

DEBIT CARD PARTNERSHIP BENEFITS

SHAZAM DIFFERENTIATORS

OWNERSHIP

We're owned by our clients who can apply to become members, and most do. Our members then have a vote and voice in the direction of our company.

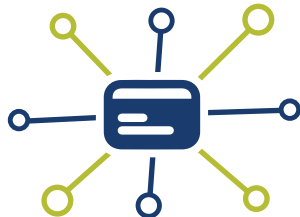
STRUCTURE

We're structured as a nonprofit corporation. Since we don't answer to shareholders, we can reinvest those dollars in new technology while keeping costs down to benefit our clients.

ADVOCACY

We represent you in the payments industry, on Capitol Hill, at regulatory agencies, on national payments boards, and through other committees where it's important your voice is heard.

**OWN AND
OPERATE
OUR OWN
DEBIT RAIL**
AS A NETWORK
AND PROCESSOR.



NET INCOME PROFITABILITY

For new clients SHAZAM added in 2020, we increased their combined net income more than \$10 million over their current providers for the life of their contracts!

SHAZAM's standard pricing approach is to aim for the highest net program profitability for the community financial institutions we serve.

- Our clients earn greater net interchange income. SHAZAM establishes and uses unique interchange rates that are designed to earn the highest net interchange in the industry.
- We don't charge a separate processing fee and network issuer switch fee when single message transactions are routed by merchants through the SHAZAM network.
- We have the lowest fees in the industry.
- We've NEVER implemented an across-the-board annual price increase.
- We think carefully before passing fees to our clients, and at times make the strategic decision not to charge fees.

DEDICATED CLIENT SUPPORT



95%

**OF CLIENT CALLS ARE
RESOLVED SAME DAY**

No matter your size, your dedicated regional director will drive strategic discussions by sharing important insights and efficiencies. But, we go further by providing client support staff who are 100% based in the U.S. and available 24/7/365.

CLIENT SUPPORT
SATISFACTION
SURVEY SCORE



*5.0 IS EXTREMELY SATISFIED

 **SHAZAM**[®]

800-537-5427 / shazam.net /     

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A major reason we're so pleased with the switch was in our first five years with SHAZAM we gained an additional \$1 million in net revenue. Our net interchange income was initially \$10,000 to \$20,000 per month, and today we average more than \$55,000 per month.

”

Mark Nelson, Executive Vice President, CIO/COO, Horicon Bank

“

We've continued to be a member of SHAZAM for many reasons, including the lowest cost PIN-based transactions I'm aware of, people answer our calls and SHAZAM continues to bring new products such as fraud tools, dispute resolution services and many more.

”

R.A. Steen, CEO, Bridge Community Bank

“

It's the fact that SHAZAM is a non-profit; we're the shareholders of SHAZAM and you're in the business for us. The main goal for SHAZAM is that the financial institutions are profitable, we're happy and we're engaged and our clients are happy with the program.

”

Christy Baker, COO, TS Bank

PRODUCTS + SERVICES



CARD/ATM SERVICES

PIN, PINless, Signature, Contactless
Business Debit
Health Savings
Credit Card
Card Authorization Services
ATM Driving and Surcharge-free ATMs



FRAUD SERVICES

Fraud Management Services
Fraud Advisors®
SHAZAM Card Block



PAYMENTS

Mobile Application Solution (Brella®)
SHAZAM ACH
Real-time Payments
Digital Payments

FREE PRODUCTS + SERVICES

