

Merchant Services can be a complex part of running your business.

At Commerce Bank, we understand that.

Whether you're dealing with everyday payment acceptance or more complicated matters like:

- Credit card processing costs
- Chargeback and fraud losses
- PCI compliance

or all of the above, our team is here to help.

Over the years, many banks have exited the merchant services business, choosing to outsource this critical element to a third party. However at Commerce, we recognize that no one can provide the level of support that our customers deserve better than our own employees. This is why we remain committed to serving their credit card processing needs by leveraging decades of industry knowledge and experience.

Speaking of customers, we understand they have unique requirements to make payments in a variety of ways. Because we are always researching new technologies, we are able to provide tailored solutions to the lifeblood of your business – your clientele.

Whether you are looking for a seamless, web-based customer experience or the latest security features, we can help take your business to the next level with solutions that:

- allow for payment acceptance in-person, online or by phone
- keep your data and your cardholders' data secure
- and decrease support requirements and downtime of standalone systems

Is your business on the go? We can empower you to accept payments anywhere, anytime by transforming mobile devices into flexible point-of-sale solutions which:

- process all major credit and debit cards from your smart device
- are PCI DSS compliant
- and provide real-time authorization

Safeguarding your cardholders' data is not only good for business, it's a requirement. Our Commerce Bank Compliance Services Team will help you navigate security threats and protect your business by:

- reducing card data vulnerability and merchant liability
- minimize compliance costs
- and increase IT resource efficiency

As you can see, we are not simply just a bank. We apply the vast resources and meaningful experience we've accumulated over our 150+ year history to help you prosper in this ever-changing industry.

From onboarding and training, to daily maintenance and technical assistance, our support staff, powered by Commerce Bank employees, welcomes the opportunity to assist you every step along the way.

Looking to demystify the merchant services part of your business? You can count on us, we'll be here for you.

Visit our website for more information.