CentreSuite® Cardholder FAQ's

What is the M&T Bank Customer Service Telephone Number?

1-800-443-8671 - Option 1, Live agent servicing 24/7/365

How do I activate my card?

Dial into 1-800-443-8671 - Option 3. You will need to enter the full 16 digit card number, expiration date and the first 5 digits of your designated 9 digit ID number (SSN). If you do not enter the correct information the card will not be activated. Contact your Program Administrator to ensure you are entering the proper information.

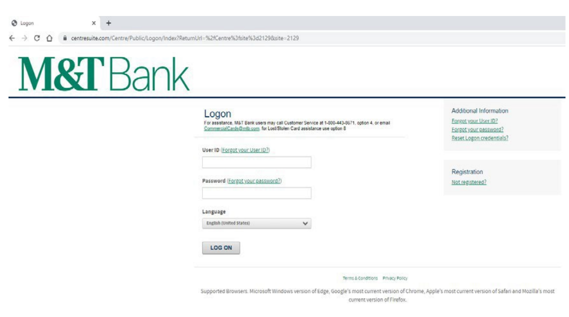
When I am asked for verification information, why does my SSN and DOB not match what you have in CentreSuite?

When you are asked to verify your SSN and/or DOB by calling into the automated system or when speaking directly to a representative, the information housed in CentreSuite was provided by your Program Administrator. Please contact them to obtain the proper information that is stored in our system. If you cannot be verified, our service team will not be able to assist you.

Logging on to CentreSuite

How do I self-register to use CentreSuite? To self-register, you need to know the self- registration URL address: www.centresuite.com and the following information:

- Account number
- Name on the Card
- Expiration date
- Social Security Number (Your designated 9 digit number assigned by your Admin. If you have questions on this field, please contact your Program Administrator.
- Please note that when you access CentreSuite for the first time using the following URL www.centresuite.com you will not see the M&T Bank logo on the registration page or log on page. The next time you access www.centresuite.com you will see the M&T logo as your User ID will be recognized as an M&T logon.



I forgot my password. What do I do? Click the *Forgot your password?* link on the CentreSuite logon page. Your password hint will be emailed to you. You can also reach out to your Program Administrator.

By default, your CentreSuite password must have the following characteristics:

- *Minimum of 8 and maximum of 25 characters*
- *Must contain both a lower case AND uppercase letter*
- *Must contain a numerical value*

What do I do when I logon and one of the following messages is displayed?

Account is locked:

Click the *Reset Logon credentials?* link on the CentreSuite logon page or contact your Program Administrator to unlock and/or reset the password. Incorrectly entering the password three times will lock the account.

Invalid User ID:

Click the *Forgot your User ID?* link on the CentreSuite logon page or contact the Program Administrator for your proper User ID.

Invalid Password:

Click the *Forgot your password?* link on the CentreSuite logon page. Your password hint will be emailed to you or contact the Program Administrator.

Hitting the browser "BACK" button will not always work. What is your recommendation for the best way to move back through screens?

We do not recommend using the “Back” or “Back to Results” button in any of the screens in CentreSuite. Always use the “Previous” buttons in CentreSuite navigation.

Will CentreSuite "time out" if I do not logout and haven't used it for a while? Yes, CentreSuite times out after 15 minutes of inactivity.

How often will the system require a password change?

90 days.

Which Internet Browsers are supported by CentreSuite?

Supported browsers include Microsoft Windows version of Edge, Google's most current version of Chrome, Apple's most current version of Safari and Mozilla's most current version of Firefox.

Statements

How do I locate my statement in CentreSuite?

From the Homepage in the View Account Details box, there is a VIEW LAST STATEMENT box. Click on that to open your last statement. Or, under the Statements Tab in CentreSuite, click on Account Activity, click on Account Details, access the Statements Tab and the last 6 months of statements will display there.

I am logging on for the first time. Why can't I see my statement?

If your organization has just implemented CentreSuite, the first cycle may not have occurred yet. Statements are created only on cycle dates. You may be able to view your transactions by going to Statements, Account Activity, Transactions.

Why did I receive email notification that my statement is ready before the end of the statement cycle?

After self-registration, an account holder will get a statement notification email if previous statements are available online.

I have previous statements, but no current statement. Is something wrong?

Did you have transactions during your last cycle period? If no transactions occurred, a statement is not created for you to view.

Why can't I view statements, transaction list, or account summary?

The real-time connection may be unavailable. Or, it is possible that you do not have any posted transactions for the cycle period.

The statement cycle has ended, but I did not receive a statement notification email.

Validate that the email address for the user ID is correct. Was the statement created? If so, contact the Program Administrator to ensure that statement email notification is active and you are set as the card owner.

Can I use the statement remittance on my statement received via CentreSuite to mail in a payment?

Yes, if you are mailing in your payment. However, **if you are individual bill** and you need to make a payment, if you have access to CentreSuite, you can make a payment through CentreSuite or by calling M&T Bank Customer Service at 1-800-443-8671.

How long is authorization and decline information available?

Authorization information is available for 7 days. Decline information is available for 30 days. View Authorization Requests can be located either under the Statements Tab or the Accounts Tab. Search for the Account you would like to view, and the authorizations will display. You can choose all authorizations or only approvals or only declines.

Where can I see my real time available balance in CentreSuite?

From the Statements Tab, access Account Activity, View the Account Details. This displays the current posted balance, the real time available to spend balance that includes all outstanding authorizations and shows your current credit limit. You can also call the number on the back of your card 1-800-443- 8671, press 1 for cardholder and listen to your options which include your available to spend amount.

Expenses

Expenses is an additional option in CentreSuite which provides features such as creating/submitting an expense report, expense allocation and additional reporting. Your program may not have this feature enabled; therefore the Expense Tab may not be visible with your user access.

Why are no approvers listed when I submit an expense report?

Contact the organization administrator and verify that approvers are setup for the user.

Why can't I edit the transaction allocation for my transactions?

A transaction that has already been mapped, locked or submitted for approval cannot be edited. Contact your approver to reject the expense report back to you or contact your Program Administrator with your changes.

Can I view my current transactions from the Statements Tab?

Yes, under Statements, Account Activity, click on Transactions Tab, your current cycles transactions will display here, or you can choose what cycle you would like to see.

Where else can I view my transactions?

If you have access to the Expenses Tab, you can view your transactions there. You can narrow down your search, change the date range, or use the advance search option to find a specific transaction or type of transactions.
Within this section there are 24 months of history available.

Payments

Whenever I enter my payment information, I get rejected for my bank account routing number.

CentreSuite does a check on the routing numbers entered. Validate that you are entering your routing number correctly.

I made a payment yesterday, but I don't see it being posted. Why not?

You may not have made the cutoff time for payment delivery. CentreSuite only displays payment information for payments generated from the application. Consult your Program Administrator.

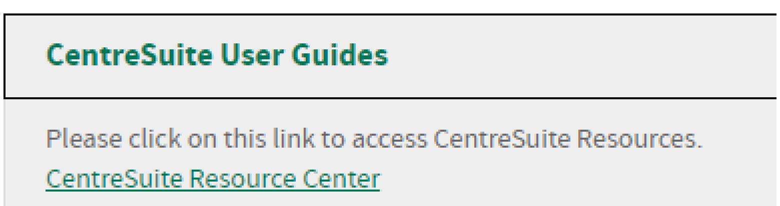
What is the cutoff time to make a payment in CentreSuite so it will be available the next day?

All payments made via the CentreSuite platform must be made prior to 5pm ET to be processed that business night and available the next day. If you have access to this functionality, it is located within the Statements Module drop down, called “Payments”. Any payment made after 5pm ET, will be processed the next business night and be available on that following business day (essentially two days).

Are there CentreSuite Resources available for assistance with maneuvering through the system?

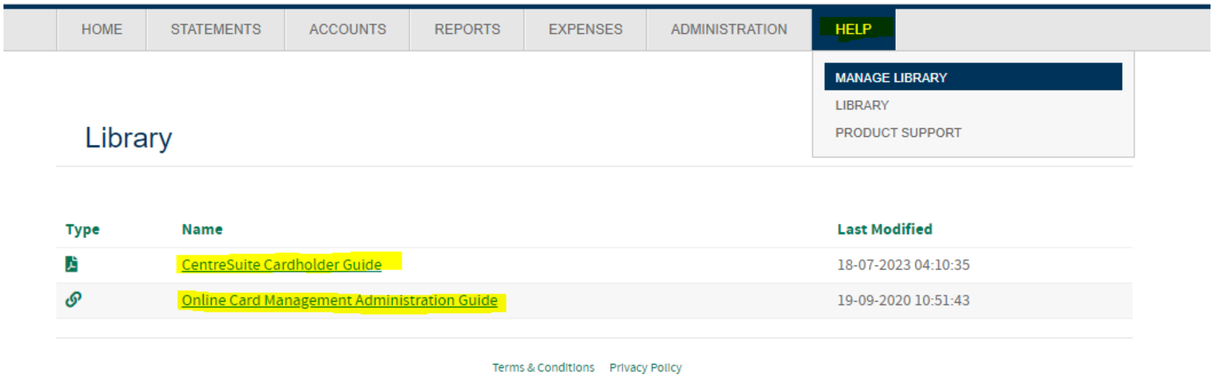
Yes. Once you log into CentreSuite you can access the CentreSuite Recourse Center, a Cardholder Guide and an Administrator guide.

To access the CentreSuite Resource Center, click on VIEW View via one of the banner messages on your homepage or by clicking on this icon on the top right of your homepage screen to view all Bank Messages. Then you will see a message called CentreSuite User Guides. When you click on the Resource Center link there are cardholder and administrator guides along with a few basic training Webex recordings for basic Admin training, Cardholder training and Expense Report Training.



You can also click on the HELP Tab, then choose Library. The library houses the CentreSuite Cardholder Guide and the Online Card Management Administrator Guide. Both guides are downloadable and broken out into topics to make locating how to do something; easier.

FREQUENTLY ASKED QUESTIONS



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