

CommercePayments™ Payment Hub

Here's how it works:



Enrollment Campaign

Commerce Bank conducts a supplier enrollment campaign to call and enroll vendors in their preferred payment type.



Payment File

After Client approves the invoice(s), the Invoice Decision Engine or Client's ERP generates and sends a payment file to Commerce Bank.



Payment Execution

Commerce Bank generates all supplier payments.



Email Remittance

Commerce Bank sends an email remittance with payment details to supplier(s).



Payment Delivery

Vendor receives payment via AP Card, ACH, check, or wire.



Reconciliation

Commerce Bank generates a reconciliation report.

Consolidate all of your payment types into a single payment instruction file with a fully managed payments program that:

- Maximizes efficiencies
- Eliminates check writing costs
- Increases electronic payments
- Reduces reconciliation time
- Provides secure payment data
- Generates revenue share on AP Card payments

The CommercePayments™ **Payment Hub** maintains all supplier assigned payment types, manages vendor information, facilitates payments, and creates a reconciliation file back to your ERP system.

Supported payment types:

- AP Card
- ACH
- Check
- Wire
- Specialty Payments

PAYMENT FILE

Invoice Number	Supplier Name	Invoice Amount	Purchase Order #	Support #	Special #
23456	ABC Industries	\$ 2,357.93	789546	65255	3545
34567	ACME Supply	\$ 3,456.78	PO1234	52556656	7744
98765	Friendly Companies	\$ 123.88	WST1291	87756554	3555535
87654	Friendly Companies	\$ 987.65	WST1239	65663486	3555535
76543	Friendly Companies	\$ 45.76	WST9953	35634545	3555535

EMAIL REMITTANCE

From: Commerce Bank
Sent: Monday, February 25, 2019 3:21 PM
To: Smith, Joe
Subject: Process your transactions in order to receive payment

To receive payment for the below referenced invoice(s), please click on the Account Information link below and charge the total amount of \$1,157.29 on your assigned Visa account. If you have questions, please contact a Commerce Bank Representative by calling 866-927-5419.

[Account Information \(Click Here\)](#)

Invoice Number	Amount
98765	\$123.88
87654	\$987.65
76543	\$ 45.76
Friendly Companies record identifier: REQ00000611	
Total to process:	\$1,157.29

Committed to uncovering new revenue for your organization.

We enroll your suppliers

CommercePayments™ has a dedicated Supplier Enrollment team that will help you get your program up and running by contacting and enrolling suppliers on your behalf. Our Enrollers will help you grow your program to achieve maximum revenue share potential.

- Ongoing enrollment throughout the life of the program
- Enrollment conducted for all payment types
- Dedicated Supplier Hotline

AP Card

Earn monthly revenue share by replacing paper checks with electronic payments through the card networks with AP Card. Create a new revenue stream for your organization while reducing operating costs, minimizing risk and maximizing float time.

Supply Chain Finance

Supply Chain Finance utilizes a Commerce Bank line of credit to pay your suppliers early, while allowing you to capture additional spend volume and generate new revenue share opportunities for your organization. Supply Chain Finance targets the top one-third of your supply chain, to convert non-cardable payments (ACH, check and wire) into revenue generating opportunities. For additional information, please contact CommercePayments™.

In-House Support Teams

Let our dedicated, in-house support teams help you implement best practices, maximize efficiencies, and generate revenue to meet and exceed your program goals.

The CommercePayments™ team includes our:

- Implementation Team
- Technology Support Team
- Account Management Team
- Customer Support Team
- Supplier Enrollment Team
- Solution Consultant Team

We Uncomplicate the Complicated

In today's complex payments world, it's critical to have strategists and consultants on your side to help you meet the opportunities and challenges you have.

The CommercePayments™ team understands that your business comes with its share of challenges. We help you to anticipate, plan for and address these challenges by giving customized advice and recommending the right products and services based on your unique business situation.

We have high-touch, high-service strategists dedicated to empowering your payments. But the payments business demands more, and that's why our team of consultants makes the difference in helping you uncomplicate the complicated.

