M&T Bank

M&T Commercial Card Alerts

USER GUIDE

For informational purposes only, not considered an advertisement.

Getting Started

Information is power. M&T understands how important it is for customers to have their finger on the pulse of their M&T Commercial Card program. Commercial Card Alerts help cardholders and organization administrators achieve that level of insight.

With Commercial Card Alerts, organization administrators and cardholders can receive automated notifications for various scenarios occurring on your M&T Commercial Card program.

Program Administrators can send alerts to themselves, or to their cardholders, or cardholders can set-up their own alerts. All enrollment and self-service for alerts is housed online within the CentreSuite tool which you already use for your M&T Commercial Card program management.

Within CentreSuite, users can choose from:

- Over 20 different alert types, including fraud alerts on suspicious activity
- Email, SMS Text[1], or Voice[2]
- One-way, two-way, or inquiry alerting

This guide will assist users with key features including alert types, enrollment, contact settings, alert selection, and maintenance.

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

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Agreement Changes

As a result of Commercial Card Alerts and other initiatives, the M&T Commercial Card agreement documents have changed. Among the changes, we've added language regarding new "Alerts" functionality as further described in Section 38.7.

These changes are effective as of October 1, 2018. Continued use of your Commercial Card Account after the effective date is deemed acceptance of the revised agreement. Failure for an alert to trigger or be received as intended does not absolve a user from responsibilities such as payments, or action for suspicious activity, as described further in the agreement changes. For more information on the agreement changes, including samples of the current documents, please visit www.mtb.com/commercialcardterms.

Alert Preferences

Users are provided with options for time zone and language preferences.

Contact Methods

Contacts are user specific and describe where an alert will be sent when it is triggered. The available contact methods are SMS, Email and Voice. *Note: Voice is only available on Fraud Alerts.*

As a user enrolls in alerts, they will define a contact profile, which can contain up to three contact methods.

Each contact profile can then be assigned to a given type of alert. A maximum of 25 contact profiles may be created.

Alert Types

Users (cardholders and organization administrators) will have a wide variety of alert types to choice from, including both **Financial Alerts** and **Fraud Alerts**.

Within CentreSuite®, the user can select and configure which alerts they would like to receive and identify how they would like to receive them. For each alert, a user will turn on the alert using the toggle switch, select the criteria for that alert (if applicable), and then select the contact profile where they would like the alerts directed. Each alert requires a specific selection and may require additional criteria. For example, if you activate a Purchase Amount Alert, you must select the dollar amount criteria for that alert to be triggered. All criteria associated with a selected alert are required to be populated.

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Users can select as many alerts as they desire, however, be aware that some alerts will overlap, meaning you may receive multiple alerts for the same transaction. Also, be aware that selecting many alerts can potentially overload the recipient, so it is recommended that the alerts selected are carefully selected to be concise and impactful.

Financial Alerts

Financial Alerts are alerts that are triggered based on a certain event or activity occurring on an account or group of accounts. Financial alerts will originate from our M&T Commercial Card service phone number (1-800-443-8671).

The following Financial Alerts are available in CentreSuite:

- **Purchase Amount** - Monitor Purchase attempts based on an amount chosen by user during enrollment. *Note: This alert will trigger on approvals and also on declines if they exceed the amount chosen*
- **Distance from Specific Postal Code** - Monitor Activity a certain distance from my location
- **Declined Authorization** – Notify me when an authorization is declined
- **Percent to Credit Limit** – Monitor my balance and notify me when it reaches a specified percent of my credit limit
- **Multiple Percent to Credit Limit** - Monitor my balance and notify me as it reaches several specified levels as a percent of my credit limit
- **Purchase Merchant Country** - Monitor Merchant Country Activity and notify me when a transaction is attempted that meets that criteria. Countries can be included or excluded, as designated by the user
- **Purchase Merchant Type** – Monitor purchase attempt activity based on the type of merchant. *Note: Merchant category codes are grouped into 16 categories.* There are 16 two-digit category group ID's (01-16) which can be entered into the system to identify the parameters for triggering alerts. See Appendix C for a list of Merchant Category Groups. This functionality is distinct from MCC restrictions set for each card in your program

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- **Mail Order Telephone Order Purchase** - Monitor Mail/Telephone Order Purchase Activity and notify me when a transaction is attempted as a mail order/telephone order
- **Internet Purchase** - Monitor Internet Purchase Activity and notify me when an ecommerce transaction is attempted
- **Cash Purchase** - Monitor Cash Activity and notify me when a cash purchase is attempted
- **Payment** - Monitor Payment Activity and notify me when a payment is applied to my account
- **Credit Available** - Monitor my Available Credit and notify me when my available credit is less than an amount designated by the user
- **PIN Maintenance** - Notify me when my PIN is maintained
- **Card Activation** – Notify me when a new card is activated on my account
- **Personal Information Change** – Notify me when my personal information changes. This includes changes such as phone number, name, and address changes
- **Card Request** – Notify me when a card is requested on my account
- **Credit Limit Updated** – Notify me when my credit limit is changed
- **Specific Balance Amount** – Notify me when my balance exceeds a certain amount as designated by the user
- **Balance on a Daily Basis** – Notify me daily of my balance
- **Payment Due in XX Days** – Notify me a certain number of days before my payment is due, as designated by the user. This alert will only trigger on a billing account
- **Missed Payment** – Notify me when I have missed a payment. This alert will only trigger on a billing account

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Fraud Alerts

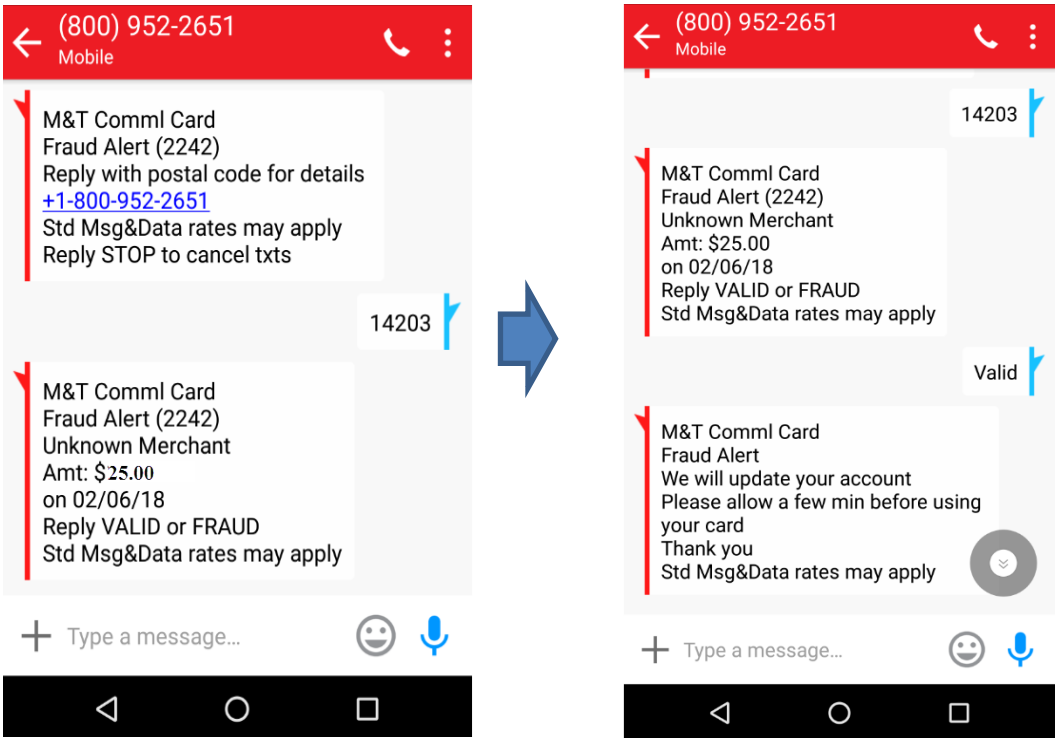
Fraud alerts are designed to notify designated contacts when suspicious transaction activity occurs on a specific card. Fraud alerts are based on settings defined by the bank.

While a user must turn on Fraud alerts and designate their contact method, they are not required to provide any additional criteria selections for fraud alerts. Once enrolled in Fraud alerts, activity rules that are defined by the bank will determine when account activity is deemed suspicious and an alert is sent. If a transaction hits one of the designated fraud-monitoring rules and is deemed suspicious, an alert will be sent to the cardholder.

Fraud alerts where text messaging is used are unique in that they can be interactive two-way alerts. This means that once the fraud text alert is triggered by M&T Bank, the recipient of the alert will have the ability to respond **VALID** or **FRAUD**. See the section on Fraud Alerts for more information. Fraud alerts will originate from a different phone number (1-800-952-2651) than financial alerts.

Below are some examples of fraud text alerts and responses:

VALID Transaction Response:



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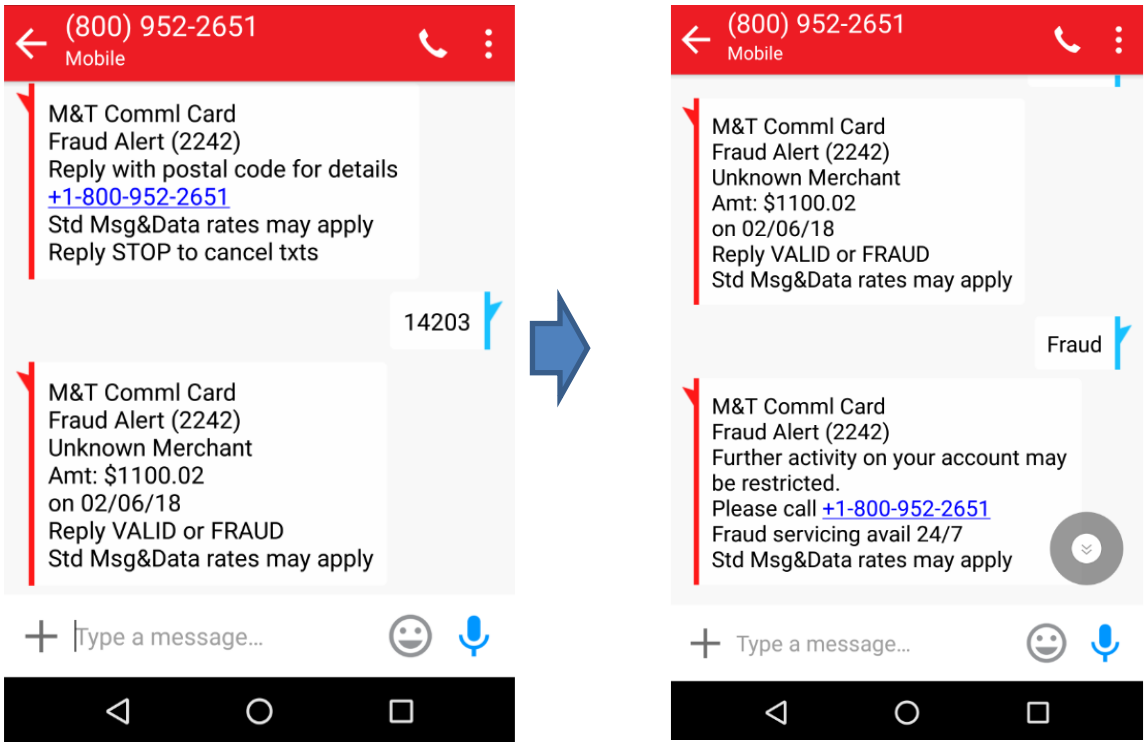
FRAUD Transaction Response:



Note: Replying "FRAUD" on a fraud alert does NOT order a new card for you, nor does it create a dispute of that transaction. You must call in to the number noted to block and transfer your card, and to initiate a dispute on a given transaction.

Inquiry Alerts (SMS/Text Only)

If a user is signed up for any financial alert, their mobile phone number will be registered in the system during enrollment and tied in the system to a given account or multiple accounts. Once enrollment is complete, in addition to any alerts the user subscribes to, the user can also send key-word inquiries via text to M&T Bank. If the correct key word is used, M&T will return information to the cardholder, such as balance information. The following key words can be sent to 1-800-443-8671 for information:

- BAL – balance inquiry
- AVAIL – available credit inquiry
- BILL – returns information on next payment due and last payment made
- TRANS – returns information on recent transactions
- MENU – returns all the available key word options
- HELP – returns information on where to go for additional assistance

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- STOP – opts the sender out of that alert.

Note: If multiple accounts are tied to a given mobile number, multiple texts may be sent. In instances where the user has more than 4 accounts, details on the first four accounts will generally be sent in two separate text messages, followed by a third message instructing the user to visit centresuite.mtb.com for more information on any additional accounts tied to that mobile number. Inquiry alerts will not work if sent to the Fraud Alerts number (1-800-952-2651). Inquiries can only be sent via text to 1-800-443-8671.

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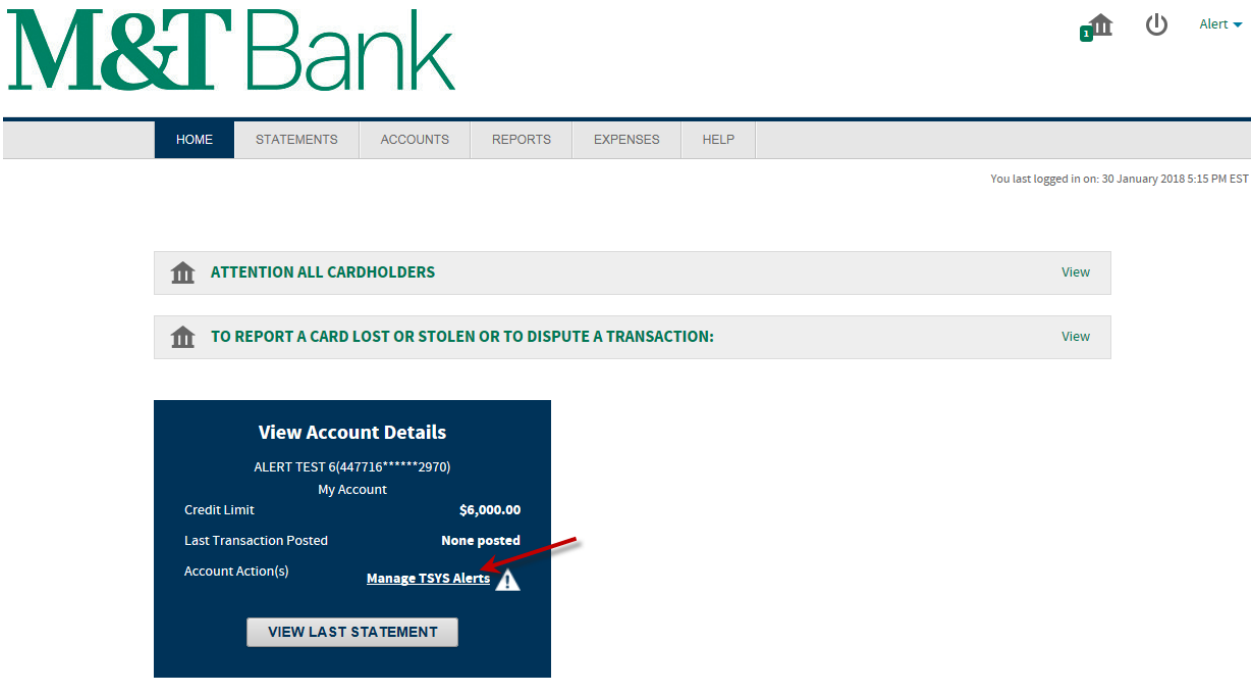
Accessing Alerts

Alerts can be accessed in several places once a user has logged in. Alerts will be referred to within CentreSuite as “TSYS Alerts”. Depending on the type of user logged into CentreSuite, the TSYS Alerts link will display differently.

Cardholder

- Click on the “Manage TSYS Alerts” link in the blue “View Account Details” box.



Organization Administrators

- When you are logged into CentreSuite as an Organization Administrator – to manage alerts for only your main corporate account, you may select “Managed TSYS Alerts in the blue “View Account Details” box.

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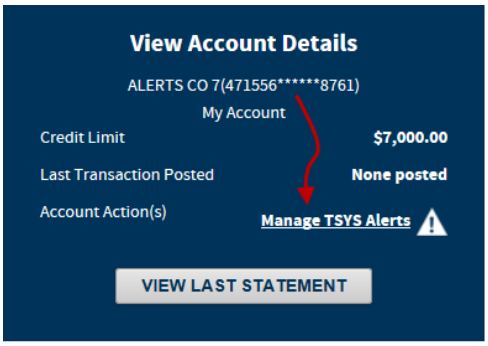
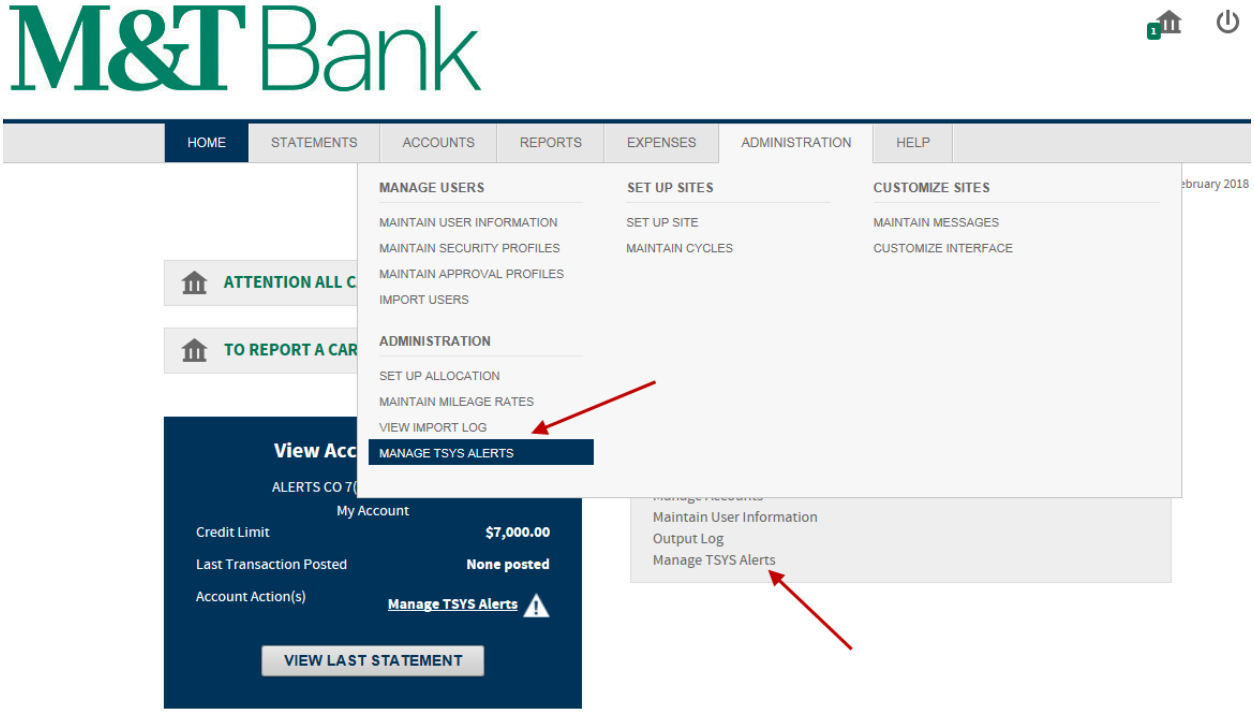


Terms & Co

- To manage alerts on either individual cards, multiple cards, or your entire unit, you must select “Manage TSYS Alerts” under Quick Links OR you may click on the ADMINISTRATION tab and select “Manage TSYS Alerts.”



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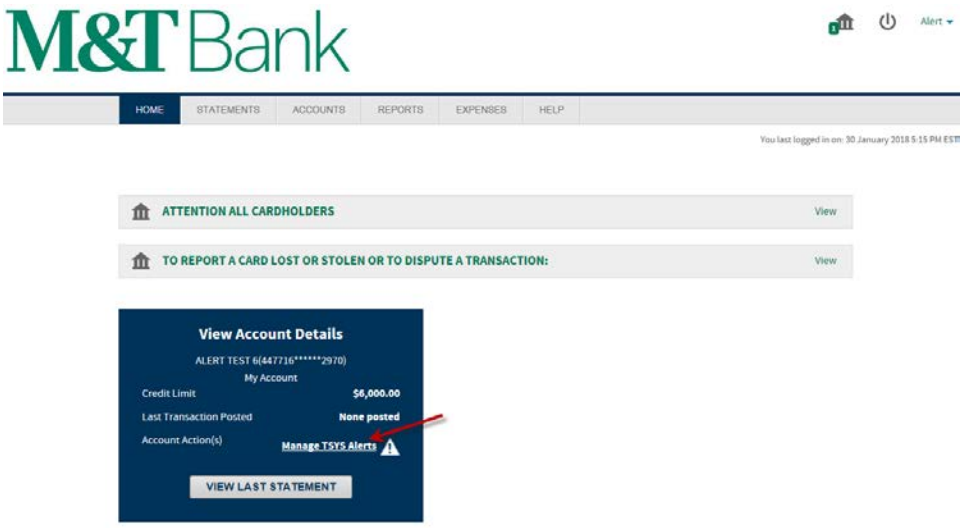
Enrollment – Cardholder Alerts

The following instructions in this section describe how a cardholder can enroll themselves in various alerts for their individual card.

1. Click on Manage TSYS Alerts in the blue “View Account Details” box.



2. On the next screen, user will be able to select their alerts language preference as well as their time zone. Additionally, cardholder must agree to the terms & conditions listed and check the box next to “I Agree to Terms & Conditions” before they can press “Continue”.

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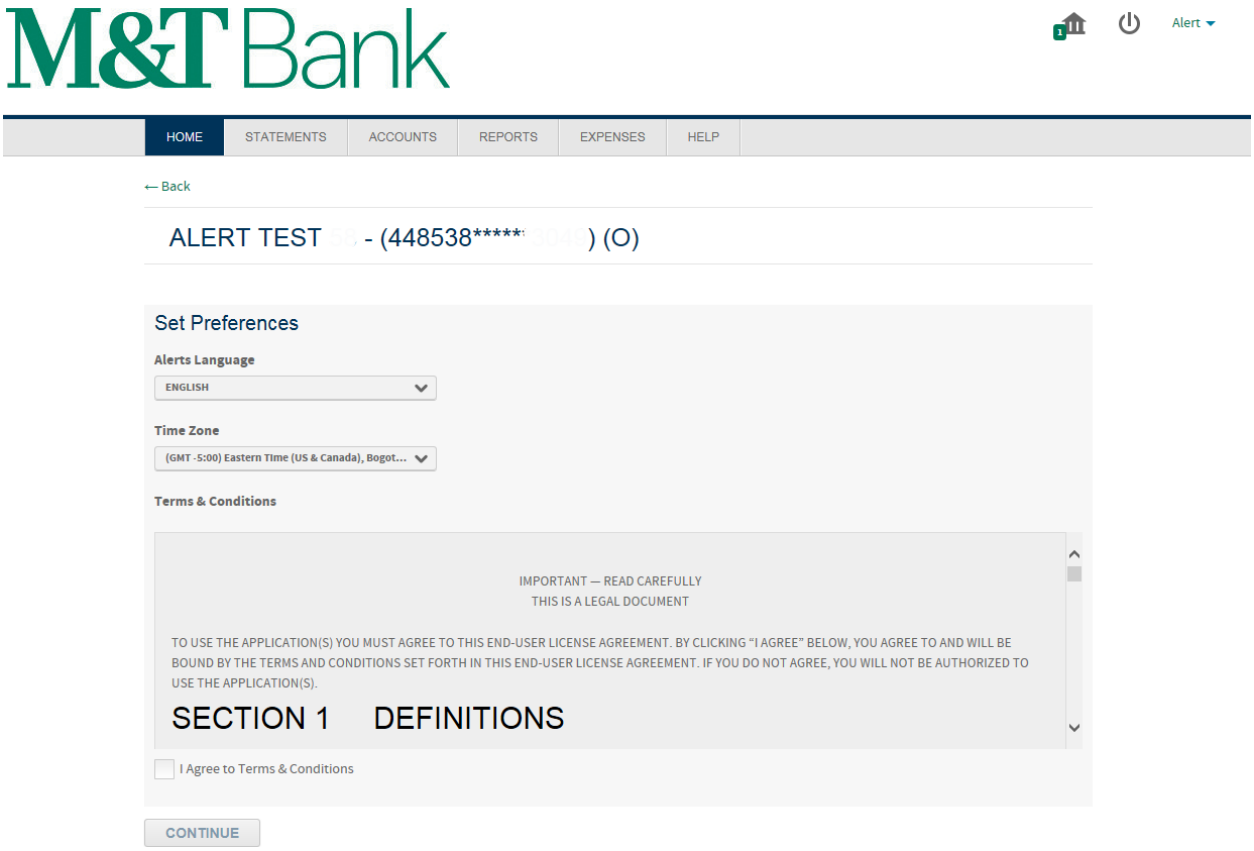
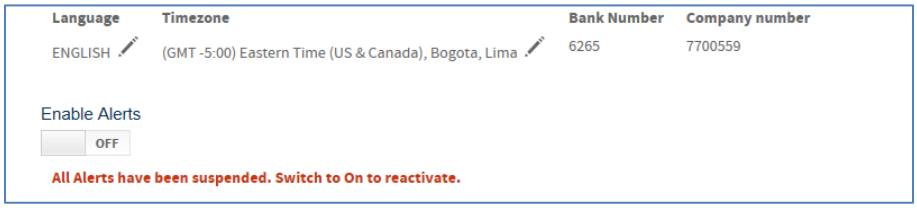
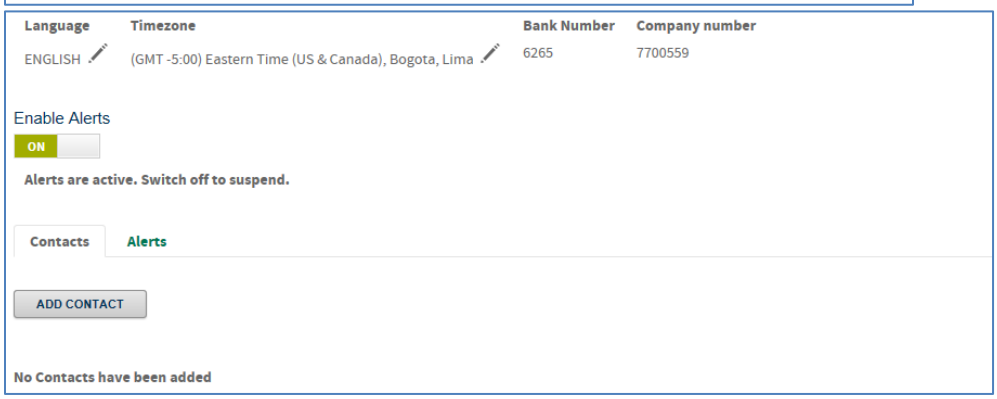


3. On the next page, the user should click on the toggle switch titled “Enable Alerts”. This will move the slider from “OFF” to “ON”. Once the toggle switch is moved to “ON”, the “Contacts” and “Alerts” tabs will be revealed.





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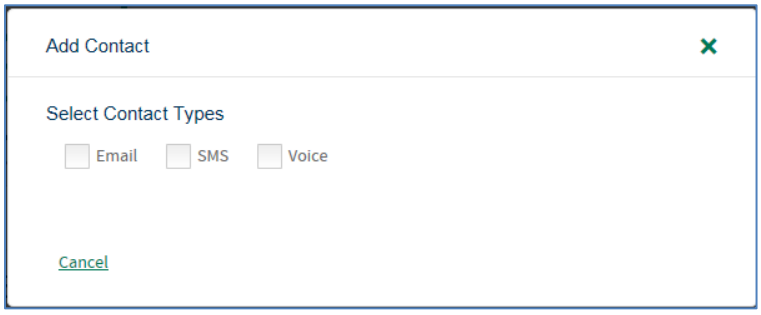
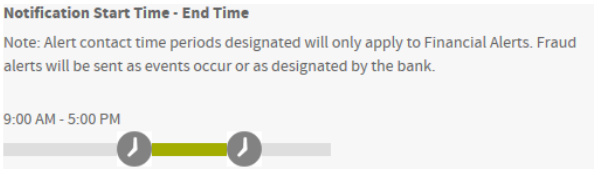
4. On the “Contacts” tab, click “Add Contacts” to open the Add Contact pop-up screen.



5. Select the preferred contact type by clicking the box next to the type of contact you wish to use. You may choose multiple contact types under one contact profile, such as Email AND SMS (text). See sample below. As you enroll, remember the following:

    a. User will be asked to enter a nickname for the alert.
    b. User will also be asked to enter a notification window for financial alerts to be sent. Alert contact time periods designated will only apply to Financial Alerts. Fraud alerts will be sent as events occur.



    c. SMS (text) alerts require acceptance of additional terms and conditions, as well as selection of your mobile carrier and country.
    d. Voice is only available for fraud alerts. If you select Voice for a non-fraud alert, the alert will not be sent.

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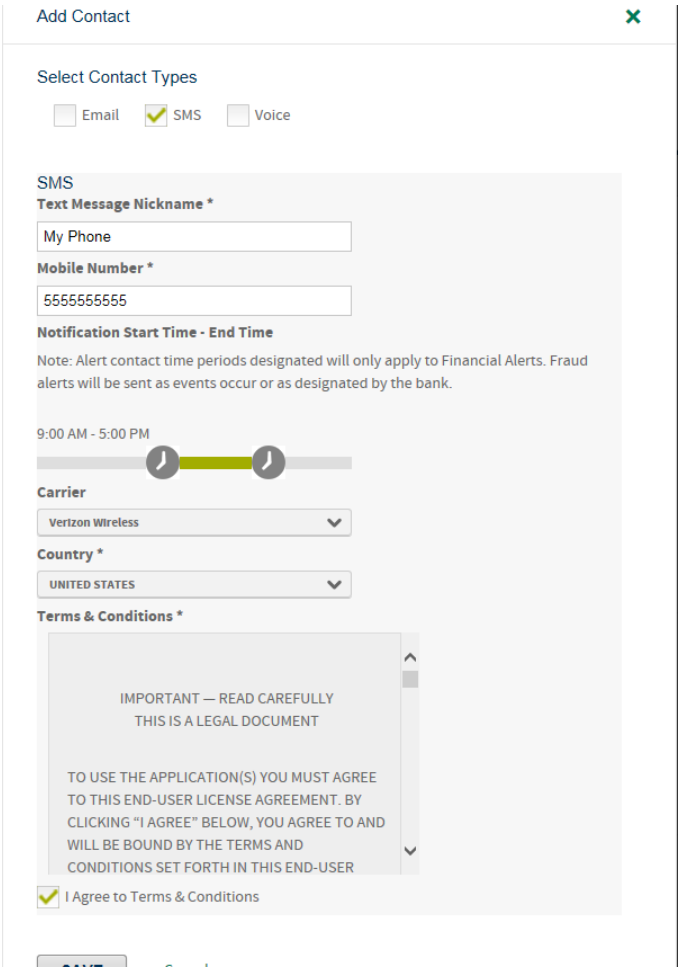

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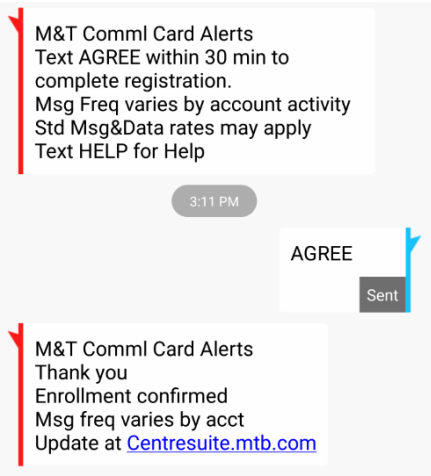
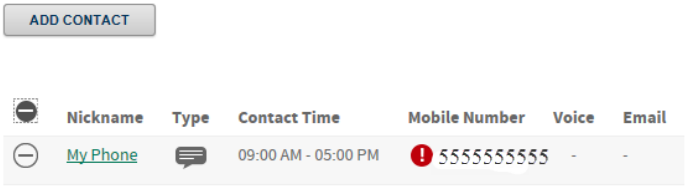
Special Considerations on Text Alert Enrollment

When a user enrolls in text alerts, their contact nickname will initially display with a red exclamation point symbol, which indicates the mobile number has not been verified. Text alerts require a secondary opt-in. As a mobile number is loaded onto the system for a contact, a text message will be sent to the mobile device to confirm enrollment. The user must respond to the text with “AGREE” within 30 minutes to complete their text alert registration. Once a user responds “AGREE”, they will receive an enrollment confirmation text.





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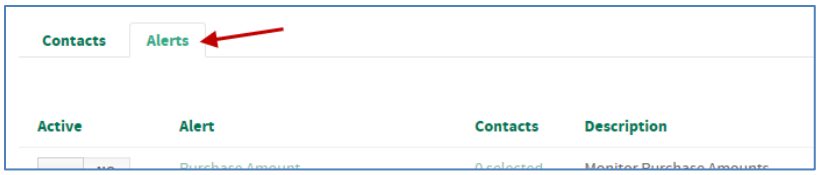
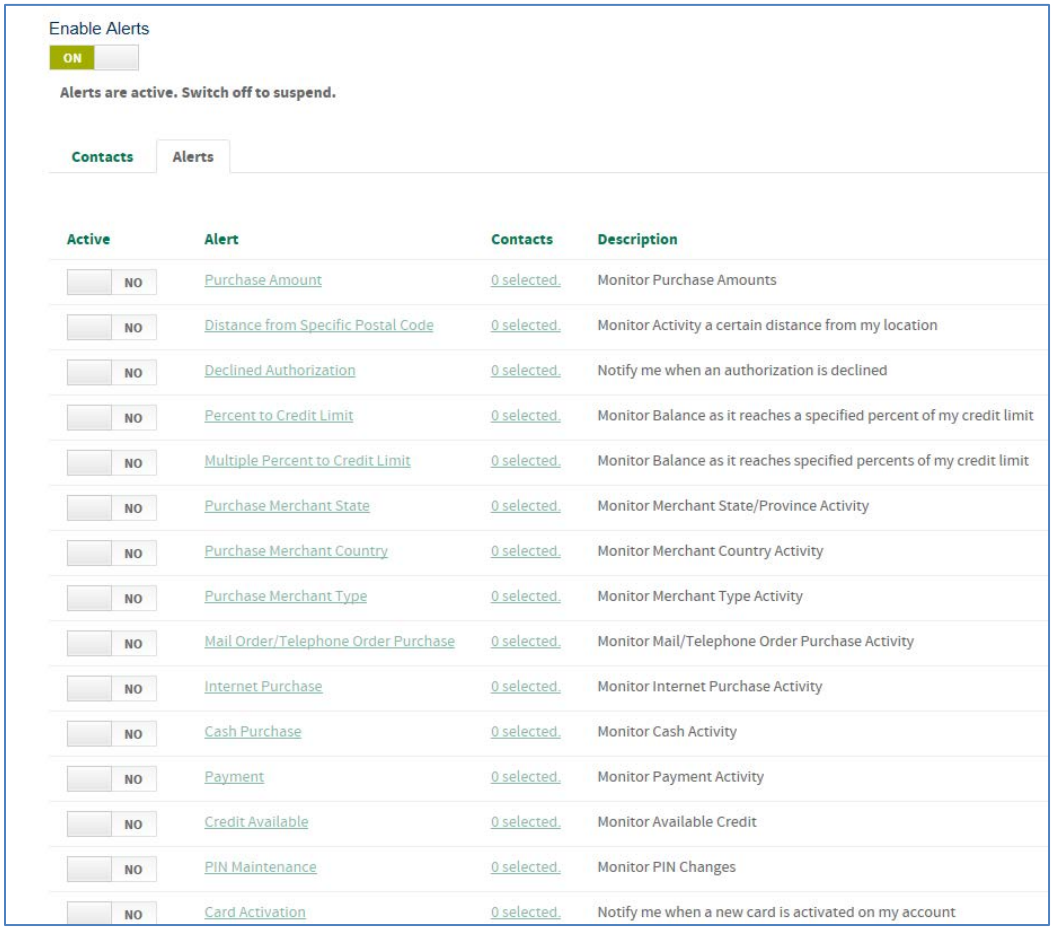
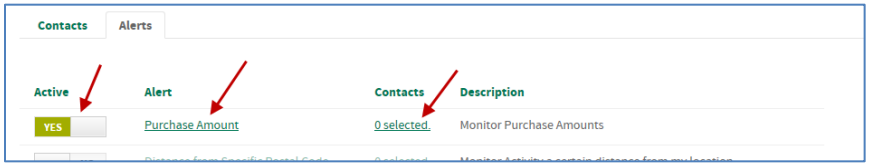
6. Once contact information is loaded, click on the Alerts tab.



7. Select the alert or alerts you wish to activate from the list of alerts.



a. To completely enable an alert, you must complete 3 key steps:



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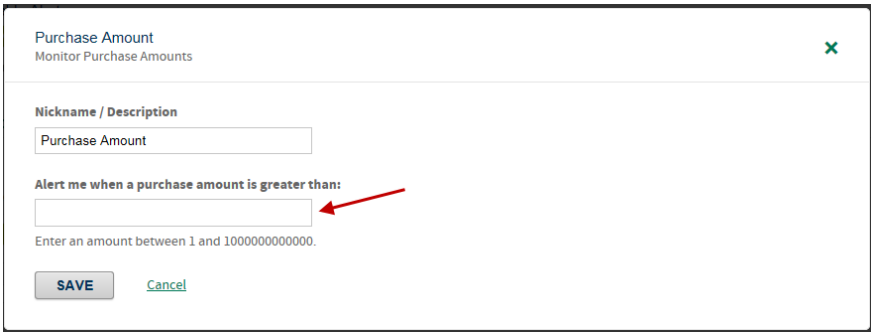
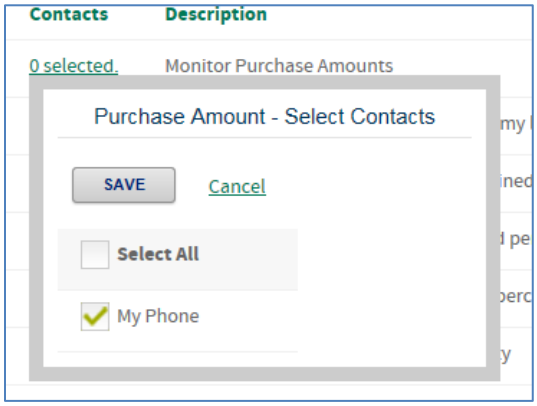
i. Click on the toggle switch to change the “Active” column from “NO” to “YES”.
ii. Click on the name of the alert in the “Alert” column and complete any applicable criteria for that alert. This criteria becomes the trigger for the alert. An example is shown below for a Purchase Amount alert, where you must enter the amount which triggers an alert. Press Save.



iii. In the “Contacts” column, click on the field for your alert (ie: “0 selected”) and select which contact profile you wish to assign for that alert. Press Save.



8. Once you have activated your alert, set your parameters, and selected your contacts, you are now enrolled in that type of alert. You may exit the screen, or select another alert to enroll in.

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Organization Administrator Alerts

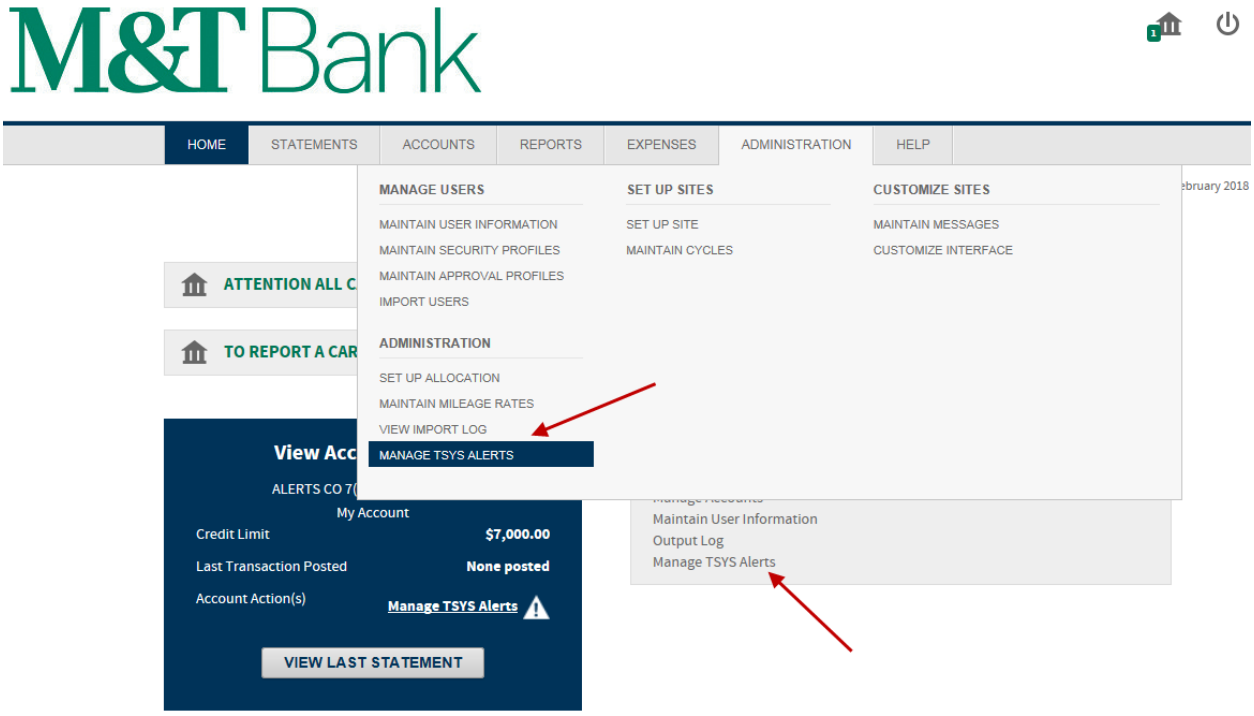
An Organization Administrator has several options with alerts. Org Admin Users can:

- Set alerts to be received by themselves for activity on certain cards (single cards, groups of cards, or all cards in the unit)
- Set alerts to be received by their cardholders for cardholder activity (essentially setting alerts on behalf of cardholder)
- Set alerts to be received by themselves for activity on the corporate account number (only select alerts are available at the corporate account level).

Organization Administrator Alerts – On Behalf of the Cardholder

As an Organization Administrator, you have the ability to set new alert preferences for your cardholders, or edit settings they have already made. This section describes how to set alerts on behalf of a given individual cardholder.

1. On the Homepage, select “Manage TSYS Alerts” under Quick Links or under Administration. *Note: For this purpose, do not choose “Manage TSYS Alerts” in the blue “View Account Details” box, as that will only apply to the corporate account.*



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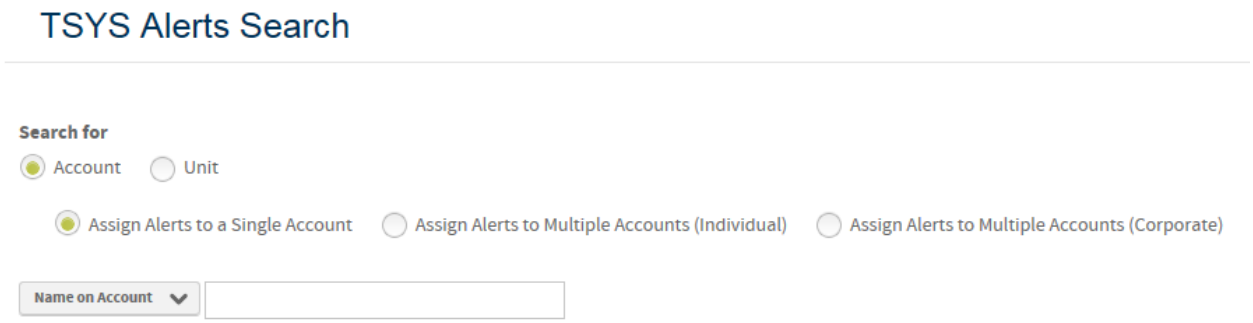
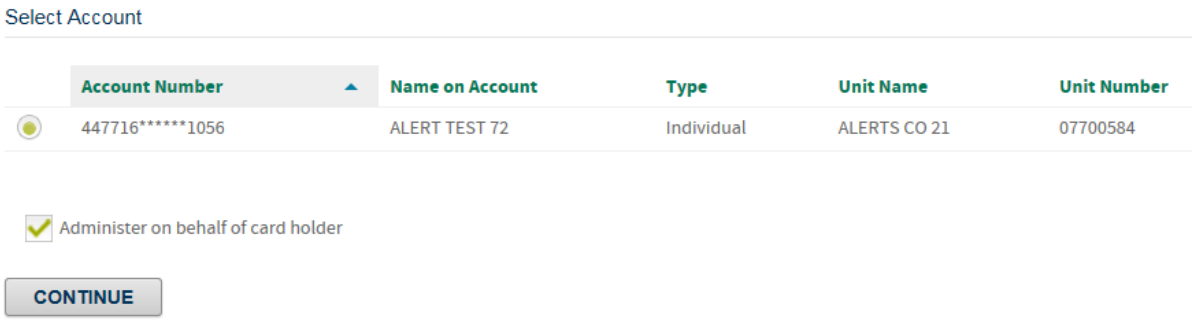
2. Ensure that “Account” is selected and also “Assign Alerts to a Single Account” is selected.



3. Enter your search criteria using either the Name on Account, Account Number, Unit Name, or Unit Number.
4. Select the account you wish to assign alerts to and check the box “Administer on behalf of card holder”. Select Continue.



5. On the next screen, user will be able to select their alerts language preference as well as their time zone. Additionally, the user must agree to the terms & conditions listed and check the box next to “I Agree to Terms & Conditions” before they can press “Continue”.

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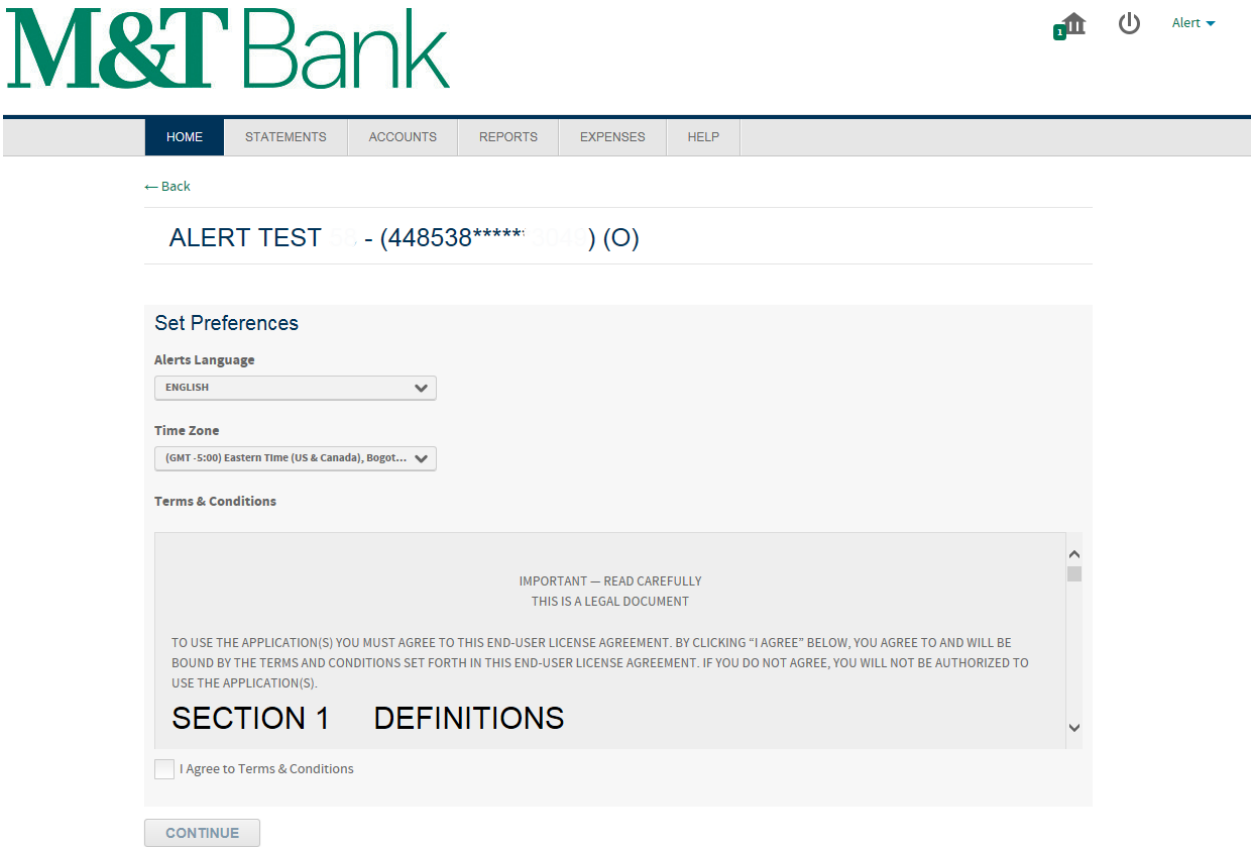
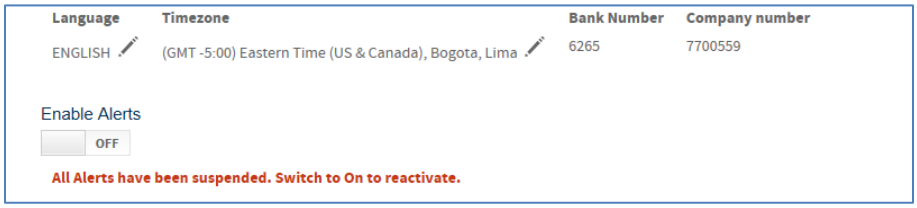
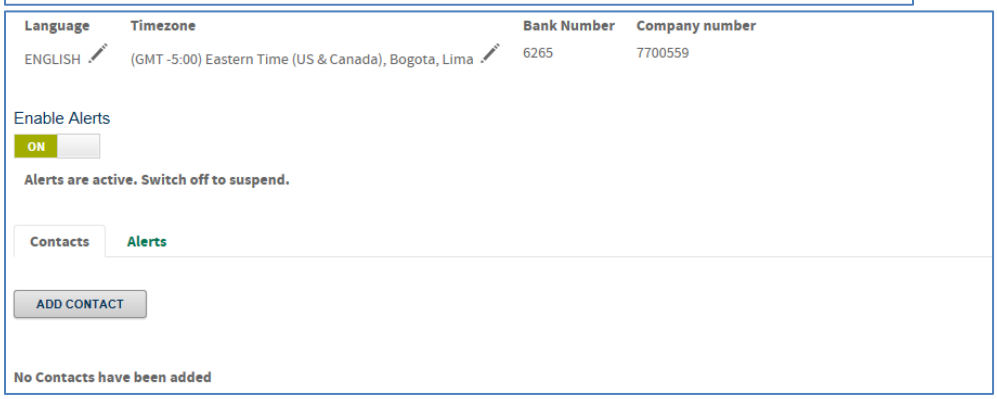


6. On the next page, the user should click on the toggle switch titled “Enable Alerts”. This will move the slider from “OFF” to “ON”. Once the toggle switch is moved to “ON”, the “Contacts” and “Alerts” tabs will be revealed.





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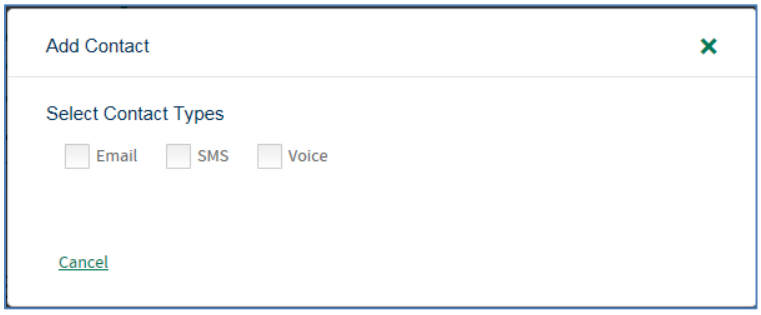
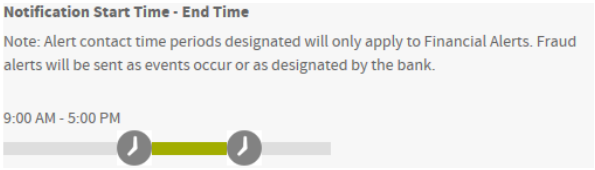
7. On the “Contacts” tab, click “Add Contacts” to open the Add Contact pop-up screen.



8. Select the preferred contact type by clicking the box next to the type of contact you wish to use. The contact information you enter when enrolling “On Behalf Of” a cardholder should be the cardholders contact information, so the alerts go to them. You may choose multiple contact types under one contact profile, such as Email AND SMS (text). See sample below. As you enroll, remember the following:

    a. User will be asked to enter a nickname for the alert.
    b. User will also be asked to enter a notification window for financial alerts to be sent. Alert contact time periods designated will only apply to Financial Alerts. Fraud alerts will be sent as events occur.



    c. SMS (text) alerts require acceptance of additional terms and conditions, as well as selection of your mobile carrier and country.
    d. Voice is only available for fraud alerts. If you select Voice for a non-fraud alert, the alert will not be sent.

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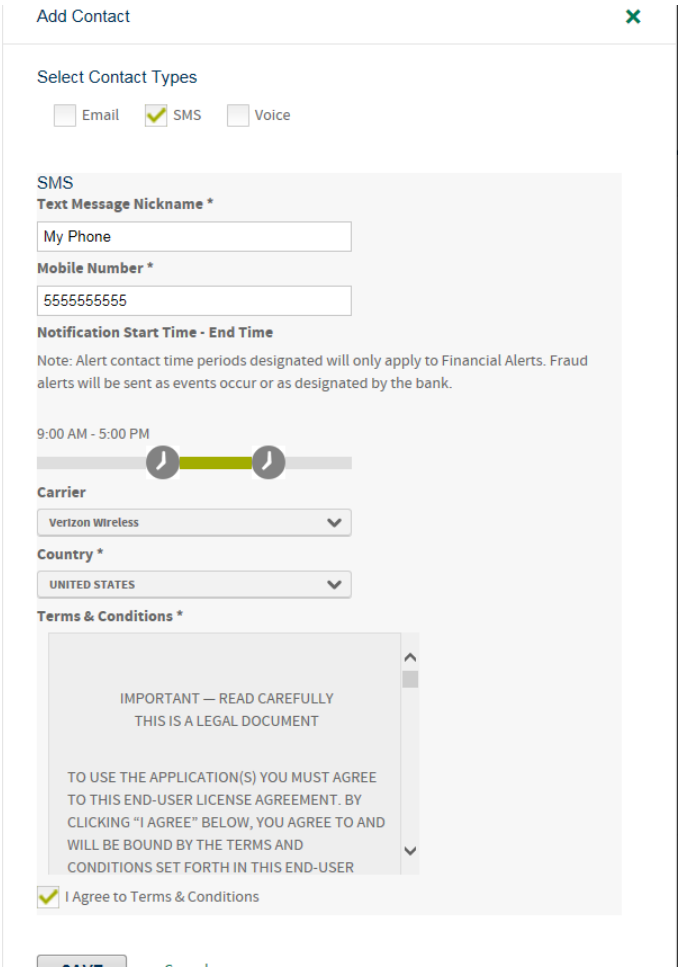

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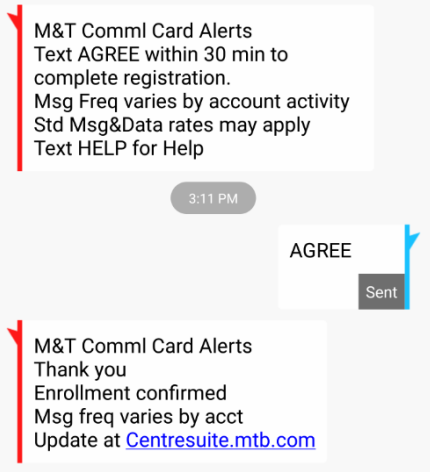
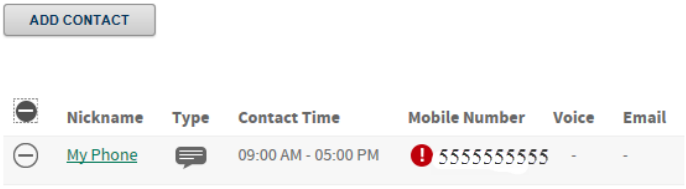
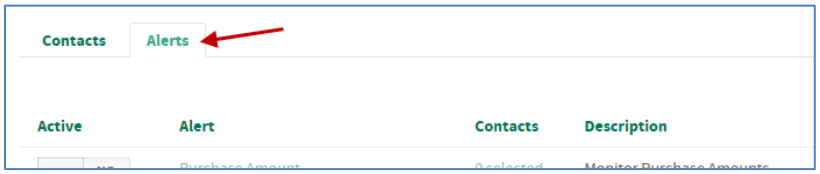
Special Considerations on Text Alert Enrollment

When a user enrolls in text alerts, their contact nickname will initially display with a red exclamation point symbol, which indicates the mobile number has not been verified. Text alerts require a secondary opt-in. As a mobile number is loaded onto the system for a contact, a text message will be sent to the mobile device to confirm enrollment. The cardholder or user must respond to the text with “AGREE” within 30 minutes to complete their text alert registration. Once a user responds “AGREE”, they will receive an enrollment confirmation text.





Once contact information is loaded, click on the Alerts tab.



9. Select the alert or alerts you wish to activate from the list of alerts.

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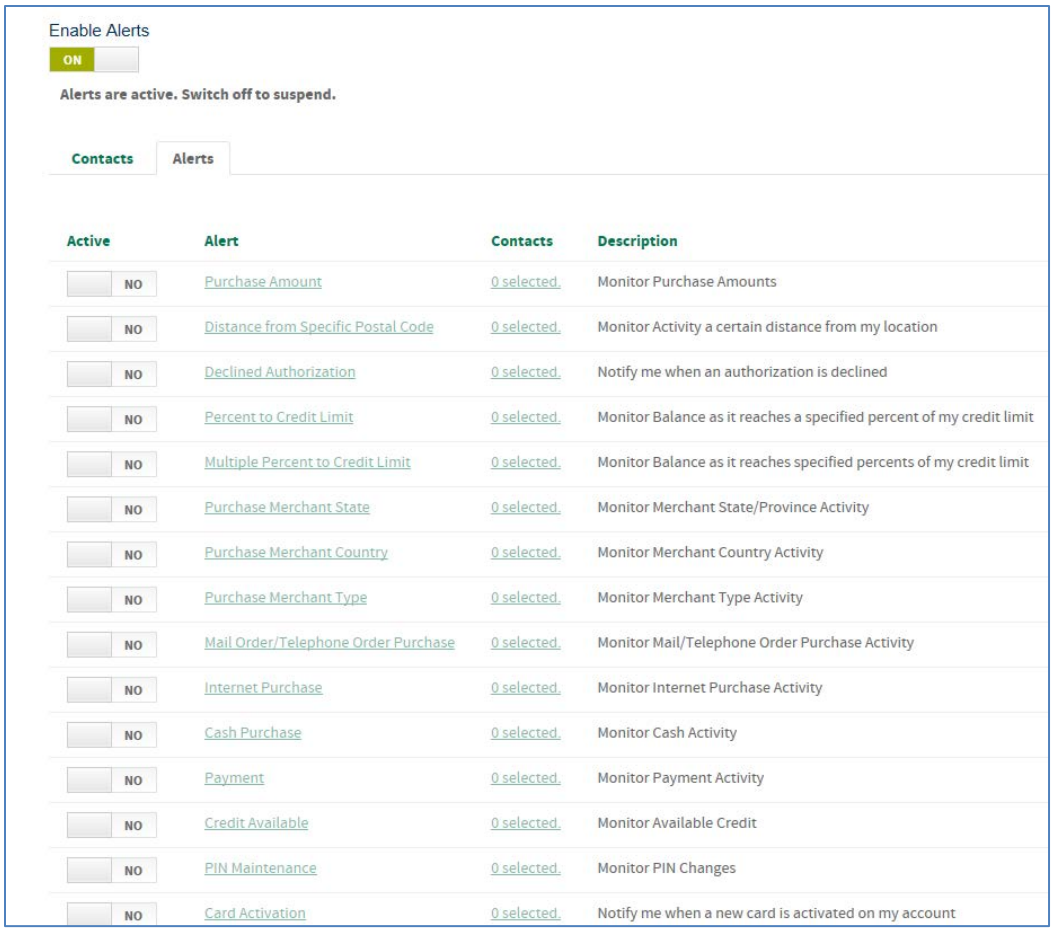
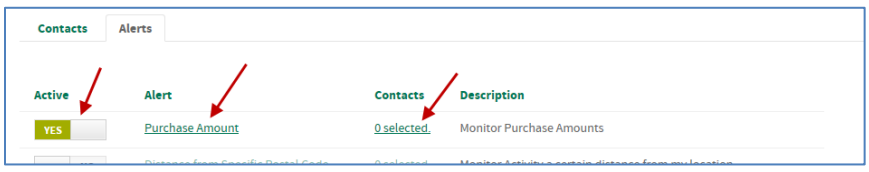


a. To completely enable a specific alert, you must complete 3 key steps:



i. Click on the toggle switch to change the “Active” column from “NO” to “YES”.
ii. Click on the name of the alert in the “Alert” column and complete any applicable criteria for that alert. This criteria becomes the trigger of the alert. An example is shown below for a Purchase Amount alert, where you must enter the amount which triggers an alert. Press Save.

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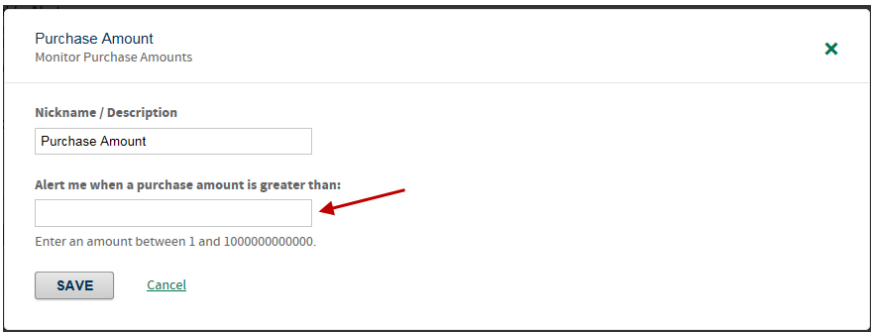
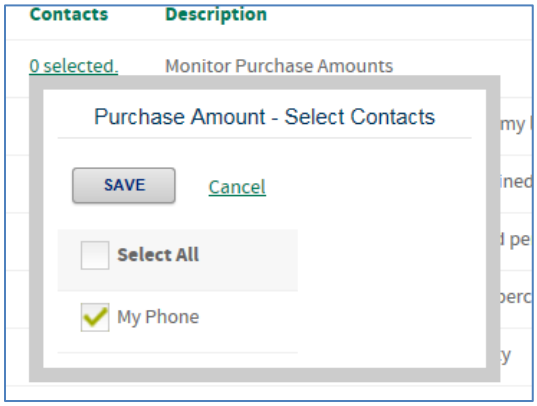


iii. In the “Contacts” column, click on the field for your alert (ie: “0 selected”) and select which contact profile you wish to assign for that alert. Press Save.



10. Once you have activated the alert, set the alert parameters, and selected the contacts, your cardholder is now enrolled in that type of alert. You may exit the screen, or select another alert to enroll in.

    a. *Note: If you wish to assign alerts to another cardholder, you must go back to the Home page and click “Manage TSYS Alerts”, then locate that cardholder.* Each cardholder may have unique contact information, so each cardholder must be addressed separately. If you wish to have alerts triggered for multiple cardholders, but sent to the same contact (such as to the Organization Administrator), see the next section on Organization Administrator Alerts – Assigning Alerts to Single Accounts, Multiple Accounts, or the Entire Unit.

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Organization Administrator Alerts – Assigning Alerts to Single Accounts, Multiple Accounts, or the Entire Unit

As an Organization Administrator, you may wish to have alerts sent to yourself or another central location for activity on cards in your card program. Commercial Card Alerts has you covered. You can set-up alerts for a single account, multiple accounts, or for events that occur within your entire program. This section describes the enrollment process for each of these 3 options.

Important note: Be careful setting up too many alerts to be sent to yourself or one specific person. It is not recommended that an Organization Administrator subscribe to get every alert for every card. It won't be efficient or effective, and will overload either your email box, text message application, or your voicemail quickly. For example, if you choose to receive alerts for any purchase over $1 on any card in your program, you will quickly become overloaded with alerts. Be strategic and selective in which alerts you select. Choose the alerts that will be the most impactful to you, and provide the most meaningful information.

Organization Administrator Alerts – Assigning Alerts to Yourself for Single Accounts

This is very similar to assign alerts on behalf of a cardholder, however instead of the alerts being sent to the cardholder, they will be sent to you or another Organization Administrator. To assign alerts to yourself for a single card in your program:

1. On the Homepage, select "Manage TSYS Alerts" under Quick Links or under Administration. *Note: For this purpose, do not choose "Manage TSYS Alerts" in the blue "View Account Details" box, as that will only apply to the corporate account.*

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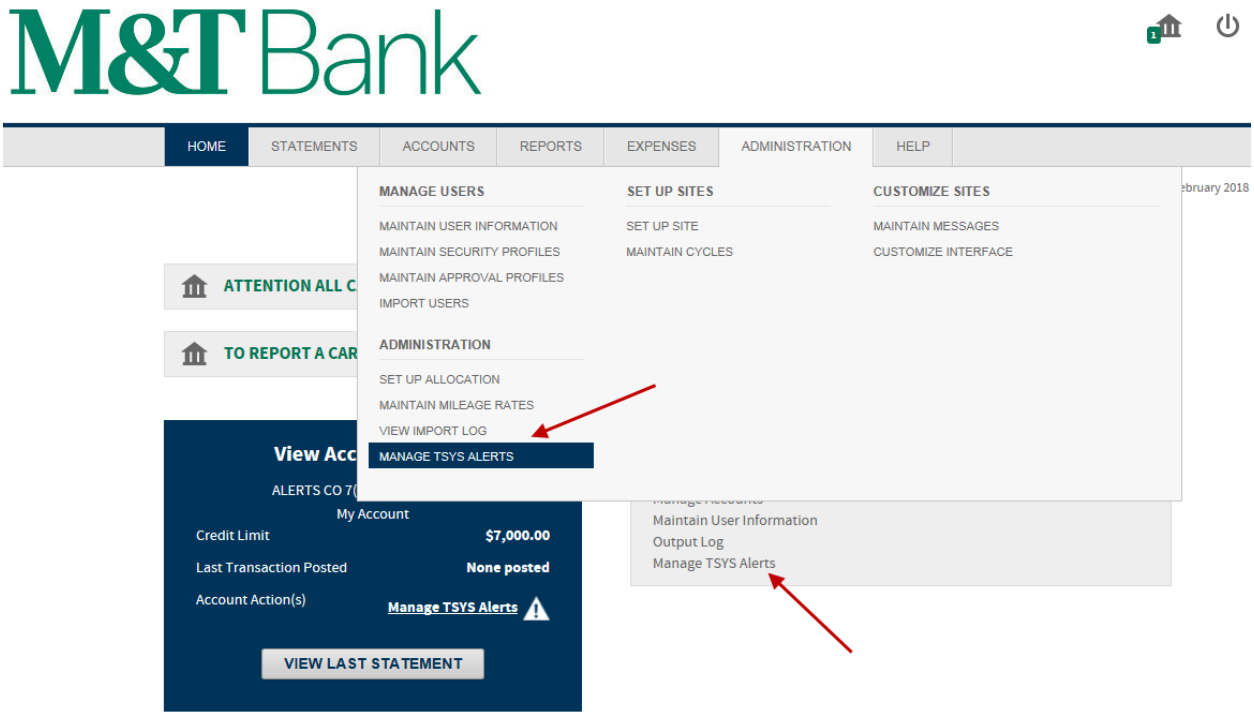
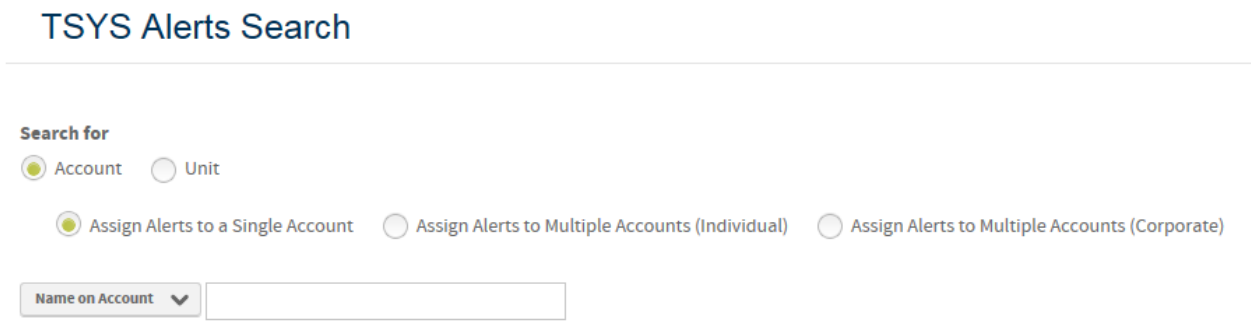


2. Ensure that “Account” is selected and also “Assign Alerts to a Single Account” is selected.



3. Enter your search criteria using either the Name on Account, Account Number, Unit Name, or Unit Number.
4. Select Continue. Do not check “Administer on behalf of card holder”.

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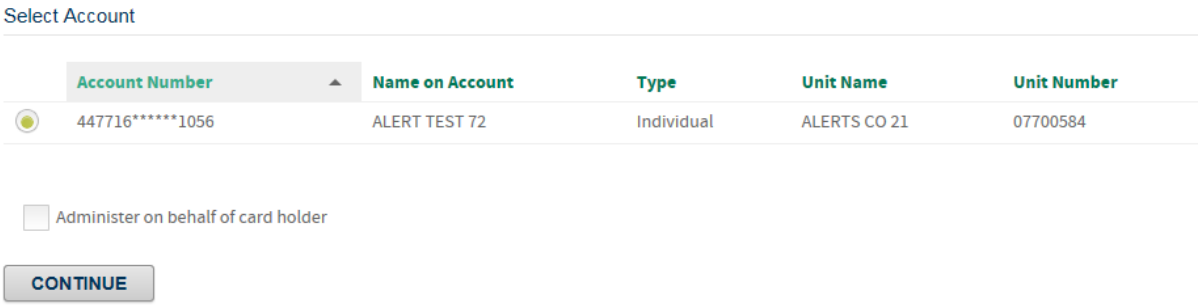
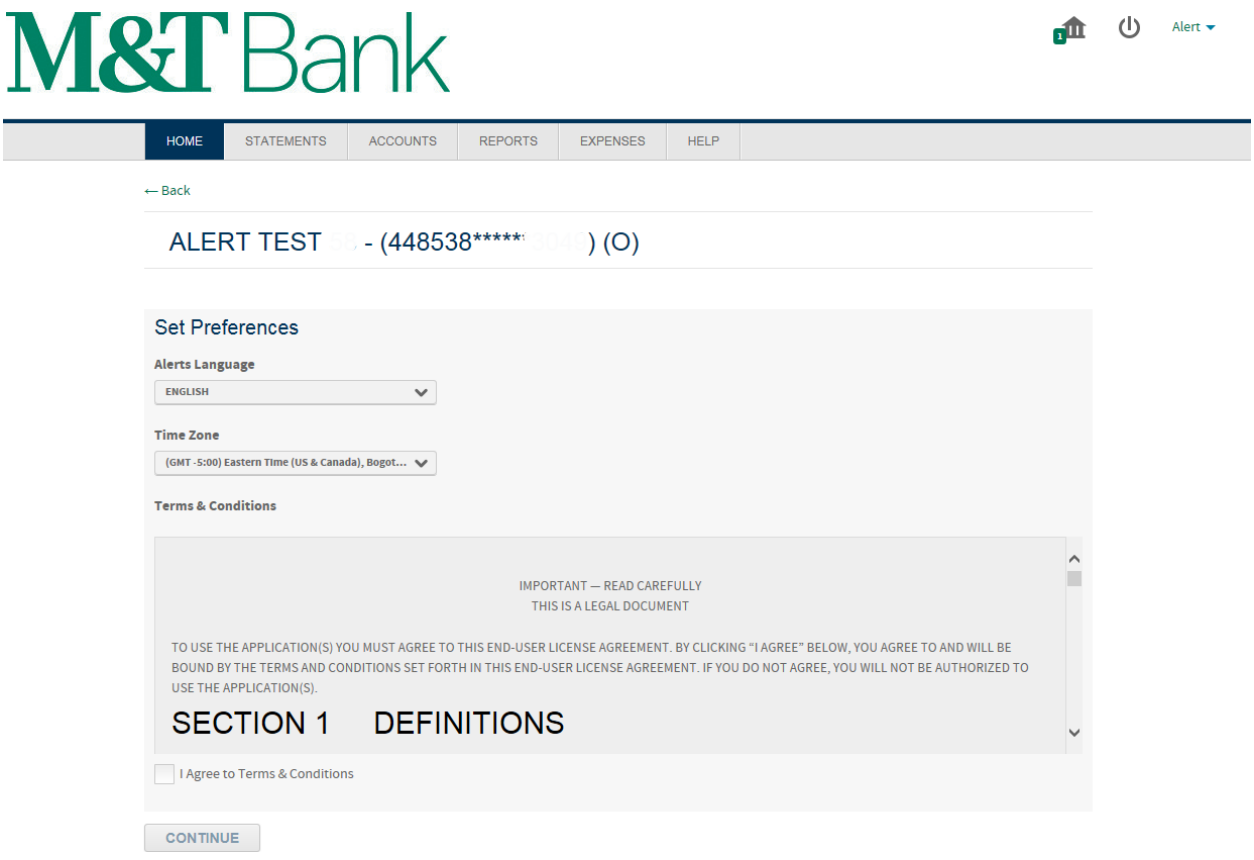


5. On the next screen, user will be able to select their alerts language preference as well as their time zone. Additionally, the user must agree to the terms & conditions listed and check the box next to "I Agree to Terms & Conditions" before they can press "Continue".



6. On the next page, the user should click on the toggle switch titled "Enable Alerts". This will move the slider from "OFF" to "ON". Once the toggle switch is moved to "ON", the "Contacts" and "Alerts" tabs will be revealed.

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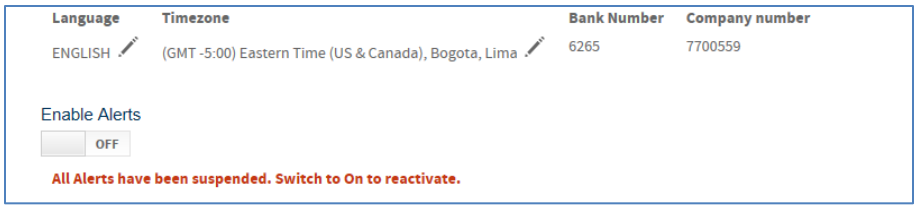
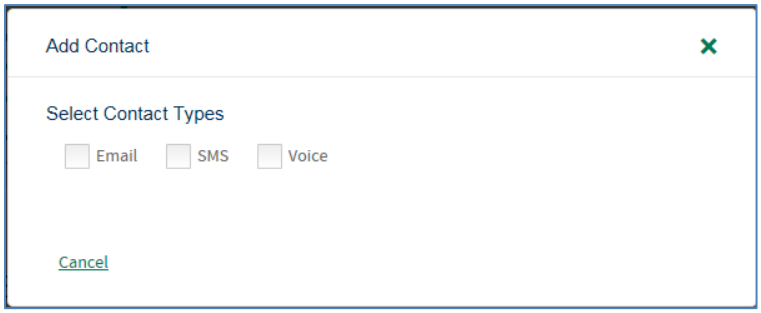


7. On the “Contacts” tab, click “Add Contacts” to open the Add Contact pop-up screen.



8. Select the preferred contact type by clicking the box next to the type of contact you wish to use. The contact information will be your own contact info or that of another central contact you wish to subscribe to alerts for this cardholder.
9. You may choose multiple contact types under one contact profile, such as Email AND SMS (text). See sample below. As you enroll, remember the following:

    a. User will be asked to enter a nickname for the alert.
    b. User will also be asked to enter a notification window for financial alerts to be sent. Alert contact time periods designated will only apply to Financial Alerts. Fraud alerts will be sent as events occur.

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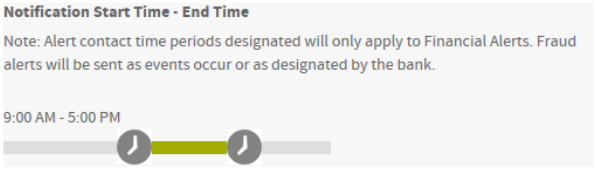
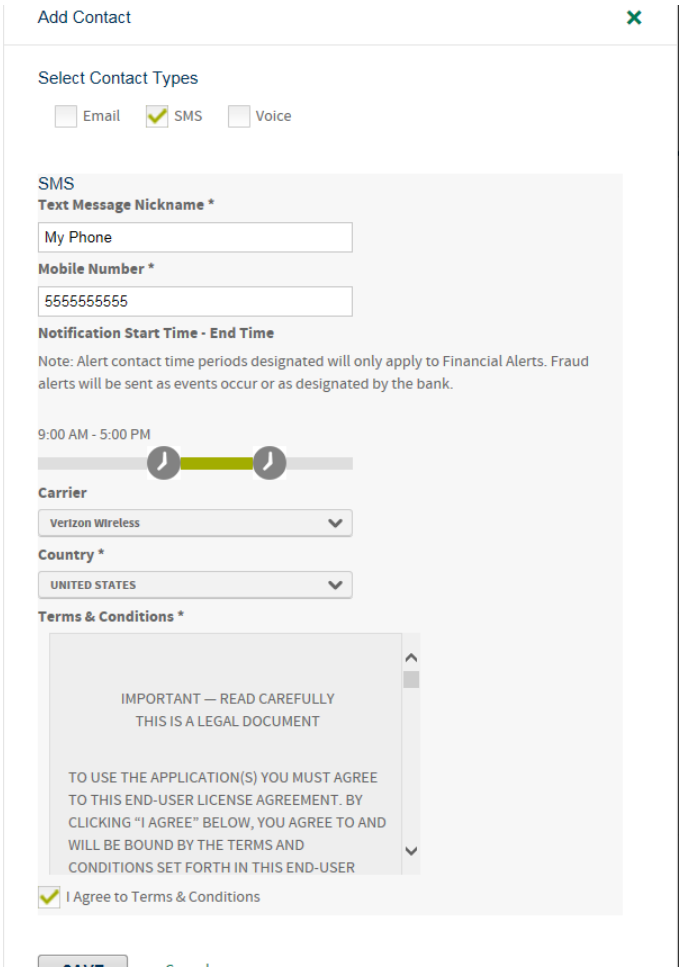


c. SMS (text) alerts require acceptance of additional terms and conditions, as well as selection of your mobile carrier and country.
d. Voice is only available for fraud alerts. If you select Voice for a non-fraud alert, the alert will not be sent.



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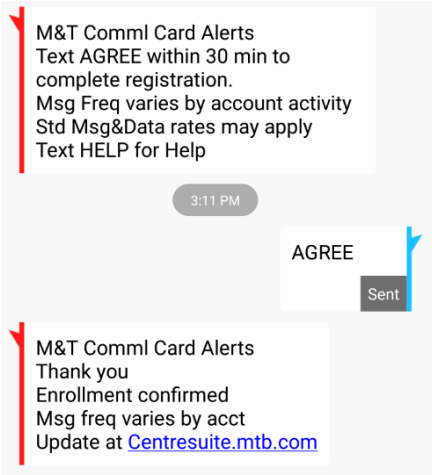
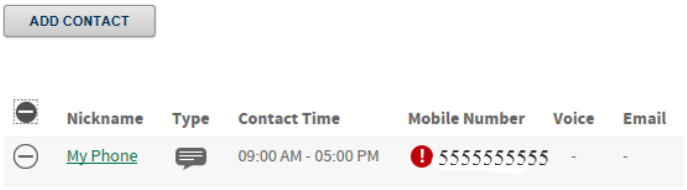
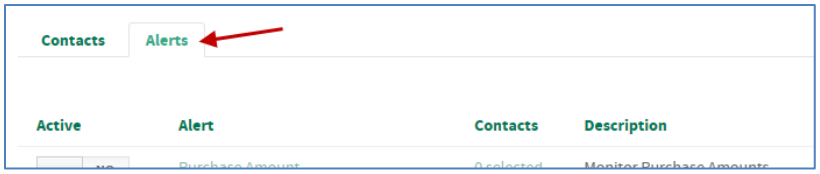
Special Considerations on Text Alert Enrollment

When a user enrolls in text alerts, their contact nickname will initially display with a red exclamation point symbol, which indicates the mobile number has not been verified. Text alerts require a secondary opt-in. As a mobile number is loaded onto the system for a contact, a text message will be sent to the mobile device to confirm enrollment. The cardholder or user must respond to the text with “AGREE” within 30 minutes to complete their text alert registration. Once a user responds “AGREE”, they will receive an enrollment confirmation text.





10. Once contact information is loaded, click on the Alerts tab.



11. Select the alert or alerts you wish to activate from the list of alerts.

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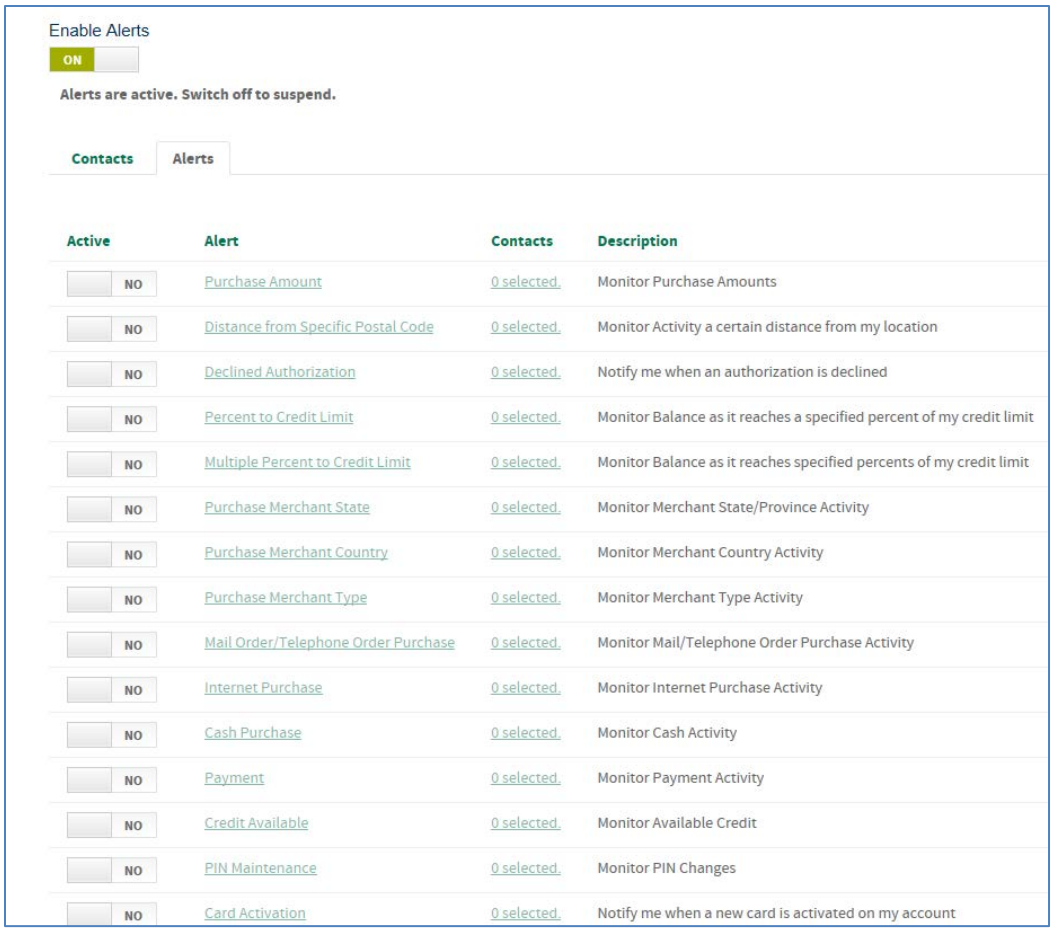
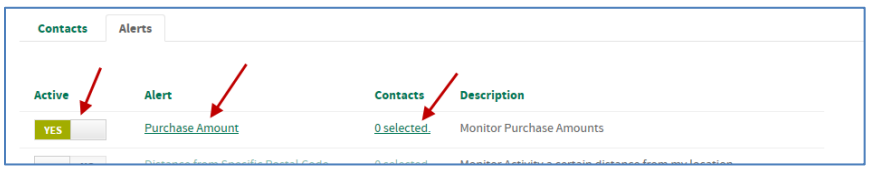


a. To completely enable a specific alert, you must complete 3 key steps:



i. Click on the toggle switch to change the “Active” column from “NO” to “YES”.

ii. Click on the name of the alert in the “Alert” column and complete any applicable criteria for that alert. This criteria becomes the trigger of the alert. An example is shown below for a Purchase Amount alert, where you must enter the amount which triggers an alert. Press Save.

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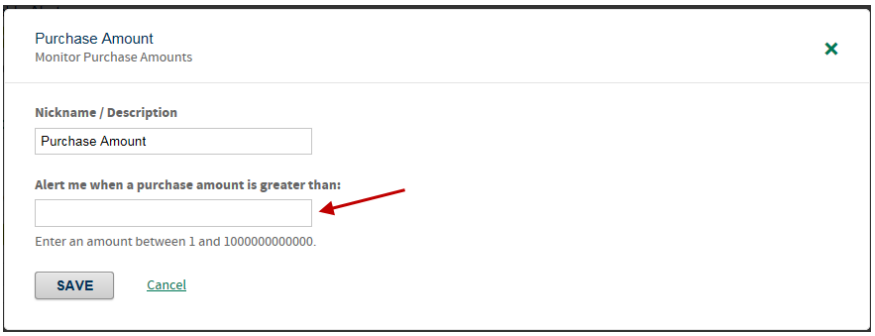
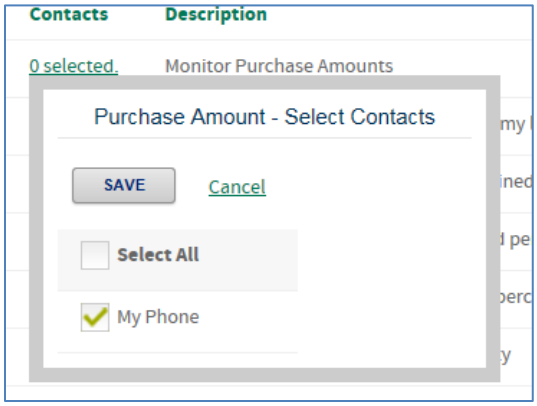


iii. In the "Contacts" column, click on the field for your alert (ie: "0 selected") and select which contact profile you wish to assign for that alert. Press Save.



Once you have activated the alert, set the alert parameters, and selected the contacts, you are now enrolled in that type of alert for that card. You may exit the screen, or select another alert to enroll in.

Organization Administrator Alerts – Assigning Alerts to Yourself for Multiple Accounts

As an Organization Administrator, you may wish to assign alerts to yourself for more than one account. You may have a need to assign a certain set of alerts to a group of accounts in your portfolio and then a different set of alerts to a different group of accounts in your portfolio. The following steps describe how to set-up alerts to be sent a central location (such as yourself or another Organization Administrator) for groups of accounts in your program:

1. On the Homepage, select "Manage TSYS Alerts" under Quick Links or under Administration. *Note: For this purpose, do not choose "Manage TSYS Alerts" in*

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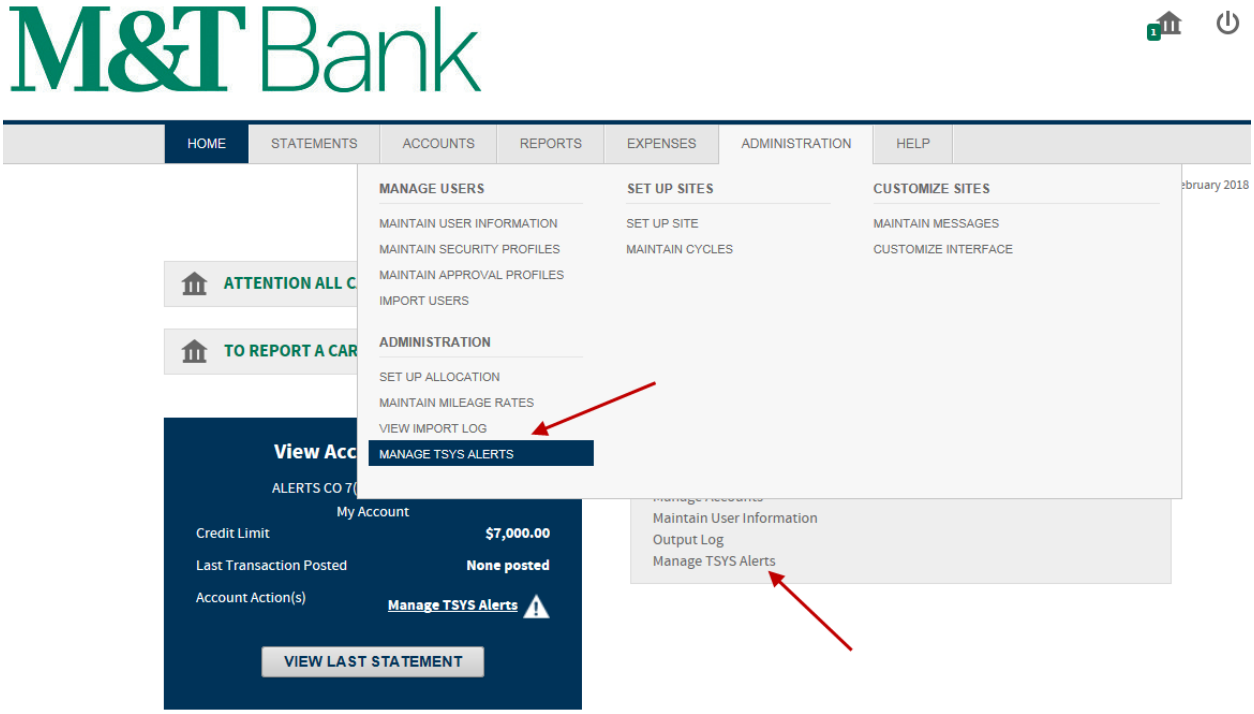
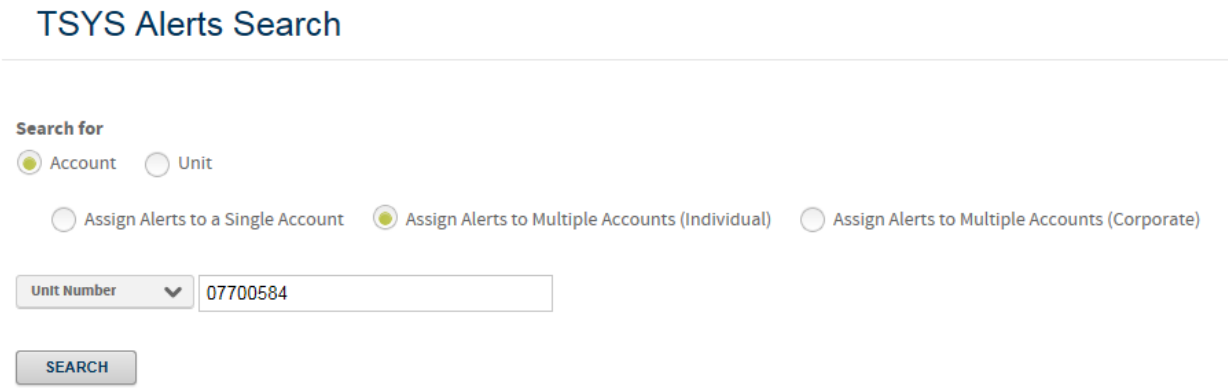
the blue "View Account Details" box, as that will only apply to the corporate account.



2. Ensure that "Account" is selected and also ensure "Assign Alerts to a Multiple Accounts (Individual)" is selected.



3. Select Unit Number from the drop down box, and enter your Unit Number (Company Number) in the search box, and press the Search button. Use an extra leading zero at the beginning of your company number. You may also search by card number, account name, or unit name.

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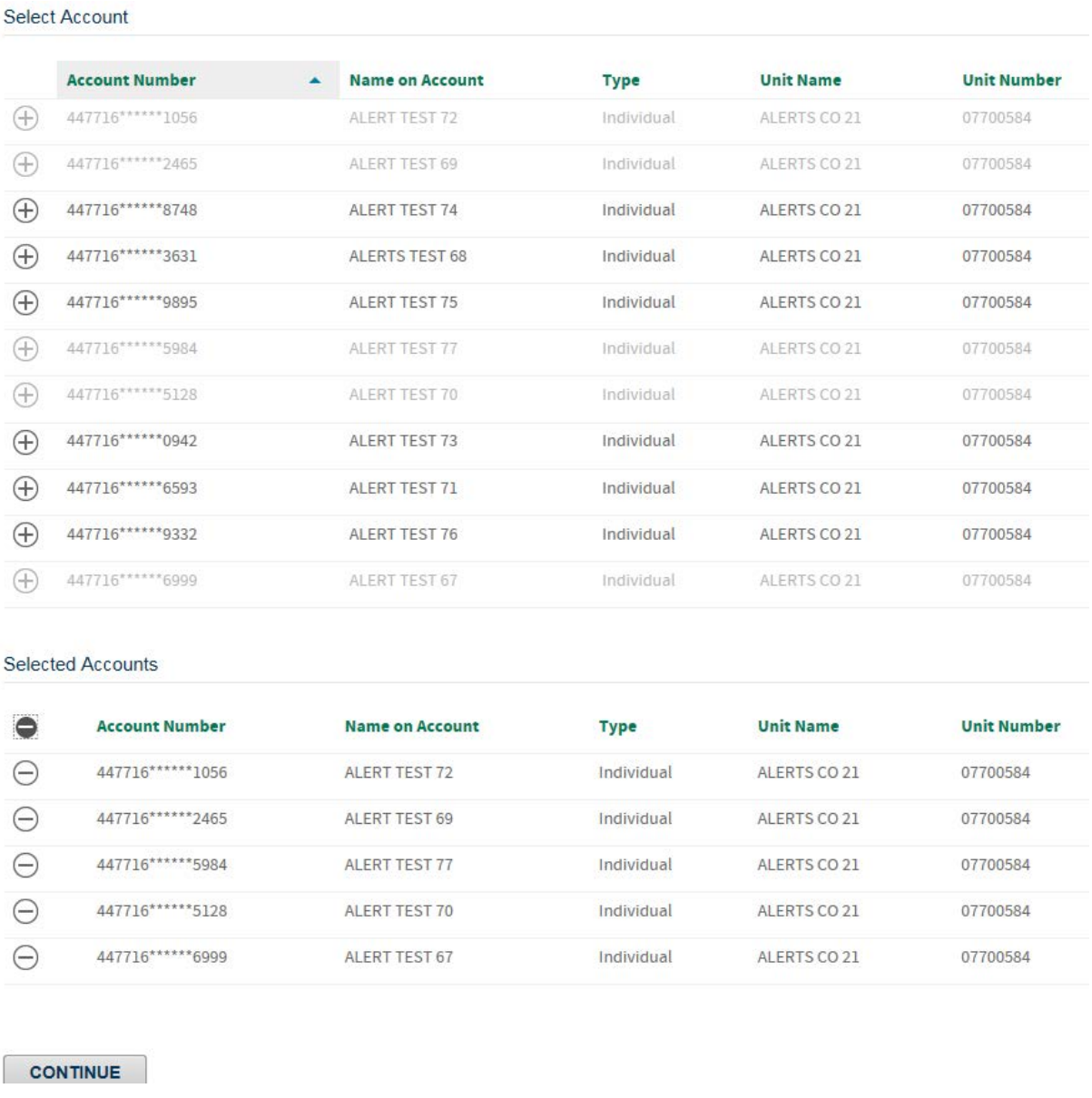
4. If you used Unit Number as your search criteria, it should return all cards in your company. Click on the plus button ⊕ to select an account and add it to your alert group. Click on the minus button ⊖ to remove an account from your alert group. Once you have selected the accounts in your alerts group, click Continue.



Note: If you select a certain number of accounts in a group, in order to edit the settings on that group of accounts, you must select the same exact group again to make changes. Failure to include the same exact group will result in creation of a new alert group.

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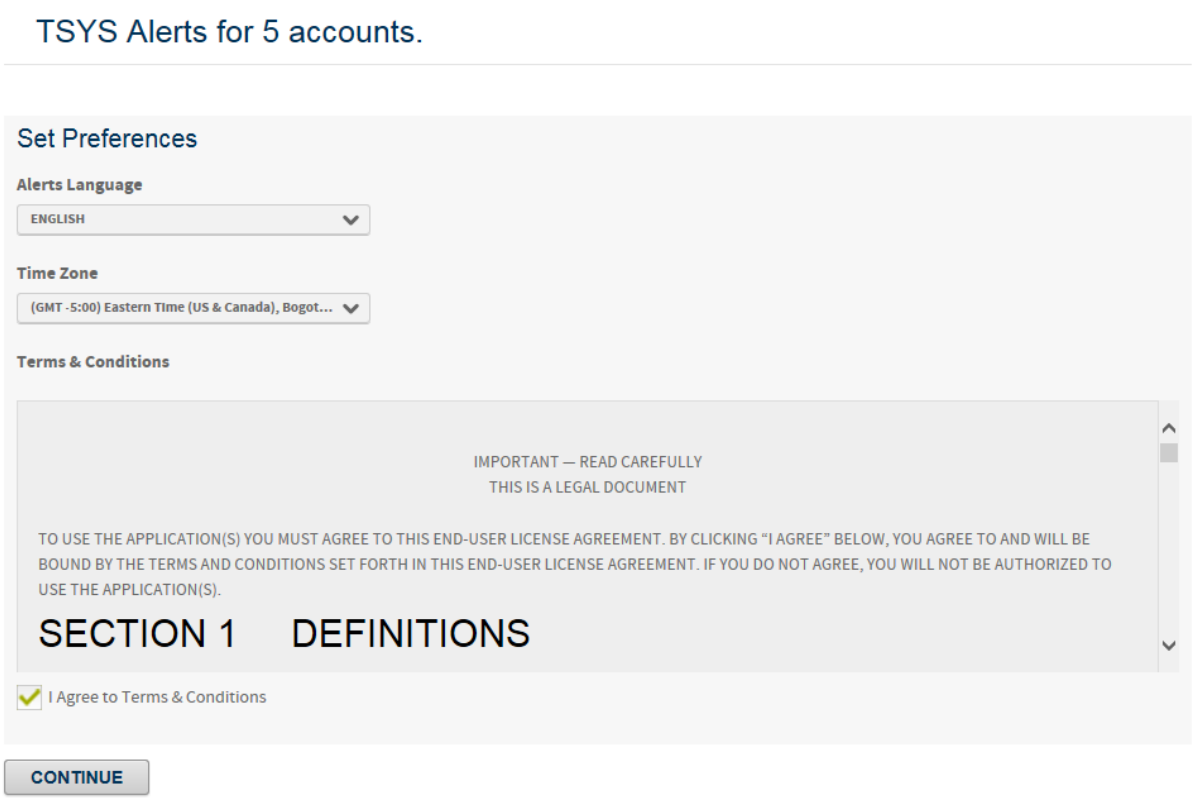
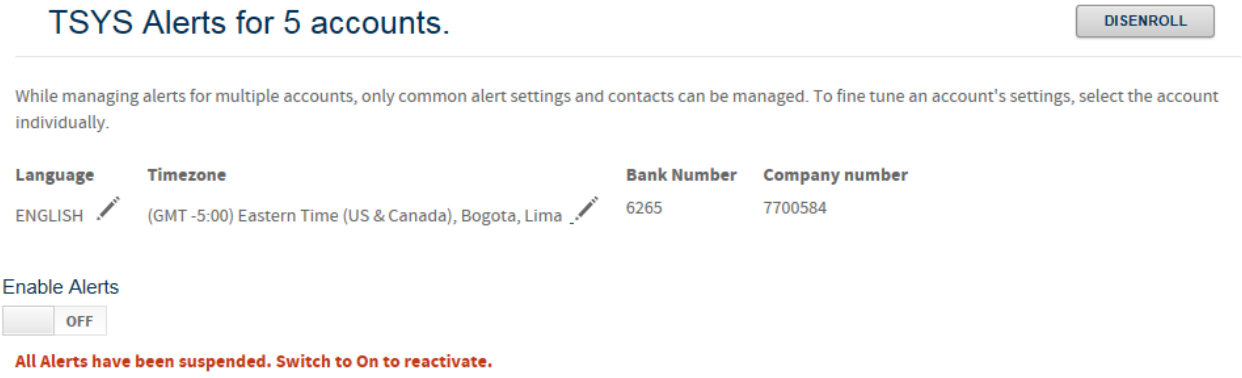
5. On the next screen, user will be able to select their alerts language preference as well as their time zone. Additionally, the user must agree to the terms & conditions listed and check the box next to “I Agree to Terms & Conditions” before they can press “Continue”.



6. On the next page, the user should click on the toggle switch titled “Enable Alerts”. This will move the slider from “OFF” to “ON”. Once the toggle switch is moved to “ON”, the “Contacts” and “Alerts” tabs will be revealed.



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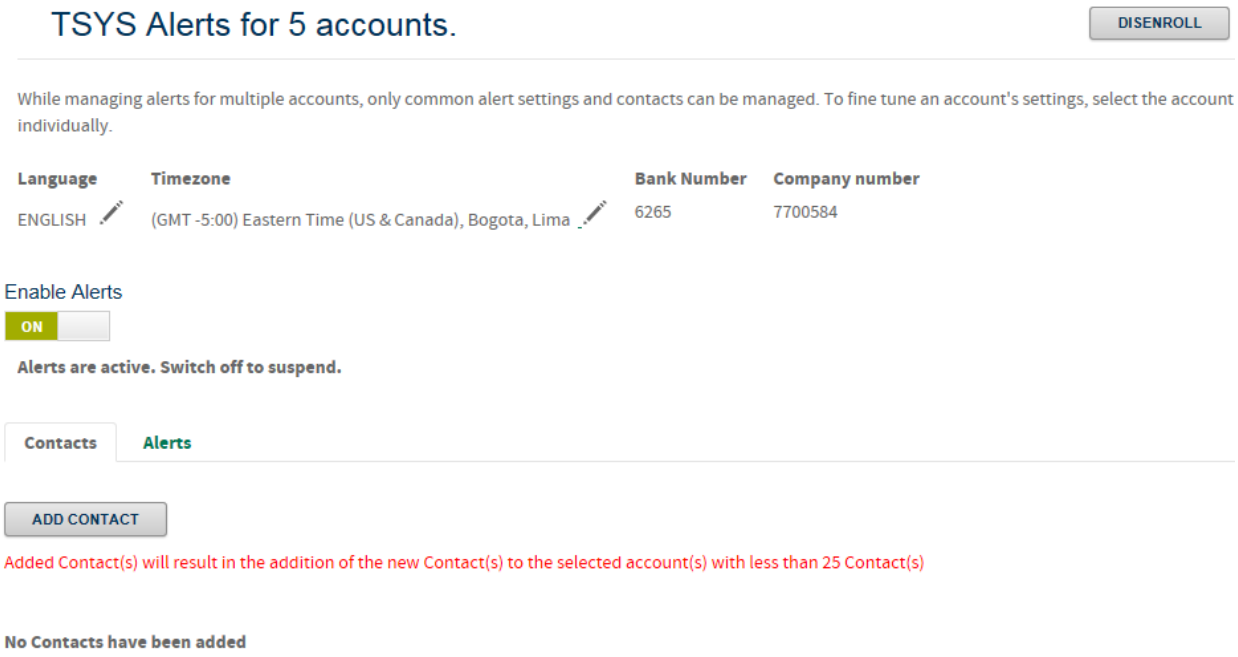
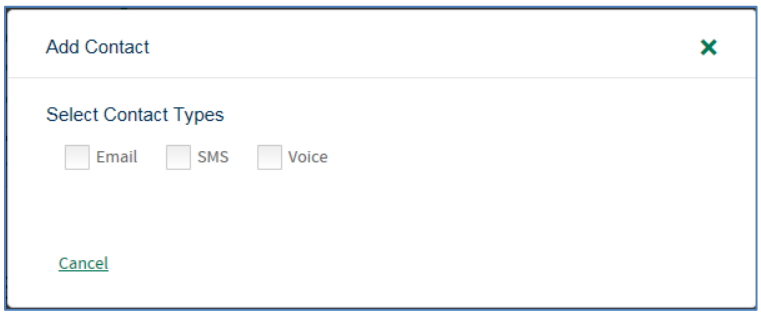


7. On the “Contacts” tab, click “Add Contacts” to open the Add Contact pop-up screen.



8. Select the preferred contact type by clicking the box next to the type of contact you wish to use. The contact information will be your own contact info or that of another central contact you wish to subscribe to alerts for this cardholder.
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    a. User will be asked to enter a nickname for the alert.
    b. User will also be asked to enter a notification window for financial alerts to be sent. Alert contact time periods designated will only apply to Financial Alerts. Fraud alerts will be sent as events occur.

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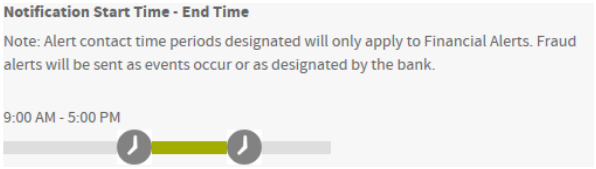
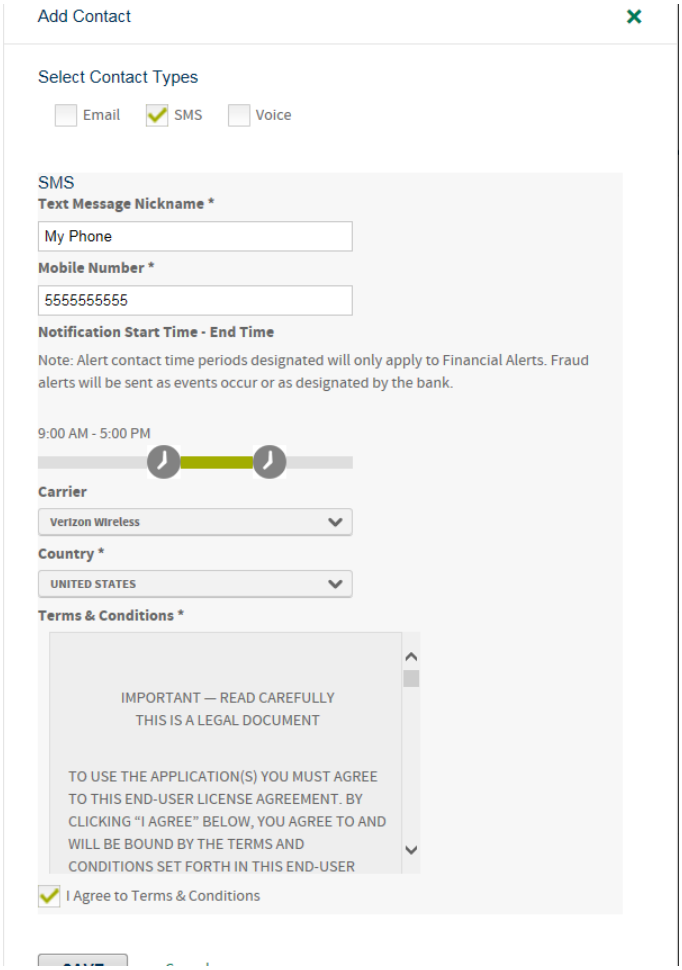


c. SMS (text) alerts require acceptance of additional terms and conditions, as well as selection of your mobile carrier and country.
d. Voice is only available for fraud alerts. If you select Voice for a non-fraud alert, the alert will not be sent.



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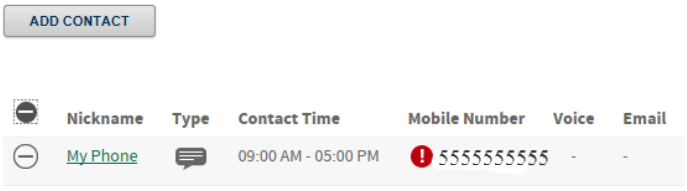

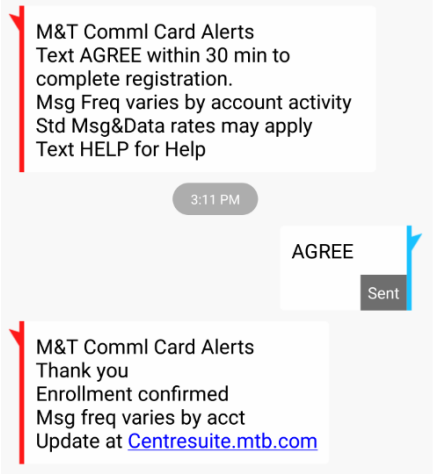

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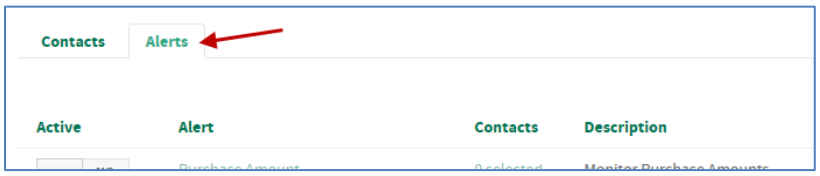
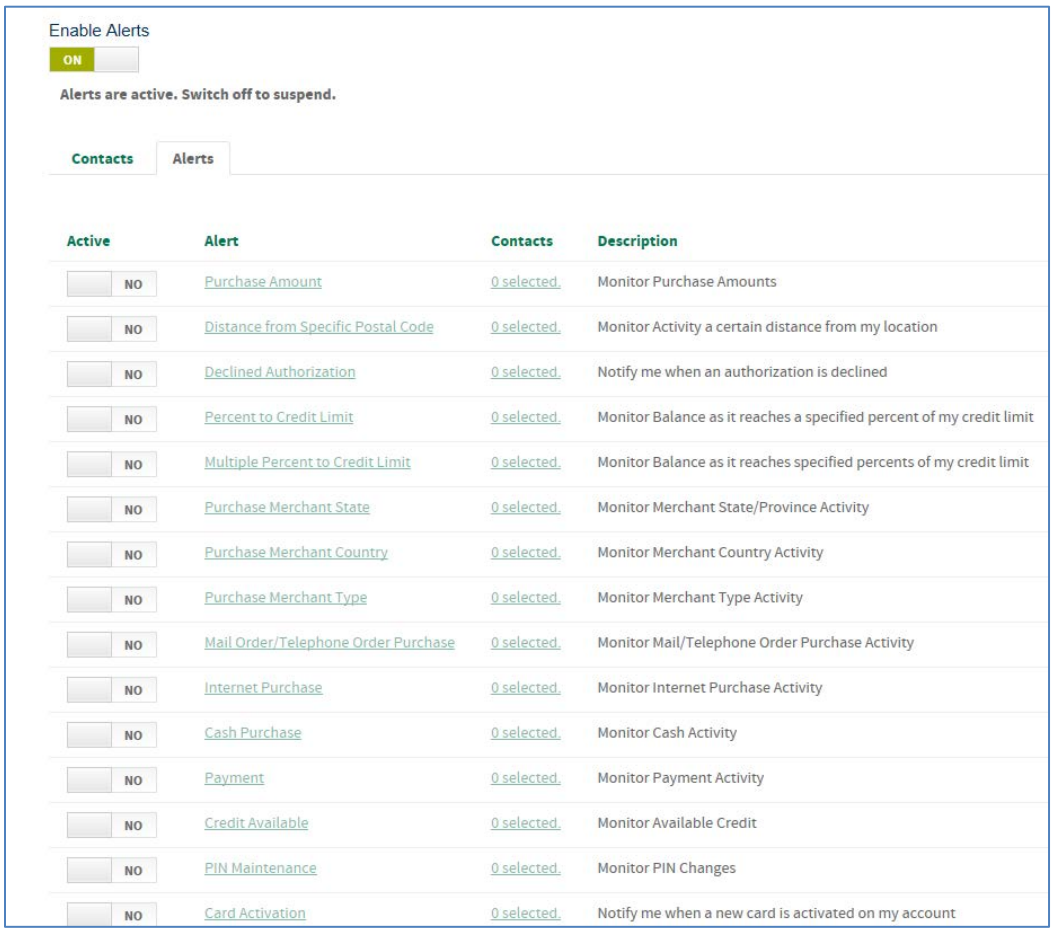
10. Once contact information is loaded, click on the Alerts tab.



11. Select the alert or alerts you wish to activate from the list of alerts. Remember: If the alert event you select occurs on any account in your alert group, the alert will trigger to the contacts selected for that alert.



a. To completely enable a specific alert, you must complete 3 key steps:

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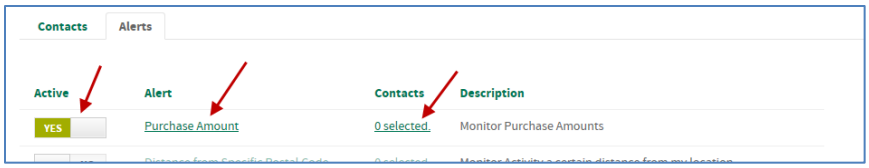
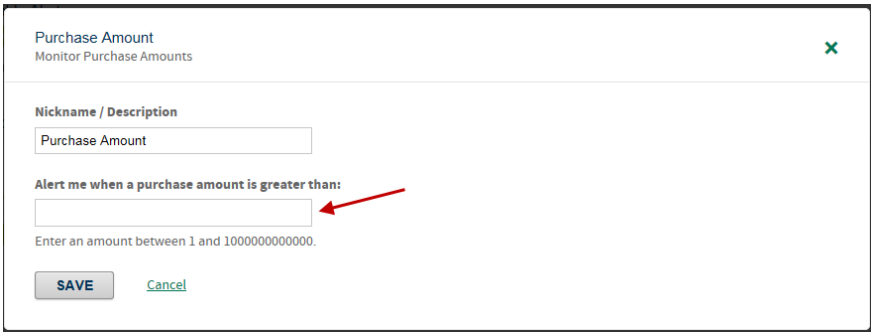
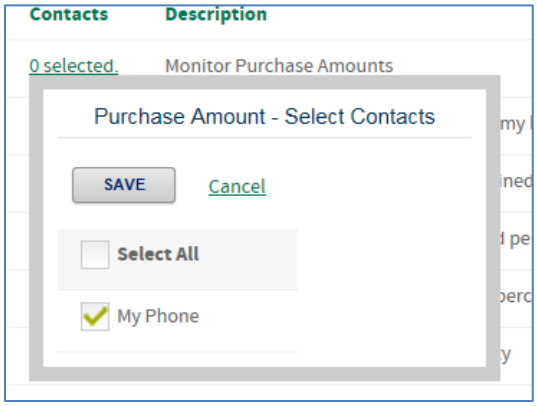


i. Click on the toggle switch to change the “Active” column from “NO” to “YES”.

ii. Click on the name of the alert in the “Alert” column and complete any applicable criteria for that alert. This criteria becomes the trigger of the alert. An example is shown below for a Purchase Amount alert, where you must enter the amount which triggers an alert. Press Save.



iii. In the “Contacts” column, click on the field for your alert (ie: “0 selected”) and select which contact profile you wish to assign for that alert. Press Save.



Once you have activated the alert, set the alert parameters, and selected the contacts, you are now enrolled in that type of alert. You may exit the screen, or select another alert to enroll in.

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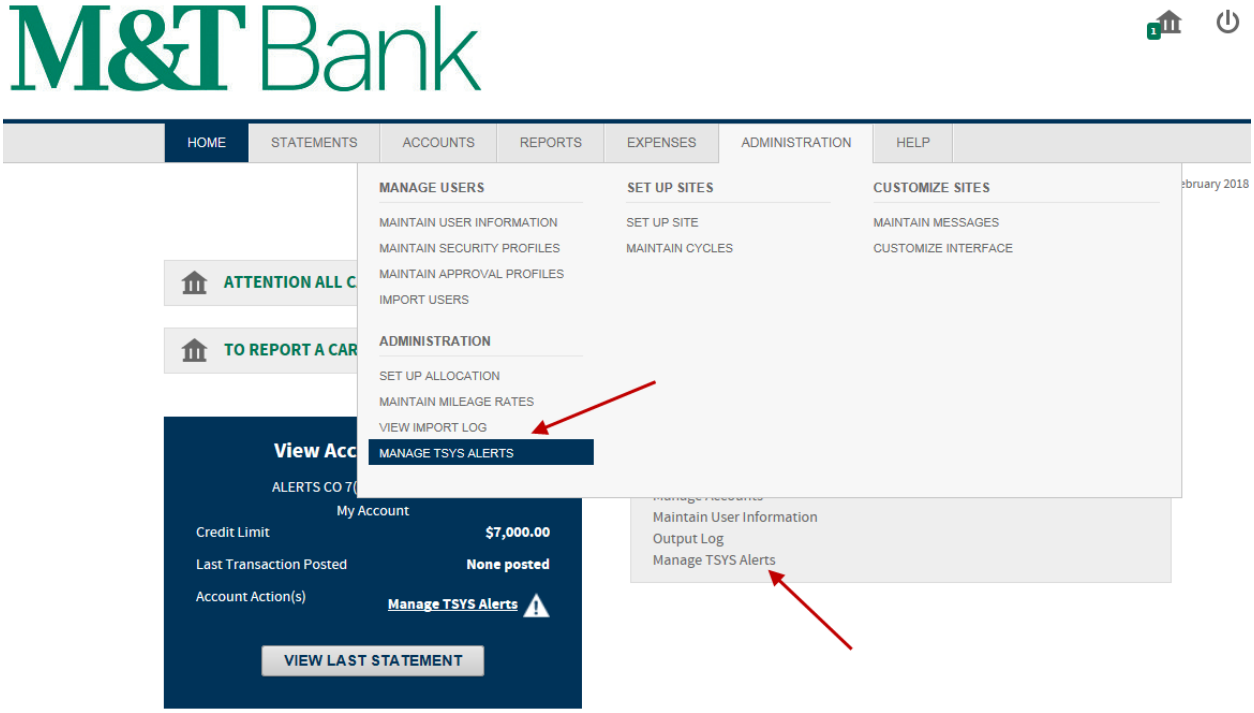
Organization Administrator Alerts – Assigning Alerts to Yourself for Activity Across Your Entire Company

As an Organization Administrator, you may wish to assign alerts to yourself for activity monitored across your entire card program (company number). The following steps describe how to set-up alerts to be sent a central location (such as yourself or another Organization Administrator) for all accounts in your program:

1. On the Homepage, select "Manage TSYS Alerts" under Quick Links or under Administration. *Note: For this purpose, do not choose "Manage TSYS Alerts" in the blue "View Account Details" box, as that will only apply to the corporate account.*



2. Ensure that "UNIT" is selected under "Search For".

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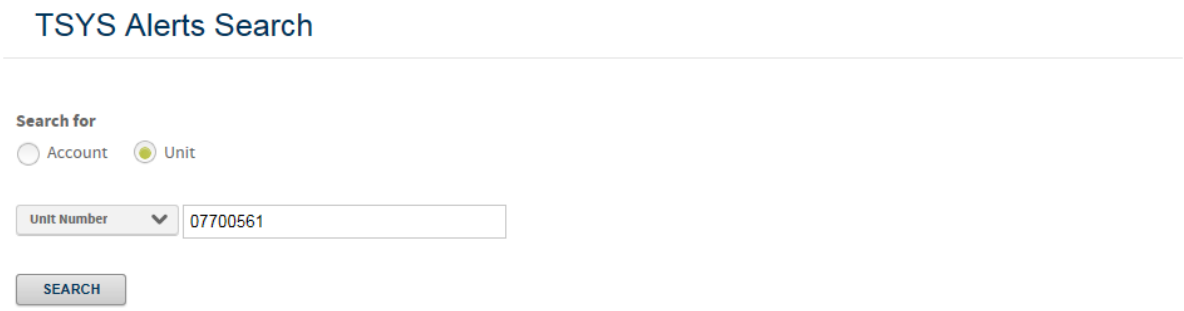
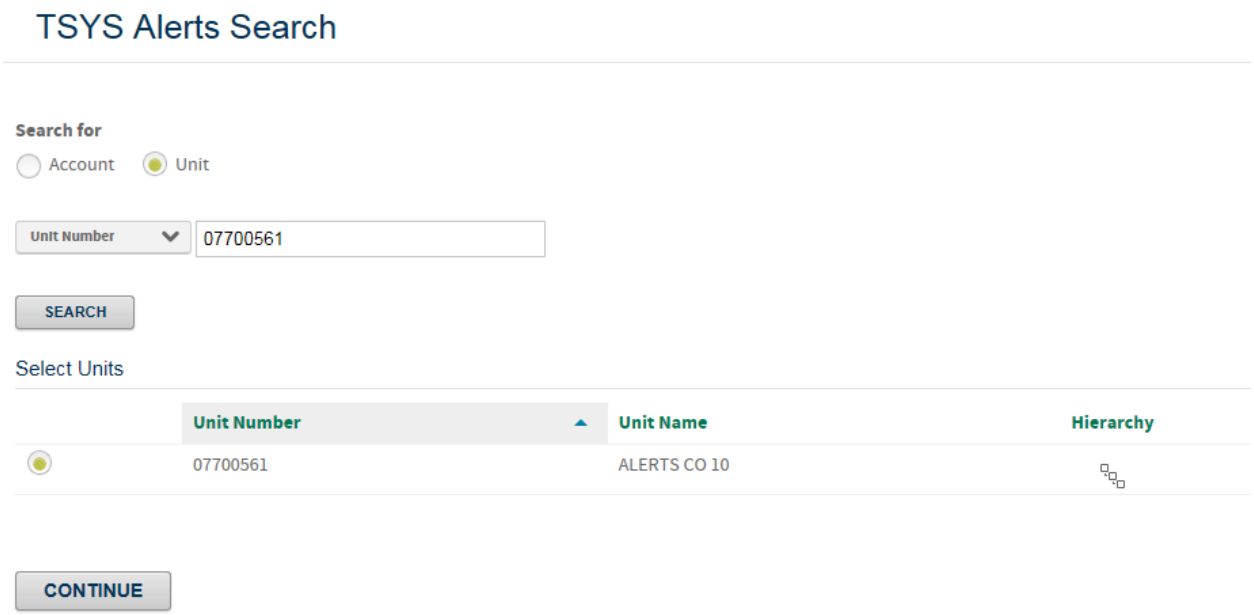


3. Select Unit Number from the drop down box, and enter your Unit Number (Company Number) in the search box, and press the Search button. Use an extra leading zero at the beginning of your company number. You may also search by unit name.
4. From the search results, select your unit and press continue.



5. On the next screen, user will be able to select their alerts language preference as well as their time zone. Additionally, the user must agree to the terms & conditions listed and check the box next to “I Agree to Terms & Conditions” before they can press “Continue”.

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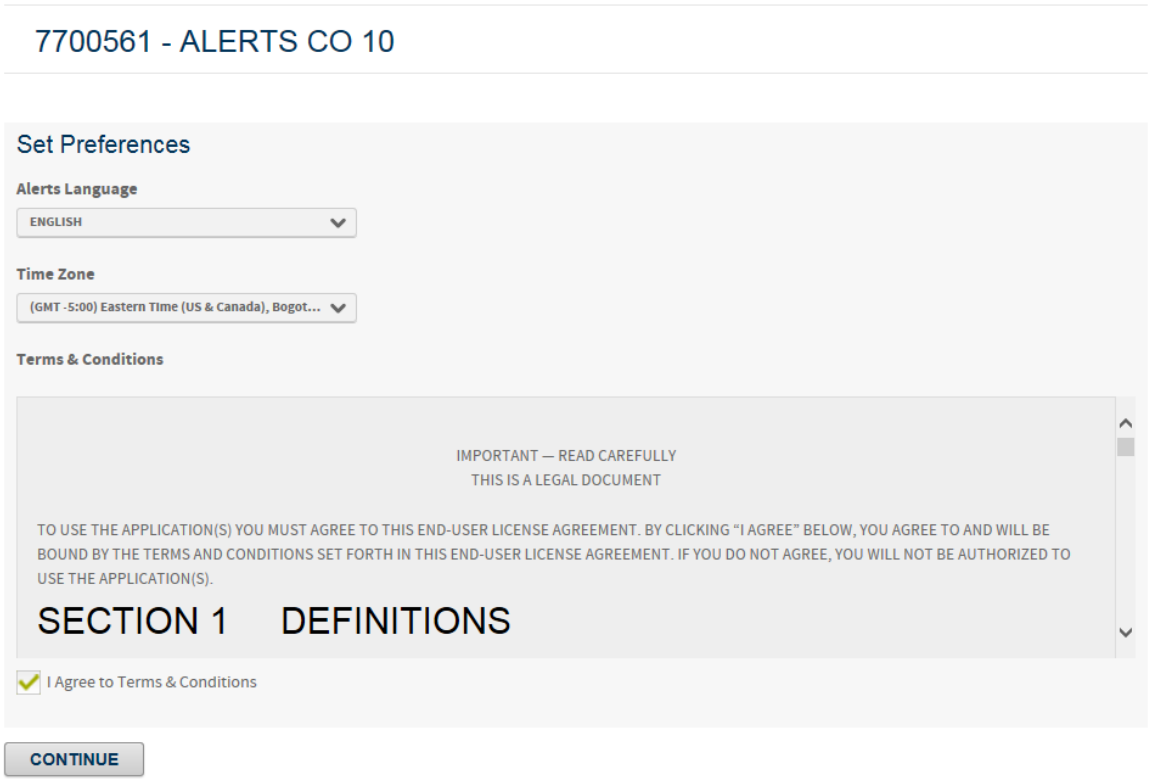
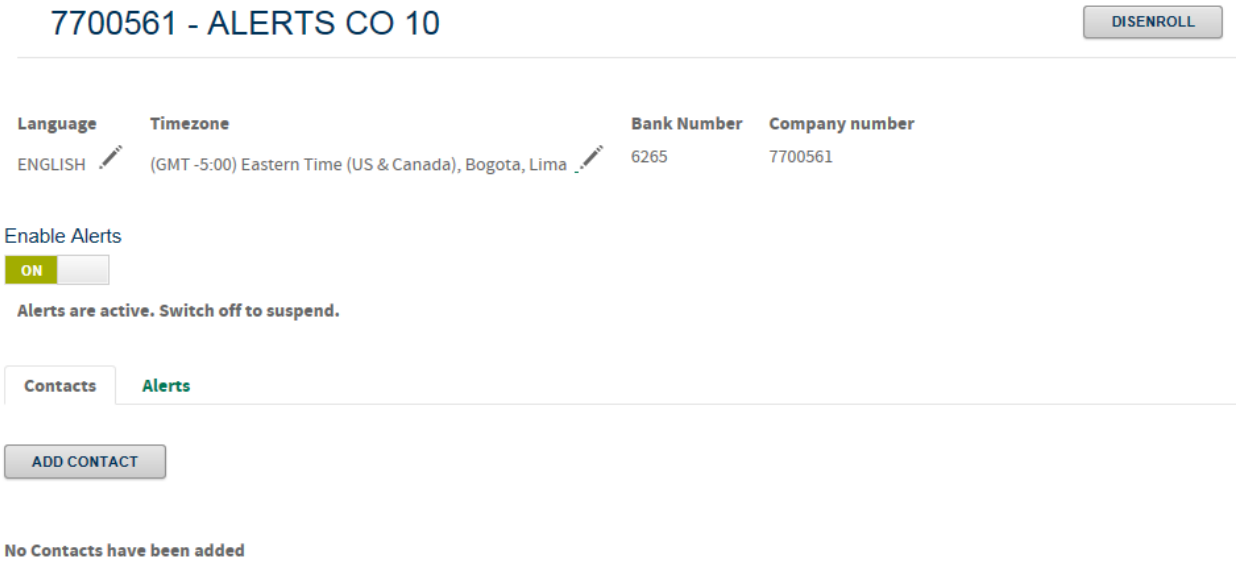


6. On the next page, the user should click on the toggle switch titled “Enable Alerts”. This will move the slider from “OFF” to “ON”. Once the toggle switch is moved to “ON”, the “Contacts” and “Alerts” tabs will be revealed.



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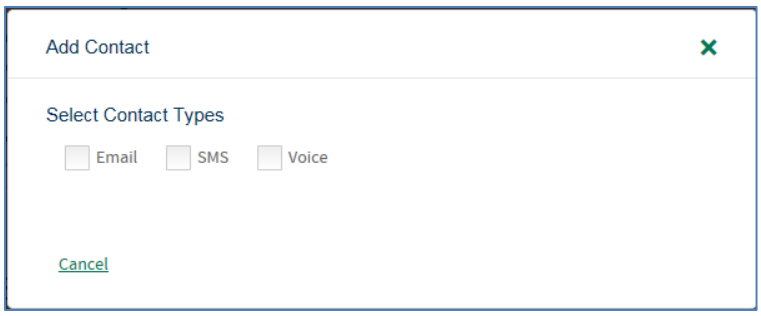
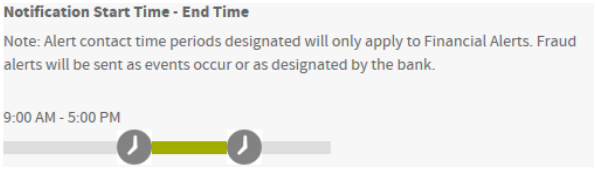
7. On the “Contacts” tab, click “Add Contacts” to open the Add Contact pop-up screen.



8. Select the preferred contact type by clicking the box next to the type of contact you wish to use. The contact information will be your own contact info or that of another central contact you wish to subscribe to alerts for this cardholder.
9. You may choose multiple contact types under one contact profile, such as Email AND SMS (text). See sample below. As you enroll, remember the following:

    a. User will be asked to enter a nickname for the alert.
    b. User will also be asked to enter a notification window for financial alerts to be sent. Alert contact time periods designated will only apply to Financial Alerts. Fraud alerts will be sent as events occur.



    c. SMS (text) alerts require acceptance of additional terms and conditions, as well as selection of your mobile carrier and country.
    d. Voice is only available for fraud alerts. If you select Voice for a non-fraud alert, the alert will not be sent.

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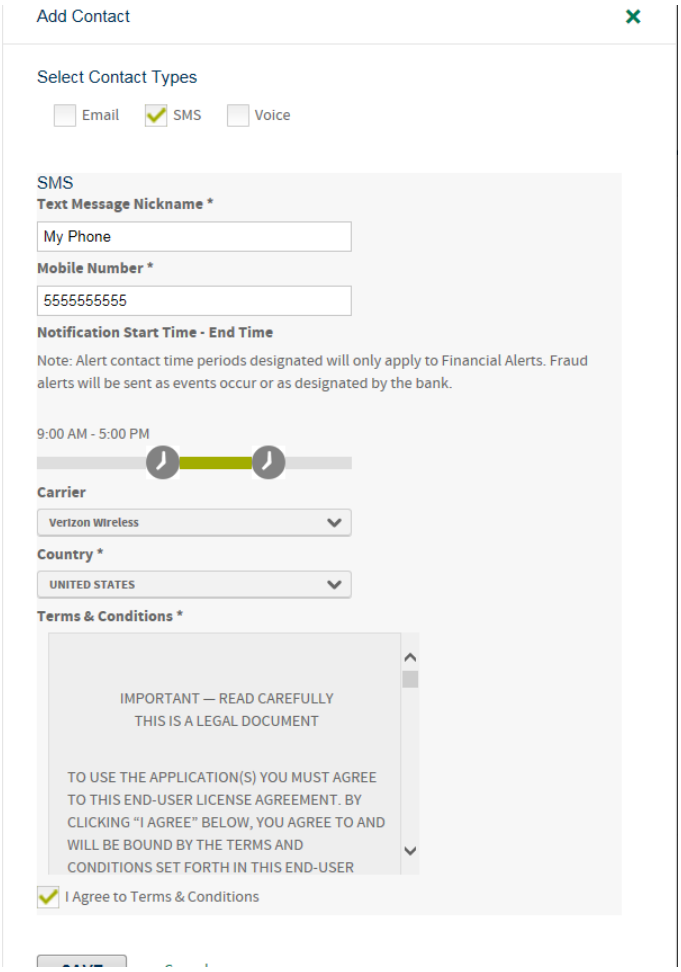

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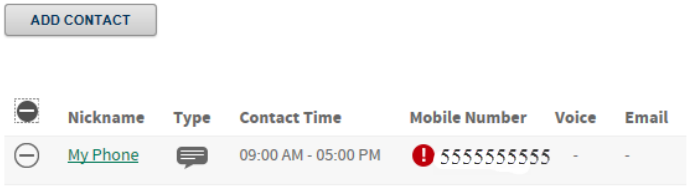
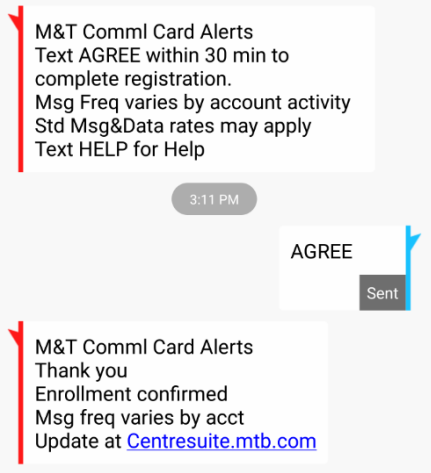
Special Considerations on Text Alert Enrollment

When a user enrolls in text alerts, their contact nickname will initially display with a red exclamation point symbol, which indicates the mobile number has not been verified. Text alerts require a secondary opt-in. As a mobile number is loaded onto the system for a contact, a text message will be sent to the mobile device to confirm enrollment. The cardholder or user must respond to the text with “AGREE” within 30 minutes to complete their text alert registration. Once a user responds “AGREE”, they will receive an enrollment confirmation text.





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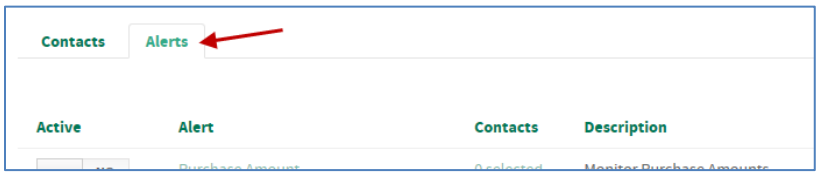
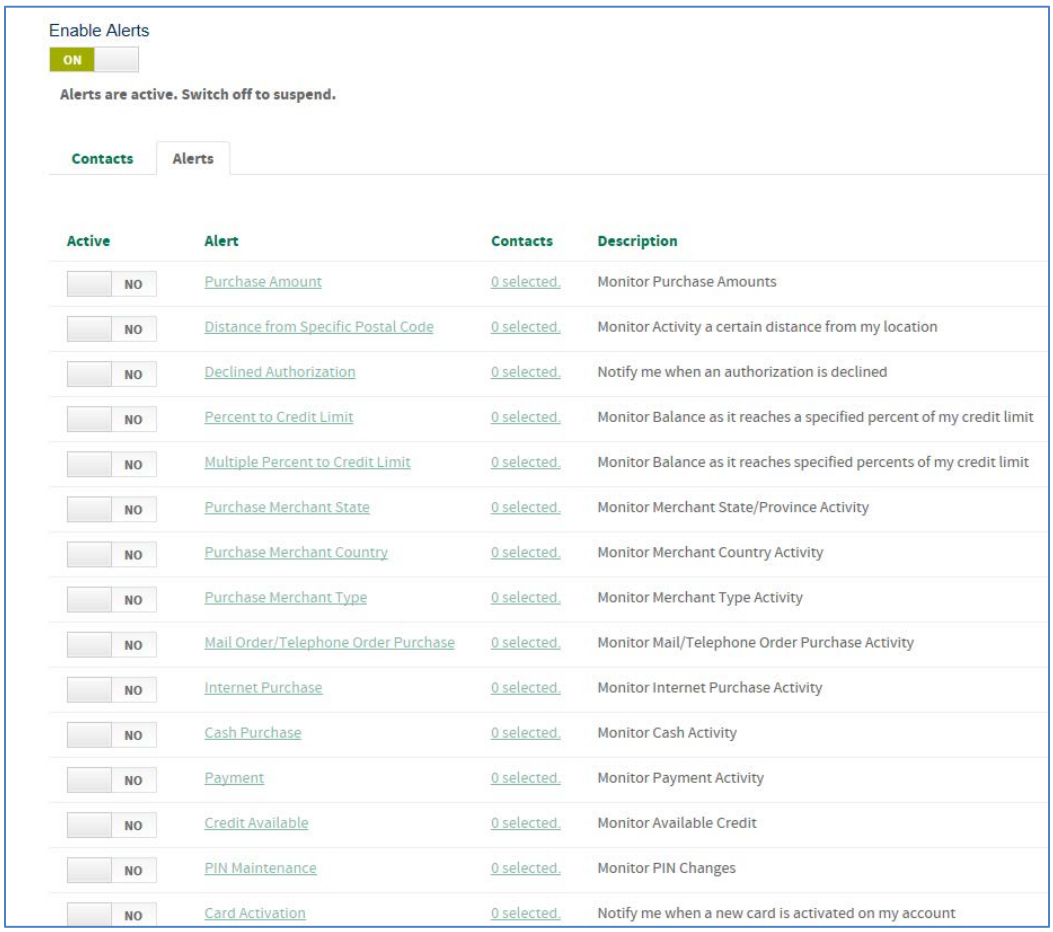
10. Once contact information is loaded, click on the Alerts tab.



11. Select the alert or alerts you wish to activate from the list of alerts. Remember: If the alert event you select occurs on any account in your company, the alert will trigger to the contacts selected for that alert.



a. To completely enable a specific alert, you must complete 3 key steps:

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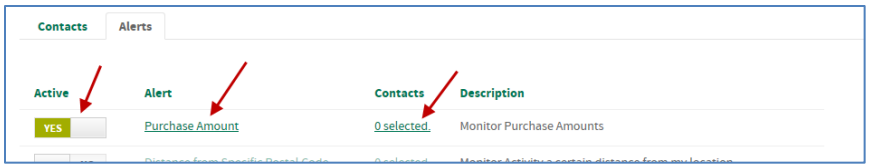
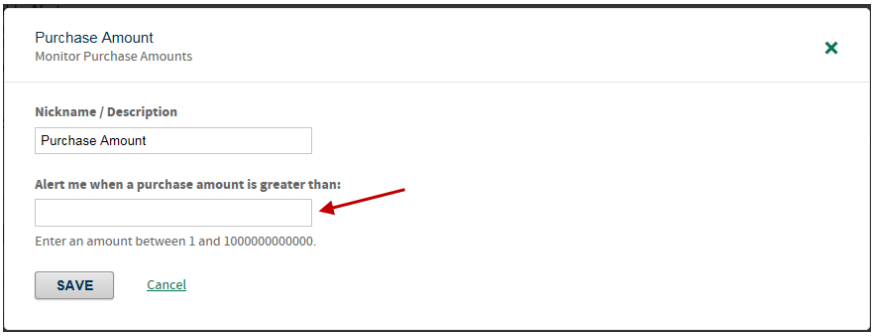
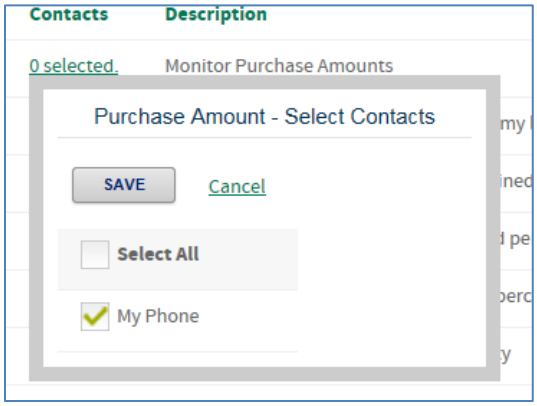


i. Click on the toggle switch to change the “Active” column from “NO” to “YES”.

ii. Click on the name of the alert in the “Alert” column and complete any applicable criteria for that alert. This criteria becomes the trigger of the alert. An example is shown below for a Purchase Amount alert, where you must enter the amount which triggers an alert. Press Save.



iii. In the “Contacts” column, click on the field for your alert (ie: “0 selected”) and select which contact profile you wish to assign for that alert. Press Save.



Once you have activated the alert, set the alert parameters, and selected the contacts, you are now enrolled in that type of alert. You may exit the screen, or select another alert to enroll in.

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Organization Administrator Alerts – Assigning Alerts For the Central Corporate Account

As an Organization Administrator, you have the ability to set alerts for yourself to trigger on certain activity from your central Corporate (billing) Account. These can be especially useful if your organization is billed corporately, rather than on your individual cards.

The number of alerts that are available on your central corporate account are less than those available for individual cardholder activity. This is due to the fact that most individual card alerts are purchase activity-based. Your corporate account is used only for billing (if your organization is corporately billed) and summarizing your program activity, so no purchases are made on it directly, thus purchase-based alerts are not available at the corporate account level.

The alerts available on a central corporate account include:

- **Company Credit Available** - Monitor my Available Credit and notify me when my available credit is less than an amount designated by the user
- **Company Percent to Credit Limit** - Monitor my balance and notify me when it reaches a specified percent of my credit limit
- **Personal Information Change** - Notify me when my personal information changes on my central corporate account
- **Credit Limit Updated** - Notify me when my credit limit is changed on my corporate account
- **Specific Balance Amount** - Notify me when my balance exceeds a certain amount at the corporate level, as designated by the user
- **Balance on a Daily Basis** - Notify me daily of my balance
- **Payment Due in XX Days** - Notify me a certain number of days before my payment is due on my corporate account, as designated by the user
- **Missed Payment** – Notify me when I have missed my payment

Below are the steps to follow to enroll in the above alerts based off activity on your corporate account:

1. When you are logged into CentreSuite as an Organization Administrator – to manage alerts for only your main corporate account, select “Managed TSYS Alerts in the blue “View Account Details” box. Do not select “Manage TSYS Alerts” under Quick Links or Administration, as that will take you to alerting on individual cards in your program.

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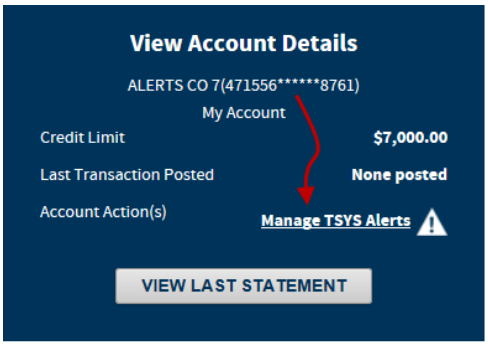

Terms & Co

2. On the next screen, user will be able to select their alerts language preference as well as their time zone. Additionally, the user must agree to the terms & conditions listed and check the box next to “I Agree to Terms & Conditions” before they can press “Continue”.

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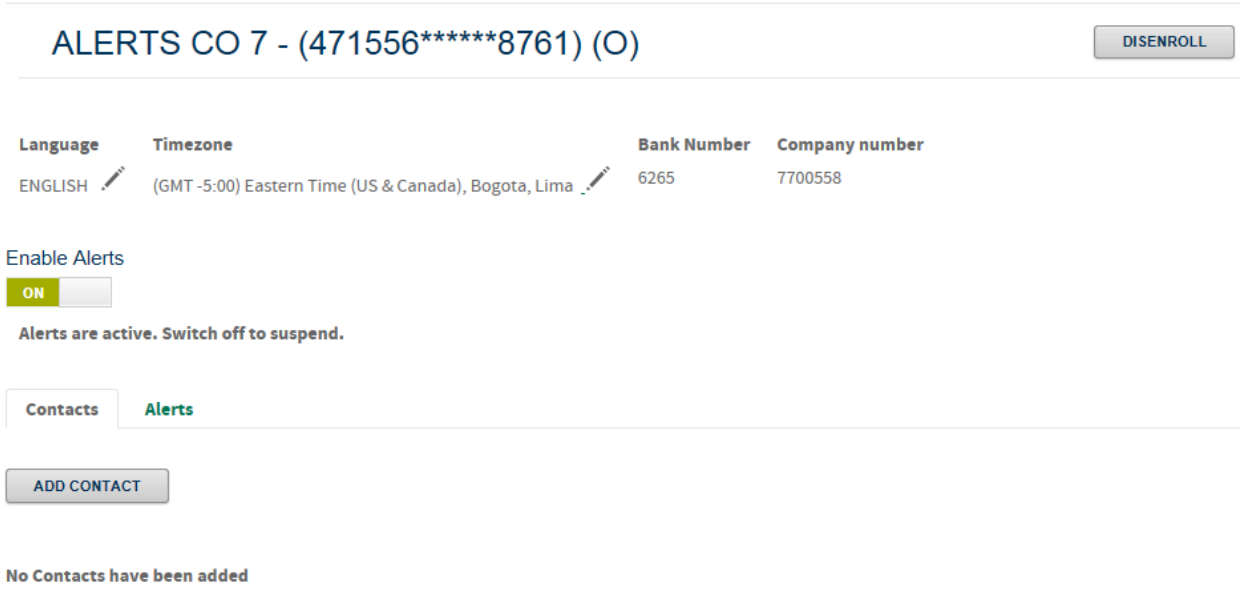
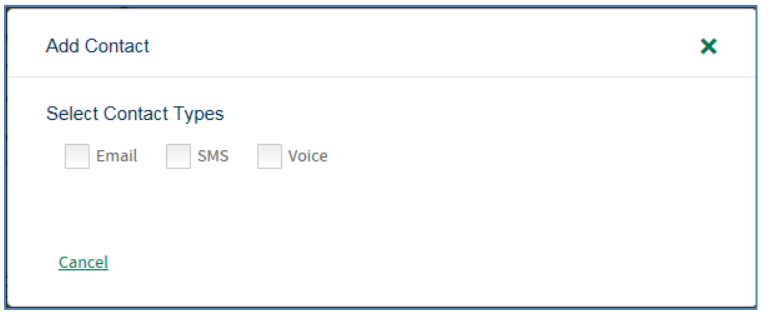
3. On the next page, the user should click on the toggle switch titled “Enable Alerts”. This will move the slider from “OFF” to “ON”. Once the toggle switch is moved to “ON”, the “Contacts” and “Alerts” tabs will be revealed.



4. On the “Contacts” tab, click “Add Contacts” to open the Add Contact pop-up screen.



5. Select the preferred contact type by clicking the box next to the type of contact you wish to use. The contact information will be your own contact info or that of another central contact you wish to subscribe to alerts for this cardholder.
6. You may choose multiple contact types under one contact profile, such as Email AND SMS (text). See sample below. As you enroll, remember the following:

   a. User will be asked to enter a nickname for the alert.
   b. User will also be asked to enter a notification window for financial alerts to be sent. Alert contact time periods designated will only apply to Financial Alerts. Fraud alerts will be sent as events occur.

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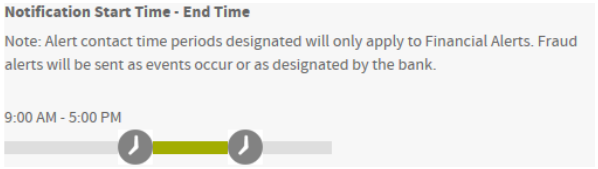
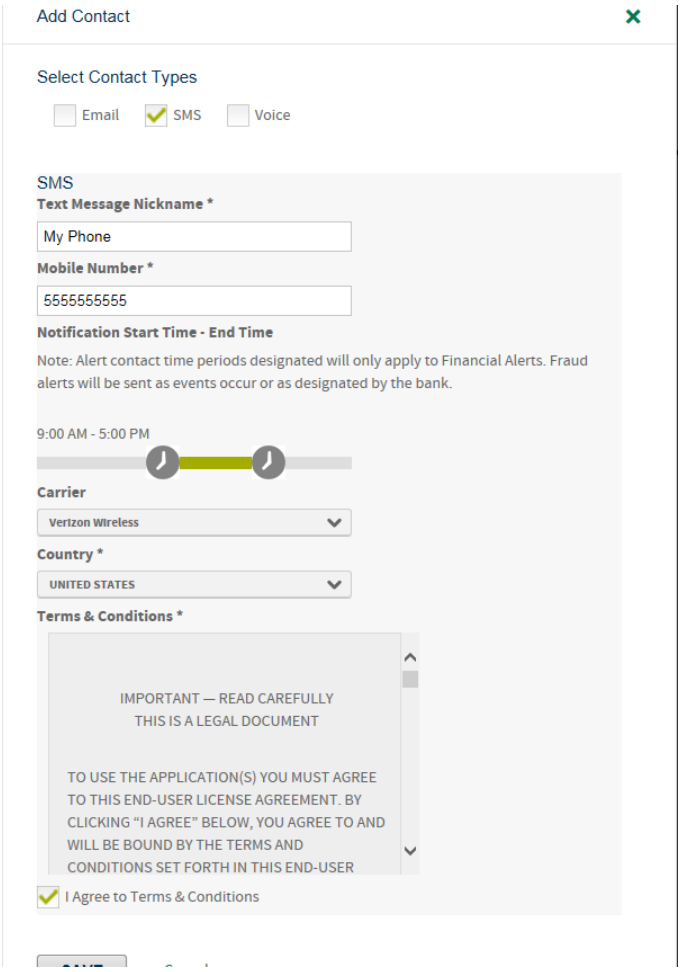


c. SMS (text) alerts require acceptance of additional terms and conditions, as well as selection of your mobile carrier and country.
d. Voice is only available for fraud alerts. If you select Voice for a non-fraud alert, the alert will not be sent.



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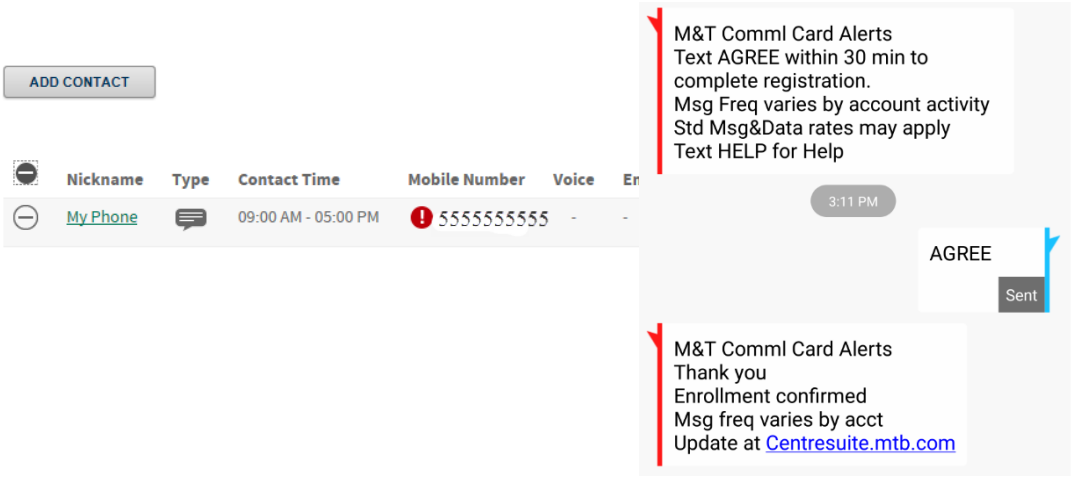
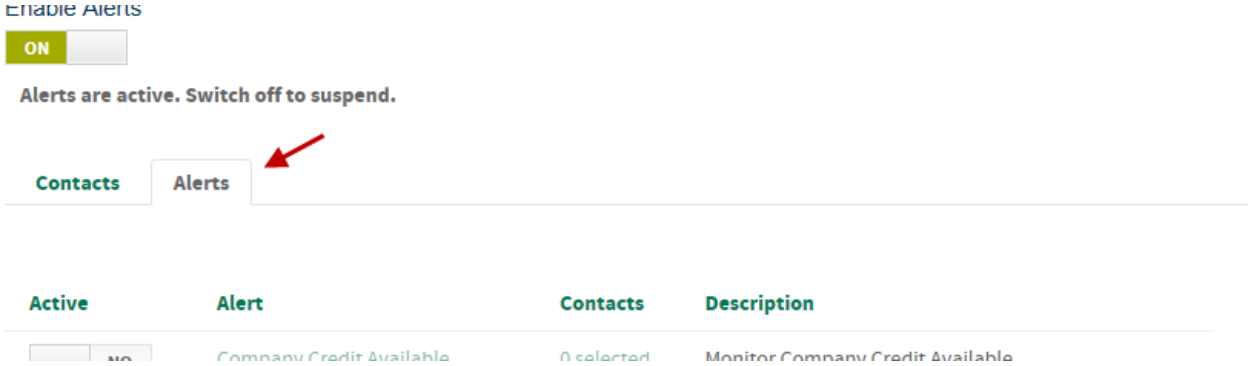
When a user enrolls in text alerts, their contact nickname will initially display with a red exclamation point symbol, which indicates the mobile number has not been verified. Text alerts require a secondary opt-in. As a mobile number is loaded onto the system for a contact, a text message will be sent to the mobile device to confirm enrollment. The cardholder or user must respond to the text with “AGREE” within 30 minutes to complete their text alert registration. Once a user responds “AGREE”, they will receive an enrollment confirmation text.



7. Once contact information is loaded, click on the Alerts tab.



8. Select the alert or alerts you wish to activate from the list of alerts.

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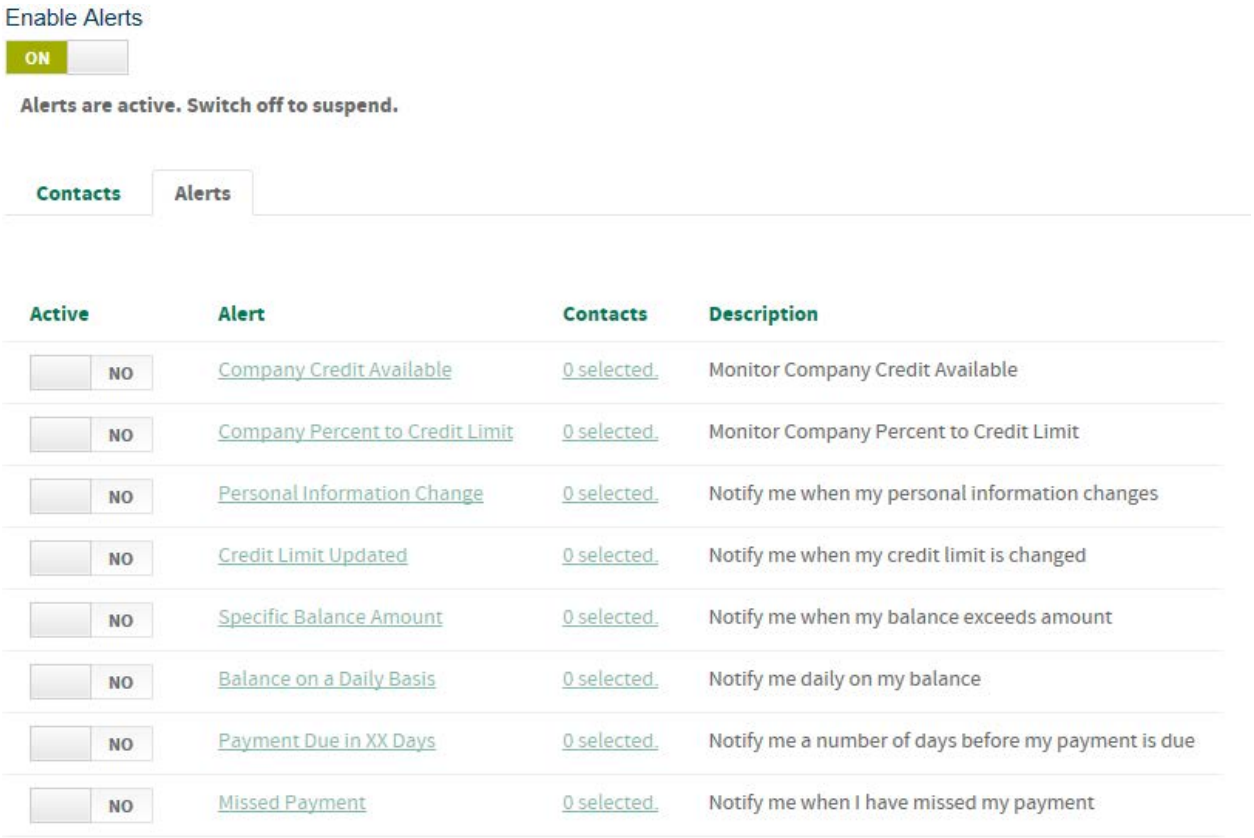
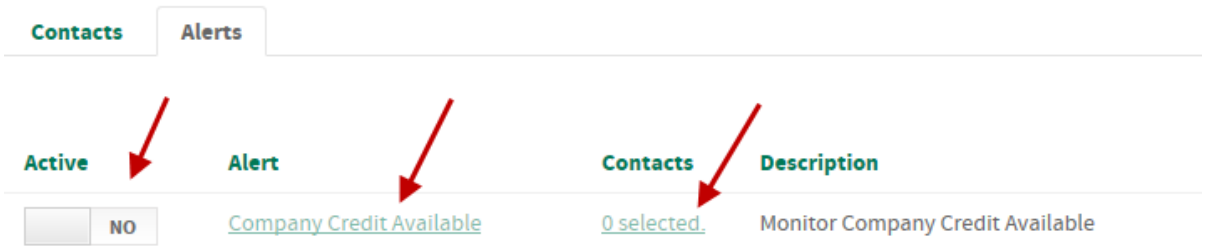


a. To completely enable a specific alert, you must complete 3 key steps:



i. Click on the toggle switch to change the “Active” column from “NO” to “YES”.
ii. Click on the name of the alert in the “Alert” column and complete any applicable criteria for that alert. This criteria becomes the trigger of the alert. Press Save. An example is shown below for a Company Credit Available alert, where you must enter the minimum Available Credit amount to trigger the alert.

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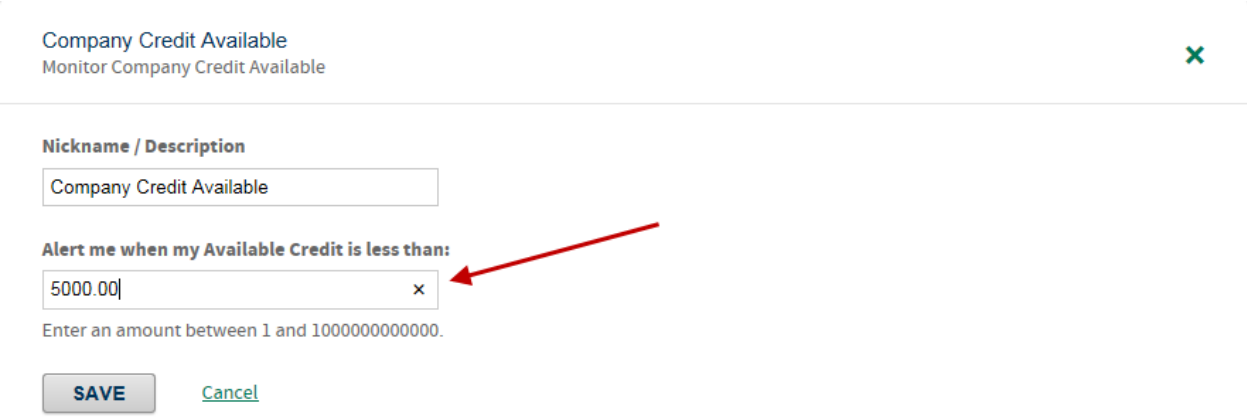
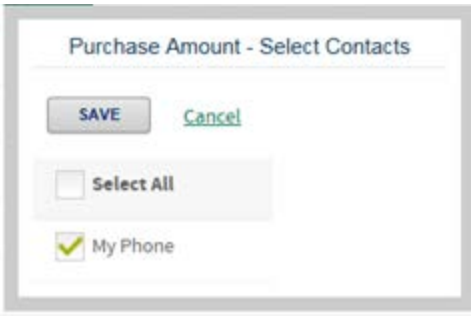


iii. In the “Contacts” column, click on the field for your alert (ie: “0 selected”) and select which contact profile you wish to assign for that alert. Press Save.



Once you have activated the alert, set the alert parameters, and selected the contacts, you are now enrolled in that type of alert. You may exit the screen, or select another alert to enroll in.

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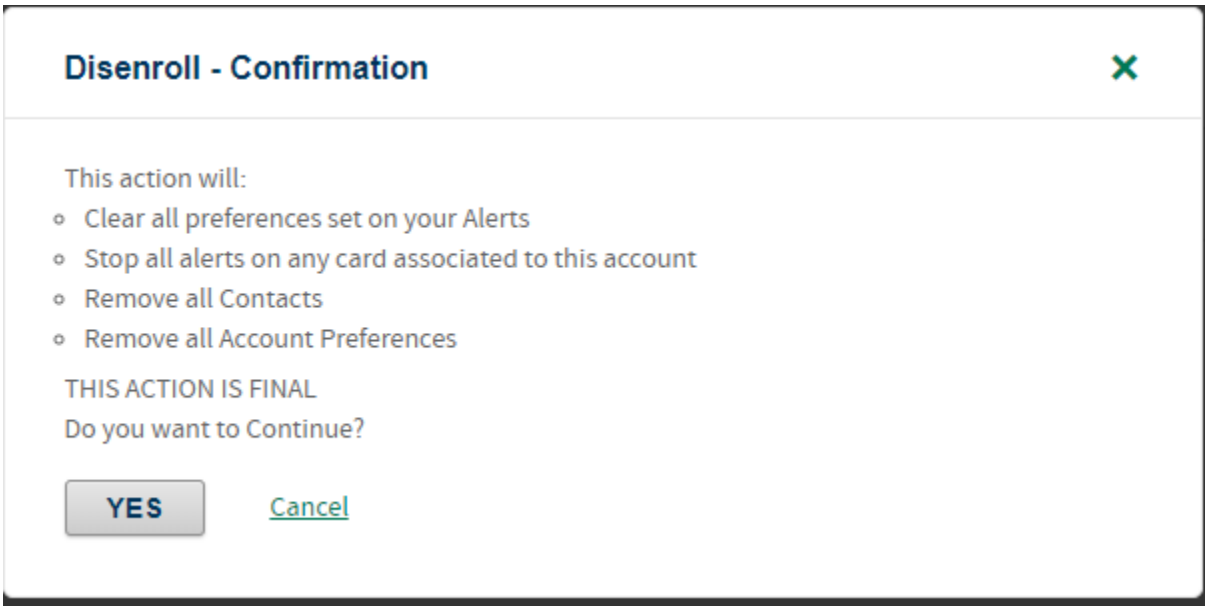
Disenrolling from Alerts

Users may disenroll from all Alert notifications associated with the selected account or unit. Disenrolling will turn off all alerts and clear all alert preferences, alert contacts, and alert elections. Users will receive a confirmation pop-up window where they must confirm they wish to disenroll the cardholder or unit. *Note: The act of disenrolling is final. It is not possible to recover settings after disenrolling. Re-enrolling in Alerts will require acceptance of the Alerts Terms and Conditions and re-establishing contacts and alerts.*



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Appendices

Appendix A – Time Zones

Default Configuration English for Time Zones:
(GMT-12:00) International Date Line West
(GMT-11:00) Midway Island/Samoa
(GMT-10:00) Hawaii
(GMT-9:00) Alaska
(GMT-8:00) Pacific Time; Tijuana/Baja California
(GMT-7:00) Mountain Time; Arizona; Chihuahua/La Paz/Mazatlan
(GMT-6:00) Central Time ; Guadalajara/ Mexico City/ Monterrey
(GMT-5:00) Eastern Time; Bogota/Lima/Quito/Rio Branco; Indiana
(GMT-4:30) Atlantic Time; Caracas
(GMT-4:00) La Paz; Manaus; Santiago
(GMT-3:30) Newfoundland
(GMT-3:00) Brasilia; Buenos Aires/Georgetown; Greenland; Montevideo
(GMT-2:00) Mid-Atlantic
(GMT-1:00) Azores; Cape Verde Is.
(GMT) Casablanca/Monrovia/Reykjavik; Dublin/Edinburg/Lisbon/London
(GMT+1:00) Amsterdam/Berlin/Bern/Rome/Stockholm; Belgrade; etc
(GMT+2:00) Amman; Athens/Bucharest/Istanbul; Beirut; Cairo; etc
(GMT+3:00) Baghdad; Kuwait/Riyadh; Moscow/St.Petersburg; etc
(GMT+3:30) Tehran
(GMT+4:00) Abu Dhabi/Muscat; Baku; Caucasus; Yerevan
(GMT+4:30) Kabul
(GMT+5:00) Yekaterinburg; Islamabad/ Karachi/ Tashkent
(GMT+5:30) Chennai/Kolkata/Mumbai/New Delhi; Sri Jayawardenepura Kotte
(GMT+5:45) Kathmandu
(GMT+6:00) Almaty/ Novosibirsk; Astana/ Dhaka
(GMT+6:30) Yangon (Rangoon)
(GMT+7:00) Bangkok/Hanoi/Jakarta; Krasnoyarsk
(GMT+8:00) Beijing/Chongqing/Hong Kong/ Urumqi; Irkutsk; etc
(GMT+9:00) Osaka/ Sapporo/ Tokyo; Seoul; Yakutsk
(GMT+9:30) Adelaide; Darwin
(GMT+10:00) Brisbane; Canberra/Melbourne/Sydney; Port Moresby; etc
(GMT+11:00) Magadan Soloman Is./ New Caledonia
(GMT+12:00) Auckland/ Wellington; Fiji/ Kamchatka/ Marshall Is.

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Appendix B – Carriers

Other
Alltell
AT&T
Bell
Boost
Cell South
Centennial PR
Cincinnati Bell
Cingular
Dobson
Koodoo
Leap Wireless
Metro PCS
Midwest Wireless
Nextel
NTelos
RCC
Rogers
Sprint PCS
Suncomm
T-Mobile
Telus
Tracphone
US Cellular
Verizon Wireless
Virgin Mobile USA

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Appendix C – Merchant Category Codes

Merchant Category Code Groups

2 Digit Code to Enter in Alert Parameter	Category	MCC	MCC Description
01	Travel	3000-3299	Airlines
		3351-3441	Car Rental
		3501-3799	Lodging
		4111	Transportation-Suburban and Local Commuter Passenger, including Ferries
		4112	Passenger Railways
		4121	Taxicabs and Limousines
		4411	Cruise Lines
		4457	Boat Leases and Boat Rentals
		4511	Air Carriers, Airlines-not elsewhere classified
		4582	Airports, Airport Terminals, Flying Fields
		4722	Travel Agencies and Tour Operators
		4784	Bridge and Road Fees, Tolls
		4789	Transportation Services Not Elsewhere Classified
		7011	Lodging-Hotels, Motels, Resorts-not elsewhere classified
		7012	Timeshares
		7032	Sporting and Recreational Camps
		7033	Campgrounds and Trailer Parks
		7512	Automobile Rental Agency-Not Elsewhere Classified
		7513	Truck Rental

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		7519	Motor Home and Recreational Vehicle Rental
		7523	Automobile Parking Lots and Garages
		7991	Tourist Attractions and Exhibits
02	ATMs and Cash	4829	Wire Transfer Money Orders (V, D, G, X),Money Transfer (M)
		6010	Member Financial Institution-Manual Cash Disbursements
		6011	Member Financial Institution-Automated Cash Disbursements
		6012	Member Financial Institution-Merchandise And Services
		6050	Quasi Cash-Member Financial Institution
		6051	Quasi Cash-Merchant
		6211	Securities-Brokers and Dealers
		6529	Remote Stored Value Load - Member Financial Institution
		6530	Remove Stored Value Load - Merchant
		6531	Payment Transaction Provider-Money Transfer for a Purchase
		6532	Payment Transaction - Member Financial Institution
		6533	Payment Transaction - Merchant
		6534	Money Transfer-Member Financial Institution
		6535	Value Purchase-Member Financial Institution
03	Automotive	5013	Motor Vehicle Supplies and New Parts
		5511	Automobile and Truck Dealers-Sales, Service, Repairs, Parts, and Leasing
		5521	Automobile and Truck Dealers-(Used Only)-Sales
		5531	Auto Store, Home Supply Stores
		5532	Automotive Tire Stores
		5533	Automotive Parts and Accessories Stores
		5541	Service Stations (With or Without Ancillary Services)
		5542	Fuel Dispenser, Automated

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		5551	Boat Dealers
		5561	Camper Dealers, Recreational and Utility Trailers
		5571	Motorcycle Shops and Dealers
		5592	Motor Home Dealers
		5598	Snowmobile Dealers
		5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers-Not Elsewhere Classified
		5940	Bicycle Shops-Sales and Service
		5983	Fuel Dealers-Coal, Fuel Oil, Liquefied Petroleum, Wood
		7511	Truck Stop Transactions
		7531	Automotive Body Repair Shops
		7534	Tire Retreading and Repair Shops
		7535	Automotive Paint Shops
		7538	Automotive Service Shops
		7542	Car Washes
		7549	Towing Services
04	Grocery, Drug, Wholesale	5122	Drugs, Drug Proprietors, and Druggists Sundries
		5300	Wholesale Clubs
		5411	Grocery Stores, Supermarkets
		5422	Freezer and Locker Meat Provisioners
		5441	Candy, Nut, and Confectionery Stores
		5451	Dairy Products Stores
		5462	Bakeries
		5499	Miscellaneous Food Stores-Convenience Stores, Markets, Specialty Stores, and Vending Machines
		5912	Drug Stores and Pharmacies
05	Retail	5044	Office, Photographic, Photocopy, and Microfilm Equipment
		5045	Computers, Computer Peripheral Equipment, Software

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		5094	Precious Stones and Metals, Watches and Jewelry
		5111	Stationery, Office Supplies, Printing and Writing Paper
		5131	Piece Goods, Notions, and Other Dry Goods
		5137	Men's, Women's and Children's Uniforms and Commercial Clothing
		5139	Commercial Footwear
		5309	Duty Free Stores
		5310	Discount Stores
		5311	Department Stores
		5331	Variety Stores
		5399	Miscellaneous General Merchandise Stores
		5611	Men's and Boys' Clothing and Accessories Stores
		5621	Women's Ready to Wear Stores
		5631	Women's Accessory and Specialty Stores
		5641	Children's and Infants' Wear Stores
		5651	Family Clothing Stores
		5655	Sports Apparel, and Riding Apparel Stores
		5661	Shoe Stores
		5681	Furriers and Fur Shops
		5691	Men's and Women's Clothing Stores
		5697	Alterations, Mending, Seamstresses, Tailors
		5698	Wig and Toupee Shops
		5699	Accessory and Apparel Stores-Miscellaneous
		5732	Electronics Sales
		5733	Music Stores-Musical Instruments, Pianos, and Sheet Music
		5734	Computer Software Stores
		5735	Record Shops
		5931	Second Hand Stores, Used Merchandise Stores

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		5932	Antique Shops-Sales, Repairs, and Restoration Services
		5933	Pawn Shops
		5937	Antique Reproduction Stores
		5941	Sporting Goods Stores
		5942	Book Stores
		5943	Office, School Supply, and Stationery Stores
		5944	Clock, Jewelry, Watch, and Silverware Stores
		5945	Game, Toy, and Hobby Shops
		5946	Camera and Photographic Supply Stores
		5947	Card, Gift, Novelty, and Souvenir Shops
		5948	Leather Goods and Luggage Stores
		5949	Fabric, Needlework, Piece Goods, and Sewing Stores
		5950	Crystal and Glassware Stores
		5970	Artist Supply Stores, Craft Shops
		5972	Stamp and Coin Stores-Philatelic and Numismatic Supplies
		5973	Religious Goods Stores
		5977	Cosmetic Stores
		5992	Florists
		5993	Cigar Stores and Stands
		5995	Pet Shops, Pet Food and Supplies
		5997	Electric Razor Stores-Sales and Service
		5999	Miscellaneous and Specialty Retail Stores
		7221	Photographic Studios
		7296	Clothing Rental-Costumes, Uniforms, and Formal Wear
		7333	Commercial Art, Graphics, Photography
		7395	Photo Developing, Photofinishing Laboratories
06	Home Building	5021	Office and Commercial Furniture

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	and Furniture	5200	Home Supply Warehouse Stores
		5211	Building Materials, Lumber Stores
		5231	Glass, Paint, Wallpaper Stores
		5251	Hardware Stores
		5261	Lawn and Garden Supply Stores
07	Services	4816	Computer Network/Information Services
		7210	Cleaning, Garment, and Laundry Services
		7211	Laundry Services-Family and Commercial
		7216	Dry Cleaners
		7298	Health and Beauty Spas
		7299	Other Services-Not Elsewhere Classified
		7622	Electronic Repair Shops
		7631	Clock, Jewelry, and Watch Repair Shops
08	Entertainment	7829	Motion Picture and Video Tape Production and Distribution
		7832	Motion Picture Theaters
		7841	DVD/Video Tape Rental Stores
		7922	Theatrical Producers (Except Motion Pictures), Ticket Agencies
		7929	Bands, Orchestras, And Miscellaneous Entertainers-Not Elsewhere Classified
		7932	Pool and Billiard Establishments
		7933	Bowling Alleys
		7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters
		7992	Golf Courses, Public
		7993	Video Amusement Game Supplies
		7994	Video Game Arcades and Establishments
		7996	Amusement Parks, Carnivals, Circuses, Carnivals, Fortune Tellers
		7997	Clubs-Country Clubs, Membership (Athletic,

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			Recreation, Sports), Private Golf Courses
		7999	Recreation Services-Not Elsewhere Classified
09	Restaurants and Caterers	5811	Caterers
		5812	Eating Places and Restaurants
		5814	Fast Food Restaurants
10	Marketing/ Telemarketing	5962	Direct Marketing-Travel Related Arrangement Services
		5963	Door-to-Door Sales
		5964	Direct Marketing-Catalog Merchants
		5965	Direct Marketing-Combination Catalog and Retail Merchant
		5966	Direct Marketing-Outbound Telemarketing Merchants
		5967	Direct Marketing-Inbound Telemarketing Merchants
		5968	Direct Marketing-Continuity/Subscription Merchants
		5969	Direct Marketing-Other Direct Marketers-Not Elsewhere Classified
11	Medical	4119	Ambulance Services
		5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies
		5122	Drugs, Drug Proprietors, and Druggists Sundries
		5912	Drug Stores and Pharmacies
		5975	Hearing Aids-Sales, Service, Supply Stores
		5976	Orthopedic Goods-Artificial Limb Stores
		7277	Debt, Marriage, Personal-Counseling Services
		8011	Doctors-not elsewhere classified
		8021	Dentists and Orthodontists
		8031	Osteopathic Physicians
		8041	Chiropractors
		8042	Optometrists and Ophthalmologists
		8043	Opticians, Optical Goods, and Eyeglasses

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		8049	Chiropodists, Podiatrists
		8050	Nursing and Personal Care Facilities
		8062	Hospitals
		8071	Dental and Medical Laboratories
		8099	Health Practitioners, Medical Services-Not Elsewhere Classified
12	Legal Services	4119	Ambulance Services
		5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies
13	Gambling	7995	Gambling Transactions
14	Bars	5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns-Drinking Places (Alcoholic Beverages)
15	Dating/Escort, Massage Parlor	7273	Dating Services
		7297	Massage Parlors
16	Liquor Stores	5921	Package Stores-Beer, Wine, and Liquor

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