

# KS StateBank increases efficiencies, improves customer satisfaction with card processing solutions from Jack Henry™



## KS StateBank

### Address

1010 Westloop Place  
Manhattan, KS 66502

### Phone

785-587-4000

### Website

[ksstate.bank](https://ksstate.bank)

### Assets

2.3B

### Locations

6 branches  
2 loan production offices

### Founded

1969

### Software Solutions

JHA Card Processing Solutions™ (CPS), CPS JHA Full-Service Credit Processing, JHA Debit Processing™, JHA Card Fraud Center™, JHA Card Analytics™, JHA Tokenization™, JHA Card Production and Personalization™, Extra Awards®, CPS JHA Enhanced ATM Driving, JHA PIN management™, JHA Card Activation™, JHA Hot Card Center™, SilverLake System®,

For more than 50 years, Manhattan, Kansas-based KS StateBank has been committed to excellence in banking and building trust in every relationship. Over the years, the bank has expanded from their original home in “The Little Apple” to having five branches across Kansas as well as a presence in Arizona.

Being there for the communities they serve and making sure customers have whatever they need to build a better tomorrow is KS StateBank’s strong commitment. But over time, the bank realized they were struggling to manage their credit card program and weren’t feeling well-supported by their card program technology partner.

“I’ve been with the bank for 17 years,” explains Debbie Townsend, Senior Vice President, “and the majority of the time, credit cards have not been well supported. With our previous vendor, we used to have a representative assigned to us, and then the vendor did away with that. Our only option was to call support and you just got whoever was available. The service kept getting worse and worse from there. So we started looking into making a move.”

Expanding their footprint into a new state also heightened the bank’s sense of urgency to find a better option.

“We have a different type of clientele in Arizona,” notes Townsend. “Many of our Arizona clients have worked with bigger banks, and they were requesting additional functionality and control over their cards. Capabilities we just didn’t have the ability to offer them at that point. It really became clear that we needed to offer a better program in order to attract and keep the commercial clients we wanted.”

The bank turned to the Card Processing Solutions (CPS) experts from Jack Henry, adding a lineup of CPS technology solutions to support their debit and full-service credit card transaction processing and programs as well as several other Jack Henry technologies – all of which integrate seamlessly with their SilverLake System® core platform.

With credit card transaction processing and program solutions from Jack Henry, community banks like KS StateBank are able to increase card adoption and usage through a variety of



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**Debbie Townsend**

Senior Vice President, KS StateBank

marketing campaigns and programs. Banks can also simplify operations, reduce operating costs, and improve program performance by leveraging seamless integration with Jack Henry’s core and digital solutions as well as third-party technologies.

“Once we picked Jack Henry, we gained great reports and everything really fit together well,” says Townsend. “It just made sense to make the move.”

In making the switch, KS StateBank had several goals in mind.

“Long-term, we wanted to be profitable and more efficient,” Townsend recalls. “And the short-term, we wanted our clients to be satisfied with the product and the bank.”

As a bank committed to creating positive client experiences, they have been very pleased with the results.

“Our clients are much more satisfied with our card program now,” comments Townsend. We have many cardholders that utilize both business and consumer accounts, and they are able to be very self-sufficient when it comes to managing their cards. This has really increased efficiencies and processes on our end, since clients are able to log into online banking and take care of a lot of things on their own that they couldn’t do before. We’ve also seen major improvements with fraud investigation and fraud recovery. Overall, we’ve definitely improved client satisfaction and gained new efficiencies.”

She adds, “We’ve received reports from Jack Henry on profitability and have seen an increase in income. We’re now reaching a stage where we can do a year-over-year comparison. The dispute losses we are incurring are significantly less than in the past as well.”

Last but not least, Townsend has great things to say about the CPS implementation team she worked with in making the transition to Jack Henry.

“I have to tell you, the team that we had for our implementation was fantastic,” she concludes. “They walked us through everything and explained it all so well. I asked them multiple questions many times. As a project manager, I know it would not have gone so smoothly if we hadn’t had an implementation team like them. It made all of the difference in the world.”



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## connecting possibilities

[Learn more](#) about our credit card transaction processing solutions.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).