Commercial Card Alerts FAQ's

What are M&T Commercial Card Alerts?
M&T Commercial Card Alerts are an automated, real-time notification service generated by certain triggering events on your Commercial Card program. Alerts keep you informed on your Commercial Card activity by delivering financial and fraud notifications via email, SMS Text[1] or Voice[2].

What are the benefits of Commercial Card Alerts?
By enrolling in alerts, M&T Commercial cardholders and organization administrators are empowered with convenient, up-to-date information on card activity via their preferred communication channel.

Does it cost anything additional to use Commercial Card Alerts?
There is no additional cost to use M&T Commercial Card Alerts from M&T Bank, though you may incur additional mobile data charges for text message alerts, depending on your mobile carrier and service plan. See your mobile carrier for additional details.

Do I have to use Commercial Card Alerts?
No. M&T Commercial Card Alerts are an optional service on your Commercial Card program.

How do I enroll in Commercial Card Alerts?
To enroll in Commercial Card Alerts, simply login to CentreSuite and look for TSYS Alerts. Select your preferences, accept the terms and conditions, set contact information, and then choose the alerts you wish to activate. For specific information on how to enroll as a cardholder or organization administrator, see our user guide at www.mtb.com/commercialalerts.

Which alerts types are available?
There are over 20 new alerts available to users. Some alerts are triggered based on activity on the account. Other alerts can be triggered by sending in a key word such as BAL. With fraud alerts, you can respond to the system via text to identify the transaction as Valid or Fraud. For a complete listing of available alerts, please see our user guide at www.mtb.com/commercialalerts or login to CentreSuite to get started.

Is alerting open only to program administrators?
No. Alerts are open to both program administrators and cardholders. Cardholders can login to CentreSuite (if permitted by their organization) and set alerts for themselves

[1]Additional data charges may apply.
[2]Voice alerting only available for fraud alerts.

How do I get to CentreSuite?
For those with approved access to CentreSuite, click on the following link to be taken to the CentreSuite login page: www.centresuite.mtb.com.

Where can I get additional information on Commercial Card Alerts?
Please visit www.mtb.com/commercialalerts for more information.

How can I tell my alerts are legitimate and not a scam?
M&T Commercial Card financial text alerts will be sent from 1-800-443-8671 and fraud alerts will be sent from 1-800-952-2651. If you receive a text alert from either of those numbers and you are still unsure, you can contact M&T Bank for more information. Emails will be sent from M&T Commercial Card Alerts and include alerts@commercialcards.mtb.com in the "From:" address. The M&T logo will be included in the email as well. If you receive an email from this address and are still unsure, you can contact M&T Bank for more information.

I use CentreSuite alerts today. Will those alerts be removed?
No. The existing CentreSuite alerting functionality will remain in place. The new Commercial Card alerts will be located under "TSYS Alerts" in CentreSuite and will offer significantly more options to users, but existing alerts will still be available to use.

Are there any changes to my M&T Commercial Card Agreement for Visa® Charge Cards and Card Products?
Yes. Additional language regarding alerts has been added to the agreement. You will also be required to accept an End User License Agreement when you enroll in alerts and if you sign up for text alerts. Please see www.mtb.com/commercialalerts or www.mtb.com/commercialcardterms for additional details.

I just received a purchase alert, but the transaction was declined. Why?
For alerts such as "Purchase Amount" or others related to card purchasing activity, monitoring is based on attempts on the card, not necessarily approved transactions. So, a user could still receive a purchase alert on a declined transaction if that transaction meets the criteria for that alert, even if the transaction was declined.

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The exception to this would be the "Declined Authorization" alert, which would ONLY send an alert for declined transactions.

To verify approval or decline of an alert, please login to CentreSuite.

How do I choose which Fraud Alerts I receive?
When you elect to receive "Fraud Alerts" specifically, M&T will alert the designated recipient when suspicious activity occurs on the account. Suspicious activity is identified by M&T's Financial Crimes Unit, and alerts are sent automatically based on M&T's fraud monitoring. Users simply need to turn on "Fraud Alerts" and set their contact information.

As an Organization Administrator, what enrollment options do I have for Commercial Card Alerts?
You have several options as an Organization Administrator. You may:

- Set up alerts to be directed to yourself for individual card activity including your own card
- Set up alerts on behalf of your cardholders to be directed to the cardholder
- Set up alerts to be directed to yourself for all cards in your program
- Set up certain alerts for activity (such as payments) on your corporate level account

For additional information, please see the Commercial Card Alerts User Guide at www.mtb.com/commercialalerts.

I'm an Organization Administrator. Can I select which alerts my cardholders receive or make adjustments to the alerts already selected by a cardholder?
Yes. As an Organization Administrator in CentreSuite, you have several choices for alert enrollment related to your cardholders. When assigning alerts to a single account, you may choose to have alerts for that card sent to you, or you can make alert elections on behalf of the cardholder by checking the "Administer on behalf of card holder" box.

When that box is checked, you will see the elections a cardholder has made, and have the ability to make changes to those settings.

I enrolled my entire company in alerts and I am getting overloaded with alerts. What should I do?
M&T Commercial Card Alerts are systemically generated based on elections made by a user in the CentreSuite system. When activity triggers an alert to be sent to a recipient, the system will review contact information tied to that alert, and send the alert. If you have set a central contact for all alerts within your company, you may find that too many alerts are being sent your way. Some hints to help:

- Try changing the parameters on your alerts. For example, if you are an organization administrator and set the system to send an alert anytime a transaction over $1 is run on any card in your program, you will likely receive an unmanageable amount of alerts, especially if you have a lot of cards in your program. Try changing the amount to a larger dollar or setting a different parameter to control the number of alerts you receive
- If you are an Organization Administrator, encourage your cardholders to enroll themselves in alerts through CentreSuite. Have the cardholder receive the alert rather than having them sent centrally to one contact
- Only activate alerts that are important to your organization. You want M&T Commercial Card Alerts to be impactful, but if you simply turn on every alert available, managing the amount of alerts you receive could be difficult

If you are still having difficulty, you can contact M&T Commercial Card at Commercialcards@mtb.com or 1-800-443-8671, option 4.

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