What Qualified Intermediaries Are Looking For

QIs evaluate banking partners on responsiveness, compliance infrastructure, and whether the bank truly understands the 180-day timetable. A QI whose wire is delayed doesn't just lose a deal — their client loses a tax deferral. These are the needs your QI prospects will voice.

Follow-Through on Timing

QIs need a bank that initiates wires promptly and doesn't create bottlenecks. Timing is everything and a delayed wire can fail an exchange.

Deep 1031 Knowledge

QIs want confidence that their banker understands 1031 exchange rules, variations, and the compliance stakes.

Interest Configuration

Complex interest allocation system, including management of rate splits at subaccount level.

Compliant Account Structure

IRS rules require funds to be held in a qualified escrow account. Each exchanger's funds must be clearly segregated.

Wire Security

1031 exchanges can represent tens of millions of dollars. QIs need confidence in the bank's wire procedures and fraud prevention protocols.

Bonding and Insurance

QIs will ask about coverage during due diligence. Having a clear answer, whether bond or insurance, is part of winning and keeping the relationship.

Self-Serve Technology

QIs managing hundreds of exchanges need online account opening, closure, and fund movement without calling the bank.

Exchanger Visibility

QIs' clients want transparency. Read-only exchanger access to their own subaccount details reduces inbound calls builds trust with the end client.

Rate Competitiveness

QIs are rate-sensitive as these are large, short-duration balances. A competitive entry offer can start a meaningful relationship.

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.

I'll need buy-in from the managing partner.
ZSuite can join that conversation with a demo tailored to the firm's practice areas and compliance obligations.

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 1031 exchange deposits?
Yes. Interest allocation and recordkeeping are configurable to state and local requirements, including states with mandatory interest on security deposits

I need funds to move same-day.
Real-time APIs are available where supported by the core processor.

I can't co-mingle funds in a subaccounting system.
Each exchanger gets their own named subaccount. IRS rules prohibit co-mingling with operating funds — not with other exchange accounts held on the same platform. FDIC treats each as distinct.