With M&T SupplierPay<sup>1</sup>, you receive payments from your customer by charging the purchase to a virtual single use card account. SupplierPay eliminates the risk of check delays, lost, or misplaced checks, and may reduce your administrative costs. As a supplier you benefit from improved cash flow as you receive payments from your customer in as little as 2-3 days.

# **Getting Started**

After you have started the SupplierPay process, your company will start receiving e-mail notifications to process payments. This guide will walk you through the steps to help you through the process on each of the categories below:

- 1. What you need to do as a supplier
- 2. How to Retrieve your Single Use Card Account Number
- 3. Processing your Payment
- 4. Frequently Asked Questions

# 1. What you need to do as a supplier

- Provide us with contact information: name, address and e-mail address. (The SupplierPay payment notifications will be sent to this e-mail address. Please make sure it is the correct one.)
- Receive payment advice emails with the virtual card account numbers from your customer. You
  will receive a new card account number for each approved payment file your customer
  processes through SupplierPay.
- Login to SupplierPay with your Supplier Username and Password to access the virtual card account number.
- Charge the virtual card account along with invoice number/PO number based upon your payment advice e-mail.

#### 2. How to Retrieve the Card Account Number

Outlined below is the process for obtaining the virtual card account numbers.

## **Step 1: Receiving Payment Advice Emails**

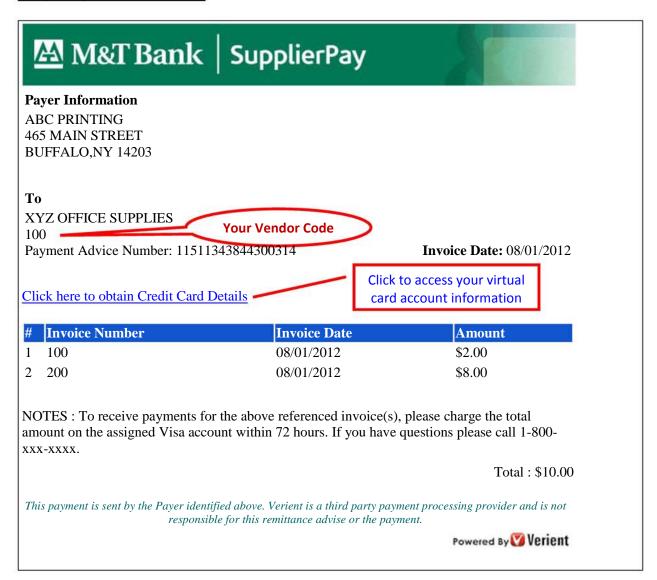
Your customer will upload payment files to SupplierPay for processing, which will generate a Payment Advice Email to you. This email will come directly from your customer. The payment file may contain one or more of your invoices.

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<sup>&</sup>lt;sup>1</sup> M&T SupplierPay is provided through Total Systems Services, Inc. and Verient, Inc., third party vendors, subject to such vendor's terms of use. You will need to agree to separate vendor's terms of use before using M&T SupplierPay.

## **Sample Payment Advice Email:**



# **Step 2: Accessing the virtual card account information**

Select "Click here to obtain Credit Card Details" in the e-mail from your customer. To obtain the virtual card account information, enter your Username and Password.

**Username** = email address where you receive the payment advice from your customer example: youremail@sample.com

**Password** = your vendor code. Your vendor code is listed in the payment advice email from your customer as indicated in the image above. The vendor code could be any length including numbers and/or letters and special characters.

Example: 12345b



# Step 3: Obtain the virtual card account information

After successfully logging in to SupplierPay, the following information will appear in a new window including the virtual card account information and the total amount of your approved invoices.

Sample Virtual Card Account Information window:

Account Details			Important: It is not necessary to save the virtual card account
Vendor Name		XYZ Office Supplies	information, because you will receive a NEW virtual card account with each payment advice email from
Vendor ID		100	
Client Name		ABC Printing	
Card Number	Important: Transaction(s) must be processed before the expiration date.	4111-1111-1111	vour customer.
Exp Date		01/2012	
CVV2		790	
Total Amount		\$ 10.00	
Payment Advice Number		11511343844300314	

# P.S. Payment Advice Expires On: 01/18/2012

## 3. Processing your Payment

When you are ready to process your payment, use the virtual card account and invoice information in your payment advice email to charge the account.

#### **Important Notes:**

### Virtual Card Expiration Date:

Payments must be processed before the virtual card expiration date. If not processed within this timeframe, the payment transaction will reject.

#### • Exact Pay ON vs. OFF:

If your customer has Exact Pay ENABLED, you must charge the total amount of the payment advice in <u>1 payment</u>. If Exact Pay is DISABLED, you can charge <u>multiple payments</u> to the card up to the total amount of the payment advice.



# 4. Frequently Asked Questions

## What are the benefits to me?

With M&T SupplierPay you receive payments from your customer in 2-3 days while eliminating the risk of check delays, lost, or misplaced checks, and reducing administrative costs.

## What if I'm not currently accepting credit card payments?

Please contact your bank's Merchant Services Department for information on how to sign up for a Merchant Account.

#### What does the program cost?

You incur standard merchant processing fees associated with processing credit card transactions. The rates are negotiated between you and your bank of choice.

# What is my username and password to access the virtual card information?

Your Username is your email address where you receive the payment advice from your customer. Your password is your vendor code. Your vendor code is listed in the payment advice email from your customer as indicated in the image above. The code could be any length including numbers and/or letters and special characters.

#### **Additional Information**

For questions regarding payment information or card account information, please contact your customer.

