



Press Release

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Commerce Bank to Use the Black Knight Servicing Digital Solution to Enhance the Consumer Experience

- Black Knight's Servicing Digital is an interactive, mobile solution that provides consumers with customized, timely information about their mortgage loan
- Servicing Digital's self-service capabilities enable consumers to make loan payments, explore various "what-if" scenarios around payment and refinance options and receive notifications about their loans
- Commerce Bank's servicing customers can view up-to-date information on estimated home values, recent sales in their neighborhoods, opportunities for maximizing equity and refinancing options
- Commerce Bank has been a Black Knight client for 30 years

JACKSONVILLE, Fla. – July 23, 2019 – [Black Knight, Inc.](#) (NYSE:BKI) announced today that [Commerce Bank](#), a large regional bank operating in more than 300 locations in the central United States, will use Black Knight's Servicing Digital solution to deliver detailed, timely and highly personalized loan information to Commerce Bank's mortgage and home equity customers about the value of their homes and how much wealth can be built from these real estate assets. Servicing Digital will help Commerce Bank deepen customer relationships and increase retention by giving consumers easy, round-the-clock access to home and loan information, the ability to make a mortgage payment online and present opportunities for refinancing, taking out a home equity loan or purchasing another home. The solution is available anytime, anywhere online and via mobile devices.

"Leveraging Servicing Digital helps our customers manage their most important asset – their home – and enables Commerce Bank to stay instantly accessible when they are ready to refinance, take out a home equity product or apply for a new loan," said Jeff Gerner, senior vice president at Commerce Bank. "It's also advantageous for Black Knight to host this solution, so any updates to the application are being supported by one of the industry's leading providers."

Servicing Digital gives homeowners the ability to easily perform tasks and view information related to their mortgages through a simple, user-friendly interface, while providing a platform for continual engagement between servicers and their customers. The innovative, consumer-centric solution delivers useful information specific to an individual's mortgage, property and local housing market by accessing the servicer's data through

Black Knight's comprehensive, end-to-end MSP system, as well as the company's industry-leading property records database, advanced analytics and automated valuation models.

“Servicing Digital is a proven way for Commerce Bank to strengthen customer relationships and enable their consumers to make more informed decisions about home financing,” said Joe Nackashi, president of Black Knight. “Our advanced digital technology will help Commerce Bank deliver an enhanced customer experience and provide additional avenues to keep expanding its business.”

While Commerce Bank will be using the responsive web design version of Servicing Digital, the solution is also available as a native mobile app.

About Commerce Bank

With \$25.0 billion in assets as of March 31, 2019, Commerce Bancshares, Inc. (NASDAQ: CBSH) is a regional bank holding company offering a full line of banking services, including payment solutions, investment management and securities brokerage. Commerce Bank, a subsidiary of Commerce Bancshares, Inc., leverages more than 150 years of proven strength and experience to help individuals and businesses solve financial challenges. In addition to offering payment solutions across the U.S., the Company currently operates full service banking facilities across the Midwest including the St. Louis and Kansas City metropolitan areas, Springfield, Central Missouri, Central Illinois, Wichita, Tulsa, Oklahoma City and Denver. Commerce Bank also maintains commercial offices in Dallas, Houston, Cincinnati, Nashville, Des Moines, Indianapolis, and Grand Rapids. Commerce delivers high-touch service and sophisticated financial solutions at regional branches, commercial offices, ATMs, online, mobile and through a 24/7 customer service line. Learn more at www.commercebank.com.

About Black Knight

Black Knight (NYSE:BKI) is a leading provider of integrated software, data and analytics solutions that facilitate and automate many of the business processes across the homeownership lifecycle.

As a leading fintech, Black Knight is committed to being a premier business partner that clients rely on to achieve their strategic goals, realize greater success and better serve their customers by delivering best-in-class software, services and insights with a relentless commitment to excellence, innovation, integrity and leadership. For more information on Black Knight, please visit www.blackknightinc.com.

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