned perfectly with the bank's "high-tech, high-touch" growth strategy.

Capital Bank went from testing to full go-live in just

30 days

with minimal lift from internal teams.

Implementation Experience:

The launch was smooth and fast, with minimal lift required from Capital Bank's internal teams. ZSuite's onboarding exceeded expectations, with no surprises and quick readiness. "ZSuite isn't just a vendor, it's a true partner."
Paul Mastroni, VP, Treasury Specialist

	Before ZEscrow	After ZEscrow
Time to Open Account	30–45 min (Manual)	~5 min (Digital)
Subaccount Management	Bank Staff	Commercial Client
Deposit Onboarding	Manual + Static	Seamless + Fast

From Manual Process to Scalable Advantage

ZEscrow helped Capital Bank modernize a static, manual process into streamlined efficiency that clients love and teams trust. It's digital commercial banking with the personal service their brand is built on.

**As of the September 30, 2025 financial statement.*