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# CORPORATE TREASURY: REQUIREMENTS FOR OPTIMIZED SERVICE



## JANI LOWDELL

Director of IT Employee Services, SouthState Bank

## CRAIG JEFFERY

Founder & Managing Partner, Strategic Treasurer



## WHAT

Discussing how corporate treasury and banks can work to optimize banking relationships and service.



## WHEN

Tuesday, October 7, 2025  
11:00 AM - 12:00 PM EDT



## WHERE

Live online presentation  
Replays at [StrategicTreasurer.com](https://StrategicTreasurer.com)



# ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



## JANI LOWDELL

Jani Lowdell, Director of IT Employee Services at SouthState Bank, has over twenty years in banking, specializing in customer service, support leadership, and workflow automation. She oversees key IT platforms and teams, focusing on scalable service delivery and customer experience. Jani's background in consumer banking informs her approach and allows her to offer a unique perspective, viewing processes through the lens of the customer and the banker. She is dedicated to mentoring and continuous professional growth.



## CRAIG JEFFERY

Craig Jeffery formed Strategic Treasurer in 2004 to provide corporate, educational, and government entities direct access to comprehensive and current assistance with their treasury and financial process needs.

His 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly.

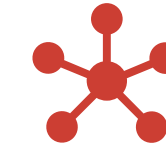
# TOPICS OF DISCUSSION

KEY AREAS OF FOCUS & ANALYSIS



## CUSTOMER SERVICE

DYNAMIC DEFINITION



## CHANNELS OF DELIVERY

OPTIONS AND DRIVERS



## COMMUNICATION PREFERENCES

ACROSS AGE COHORTS



## EFFICIENCY

MATCHING THE TASK TO THE SERVICE CHANNEL



## OPTIMIZING SERVICE

AND STRENGTHENING BANKING RELATIONSHIPS



## KEY TAKEAWAYS

AND FINAL THOUGHTS

# CUSTOMER EXPECTATIONS

SHIFTS IN HOW BUSINESSES DEFINE GOOD SERVICE



## EXPECTATIONS EVOLVE

- What was excellent service 10 years ago is today's baseline



## GENERATIONAL FACTORS

- Generally, boomers value relationship and access, and millennials/Gen Z expect speed and digital-first



## CONTEXT MATTERS

- Service needs differ by urgency, task complexity, and frustration level

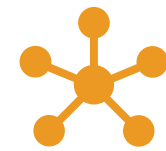


## CONSUMER EXPERIENCE

- Corporate clients compare their banking interactions with the seamless digital experiences they get in everyday life

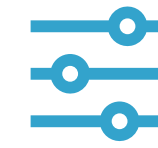
# SERVICE CHANNEL PREFERENCES

AVAILABLE OPTIONS AND DETERMINERS OF USE



## SERVICE CHANNELS

- Self-service
- In-person
- AI chatbot
- Email
- Phone
- Video call

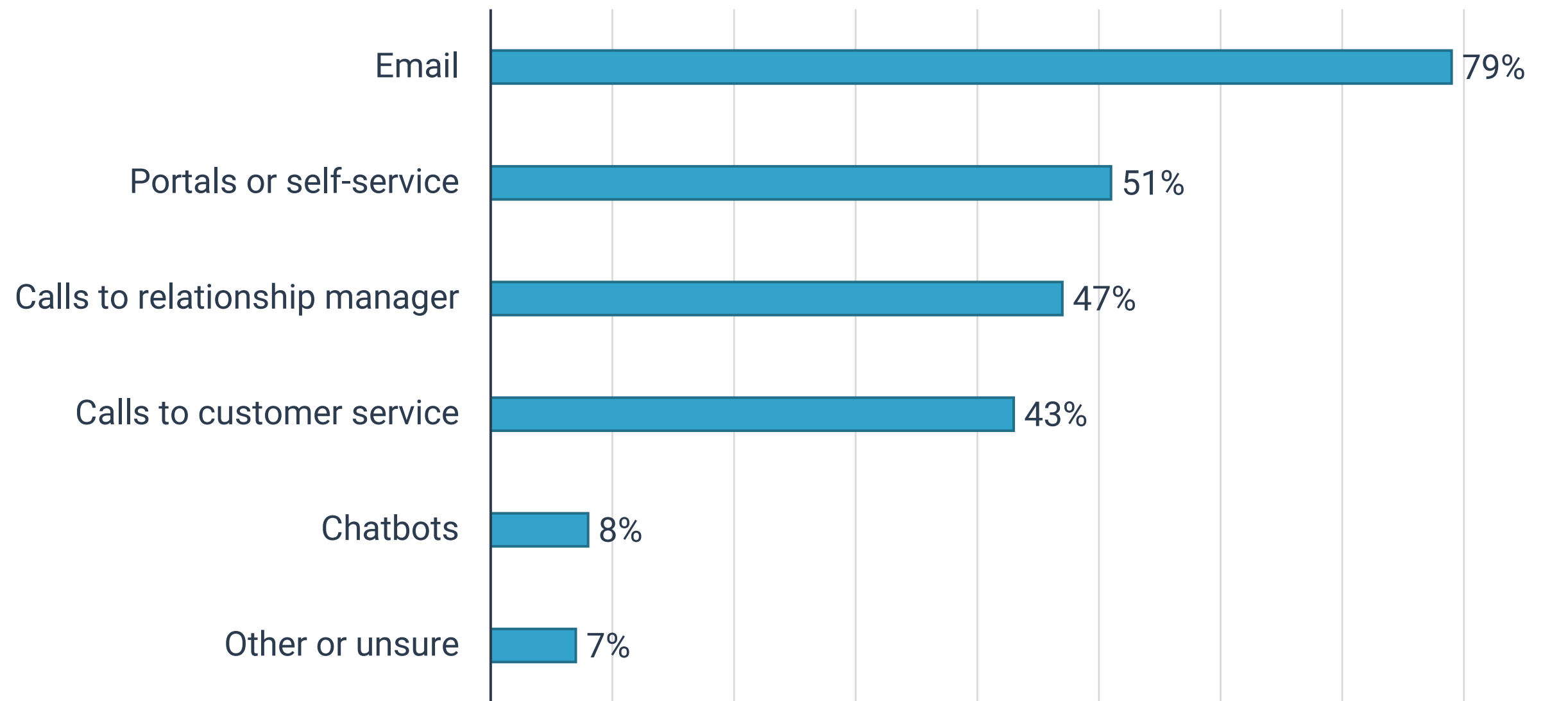


## DRIVERS OF CHANNEL USE

- Task type
- Urgency
- Frustration level
- Speed of response
- Cost

# POLL QUESTION

**Poll 1 - Which banking channels do you use most frequently for treasury tasks? (all that apply)**



# REAL WORLD EXAMPLES

PRACTICAL CASES OF WHAT DRIVES SERVICE CHANNEL CHOICE

	URGENCY	FRUSTRATION	SPEED NEEDED
Waiting for a wire to close the deal	High	Very high	High
Requesting copy of check	Low	Low	Medium
Returned ACH	Medium	High	High
Question on payment timing	Medium	Medium	High
Implementation status	Low	Medium	Low
New set up for repeating transfer	Medium	Medium	Medium
Question on portal use	Low	Low	Low

# COMMUNICATION STYLES

## GENERAL TENDENCIES ACROSS AGE COHORTS



### **BABY BOOMERS** (1946-1964)

- Prefer phone calls or in-person
- Value relationship and trust
- Formal tone



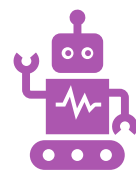
### **GEN X** (1965-1980)

- Comfortable with email
- Value efficiency
- Mix of formal and direct



### **MILLENNIALS** (1981-1996)

- Favor text, chat, and quick responses
- Prefer concise, informal style

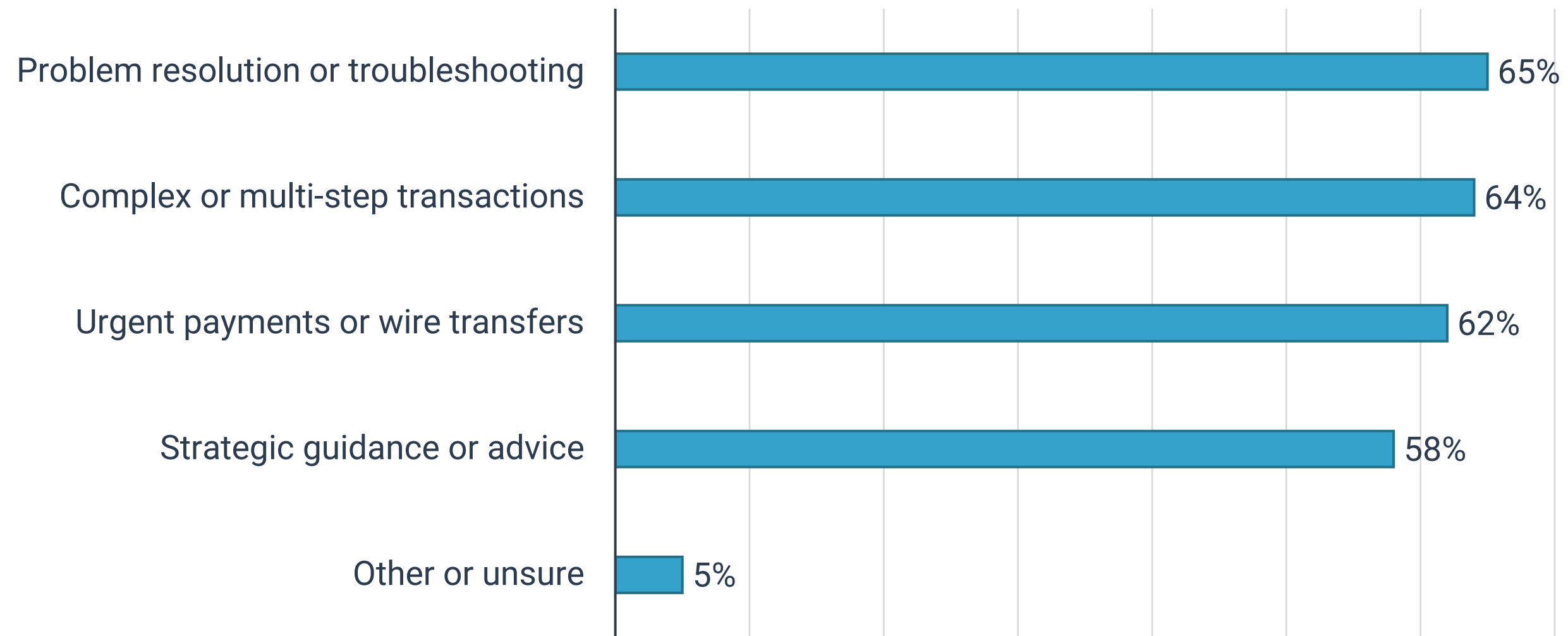


### **GEN Z** (1997-2012)

- Digital-first
- Expect instant messaging, chatbots, and self-service
- Informal tone

# POLL QUESTION

**Poll 2 - For which types of tasks do you prefer human interaction over self-service or AI? (all that apply)**



# SERVICE OPTIONS

## BENEFITS AND DRAWBACKS OF DIFFERENT CHANNELS



**PROS**



**CONS**

### SELF-SERVICE

- 24/7
- Efficient for repetitive tasks
- Low cost

- Limited for complex issues

### AI CHATBOT

- 24/7
- Quick resolution for FAQs
- Low cost

- Struggles with complex queries
- Lacks relationship-building value

### PHONE

- Ability to explain and clarify in real time
- Quick escalation if needed
- Builds relationship

- Limited hours
- Wait times and transfers
- Aversion to human interaction

### EMAIL

- 24/7
- Written record
- Easy to include documents
- Low cost

- Delay in communication
- Challenges in effectively communicating issue and solution

### RELATIONSHIP TEAM

- Personalized service
- Deep understanding of customer
- Can handle complex issues
- Builds relationship

- Very high cost
- Less than instant service

# OMNICHANNEL SERVICE

CHOOSING THE RIGHT CHANNEL FOR EACH TASK



## UNDERSTAND CHANNEL STRENGTHS

- Calls, email, portals, chat



## MATCH TASKS TO CHANNELS

- Urgent: calls
- Routine: portals or self-service



## LEVERAGE AI EFFICIENTLY

- Handle repetitive tasks

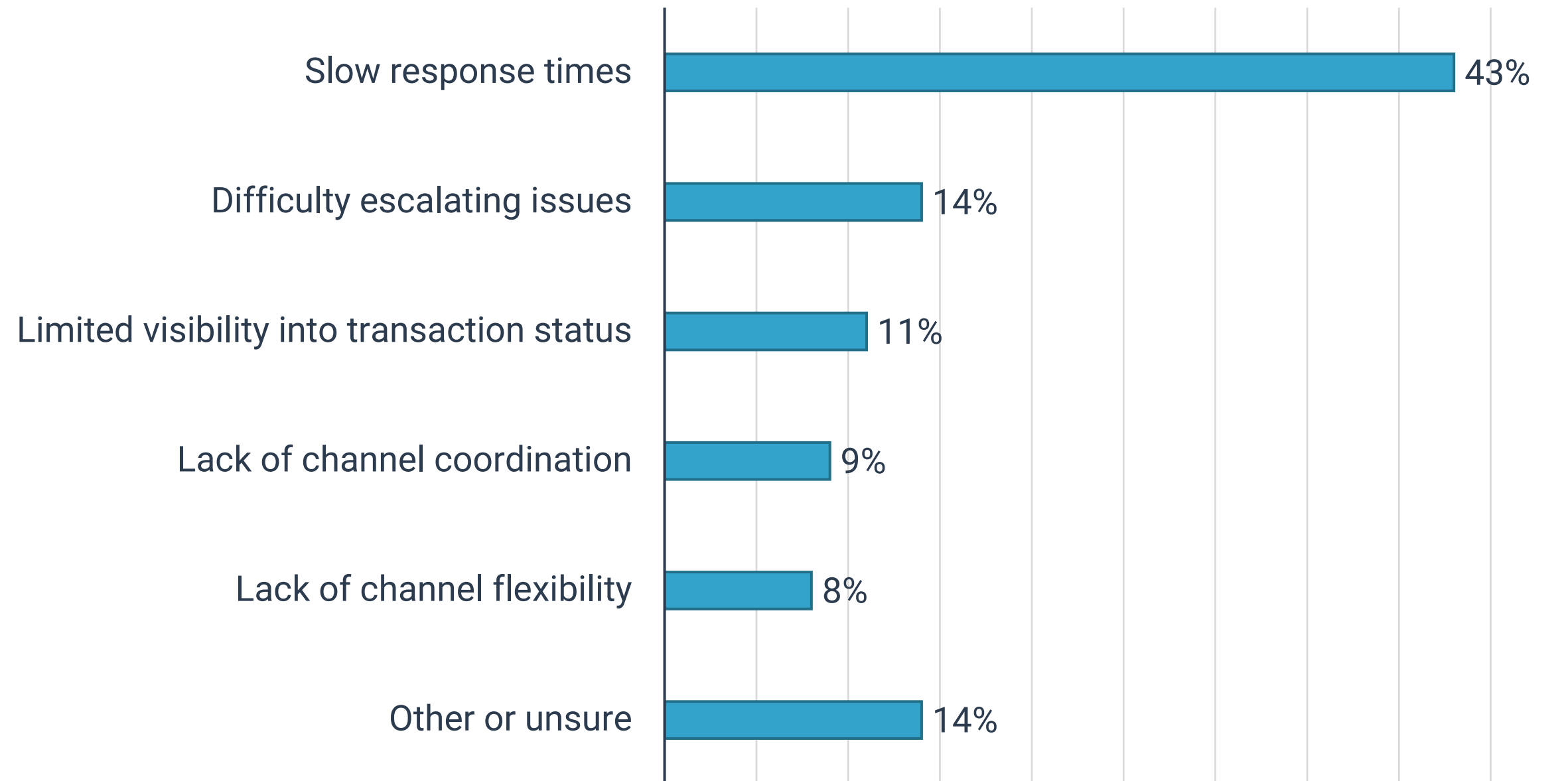


## MONITOR RESPONSIVENESS

- Track timeliness and accuracy across channels

# POLL QUESTION

## Poll 3 - What is the biggest challenge you face in optimizing your banking interactions?



# INFLUENCING OUTCOMES

## STRATEGIES TO OPTIMIZE BANKING SERVICE



### COMMUNICATE PREFERENCES CLEARLY

Let the bank know preferred channels for specific tasks or urgency levels



### LEVERAGE RELATIONSHIP MANAGERS

Use them proactively for escalations, insights, or strategic guidance



### CONFIRM ESCALATION PROTOCOLS

Agree on how and when the bank escalates urgent or high-value issues



### SHARE CONSTRUCTIVE FEEDBACK

Highlight to the bank what works well and what could improve

# FINAL THOUGHTS

## HOW TO PROCEED



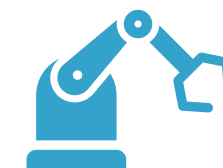
### UNDERSTAND NEEDS

- Service expectations vary by cohort
- Task urgency, complexity, and timing influence preferred channel



### MANAGE INTERACTIONS

- Communicate clear preferences to banks
- Leverage relationship managers strategically
- Give constructive feedback for improvements



### LEVERAGE TECHNOLOGY

- Automate routine payments and tasks
- Use AI and portals when appropriate



### OPTIMIZE OUTCOMES

- Balance speed, accuracy, and personal touch
- Align workflows, tools, and teams

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## STRATEGIC TREASURER

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