



Commercial Card

Solutions

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An Exclusive Publication for Commerce Bank Commercial Cardholders

Declining Balance Cards

Commerce Bank offers a variety of Purchasing Card solutions that help your business succeed in controlling costs and streamlining record-keeping. One great tool is our Declining Balance Card. This is a specialized Purchasing Card with credit limit settings that do not refresh on a specific date, but rather decrease over time.



Commerce Bank's Declining Balance Card provides you with an easy-to-use card that helps track, limit and control spending.

A major benefit is that your business does not have to pre-fund the card account. With the Commerce Bank Declining Balance Card, you can simply pay as charges occur in a normal billing cycle and enjoy a finite balance that may be spent during the specified time.

The Benefits

The Declining Balance Card is perfect for situations that require pre-set limits. Here are some examples of how it can be used.

Per diem travel, especially for people who don't travel often and don't need a T&E card. The Commerce Bank Declining Balance Card can be set with a credit limit equal to the per diem amount for the length of a specific trip.

Special events, including trade shows or projects with a specific timeline. The card can be set up with a spending limit, and/or an expiration date that coincides with the event date.

Replace Petty Cash. Eliminate the risk of keeping cash around, but still have the convenience of flexible spending with a Declining Balance Card. Plus you can count on better reporting with a record of every transaction on your statement. No more guessing where that money went if your receipts don't add up. If necessary, it's even possible to block certain Merchant Classification Codes (MCCs) to restrict where the card is used.

Teachers who typically have a fixed amount to spend each term can use this card to easily manage a declining balance. Reduce the need for detailed expense reports or petty cash receipts. Every transaction is recorded and itemized for your convenience.

Convenience in a Card

Commerce Bank's Declining Balance Card provides you with an easy-to-use card that helps track, limit and control spending. And however it is used, the card is safer than cash. For more information, please contact the Commerce Bank Client Care Center at **1-800-892-7104** or visit www.commercebank.com.



Multifactor Conversion Enhanced Online Security

The Federal Financial Institutions Examination Council recently issued guidelines for improving online authentication systems through multifactor authentication by the end of 2006. As a result, innovative solutions are either currently in use or coming soon, which will change the way you log in to all Internet-based applications offered by financial institutions.

If you have any questions about your log in or multifactor authentication, please contact the Commerce Bank Client Care Center at 1-800-892-7104.

This means increased security as you log into any of Commerce's commercial card reporting tools such as Visa Information Management, Centre Suite or Smart Data Online.

What Is Different?

When you sign on to your online application, your username and password together are one factor in making sure you are the person authorized to access the information. With multifactor authentication, there is an additional factor needed to log on, so you enjoy increased protection. For example, during the initial log-in process for Visa® Information Management

(VIM), each user will be asked to choose and provide answers to four questions. Visa will store these answers and randomly generate one of the four questions after the user enters his or her password. A successful log in will require both factors to be completed successfully.

Each reporting tool will have its own multifactor authentication process. Specific instructions will be offered at the time of the change.

If you have any questions about your log in or multifactor authentication, please contact the Commerce Bank Client Care Center at 1-800-892-7104.

Visa® Gift Cards



Fed up with the stacks of candy catalogs, indecision and shipping delays that plague your holiday business gift purchasing every year? Give the gift that everyone's sure to love – the Commerce Bank Visa Gift Card. It's perfect for employees and better than cash because it can be replaced if lost or stolen.* Consider Gift Cards for clients and vendors, too. You can choose from two attractive designs and select one of 23 embossed sentiments.

The Commerce Bank Visa Gift Card is a great gift for anyone, and is especially practical for companies to offer their employees as incentives, expressions of appreciation or signs of recognition. Commerce Bank offers the capability for our Commercial Card clients to order gift cards in large quantities. You can order in multiple denominations or all with the

Express Your Appreciation with an Embossed Sentiment

Choose from a variety of sentiments that can be embossed on your Commerce Bank Visa Gift Card, such as:

Job Well Done	Sales Leader
Season's Greetings	Thank You

same load amount. Cards cost \$4.99 each and can be loaded for any whole dollar amount between \$25 and \$1,000.

Gift cards are easy to order and can be delivered to your office in about seven business days. Plus, you have the choice of payment options: account transfer, wire transfer or by check.

* Cardholder must register card to cancel the card and have a replacement card sent.

Establish Rules for P-Card Records

As a Purchasing Card administrator, it's important to evaluate and streamline the retention of your P-Card records in order to maintain a solid information infrastructure.

As 2006 comes to a close, here are some issues to consider regarding records retention for year-end. The following information originated from the National Association of Purchasing Card Professionals' newsletter (*NAPCP E-News*, third quarter 2006).

Duration

How long P-Card records should be kept can be affected by many factors including internal company procedures and external rules and regulations. If you have no specific rules for records retention, be sure to review guidelines for other payment records and apply them throughout your organization. You also must be aware of state regulations and IRS guidelines for compliance.

NAPCP members have reported a wide range of how long P-Card records must be kept – from three to 10 years. The vast majority fall somewhere in between.

Format

Image technology is becoming more common. But the use and availability can depend on volume of payment records, budget constraints, technical storage space and personnel. It's important to consult with your business's resources to find the best possible format to retain your records. If your resources support a paper-based

system, avoid forcing change until your company is ready to make the leap to digital imaging.

Decentralized vs. Centralized

Cardholders in a decentralized approach to record-keeping benefit from avoiding the loss of records in transit and eliminating documentation transport and receipt. In other words, the less something moves around, the more secure it will be.

A centralized approach involving an accounting or records department can make audits easier. But storage space may be an issue and varying departments may make their own copies of the records, essentially duplicating all efforts.

Plan and Execute

It is important to evaluate which retention strategy is best for your business. Organizations typically clean out old files at year-end, so it's vital to have a stringent policy in place so employees know what needs to be kept and how to store it.

For more information about the NAPCP, visit www.napcp.org.



1099 Reporting

Some companies find it challenging to comply with tax laws on 1099 reporting when paying vendors with a Purchasing Card. Because you generally don't prepare an invoice, the necessary data for issuing a Form 1099, such as the taxpayer identification number (TIN), isn't available.

It helps to plan ahead and also consult with your tax advisor.

Prepare Early and Often

It's much easier and less time-consuming when your 1099 reporting processes are established at the

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Those already signed up for this program can expect to receive their reports by mid-January. It will be automatically e-mailed to your Visa Information Management mailbox.



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come by

Kevin Belloma

Getting to Know Commerce Bank



Kevin Belloma,
Commercial Card
Support Manager

Kevin Belloma is a great example of Commerce Bank's commitment to excellence. He is a Commercial Card Support Manager in the Advanced Product and Technology Services department. Kevin's banking background, including seven years here at Commerce Bank, make him a valuable asset to our team.

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

A. Working in a support capacity. The most important part of the job is making sure that our clients, both internal and external, have everything they need from a technology standpoint to make their jobs and life a little easier. This support can be anything from

ensuring that our software offerings are working properly to providing training, troubleshooting support and sharing our knowledge on a consultation basis.

Q. What do you enjoy most about your job?

A. Personally, I feel the most rewarding part of my job is having the privilege of working with my team every day. These people are professionals who work hard and play hard. These go-to people make it look easy when the technical issues arise. We all enjoy supporting our clients when things get difficult and it is very gratifying when we solve a chaotic situation. It's what we do every day.

1099 Reporting... *Continued from page 3*

start of the year rather than crunching everything together in the fourth quarter. Commerce Bank clients have access to Visa® Information Management (VIM), which, in part, is a Web-based reporting service for providing 1099 tools. This allows for convenient, easy-to-use access to tax and regulatory information and provides enhanced accuracy over non-automated reporting. Clients can receive a summary and transaction detail and have access to supplier information and historical data. Be sure to sign up for

VIM in the first quarter of 2007 if you aren't currently signed up.

Seek Tax Advice

Having a plan in place at the start of the year can allow you to have a more efficient reporting system in place by the year's end. Be sure to involve your tax advisor for help in determining the best compliance strategy for your company. For more information about 1099 reporting, log on to www.irs.gov.

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
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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.