



Commercial Card

# Solutions

An Exclusive Publication for Commerce Bank Commercial Cardholders

## Special Use Cards Add Purchasing Power

*As a Commerce Bank Commercial Cardholder, you enjoy the broad and flexible use of your card. In some cases, however, an additional card targeted to specific uses may help your company increase its cash flow and streamline your processes.*

Depending on your company, you may want to consider if one or more of these “special use” cards would offer an advantage.

**Vendor cards.** Your company may wish to open an account assigned to a specific vendor. All purchases from the vendor can be precoded and automatically attributed to that account, reducing keystrokes in the accounting process and the need for reconciliation by the user. You may also benefit from a more streamlined approval process and better negotiations with vendors.

**AP cards.** One or more generic cards can be issued to accounts payable, each accessed by an AP staff person who supports a category of vendors. The AP person records and reconciles transactions after billing. At the end of the billing cycle, the sum of all transactions is paid. This can help increase your company’s cash flow.

**Airline accounts.** If your employees travel frequently, you may want a dedicated credit card account made available to your travel agency. This eliminates the need for your agency to store credit card account numbers of individual travelers, and can help keep individual credit card limits at a lower level.

**Single purpose cards.** These cards are ideal for use with certain vendors you buy from regularly. They

allow you to earmark a portion of your company credit line for a vendor, keeping your card limits at a lower level. Because transactions are precoded to their specific general ledger accounts, you’ll benefit from fewer keystrokes and a more streamlined purchasing process.

Consider setting up a single purpose card account for the following, often-used vendors or services:

- Lawn and facility maintenance
- Computer and furniture expenses
- Car fuel and maintenance
- Shipping and couriers
- Insurance company
- Temporary service
- Worker’s compensation
- Internal Revenue Service
- Postage
- Other recurring payees for services such as cell phones and subscriptions

### Multiple Cards for Targeted Goals

Your company’s unique purchasing and accounting needs may require a combination of Commercial Cards to help you reduce paperwork and maximize your purchasing power. Contact our Client Care Center for more information about the many features and benefits that are available to you.



## Going Above and Beyond in Products and Support

*Commerce Bank is proud to offer you card products through Visa® and MasterCard®. They provide a wide range of excellent product offerings, and their support services are unparalleled in the card industry.*



*You can trust your Commerce Bank Visa and MasterCard Commercial Card products to be the best in the industry.*

This assertion is supported by findings from Deloitte Consulting's Commercial Solutions Competitive Assessment Tool. Originally developed in 2003 and updated last April, the tool compares Visa and MasterCard's commercial products and services with American Express and Diner's Club. It measures the effectiveness of the competing programs in these areas:

- Corporate Card
- Purchasing Card
- Fleet Card
- Data and Reports
- Knowledge Services
- Next Generation Electronic Payments
- Infrastructure
- Customer Service

According to the findings, Visa and MasterCard outperform the competition in numerous categories. In particular, the study found Visa and MasterCard to excel in:

**Cardholder benefits:** Regarding standard benefits (those offered at no additional cost), Visa and MasterCard dominate the market in global acceptance

among suppliers, global cash access and assistance and referral services for travelers.

**Data integration:** Overall, Visa and MasterCard provide more detailed information, including accurate and consistent real-time online reporting tools and high-quality Level III data.

**Knowledge services:** Both Visa and MasterCard ranked high in providing best practices information, as well as research, white papers and case studies to enhance the successful use of the cardholder company's commercial cards.

In addition, Visa and MasterCard's impressive support services to card issuers like Commerce Bank, including survey analyses and helpful tips, allow us to pass along superior services to you.

Both Visa and MasterCard products give us the variety, quality and flexibility that are critical for meeting your needs in this dynamic and ever-changing corporate environment. You can trust your Commerce Bank Visa and MasterCard Commercial Card products to be the best in the industry.

## Commerce Bank Cards Maintain National Prominence

A recent issue of *The Nilson Report* placed Commerce Bank among the leading issuers of commercial bank cards in the U.S. in 2004. Most notable is that the Commerce Bank Purchasing Card rose to 11<sup>th</sup> place in its category.

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.



## Cards Ease the Burden During a Disaster

The recent hurricanes have made clear how vulnerable businesses are to the ravaging effects of a catastrophic event. While hurricanes are one of the most destructive natural disasters, other forces can have tremendous impact on a business. Even if your business remains in operation, your bottom line could suffer due to shipping delays, travel interruption and unfulfilled orders.

Your Commerce Bank Purchasing Card is a valuable business partner in the event of such an emergency. It can step in and take over when other payment systems, such as check disbursement, are disrupted. Your card

helps maintain your cash flow and can reduce or eliminate downtime.

To supplement your Purchasing Card account, Commerce Bank can issue gift cards for accessing funds. Gift cards can allow you to pay employees, meet bill deadlines and repair or replace your equipment and facility so you can keep your business moving forward.

For more information on how Commerce Bank card products can be a part of your disaster-preparedness plan, contact our Client Care Center today.



## Commerce Bank Can Help You Prepare

Every business should have a crisis management plan, and a Commerce Bank Purchasing Card account can play an important role in yours. Your Commerce Bank representative can help you formulate a plan now, before disaster strikes. Schedule a meeting to discuss the following:

**Assign responsibility.** Decide which Purchasing Card users will be the first to respond to a crisis. Disasters often occur after-hours, so make sure home and cell phone numbers are accessible at all times.

**Adjust parameters.** In the event of an emergency, you may need to unblock Merchant Category Codes (MCCs) or implement higher limits on your cards, for example. Choose which employees would be issued temporary cards. Decide now what steps you will take.

**Make a communication plan.** Decide how you will notify Commerce Bank about a crisis, and how Commerce Bank's Client Care Center should respond.

**Amend as needed.** The best way to hone your plan is to analyze how it performs in an emergency. Conduct a post-crisis meeting to decide what worked well and what should be revised. Your Purchasing Card customized reporting feature gives you a concise, easy-to-read analysis of your emergency spending.

Call the Client Care Center today to set up an appointment to discuss your emergency preparedness. Partnering with Commerce Bank to create a thorough crisis management plan can help ensure that your business weathers any disaster.

## Join Us at the NAPCP 7<sup>th</sup> Annual Conference

April 2-5, 2006 • Portofino Bay Hotel • Orlando, FL

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

Highlights include:

- Keynote address by Dr. Richard Palmer
- More than 50 breakout sessions addressing P-Card challenges and upcoming trends
- Hot topic forums

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

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



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come by

## Q & A

### Q. How much time will I need for preparing Form 1099?

A. With tax preparation season fast approaching, you'll want to start the process now to make sure you have all necessary information to ensure 1099 compliance and avoid penalties. You may want to look into software support systems that are available to help in the preparation. Check with your tax advisor for more information.

### Q. Whenever I place an order over the Internet or by phone, I'm asked for a three-digit number from the back of my card. What is this number for?

A. The number they are requesting is called a CVV, or card verification value. It is extra security for you as a cardholder to verify you have the card in your hand in order to protect your account from fraudulent or unauthorized use. You can find the number on the back of the card in the signature panel.

### Q. The Sarbanes-Oxley Act (SOX) mandated changes to the reporting procedures in our Purchasing Card program. What are the advantages for us?

A. SOX compliance can help your P-Card program use controls to help negate certain weaknesses in your company's internal control system. These improvements may allow you to automate preventive and state-of-the-art controls, implement statistical awareness and accuracy, communicate a control-conscious environment and benchmark performance statistics to corporate and industry goals. According to a recent survey by the National Association of Purchasing Card Professionals, the majority of companies reporting that SOX had an effect on their P-Card operations stated that it helped to prove that card controls are effective, or caused them to add more controls that benefited their programs.

### Q. If our company is affected by a natural disaster, do we need to contact you regarding our account?

A. It's a good idea to contact the Client Care Center as soon as possible in the event of a natural disaster to protect your account and update us with information, such as a new location to receive statements. We can also discuss what you may need to help your company recover more quickly, including replacement cards or an increase to your credit limit in order to repair facilities and replace equipment.

## Give Commerce Bank Visa Gift Cards This Holiday Season

Fed up with the stacks of candy catalogs, indecision and shipping delays that plague your holiday business gift purchasing every year? Give the gift that everyone's sure to love – the Commerce Bank Visa Gift Card. It's perfect for employees, and better than cash because it can be replaced if lost or stolen. Consider Gift Cards for clients

and vendors, too. You can choose from two attractive designs and select one of 23 embossed sentiments.

Ordering is easy, and your cards can be delivered to your location within seven business days. Call the Client Care Center for more information.

## Commercial Card Client Care Center

We offer personalized service through our in-house customer service department 24 hours a day, seven days a week.

1-800-892-7104 Fax: 1-816-760-7935

[commercial.cards@commercebank.com](mailto:commercial.cards@commercebank.com)

Please note our new physical location:

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Write to us at:

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Commercial Cards

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10% post-consumer waste. 

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.