

SHAZAM[®]

**ADVANCE
WITH THE
RIGHT
PARTNER.**



WHO WE ARE

SHAZAM's the only nationwide independent, member-owned debit network, processor and core provider supporting community banks. We ensure banks have the products and services they demand and expect in a cost-effective way. Founded in 1976 and headquartered in Iowa, we're a leader in payments and financial technology, with a simple mission: **Strengthening community financial institutions.**



OUR DIFFERENTIATORS BENEFIT YOU

OWNERSHIP

SHAZAM's owned by our clients who can apply to become members. Our members then have a vote and voice in the direction of our company.

UNIQUE STRUCTURE

We're structured as a nonprofit corporation, but not in the traditional sense because we work to earn a profit. It's what we do with our profits that's unique. Since we don't answer to shareholders, we can reinvest those dollars in new technology while keeping costs down to benefit our clients.

ADVOCACY

Community banks must have a voice in the future of the nation's payments system. We make it our business to be your vocal advocate. We represent you in the payments industry, on capitol hill and through many agencies, payments boards and committees where it's important your voice is heard.

REDEFINE SUCCESS

PRODUCT SUITE

**SHAZAM OFFERS A PORTFOLIO OF
PRODUCTS AND SERVICES THAT PAVES
THE WAY FOR YOUR BANK TO PROSPER.**

DIGITAL PAYMENTS

Cardholders' demands for payment solutions are ever changing. With the increasing shift to digital commerce, SHAZAM can help you provide digital payments with ease.

CARD AND ATM SERVICES

SHAZAM offers many top-tier debit and credit card services, including PIN debit, signature debit, business debit, contactless cards, health savings account cards, real-time card authorization and personalized photo cards. Our affiliation with national card associations gives your cardholders acceptance at virtually any ATM. And with Privileged Status, cardholders have access to thousands of surcharge-free ATMs nationwide.



MERCHANT SERVICES

Whether you prefer to refer merchants to SHAZAM without the liability or manage your merchant relationships yourself, we can help. Our full range of cost-effective merchant processing services and flexible pricing structure allow you and your merchants the opportunity to maximize profitability and generate new revenue streams for your bank.

FRAUD AND RISK SERVICES

SHAZAM automatically checks every transaction for proper card activation, valid cardholder address, lost or stolen cards and more. We also offer advanced products such as SHAZAM's neural-network fraud management solution powered by FICO® Falcon®; Fraud Advisors™, our consultative and investigative service; SHAZAM Card Block, which helps shut down fraud; and SHAZAM Secure, our IT security and compliance solutions.

DIGITAL BANKING

Your accountholders expect a seamless digital banking experience — from laptop to mobile to tablet — our solution does this. Give your users the flexibility to stay active in their busy lives while conveniently managing their finances.

CORE SERVICES

SHAZAM's Cardinal Core meets all of your core processing needs, including full conversion services, personalized training and ongoing professional support.

MOBILE SERVICES




Brella alerts cardholders to potentially fraudulent transactions. The app can be enhanced with temporary card blocking, transaction-level alerts and blocks and person-to-person money transfers. Customize the app with your branding utilizing our white label solution, or, integrate our transaction alerting and blocking functionality into your own mobile app with an API.

MARKETING SERVICES

Our in-house marketing agency services are available to help you promote all of your needs. We also offer a free quarterly debit rewards program and access to our online SHAZAM Power Marketing program, which offers ready-made campaigns to support your success.

SUPPORT SERVICES

From easy conversions and expert training to helpful client support, dispute resolution services and a dedicated chargeback department, we put your bank's needs first — 24/7/365.



“ 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 / Horicon, WI

SMART BUSINESS



SHAZAM[®]

**MORE
CHOICES.
MORE
FLEXIBILITY.**



6700 Pioneer Pkwy / Johnston, IA 50131

855-314-1212 / shazam.net