



Streamlining Success: how a full-service partner transformed operational efficiency.

Sidney State Bank has served the financial needs of Montcalm County since 1921, delivering personalized service rooted in its community-banking philosophy. Its motto, “Where Banking Is a People Business,” reflects the bank’s commitment to offering customers direct access to knowledgeable, local professionals who understand their financial needs.

The bank strives to be a one-stop shop for its customers and wanted that same streamlined, relationship-driven experience from its debit processing, digital banking and core technology providers.



**Improved
Customer Service**



**Seamless
Solutions**



**Increased
Interchange Income**

The Opportunity

Sidney State Bank's close ties to the local community allow its team to draw on firsthand knowledge of the local economy to better serve customers. That insight supports the bank's goal of delivering comprehensive financial solutions under one roof.

However, internally, the bank was working with multiple technology vendors. The reliance on third-party integrations led to service gaps, operational challenges and added complexity. Combined with a lack of collaborative support from vendors, these issues prompted the bank to seek a technology partner that shared its commitment to service, responsiveness and mutual success.

The Fix

Sidney State Bank found that partnership in SHAZAM, a member-owned financial services provider built on the belief that financial institutions are vital to the communities they serve.

"Our decision to partner with SHAZAM was driven by the desire to work with a company that shares our culture and delivers excellent support and service," said Robert Byram, president and CEO of Sidney State Bank. "Their member-owned structure aligns with our values. There are no shareholders to satisfy—only members who are also owners—contributing to our mutual success." The bank eliminated many third-party challenges by converting to KinetiCore™



banking solutions, Peregrine™ processing solutions and DigiHive™ digital banking platforms from SHAZAM simultaneously. SHAZAM's fully integrated suite of products and services is supported by a U.S.-based team of experts, many of whom have prior banking experience. That background helps them understand the need for timely responses and effective, seamless solutions.



SHAZAM's member-owned structure aligns well with our values, as there are no shareholders to please, only members who are owners of SHAZAM, contributing to our mutual success.

- Robert Byram



"The integration of core, digital and debit card processing has been great," Byram said. "Having everything together allows for adjacent contract expirations across all SHAZAM platforms"

The Outcome

Since converting to SHAZAM's Peregrine™ processing solutions, Sidney State Bank has increased interchange income. The bank has also implemented a business BIN and mobile payments, further boosted interchange income while meeting evolving consumer expectations.

Beyond the financial gains, bank employees have seen a meaningful improvement in service and support.

“We receive quick response times on both issues and enhancement requests,” Byram said. “Most responses come directly from support staff or product managers who have prior banking experience, so we are aligned on the challenges, pain points and what’s needed to be successful.”

Improved income and dependable, superior service have reinforced the bank’s confidence in its technology partnership and why they are excited about their future with SHAZAM.

“SHAZAM understands the needs of community banks,” Byram said. “We are proud to recommend SHAZAM to any financial institution looking to streamline services with a full-service provider.”



SHAZAM impacts every aspect of a thriving financial institution.

To view a full list of SHAZAM’s services visit shazam.net or [contact us](#) today.

