

## Merchant Services



# Solutions To Improve Your Business, Not Just Your Payment Processing

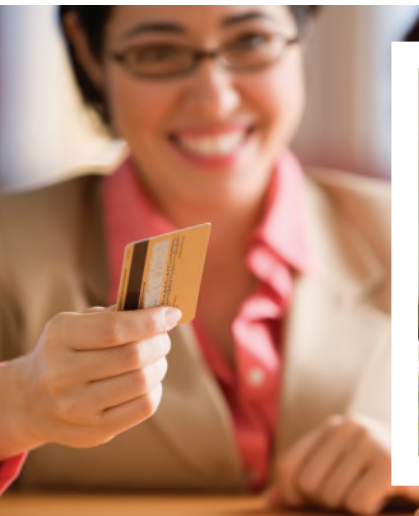
**Since 1865**, Commerce Bank has been helping customers manage and grow their businesses by applying the right combination of service, experience and knowledge. From the start, we work to understand your business and offer the best products and services to help ensure your success. Our industry knowledge and experience providing payment processing solutions uniquely qualifies us to deliver new, innovative and customized solutions designed to help you maximize efficiencies, accelerate growth and increase profitability.

For over 45 years Commerce Bank has partnered with First Data, the nation's leader in payment processing. Commerce continually demonstrates a commitment to customers by investing in the sole ownership and direct management of our merchant portfolio.

We provide your organization our personal service commitment matched with the latest in products and technology. Our team of product specialists and relationship managers makes understanding your needs our first priority. Solutions and services are designed to meet your unique financial objectives.

- Team of Certified Payments Professionals committed to understanding your business
- Comprehensive suite of payment processing solutions designed to help optimize your revenue cycle
- The latest in advanced technologies to create efficiencies, detect fraud and reduce costs
- Full suite of services to support personal and business goals
- Active member of First Data's Board of Advisors, Electronic Transaction Association (ETA), EMV Migration Forum (EMF) and a participating organization of the PCI Security Standards Council (PCI SSC)

We invite you to review our comprehensive services on the pages that follow. But more importantly, we welcome the opportunity to discuss your specific needs.



## Payment Acceptance Solutions

Recognized as one of the largest bank acquirers with more than 10,000 merchant locations nationwide and almost \$7 billion in annual volume, Commerce Bank offers merchants advanced payment processing.

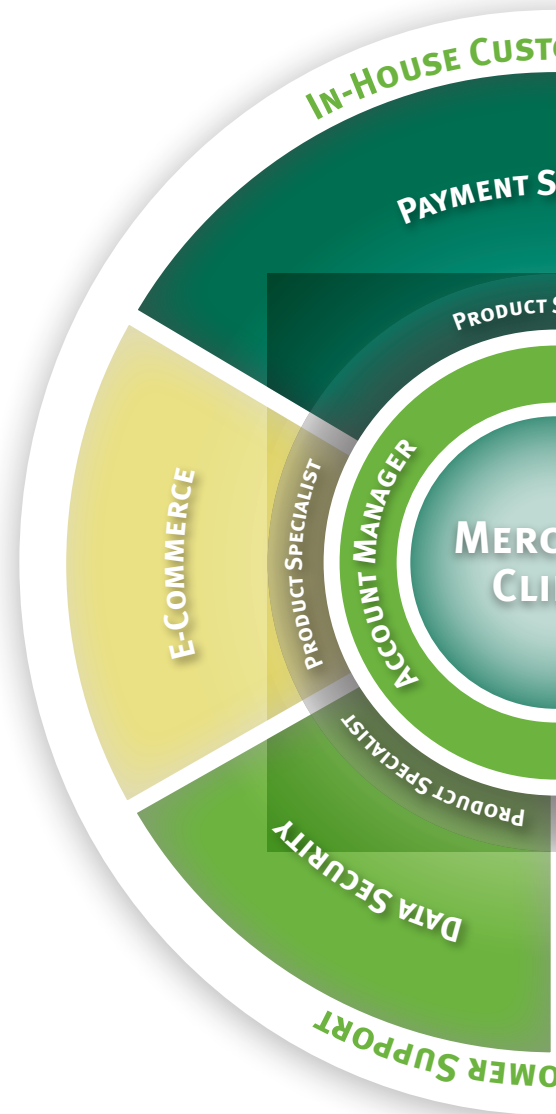
We are continuously researching new technologies and solutions that could help improve your business processes and generate additional revenue. As the landscape of the payments industry changes, Commerce Bank continues to meet the expectations of its merchants by providing tailored solutions to fit their customers' payment demands.

- Credit and Debit Card Acceptance
- Check Conversion Options
- Gift Card Programs
- Point-of-Sale (POS) Systems
- Reporting Tools

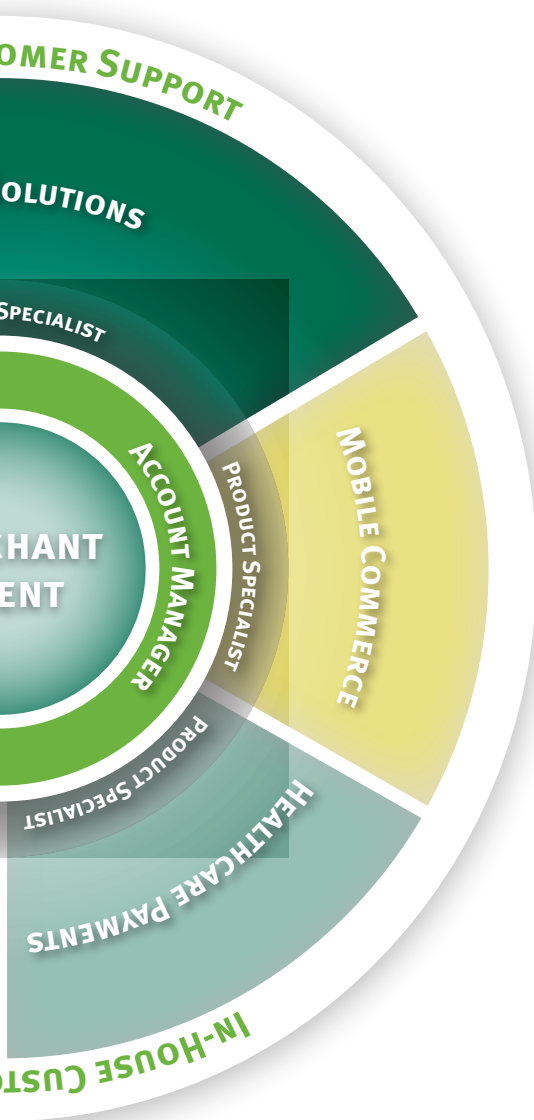
## E-Commerce Solutions

Commerce can help you establish a Web selling presence that offers compliant and efficient Internet payment processing solutions to meet your needs today and your growth plans for tomorrow. Whether you are looking for a web-based payment solution or want to turn your PC into a Virtual Terminal to process transactions, Commerce Bank offers secure, cost-effective Internet payment processing options.

- Real-Time Payment Manager (RPM)
- Hosted Checkout
- Web Service API
- E-Check Acceptance
- Level II/III Processing for Business-to-Business Transactions







## Mobile Commerce Solutions

Commerce Bank recognizes the importance of empowering businesses to accept payments anywhere and offers best-in-class turnkey mobile solutions that combine all the tools your business needs to process payments and much more. Transform mobile devices into secure point-of-sale terminals that support cash and credit and debit card payments, email receipts, track inventory, add sales tax and tip, and recognize previous customer purchases.

- Secure, Encrypted Mobile Card Readers
- Feature-Rich mPOS Application
- Support and Management Portals
- End-to-End PCI DSS Certification

## Healthcare Payment Solutions

Commerce Bank offers solutions to simplify the way your patients pay for care while improving your payment collection process. Our cloud-based payment processing system Commerce Point-of-Care™ allows providers to obtain a card authorization, take payment, or establish a payment plan at the point of care. This reduces post-care billing statements and invoices by allowing you to collect the exact amount a patient owes before they leave the office.

- Patient Encounter Module with Virtual Terminal
- Immediate or Delayed Settlements
- Payment Plan
- Online Patient Payment
- Real-time Eligibility and Patient Responsibility Estimator
- Practice Management System Interface

## Data Security Solutions

Data Security is of the utmost importance at Commerce Bank. We offer advanced payment protection solutions utilizing dual layered security strategies to protect payment card data throughout the entire transaction process. Commerce encourages all businesses to comply with the PCI Data Security Standards (PCI DSS) and has established a program to keep you informed of PCI initiatives and industry information and help you progress toward PCI DSS Compliance.

- PCI DSS Data Security Program
- Layered Security - Tokenization, Encryption
- Fraud Monitoring





## At Your Service

Our dedicated in-house support teams work together to help meet your business goals, implement best practices, maximize efficiencies, and generate revenue.

### Implementation Specialists

Initiates the first steps of your program, including the process of on-boarding, permissions, account setup, and training for program administrators.

### Account Management

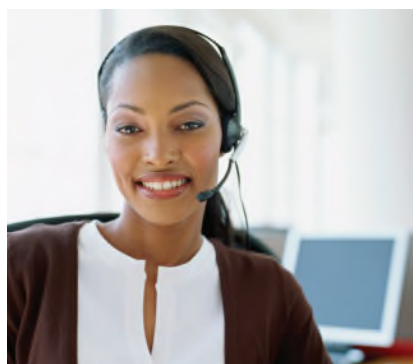
Focuses on your long-term goals and potential for growth, providing strategic program design, interchange management, development, and direction throughout the life of your relationship.

### Technology Specialists

Manages all the technical aspects of implementation, from initial design to ongoing technical support, including a PCI DSS Business Analyst to help with understanding, awareness and progression toward PCI DSS compliance.

### Merchant Support Center

Tenured and highly skilled Commerce Bank employees that are experienced and knowledgeable in industry technology. This in-house team of Support Representatives and Fraud Specialists is dedicated to assisting you with daily payment processing maintenance including chargeback and dispute resolution.



## Why Commerce?

For over 147 years, Commerce Bank has helped customers manage and grow their businesses through the right combination of services, experience and knowledge. 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 your Merchant Services Representative or email us at [MerchantServices@commercebank.com](mailto:MerchantServices@commercebank.com). We look forward to serving you.

Commerce Bank is a subsidiary of Commerce Bancshares, Inc. (NASDAQ: CBSH), a \$20.6 billion regional bank holding company that employs 4,700 employees. Commerce Bank provides a diversified line of financial services, including business and personal banking, wealth management and estate planning and investments through its subsidiary and affiliated companies. Commerce Bank is a Missouri-based company with headquarters in Kansas City and St. Louis and more than 200 branches in the Midwest with commercial offices and product specialists expanding nationwide. Commerce Bancshares also has operating subsidiaries involved in mortgage banking, leasing, credit-related insurance, venture capital and real estate activities.

**We ask, listen and solve.**



**Commerce Bank**  
Member FDIC

