



# Merchant *On-line*

Winter 2007

Exclusively for Commerce Bank Merchants

## The Unembossed Visa® Card

*Don't Be Surprised When You See It!*

The new 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 numbers, letters and symbols, the unembossed card has a smooth, flat surface. The plastic should be of the same thickness and quality as a regular card.

*Until recently, unembossed Visa cards were rarely seen by U.S. merchants, and those cards were issued in other countries.*

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.

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# Be Ready for Post-Holiday Returns

*A refresher course in processing returns and exchanges on credit purchases*

The major card associations have strict policies regarding returns and exchanges on credit card transactions. Here are the basics:

- ▲ Never refund cash on a credit transaction. Issue a credit to the account to which the original sale was charged.
- ▲ If the customer wants to exchange an item for something more expensive than the original item, you should complete a transaction



for the difference in price. When the new item costs less than the original item, you need to credit the price difference to the card which was used for the original sale.

## Post a Return and Exchange Policy

If you're a "brick-and-mortar" merchant, display your Return and Exchange policy at the point of sale. Have your terminal set up so that your policy is printed on your receipts.

Mail order merchants are required to disclose their policy on the mail order form, invoice or contract. E-commerce merchants must communicate their refund policy during the ordering process, and require customers to accept it.

## Offer Gift Cards as Credit

A Gift Card is a great solution if the customer can't find something else they want at the time. With gift cards, consumers have a tendency to spend more than the amount on the card. If you handle returns and exchanges smoothly, you create opportunities for future business!

# Commerce Bank Offers Wireless Processing

**A** new product, the CellTrek Mobile Merchant enables you to capture card account data, obtain an authorization and provide your customers with a receipt, using a cell phone as a point-of-sale system.

The CellTrek Mobile Merchant integrates payment processing with cell phone functions, reducing the number of devices you need to carry. This product supports all industry standard card-present and key-entered transactions including sale, void, and refund.

## A secure and cost-effective solution

CellTrek maintains high security standards for encryption, certification and privacy, and meets or exceeds all current Payment Card Industry (PCI) security requirements.

CellTrek makes wireless card acceptance affordable when this type of service has



previously been cost-prohibitive. In addition to the cost savings of the hardware and software, you can reduce your transaction costs by qualifying for lower "card-present" processing rates.

If your business relies on mobile services, contact our Merchant Support Center to learn more about CellTrek Mobile Merchant.

# Resolving Disputed Transactions

Most of your transactions move smoothly through the system with few problems. Occasionally you will be required to provide additional information about a transaction in order to resolve a dispute. The major card associations have systems in place to facilitate the timely resolution of disputes. Your part in this process is very important.

## Quick response to copy requests

A copy request, sometimes referred to as a retrieval request, may come in to Commerce Bank from a customer's card-issuing bank. We will ask you to provide documentation about the transaction within a specified time. Your compliance with this request is critical.

## Reversal of Chargebacks

Not all chargebacks mean a lost sale. If you can provide compelling information, we may be able to remedy the situation. For instance, a signed manual imprint of the card is often missed during hand-keyed transactions. But it is necessary to prove the card was present.

Good communication with your customers can help avoid chargebacks. Keep customers informed of any change or delay related to a sale. Issue credits promptly, and always be clear about your return and exchange policy.

By keeping accurate records and following established procedures you can minimize your exposure to chargebacks.

## Data Security in the Global Marketplace

### KEEPING YOU UP TO DATE ON CRITICAL SECURITY ISSUES

Compromises of credit and debit card account information can result from the improper storage of magnetic stripe data ("track data") after an authorization is completed. Storage of track data after authorization is a violation of card association Operating Regulations.

Hackers are aware of the vulnerability of data storage, and are targeting merchant POS systems to steal this information.

To help ensure data security, merchants are prohibited from storing the following:

- **Personal Identification Number (PIN)**, the secret code consumers use to conduct secure debit transactions
- **PIN block**, an encrypted version of a PIN
- **Visa Card Verification Value 2 (CVV2) or MasterCard Card Validation Code 2**

(CVC2), the 3-digit number typically found on or near the signature panel

## Strategy for minimizing your risk

To safeguard your systems and reduce your risk of a compromise, call our Merchant Support Center at 1-800-828-1629 to confirm that your software version does not store magnetic stripe data — CVV2/CVC2, PIN data or encrypted PIN blocks. If you have concerns about security within your system, we can provide a list of files written by your application, and a summary of its content. This will help to verify that no prohibited data is stored, and that your POS software version has been validated as compliant with the Payment Card Industry (PCI) Data Security Standard.

Visit [www.commercebank.com/datasecurity](http://www.commercebank.com/datasecurity) to learn more about PCI compliance.

# Commercial Card Solutions

*Manage expenditures better and streamline your business processes*

When making purchases for your business, it is vital to not only keep track of your spending, but to categorize your spending to help manage accounting and tax reporting. Using a Commercial Card for your purchasing needs can help you track where your money goes. In this way you can check to make sure you are spending wisely and receiving any discounts or price breaks you deserve. A commercial card program provides:



## Merchant Support Center

We're here to assist you with all your merchant needs. Commerce Bank Customer Service Representatives are available to help you with:

- Processing
- Service Questions
- Supplies
- Statement Questions

We offer personalized service through our in-house 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). Fax us at: 1-816-234-2181.

For faster service, have your merchant number ready when you call the Merchant Support Center.

**Telephone authorizations:** 1-800-228-1122.  
Call 24 hours a day, seven days a week.

**Write us at:**

**Commerce Bank**  
**Merchant Department**  
**825 Main Street, KCBC-1**  
**Kansas City, MO 64105**

**We're always at your service.**

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## Cost savings for your business

Speed of card payments can shorten the order and fulfillment cycle from about a week to two days or less. It reduces paper-based activity and tracking invoices, which can dramatically decrease accounts payable costs — in some cases by as much as 95 percent.

## Automation for faster accounting

Reconciled transactions can be electronically posted to financial accounting systems and/or general ledgers without manual input. This integration helps reduce costly accounting hours and streamlines operations.

## Spending you can manage, track and analyze

Improve the compliance of your supplier management to ensure the consistent use of preferred suppliers, and maximize the benefits of pre-negotiated discounts. You can also track employee charges to help minimize any unauthorized charges.

Commerce Bank offers a comprehensive suite of payment options. This allows companies of all sizes to enjoy the benefits of a commercial card program. Contact our Commercial Card Client Care Center at 800-892-7104 to learn more.