M&T Commercial Card

Download the M&T CentreSuite Mobile app today and enjoy 24x7 on-the-go experience. Access a wide array of expense- management and card management features and benefits — making everything simpler and less time-consuming.

Download on the App Store

GET IT ON Google Play

Anytime, anywhere

The M&T CentreSuite app is integrated with CentreSuite desktop. Depending on your access, you may enjoy some of these benefits:

Cardholders can:

- Track purchases by viewing statements and individual transactions
- Check authorizations and declines
- Manage receipts by snapping photos with your smartphone and use the new Auto Match feature to automatically link them to your posted transactions
- Create and submit expense reports including out-of-pocket transactions
    - Start an expense report on your phone and then pick up right where you left off on your desktop computer or on your phone at another time
    - If you're an Expense Approver, you can review, approve or reject expense reports and view all attached receipts
- Temporarily suspend your account if needed, such as when a card is misplaced
- Manage account preferences and passwords

Program Administrators can:

- Perform basic account management
    - Submit real-time credit limit increases
    - Change single purchase limit
    - Change Merchant Category Group
- View authorization and decline details
- View and attach receipts
- View statements
- Perform Expense Report management:
    - Create
    - Submit
    - Review
    - Revise
    - Reject
    - Approve

Contact your Card Program Administrator or the Commercial Card Service Team today to learn more.

M&T Bank
Understanding what's important®

General Information

Downloading the app

Search for M&T CentreSuite App in the Apple Store or Google Play. You must search for the M&T CentreSuite App as there is a generic CentreSuite App as well that your M&T ID will **not** work in.

You must be an existing M&T CentreSuite user with log-on credentials in order to use the M&T CentreSuite app.

Biometrics (Facial recognition)

If your smart phone offers biometrics, that can be enabled or disabled when accessing the CentreSuite App.

Devices

The M&T CentreSuite App can only be accessed by a Smart Phone not via an iPad or Tablet. If you have access to the internet, you can log into CentreSuite through any device and use the responsive design through the regular desktop access.

Inactivity

You will be automatically signed out of the app after 15 minutes of inactivity.

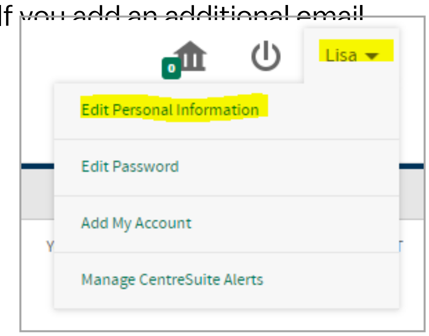
Initial Log-in and One-Time-Password (OTP)

During your initial log-in to the app, you will be prompted to enter your current CentreSuite User ID and password. You will then receive a One Time Passcode (OTP) to the email address associated with your User ID listed in CentreSuite Desktop version.

- Sample One Time Passcode email:

> Hi Ashley
>
> **Passcode: 03982575**
>
> Here is the one-time passcode you requested.
>
> Please enter this code when prompted. Your code will expire in 10 MINUTES.
>
> If you did not perform this action, contact us immediately and change your password through your account settings. We value your account security and are available to help you.
>
> ***PLEASE DO NOT REPLY TO THIS EMAIL MESSAGE. THIS E-MAIL ADDRESS IS USED BY AN AUTOMATED SYSTEM AND RESPONSES ARE NOT MONITORED. FOR ASSISTANCE, PLEASE SELECT PRODUCT SUPPORT WITHIN THE MOBILE APPLICATION.***

- Within CentreSuite desktop, the primary email address field can fit up to 60 characters. Depending on the length of your email address, you maybe able to enter multiple email addresses – one for work and a personal email address. If multiple email addresses are entered, use a semi colon (;) to separate them. If you add an additional email address prior to signing into the app for the first time, a screen will display your email addresses and you can select which one to send the OTP to.



- To add/modify your email address(es) - locate your name in the upper right-hand corner and access the drop down to select 'Edit Personal Information'. Here you can add or change your email address.

Bank and Company Messages

Within the 'More' tab in the app, you will find any bank messages and company-specific messages (if applicable). You'll also find the CentreSuite User Guide for more information just as you do on the desktop version.

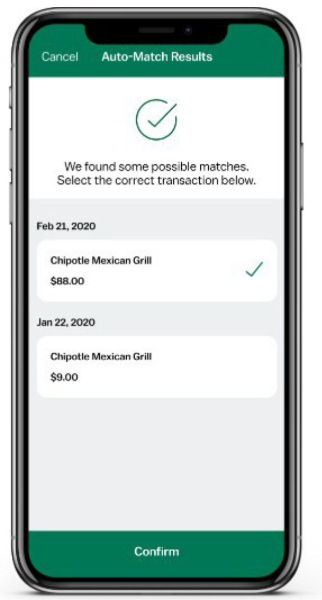
Alerts

TSYS Alerts, cannot be set up through the app. Alerts can only be set up through the desktop version. We strongly recommend that all cardholders set up Fraud Alerts.

Auto Receipt Matching

New auto receipt matching functionality is available in the app. If you take a picture of a receipt with your smart phone via the app, the process is as follows:

- Take a picture of the receipt,
- click Use Photo,
- Select Auto Match.
- The app will then search through the posted transactions to match back to the date, dollar amount, and merchant.
- If a transaction is found that matches, it will display the transaction and ask you to confirm if it is the correct transaction and the receipt will then be attached to it.



Splitting Transactions- Now Available in the CentreSuite App

Please note that a transaction can be split up to 5 times by amount while coding a transaction through the app. If additional splitting is needed, it must be done on the Desktop version of CentreSuite.

PIN Maintenance

The ability to view and maintain your PIN is available through the app as long as you are listed as the owner of the Card in CentreSuite. This can be accessed from the Account screen by selecting the three dots in the upper right corner of the screen.

A note to Card Program Administrators

The M&T CentreSuite app is not meant to manage your card program. The desktop version will allow you to create cards, access temp credit limits, add or edit users, set alerts and run reports. The app is to assist a cardholder afterhours or edit a credit limit quickly if needed. Some small maintenance maybe completed through the app such as unlock a user. Access the Teams section for additional options.

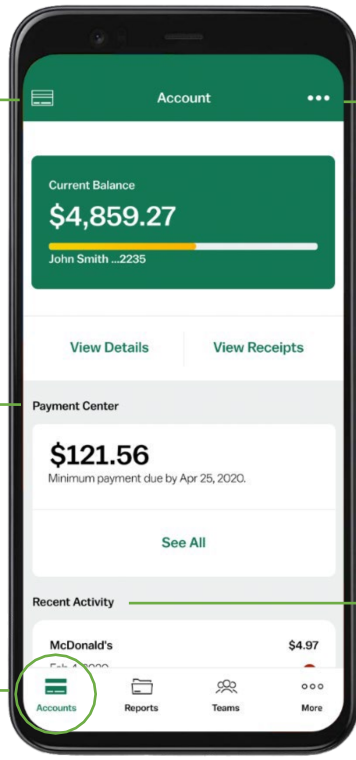
Below you will find a handful of screens that you may see along with some details and tips to help you navigate the app.

Account

If you have access to multiple cards, click here to see them and change card view.

If you have access to make payments, you'll see Payment Center here.

The bottom of the screen shows the page options. The green circled Accounts icon is the page currently displayed here.



Click here to access Lock Card, Capture Receipt Image, or Create Out-of-Pocket expense, View or Change PIN.

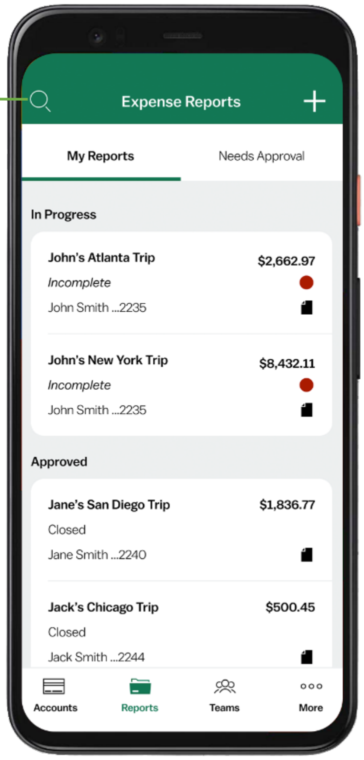
Recent Activity displays current transactions and authorizations. You can also click View All Transactions to see all auths, declines and posted transactions for the current cycle.

Scroll down to Statement Center to view past 6 months of statements.

Reports is for expense report creation and review.
Teams is where Program Admins will view all cards.

Expense Reports

Program Admins and users with multiple cards can search for expense reports by Account, Status, Date Range or Last Status Date.

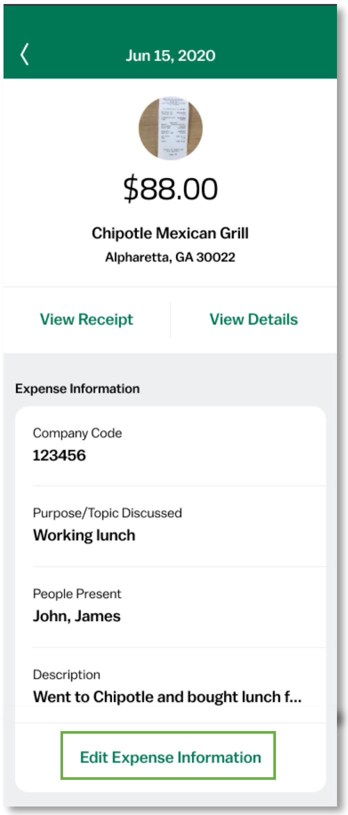


Click the + to create a new expense report

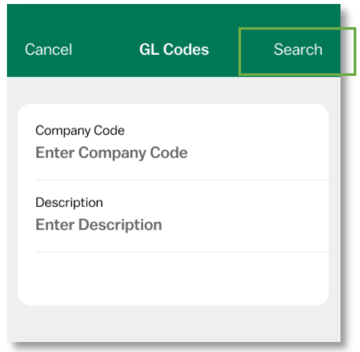
Approvers can see any pending reports.

The red circle indicates that there is missing information in the expense report.

Editing Codes

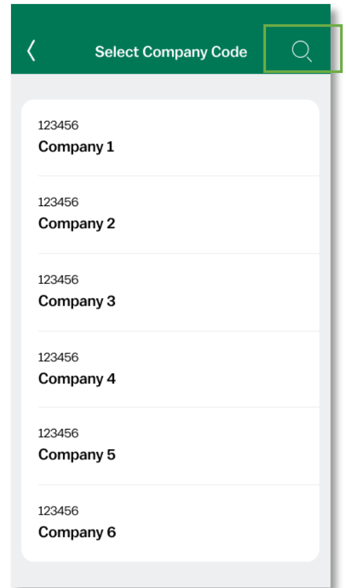


When you click on transaction detail, you will be able to edit codes by clicking on Edit Expense Information.



This screen will populate the allocation codes.

When you choose the allocation field you want to code, the list of codes will display.



Click on the magnifying glass to search by code or description.

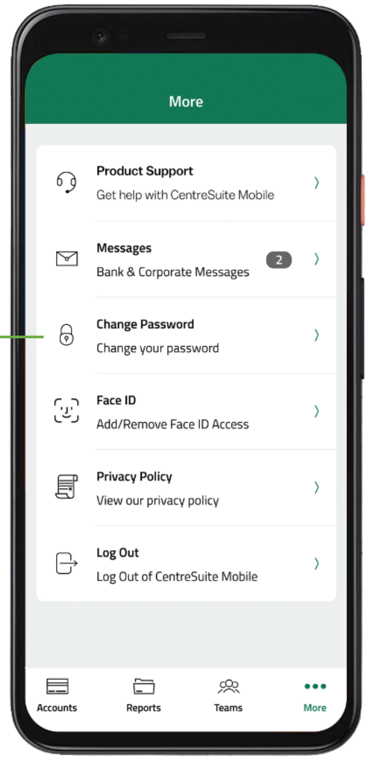
To search:

- Enter a few numbers or letters
- You do not need a wild card character to search for partial codes or descriptions.
- Click on the correct code to populate the allocation field.

More

The More page contains:

- Support phone number
- Bank and Corporate Messages – be sure to check here frequently for important information and access the User Guides if needed
- Depending on your smart phone, biometrics can be enabled/disabled
- Log out from this page

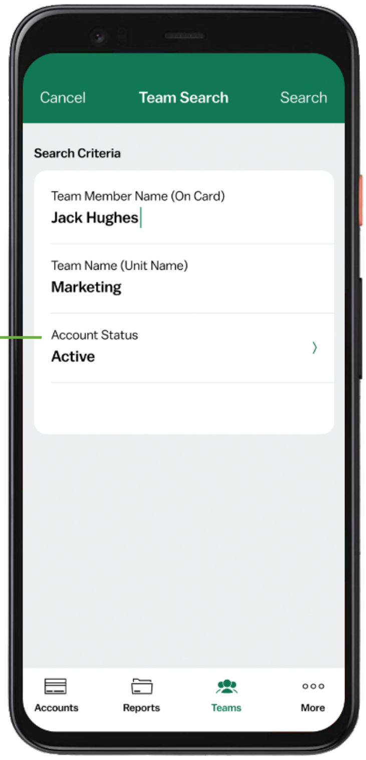


Program Administrator Only

Teams Search

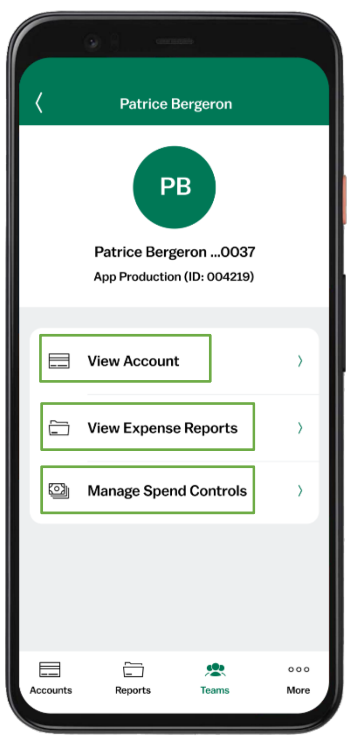
Only Program Admins have access to Teams.

- Search for cardholders by Name on the Card, Unit Name or Account Status
- Enter at least one letter to search (Results will not display if nothing is entered.)
- This is meant to search for a specific cardholder if an adjustment or issue needs to be addressed while you are away from your desk.



Viewing a cardholder / Modifying spend controls

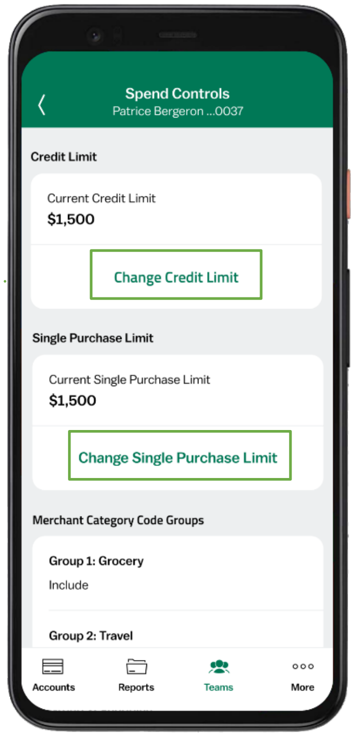
Once you locate a cardholder in Teams, you can click to view their account, expense reports and manage their spend controls.



Viewing a cardholder / Modifying spend controls (Continued)

When you click on Manage Spend Controls, you will be able to change the credit limit, single purchase limit and modify merchant category codes groups.

Note: Editing these in the app are NOT temporary changes. If you need to set temporary controls, use the CentreSuite desktop version.



Scroll down to locate the Manage MCC Groups link

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