

Commerce Payments On-the-Go

Commerce Bank's mobile payment solution goes beyond enabling businesses to transform mobile devices into cost-effective, secure point of sale terminals. Superior cash flow management, dedicated in-house customer service, and PCI DSS compliance consulting distinguishes Commerce Bank from major competitors in the mobile payments market.

Commerce Payments On-the-Go, powered by ROAMpay™, an industry leading application for mobile payment processing, enables businesses to transform their mobile devices into secure, flexible, and feature-rich point-of-sale terminals that can process major credit cards. Plus, the mobile application can serve as a virtual terminal for your phone, tablet, PC or Mac.

For card-present use, a small attachment for your mobile device allows you to swipe

card transactions. Credit card information is encrypted at the swipe and in the device application before it leaves your cell phone or tablet, providing end-to-end encryption. No personal data is stored on your device, ensuring safety and security on every transaction.

Experience these newly added application features:

- Inventory Management (Including Item, Image and SKU)
- Previous Purchase Recognition
- Automatic Discounting
- Personalized Emailed or Texted Receipts

To increase your cash flow by getting paid anytime, anywhere, call the Commerce Bank Merchant Support Center toll-free at 1-800-828-1629.

Referral Rewards

Refer a fellow business owner to Commerce Bank Merchant Services and we will reward you with a \$100 credit toward your existing Commerce merchant account.

Share the same convenience and commitment to service that you are receiving from one of the top-rated banks in the industry.



- Easy Payment Acceptance Anytime, Anywhere
- Dedicated In-House Customer Service and Technical Support
- Next Business Day Funding
- Advanced Fraud Security
- 99.9% System Uptime

For more information on how you can earn \$100 in Referral Rewards by referring a business friend to Commerce Bank Merchant Services, go to www.commercebank.com/ReferralRewards.

Merchant Client Support Center

The Merchant Support Center is available toll-free for personalized customer service during business hours, with trained, in-house Commerce Bank representatives ready to help with your day-to-day needs.

Merchant Support Center
Monday – Friday
You can also visit us at commercebank.com/MerchantServices

1.800.828.1629
7:00 a.m. to 6:00 p.m. CT

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Merchant Landscape

Exclusively for Commerce Bank Merchants

Summer 2013

EMV Chip Card Migration

U.S. card companies American Express®, Discover®, MasterCard® and Visa® have announced their plans for moving to an EMV based payments infrastructure in the U.S. Beginning April 1, 2013, all U.S. acquirers and processors must be able to process data included in chip transactions.

EMV cards contain an embedded computer chip, providing increased protection against counterfeit and lost or stolen card fraud by validating the card and the cardholder. The chips are virtually impossible to duplicate and combined with stronger authentication methods, make counterfeit fraud a near impossibility.

Liability Shift – October 1, 2015

In an aggressive strategy to move away from magnetic stripe cards, all U.S. card brands will institute a liability shift, where the party that fails to support EMV will be held financially liable for any resulting card present fraud losses due to counterfeiting.

The shift will better protect all parties involved by encouraging chip transactions that use unique authentication data.

As Commerce Bank promotes the U.S. migration to an EMV-based infrastructure, merchants are encouraged to start thinking about the terminal upgrades they may need to support emerging chip technologies. As the counterfeit liability shift date approaches, Commerce can help merchants assess their readiness of a POS system for the chip platform and offer a solution that best meets their business needs.



For more information on the EMV card migration, contact the Commerce Bank Merchant Support Center at 1-800-828-1629.

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We ask, listen and solve.

 **Commerce Bank**
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MDL Settlement Resources & Info

Commerce Bank is dedicated to providing sound guidance to our merchant clients about the Class Settlement *In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation (MDL 1720)*. Due to the complexity of the settlement, Commerce recommends that merchants consult with their own legal counsel to ensure compliance with any and all local, state and federal laws.

To assist you with a basic understanding of the settlement, Commerce has summarized key points and rules/regulations surrounding surcharging and collected a list of helpful links and resources to better understand the settlement. For more information on the MDL Settlement, visit www.commercebank.com/MDLNotifications.

FYI on PCI

Fraud, Breach Prevention

If your business accept payments, you face an ever-present danger of fraud; from unauthorized card payments, card skimming and cloning, and data compromises.

To protect your customers and reduce your risk of fraud, Commerce Bank requires that all merchants comply with Payment Card Industry Data Security Standards (PCI DSS). If your annual PCI DSS certification expires, your business will be charged a monthly Non-Compliance Fee of \$19.95.

To encourage annual compliance and validation, Commerce has joined with Trustwave, a leading provider of on-demand data security and payment card industry compliance management solutions to businesses and organizations throughout the world. Keep Trustwave updated with your email address and you will receive helpful email reminders when your annual compliance is about to expire. In addition, Commerce Bank's in-house PCI Business Analyst works with all merchant clients to assist them in understanding, awareness and progressing toward PCI DSS compliance.

Visit us at www.commercebank.com/MerchantServices



Coordination of training and education regarding the PCI DSS can be provided free of charge.

To complete your annual PCI DSS Self Assessment Questionnaire (SAQ), log in to your Trustwave TrustKeeper® account.

Go to: <https://login.trustwave.com>
Username: Your email address
Forget your password? Click on login page to reset.

If you have any questions, contact the Commerce Bank Merchant Support Center at 1-800-828-1629.

Best Practices

Importance of Imprinters

It is important to have a working imprinter at all times for instances when a card will not swipe through your point-of-sale (POS) device or if your terminal is not operating properly. You must obtain an imprint of the card to prove it was present at the point of sale to protect your business against a chargeback.

When you opened your account with Commerce Bank we provided an imprinter plate designed for your business. Affix this plate to your current imprinter. It identifies your business location, and your merchant account number.

If you do not have an imprinter, need a new customized imprinter plate, or need sales slips for your imprinter, simply order one by contacting the Commerce Bank Merchant Support Center at 1-800-828-1629.



Minimum/Maximum Purchase Rules

MasterCard and Visa permit U.S. merchants to establish a minimum transaction amount as a condition for honoring the credit cards. The minimum transaction amount must not be greater than US \$10 and must not discriminate between issuers or other payment networks. Setting maximum transaction amounts is prohibited except to specified departments and federal agencies and higher education institutions. Setting minimum/maximum purchase amounts is prohibited on debit and prepaid cards.

For more information on min/max purchase rules, review the MasterCard Rules manual and Visa International Operating Regulations at www.mastercard.us and usa.visa.com.

Spotlight

Order Gift Cards for the Holidays!

Prepare for this year's holiday season with a Commerce Bank gift card program. Gift cards are a simple way to promote your business and increase sales revenue. As shoppers embark on their holiday shopping lists in the fall, gear up your business by planning in advance. Allow for time to review and choose the best card package plan for your business or reorder supplies for your existing card plan. Consider the time it takes to produce and deliver your gift cards. To put it into perspective, to receive your gift card supplies by October 1, plan to place your order by mid August.

