

# ClientLine® Online Reporting Tool

## Analyze Payment Processing Online For Better Insight and Time Management

Commerce Bank offers enhanced reporting solutions through ClientLine, which offers superior features and is free to our merchants. ClientLine gives you the ability to choose the information you need with the ability to get it, anytime, anywhere you have internet access.

### Features

#### Automating key back-office processing

You can balance daily activity at the terminal level, conduct sales audits, manage processing fees, reconcile your checking account and schedule report distribution by e-mail or fax. Dispute reporting provides a snapshot view of all disputes, helping you investigate, track and manage chargeback and retrieval expenses.

#### Data for Insight and Informed Decisions

ClientLine's dashboard view provides all essential processing information to streamline reconciliation, including recently posted and funded transactions. With transaction details organized in reports that suit your needs, you can easily drill down into funding events and reconcile total sales. Additionally, the dashboard provides:

- Snapshot view of processing information, including recently processed transactions, adjustments and bank deposits
- Detailed transaction information for credit, debit, EBT, chargebacks, adjustments and retrievals
- Sales and performance trends
- Transaction reporting for all groups or selected locations
- Historical and trend analysis

To see all of the features available, you can go online to view our ClientLine demo. Simply go to [commercebank.com](http://commercebank.com). Under the Commercial option, click on the Electronic Payment Solutions link, then click Reporting Options. Enrolling is easy as well, and it can be accomplished by following the same path.

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

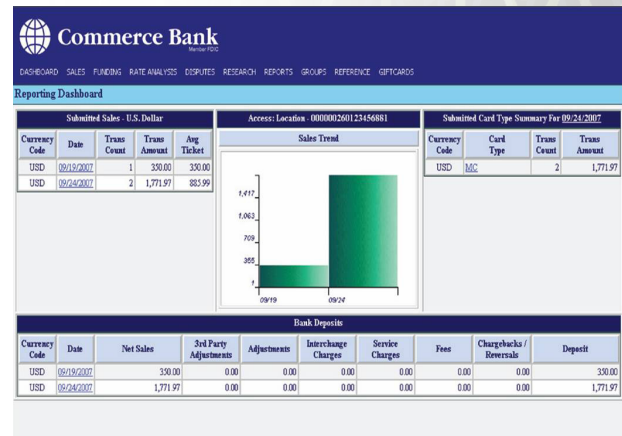
## Merchant Client Support Center

We offer personalized service through our Merchant Client Support Center at 1-800-828-1629 Monday - Friday 8:00 a.m. to 6:00 p.m. and Saturday 9:00 a.m. to 1:00 p.m. (CT).

You can also visit us at [commercebank.com](http://commercebank.com)

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# THE MERCHANT QUARTERLY

Exclusively for Commerce Bank Merchants

## Why Is Data Security So Important?

Data compromises continue to be a top concern for both merchants and their customers. Properly securing your data is essential for your business and your customers. While following the necessary steps to ensure a secure network may seem time-consuming, the potential consequences of not doing so can cause permanent damage to your business.



### 1. Protect your brand

Media reports of litigation against well known merchants are becoming wide spread as consumers take a stand about preventing identity theft. Be sure your business complies with the Payment Card Industry Data Security Standard to help maximize the protection of cardholder data, and ultimately your business' image.

### 2. Protect your business and protect your customers' data

Statistics indicate that consumers are increasingly concerned about their card information. Implementing strict cardholder policies can help reduce your potential of fraud and risk and improve customer loyalty.

- 68% of Americans are extremely or very concerned about other people obtaining and using their credit or debit card details, with 90% at least somewhat concerned.
- 66% of Americans are seriously concerned about unauthorized access and misuse of personal information.

### 3. Avoid fines and costs associated with security breaches

In addition to dealing with the exposure of both your business data and confidential consumer data, your business could be subject to substantial penalties as a result of a data breach. These fines could compound any litigation, reduction in sales from damaged brand image, or costs from handling any security reviews. By continually updating security policies, you can help protect your business from unnecessary costs and lost sales.

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# Getting to know Commerce Bank

**RYAN BANE, MERCHANT CLIENT SUPPORT SUPERVISOR**

Ryan came to Commerce Bank in 2007 after working two years at a large national bank and several years in retail management. He now supervises the Merchant Client Support team, which assists merchants with everything from statements and chargebacks to compliance and equipment troubleshooting.

## What do you feel is the most important part of your job?

There are two equally important parts of my job; internal and external customers. It is imperative that our Merchant Client Support Center is properly trained to provide world-class customer service on every call. Merchants are the sole focus of our department. It is our job to provide merchants solutions to reduce operating

costs, improve cash flow, help minimize their exposure to fraud and risk and increase customer traffic.

## What do you enjoy most about your job?

Each day brings new adventures and challenges. We work hard to stay ahead of the competition and keep our merchants informed of the latest industry news, rules and regulations. Additionally, receiving feedback from merchants allows us to improve our customer service and aids in continuous product development.



## Reminder on Use of Personal Cards

As a reminder regarding the use of personal cards for your business, the Commerce Bank Merchant Agreement states, "Merchants agree to: Prevent/prohibit the personal use of a Card to affect a purchase, credit or cash advance transaction, by owner, officer, immediate family member, or any principal of the business." Any such transactions are in violation of the Commerce Bank Merchant Agreement.

When personal transactions meeting the above are identified, merchants are required to reverse the transactions. Any future transactions of this type could result in service interruption of your merchant account with Commerce Bank, as well as possibly affect your ability to process card transactions with other merchant processors in the future.

If you have questions regarding this policy, please contact the Merchant Client Support Center at 1-800-828-1629.

## Visa® and BBB Team to Promote Data Security

On January 21, 2010, the Better Business Bureau® (BBB) and Visa® launched a national education initiative to help small businesses address data security and prevent data breaches. Together, they created a guide called "Data Security - Made Simpler." This booklet helps small businesses build and implement data security plans.

The report will help small businesses:

- Identify their data loss vulnerability points – electronic and paper-based
- Develop a data security policy that protects sensitive data, ensures its availability and restricts access
- Identify and use the right kind of tools to protect sensitive data
- Communicate their data protection policies to customers to strengthen their businesses
- Steps to take if they believe they've been victims of a data compromise

A link to a BBB microsite for data security and the booklet in PDF format is posted on [www.visa.com/cisp](http://www.visa.com/cisp).

# Important PCI Compliance Deadline to Remember: July 1, 2010

As part of our dedicated service to our merchants, Commerce Bank wants to ensure you are meeting all regulatory and compliance guidelines. As part of this effort, we continue to promote diligence in the protection of cardholder data by fully supporting the Payment Card Industry Data Security Standard (PCI DSS). Two major compliance requirements have a deadline of July 1, 2010, and are described below.



2. If you do not see your payment software on the list, please contact the Merchant Client Support Center at 1-800-828-1629.

**Point-of-Sale PIN Entry Devices**  
PCI PED is a program specifically

intended to enforce hardware security of devices that accept consumer PINs. The card brands set July 1, 2010, as the date by which unapproved devices must be removed from service. After this date you could get fined for not being compliant in addition to being more vulnerable to a security breach.

## Payment Application Data Security Standard (PA-DSS)

Due to the importance of payment software security and merchants' dependence on using secure payment software to achieve compliance, Visa® began implementing a series of phased mandates on January 1, 2008, to eliminate the use of vulnerable payment software from the Visa payment system.

Another critical phase will be implemented on July 1, 2010, requiring merchants to use payment software that can be validated as PA-DSS-compliant and support PCI DSS compliance. In order to help ensure the highest level of security, Commerce Bank wants to ensure you are using PA-DSS-compliant software. PA-DSS-compliant software helps you mitigate compromises, prevent storage of prohibited data and support overall compliance with PCI DSS.

## Steps to Take to Ensure PA-DSS Compliance

1. Please see the list of payment software that has been authorized by Visa at [www.visa.com/pabp](http://www.visa.com/pabp).

## Steps to Take to Ensure PCI PED Compliance

1. For PCI PED compliance, visit the official PCI PED-approved website managed by the PCI Security Standards Council which lists all approved devices. If a device is not listed, assume that it is not PCI PED-compliant. The link to the website is: [https://www.pcisecuritystandards.org/security\\_standards/ped/pedapprovallist.html](https://www.pcisecuritystandards.org/security_standards/ped/pedapprovallist.html)
2. If our files indicate you may be using potentially non-compliant PIN Debit equipment, you should have or should be receiving an "action required" letter from Commerce Bank. This letter outlines the necessary steps to take to avoid service interruption.

If you have any questions regarding these requirements, please contact the Merchant Client Support Center at 1-800-828-1629.