



INCREASING NET INCOME THROUGH PAYMENTS

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SHAZAM OVERVIEW

- Full Service EFT Provider – Both a Debit Processor and Debit Network.
- Member-owned, Member-controlled
- Nonprofit. Focus on your Profits!
- Established in 1976 – over 43 years of experience.

SHAZAM OVERVIEW

- Invented PIN point-of-sale in the 1970s.
- Board of Directors - comprised of community financial institution leaders.
- Cannot harm the markets we serve, or we would be harming ourselves

SHAZAM – INCREASING NET INCOME

- Debit Industry has greatly changed over the past 20 years, however, the true impact of those changes is not widely known or understood.
- Understanding the current state of the payments industry can increase net income from debit card programs 30-60%.
- Some banks have increased their net income from \$1M to \$2M!

BREAKOUT SESSION OVERVIEW