

## Newly Redesigned Statements

Recently, the look of your monthly statements changed. The changes are intended to make reading and understanding your statement more convenient. The updates include:

- All statements are in color
- Section headers provide more details and explanation
- Glossary of card processing terms offers clear and understandable definitions
- In the Summary table, "Service Charge, Fee and Interchange Charge" labels are combined into one label called "Fees Charged"

Additionally, your statement includes a link to [www.businesstrack.com](http://www.businesstrack.com). Please visit this site if you would like to receive your statements via email.

## Watch for Red Flags When Processing

The threat of fraud is ongoing for all businesses. Being aware of red flags and suspicious activity is a key prevention method. The following is a partial list of potential red flags for fraud. For a more detailed list, please refer to your Commerce Bank Merchant Welcome Guide.

### Card Present

- *Wrong or Missing Four-Digit Number* – The small four-digit number printed above the account number does not match the first four numbers of the raised account number, or the four-digit number is missing.
- *Missing Signature* – Ask for a photo ID and have the cardholder sign the card. If the cardholder does not sign, do not complete the sale and ask for another form of payment.
- *Invalid Signature* – If the signature panel has been signed with "Ask for Photo ID" or anything other than a valid signature, ask for another form of payment.



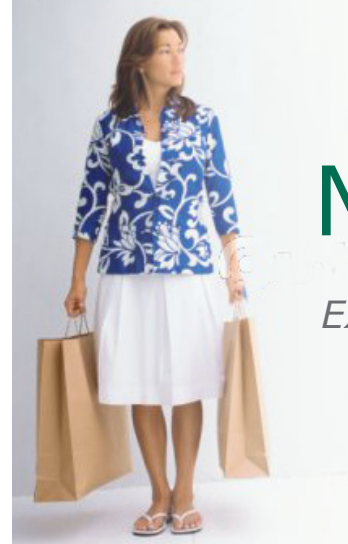
### Card-Not-Present

- *International orders* – Unusual orders placed from international locations, such as: Indonesia, Singapore, Nigeria, Malaysia, Philippines, and Vietnam.
- *Sequential cards* – Multiple cards by same issuing bank with numbers in sequential order.
- *Overcharge requests* – Requests to overcharge a card, then forward the overage to them via wire transfer, check, or money order.

Whenever you are suspicious of a card, cardholder or transaction, you should call the Voice Authorization Center at (800) 228-1122, and select option 4.

### Merchant Client Support Center

We offer personalized service through our Merchant Client Support Center at 800-828-1629 Monday - Friday 8:00 a.m to 6:00 p.m. CT. You can also visit us at [commercebank.com](http://commercebank.com)



## Merchant News

*Exclusively for Commerce Bank Merchants*

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## Annual Questionnaire Required to Maintain Compliance

All merchants and their service providers that either store, process or transmit cardholder data are required to comply with the Payment Card Industry Data Security Standards (PCI DSS). Although you may have achieved compliance before, you are required to submit the self-assessment questionnaire (SAQ) annually to maintain compliance.

To renew your certification, please follow the steps below.

1. 60 days prior to your certification expiring, you will receive an email from Trustwave alerting you that you need to recertify.
2. Log in to your TrustKeeper account – <https://login.trustwave.com>, username: your email address.
3. Review the "PCI Self-Assessment" section on your dashboard.
4. Click "Start" to restart your Self-Assessment Questionnaire. (If you have already begun a new Self-Assessment, click "Continue" to complete it.)
5. Once you have updated your PCI Self-Assessment, your PCI Certification Status on your dashboard will indicate that you have renewed your SAQ for another year.

If you have any questions, please contact our Merchant Client Support Center at 800-828-1629.

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**We ask, listen and solve.**



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## Positive Customer Experiences Pay Off

The ability to create and maintain positive customer experiences is important to the success of any business. One definition of customer experience is "the result of how you implement your brand and how customers experience it across every touch point."<sup>1</sup> This means that your business must develop a consistent approach with customers during every interaction.

Below are a few different tips to help create positive customer experiences.

### 1. Identify customer needs and expectations

– The more you know about your customer, the easier it will be to achieve and surpass their expectations. Simply listening to a customer can be the most effective tool in determining expectations, which may not be easy to identify otherwise.

### 2. Determine your role

– Understand why your customers are choosing your product or service. Once this differentiating

factor is identified, continue to focus and expand on this aspect of your business and how you can continue to meet customers' specific needs or expectations.

**3. Master the small things** – Work with your employees to focus on the small details when dealing with customers. A willingness to help with things that may not seem important may separate you from your competition.

### 4. Personalize the experience

– Remember information about your customers; their preferences, needs and interests. The results can help build strong rapport between your employees and customers.

**5. Be grateful** – Demonstrate appreciation for your customers. Whether through simple gestures or customer appreciation programs, it's important to acknowledge loyalty.

1. Mauro, Christine. "Customer Experience is the Catchphrase for 2012," April 24, 2012. [www.marketingprofs.com](http://www.marketingprofs.com)

## Address Verification Service (AVS) Guide

AVS is a service you will need when processing hand-keyed transactions as well as mail and phone orders. Below are some examples of how the cardholder addresses should be entered into your POS terminal or computer when prompted for AVS information.

Billing Address	POS Terminal Actual AVS Entered	Computer Actual AVS Entered
One Elm Street	(none)	One Elm Street
123 First Street	123	123 First Street
8925th Avenue	8925	8925th Avenue
22 Walnut Street #23	2223	22 Walnut Street #23
P.O. Box 12345	12345	PO Box 12345
4567 Birch Road, Apt. A	4567	4567 Birch Road, Apt. A

In response to an AVS prompt, the issuing bank will compare the numeric billing address and the zip code to the cardholder's account. Once this information is verified, you will receive a response to verify the address. The returned response code can vary with each code indicating a different level of "match" or "no match." A "no match" will not cause a card to decline. This is your cue to determine if additional research is needed before you decide whether to proceed with the transaction.

## Controlling Your Interchange Costs

One area of focus in reducing operating costs is interchange management. Interchange rates can vary according to the type of transaction and its associated risk. Here are some tips for keeping interchange fees to a minimum.

### Face-to-Face Merchants

**Submit batches daily** – Transactions in batches that remain open beyond the following day will result at a higher interchange expense.

**Obtain an authorization for ticket-only transactions**

– This should provide adequate documentation in the event of a cardholder dispute. The authorization code should be entered through your point-of-sale terminal at the time the transaction is entered. The ticket amount must equal the authorization

amount. An imprint of the card is also required. Due to tips, restaurants, bars and salons are exempt.

### Card-Not-Present Merchants

**Utilize Address Verification Service (AVS)** – This is the fraud detection tool most often used by online merchants to assist in authenticating the data supplied by the customer. Point-of-sale software should prompt for entry of each customer's ZIP code and the numeric portion of their address.

**Enter an order number** – Your POS terminal or software should include an entry point for an order number.

Call our Merchant Client Support Center at 1-800-828-1629 if you have any questions about controlling fees.



## Expiring Equipment - Make Sure Your Processing Isn't Interrupted!

Over the next three years, several point-of-sale terminals are set to expire and will need to be removed from use. Certain terminals, such as the Omni 3750, will be expiring in December 2014, and some merchants must discontinue using the Omni 3750 as soon as June 2013. In order to continue processing cards, expiring terminals will need to be replaced.

### Expiring Terminals

- Eclipse
- Hypercom T7 Series & T4100
- Tranz 330, 380, 380x2 & 460
- Omni 3200, 3730, 3740 & 3750
- Nurit 2085, 8320 & 8400
- Linkpoint AIO

The list above is not an exhaustive list of expiring terminals. For replacement options and a full list of expiring terminals, please contact our Merchant Client Support Center at 800-828-1629.

