Executive Summary
When Cabool State Bank, a long-time Sparak® System Core user, wanted to streamline its cumbersome, redundant debit card processing workflow, it switched from its existing solution to the Card Payments solution from D+H. With the change, the institution reduced fraud and cut the steps it takes to process a debit card in half.

“The capability you get for the price you pay is fantastic. It’s a real value.”

Sandy Boykin
Vice President, Information Technology
Cabool State Bank

Bank Profile
Name: Cabool State Bank
Location: Cabool, Missouri
Assets: $63 million
• 1 location
• 21 employees
• Cabool State Bank is an independent community bank, nestled in the rolling hills of the Missouri Ozarks. The institution was chartered in 1913, and today is one of the only locally owned banks in the area. By combining local decisioning, old-fashioned, personal service and the latest technology, Cabool retains and grows its customer base every year.
Cabool State Bank’s slogan, “Where country living is serious business,” suits it well. This 101-year old institution is the only locally owned bank serving the surrounding Missouri communities, heavily populated by dairy farms, cattle ranchers and trucking companies to move the goods from here to their final destinations.

Although the people who live in and around Cabool love the country life, they aren’t willing to give up big city conveniences. That’s why Cabool State Bank gives them the best of both worlds.

“We combine good, old-fashioned service with the latest technology, so our customers get the convenience features they want and our staff works more efficiently. Our core system is the foundation of it all,” explained Sandy Boykin, vice president of information technology for Cabool State Bank. “We were actually involved in the creation of the Sparak System Core, and have been using the system ever since. We like the fact that we have a say in product development as the solution continues to evolve.”

According to Boykin, Sparak System Core offers a number of benefits to the institution and its staff.

“We love the Sparak System Core ease-of-use. It’s very intuitive and easy to learn,” Boykin said. “We can also create the reports we need easily. If a bank leader wants to see all of our outstanding loans, I can pull the report in minutes. Because we’re a real-time bank, I know all the data is accurate.”

**Debit Card Processing – without the Redundancy**

As efficiently as Cabool operated, one area fell painfully short: debit card processing.

“We were unhappy with our previous provider. The service was poor and the plastic on the cards themselves was poor quality. The cards were literally breaking in half,” Boykin said. “To make matters worse, the vendor wouldn’t own up to the problem. Our staff documented and documented some more, and all we heard was, ‘No one else is having this issue!’ When your customers are coming in with broken debit cards, that’s not the answer you want to hear.”

Because nothing was integrated, the process was redundant and cumbersome, with high error potential.

“Our staff had to go into the system, enter the debit information, then go onto the Internet and rekey the whole thing,” Boykin said. “Not only were we wasting time, but any time you rekey,
there’s a higher chance for error. We knew we needed a better way."

When Boykin learned about the Card Payments solution, she knew that it was the right solution for Cabool. Bank leaders agreed to beta the solution, going live on “Black Friday” 2013. The time-savings were immediate.

"Ultimately the solution lets us add new debit cards and change existing debit cards from within Sparak System Core. Our staff enters the information once and they’re done. We’ve cut the time it previously took to process debit cards in half," Boykin said.

Research is easier, too.

“If we don’t know the account number, we can type in the debit card number and pull up the checking account. It’s not a feature we use often, but it does illustrate the capabilities we have now that we didn’t have before," Boykin said.

D+H Card Payments, through a partnership with Vantiv, also protects Cabool State Bank from fraud, in a very real way.

“If something looks suspicious, the customer is contacted. If there is no response, they’ll temporarily suspend the card," Boykin said. “Although I can’t quote exact figures, our debit card manager has said that Fraud Prevention of Card Payments has saved us a lot of money on fraud. That extra fraud protection also shows that we’re really looking out for our customers, which is critical, particularly when you’re a smaller bank like ours.”

A Real Partnership. And Solutions That Deliver Real Value.

One year later, the Cabool State Bank staff and management couldn’t be happier with Card Payments.

“We’ve eliminated the rekeying, we’ve reduced our error rate, and we have debit cards that don't break in two," Boykin said. “And I have to tell you, being a beta bank for this product was really an awesome experience. There are so many ways you can use this software. The capability you get for the price you pay is fantastic. It’s a real value.”

Boykin is also sold on D+H – from the service she receives to the company’s commitment to its customers, large and small.

“...Card Payments has saved us a lot of money on fraud.”

Sandy Boykin
Vice President, Information Technology
Cabool State Bank

“I love my Sparak System Core client relationship manager. He listens to me. And when you call for help, you get the same voice as you did the month or year before," Boykin said. “You also get the feeling that D+H sincerely puts the customer first. I have talked to many peers who use other providers. They get charged for tax forms and for help desk calls. With D+H, we pay an annual fee and everything is taken care of. That just feels more like a partnership to me.”

A partnership for the long run, with more great accomplishments ahead.
Solutions Summary

+Sparak System

The Sparak System is specially designed to help small to mid-sized community banks succeed. This innovative system combines proven core technology with the flexibility to integrate all the technologies necessary to run today’s community banks.

Whether clients choose a D+H specialized application for risk management, lending & compliance, business intelligence & marketing, self service, branch automation, payments, enterprise content management or financial accounting – or want to use another vendor’s product – the Sparak System will easily integrate all technologies together. That means that institutions can use their existing technology investments and add new capabilities as the market demands.

With the Sparak System, banks get a truly open solution that works with virtually all of today’s most advanced platforms – giving community banks the freedom to build the processing environment around their own unique needs.

+Card Payments

The Card Payments suite of solutions makes it easy to meet consumers’ payment processing needs. From ATM management technology that can help you expand your cross-sell capabilities to secure card processing and production services to prepaid cards that can add revenue, our comprehensive suite of Card Payments solutions help make payment processing more efficient and profitable. The Card Payments suite includes ATM driving services, debit and credit card processing, debit and credit card production solutions, merchant services, prepaid card solutions and rewards programs.

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