



Commercial Card

# Solutions

An Exclusive Publication for Commerce Bank Commercial Cardholders

4th Quarter 08



## Commerce Bank Cards Maintain National Prominence

The June 2008 issue of *The Nilson Report* placed Commerce Bank among the leading issuers of commercial bank cards in the U.S. in 2007. Most notable is that the Commerce Bank Purchasing Card is ranked 11th in its category.

*Thank you!  
It's because of  
customers like you  
that Commerce  
Bank has achieved  
this stature.*

As a Commerce Bank cardholder, you can rest assured that you've aligned yourself with a sound company that continues to grow and compete with larger banks on a national basis. At the same time, we pride ourselves on our personal service, and strive to deliver quick responses to the unique concerns of your business.

Thank you for your loyal support. It's because of customers like you that Commerce Bank has achieved this stature. If you have any thoughts of how we can better serve you, we invite you to call our Client Care Center.

Source: *The Nilson Report*, June 2008, Issue 904.

## Join Us at the NAPCP 10<sup>th</sup> Annual Conference

April 19-22, 2009 • Nashville, TN  
Gaylord Opryland® Resort

Learn new skills that will enhance your P-Card program. Highlights include:

- Keynote speakers Dr. Richard Palmer and Dr. Mahendra Gupta of RPMG Research Corporation
- More than 40 breakout sessions addressing P-Card opportunities and upcoming trends
- Variety for all P-Card experience levels
- Interactive roundtable sessions

- Exhibition featuring innovative products and services
- Members-only VIP reception
- Networking ... and more!

Register today at [www.napcp.org/2009!](http://www.napcp.org/2009!)





## Quick Tip: Determining Process Cost

*How do you go about determining the “soft cost” of a procure-to-pay process? Below is one approach.*

- 1.** Document each step of the process – the purchase initiation through payment.
- 2.** Note the job position that performs each step.
- 3.** Record the average amount of time each step takes.
- 4.** Determine cost per minute for each job position: average salary for job position + 35% for benefits = total compensation; divide total compensation by 2,080 hours (52 weeks x 40 hours) for hourly wage; divide hourly wage by 60 minutes for cost/minute.
- 5.** Record the cost per minute for each step of process.
- 6.** Multiply the minutes (time spent) for each step with the cost per minute to get the “extended cost.”
- 7.** Sum the extended cost of each step for the grand total (i.e., process cost).

Source: National Association of Purchasing Card Professionals, [www.napcp.org](http://www.napcp.org).

### *Corporate Image*

## Make a Lasting Impression with Your Card

Did you know that for a small fee, you can brand your Commerce Bank Commercial Card? Corporate Cards and Purchasing Cards can be designed to include your logo, corporate identity and other elements that distinguish your company from all the others.

Logo cards may help keep your brand and image on the minds of your customers. Studies show that the more consumers see a corporate logo, the more likely they are to recognize and identify it as your own. Don't pass up this great opportunity for more brand recognition wherever the card is used.

Contact the Client Care Center today at **1-800-892-7104** for more details!



*Logo cards may help keep your brand and image on the minds of your customers.*

## A/P Match

# Program Helps Determine Which Suppliers Accept Card Payments

Many businesses want to convert their Accounts Payable program to a card-based payment system but are unable to determine which of their current suppliers actually accept cards as a method of payment.

To make this process easier, Commerce Bank clients have access to the Visa® database known as the Supplier Matching Service. This comprehensive database is comprised of more than four million U.S. commercial suppliers, and can be compared to your current supplier list to help you identify which of your suppliers accept Visa as a form of payment.

Knowing which of your current suppliers accept Visa commercial payment products allows you to maximize purchasing efficiencies and reduce check writing costs.

The Supplier Matching Service also identifies which of your suppliers are capable of processing Level II and/or Level III enhanced data (such as customer code, sales tax and detailed line item information).

If you are interested in taking advantage of the Supplier Matching Service, Commerce Bank can help. Contact the Client Care Center at **1-800-892-7104** for more information or to request that your supplier list be matched to the Visa database.

Contact the  
Client Care  
Center for details  
on A/P Match.

## Commerce Bank Visa® Gift Cards

When planning for employee incentives, rewards, recognitions or gifts, don't limit yourself to the traditional items; enhance your giving with a Commerce Visa Gift Card.

### What makes the Commerce Visa Gift Card so special?

- **Easy!** You can order multiple cards with different load values for each card. Cards can be loaded with any whole-dollar amount from \$25 to \$1,000.
- **Quick!** Cards can be ordered and delivered to your office through the convenience of our online order process. Visit [commercebank.com](http://commercebank.com) and go to our Gift Card section. The cards will be delivered to you in about seven business days.
- **Safer than cash!** Any unspent amount can be replaced if the card is lost or stolen (cardholder must register the card; replacement fee may apply).
- **Attractive design** with 23 embossed sentiments to choose from, such as Job Well Done, Sales Leader and Enjoy, It's On Me.

To learn more about the Commerce Visa Gift Card, contact Tina Tubwell at [Tina.Tubwell@commercebank.com](mailto:Tina.Tubwell@commercebank.com) or by phone at **816-234-2150**.



### The perfect gift for:

- Bonuses
- Employee Recognition
- Incentives and Rewards
- Awards and Appreciation
- Service Anniversaries and Retirements





Michelle Moore

## Getting to Know Commerce Bank



Michelle Moore,  
Implementation  
Specialist

With more than two decades of customer service experience, Michelle Moore has devoted most of her career to helping customers. She's been with Commerce Bank 12½ years, and spent 10 of them with the Customer Service Support Desk (Client Care Team) for commercial card products.

Now, as implementation specialist, she handles the administrative side of implementing new company card programs at Commerce Bank, setting up new accounts and maintaining cardholder data. Her duties include design layout for commercial card plastics and creating and maintaining operational records for other areas within the Commercial Products division. Through a Commercial Card Database, those records are available to the Credit department, Customer Service, Relationship Managers, Sales and New Account Booking.

We asked Michelle to share her thoughts about working at Commerce Bank.

### Q: What do you believe is the most important part of your job?

A: Accuracy! I have to make sure all system settings are correct in order to avoid pricing errors (late fees, interest rates, over-limit fees, etc.), contact and address information errors, plastic type errors, etc. It's my responsibility to ensure everything runs smoothly.

### Q: What do you enjoy most about your job?

A: I get a tremendous amount of satisfaction from a job well done. I support several areas and am the last stop before a new company's program goes into production. I know that I have done my job when my peers and customers are pleased with the outcome of their new card program. The first impression is a lasting impression.

## Season's Greetings

We would like to extend our sincere appreciation for your business and wish you and your family a holiday season filled with happiness and a prosperous New Year.

Happy Holidays from your friends at Commerce Bank!



## Commercial Card Client Care Center

We offer personalized service through our in-house customer service department  
7 a.m. to 6 p.m. Monday – Friday  
**1-800-892-7104 Fax: 1-816-760-7935**  
[commercial.cards@commercebank.com](mailto:commercial.cards@commercebank.com)

Please note our physical location:  
**825 Main Street, Kansas City, MO 64105**

We're here to assist you with all your commercial card needs. For faster service, please have your account number ready when you call the Commercial Card Client Care Center.

Write to us at:

**Commerce Bank  
Commercial Cards  
P.O. Box 411036  
Kansas City, MO 64141-1036**

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