What Property Managers Are Looking For

When a property manager evaluates a banking partner, they are weighing operational efficiency, state compliance exposure, and whether the bank can keep up with their portfolio. These are the most common needs your property management prospects will voice.

Anytime Access

24/7 online access means property managers can check balances, pull statements, or process a deposit return without calling the bank.

Fast, Easy Money Movement

Tenants expect quick deposit returns. Owners expect timely distributions. The bank should not be the bottleneck for either.

Platform Simplicity

Many PM teams run 2 to 5 people wearing multiple hats. The platform needs to be intuitive enough to operate without dedicated training.

Reduced Fraud Risk

Named subaccounts and a full transaction log make misappropriation harder to hide and easier to catch before it becomes a liability.

Regulatory Compliance

Property managers need workflows that automate compliance with specific mandates, such as accurately tracking and allocating interest.

Works With PM Software

ZEscrow handles the bank-connected subaccounting layer those platforms cannot replicate.

Interest on Large Balances

Hundreds of units means significant deposit balances. One bank generated $231M in new deposits at a COF of 4.04% from ZSuite PM clients.

FDIC Coverage for Deposits

Tenant deposits are held in trust. Pass-through FDIC coverage on individual beneficiary balances protects both the property manager and tenant.

Scales With the Portfolio

Works for 50 units or 5,000. ZEscrow scales as the portfolio grows. No new bank accounts or restructuring required.

Frequently Asked 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 my state's rules for tenant deposits?
Yes. Interest allocation and recordkeeping are configurable to your specific requirements.

I already use Yardi / AppFolio / Buildium.
ZEscrow is complementary, not a replacement. PM software manages the property — ZEscrow manages the bank-connected subaccounting layer those platforms can't replicate.

I don't have time to set this up.
ZSuite handles onboarding and bulk imports existing deposits. Opening a subaccount takes 20 minutes less than adding a new core account.