

CommercePayments®

Turn your AP team into a revenue generator.



Today's construction industry is more competitive than ever. Margins are slim, budgets are tight and every dollar you save is another dollar in the revenue column. But what if you could boost your revenue by making everyday processes more efficient? Specifically, what if you could turn your payables department into a revenue generator? It's possible and Commerce Bank's CommercePayments® team can help.

CommercePayments® AP Card

Did you know that check-based payments cost companies an average of \$39 to process? It's a staggering amount that adds up quickly when you realize how many suppliers you have to pay on a regular basis. CommercePayments® AP Card is a virtual credit card program that works with your existing accounting system and lets you earn monthly revenue share simply by replacing paper checks with electronic payments through the card networks.

The virtual credit card supports automated accounts payable and purchasing within a single application and

provides your business operational efficiencies, enhanced controls and detailed reporting. Create a new revenue stream for your business while reducing operating costs, minimizing risk and maximizing float time.

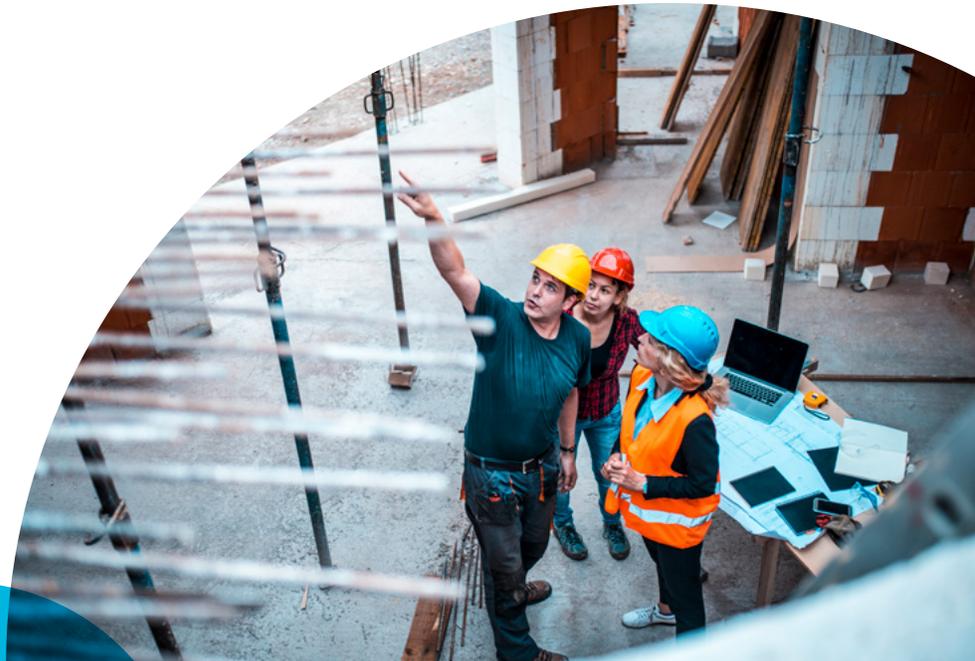
The virtual credit card program also provides multiple acceptance options to fit your vendors' unique payment needs. Whether you pay vendors on a regular basis or need to accommodate an ad-hoc, one-time or point-of-sale purchase, the flexibility of our virtual credit card program will improve vendor relationships while maximizing your card volume and overall revenue share potential.

CommercePayments® Payment Hub

Our Payment Hub portal interfaces with your existing accounting system, helping you create an automated payment strategy that saves your company time and money. From this single payment file, suppliers can be paid in their preferred method: virtual credit card, ACH or check.

“In the construction business, **it's important to do what you say you are going to do.** If we make a commitment, we follow through. We have had the same experience with Commerce Bank. **That's what makes our relationship strong.**”

Richard Jaggars
President & CFO at Alberici Group



Additionally, Payment Hub maintains supplier information and creates a reconciliation file back to your organization, simplifying the reconciliation process. By outsourcing time-consuming supplier payments, your employees can focus on building a strategic, revenue-generating AP department while reducing payment fraud at your organization. And if your suppliers have questions, they can contact us, not you – allowing your AP department to focus on other tasks.

Enrollment sets us apart

Successful enrollment is the cornerstone of a successful payments program. And no one does enrollment better than Commerce. Our in-house team of enrollers will help you grow your program to achieve maximum revenue share potential. Here's why we're different:

- Our team of enrollers is dedicated to enrollment and knows how to bridge the gap between your best interests and your suppliers'.
- We have the lowest spend floor in the industry (\$10,000) with methods that reach even further.
- Unlike other programs that facilitate enrollment for the first year, we continue our enrollment efforts through the life of your program.
- Our network includes 2,000+ suppliers that don't require us to call them – they'll accept payments through Commerce Bank automatically.
- We have a customer service line dedicated solely to suppliers we pay. If there's a problem with a payment method, they call us, not you.



“Commerce Bank helped our Accounts Payable process become **much more efficient**. They've also been a strategic partner by helping us grow our virtual payment program. Plus, **their customer service is second to none.**”

Melia Pence

Accounts Payables Manager at
Garney Construction

“Commerce has been a great partner with us for over 30 years and our AP Card has **far exceeded our expectations** in terms of revenue share. Commerce strategically reviews our vendor files to ensure we are maximizing the program. **Their people make the difference** and we are very appreciative of their efforts.”

Greg Wiemers

Director of Corporate Financing,
Performance Contracting, Inc.

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