



Commercial Card

# Solutions

Summer 05

An Exclusive Publication for Commerce Bank Commercial Cardholders

Looking for a Great Way to Reward Employees or Clients?

## Commerce Bank Visa® Gift Cards: One Simple Gift, Millions of Choices!

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. In fact, research has shown that "gift cards are quickly emerging as the preferred way to motivate, retain and reward employees." (Wildcard Systems 7/08/04)



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

A gift card offers benefits for the recipient – and your company, as well! It's a more personal gift than adding money to a paycheck, more cost-effective than issuing checks and better than cash because it can be

replaced if lost or stolen. 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.

Hunter Engineering has had success with the gift card program. According to Assistant Treasurer David Poepplmeier, "We chose the Commerce Bank Visa Gift Card to show our appreciation to our employees during the holiday season. The ordering process was easy and the cards were delivered right to our office within seven business days. Our employees appreciated that they were not limited to one store or item; each person was able to choose where, when and what they wanted to buy. It's definitely a product we will continue to purchase for rewarding employees."

Call the Commercial Card Client Care Center to answer any questions you have about this exciting new product.

### Express Your Appreciation with an Embossed Sentiment

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

- |               |                  |                |
|---------------|------------------|----------------|
| Thank You     | Attendance Pays  | Sales Leader   |
| Job Well Done | You've Earned It | Happy Holidays |

# Accept Credit Cards and Reap the Benefits!

*You already know about the advantages of Commerce Bank commercial credit cards. Why not encourage your customers to get these same rewards by accepting credit cards and using our merchant services, too? Our payment processing solutions can provide products unique to each company's needs, coupled with unparalleled ongoing support.*

The speed of service, easy tracking of transactions, security and other card features make plastic a smart way to pay. But these perks aren't exclusively for you as a cardholder. By accepting credit cards, you may actually encounter multiple benefits, too.

## Six Reasons to Accept Credit Cards

- 1. Quick access to funds.** With a credit card payment, you get your money faster. Instead of depositing checks or sending invoices that can take 30 to 60 days before you receive payment, a credit card payment is accessible within 24 to 72 hours.
- 2. Guaranteed payment.** Customers may write bad checks or neglect to pay invoices. These situations force you to spend valuable time chasing after the money you're due, and losses are sometimes inevitable. Credit card payments reduce this risk.
- 3. Cost-effective processing.** If the cost of processing credit is holding back your business, think again. Processing credit typically costs less than extending credit to your customers. The rate you pay will likely be lower than an incentive discount that you would otherwise give clients for paying invoices on time or early.
- 4. Simplified paperwork.** Accepting credit card payments can streamline internal payment tracking and paperwork. Operating processes such as reconciliation, accounting, invoicing and mailing can be significantly reduced, saving both time and money.
- 5. Potential to increase sales volume and profitability.** Happy customers typically lead to better sales, repeat sales and higher invoice amounts.
- 6. Customer convenience.** Your customers will appreciate the hassle-free convenience of paying with plastic.

## A System Built for You

We can help your business implement payment processing in a few easy steps. And since businesses come in all shapes and sizes, we work with you to identify your

processing needs and develop a system unique to your needs. Our service is backed by the experience of serving more than 13,000 clients nationwide with customized payment processing solutions.

Commerce Bank's payment processing solution offers:

- State-of-the-art equipment including a virtual terminal.
- Phone or in-person equipment installation and training.
- Flexible, online, fully defined reporting options.
- Local support with direct telephone access to Commerce Bank merchant support specialists.

Our products include:

- Ability to process credit cards
- Conversion of checks into electronic payments
- Acceptance of debit cards
- Branded gift cards
- Capacity to do web and telephone payments

If you have questions about your processing account, our Merchant Support Center is ready to help. Our experienced professionals communicate with you to help keep your payment processing running smoothly, similar to the dedicated team that assists with your commercial card program. We're committed to providing the support and service you need with the greatest efficiency.

Contact our Merchant Support Center at **1-800-828-1629** to jumpstart your payments processing system or visit us online at [www.commercebank.com](http://www.commercebank.com).



*Reduce your amount of paperwork by accepting credit card payments.*

## 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
- Reduce paper management

If you're interested in receiving an electronic version of *Commercial Card Solutions*, call the Client Care Center or e-mail your e-mail address to: [commercial.cards@commercebank.com](mailto:commercial.cards@commercebank.com).



## Zero Out at Point of Purchase if You Don't Track Expenditures

Do you or your employees run into roadblocks when it comes to card acceptance at the point of purchase? It may be due to the fact that the keypad for many level 2 merchants is programmed to prompt for additional information, such as a driver number or other tracking number. However, if your company does not track information in this way, simply bypass the system by typing in zeros and continuing with the purchase.

## Traveling with Your Card to Southeast Asia or Australia?

By far, the safest payment method when traveling is with your credit card. Remember, however, that Commerce Bank blocks charges made in Australia, Malaysia and Thailand due to the high fraud potential in those areas. If an employee will be traveling to one of these areas on business, and you wish to mitigate a chance for declined transactions, you can request that the block be removed prior to their departure by contacting the Client Care Center.



## Q & A

*In April 2005, Visa and MasterCard mandated that credit card issuers separate international service fees from transactions on cardholder statements, allowing you to more accurately track various fees for your records. Your company's cardholders received a statement message and letters were sent to the program administrator announcing this change. The new fee has generated calls to our Client Care Center; following are answers to the most frequently asked questions.*

**Q. The statement I received lists a transaction with a line item below it that says "International Service Fee." What is that fee?**

**A.** Visa and MasterCard now require that all issuers, such as Commerce Bank, disclose the amount you are paying in fees for any transaction that takes place outside of the United States. Previously, the fee was embedded in the transaction with the currency conversion rate. Now the fee (2% of the transaction) is calculated on the U.S. dollar amount and outlined as a line item on your statement.

**Q. Does the international service fee apply to cash advances?**

**A.** Yes; you will have to pay the fee for cash transactions, including ATM withdrawals.

**Q. Do I have to pay the international service fee if I've returned an item?**

**A.** If you return an item, you will receive a credit for the international service fee that was assessed on the original purchase. The fee credit is itemized on the same statement as the credit for your purchase.

**Q. I had a chargeback occur on an international transaction. Will the international service fee be charged back as well?**

**A.** Yes; if the dispute is resolved in your favor, you will not have to pay the fee.

*If you still have questions about the international service fee, or your Commerce Bank Commercial Card in general, please contact the Client Care Center.*



## We Care About Your Service Needs

The transition to the Commercial Card Centre system was completed this past spring. We are now in the process of fine-tuning the system, which should offer greater functionality and smoother access in the near future. Thank you for your patience as we strive to further enhance our product line and improve our customer service.



## Commercial Card Client Care Center

We offer personalized service through our in-house customer service department 24 hours a day, seven days a week.  
**1-800-892-7104 Fax: 1-816-760-7935**  
[commercial.cards@commercebank.com](mailto:commercial.cards@commercebank.com)

Please note our new 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**

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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.