

# Payeezy



## Simple and Secure Internet Processing

Whether you are looking for a more PCI compliant payment solution, wanting to seamlessly integrate payment processing to your website, or receive the best interchange rate on Level III business-to-business transactions, Commerce Bank has a gateway solution designed to accommodate and enhance your business. Payeezy helps merchants of all sizes accept and process secure Internet payments through flexible and simple integration and set-up options.

## The Payeezy Advantage

By leveraging Commerce Bank's processing partner, First Data's sophisticated technology and reliable infrastructure, Commerce Bank merchants can reduce transaction expense and risk, expand into new markets to increase revenue, and ensure greater customer satisfaction. Through the broad range of features and capabilities available on Payeezy, merchants can speed up transaction responses, streamline implementation across multiple channels, identify and avoid fraud attempts, and improve the flow of funds.

## Advanced Functionality

- Credit/Debit Card Acceptance
- Simple Batch processing interface
- Gift Card Processing
- Level II/III Processing
- Global E-Pricing and Multiple Currency Support
- Fraud /Velocity Controls
- AVS/CVV Processing
- TransArmor (tokenized transactions)
- Real-time, dynamic reporting capabilities
- Integrated Recurring Billing
- Customizable Receipts
- Multi-Language Support
- Mobile Applications
- Settlement Multi-Cuts Capability

## Easy Integration

- Simple APIs and web-based interfaces to meet any level of programming skill
- Extensive payment options and feature set accessible through a single interface
- Broad range of shopping cart compatibility

## Enables a simple and safe online shopping experience

- Ability to offer traditional (Visa®, MasterCard®, Discover®, American Express®) and alternative payment options through a single process; Integrated retail support
- Secure and compliant payment gateway with redundant infrastructure and 24/7 availability

## Reliability and scalability to meet growth needs

- Dependable processing capabilities to speed transactions and improve the flow of funds
- Advanced technology and processing capabilities available to meet the demands of your business growth

## Advanced Reporting

- Dynamic reporting capabilities to create and manipulate transaction reports to better analyze and understand payment activity
- Vast array of search capabilities to locate any type of transaction with little to no background information

## Dedicated Support

- Comprehensive integration guides, user instruction, online support tools, and self-service test environment to simplify every step from integration to reporting and analytics
- Access to a dedicated merchant support team to expedite issue resolution

We ask, listen and solve.



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## Interface Options

### Real-time Payment Manager (RPM)

Secure, web-based system enables your internet-connected computer to process individual or batch transactions, pull reports and administer options that fit your business needs.

- Works as the base gateway entry point no matter what interface option is used
- Back-office web product to easily look up transaction activity, service customers and reconcile your online store
- Functionality includes detailed reporting, transaction dashboard, virtual point-of-sale terminal, transaction history search, user administration and more

### Hosted Checkout

Quickly and easily add payment processing to your website with hosted customizable and secure checkout pages to collect sensitive billing information.

- Payment processing is completely hosted by First Data; and facilitates PCI DSS compliance
- Rapidly integrate payment processing into your website

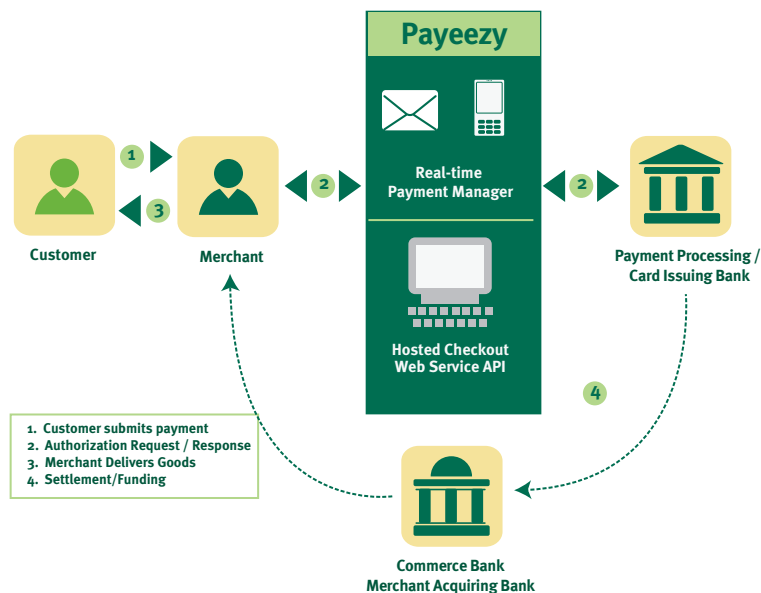
### Web Service API

Your business and/or third-party application can process transactions through the gateway via a secure SSL encrypted session.

- Service to connect the gateway directly with your web application for a seamless customer experience
- Enables a range of processing scenarios for flexibility in implementing custom business logic
- Helps you gain platform independence; offers ease of integration and transaction security

## How It Works

Payeezy acts as a messenger to quickly and securely pass payment information between your customer, you (the merchant), the bank acquirer and your customer's bank to authorize and settle/fund all of your card-not-present business. Payeezy takes the complexity out of processing your e-Commerce payments.



## Solutions That Fit

At Commerce Bank, our goal is to make payment processing as simple as possible. We take the time to answer your questions and fully explain our 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 the Merchant Support Center at 1.800.828.1629, available Monday through Friday from 7 am to 6 pm CT.



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