



Merchant *On-line*

Spring 2008

Exclusively for Commerce Bank Merchants

At Commerce Bank, We Know Who You Are!

Merchant Support Center Reps Are Knowledgeable and Experienced

When you call our Merchant Support Center, chances are you'll talk with someone you remember — and best of all, that person may also remember you! Our staff of seven people have been with the Commerce Bank Merchant Support Center for an average of six years. They handle numerous inbound and outbound calls each day, taking ownership of every call. With their high level of expertise and familiarity, you can rely on any support team member to answer your questions, or to direct you to someone who can.

Guidance for New Merchants

One of our support team's responsibilities is to help new merchants iron out difficulties that may arise during the implementation process, so they can start processing transactions right away. A recent survey rated our reps at 5.59 on a scale of 6, a 93% positive satisfaction rating.

Inside

- "Social Engineering" A Growing Threat 2
- What to Do With an Unsigned Card 3
- Benefits of Utilizing Lockbox Services 4

Added Value for Your Business

Our support team members act as partners with our merchants. In addition to answering questions and troubleshooting problems, they can help analyze your accounts to look for processing improvement possibilities. You'll get sound advice about specific products and reporting capabilities to help increase sales and reduce operating expenses.

Many of our merchants know our reps — either on a first name basis or by the sound of their voice.

This kind of personalized service is rare in today's marketplace. How many times have you called a customer service number, only to labor through the automated attendant looking for help? At Commerce Bank we are very proud of our support staff. Their dedication to your success is evident in every call they handle. The next time you have a question, you can count on Commerce Bank for the best answer!



The Growing Threat of “Social Engineering”

Keeping you up to date on critical security issues

The weakest link in your data security may be the human element. Social Engineers are crafty people, skilled in the art of persuading others to disclose confidential information, or to allow access to privileged areas within a business.

They carry out a non-technological form of intrusion that relies on the natural tendency of people to be trusting and helpful. Their goal is to obtain information that will allow them to gain unauthorized access to secure data within a merchant’s system.

The Simplest Form of Hacking

Even for technical people, it is often easier to just pick up the phone and ask someone for the information they need, than to electronically hack into a computer system. Hackers are able to alter a caller ID display to make it look like the call is really coming from an authentic source.

The perpetrator may claim to be Help Desk, IT or Security staff, and will often use publicly available information in order to seem credible. Once a criminal has access to a merchant’s POS system, it becomes an easy task to steal the data necessary to carry out identity theft or other forms of fraud.

Strategies and Best Practices

Here are some tips from the experts to help merchants avoid being victimized.

- ✓ Ensure that all POS equipment is tamper-evident. Many once-popular models are now prime targets of hackers.

continued on page 3

New Terminal Tampering Scheme Utilizes Social Engineering

A new fraud pattern has surfaced recently, and its story helps to illustrate how Social Engineers manipulate unsuspecting people to help carry out their fraudulent activities.



Typically, a merchant is telephoned by a person claiming to be from “the wholesale division of Visa®.” The caller offers to come in and “adjust” the merchant’s POS terminals to enable lower interchange rates.

In reality, these people want to come in to a merchant location and install tampering devices that will collect cardholder data from the POS terminals.

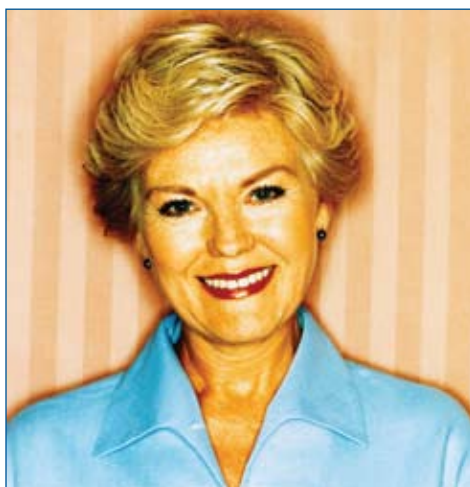
There is no “wholesale” division within Visa, nor would Visa or Commerce Bank call a merchant with such a request. Any suspicious incidents should be reported to our Merchant Support Center and to law enforcement.

Visit www.commercebank.com/datasecurity to learn more about PCI compliance.

The Growing Threat of “Social Engineering” continued from page 2

A list of approved models is available at www.visa.com/pin.

- ✓ Inspect and inventory all POS equipment on a regular basis, paying close attention to any signs of tampering.



Social Engineers don't stand out in a crowd, in fact their goal is to fit right in.

- ✓ Whenever your POS equipment needs to be installed or serviced, be acutely vigilant of the person doing the work.
- ✓ Train employees to be aware of any suspicious communication. Explain how the practice of “social engineering” is carried out.
- ✓ Commerce Bank will contact you in writing before we contact you via phone to initiate a download.

Your responsibility in complying with the PCI Data Security Standard involves staying current with all aspects of secure data management. If you receive a suspicious call, ask for the caller's phone number and say you will call back later. Any such communication should be immediately reported to the Merchant Support Center at 800-828-1629.

An Unsigned Card . . . What's your Next Step?

Have you ever seen a card with a signature panel like this? Some customers write “See ID” or “Ask for ID” in the signature panel,



thinking that this is a deterrent against fraud or forgery. In reality, criminals don't take the time to practice signatures. They use stolen cards as quickly as possible, before the loss is reported.

How to Save the Sale

Courteously explain that you are not allowed to accept a card without a signature. If the signature panel is blank, follow these steps.

- Ask for a government issued photo ID, such as a drivers license.
- Request that the cardholder sign the card in your presence.
- Compare the signature on the card with the

signature on the ID and the receipt.

- Obtain an electronic authorization to complete the sale.

Without a signature, your options are somewhat limited. Your best course of action is to request a different form of payment, or to have the cardholder sign the card as previously described. In a chargeback situation, if the card used was unsigned, has “See ID” or “Ask for ID” the merchant is 100% liable for the transaction.

The card associations are in the business of card security, and their procedures are in place for a good reason — they work!

Often it turns out that the cardholder is just misinformed. If you explain that you would be violating MasterCard and Visa regulations by accepting an unsigned card, there's a good chance your customer will agree.

Benefits of Utilizing Lockbox Services

Increase efficiency, reduce overhead and improve customer service

Would you like to reduce overhead expense? Do customers mail payments directly to your office? Are checks held in the office because your staff doesn't have time to make a trip to the bank? Do you dig through files or boxes when payment research needs to be done? If so, you should consider lockbox services.

How Lockboxes Work

Your customers are instructed to send payments to a post office box instead of your business address. A bank representative picks



up your mail directly from the post office and your payments are processed in a secure environment. Payment information, images of checks, and supporting documentation are available online shortly after the

payment is processed. This procedure offers quicker posting of payments, easier access to information and improved customer service.

Accelerates Payment and Deposit

The lockbox service reduces delays caused by having payments delivered to your business address. Since your payment processing is done at the bank, your customers' payments are received and deposited within the same day. Doing this work yourself can delay the deposit of payments for up to two days.

By outsourcing your payment processing, you can reduce overhead dedicated to payment processing. This saves you money and provides more time for selling and supporting customers.

What can Lockbox services do for you?

- ▲ Provides faster collection of funds.
- ▲ Offers quicker access to receivables information and can automate posting.
- ▲ Eliminates paper by providing digital images via the internet.
- ▲ More efficient use of your office staff.

For more information about how lockbox services can benefit your business, talk with a Commerce Bank Payment Systems Specialist at 1-800-892-7100, Extension 22620.

Merchant Support Center

We're here to assist you with all your merchant needs. Commerce Bank Customer Service Representatives are available to help you with:

- **Processing**
- **Service Questions**
- **Supplies**
- **Statement Questions**

We offer personalized service through our in-house Support Center at: 1-800-828-1629 Monday-Friday: 8 a.m. to 6 p.m. and Saturday: 9 a.m. to 1 p.m. (CST). Fax us at: 1-816-234-2181.

For faster service, have your merchant number ready when you call the Merchant Support Center.

Telephone authorizations: 1-800-228-1122.
Call 24 hours a day, seven days a week.

Write us at:

Commerce Bank
Merchant Department
811 Main Street, KCBC-1
Kansas City, MO 64105

We're always at your service.

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