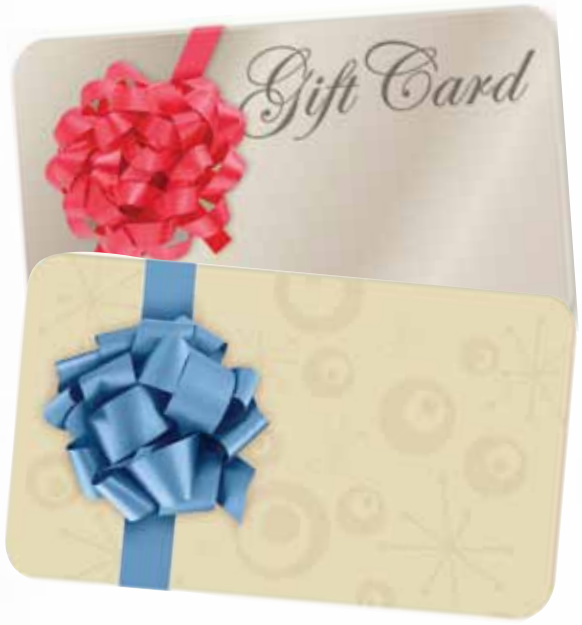
Boost Your Revenue with Commerce Bank Gift Cards

In 2008, private label gift cards generated nearly $60 billion in total sales. Once reserved for the biggest retail chains, your business now has access to gift card programs that can help deliver on your key business objectives.

The Commerce Bank Gift Card Program can help you reach your goals by allowing you to personalize a gift card program to capitalize on the growing multi-billion dollar gift card industry.



Benefits to your business

- **Generate revenue** — 75 percent of customers spend 60 percent more than face value of the gift card
- **Meet the growing demand** — 55 percent of consumers want to receive a gift card during the holiday season, while 68 percent gave a gift card in 2008
- **Increase brand awareness** — Personal endorsement of your business by reminding consumers of your store every time they open their wallet
- **Attract customers and build loyalty** — Gift cards are customizable and reloadable, which can create loyal and repeat customers
- **Improve operating efficiency** — Since gift cards are prepaid goods and services, you can reinvest the dollars into your business

Follow these easy steps to set-up your Gift Card Program with Commerce Bank:

1. Contact a Commerce Bank Payment Processing Consultant at 1-800-828-1629 to fill out the set-up form.
2. Choose your card design, font size, style and color, as well as your desired point-of-sale promotional materials.
3. Start selling the Gift Card program and begin to see your revenues increase!

Sources: National Retail Foundation and TowerGroup

Merchant Client Support Center

We offer personalized service through our Merchant Client 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).

You can also visit us at commercebank.com

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Summer 2009

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THE MERCHANT QUARTERLY

Exclusively for Commerce Bank Merchants

How to Deal with a Data Compromise

Whether a data compromise occurs from an electronic breach of your network or from theft of equipment or records and receipts that contain cardholder data, these attacks can cause significant damage and disruption to your payment system. How you handle such an incident determines how well you will be able to control the resulting costs and consequences.

Preparation for security incidents is vitally important to the protection of key cardholder information. If your business ever experiences a data security breach, you must take immediate action to help prevent additional damage and adhere to Payment Card Industry Data Security Standard requirements.

First Steps After a Compromise

1. Immediately contain and limit the exposure. Prevent further loss of data by conducting a thorough investigation of the compromise.

2. Alert all necessary parties immediately. First contact your local law enforcement office to file a police report. Then call the Commerce Bank Merchant Client Support Center to provide necessary details.

3. Provide Commerce Bank with information on all compromised cardholder accounts. Commerce will request certain information and brief you on notifying major card brands. The major card associations will distribute the compromised account numbers to card issuers and ensure the confidentiality of non-public information.

4. Provide Commerce Bank with an Incident Report document. This is required within three business days of the compromise. Rest assured that Commerce Bank will be with you every step of the way if such an incident should occur at your business.

Be sure to contact our Merchant Client Support Center immediately at 800-828-1629 if you notice any suspicious activity within your payment processing system.

Inside...

Beware of Relay Service Fraud

As the world of payment acceptance evolves, new methods of fraud are causing concern among businesses of all sizes. One payment method being targeted by a growing number of con artists is Relay Service, which is designed to help those who are hard of hearing to have access to telephone systems.

By using traditional Relay Service, as well as the Internet-based Relay Service in place today, scam artists will send emails with phone numbers and a message, which telephone operators will then read to the merchant. While the order can appear legitimate, the system is being overrun by scams.

Commerce Bank has received an increasing number of calls relating to this problem. From caterers to brick-and-mortar merchants, businesses of all types are encountering Relay Service fraud. In order to combat this growing problem, merchants must be diligent and aware of the red flags involving Relay Service. A few warning signs are outlined below.

What to look for

- Multiple shipments made to the same address -- in the US or abroad
- Objection to verifying credit card information with the issuing bank
- Customers requiring you to wire transfer funds for shipping fees or insurance in advance
- Customers requesting you to overcharge their card(s) and instructing you to forward the overage to them via wire transfer, check or money order

If you suspect fraudulent Relay Service activity, be sure to ask questions and seek further clarification, or please contact the Commerce Bank Merchant Client Support Center at 800-828-1629.

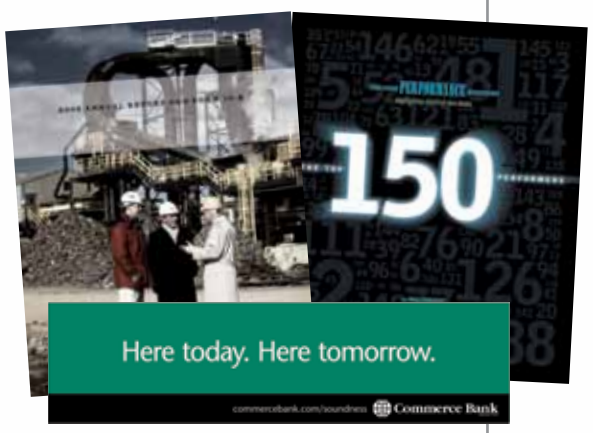
Keeping up with Commerce Bank

Based on feedback from our customers, we've redesigned our corporate website to make your experience easier, faster and more convenient!

Check it out for yourself at commercebank.com/commercial/merchant-services

Be sure to also visit commercebank.com/about to access the latest information on Commerce Bank, including:

- Current news releases and safety and soundness updates
- Annual Reports
- Stock information



Getting to know Commerce Bank

Zanetta Johnson, New Account Implementation Lead

Since joining Commerce Bank in 2005, Zanetta has served in various roles involving the set-up and maintenance of new accounts for numerous business lines. The majority of her experience has been in the Merchant Services area, in which she was recently promoted to Team Leader for New Account Implementation.

In her leadership role, Zanetta oversees a team of six employees that are responsible for setting up and maintaining new accounts. Her team works directly with merchants to set-up their point of sale systems, and then trains the merchants on how to use their system to process transactions.

Zanetta believes the most important part of her job is ensuring that Commerce customers receive the highest quality service. She helps make this happen by providing the training and leadership necessary to help her team succeed.

PCI Outlines Compliance Priorities

As the threat of security breaches and fraud continues to grow, Payment Card Industry Data Security Standard (PCI DSS) compliance becomes vital for merchants. Due to the complexity of PCI DSS, many merchants wonder where to begin. In order to assist in the process, the PCI Security Standards Council released the Prioritized Approach, which provides six security milestones that help merchants protect themselves while becoming PCI DSS compliant.

Benefits

The Prioritized Approach aims to provide merchants the following benefits:

- Serves as a roadmap for organizations to address their risks
- Support in financial and operational planning
- Measurable progress indicators
- Consistency among Qualified Security Assessors

Milestones

1. **Remove sensitive authentication data and limit data retention.**
2. **Protect the perimeter, internal and wireless networks.**
3. **Secure payment card applications.**
4. **Control access to your systems.**
5. **Protect stored cardholder data.**
6. **Finalize remaining compliance efforts, and ensure all controls are in place.**