ZESCROW for Municipalities

Subaccount Management Built for Public Funds

We know that most government entities manage a dozen or more distinct funds: permits, court deposits, housing programs, capital projects. The difficulty comes when each fund has its own reporting requirements and audit trail. The funds land in one or two bank accounts and get tracked everywhere else: spreadsheets, ledger entries, accounting software that doesn't talk to the bank. **ZEscrow moves that tracking inside the banking relationship, where it belongs.**

What ZEscrow Does

Subaccount Management

Permit fees, court deposits, housing reserves, TIF balances each in its own subaccount under one holding account. No new bank accounts to open, no interbank transfers to manage.

Statements and Reporting

Monthly statements and on-demand reporting at the fund level. When an auditor or council member requests documentation, staff pull it themselves. No bank request required.

Interest Allocation

Interest is calculated per fund, not pooled at the account level. For housing authority and court accounts where beneficiaries are present, allocation is tracked per subaccount accordingly.

Surrogate Court and Guardian Accounts

Each estate or protected individual gets its own subaccount with strict fund segregation and a full audit trail, without opening separate bank accounts

Transaction Reconciliation

Fund activity stays organized at the subaccount level without multiplying bank accounts. Most municipalities consolidate from a dozen or more accounts down to one master account.

FDIC Pass-Through Coverage

When funds are held on behalf of identifiable beneficiaries, FDIC pass-through coverage applies to individual balances.

There are nearly 340 municipality clients using ZEscrow, managing more than 21,000 subaccounts and $276 million in deposits—representing a 61% year over year growth rate.

(ZEscrow results as of May 2026)

Common Municipal Use Cases

- City and county general fund budgets
- Permit and licensing fee accounts
- Surrogate and probate court fund management
- Housing authority and security deposit accounts
- Tax increment financing (TIF) districts
- Capital project and infrastructure funds
- State agency sub-ledger management
- School district and authority fund tracking

Talk to your relationship banker about ZEscrow and get started today.