

ZESCROW for Property Managers

Tenant Security Deposit Management Simplified

We know that property managers (PMs) operate under state-specific rules governing how tenant deposits must be held, tracked, and returned — and most are managing that obligation outside the bank, in spreadsheets or software that doesn't connect. **ZEscrow moves that management inside the banking relationship, where the audit trail is built in.**



What ZEscrow Does

Tenant-Level Subaccounts

Each tenant gets their own named subaccount under one holding account. No separate bank accounts per property or unit. Supports multiple properties and thousands of tenants from a single login.

Statements and Reporting

Monthly statements and on-demand reporting at the subaccount level. Tenant-level activity is always retrievable. No manual reconciliation across disparate files.

Interest Allocation

ZEscrow includes robust interest tracking features, guaranteeing accurate and transparent interest calculations on security deposits.

Reduced Fraud Risk

Named subaccounts and a full transaction log at the tenant level make misappropriation harder to hide and easier to catch. Every deposit, disbursement, and interest payment is tracked and attributable.

Bulk Import and Easy Onboarding

Existing tenant deposits can be onboarded in bulk, no one-by-one entry. KYC information and W9/W8 forms collected directly in-platform via DocuSign. Setup is fast and low-friction for the property manager.

FDIC Pass-Through Coverage

When tenant deposits are held with identifiable beneficiaries on file, FDIC pass-through coverage applies to individual balances, protecting both the property manager and the tenant.

There are nearly 8,800 property management clients that use ZEscrow to manage more than 236,000 subaccounts — representing \$564 million in deposits across the platform.

(ZEscrow results as of May 2026)

Common Property Management Use Cases

- Interest-bearing deposit accounts by state requirement
- Tenant move-in / move-out fund disbursements
- Property management company operating sub-ledgers
- Short-term rental and vacation property deposits
- Residential tenant security deposits
- Commercial tenant security deposits
- Multi-property portfolio management
- HOA and association reserve accounts

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