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Happy New Year!

You made 2016 a special year! You asked great questions, you provided great products and services to the communities you serve and, in turn, you made SHAZAM better.

As 2017 approaches, your future is what we're focused on. So, we're looking ahead to determine what we can do to make our clients' experiences even more impactful and more delightful.

The word "partner" has become a bit tired over the years, because so many vendors use it as an empty promise. You make us different, however. In order for SHAZAM to continue to be the trusted partner in providing answers, choice and innovation to financial institutions, we have to honor your bottom line before we can begin to establish ours.

That's why every day, it's our mission to "Strengthen community financial institutions." Because we're member owned, there's nothing that matters more to us than making sure our clients are as strong as they can be, to help make their communities better. In other words, we can't win unless you win – and that's a wonderful shared platform from which to begin a new year together.

We're honored to work with all of you. Thank you for your business and loyalty over the past years and in the years to come.

We wish you a happy and healthy new year!



SHAZAM's Executive Team



Paul Waltz
President & CEO



Jace Day
Executive Vice
President &
Chief Customer
Operations Officer



Scott Dobesh
Executive Vice
President & CFO



Terry Dooley
Executive Vice
President & CIO



Steve Heston
Executive Vice
President &
Chief Sales and
Marketing Officer



Jackie Rolow
Executive Vice
President & Chief
Talent Officer

Des Moines Marriott Downtown
April 11–13



2017 Forum

Power Your Potential

Come for the fun, stay for the sessions

The 2017 SHAZAM Forum not only has great educational sessions, but it's an action-packed event as well! Extra activities are included in the price of registration, and are a great way to network with other Forum attendees. **Make sure to RSVP when you register!**

SHAZAM Facilities Tour

Get a behind-the-scenes look at the workings of SHAZAM. This tour will showcase both SHAZAM corporate offices, where you'll be able to talk personally with client support and fraud representatives, see the data center and more. Transportation will be provided from the Marriott.

Welcome Reception



Meet new friends and catch up with industry peers through networking and a storytelling activity. **SHAZAM's own** musically-talented **Bruce Day** will be playing acoustic guitar and kick drum, and SHAZAM staff will be on hand to mix and mingle with you.

Register early and save

The early bird gets the worm. Or, as we like to say, early Forum registrants save big money. The registration fee is \$250 until January 31. Plus, save even more by sending an additional person from your same institution, for only \$150. Register today!

pricing details	early → 1.31.17	after 1.31.17
one	\$250	\$300
additional*	\$150	\$200



*From the same financial institution

Casino Night

Try your hand at Texas hold'em, blackjack and roulette at SHAZAM's casino night! Whether you're a novice or an expert, we want to see your poker face! Plus, you'll collect tickets for a chance to win one of many awesome prizes.

Learn more about SHAZAM Forum activities, sessions and speakers at shazam.net/forum.



shazam.net/forum



SHAZAM employees Live United, donate record amount to United Way of Central Iowa

What do you get when you have 13 pots of chili, 200 bags of popcorn and countless trips to the break room to indulge in a sweet treat? SHAZAM's most successful United Way campaign to date!

At SHAZAM, we believe investing in our communities is an important responsibility. That's why in October 2016, SHAZAM employees worked together to support the United Way. Between employee donations and a company match, SHAZAM donated \$64,165 to the United Way, the most our company has ever raised for the organization.

Employees participated in a raffle, bake sale, chili cook-off, scavenger hunt and popcorn social all for one common goal – to help our communities become better educated, more financially secure and healthier.

“SHAZAM is the sum of our employees, and our employees lead by example when it comes to giving to organizations like United Way,” said Dan Kramer, senior vice president of government and community affairs. “Our employees see the various organizations that are the beneficiaries of United Way giving and know their contributions are used to better the community they live in.”



Dan Kramer
Senior vice president
of government and
community affairs

About United Way

United Way aims to improve lives by focusing on education, income and health – the building blocks for a good quality of life.



**Since 2013, SHAZAM
has donated nearly
\$179,000 to the United
Way to help build
stronger communities.**

Is your contact information up to date?

To make sure SHAZAM sends communications to the right person at your institution, it's important to update your contact roles when a staff member changes positions or if you hire someone new. The process is simple, and once your contacts are up to date, it ensures the right people are receiving important SHAZAM news.

SHAZAM Web Rep

SHAZAM's online customer service tool, [SHAZAM® Web Rep](#), helps your financial institution get quick answers to questions and allows you to update your contact information on file with SHAZAM.

The Contacts tab in Web Rep displays all of your institution's contacts on file with SHAZAM. It lists key information for each contact, such as name, email address and telephone number.

This tab also shows which employees are assigned to the contact roles that most frequently receive SHAZAM communications (for example: EFT operations, core operations, marketing and fraud contacts).



All of your SHAZAM Access users can view, add, remove or update contact information. SHAZAM will review all changes for accuracy and import them into our contact database. The process is easy and convenient!

It's critical that you keep your information up to date to receive timely SHAZAM information to the right person. Update today!

Accessing Web Rep

You can access Web Rep in any of the following ways:

- Click the Web Rep link in the top right corner of the SHAZAM Access home page.
- Go to www.shazam.net, click **Login** in the top right corner and click the Web Rep link.
- Click any of the "You have questions ... we have answers" Web Rep icons throughout SHAZAM Access.
- Click the Web Rep link at the bottom of SHAZAM's communications.

Become a social media superstar

You might not have a lot of interest in the extended menu of social media apps on your phone, but millions of people around you sure do. These people are constantly online talking about everything these days.

But don't make the mistake of assuming it's just the younger consumers – teenagers and people in their 20s – using social media. Since 2010, social media use among senior citizens has tripled. As of October 2015, 65 percent of all U.S. adults use at least one social media site. That's 159 million people out there right now ready to connect with you. In fact, people ages 55 to 64 engage with a brand's content the most via social media. Surprise! It's not the millennial generation.

It's up to you to make sure the social media conversation about your financial institution is driven in a positive way.

Where do I start?

Don't worry; you don't have to be a Snapchat, Instagram or YouTube expert right away. You can start by creating Facebook® or Twitter® pages for your bank or credit union.

Overall, there are 1 billion Twitter users worldwide, including 60 million active users in the U.S.

While these numbers are impressive, it's important to remember Facebook is still the social media champion. Facebook is the most used and visited site across all demographics and the strongest for brand loyalty.

What do I say?

Now that you know a good place to start with social media apps, how should you use your business' social media page and what should you say in posts? It's simple. Treat social media like you would any in-person cardholder interaction. Say something of interest to the audience, as well as something educational or useful.

From there, it's possible to build your page with brand visibility, cardholder loyalty, stronger relationships and more. It can be done with cross promotions and cardholder engagement.

Media relations training

SHAZAM provides a variety of media relations training courses for the financial services sector. The training is led by Patrick Dix, SHAZAM's vice president of public relations and a veteran television anchor with 25 years of experience.



Patrick Dix
Vice President of
Public Relations

There are a number of different courses to suit your specific needs, including Media Fundamentals, Advanced Interview Techniques, Purposeful Social Media, Media Relations During a Critical Incident and Media Training for Leaders.

For more information, please call Patrick at 800-537-5427, ext. 2901, or email pdix@shazam.net.

Does this sound like a lot? It might be at first. Here's a helpful reminder: Don't overthink your posts. You can start with posting a picture of your employees at a community event and grow your usage from there. Remember, you can be educational and still have fun at the same time.

Once you have a social media account that's able to reach your cardholders, it also becomes a useful tool in a critical incident. Examples include a natural disaster or a data breach, when communication directly to your cardholder base is critical.

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Social media – *Continued from previous page*

What comes next?

Social media pages can become a place your cardholders count on for important information, expert opinions and valuable resources. Once you lay that groundwork with cardholders, the local news media shouldn't be far behind.

Reporters are always trying to localize national news stories. It can be a good thing to be known as an expert source if a major, national financial issue occurs and affects many people in your area.

Your financial institution's social media pages are really just one more way to engage with your cardholders. Extend the excellent experience your cardholders have in-house and recreate it online.



Same-day ACH: A look back at Phase 1

NACHA – The Electronic Payments Association® has presented some big numbers about same-day automated clearing house (ACH) transaction volume for October 2016, the first calendar month after Phase 1 implementation.

This industry initiative to move payments faster was responsible for 3.8 million transactions in October, totaling \$4.98 billion with an average transaction amount of \$1,303. This data shows strong use of same-day ACH and is consistent with NACHA's expectations based on anticipated use cases and industry dialogue. These numbers are showing how same-day ACH can serve as a faster payment option that supports marketplace demands.

Tim Schieffer, SHAZAM's senior product manager for ACH, said SHAZAM looks forward to supporting NACHA's upcoming same-day ACH phases. "We're excited to support NACHA initiatives that allow our clients to see the benefits of supporting same-day ACH transactions," he said.



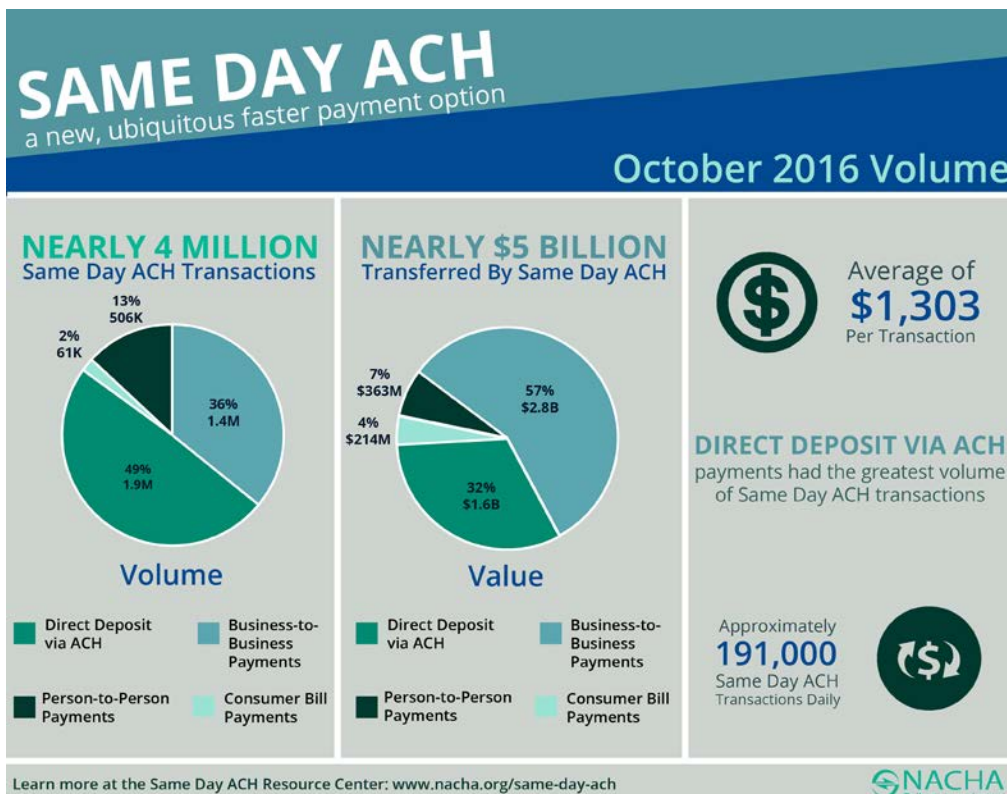
Tim Schieffer
Senior product manager for ACH

Questions?

We're happy to answer any questions you or corporate originators may have about same-day ACH. For questions, please call SHAZAM client support at 800-537-5427 (option 4) or [submit a service request online](#) using SHAZAM® Web Rep.

Phase 2 nears

Same-day ACH Phase 2 will be here shortly. You'll need to be ready to receive and originate same-day ACH debits by Sept. 15, 2017. Stay informed by visiting [NACHA's same-day ACH resource center](#).



NACHA approves third-party sender registration rule

On Aug. 18, 2016, NACHA – The Electronic Payments Association®’s voting membership approved 11 amendments to the [NACHA Operating Rules](#), including a new rule on third-party sender registration.

Below we’ve provided details on the new third-party sender registration rule. For more information on the other 10 rule amendments, please see “[10 minor NACHA Operating Rules changes](#)” on Page 10 in this issue of Spotlight on Service.

Rule overview

The new rule will take effect Sept. 29, 2017. On this date, the third-party sender registry will become available for originating depository financial institutions (ODFIs) to begin submitting registration information.

The rule requires every ODFI to register its third-party sender customers with NACHA. The rule will:

- Help ODFIs understand whether they have third-party sender customers
- Allow ODFIs with third-party sender customers to standardize a set of minimum know-your-customer due diligence information that must be available for registration
- Give NACHA a tool for monitoring automated clearing house (ACH) network quality

Initial registration

For an ODFI with third-party sender customers, the rule requires the ODFI to acknowledge this in a statement to NACHA. NACHA will provide a simple means through the registry to make such a statement.

The following information is required during registration for ODFIs with third-party sender customers:

- The ODFI’s name and contact information
- The name and principal business location of the third-party sender
- The ODFI’s routing number used in ACH transactions originated for the third-party sender
- The company identifications of the third-party sender

Supplemental registration

Beyond the basic registration information defined above, NACHA may ask an ODFI for more details about a third-party sender. The rule states that, upon written request from NACHA, an ODFI must provide within



10 banking days any of the following information that’s requested:

- Any doing-business-as (DBA) names, taxpayer identification numbers (TINs), and street and website addresses of the third-party sender
- The name and contact information for the third-party sender’s contact person
- Names and titles of the third-party sender’s principals
- The approximate number of originators for which the third-party sender transmits entries
- A statement as to whether the third-party sender transmits debit entries, credit entries or both

Enforcement

NACHA will enforce this rule the same as other rules that involve a direct obligation to NACHA (such as direct access registration and ODFI return rate reporting). NACHA can initiate a rules enforcement proceeding if it believes an ODFI has failed to register a third-party sender customer.

For more information

You can find more information and a copy of the supplemental rules pages on [NACHA’s website](#).

10 minor NACHA operating rule changes

Recent rule amendments change 10 areas of the NACHA – The Electronic Payments Association® operating rules to address minor topics. Minor changes to the operating rules have little to no impact on automated clearing house (ACH) participants and no significant economic impact. The 10 minor changes in the NACHA Operating Rules include:

1. Clarification of reinitiation – Applicability to RCK

Effective Aug. 18, 2016

The definition of a reinitiated entry doesn't exempt represented check entries (RCKs) from its scope, and the recent modifications to reinitiation requirements related to formatting, etc., weren't intended to exclude RCK entries.

2. Clarification of reinitiation – Non-applicability to corrected entries related to R03 / R04 returns

Effective Aug. 18, 2016

This amendment clarifies that corrected entries resulting from R03 / R04 returns aren't considered to be reinitiated entries.

3. Rules enforcement – Monitoring of class 2 violations

Effective Aug. 18, 2016

This amendment revises the description of a class 2 rules violation within Appendix Ten (Rules Enforcement) to allow evaluation of the timing of a recurring violation in relation to the resolution date for the immediately preceding violation when determining its status as a class 2 rules violation.

4. Rules enforcement – Appeal process for suspension from the ACH network

Effective Aug. 18, 2016

This amendment expands Appendix Ten (Rules Enforcement) to define a process by which an originating depository financial institution (ODFI) may appeal the suspension of its originator or third-party sender customer when suspension has been mandated by the ACH rules enforcement panel as the penalty for a class 3 rules violation.

5. Rules enforcement – Protection of the national association from liability for enforcement of the rules

Effective Aug. 18, 2016

This amendment expands the rules enforcement provisions within the NACHA operating rules to include express protections for NACHA and its committees when engaged in their roles related to rules enforcement.

6. Clarification of ODFI identification for IAT entries

Effective Aug. 18, 2016

This amendment revises the description of the ODFI Identification field for international ACH transaction (IAT) entries to reflect a current business practice.



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NACHA – *Continued from previous page*

7. Funds availability for same-day entries in time zones east of the continental United States

Effective Sept. 23, 2016 and March 16, 2018

This amendment revises the funds availability requirements for same-day credit entries received in phase 3 by receiving depository financial institutions (RDFIs) located in time zones ahead of Eastern Time.

8. Alignment of ENR and same-day language

Effective Sept. 23, 2016

This amendment revises these sections of the operating rules to make clear that automated enrollment entries (ENR) entries can't be same-day entries.

9. Alignment of TRC / TRX and same-day language

Effective Sept. 23, 2016

This rule fully aligns the same-day settlement requirements for forward truncated checks – TRC and TRX – entries with other standard entry class (SEC) codes.

10. Clarification of reinitiation – Standard entry description

Effective Sept 23, 2016

The recently effective changes to the reinitiation rules require the use of a specific company entry description.

For more information

NACHA has a vast amount of ACH information on its website. We encourage you to regularly [visit NACHA's website](#) to stay current with all of its news.

Post-holiday marketing is key

Build on increased card usage to promote your brand in the new year

If you're like most financial institutions, you've just wrapped up a busy holiday season filled with marketing campaigns and promotions to increase debit card usage. You may even feel it's time to take a break!

However, the post-holiday season is an ideal time to capitalize on increased card usage and inspire a continued preference for your products and services.

SHAZAM makes it easy to promote your brand year-round with a variety of marketing options – from turnkey solutions to custom-branded campaigns and materials.

Turnkey solutions

The [SHAZAM Power Marketing website](#) provides a wealth of ready-made campaigns and materials to continue your marketing efforts into the new year. Many low-cost, turnkey marketing campaigns and free materials are available at your fingertips.

For questions about the Power Marketing website, please contact [Bobbi Kleinschmidt](#), marketing specialist, at 800-537-5427, ext. 4566.

SHAZAM Marketing Services

Establishing consistent branding, offering targeted marketing campaigns across all appropriate channels and adapting marketing strategies to fit the times are the hallmarks of successful marketing plans. Of course, many community financial institutions lack the staff members and resources to launch and maintain sustainable marketing efforts. That's where SHAZAM Marketing Services can be of assistance.

SHAZAM Marketing Services is a full-service marketing department within SHAZAM, designed to meet your advertising, design and branding needs. SHAZAM Marketing Services gives you access to a team of experienced marketing professionals who can promote all of your products and services, across print and digital mediums.



Customized campaigns

Your partnership with SHAZAM gives you access to an entire team of experienced marketing professionals who can provide top-tier agency services at rates that won't break your budget.

We focus exclusively on community financial institutions, so we understand your business! Our team has decades of combined experience creating eye-catching, unique and effective marketing materials that will build your brand, align with your business strategies and reach the right audiences.

Tell us about your goals and we can help you create a plan to promote all your products in the new year, including debit and credit services, checking and savings accounts, home mortgages, auto loans, business and agricultural loans, investment services and more!

For more information

Call SHAZAM Marketing Services today at 855-316-9378 or email sms@shazam.net to learn how we can help you save money and achieve your goals in the year ahead.

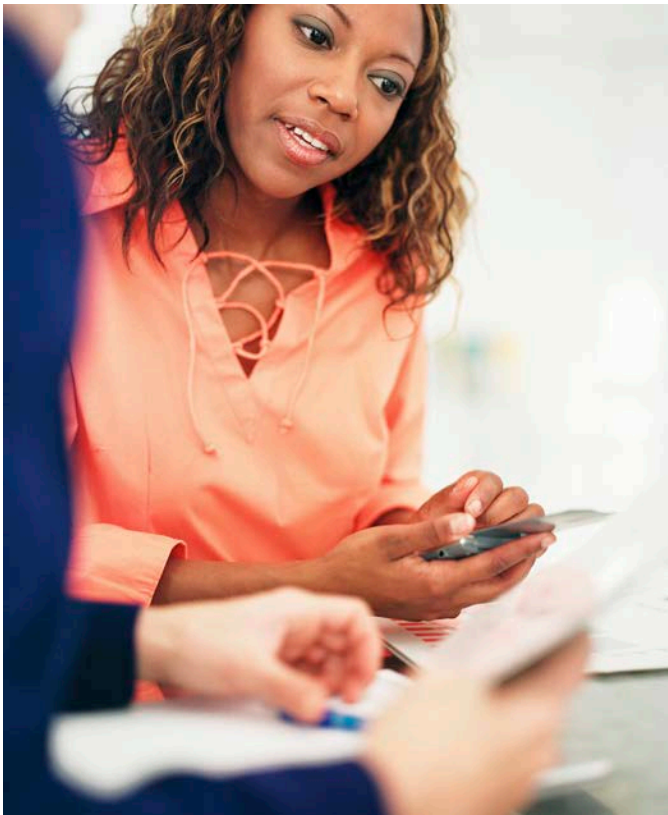
Exception information available in SHAZAM Resource

Exception information (adjustment, chargeback, representment and fraud reporting) is available at your fingertips from the home page of SHAZAM Resource!

Chargebacks and Adjustments section

The following reference document is available in the Chargebacks and Adjustments section of SHAZAM Resource:

- [Exception Item Processing Manual](#) – Provides guidance for processing adjustments, chargebacks, representments and fraud reporting for PIN- and signature-based transactions.



Quick Reference Cards section

The following documents are available in the Quick Reference Cards and Training Services > Training Guides sections of SHAZAM Resource:

- [Can I File a Chargeback for a Fraudulent Transaction?](#) – Explains how to determine whether chargeback rights are available for a fraudulent transaction using SHAZAM Access Transaction History. Four versions of this quick reference card are available:

[Can I File a Chargeback – Fraudulent Transaction? \(Mastercard issuers\)](#)

[Can I File a Chargeback – Fraudulent Transaction? Chip-Enabled \(Mastercard issuers\)](#)

[Can I File a Chargeback – Fraudulent Transaction? \(Visa issuers\)](#)

[Can I File a Chargeback – Fraudulent Transaction? Chip-Enabled \(Visa issuers\)](#)

- [Initiating Exceptions for Signature-Based Transaction Online](#) – Explains how to initiate an exception request, submit a dispute, check the status of a dispute, attach documents to a dispute, change a Fraud-Only Report to a Chargeback and cancel a dispute using SHAZAM Access.

For more information

If you have any questions about these resources and how to use them, please call SHAZAM client support at 800-537-5427 (options 4, 3) or [submit a service request online](#) using SHAZAM® Web Rep.

Learn about EMV fraud and prevention in free webinar

Mark your calendar for **Feb. 15 from 10 to 11 a.m. CT**, when the SHAZAM fraud operations department will host its biannual *onFraud* webinar, “Understanding EMV® Fallback Fraud and Prevention.”

If you’ve ever asked yourself the following questions, this session is for you:

- How is fraud occurring on my EMV cards?
- Why do I have liability for it?
- What is fallback EMV fraud?

Sign up to learn best practices on issuing EMV, what fraud risks are out there and how FICO® Falcon® Fraud Manager rules can help reduce losses. We’ll share how these rules work with EMV card transactions and spend some time answering your questions.

Look for your email invitation in early February. If you have any fraud-related questions, you can always call SHAZAM fraud operations at 800-537-5427, ext. 2899.



Missing something?

Check your junk mail folder or add communication@shazam.net to your safe senders list to ensure you’re getting important emails from SHAZAM, including the upcoming *onFraud* webinar invitation.

FFIEC answers top questions on Cybersecurity Assessment Tool

The Federal Financial Institutions Examination Council (FFIEC) recently issued an [FAQ guide](#) for its Cybersecurity Assessment Tool.

The FFIEC published the Cybersecurity Assessment Tool in June 2015 to help financial institution management identify risk and determine their cybersecurity preparedness. Use of the tool is currently voluntary, but that may change in the future. You can use the FFIEC's tool or use a vendor to help complete your assessment.

SHAZAM Secure can help!

We invite you to experience the SHAZAM difference that comes with more than 40 years of real-world experience. Our SHAZAM Secure® consultants offer a multitude of information technology (IT) and risk services to meet your security and compliance needs, including:

- Cybersecurity assessments
- Vulnerability assessments (external and internal)
- Web application assessment
- Penetration testing
- Social engineering
- IT examination
- Automated clearing house (ACH) examination
- Bank Secrecy Act (BSA) examination

As an industry leader in IT compliance, SHAZAM will save you valuable time and resources, ensuring you meet today's regulatory challenges head on. Contact us today to learn more.



For more information

For the latest information about cybersecurity risk management, please visit the [FFIEC Cybersecurity Awareness website](#).

To learn more about SHAZAM Secure services, please contact [Tom Quist](#), SHAZAM Secure client executive, at 800-537-5427, ext. 4370.

Putting a stop to EMV fallback fraud

SHAZAM is catching more EMV® fallback transaction fraud, and it feels great stopping these fraud attempts for you and your cardholders!

How are we catching more of this fraud? SHAZAM fraud operations recently enhanced an existing FICO® Falcon® Fraud Manager U.S. rule and created a new global rule, which has proven to be beneficial for all parties.

Ryan Dutton, SHAZAM's fraud operations supervisor, said both rules are extremely effective in fighting fallback fraud with little impact on cardholders. "These rules, combined with 100 percent Falcon real-time scoring, are powerful tools in combating suspicious EMV fallback transactions and can help stop them from becoming a nightmare for our clients," he said.



What's EMV fallback?

EMV fallback occurs when the merchant is EMV capable, the card is a chip card, but for some reason the POS terminal can't read the chip. The merchant can then process a magnetic stripe "fallback" transaction.

EMV fallback fraud occurs when a fraudster creates a counterfeit "chip" card using compromised magnetic stripe data. Fraudsters can't compromise the chip technology, so the chip isn't valid or certified. As a result, the POS terminal can't read the chip. The merchant can then process a magnetic stripe "fallback" transaction.

If authorized, the issuer will typically be liable for EMV fallback fraud.

New rule: Global Falcon Fallback

To protect you and your cardholders, SHAZAM created the Global Falcon Fallback rule. This rule declines all EMV fallback transactions where the merchant country code isn't 840 (United States) unless a PIN is used.

"These rules, combined with 100 percent Falcon real-time scoring, are powerful tools in combating suspicious EMV fallback transactions and can help stop them from becoming a nightmare for our clients."

— Ryan Dutton, fraud operations supervisor.

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EMV – Continued from previous page

SHAZAM recently identified an increase in EMV fallback fraud occurring outside the U.S. Since many countries outside the U.S. have been using EMV for years, they know how to use EMV properly. Through extensive testing, SHAZAM identified that non-U.S. fallback transactions were virtually all fraudulent.

Enhanced rule: U.S. Falcon Fallback

SHAZAM enhanced the existing Falcon rule for EMV fallback transactions in the U.S.

Previously, the rule excluded transactions outside the cardholder's "footprint." We identify the cardholder's footprint as the state he or she lives in and the surrounding states. Now, the rule only excludes the state the cardholder lives in.

For more information

A list of all Falcon specialty rules is available in SHAZAM Access > Fraud Watch > Falcon User Information > [Scoring and Rules](#). If you have any questions about these rules, please call SHAZAM fraud operations at 800-537-5427, ext. 2899.

100 percent real-time scoring

Are you using Falcon with 100 percent real-time scoring? If not, you should be! Scoring all transactions in Falcon will help you catch the most fraud and minimize losses. To learn more or to enroll, please [contact your client executive](#).

Effective use of SHAZAM Card Block in 2017

SHAZAM Card Block is a quick and effective tool to help your institution prevent fraud losses. Whenever you encounter a fraud trend, you may want to consider using SHAZAM Card Block to decline the transactions that are getting through. You can block states and merchant categories, countries, merchant names and several other criteria.

While this tool is extremely effective at controlling fraud losses, it does need to be managed. Here are some helpful hints when using SHAZAM Card Block:

- Monitor the fraud trend you are blocking. It will go away, and when it does, you'll want to delete those blocks to avoid cardholder inconvenience and monthly expense.
- Keep track of primary account number (PAN) blocks and PAN exclusions that you enter due to bank identification number (BIN) blocks. As you modify or delete BIN blocks, you may be able to reset the PANs back to the BIN levels. There's also a monthly expense for PAN blocks and PAN exclusions – it's easy to let these get out of hand if you're not monitoring your BIN blocks and those small fees can really add up.
- You can find a list of all PAN blocks and PAN exclusions under each BIN. These lists can be copied and printed for research – just be sure to unmask the PANs!
- Keep a log of who created a block and why. This can be especially helpful at the PAN level, or if you've blocked card acceptor IDs, which are difficult to research and identify the merchant.



The bottom line is that you have a great tool at your disposal to help in the fight against fraud – use it smartly and correctly!

For more information

More information can be found in the SHAZAM Card Block Reference Guide located in the Cards section within [SHAZAM Resource](#). You may also call SHAZAM fraud operations at 800-537-5427, ext. 2899.

Reduce residency fees by cleaning up your card database

It's the beginning of a new year and a good time to take stock of your card database at SHAZAM.

We recommend keeping your card database up to date by deleting old or expired card authorization file (CAF) records and plastics records that are no longer used.

A well-maintained card database benefits you in three ways:

1. Allows more accurate card counts for Mastercard® and Visa® reporting
2. Reflects the cards you actually have in circulation today
3. Results in reduced residency fees

We'll explain what each part of the card record is for and how to maintain it.

Plastics records

Plastics information in the card database is all about the card order. Plastics records contain the:

- Cardholder's name, mailing address, Social Security number (SSN) and telephone number
- Image ID (for SHAZAM myPic Studio®)
- Number of reissue months
- Expiration date
- Current card status, so we'll know whether to reissue the card

Deleted plastics records will still appear in SHAZAM Access, but they won't be reissued. Once the card has been expired without reissuance or deleted for 24 months, the record will be purged from SHAZAM Access automatically. Please Note: Primary account numbers (PANs) with a hot-card status won't reissue, regardless of the plastics record status.



CAF records

When we talk about cleaning up your card database, the CAF record is our primary concern. The CAF record is what makes the card work for positive file financial institutions. It contains the PAN, card status, deposit limits, withdrawal limits, last activity date, last maintenance date and more.

The CAF remains in SHAZAM Access until you delete it, no matter the card's status. SHAZAM doesn't automatically purge CAF records. For a card with a hot status, SHAZAM recommends you wait until the card has expired before deleting.

Mastercard

While SHAZAM will retain a hot status until the CAF is deleted, Mastercard only retains the hot status for 180 days. This is only important if / when Mastercard stands in. Mastercard recommends hot-carding the card every 180 days until expiration; however, this isn't required.

Visa

Visa deletes the record based on the purge date entered when the card is hot-carded. If no purge date is entered, the purge date will default to one year.

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Records – Continued from previous page

Tools to Maintain Your CAF Records

Tool	Description	How to Use	Availability
Positive / Negative File report	This report contains all your CAF information in an easy-to-use Microsoft® Excel® spreadsheet.	Use this report to find all cards with a hot or deleted status.	To request this report, complete the Plastics Report Request form (#514) in SHAZAM® Web Rep > eForms . Or, call SHAZAM client support at 800-537-5427 (options 2, 5). This report is free once per year.
SHAZAM Warning Bulletin (SCD010)	This report lists the following information: <ul style="list-style-type: none"> ▪ Debit cards reported as lost or stolen and the warning notice regions each card is listed in, if applicable ▪ Number of cards for each action code ▪ Number of cards listed in multiple regions ▪ Foreign (non-SHAZAM) networks to which the hot-card record was reported 	Use this report to regularly monitor for expired hot cards and delete them as they arise.	Available daily in the SHAZAM Access Files SETL folder.
Plastics Reissuance (CM250-R) report	This report identifies expiring plastics.	Use this report as a reminder to delete any expired cards that are no longer active.	The report is available on the eighth day of each month and remains on the system for 21 days. You can find this report in the SHAZAM Access Files SETL folder.
Mass maintenance request (Hot / expired card report free with request)	SHAZAM deletes old / expired cards on your behalf.	Use it to clean your card database without impacting your staff members.	To request a mass maintenance, complete the BIN Change Request form (#530) in SHAZAM® Web Rep > eForms . Or, call SHAZAM client support at 800-537-5427 (options 2, 5).

For more information

If you have any questions about the maintenance tools available and how to use them, please call SHAZAM client support at 800-537-5427 (options 2, 5) or [submit a service request online](#) using SHAZAM® Web Rep.

Mark your calendar for 2017 training

SHAZAM has a full schedule of training events to keep your financial institution informed in 2017!

By using SHAZAM's products and services, your financial institution can achieve the success you desire. We believe to reach that level of success, SHAZAM has to provide the best possible education and assistance. Our highly experienced training department has developed a perfect method of ensuring your staff members are highly trained on SHAZAM's products and services.

SHAZAM's 2017 webinar and regional seminar schedules are below. Full details, including course descriptions and registration links, are available on the [Training Services page](#) in SHAZAM Access.

All training times are listed in Central Time.

2017 webinars

January – FICO® Falcon® & SHAZAM Case Management

- **Jan. 18:** 1:30 – 3 p.m.
- **Jan. 24:** 9:30 – 11 a.m.

February – Lost and Stolen Cards

- **Feb. 9:** 9:30 – 11 a.m.
- **Feb. 21:** 1:30 – 3 p.m.

March – Debit Card Fraud

- **March 9:** 9:30 – 11:30 a.m.
- **March 28:** 1:30 – 3:30 p.m.

April – Chargebacks

- **April 18:** 9:30 – 11 a.m.
- **April 27:** 1:30 – 3 p.m.



June – PIN-Based Exceptions

- **June 6:** 9:30 – 11 a.m.
- **June 15:** 1:30 – 3 p.m.

September – Settlement Process and Reports

- **Sept. 7:** 9:30 – 11:30 a.m.
- **Sept. 19:** 1:30 – 3:30 p.m.

October – Cardholder Balancing

- **Oct. 3:** 9:30 – 11 a.m.
- **Oct. 26:** 1:30 – 3 p.m.

November – ATM Balancing

- **Nov. 2:** 9:30 – 11 a.m.
- **Nov 7:** 1:30 – 3 p.m.

No training webinars scheduled during the months of May, July, August and December.

– Continued on next page

Training – Continued from previous page

2017 regional seminars

SHAZAM Debit Card & ATM Operations

- **March 15: Wisconsin Dells, Wisconsin**

Great Wolf Lodge
1400 Great Wolf Dr.
608-253-2222

- **April 5: Memphis, Tennessee**

DoubleTree – Memphis Downtown
185 Union Ave.
901-528-1800

- **April 19: East Peoria, Illinois**

Embassy Suites East Peoria
100 Conference Center Dr.
309-694-0200

- **May 10: St. Charles, Missouri**

Embassy Suites
Two Convention Center Plaza
636-946-5544

- **May 17: West Des Moines, Iowa**

Holiday Inn & Suites
6075 Mills Civic Parkway
515-309-3900

Debit Card Fraud & Chargebacks

- **Sept. 13: Memphis, Tennessee**

DoubleTree – Memphis Downtown
185 Union Ave.
901-528-1800

- **Sept. 27: St. Charles, Missouri**

Embassy Suites
Two Convention Center Plaza
636-946-5544

- **Oct. 11: Wisconsin Dells, Wisconsin**

Great Wolf Lodge
1400 Great Wolf Dr.
608-253-2222

- **Oct. 18: East Peoria, Illinois**

Embassy Suites East Peoria
100 Conference Center Dr.
309-694-0200

- **Oct. 25: West Des Moines, IA**

Holiday Inn & Suites
6075 Mills Civic Parkway
515-309-3900

SHAZAM training

January 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

February 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

FICO Falcon & SHAZAM Case Management webinar

Jan. 18: 1:30 - 3 p.m. CT

Jan. 24: 9:30 - 11 a.m. CT

Description: Does your fraud team have new employees working your FICO® Falcon® Fraud Manager cases? Do you need a refresher for existing staff? If so, let them learn about fraud operations straight from the source.

Topics include a product overview, SHAZAM’s role, your financial institution’s role, real-time scoring, case management workflow, and SHAZAM Access fields and reporting.

SHAZAM Lost and Stolen Cards webinar

Feb. 9: 9:30 - 11 a.m. CT

Feb. 21: 1:30 - 3 p.m. CT

Description: Learn what you should do when a cardholder reports a card lost or stolen. We’ll also cover when you should hot-card or delete the card record, what fees are involved and what reports you can review to monitor the hot-card process.

For more details on training events, visit our [Training Services](#) page.

‘Rock the Rewards’ winners



Congratulations to the November monthly winners for SHAZAM’s “Rock the Rewards” Debit Rewards campaign, which runs October – December 2016. Each of the monthly winners will receive a \$50 iTunes® gift card.

Do you want one of your customers to be a lucky winner? To learn how, please call SHAZAM marketing at 800-537-5427, ext. 4394, or email SHAZAM Debit Rewards.

November winners

- **Jimmie P.** of Princeton, Illinois
(Central Bank Illinois; Geneseo, Illinois)
- **Amy G.** of Taylorville, Illinois)
(Midland Community Bank; Kincaid, Illinois)
- **Daniel R.** of Garrison, North Dakota
(Security First Bank of North Dakota; Center, North Dakota)
- **Keith C.** of St. Regis, Montana)
(Bitterroot Valley Bank; Lolo, Montana)
- **Teresa and Pete R.** of Holland, Iowa)
(Cedar Falls Community Credit Union; Cedar Falls, Iowa)
- **Jeffrey S.** of Stuart, Iowa)
(Rolling Hills Bank & Trust; Atlantic, Iowa)
- **Jodi N.** of Dixon, Illinois)
(First National Bank In Amboy; Amboy, Illinois)
- **Francisco C.** of Granville, Iowa)
(American State Bank; Sioux Center, Iowa)

Contacts



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Johnston, IA 50131
shazam.net | [@SHAZAMNetwork](https://twitter.com/SHAZAMNetwork)

Client support Call 800-537-5427 or submit a service request in [SHAZAM Web Rep](#).

Fax numbers

Chargebacks	515-558-7614
Client support	515-558-7610
EFT implementations	800-267-0549
Fraud operations	515-558-7616

About the newsletter

Spotlight on Service, winner of 15 awards of publication excellence, provides you with information on the financial services industry. It’s not a definitive analysis of the subjects discussed and is not an alternative to the requirements of any regulatory agency.

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