



Fall 2008

Merchant *On-line*

Exclusively for Commerce Bank Merchants

Turn Your PC Into a Point of Sale With YourPay®

Looking for a simpler way to process sales transactions anywhere, anytime? Need a way to add payment processing to your web-based business? With YourPay.com from Commerce Bank, you can easily process credit card transactions from any computer connected to the Internet. This Internet payment service allows retail, mail, phone and Internet merchants to authorize credit card transactions quickly and safely.

Available anytime, anywhere

YourPay makes it possible for you to process payments 24/7 using any computer connected to the Internet. Its innovative system processes transactions and generates sales receipts, return transactions, voids and reports with a single log-on. YourPay gives you easy access to order information, so you can confirm and track shipments quickly and get faster access to funds.



Safer payment processing

You can count on Commerce Bank's YourPay eCommerce Solutions to make web site payments quick and secure. YourPay.com provides fraud protection measures such as Address Verification Service (AVS), card verification numbers (CVV2/CVC2/Discover CID) and merchant configurable fraud defense to help safeguard your business and your customers. In addition, account data is secured with 128-bit secure sockets layer security (SSL).

Essential benefits designed to meet your needs

Customizable POS pages allow YourPay to fit any merchant's business type, and automatic enhancements ensure you are up-to-date with industry requirements. So, once your site is

Inside

The Unembossed Visa® Card	2
Dan Pavlich, Merchant Relationship Manager....	2
Payment Application Security Mandates	3
Is Your Customers' Card Data Protected?	4

The Unembossed Visa Card

Don't be surprised when you see it!

The unembossed Visa card may look and feel different, but it is a valid card that can be accepted at any Visa merchant location which has an electronic terminal. Unlike an embossed Visa card with raised characters, the unembossed card has a smooth, flat surface. The plastic should be of the same thickness and quality as a regular card.

Commerce Bank is currently issuing a small test batch of unembossed Visa debit cards, so you may see a card just like the one pictured here.

From a merchant perspective, processing an unembossed card at the point of sale requires no new software or hardware, and no modified terminal procedures. You simply swipe the card just as you would an embossed card, then wait for an authorization and obtain the cardholder's signature.



Electronic processing only

A 16-digit account number, cardholder name and expiration date are laser-engraved, thermal or indent-printed on the front of the card. The card's flat, smooth surface makes it impossible to take a manual imprint. It can only be used at electronic point-of-sale terminals. If the magnetic stripe cannot be read by your terminal, or if you do not have an electronic terminal, **you will need to ask for another form of payment.**

Over time you will start seeing more and more unembossed cards, since they are now being issued in the U.S. to accommodate the changing payment environment. Contact our Merchant Support Center if you have any questions about card acceptance.

Getting to Know Commerce Bank

Meet Dan Pavlich, Merchant Relationship Manager



"My goal is to bring value to our merchants, to build a long-standing relationship and help them achieve success."

In his 16 years at Commerce Bank, Dan Pavlich has held several different positions. He started as a teller and was promoted to the Merchant Client Support Center. Later, Dan moved to Merchant

Sales, where he became a Merchant Relationship Manager.

In his current role, Dan works with existing clients to help them in a variety of ways. That includes monitoring developments within the industry and letting clients know how those changes may affect them. He enjoys the challenges driven by industry changes, as he works to help clients grow their business, manage chargebacks and minimize costs and risk.

Dan says one of the most important parts of his job is listening to owners and asking them good questions, so that he can provide them with guidance and solid solutions.

Data Security in the Global Marketplace

PAYMENT APPLICATION SECURITY MANDATES

New Requirement for Merchants as of October 1

As of this month, all Level 3 and Level 4 merchants who have been authorized to accept card transactions must be compliant with the Payment Card Industry Data Security Standard (PCI DSS) or use applications that adhere to Visa's Payment Application Best Practices (PABP). This is the latest requirement according to Visa International's Payment Application Security Mandates, which were released in October 2007.

Secure payment applications, when implemented in a PCI DSS-compliant environment, will minimize the potential for security breaches leading to compromises of full magnetic stripe data, card validation codes and values (CAV2, CID, CVC2, CVV2), PINs and PIN blocks, and the damaging fraud resulting from these breaches.

What the Mandates Mean for Merchants

Visa's security initiative is spread out in multiple phases over three years, and the rules apply to any third-party payment software used for storing, processing or transmitting cardholder data.

A key to achieving this is promoting the use of PABP-compliant applications. PABP is a

broad set of security controls designed to:

- ▲ Prevent payment software from automatically storing certain cardholder data
- ▲ Provide strong password controls
- ▲ Protect wireless transactions
- ▲ Log transaction activity

Key compliance deadlines

With the most recent compliance deadline having passed October 1, there are now two key dates remaining.

- **October 1, 2009** — VisaNet processors and agents will be required to de-certify all vulnerable payment applications. Merchants will be unable to use such software as it will no longer be PCI compliant.
- **July 1, 2010** — All VisaNet processors and agents are required to use only PABP-compliant applications.

Visa maintains a list of payment applications that have already been validated for compliance with PABP requirements.

To find out if your software is compliant or to learn more about this issue, go to www.visa.com/pabp. You can also call Commerce Bank's Merchant Client Support Center at 1-800-828-1629 for more information.

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

Merchant Support Center Survey Results Are Coming In

Your opinion matters to us! Early in July, Commerce Bank mailed a survey to a random sampling of our merchants. We will compile those results over the next couple of months to look for areas in which we can improve our

service. We also want *Merchant On-line* to be a useful tool that offers timely information about topics that matter to you. Contact our Merchant Support Center with suggestions for topics you would like to learn about in *Merchant On-line*.

Is Your Customers' Card Data Protected?

A reminder that all merchants are required to complete a Risk Profiler assessment



To help manage fraud and ID theft, Commerce Bank is requiring all Level 4 merchants to run a risk assessment through Trustwave's Risk Profiler. This easy-to-use tool is available to Commerce merchant clients at **no charge**.

Access Risk Profiler at <http://commercebank.riskprofiler.net>. Click on "Start Risk Profiler." Answer a brief questionnaire, and you'll be assigned a risk level based

on the vulnerability of your systems.

The Payment Card Industry Data Security Standard (PCI DSS) requires all merchants to have a passing network vulnerability scan and to complete a Self-Assessment Questionnaire (SAQ). Completing the Risk Profiler assessment will make the PCI compliance process more efficient and easier for you to complete.

For assistance with Risk Profiler, call Trustwave at 1-800-363-1621. Email us at Merchant.PciCompliance@CommerceBank.com with general questions about Risk Profiler, or call the Merchant Client Support Center at 1-800-828-1629.

Turn Your PC Into a Point of Sale With YourPay *continued from front page*

built, take advantage of the time-saving benefits YourPay will provide.

- ▲ Processes transactions quickly to save you time and money
- ▲ Provides comprehensive, downloadable report data, charts or graphs for presentations, accounting and business analyses
- ▲ Accommodates multiple users and gives the administrator control over each user's access to YourPay.com features
- ▲ Facilitates recurring billing for memberships, subscriptions and monthly charges

▲ Calculates sales tax automatically when a tax percentage is used.

YourPay is so easy to use that even novice PC users can be trained in minutes.

1. Simply log in to your account.
2. Enter order and payment information.
3. Transactions are settled automatically!

And you can rest easy knowing that user-friendly online help is readily available.

If you're ready to start processing sales transactions quicker and easier, call the Merchant Client Support Center at 1-800-828-1629.

Merchant 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). For faster service, have your merchant number ready when you call.

Telephone authorizations 24/7 at: 1-800-228-1122

Write to us at: Commerce Bank, Merchant Department

811 Main Street

KCBC-2, Kansas City, MO 64105

Fax us at: 1-816-234-2181

Visit us online at: Commercebank.com



call click come by

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material.

Entire publication ©2008 Commerce Bank N.A. All rights reserved. ask listen solve and call click come by are trademarks of Commerce Bancshares, Inc.