

ZOCCAM, U.S. Bank and Stewart Title launch solution for faster, more secure title payments with Request for Payment

DALLAS, TX, UNITED STATES, June 25, 2025 /EINPresswire.com/ -- ZOCCAM, a leading innovator in real estate payment technology, together with U.S. Bank and Stewart Title, has facilitated the first Request for Payment use case that improves the home buying closing process.

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Bob Taylor, VP of Escrow Accounting at Stewart Title

With Request for Payment (RfP), homebuyers working with Stewart Title complete their deposit—such as escrow funds—securely within the ZOCCAM app. RfP enables buyers to securely transfer irrevocable good funds to Stewart Title’s escrow account. The process is fast, secure, and available 24/7, with real-time confirmation provided within the ZOCCAM app, a significant improvement over legacy check, wire, and ACH-based funding options.

RfP is an innovative real-time payment technology that streamlines the movement of funds, offering a secure and seamless alternative to checks, wire transfers, and ACH

debits. ZOCCAM’s solution improves the process in two critical ways: security enhancement by eliminating the need to exchange banking information between parties, and efficient, user-friendly experience by allowing the user to complete the entire transaction within the ZOCCAM app—without being redirected to a separate banking platform.

By integrating RfP into the title industry, ZOCCAM, Stewart Title, and U.S. Bank are setting a new standard for secure, digital real estate transactions.

"Real Time ZOCCAM's use of Request for Pay (RFP) is combatting wire fraud by removing the need to send or receive wiring instructions altogether. No more encrypted emails, phone verifications, or second-guessing account numbers. By leveraging real-time payments, ZOCCAM reduces human error and fraud—transforming what was once a stressful, manual process into a seamless, secure transaction. I'm incredibly proud of the team that made this innovation possible. Their dedication continues to drive our mission to protect consumers and modernize the real estate transaction." said Ashley Cook, CEO of ZOCCAM.

A Strategic Partnership to Modernize Real Estate Payments

Stewart Title, a leader in real estate transaction services, is at the forefront of this transformation. Partnering with ZOCCAM and U.S. Bank enables Stewart to offer its customers a cutting-edge, secure, and efficient payment process that aligns with the industry's shift toward digital solutions.

"At Stewart, we are committed to driving innovation in real estate transactions," said Bob Taylor, VP of Escrow Accounting at Stewart Title. "Partnering with ZOCCAM and U.S. Bank to implement Request for Payment allows us to provide a more secure and streamlined experience for homebuyers and industry professionals alike. The speed and irrevocability of the RTP also offers operational efficiencies on the back end for a much more efficient accounting process."

U.S. Bank: Enabling the Future of Real-Time Payments

U.S. Bank is facilitating the adoption of RfP to bring fast, secure and transparent transactions to the title industry. A leader in instant payments, U.S. Bank participated in the first payment on the RTP® Network, was an early adopter of the FedNow® Service and is one of the leading senders of RfPs in the U.S. The bank recently unveiled an expanded suite of embedded payment solutions for companies like Zoccam to integrate efficient, secure payment capabilities directly into their existing systems.

Mike Thomas, head of instant payments at U.S. Bank, added, "Request for Payment offers tremendous value to the title industry by reducing risk, accelerating closing processes and improving experiences for all parties of real estate transactions. We're proud to collaborate with ZOCCAM and Stewart Title to bring this capability to the market."

The Future of Payments

As the real estate industry embraces digital transformation, the integration of Request for Payment is a critical step toward fraud prevention, operational efficiency, and enhanced customer experience. This partnership reaffirms ZOCCAM's leadership in modernizing payments and sets the foundation for broader adoption of real-time financial solutions in the title and escrow industry.

For more information about ZOCCAM's Request for Payment solution, visit www.zoccam.com.

About ZOCCAM

ZOCCAM is a leading provider of innovative real estate payment solutions, offering secure and efficient digital platforms for earnest money deposits, disbursements, and closing payments. Through strategic partnerships and cutting-edge technology, ZOCCAM is transforming the way real estate transactions are conducted.

About Stewart Title

Stewart Title is a global leader in real estate services, providing title insurance and settlement services for real estate transactions. With a commitment to security, efficiency, and customer satisfaction, Stewart continues to drive innovation in the industry.

About U.S. Bancorp

U.S. Bancorp, with approximately 70,000 employees and \$676 billion in assets as of March 31, 2025, is the parent company of U.S. Bank National Association. Headquartered in Minneapolis, the company serves millions of customers locally, nationally and globally through a diversified mix of businesses including consumer banking, business banking, commercial banking, institutional banking, payments and wealth management. U.S. Bancorp has been recognized for its approach to digital innovation, community partnerships and customer service, including being named one of the 2025 World's Most Ethical Companies and one of Fortune's most admired superregional banks. Learn more at usbank.com/about.

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