

ZESCROW for QIs and 1031 Exchanges

Qualified Intermediary Escrow Management — Built for Speed and Compliance

Qualified intermediaries know the stakes of every exchange: an 180-day window, time-sensitive wires, and a client's tax liability on the line if anything slips. The banking relationship needs to keep up, and most core-only infrastructure wasn't built for that level of precision. **ZEscrow gives QIs the subaccounting layer to manage exchange funds at speed, with every transaction tracked and every disbursement audit-ready.**



What ZEscrow Does

Streamlined Escrow Management

Purpose-built for QI workflows; account setup, fund management, and disbursement handled online. No branch visits, no manual bottlenecks in a time-sensitive process.

Interest Configuration by Subaccount

Interest rate splits set at the subaccount level at account opening. Each exchanger's arrangement managed independently without requiring FI involvement for every adjustment.

Self-Serve Reporting

Exchangers can be invited to view their own account details in a read-only capacity. QIs get on-demand access to transaction data and fund activity at the exchange level.

Effortless Account Management

Online account opening and closure eliminates branch visits for both the banker and the QI. Unique account numbers auto-generated per subaccount reducing errors at scale.

Secure Document Storage

ZEscrow's document depository stores exchange-related files with easy retrieval supporting compliance, due diligence, and audit needs throughout the 180-day window.

Real-Time and Same-Day Fund Movement

Real-time APIs available for funds movement, where supported by the core processor. Manual bank intervention available as a fallback so that QIs are never left waiting on a wire.

There are more than 215 qualified intermediaries that trust ZEscrow to manage \$856 million in exchange funds across more than 3,100 subaccounts — a 42% increase year over year.

(ZEscrow results as of May 2026)

Common QI/1031 Exchange Use Cases

- Real estate attorney and CPA-facilitated exchanges
- Multi-exchanger portfolio management
- High-volume QI firms handling 100s of transactions
- Title company escrow for exchange proceeds
- Qualified intermediary exchange account management
- Standard forward 1031 exchanges
- Reverse and reverse improvement exchanges
- Construction and build-to-suit exchanges

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