ZSUITE TECH

CAPITAL BANK

Rockville, MD

$3.3B* in Assets

400+ Employees

Founded in 1999

Capital Bank's Wins with ZEscrow

ZEscrow provided Capital Bank with a scalable, self-service model that empowered commercial clients, reduced internal burden, and delivered measurable results:

560+ Subaccounts Opened

Clients manage subaccounts independently, reducing account opening workload for staff.

$40M in Deposits Added

Subaccount structure helped attract sticky deposits from commercial clients.

Go-Live in Just 30 days

ZEscrow moved from pilot to full implementation quickly, minimizing disruption.

Strong Traction in the 1031 Exchange Vertical

Efficient workflows and self-service features made it easier to scale in niche vertical markets.

One New Commercial Client per Quarter

Reduced operational friction helped accelerate business development efforts.

Stronger Relationships, Smarter Growth

ZEscrow enables Capital Bank to meet the expectations of clients transitioning from larger institutions, offering enterprise-level technology with community bank-level service. This approach has strengthened relationships with property managers and landlords, while significant deposit growth has been driven by 1031 exchanges through Qualified Intermediaries. ZEscrow's intuitive platform has also fueled organic adoption.

A True Strategic Partner

ZSuite Tech's banking background and implementation approach made adoption rapid and seamless, perfectly aligning with Capital Bank's growth goals. The bank benefited from a responsive, consultative team, minimal lift for internal staff, and ongoing product improvements shaped by client feedback and strategic objectives.

Looking ahead, Capital Bank is expanding ZEscrow adoption across key verticals by ramping up marketing to property management and 1031 exchange clients, leveraging ZEscrow to support new lending and deposit relationships, and positioning itself as a tech-forward, service-driven leader in commercial banking.

It's not just the product. It's the product and the service.

Nikhil Bijlani, Customer Experience Officer

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