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SAVE THE DATE FOR THE
2018 SHAZAM FORUM

April 10 – 12
Des Moines Marriott Downtown

GET THE SKINNY ON OUR 2017 EVENT!

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23 states represented
109 financial institutions sent two or more people
For more than 40 years, the SHAZAM logo has been the cornerstone of our brand, proudly representing our mission, values and unique identity. As we continue to evolve and expand the services you require for success, we determined it was time to update the SHAZAM logo with a new modern look.

The new logo maintains the well-known lightning bolt and S with an updated SHAZAM typeface to create a clean, contemporary look for our brand. The logo better represents the simple, convenient solutions your accountholders require with the innovation you expect from SHAZAM.

Please begin using the new SHAZAM logo on all relevant debit cards, ATM supplies and marketing materials as soon as your current inventory is depleted. We also encourage you to update your ATM signage as soon as you’re able. For your convenience, new ATM supplies and signage can be ordered through Systemax, our preferred vendor, by calling 800-525-9995.

Operating rules updated
We’ve updated the SHAZAM Network Operating Rules (located in SHAZAM Access > SHAZAM Resource > Network Rules) to include the new logo standards and a few other changes.

Please review each updated section of the rules to determine any impacts to your organization. The document’s Change Log (Page 154) lists the updated sections and a summary of what’s changed.

Please Note: If your financial institution uses SHAZAM Core Services but no other services from SHAZAM, you’re not subject to the SHAZAM Network Operating Rules.

For more information
If you have any questions about these updates, please call SHAZAM client support at 800-537-5427 (option 9) or submit a service request online using SHAZAM, Web Rep.

Keep an eye out as we develop a fresh look for our marketing collateral in the near future.
SHAZAM is in the business of providing new, dependable products and services for community financial institutions to ensure our participants maximize their net revenue.

Years ago, SHAZAM was the first network to facilitate debit card transactions using a single authorization and settlement message (PIN POS transactions). Since then, debit card POS transactions have evolved because of heightened regulations, changes to authentication methods, enhanced technology and much more.

With the introduction of SHAZAM Elite Pass™, merchants will be able to route signature-debit and e-commerce transactions through SHAZAM using our dual-message transaction sets. This will maximize net revenue for the issuer and provide merchants with a more economical path for processing transactions — a win for both organizations.

Benefits

Elite Pass will provide SHAZAM issuers with the potential to increase their overall net interchange as SHAZAM merchant acquirers choose to route signature and e-commerce transactions through SHAZAM. We anticipate many merchant acquirers will route through SHAZAM because of our competitive pricing, which we’ll announce soon.

SHAZAM Elite Pass transactions will support all cardholder verification methods such as PIN, signature or PINless (also referred to as no cardholder verification method [CVM]), as well as card-not-present payments. Just like single-message transactions, Elite Pass transactions will be a seamless experience for the cardholder.

Timeline

SHAZAM will support the following Elite Pass (dual-message) transactions by the first quarter of 2018:

- Card verification
- Card-not-present e-commerce retail transactions
- Card-not-present installment / recurring
- PINless automated fuel dispenser (AFD)
- Card-present signature retail
- Travel and entertainment (T&E) and restaurant transactions with gratuity

We’re still developing many features of Elite Pass, so look for additional communications about mandates and testing requirements. For now, though, we’re excited that this enhancement is on the horizon. We know it will bring many benefits to our participants and the industry!

Did you know?

SHAZAM Elite Pass (dual-message) transactions are processed in two steps — hence the name “dual message”:

1. Authorization message (funds availability)
2. Subsequent completion message (posting to a cardholder’s account)
According to Thales e-Security, 60 percent of Americans currently use a digital payment service, including 74 percent of millennials.

A digital world demands a digital way to pay. With more cardholders looking for the easy and seamless experience of mobile payments, SHAZAM can help you satisfy their digital payment needs. We support:

- Apple Pay™
- Android Pay™
- Microsoft® Wallet
- Samsung Pay™

We also support other tokenization efforts, including:

- Card on file (COF)
- Masterpass™
- Visa Checkout™

Marketing materials
SHAZAM not only supports numerous digital payment options, but has also created marketing materials ready to use, helping you promote the options that are right for your financial institution.

Our featured insert on the SHAZAM Power Marketing website tells your cardholders all about the specific digital payment options you offer. Customize it with your logo and contact information and hand it out with every receipt at the teller line and the drive-thru to get the word out.

Web ads in various sizes, a newsletter article, a radio script and a statement message are also available to help you promote digital payments!

How to enroll
To enroll in the digital payment options of your choice, simply contact your SHAZAM client executive.

Then, order your inserts from SHAZAM Power Marketing!
Track SHAZAM BOLT$ usage with Data Select

If your financial institution offers the SHAZAM® BOLT$™ mobile app, there’s a new way to gain insight into your cardholders’ SHAZAM BOLT$ usage!

Within our SHAZAM Insight with Data Select reporting tool, you can access three new sets of SHAZAM BOLT$ data, as well as four new report templates to help organize that data. The data and reports will help you troubleshoot cardholder issues and give you a better picture of how your cardholders are using the app.

Keep in mind that SHAZAM BOLT$ and Data Select are separate services, so currently you may be using one service but not the other. We can fix that! To learn more or enroll in either service, simply contact your SHAZAM client executive.

Data universes

SHAZAM Insight with Data Select now features three sets, or “universes,” of SHAZAM BOLT$ data:

• Data Select Mobile Transaction Alert Reporting — Provides mobile transaction alert information.

• Data Select Mobile Card Alert Registration — Provides an overview of your cardholders’ alert settings.

• Data Select Mobile Alert Messaging — Provides the number of alerts and the alert verbiage your cardholders received within a selected date range.

For more information on the universes, including a list of data elements available in each for creating your own reports, see the SHAZAM Insight with Data Select User Guide. The guide is located in SHAZAM Access > SHAZAM Resource > Reports and Files > SHAZAM Insight.

Report templates

While you can create your own ad hoc reports, we’ve created four Data Select report templates to help you monitor usage and provide customer service:

• Mobile User Summary Report (DS800-R) — Use this report to see a current user list and user profile information to assist with troubleshooting.

• Mobile User Alert Settings (DS810-R) — Use this report to review the alert settings and dollar amount thresholds selected by users. This can help you identify settings you may want to discuss with your cardholders (for example: receiving text message alerts for all transactions over $1).

• Mobile Alert Messaging (DS820-R) — Use this report to see how many email and text message alerts users have received within a selected date range.

• BOLT$ Communication Report (DS840-R) — Use this report to see the email and text message verbiage users have received within a selected date range. This can help you answer cardholder questions.

For samples of each report template, see the SHAZAM Insight and Data Select Reports document in SHAZAM Access > SHAZAM Resource > Reports and Files > SHAZAM Insight.

– Continued on next page
Data Select – Continued from previous page

What is Data Select?

Data Select is an add-on to our SHAZAM Insight reporting tool that offers greater customization. With transaction data from the past 13 months at your fingertips, you can create customized queries that give you an in-depth look at your debit card and ATM programs.

Data Select gives you the flexibility to view your information in a pie chart, bar graph, report, data sheet and more. You can also customize formatting by choosing the fonts, sizes and colors you prefer. Plus, you can change titles to fit your institution’s naming preferences.

Whether you’re scheduling reports to run monthly or only when you need the data, you can use Data Select to meet all of your reporting needs. It also lets you name and save your report settings, so any of your SHAZAM Access users with the Insight Data Select role can easily generate the same reports in the future, either on demand or on a schedule.

For more information

To learn more about SHAZAM Insight with Data Select, contact your SHAZAM client executive.
Your annual report is one of the most important messages you send to your accountholders. This is your opportunity to highlight key achievements such as increased sales, improved efficiencies and new products and services. An annual report is also a great way to engage with staff and accountholders about the difference you make in local communities.

SHAZAM Marketing Services can write, design and mail your annual report for you. We’ll work closely with you to create a theme, determine key messages, emphasize your mission and break down data into graphs and infographics. Whether you choose a basic or full-color glossy publication, we can develop an annual report that represents your brand and increases your influence.

It’s the perfect time to start developing your annual report, and we’re happy to help. Contact marketing@shazam.net to connect with your community.
Overwhelmed with disputes?
Let SHAZAM handle them on your behalf!

SHAZAM knows you sometimes have to deal with time-intensive dispute management. Disputes happen, and that’s just reality. In November, though, we’re proud to bring you SHAZAM Dispute Resolution Services, a solution to cumbersome and time-consuming disputes.

This new service will offer your cardholders the opportunity to dispute a charge by calling SHAZAM directly. We know you’ll enjoy the many benefits this service will offer.

About the service
Once you enroll, Dispute Resolution Services will replace upfront efforts by your staff to determine the direction a dispute should take. This occurs before the chargeback process, if necessary. SHAZAM’s Dispute Resolution Services team will:

- Gather all information about disputes from your cardholders.
- Contact merchants in non-fraud-related disputes.
- Determine whether cardholders have valid disputes. This will reduce or eliminate no-recourse and urgent chargeback request (UCR) fees.
- Gather cardholder-signed dispute forms and any supplementary documentation the cardholders might have to support their disputes.
- Send cardholders required disclosures and notices about their dispute cases and resolution. Our experts will keep your institution in compliance with complicated Regulation E requirements.
- Review transaction details and chargeback guides to determine if possible chargeback rights exist.
- Submit fraud reporting requests and exception item (chargeback) requests.

SHAZAM’s time and expertise are the two key things to keep in mind. We know disputes can take countless hours — plus you need someone on your team trained to know all dispute regulations. By enrolling in Dispute Resolution Services, you’ll gain a trained team of SHAZAM dispute experts and will also regain the staff time once spent on all of these dispute details — time that can be better spent on revenue-producing or high-touch service activities!

We anticipate Dispute Resolution Services will be available to all SHAZAM® Chek issuers enrolled in FICO® Falcon® Fraud Manager in November.

Enroll today!
We’re accepting enrollment paperwork right now. If you’re ready for SHAZAM to handle your disputes, give your SHAZAM client executive a call. Your client executive will discuss timing, requirements and cost.
Stop fraud this holiday season
Protect yourself by signing up for Falcon today

It's October, but those sleigh bells will soon be jingling and ring-ting-tingling! Keep your holiday season holly and jolly by being prepared to minimize your fraud losses, protect your customers’ confidence in your institution and defend your bottom line from the greedy hands of fraudsters.

In late July, SHAZAM installed an enhancement to FICO® Falcon® Fraud Manager to help our financial institutions fight fraud. With the upgrade, all transaction information is now flowing into the updated scoring model in real time, so Falcon can immediately score transactions against the most recent fraud trends, making it the most robust fraud detection tool available. The upgrade is reducing false positives — providing enrolled financial institutions with a better return on their investment in SHAZAM.

If you haven’t yet enrolled in Falcon and SHAZAM Case Management, don’t wait any longer! Falcon can help you prevent fraud during the busy holiday season and beyond.

Falcon and case management services
SHAZAM is one of the only networks in the marketplace today offering the leading-edge version of Falcon. We use this tool for early detection of unusual transaction activity that may indicate fraud. This includes both signature and PIN-debit transactions, regardless of whether they originate from an ATM or POS device.

Transactions are sent to Falcon from the SHAZAM switch. Then Falcon scores the transaction in real time and provides either an “approve” or “decline” message back to the switch, based on the rules we have in place and the score threshold set by your institution. If the message is “decline,” the transaction is declined at the POS and isn’t allowed to complete. Declined transactions create a case that’s researched by SHAZAM fraud specialists and is used to further refine the cardholder’s profile. To provide premium protection, we recommend using both Falcon case management and 100 percent real-time scoring. We estimate that if a financial institution is using both services, the fraud savings average nearly 20 percent!

 documentation
The Falcon User Information section in SHAZAM Access > Fraud Watch contains new information and updated global rules. In addition, SHAZAM will soon update the FICO Falcon Fraud Manager and SHAZAM Case Management Services User Guide to include the latest enhancements. The guide is located in SHAZAM Access > SHAZAM Resource > Fraud and Security.

For more information
To learn more about enrolling in Falcon and SHAZAM Case Management, please contact your SHAZAM client executive today.
Cybersecurity month spreads awareness

The Department of Homeland Security and the National Cyber Security Alliance have named October National Cyber Security Awareness Month (NCSAM) to raise awareness about cybersecurity.

The campaign is designed to:

- Engage the public and private sectors through events and initiatives to raise awareness about cybersecurity
- Provide the tools and resources needed to stay safe online
- Increase the resiliency of the U.S. in the event of a cyberincident

Take action

There are many ways to get involved in spreading the message of NCSAM. Whether through social media, at home or in the office, the National Cyber Security Alliance can help you get the word out. Online resources are available, including social media examples, posters, tip sheets and other materials.

NCSAM Champion

SHAZAM is once again an NCSAM Champion. We become a champion each year to show our employees and clients that keeping information secure is our top priority. Now, we encourage you to become an NCSAM Champion as well to show your support! Becoming an NCSAM Champion is simple and free.

Are you cybersecurity ready?

Make the switch to SHAZAMSecure® and you will be! As an industry leader in information technology (IT) compliance, SHAZAM will save you valuable time and resources, ensuring you meet today’s regulatory challenges head on.

Contact Tom Quist, SHAZAMSecure client executive, at tquist@shazam.net to learn more about SHAZAMSecure today.

Weekly themes

The awareness month is organized into weekly themes. New materials and ideas will be published each week. Here are the weekly themes for 2017:

- **Week 1: Oct. 2 – 6** — Simple Steps to Online Safety
- **Week 2: Oct. 9 – 13** — Cybersecurity in the Workplace is Everyone’s Business
- **Week 3: Oct. 16 – 20** — Today’s Predictions for Tomorrow’s Internet
- **Week 4: Oct. 23 – 27** — The Internet Wants YOU: Consider a Career in Cybersecurity
- **Week 5: Oct. 30 – 31** — Protecting Critical Infrastructure from Cyber Threats

As our lives become more connected through the internet, the impact of cybercrime increases. Consider spreading the word about NCSAM. Raising awareness is an important first step in prevention!
Effective Oct. 14, 2017, Visa will modify its Global Compromised Account Recovery (GCAR) program to address the growing number of card-not-present (CNP) compromises. This update will allow operating expense recovery for CNP account data compromises and eliminate the incremental fraud recovery.

Visa will implement the following enhancements that will be effective for any account data compromise event when the first alert occurs on or after Oct. 14, 2017:

• The Visa GCAR program will no longer reimburse for incremental fraud recovery.

• To encourage chip card issuance, operating expense recovery will no longer apply for magnetic-stripe-only cards.

• To address the growing number of CNP compromises, Visa is expanding the scope of GCAR to include operating expense reimbursement when a primary account number (PAN) and expiration date from a Visa chip card are at risk as the result of a CNP account compromise.

• Events must impact more than 30,000 cards to qualify for potential reimbursement.

• Events must have a combined total of $300,000 or more in total operating expense recovery to qualify for potential reimbursement.

For more information
If you have any questions, please call SHAZAM fraud operations at 800-537-5427, ext. 2899.
SHAZAM now offers three Mastercard® forms in SHAZAM Resource that can help you facilitate the chargeback process on disputed transactions. Each form covers a different dispute situation and will guide you through helping your cardholder.

Note that these forms don’t require your cardholder’s signature, which can be especially useful in those instances when it’s inconvenient or difficult for your cardholder to sign forms.

Of course, the standard SHAZAM Customer Dispute Request Form is still available if you prefer a form that’s more general and fits most situations (this form does require the cardholder’s signature).

All of these forms are available in SHAZAM Access > SHAZAM Resource > Forms > Chargebacks.

**New forms**

- **Mastercard Dispute Resolution Form — Point of Interaction (POI) Errors.** Use this form when your cardholder was charged for the same item twice, chose to pay by alternative means or was charged an incorrect amount.

- **Mastercard Dispute Resolution Form — Fraud.** Use this form if your cardholder didn’t authorize or engage in the transactions.

- **Mastercard Dispute Resolution Form — Cardholder Dispute Chargeback.** Use this form when the goods or services received weren’t as described or were defective, goods or services weren’t provided, or a recurring transaction was canceled.

While these Mastercard forms don’t require a cardholder signature, there are still some important things to be aware of:

- Forms must be signed and dated by a representative of your institution and complete with dispute details clearly documented.

- SHAZAM will determine whether information contains sufficient detail according to Mastercard chargeback rules and regulations. If not, we may reach out to you for more information.

- Forms will be forwarded to the acquirer / merchant when the chargeback is processed.

Aside from having additional forms available, the chargeback request can be completed as usual. We appreciate your partnership, working together to help your cardholders with transactions in dispute.

**For more information**

If you have questions about these forms or the chargeback process, call SHAZAM client support at 800-537-5427 (options 2, 1) or submit a service request online using SHAZAM® Web Rep.
FTC blog on Equifax data breach

The Federal Trade Commission (FTC) Consumer Information blog recently published an article about the Equifax™ data breach that affected approximately 143 million American consumers. The breach included sensitive information, such as cardholder names, account numbers, card expiration dates, Social Security numbers, birth dates, addresses and even driver’s license numbers.

Learn more about what American consumers should do following this breach, which could be helpful for your financial institution, your employees and your accountholders.

Efforts to combat elder financial exploitation

The Financial Crimes Enforcement Network (FinCEN) and the Consumer Financial Protection Bureau (CFPB) have issued a joint memorandum on financial institution and law enforcement efforts to combat elder financial exploitation.

One resource that may aid law enforcement investigations of elder financial exploitation, even at the local level, is the Suspicious Activity Report (SAR) that financial institutions file with FinCEN.

A financial institution may be required to file a SAR if it knows or suspects a transaction was conducted or attempted by, at or through the financial institution that:

- Involves funds from illegal activity or attempts to disguise funds from illegal activity
- Is designed to evade regulations in the Bank Secrecy Act
- Lacks a business or apparent lawful purpose
- Involves the use of the financial institution to facilitate criminal activity

FAQs: New accounting standard on credit losses

The federal financial institution regulatory agencies issued updated Frequently Asked Questions on the New Accounting Standard on Financial Instruments — Credit Losses to assist institutions and examiners.

The new standard will take effect in 2020 or 2021, depending on an institution’s characteristics. The FAQs focus on the application of the current expected credit losses methodology (CECL) for estimating credit loss allowances and related supervisory expectations and regulatory reporting guidance. The periodic issuance and updating of the FAQs is part of the agencies’ efforts to support institutions as they prepare to implement CECL.

FFIEC launches industry outreach website

The Federal Financial Institutions Examination Council (FFIEC) recently announced the launch of a new industry outreach website designed to share information about financial institution supervision.

— Continued on next page
The website also provides access to upcoming and archived FFIEC-sponsored webinars.

The FFIEC’s industry outreach program enhances communication between the FFIEC and financial institutions, trade associations, third-party service providers, consultants and other interested parties. To learn more or sign up to receive email updates from the FFIEC, visit the industry outreach website.

CFPB updates

Spring 2017 regulatory agenda published

We encourage you to check out the CFPB’s recently published semiannual regulatory agenda for May 2, 2017, through April 30, 2018. The report was current as of April 7, 2017, and describes some of the final rules it has issued since that date as pending.

HMDA exam testing guidelines

The CFPB posted an article announcing the release of new FFIEC Home Mortgage Disclosure Act (HMDA) Examiner Transaction Testing Guidelines for institutions that report HMDA data.

The guidelines will apply to the examination of HMDA data collected beginning in 2018 and reported beginning in 2019. The guidelines “represent a joint effort by the CFPB, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (FRB), the National Credit Union Administration (NCUA), and the Office of the Comptroller of the Currency (OCC) to provide, for the first time, uniform guidelines across all federal HMDA supervisory agencies.”

Detailed summary of latest TRID changes

The CFPB recently released a detailed summary of the changes and clarifications to the TILA-RESPA integrated disclosures (TRID) that it finalized in July. The summary provides a quick reference to the 500-page final rule, which covers tolerance provisions for the disclosed total of payments, exemptions from TRID for certain loans, applicability of the disclosures to co-op units, and the sharing of disclosures, among other topics. The final rule also makes extensive technical corrections, many of which are addressed in the summary.
Card skimming and cloning course now available

Can you identify a skimmer on an ATM or gas pump?

Thirty-seven percent of all card fraud in the U.S. is related to skimming, according to CreditDonkey®. And, according to Integrated Family Community Services, card cloning has resulted in $6 billion in losses nationwide. Unfortunately, card cloning is quite easy.

New: SHAZAM’s Skimming and Card Cloning course

The more people who understand the details of skimming and cloning cards, the more secure we all are.

SHAZAM’s new skimming and card cloning training class prepares you to identify internal and external skimmers and PIN-capturing cameras at the ATM, POS and gas pump.

Real-life photos show you exactly what to look for and videos highlight how thieves set up these devices to steal from your accountholders and merchants. A live demonstration will emphasize just how quick and easy it is to clone a card and conduct an immediate transaction.

Contact us to sign up today

According to the Federal Financial Institutions Examination Council (FFIEC) and Code of Federal Regulations, crime response training is required as part of your business continuity plan.

Contact your SHAZAM client executive for pricing information — package deals are available. Training spots are filling quickly. Don’t wait to schedule the right training for your organization!

Add value to your community

Partner the Skimming and Card Cloning course with our Internal Retail Theft course as an outreach opportunity in your community. Invite commercial clients, business owners, city officials and law enforcement to these courses and work in conjunction to fight crime.

SHAZAMSecure® Crisis Management also offers a site threat assessment, robbery training and an active shooter workshop.
SHAZAM training

October 2017

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SHAZAM Debit Card Fraud and Chargebacks regional seminar

**Oct. 11:** Wisconsin Dells, Wisconsin  
**Oct. 18:** East Peoria, Illinois  
**Oct. 25:** West Des Moines, Iowa

**Description:** Learn everything you need to know about debit card fraud, disputes and chargebacks. Topics include:

- Fraud trends
- Risk management tools
- Fraud reporting
- The complete chargeback cycle, including:
  - Retrieval requests
  - Chargeback reasons
  - Financial institution and merchant responsibilities
  - Documentation

SHAZAM Cardholder Balancing webinar

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

**Description:** Get the answers you need to balance your cardholder activity. Become the go-to person at your financial institution for cardholder balancing. This webinar covers how to balance from the source, understanding the entries you need to make and how to handle out-of-balance situations.

SHAZAM ATM Balancing webinar

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

**Description:** Get the answers you need to balance your ATMs from the source and become the go-to person at your financial institution when it comes to ATM balancing. Topics include:

- Proper account setup
- Complete balancing process
- Places to look if you’re out of balance
- Question and answer session

For more details on training events, visit our [Training Services](#) page.
‘Escape to Rewards’ winners

Congratulations to the August monthly winners for SHAZAM’s “Escape to Rewards” Debit Rewards campaign, which runs July – September 2017. Each of the monthly winners will receive a $50 travel gift card.

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

August winners

- **Jennifer P.** of Sioux City, Iowa (Telco-Triad Community Credit Union; Sioux City, Iowa)
- **Carlos G.** of Charles City, Iowa (CUSB Bank; Cresco, Iowa)
- **David W.** of Fairfield, Iowa (Community 1st Credit Union; Ottumwa, Iowa)
- **Erma E.** of Louisville, Kentucky (PBI Bank; Greensburg, Kentucky)
- **Suzie S.** of Norway, Michigan (Northern Interstate Bank, N.A.; Norway, Michigan)
- **Dan R.** of Waterloo, Iowa (Cedar Falls Community Credit Union; Cedar Falls, Iowa)
- **Gary H.** of Park Rapids, Minnesota (Northview Bank; Willow River, Minnesota)
- **Mathew A.** of Vail, Iowa (Westside State Bank; Westside, Iowa)

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.

To join the Spotlight on Service subscription list, send us your name, account number and email address. We also welcome your questions or comments about the newsletter.

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