



SHAZAM®

Change your core experience®

SHAZAM CORE SERVICES

SHAZAM Core Services offers a flexible, end-to-end bank platform that represents the latest advancements in core banking software.

Our sole purpose is to deliver community banks a better solution that will help build their business, improve processes and gain efficiencies.

MOVE YOUR COMMUNITY FORWARD

A black and white photograph of a woman with short dark hair and glasses, wearing a light-colored button-down shirt. She is sitting at a desk with her hands clasped in front of her, looking off to the side with a thoughtful expression. A laptop is open in front of her, and a pen holder with several pens is visible on the desk to her right. The background is dark and out of focus.

SHAZAM'S CARDINAL CORE IS A SINGLE, HOLISTIC NONMODULARIZED PLATFORM FOR DATA PROCESSING. EVERYTHING IS INCLUDED WITH THE BASE CORE SYSTEM, SAVING YOU TIME AND MONEY.

YOU'RE NOT REQUIRED TO USE PRESCRIBED ANCILLARY SYSTEMS OR PARTNERS AND WE DON'T HAVE EXCLUSIVITY CLAUSES. WE'LL WORK AS YOUR PARTNER, TO PROVIDE YOU A HIGHER LEVEL OF FLEXIBILITY SO YOU CAN SELECT THE APPLICATIONS YOU WANT TO USE.

PRODUCT SUITE

PLATFORM SERVICES

SHAZAM Core Services features a complete suite of Microsoft® Windows®-based interactive retail automation software, including Teller, Teller Capture, Branch Capture, Merchant Capture, Statements, COLD Storage, New Account and Loan platforms. By creating unique product templates, you can reduce data input, ensure accuracy and maintain compliance. All our platform solutions are fully integrated with Cardinal Core and the Wolters Kluwer® form sets, allowing seamless transactional and account opening with single-entry.

COMPLIANCE AND RISK MANAGEMENT

We provide support to help manage your compliance efforts, assist in vendor management requirements and facilitate regulatory reviews.

ANALYTICS

Cardinal Insight — A powerful custom report writer with access to virtually every field within Cardinal Core, including many reports already built into the system so you have access to all your information.

Executive Dashboard — This tool features pre-determined reports that you can share with key stakeholders and board members, giving them information that's relevant, accurate and actionable.

GATEKEEPER

A compliance program needs to be compatible with your bank's risk and compliance policies. Gatekeeper is a robust compliance solution, including Red Flag, Risk Codes, AML, BSA, OFAC, FinCEN and FACT Act. This module allows real-time processing and analysis of all transaction activities.

CHECK 21 ITEM PROCESSING

SHAZAM Core Services fully supports and integrates our Check 21 Item Processing solution seamlessly into the back office operations and to Cardinal Core. Our solution supports Branch Capture, Teller Capture, Merchant Capture and Centralized Operations. Check 21 Item Processing allows a myriad of statement printing options such as full statement printing, truncated statements, e-statements and CD creation.





REWARDS CHECKING

Built directly into Cardinal Core, this program eliminates the need for a third-party vendor. Rewards Checking is controlled at the deposit product level with expansive options, so you can customize the product to meet competitive market demands.

REPORTS AND DOCUMENTS

SHAZAM Core Services offers full-featured document imaging and COLD storage solutions that allow you to gather, organize, secure, access and distribute information. Improve the quality and accuracy of your business decisions, improve productivity, eliminate paper and streamline process efficiency.

CONVERSION SERVICES

We provide full conversion services with dedicated conversion teams, personalized training, marketing services and ongoing professional support. You'll be assigned a conversion manager that will be at your side each step of the way. Comprehensive mapping and training will take place along with ongoing exercises to ensure the system is used efficiently and best practices are in place. We'll also help ensure all ancillary solutions and applications are in place. We even have a multichannel marketing package to help you communicate the upgrade to your staff and customers.

PRODUCT SUITE

USER GROUP

This independently-controlled user group gives each of our clients direct influence on our product roadmap. Your voice feeds product innovation and directs the priorities of our technology resources. We genuinely care about the user experience and providing the best product possible.

“ SHAZAM Core Services has been a breath of fresh air for our small community bank, providing us with the vendor relationship one could only dream about. ”

JESSICA GREEN / EVP OPERATIONS
Hamilton Bank / Hamilton, MO

CARDINAL CONNECT

Thanks to Cardinal Connect, SHAZAM Core Services integrates with an expanding portfolio of third-party vendors.

PLATFORM SOLUTIONS

ComplianceOne™

GulfPak

POD / CHECK 21

Computer Service Professionals, Inc. (CSPI)

C&A Associates, Inc. POD

Jaguar Software

Summit Financial Solutions, Inc.

JHA AudioTel

iMAGIC

Advanced Financial Solutions

INTERNET BANKING

CSPI

Worldwide Interactive

Q2 eBanking

Funds Xpress®

ACI / S1™

Malauzai Software, Inc.

Online Banking

DOCUMENT IMAGING

CSPI

Digital Filing Solutions

Integra Business Systems

COLD STORAGE

CSPI

Digital Filing Solutions

Real Vision

VOICE BANKING

Q2 eBanking

Voice Access

REAL-TIME EFT

Elan™

Transfund®

US Bank®

Fifth Third

Fiserv EFT

Pulse®

Star®

SI / Mosaic

MISCELLANEOUS

Bankers Dashboard™

CoreTrac CRM / SFA

IPS Sendero

James Baker Asset Liability Management

Marquis™ MarketTrax

Patriot Officer®

Profit Stars®

“

Cardinal Core is a great banking software solution backed by a team of dedicated individuals that have many years of experience in banking. I'm continually impressed by the quality and functionality of the Cardinal Core banking solution.

”

STEVE HAMP / VP, IT

Redding Bank of Commerce / Redding, CA

A black and white photograph of three women in a professional setting. The woman in the center is holding a tablet and looking at it intently. She has long dark hair and is wearing glasses. To her right, an older woman with short, light-colored hair is smiling and looking at the tablet. To the left, a woman with long blonde hair is looking towards the tablet. The background is a blurred office environment with a brick wall and some framed pictures.

WHY SHAZAM CORE SERVICES

SCALABLE

Since Cardinal Core is delivered to the desktop through a browser, it's easy to deploy and maintain as your bank grows and requires new functionality.

FLEXIBLE

Create customized menus to address the unique requirements of each employee's job function improving workforce efficiency. In addition, Cardinal Core offers comprehensive ad hoc reporting capabilities for use with popular report generators such as Crystal Reports and Query.

USER-FRIENDLY

Thanks to Compass XD, you'll enjoy an updated, user-friendly interface that closely integrates the core and EFT systems. Card maintenance can be completed in real time and you'll have all the benefits of real-time processing with a positive balance file stand-in.

EXCEPTIONAL VALUE

Cardinal Core provides community banks the best banking technology and service at an all-inclusive price. We believe in honesty and transparency, not hidden or surprise costs and we don't believe in frivolous up-charging. We actively seek ways to provide you cost savings, so you can add to your bottom line.

CUSTOMER SERVICE AND SUPPORT

Our team members are former banking professionals. We understand your business and we'll do anything in our power to provide your staff a responsive and seamless experience. You have a voice. We're here to listen and respond with options that work for you and your staff.



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**LET US POWER YOUR CORE, WHILE
YOU POWER YOUR COMMUNITY.**