

Spring 07



Commercial Card

Solutions

An Exclusive Publication for Commerce Bank Commercial Cardholders

Learning from the Government's Purchase Cards

Apply Best Practices to Your Business's Card Program

The Commerce Bank Purchase Card used by the government may seem like a very different animal than the Purchase Card you use for your business. But there are significant similarities, and you may want to consider using government agencies' cost-saving practices with your own Purchase Card.

Savings for the Government and Taxpayer

As with a business's Purchase Card, the government uses their Purchase Cards to help streamline the payment process by better managing back-office reconciliation procedures. This helps the agency track spending with key vendors and negotiate better pricing, potentially saving money for the agency – and ultimately the taxpayer.

The U.S. federal government spends billions through purchase card programs, creating a potential cost savings of billions of dollars by replacing more expensive and time-consuming paper-based payment methods, such as government vouchers or checks.

Stemming Card Abuse and Its Costs

These savings are at risk if proper controls to offset card misuse and card abuse are not in place. However, studies have revealed that there is significantly less card misuse and abuse in government programs than in private organizations. Reasons include the following:

- Government internal controls for purchase cards allow for an auditable information trail, enabling

greater ability to identify card misuse and fraud. This, in turn, elicits stricter compliance and discipline among cardholders.

- Enhanced monitoring encourages strategic sourcing and more stringent negotiating and helps ensure federal acquisition requirements are being followed.

Maximize Your Card's Potential

Government agencies are continually looking for ways to maximize their Purchase Card potential. One opportunity is to use the card for more significant acquisitions (over \$2,500). This will help leverage buying power, while providing greater negotiating potential for recurring purchases, such as office supplies.

For your business, the Commerce Bank Purchase Card is an excellent opportunity to help you streamline processes and save money. In addition, you may also want to incorporate some of these best practices into your program if you are not already doing so.



Save Money and Reduce Hassle with the DirectCheck Card

For Americans without a traditional banking relationship, Visa® provides a helpful tool that allows them to enjoy the benefits of direct deposit of their paychecks.

The Commerce Direct-Check Card is accepted as payment anywhere Visa is accepted – even by phone or online.



The Commerce DirectCheck Card lets employees have their paychecks directly deposited onto the reloadable, prepaid card, which can be used to make purchases and get cash at Visa or Plus ATMs around the world. In turn, the Commerce DirectCheck Card helps employers reduce the costs of generating and distributing paper checks, and provides many other benefits for all involved.

Helping to Streamline Costs

The American Payroll Association estimates that millions of paychecks are lost or stolen every year. The Commerce DirectCheck Card can benefit your company by reducing the costs of printing, delivering, reconciling and storing paper checks, as well as eliminating stop-payment fees and duplicate-check fraud.

Benefits for Both Employer and Employee

This unique payment option may also give you an advantage in hiring and retaining employees, particularly those without a traditional banking relationship. In addition to saving workers a trip to a check-cashing location and helping them avoid the

associated fees, the Commerce DirectCheck Card is accepted as payment anywhere Visa is accepted – even by phone or online. The card can also be used at all Visa or Plus ATMs, and to get cash back at any merchant accepting PIN-based transactions.

Employees will also appreciate the immediate availability of their pay – there's no need to pick up a check, as the funds are electronically added to the card using direct deposit. The safety features, including Visa's Zero-Liability Guarantee*, ensure that neither you nor the employee will have to worry about the cost and inconvenience of a lost or stolen card. And employees will still receive the federally mandated stubs listing hourly pay and withholdings, as well as monthly account statements and transaction histories to help them better manage their finances.

Talk to Us

To learn more about how the Commerce DirectCheck Card can help your business and its employees, call your Commerce Bank representative or visit www.commercebank.com/business/commercial/cards/payroll.asp.

* Employee must notify Commerce Bank within 60 days of receiving statement with unauthorized activity.

NAPCP Annual Conference, April 30 – May 3

P-Card Innovations and Solutions Taught by Industry Leaders

The 2007 National Association of Purchasing Card Professionals Annual Conference, in Palm Springs, Calif., is the year's foremost opportunity to sharpen your acumen as a p-card professional.

This conference gives p-card professionals a chance to learn about industry growth, the status and evolution of data, competing solutions, industry consolidation and more – directly from the top.

The conference includes presentations, discussions, demonstrations and breakout sessions. Commerce Bank participates with a booth and a separate demonstration of accounts payable solutions.

For more information, log on to www.napcp.org. And if you're not already a member, be sure to peruse the Web site to discover all that NAPCP can offer you as a purchasing card professional. The annual conference is just one of many valuable learning opportunities.



Commerce Bank CEO Named St. Louis Citizen of the Year

David W. Kemper, chairman, president and CEO of Commerce Bancshares Inc., has been named citizen of the year by the St. Louis Post-Dispatch. The award, determined by a committee of former recipients, recognizes Kemper for his dedication and contribution to the community and area businesses. Along with his wife, Doty, Kemper is actively involved in many of St. Louis' important organizations and charities and also serves on the board of a number of St. Louis companies. "I think the role of a banker is to be involved in the community. It's the right thing to do," he told the Post-Dispatch.

Kemper has lived in St. Louis for nearly 30 years, taking over as CEO of the bank from his father in 1986. He and Doty have four children.

Setting Standards

Kemper keeps the bar high for the employees of Commerce Bank. We work hard to provide quality and competitive products for our customers, but we also focus on giving back to our communities across the region. We strive to build strong relationships with our customers, have a high value for our stockholders and maintain impressive employee satisfaction.

Our strategy is to listen closely to our customers, not because we want to "sell" something, but because we want to understand and solve your financial needs.



Tammy Haug

Getting to Know Commerce Bank



Tammy Haug,
Certified Purchasing
Card Professional

Tammy Haug, a relationship manager in the commercial cards division, is a great example of Commerce Bank's commitment to excellence. She is a CPCP (Certified Purchasing Card Professional) and holds an MBA from Webster University. She has been with Commerce Bank for more than seven years.

Q. What do you feel is the most important part of your job?

A. The most important part of my job is ensuring that I give my clients the resources and tools to have successful card programs that exceed their expectations.

Q. What do you enjoy most about your job?

A. I enjoy getting to know my clients and the organizations they work for. I like knowing unique business processes and diving in to see if there is a tool that could streamline those processes as well as add to the bottom line. I think all relationship managers are consultants in some aspect and that is what allows us to be truly accessible, offer solutions and build relationships.

Let Us Zap You an E-Newsletter!

Did you know *Commercial Card Solutions* is now available as an e-newsletter? Chances are, a good part of your day is spent at your computer. If you're like many others, electronic may be your medium of choice when it comes to learning the latest news about your Commerce Bank Commercial Card.

Our e-version lets you:

- Quickly select and click through relevant information

- Forward articles to other office members without leaving your desk
- Click on links for instant access to featured sites and our Client Care Center
- File information for easy retrieval and quick reference

If you're interested in receiving an electronic version of *Commercial Card Solutions*, call or e-mail the Client Care Center.



Commercial Card Client Care Center

We offer personalized service through our in-house customer service department
7 a.m. to 6 p.m. Monday – Friday
1-800-892-7104 Fax: 1-816-760-7935
commercial.cards@commercebank.com

Please note our physical location:
825 Main Street, Kansas City, MO 64105

Write to us at:

**Commerce Bank
Commercial Cards
P.O. Box 411036
Kansas City, MO 64141-1036**

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. ©2007 Commerce Bank, N.A. – Kansas City, MO

Printed on recycled paper
10% post-consumer waste.

We're here to assist you with all your commercial card needs. For faster service, please have your account number ready when you call the Commercial Card Client Care Center.