

**FOR IMMEDIATE RELEASE****Software Earnings To Partner With IBM In Providing  
Commerce Bank's Image Exchange Solution**

**Memphis, TN October 10, 2007** - Software Earnings, a leader in the development of check and image processing technologies and services for the financial industry, has announced that it will partner with IBM to deliver a comprehensive image exchange based payment strategy to Commerce Bank, N.A., headquartered in Kansas City and St. Louis, Missouri. Commerce Bank's goal is to implement a complete image exchange infrastructure to facilitate image exchange in a consistent manner regardless of input source. The project will include design, development, implementation, and support of all products and enhancements.

"We realized that the final approval of Check 21 and the resulting decline in check volumes offers the opportunity to develop new revenue streams while reducing operating expenses." stated Mike Spafford, senior vice president, Commerce Bank. "Because changes represent both risk and reward, we chose to partner with Software Earnings and IBM for a proven, highly reliable and scalable infrastructure to meet the requirements of the new Check 21 environment today and into the future."

Along with the implementation of IBM's Payments Director Gateway and IQA products, Software Earnings will provide a fully integrated complimentary suite of image exchange enhancement applications. These include Enterprise Image Solutions' (EIS) Image Reject Repair, Virtual Reject Capture, and Virtual Testing System; OnTrac, a file monitoring solution to track, log, and route inbound and out bound data and/or image files; and Enterprise Transaction Suite (ETS) to automate Balancing, Cash Letter, and Settlement.

"Software Earnings and IBM are uniquely positioned to provide a comprehensive solution to meet Commerce Bank's objective of a single platform that will support all its check processing requirements." stated Don Samuels, executive vice president, Software Earnings.

**About COMMERCE BANK**

Commerce Bank, N.A. is a subsidiary of Commerce Bancshares, Inc. (NASDAQ: CBSH), a \$15.5 billion regional bank holding company. For more than 140 years, Commerce Bancshares has been meeting the financial services needs of individuals and businesses. Commerce Bancshares 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 Bancshares' banking companies currently operate in approximately 360 locations in Missouri, Kansas, Illinois, Oklahoma and Colorado. Commerce Bancshares also has operating subsidiaries involved in mortgage banking, leasing, credit-related insurance, venture capital and real estate activities. For additional information, please visit [www.commercebank.com](http://www.commercebank.com) or email [mymoney@commercebank.com](mailto:mymoney@commercebank.com).

**About SOFTWARE EARNINGS**

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing their clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tennessee with a regional office in Charlotte, North Carolina. For more information, please visit <http://www.SoftwareEarnings.com>.