

Business TrackSM

Online Reporting

In-depth reports to help you analyze and manage your business

Managing payment processing can be extremely time-consuming, and paper statements often don't provide the details you need. With Business Track, Commerce Bank's powerful online payment processing tool, you can forget struggling through multiple passwords, dispersed information and inadequate detail. Business Track gives you the ability to choose the information you need anytime, anywhere you have internet access. Paper statements and funding notification forms can all be replaced by a single sign-on.

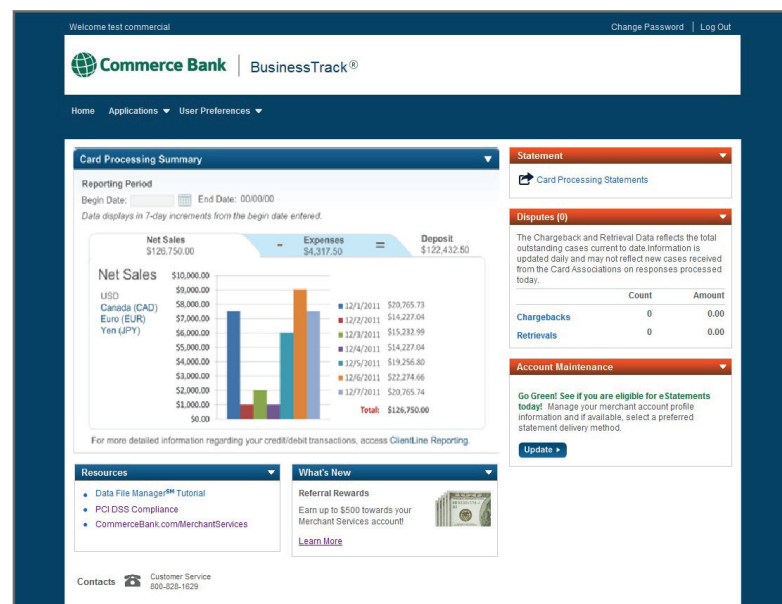
- Statements – choose statement period and type
- Applications Dropdown – display applications to which users have access
- User Preferences Dropdown – update profiles and request additional applications
- Account Maintenance – update account online

Key information for critical decisions

Business Track's Dashboard View provides all the essential processing information to streamline reconciliation, including recently posted and funded transactions. With transaction details organized in reports that suit your needs, you can easily drill down into funding events and reconcile total sales.

The Dashboard View offers merchants advanced features, including:

- Card Processing Summary – seven-day spend summaries for net sales and expenses, including recently processed transactions, adjustments, bank deposits and trend analysis
- Disputes – total count and amount for open chargebacks and open retrieval items



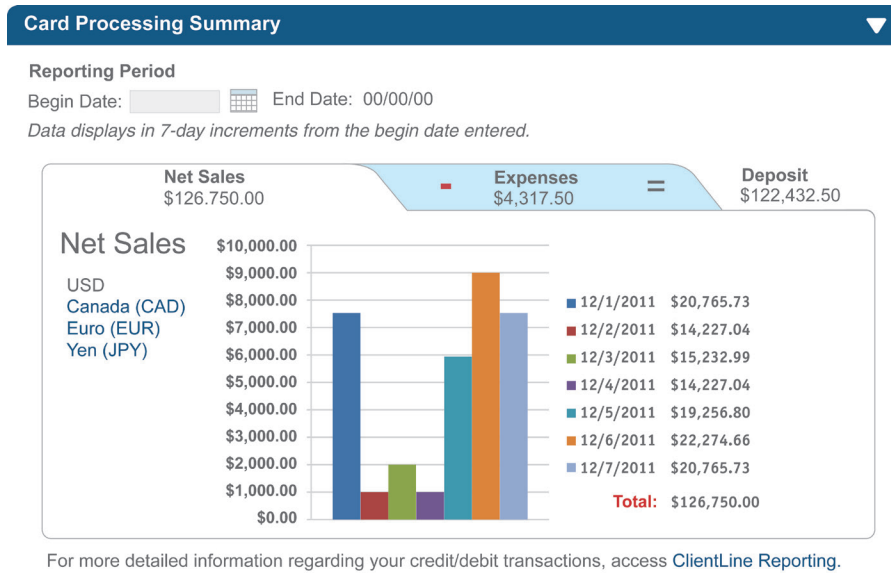
We ask, listen and solve.



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Improve efficiency and profitability

- Drill down into a single funding event and view the associated chargebacks, adjustments, fees and transaction detail
- View transaction reporting for all, groups or selected locations
- Access ClientLine reporting directly from the portlet
- Run scheduled reports for groups with reports automatically delivered
- Provide detailed reports identifying locations with higher processing costs
- Balance processed activity at the terminal level for each location
- Respond quickly to customer inquiries about sales or credit transactions
- Secure data retention provides histories for up to a year



Automates key back-office processing

Business Track gives you the power to balance daily activity at the terminal level, conduct sales audits, manage processing fees, reconcile your checking account and schedule report distribution by e-mail or fax. Dispute reporting also provides a snapshot view of all disputes, helping you investigate, track and manage chargeback and retrieval expenses.

Solutions That Fit

At Commerce Bank, our goal is to make payment processing as painless as possible. We take the time to answer your questions and fully explain your customized payment processing solution. Our experienced and knowledgeable representatives are here to support your business and will take every measure to create a solution that matches your needs.

Learn More

We promise to ask questions to understand your business, listen to your objectives and opportunities, and solve with products and services to meet your goals. For more information about finding the right products and services for your business, please contact your Merchant Services Representative or email us at MerchantServices@commercebank.com.

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