

# Using Your Commerce Bank Card to Make Purchases Abroad

Commerce Bank cards (debit, credit, and prepaid) are accepted at millions of places worldwide, making them a safe and convenient way to make purchases abroad. Use these simple travel tips to rest easy and enjoy your trip.

## Before Your Trip:

- **Remember to notify us where and when you'll be traveling.** You can notify us of your upcoming travel through Online Banking or by calling us.
- **Take note of your card's customer assistance number** for your destination and keep it separate from your cards.
- **Be sure you know your 4-digit PIN.** Some merchants may require a four-digit numeric PIN when using a debit card.
- **Make note of your 16-digit account number** and keep it in a safe place separate from your cards.
- **Check the spending limits or restrictions on your card.** Your cards may have daily spending or withdrawal restrictions. Be sure you have enough funds in your account and that your payments are up to date. You may also contact us to request an increase to your spending limit.
- **Check your card's expiration date** before your trip.
- **Review your account terms** to see if foreign transaction fees will be applied to your account when making purchases outside of the United States.
- **Consider contacting us to inquire about the possibility of receiving a chip card** to ensure you can make purchases hassle free.
- **As a best practice, please bring more than one form of payment when traveling internationally.**

## Customer Assistance Numbers

### Commerce Bank:

Credit: 1.800.645.2103

Debit: 1.800.617.7480

Prepaid: 1.888.373.2883

Outside the U.S.: 1.314.514.6299 (collect)

### Visa Global Customer Assistance Service:

1.303.967.1090 (outside the US)

[www.visa.com/gcas](http://www.visa.com/gcas)

### MasterCard Global Assistance Center:

1.800.627.8372

1.636.722.7111 (collect call outside the US)

## At Your Destination:

- **Look for the brand marks (dependent on your card) at merchant locations** to ensure you can use your Commerce Bank card.
- **Ask the merchant if your brand is accepted if you don't see the respective logo.** Visa® and MasterCard® cards are accepted around the world, so it is likely your card will be accepted.
- **If you do not have a chip card, request merchants swipe your magnetic stripe card** even if they say you need a chip card.
- **Check your receipt before signing** to make sure it is for the correct amount.

## Chip Cards

Chip cards have become the standard in some countries. **If your Commerce Bank card does not have a chip, you can still use it anywhere Visa or MasterCard is accepted. Merchants that accept Visa or MasterCard cards are required to accept your card, and their terminals are designed to recognize magnetic stripe cards.**

Certain unattended terminals, such as train stations, bike-rental stations and parking garages, may require a chip card and PIN to make a purchase. If your Commerce Bank card does not have a chip, you can still make a purchase by finding a nearby cashier who can accept your card.

Please remember that international merchant terminals can vary causing your experience making purchases to differ.

## What to Do If You Have Problems Using Your Commerce Bank Card

Should you encounter a problem, request that the merchant swipe or insert your card, depending on if it has a chip, and follow the prompts on the terminal. If your card is declined, you can call us immediately or call your respective network's (Visa or MasterCard) customer assistance.

# Using Your Commerce Bank Card at ATMs Abroad

You can use your Commerce Bank card to withdraw foreign currency in countries around the world. Most ATMs operate 24 hours a day and can be found at major airports, hotels, tourist destinations and commercial areas. Plus, using your Commerce Bank card at an ATM means you get a competitive exchange rate every time.

## Before Your Trip:

- **Be sure you have a 4-digit PIN.** Many international ATMs accept only four-digit numeric personal identification numbers (PINs).
- **Memorize your PIN** so you can access local currency at ATMs.
- **Use an ATM locator.** To learn where you can use your card to withdraw cash abroad, visit your respective network's online ATM locator:
  - **Visa:** <http://visa.via.infonow.net/locator/global/> or the **mobile site** [www.visa.com/mobileatm](http://www.visa.com/mobileatm)
  - **MasterCard:** <http://www.mastercard.us/cardholder-services/atm-locator.html>
- **Review your cardholder agreement** to check the fees that may be applied to your account when making a transfer, withdrawal, or balance inquiry at non-Commerce ATMs.
- **As a best practice, please take multiple methods to access cash when traveling internationally.**

## At Your Destination:

- **Contact us or call your respective network's customer assistance** immediately if you lose your Commerce Bank card.
- **How to find an ATM abroad.** Look for your card's brand mark or the Plus logo on ATMs:
- **Use the ATM locator.** To learn where you can use your card to withdraw cash during your trip, visit:
  - **Visa:** <http://visa.via.infonow.net/locator/global/> or the **mobile site** [www.visa.com/mobileatm](http://www.visa.com/mobileatm)
  - **MasterCard:** <http://www.mastercard.us/cardholder-services/atm-locator.html>

## Chip Cards & Chip ATMs

Chip cards have become the standard in some countries. **If your Commerce Bank card does not have a chip, you can still use it anywhere Visa or MasterCard is accepted. ATM terminals are designed to recognize both chip cards and magnetic stripe cards.**

Please remember that international ATMs can vary causing your experience withdrawing cash to differ.

If you are concerned about having access to cash, you can also take these following measures:

- Take some U.S. currency for local exchange and exchange currency at the airport upon arrival.
- Visit a bank and ask to process a cash advance on your card.
- Purchase Travelers Checks before you leave the U.S.
- For emergency cash disbursement, you can call us collect from outside the U.S.

## What to Do If You Have Problems Using Your Card

If you encounter a problem using your card or your card is left in an ATM declined, call us immediately to notify us you are having problems. You can also call your respective network's (Visa or MasterCard) customer assistance.

## General Travel Tips

- Keep your purse or wallet in front of you and always in sight.
- Limit the personal information and cards you carry with you when traveling.
- Bring copies of your passport and cards as well as a list of all of your card companies' phone numbers. Keep these in a safe place in your hotel room.
- Protect your PIN:
  - ▶ Don't store your PIN with your card
  - ▶ Don't carry your PIN with you
  - ▶ Don't share your PIN with others