

Keeping Treasury Management Customers Through a Platform Change Event

Digital transformation is no longer optional for banks—but for treasury management customers, change can be risky business. When banks go through conversions like this, the challenge is rarely just about capability or staffing—especially for institutions with strong internal teams. What treasury leaders should worry about most is unnecessary risk: avoidable disruption to customer relationships or brand perception during a highly visible moment.

Whether it's a digital banking conversion, platform upgrade, or merger, these change events can place intense pressure on your most valuable customer relationships and can be felt immediately. The consequences may extend far beyond a temporary spike in support calls.

Why Treasury Management Change Events Are So High Risk

Treasury management customers shouldn't be treated the same way you would treat retail customers. These high-touch, high-value relationships depend on reliable access to cash management, payments, reporting, and liquidity to run their businesses.

What Constitutes a Treasury Management Change Event

Several scenarios could create unrest for your treasury management customers. Some examples include:

- Platform upgrade: customer can feel an impact and the changes are significant enough that customers need to relearn processes
- Conversion: existing customers moving from an existing platform to a new platform
- M&A conversion: newly acquired customers moving from their existing platform to the acquiring institutions' platform

What To Expect During a Treasury Management Conversion

Change events can trigger intense, but often predictable and manageable, challenges.

Based on our years of conversion experience, we see that.

- Call volumes can spike dramatically as customers struggle with login issues, permissions, and navigation.
- Support calls can run longer during conversions, as customers require live, step-by-step guidance and training on unfamiliar workflows.
- Bank and credit union internal teams can become stretched supporting both retail and treasury management customers at once.

During digital banking conversions, call volumes can more than double, and average call handle times often increase significantly as customers work through unfamiliar workflows.

For treasury management customers, many calls are “simple”—but critical:

- Accessing the new system
- Understanding what changed and how it effects workflows
- Learning how to complete necessary daily tasks

When these issues aren't resolved quickly, business operations—and trust—are at risk.

Industry research shows that most digital transformations fall short. McKinsey reports that only [about 30% of banks successfully implement their digital transformation strategies](#), with many underestimating complexity, cost, and customer impact.

Why Automation and AI Aren't Enough for Treasury Management Customers

It can be tempting to turn to self-service tools and AI to assist during these change events. Yet research shows that during high-stakes change events, people overwhelmingly prefer human support, 57% of people prefer a human for resolving account issues.¹

Additional data reinforces this trend: while consumers prefer digital channels for routine tasks, [nearly two thirds prefer a live agent when resolving issues or complaints](#), which is the most common scenario during a conversion.

For treasury management customers, where real money and real businesses are on the line, human expertise and empathy aren't just “nice to have”, they are essential for retaining, and growing, business and income.

Why Getting a Conversion Wrong Can Cost More Than You Think

Treasury management customers are profitable. They tend to be “sticky” but they can be difficult to replace, with it often [costing more to acquire a new banking customer compared to retaining an existing one](#). [Losing even a small number can have an outsized impact on revenue](#).

Beyond churn, failed change events damage reputation, strain internal teams, and increase long-term servicing costs. Once trust is broken, it's hard and expensive to rebuild.

What Successful Commercial Banking Conversions Do Differently

The most successful banks don't treat conversions as one day events. They plan for support before, during, and after the change.

Pre-Conversion: Prepare Customers Before Launch

Leading institutions proactively reach out to treasury management customers —often tiered by relationship value—to:

- Introduce the new platform
- Provide guided training (if applicable)
- Outline action items necessary to complete prior to conversion
- Reduce day one friction

Early education can lower inbound call volume and build confidence before conversion day.

During Conversion: Provide Dedicated, Specialized Support

To avoid overwhelming internal teams and lower resolutions times successful banks:

- Designate specialized treasury management banking support
- Ensure agents understand both the platform and treasury workflows
- Protect retail and business operations by having separate support flows

Post-Conversion: Continued High-Touch Support

Support doesn't stop after conversion. When you plan for ongoing support you allow:

- Your commercial bankers to focus on relationship growth
- Your contact centers to serve lower complexity needs
- Your customers to fully adopt new tools without disruption

A Partnership Can Help Reduce Risk

Executing a treasury management conversion alone is risky both operationally and reputationally.

A specialized partner like Vericast brings:

- Speed and efficiency to make adoption quicker
- Comprehensive platform expertise to proactively address and resolve issues to prevent escalation
- Experienced talent often with direct treasury or banking backgrounds
- Complete project management to supervise the transition and offer advice on effective practices.

Treasury management change events are unavoidable but failed and poorly prepared for experiences are not. With the right strategy and support model, you can protect your most valuable relationships, minimize disruption, and turn moments of change into moments of trust.

Vericast's [Change Management](#) and [Contact Center Solutions](#) can help you add a layer of protection by ensuring treasury customers are informed, trained, and confident before conversion. For many leaders, that peace of mind outweighs the risk of handling everything internally when the cost of disruption can be lost relationships or reputational impact.

1. Mintel, Consumers and AI - US - 2025, August 2025, n=1,961