



Jason Hartman

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# Shon Cass of Texas Security Bank On The Future of Money and Banking

An Interview With Jason Hartman

A healthy level of grit — Long-term success isn't a product of luck, it's a product of hard work, tough decisions, and failures. When a storm approaches, buffalo will turn and run into the storm. I guess they got tired of trying to outrun the storms and realized the quickest way to get through it was to run toward not away. Success does not have an "easy button". It requires determination. It requires GRIT.



**T**he way we bank has changed dramatically over the last decade. It was not too long ago when you had to wait in line in a bank to deposit money. Today things are totally different. You can do your banking without ever walking into a bank. In addition, the whole concept of money has changed. In the recent past, money usually meant bills and coins. But today, the concept of money has expanded to include digital currency and NFTs. What other innovations should we expect to see in banking in the short and medium term?

To address this, we are talking to leaders in the banking, finance, and fintech worlds, to discuss the future of banking and money over the next few years. As a part of this series, I had the pleasure of interviewing Shon Cass.

Shon Cass is the Executive Vice President and Chief Experience Officer at Texas Security Bank and department manager over the Integrated support, operations and product team. This is a unified team that consists of Relationship Support, Treasury Support, Deposit Operations, Payment Processing and Digital Banking Product Management.

Shon has been in banking and financial services for over 25 years, working for firms such as Lutheran Brotherhood Financial Services, Wells Fargo Bank and BOKF. Prior to banking, Shon had the privilege of working alongside one of his brothers in a family-owned jewelry business and then later another brother and father in a family-owned grocery business. He attributes his strong work ethic and passion to serve clients to his entrepreneurial background.

Shon is married to his wife Maria and together they have five children and are the caregivers for his 92-year-old mother. Shon is a member of the Garland Noon Exchange Club, C12 Group, Q2 Digital Banking Customer Advisory Council, Fiserv Bank Advisory Council and serves on the board for Hope Clinic of Garland and the Garland Chamber of Commerce. In his spare time, he loves to build anything, fish and spend time with his friends and family.

**Thank you so much for joining us in this interview series! Before we dive in, our readers would love to “get to know you” a bit better. Can you tell us a bit about your ‘backstory’ and how you got started in this industry?**

**M**y story starts with working alongside and for my dad and brothers in two separate family-owned businesses. This is where I gained my passion for entrepreneurial-minded people and my spirit for “getting stuff done”.

As a business owner and operator, you wear many hats, and you don’t have the luxury of saying “someone else will handle that”. The last family business I worked in was a grocery business that unfortunately, or fortunately, depending on how you look at it led me to my career in financial services after a very large chain store swept the nation and put us out of business. I started selling insurance and securities and then eventually landed in the banking industry. Ironically, that is where my father started his career before starting his own businesses.

**Can you share the most interesting story that happened to you since you began your career?**

I have had a lot of interesting twists and turns during my 25+ year banking career but the most important would certainly be the opportunity to come alongside several great businesspeople who happen to also be bankers to form Texas Security Bank. Our CEO Craig Scheef approached each one of us with his mission and vision to serve owner managed businesses and we have worked diligently now for 15 years to turn that into reality.

**Can you please give us your favorite “Life Lesson Quote”? Can you share how that was relevant to you in your life?**

I have so many it's hard to narrow that down to one. I will give you one that comes out of my involvement with the C12 Group (Christian business forum) for over 13 years. “Let your do be greater than your talk. Do>Talk.”

We can say just about anything we want but our actions, or our “do”, speak louder and show our true priorities.

**Ok wonderful. Let's now shift to the main focus of our interview. Can you tell our readers about the most interesting projects you are working on now?**

I am excited to be leading our bank into this new digital banking revolution. We are working hard to create an amazing digital banking platform that will be embedded with market leading fintech technology designed to create speed, efficiency and add value to our clients.

In addition, I am working on several other tech innovation projects internally that will also create speed, efficiency, and value to our internal processes. These projects include adding fintech apps to our digital marketplace, digital customer service platform, digital treasury and new account onboarding, automated workflow processes to include RPA (robotic process automation), and enhanced electronic payment functionality through integrated payables including the new payments rail RTP (real-time transport protocol).

**How do you think this might change the world?**

I have not seen this level and depth of technological advancement in our industry ever. There is no might, the change is here and it's only going to increase. As I stated earlier, the technology we are working on here at Texas Security Bank is going to allow our employees and our clients to work faster, and more efficiently and add value to their clients and processes in a way they never thought possible.

**What most excites you about the banking or payments industry as it is today?  
Can you explain what you mean?**

A lot of the innovation we are seeing is in the payments industry. The introduction of "faster payments" is the first new payments rail we have seen in over 40 years, and I believe it is poised to transform the way businesses receive and send payments. The ability to combine the remittance data with the payments is huge. For example, the days of matching up your incoming A/R (accounts receivable) payments with EDI (electronic data interchange) or ACH (automated clearing house) data will disappear when the invoices and payments can ride on the same rail together.

Another example might be a smart contract where the actual contract travels to the customer along with the request for payment. Once you review and approve the contract it then travels back to the sender along with the immediate payment. The possibilities in my mind are endless.

**What most concerns you about the banking or payments industry as it is today? What would you suggest needs to be done to address that?**

I wouldn't say I have concerns as much as excitement. Business owners have been making payments the same way for the past 40+ years. When ACH came out in the mid-70's people speculated that it was going to replace checks and wires. That didn't happen and I don't assume that faster payments are not going to replace ACH wires and checks. It will only increase and improve the payment options business operators have.

**How would you articulate how the concept of money has changed in recent times? Is it really a change? How is it still the same? Can you explain what you mean?**

I wouldn't say the concept of money has changed. Money is just the tool we use for the exchange of goods and services. But what continues to evolve is how that tool is used. How that value is exchanged and how fast it is exchanged. The speed of money movement is directly tied to the speed of movement of goods and services.

**Based on your vantage point as an insider in the finance industry, what innovations should we expect to see in banking in the short and medium term?**

In the near term, we should expect to see the continued growth of fintech technology being developed in the business banking sector as well as the continued expansion and adoption of faster payment capabilities.

Post-pandemic, we are seeing more and more clients utilizing the automation features within their ERP (enterprise resource planning) and accounting systems. I reflect on 2006–2007 when the iPhone came out. Very few people could have imagined how that little piece of technology would change our world. I believe we are in a similar time, very few people can imagine what's coming. We are just smart enough now to know it is coming.

**In your particular experience, how has the pandemic changed the way you interact with, and engage your customers?**

We are seeing a much higher demand for ERP and accounting system automation. Our digital banking engagement is at an all-time high and while many of our clients did experience zoom fatigue they can't argue the time savings of being able to jump on a digital meeting. Clients still want and deserve a personal relationship with their bank, but they are realizing, now more than ever, that they can use the technology and still maintain a strong relationship with the bank.



As we all evolve into this new digital frontier, most clients have no issue with data encryption. Most cannot deny the efficiency and time savings of digital or video calls or meetings. The challenge software developers have is making all these tools “fast” and secure. There must be a good balance between technology and human interaction. If our relationship managers are doing a good job staying engaged and connected with their clients, then I believe most will embrace using technology for routine support and transactions.



**I'm very interested in the importance of user experience. How much of your interactions have moved to digital such as chatbots, encrypted messaging apps, phone, or video calls? How has this shift impacted the user and customer experience? What challenges do these apps present when used as a customer engagement tool?**

I view all these examples differently in their value to the client and the bank. I am not a huge fan of the standard chatbot. I don't believe my clients want to talk to a chatbot if all they are going to get in return is a preloaded canned answer. I do believe they will find value in speaking with a chatbot if that chatbot can answer their inquiry with real "live" data. The consolidation of data and system integration capabilities are paving the way for the new "smart" chatbot that can actually go into a data warehouse and retrieve "live" data or answers and when needed take the client to the form or action that is needed.

**If you could design the perfect communication feature or system to help your business, what would it be?**

That's a great question and one I am trying to solve right now. I am working to build a contact system that is available at every touchpoint we have with a client. This system would have smart safe automated identity verification built-in and then let the client choose how they want to interact with us either by "smart" chatbot, live agent chat, digital call and/or a video chat. We can exchange documents via the same channel, complete forms and collect signatures if needed as well. The client's assigned officer can join the interaction or simply review the notes from the interaction in their CRM. In addition, this contact system would have a corresponding ticketing and follow-up workflow functionality built-in for issues that take longer to resolve.

**Fantastic. Here is the main question of our interview. What are your “5 Things You Need To Create A Highly Successful Career In The Modern Finance, Banking and Fintech industries? (Please share a story or example for each.)**

Wow, this is a very thought-provoking question, and it will be hard to narrow the answer down to just 5 things, but I will give it a shot.

1. Vision — You have to start with the end in mind. If you don’t know where you are going you will never get there.
2. Diligence — While everyone and everything in this new modern digital world wants to move faster, you must have the discipline of diligence. Preparation, thorough evaluation and attention to detail will save you time and allow you to move faster if executed well.
3. Spirit of innovation — The future belongs to those who innovate, and embrace process change and technology. There is tremendous value in people who can “think” out of the box and leverage technology to solve problems.
4. Openness to collaboration — To be successful in anything you must surround yourself with smart people. Nobody is smarter than everybody.
5. A healthy level of grit — Long-term success isn’t a product of luck, it’s a product of hard work, tough decisions, and failures. When a storm approaches, buffalo will turn and run into the storm. I guess they got tired of trying to outrun the storms and realized the quickest way to get through it was to run toward not away. Success does not have an “easy button”. It requires determination. It requires GRIT.

**You are a person of great influence. If you could inspire a movement that would bring the most amount of good to the most amount of people, what would that be? You never know what your idea can trigger. :-)**

I was raised in a very hard-working, loving, faith-based home where I learned values like; saying please and thank you, seeking forgiveness when needed, loving your family and your neighbors, giving more than you receive and always being humble just to name a few. You are in control of yourself. Own that! Strive to be the “best” YOU every day and remember when you fall short that is NOT a failure it’s an opportunity to try again. Don’t judge others through a different lens than you judge yourself and go out of your way in all parts of your life to give more than you expect to receive.

**How can our readers further follow your work online?**

Readers can stay up to date on all Texas Security Bank platforms:

- <https://www.instagram.com/texassecuritybank/>
- <https://www.texassecuritybank.com/>
- <https://www.linkedin.com/company/texas-security-bank/>
- <https://www.facebook.com/Texas-Security-Bank-107428841086396/>

**Thank you so much for the time you spent doing this interview. This was very inspirational, and we wish you continued success.**