

**Meeting Between Staff of the Federal Reserve Board and Representatives of SHAZAM  
June 3, 2022**

**Participants:** Cody Gaffney and Krzysztof Wozniak (Federal Reserve Board)

Kevin Christensen and Terry Dooley (SHAZAM)

**Summary:** Staff of the Federal Reserve Board met with representatives from SHAZAM to discuss technical aspects of debit card routing and network enablement for debit cards as they relate to Regulation II. The representatives discussed the steps issuers and acquirers must take to enable a network to process debit card transactions and how long this process takes to complete.