



Commercial Card

# Solutions

Summer 07

An Exclusive Publication for Commerce Bank Commercial Cardholders

## CardGuard Stops Fraud in Its Tracks

*A commercial card program with Commerce Bank does more than streamline your company's purchasing and save you time and money – our CardGuard monitoring system provides the latest anti-fraud protection.*

We are committed to fighting fraud on every front because we know how costly it is and how often it strikes. Online fraud alone increased in 2006, costing U.S. businesses an estimated \$3 billion, up from \$2.8 billion in 2005.\* Credit card fraud is equally frustrating. That's why CardGuard is such an important tool for protecting our customers.

### What Is CardGuard?

CardGuard allows Commerce Bank to monitor specific kinds of fraudulent activity, including those involving international transactions, jewelry purchases, cash advances, Internet gaming and card-not-present transactions. In addition, Commerce Bank holds conference calls on a periodic basis with Visa and MasterCard to discuss current trends and deliver our findings on key industry tracking points.

CardGuard detects the potential for fraud by examining transactions in real time. CardGuard monitors:

- Authorizations
- Account changes (address changes, card requests, PIN changes)
- Payments
- Convenience checks

- Balance transfers
- Credits
- Non-authorized transactions

### Industry-Leading Tools

CardGuard uses Falcon (Fair Isaac) software to analyze credit-card purchases and flag those that appear to be fraudulent based on the user's spending patterns. The transactions are also analyzed for their similarity to identified fraudulent purchases.

In addition, Visa® Advanced Authorization identifies unusual events and spending behaviors within each account as well as discrepancies across multiple accounts, multiple issuers and the entire payment system.

### Count on Us

Fraud is an area where being proactive versus reactive can save thousands of dollars and many headaches. That's why Commerce Bank takes fraud seriously and has the proper tools in place for fraud prevention. To learn more about CardGuard, contact the Commerce Bank Client Care Center or visit [www.commercebank.com](http://www.commercebank.com) today.

\* Source: CyberSource® 8th Annual Online Fraud Report, 2007 Edition



# Corporate Credit Card Programs: Managing Risk

*Corporate credit cards are a cost-effective and convenient solution for many business purchases. Commerce Bank offers customizable solutions to build programs that fit your comfort level and protect your organization from misuse and fraud internally. We can help you determine credit limits and purchasing procedures that protect your bottom line and keep your liability in check.*

## Draw the Line

In many cases, key corporate expenses made by employees are pre-authorized and pose minimal risk. A company's unique purchasing demands and the extent of travel and entertainment transactions made by individual employees may trigger the need for certain rules. Consider the following when defining your purchasing card procedures:

- **Develop a companywide T&E policy** with rules for acceptable amounts and types of travel and entertainment purchases.
- **Screen employees to be issued cards** and be vigilant about who is given purchasing power.
- **Define credit limits for card users.** Corporate card programs are built with credit limits, but you can set specific limits for individual users. Doing so helps mitigate credit risk by limiting spending opportunity where it's not needed.
- **Monitor individual card activity** periodically to make sure spending is legitimate.
- **Communicate the risks and reasons behind your purchasing card limitations.** When employees and management are aware of the risks, they are more likely to take card misuse seriously.

## Minimize Liability

With access to detailed transaction history, you can easily track spending activity and streamline accounts payable record-keeping. Even more important, careful documentation of business spending is essential for tax purposes.

Commerce Bank provides corporate card solutions tailored to your business needs. Contact us at **1-800-892-7104** to learn more about managing credit risk and preventing or detecting fraudulent use of cards.

*We can help you determine credit limits and purchasing procedures that protect your bottom line and keep your liability in check.*



# Make Your P-Card Program a Success!

*Increasing acceptance of your Purchasing Card by your suppliers can help you streamline operations and use time and resources more efficiently. You can help convince suppliers to accept P-Cards by making sure they understand that the benefits of P-Card payments extend not only to you, but to them as well.*

## Benefits to Suppliers

By accepting P-Cards for payment, suppliers will:

- **Improve cash flow.** They'll receive payment in one to three days, compared to the typical 30-60 days required for payment with traditional purchase order and invoicing procedures.\*
- **Reduce billing and collection costs.** They may reduce invoices and help consolidate receivables.
- **Increase sales opportunities.** New and existing customers who use P-Cards as their preferred form of payment may choose suppliers based on whether they accept P-Cards. Your suppliers will differentiate themselves from their competitors.
- **Build better partnerships with their customers.** P-Cards allow suppliers to better serve their customers by providing higher levels of transaction reporting with detailed transaction data.
- **Reduce the need for credit checks on customers.**



## Turn to Commerce Bank

As you work toward making your P-Card program even more time- and cost-efficient for your organization, know that you always have a trusted partner at your side. Commerce Bank can assist you in many ways to ensure that your P-Card program is a success. For more information, please contact the Commerce Bank Client Care Center at **1-800-892-7104** or visit [www.commercebank.com](http://www.commercebank.com).

\* Source: National Association of Purchasing Card Professionals, [www.napcp.org](http://www.napcp.org)

## Forewarned Is Forearmed

# Are You Prepared for Disaster?

Every business is at risk for disaster, whether from hurricanes and tornadoes, or fire and widespread computer failure. Yet many companies fail to prepare for the dangers, and nearly one quarter of businesses that suffer a disaster never reopen, according to the Institute for Business & Home Safety. The following tips may help you formulate a recovery plan for your business if the unthinkable should happen.

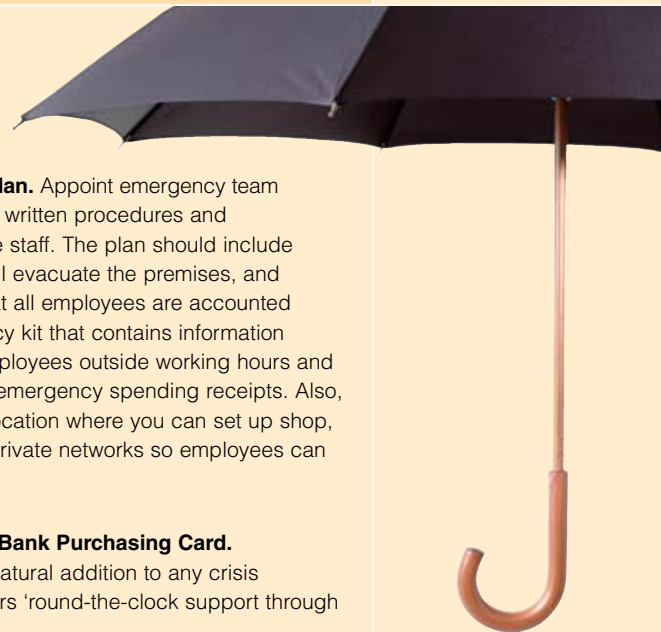
**1. Know your risks.** Is your business located in a flood plain? Tornado alley? Along a fault line? Base your disaster-preparedness plan on the most likely scenarios.

**2. Make copies.** Building a redundant computer system for critical files and keeping copies of essential files off-site helps ensure less down-time during technological glitches.

**3. Draft an emergency plan.** Appoint emergency team members who will create written procedures and communicate them to the staff. The plan should include details about how you will evacuate the premises, and who will check to see that all employees are accounted for. Prepare an emergency kit that contains information about how to contact employees outside working hours and envelopes for collecting emergency spending receipts. Also, consider an alternative location where you can set up shop, or create secure virtual private networks so employees can work from home.

**4. Use your Commerce Bank Purchasing Card.** A Purchasing Card is a natural addition to any crisis management plan. It offers 'round-the-clock support through

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Valerie Loyd

## Getting to Know Commerce Bank



Valerie Loyd  
Commercial Card  
Customer Support

Valerie Loyd, Customer Support Supervisor in the commercial products division, has been helping Commerce Bank customers for almost 10 years. She values the relationships she has gained both with her customers and the dedicated team she works with in the commercial products division.

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

A. I believe the most important part of my job is exceeding customer expectations. Providing the client with “World Class Service” is our number one priority. We are truly in a league of our own because of the

customized services we offer. A lot of times, you will not find that with other providers.

### Q. What do you enjoy most about your job?

A. We have great relationships with the clients who use our products. It's nice to get to know them on a first-name basis and even better when we can put a face with a name. The other thing that I enjoy about my job is the team we have in commercial products. It's a good feeling to work with people that you consider friends and family. I believe that is what makes us successful.



## Are You Prepared for Disaster? ... Continued from page 3

our Client Care Center, instant credit increases, and is accepted virtually anywhere. Decide which Purchasing Card users will be the first to respond to an emergency, which employees should be issued temporary cards, and who will notify Commerce Bank that a crisis has occurred. The Client Care Center can unblock Merchant Category Codes, and the customized reporting feature can help you analyze your spending after the fact.

Contact us today to discuss your emergency preparedness. While it's impossible to plan for every emergency, we can help increase your business's chances of recovering quickly.

### 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](mailto:commercial.cards@commercebank.com)

Write to us at:  
**Commerce Bank  
Commercial Cards  
P.O. Box 411036  
Kansas City, MO 64141-1036**

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

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.

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