

FREQUENTLY ASKED QUESTIONS

M&T Commercial Card Tokenization & Digital Wallet

This document was created to provide more information on M&T Commercial Card Tokenization and Digital Wallet.

What is Commercial Card Tokenization and digital wallet support?

Tokenization of your M&T Commercial Card is the act of using an alternate value in place of the actual card number in a transaction. Digital Wallets are applications on a mobile device which allow you to store your payment card information (such as your M&T Commercial Card) in the device, and then use your mobile device to make a payment, instead of the actual card plastic.

Tokenization sets the stage for M&T Commercial cardholders to use digital wallets. When an M&T Commercial cardholder enrolls in one of the featured digital wallets, a token card value is loaded to the mobile device and used for transactions, rather than the actual card number. This is intended to help provide a more secure transaction and renders stolen transaction data virtually useless to fraudsters who try to use the token value on a different mobile device.

Which digital wallets can M&T Commercial Cards enroll into currently?

Depending on the device used by the cardholder, M&T Commercial Cards can be enrolled into:

- Apple Pay®
- Google Pay™
- Samsung Pay

Which M&T Commercial Cards are eligible to be enrolled into one of the featured digital wallets?

The following M&T Commercial Cards are eligible to participate in digital wallets:

- M&T Corporate Card
- M&T Purchasing Card
- M&T Commercial One Card
- M&T Executive Card

- M&T Commercial Card Simplified

Card numbers generated from Visa® Payables Automation or M&T SupplierPay are not eligible to participate.

Does it cost anything additional to use my Commercial Card in one of the digital wallets?

There is no additional cost from M&T Bank to use your M&T Commercial Card in one of the featured digital wallets. You may incur additional mobile data charges for the enrollment and use of a given digital wallet. This will depend on your mobile carrier and service plan. See your mobile carrier for additional details.

Do I have to use my Commercial Card in a digital wallet?

No. Use of your Commercial Card in one of the featured digital wallets is completely optional. In fact, the Organization Administrator for your organization can even request to not participate in Commercial Card digital wallet support. In these instances where an Organization Administrator decides they do not want this service enabled, and notifies M&T Bank in writing, all cards in the program will be excluded from being able to be used in a digital wallet.

Is my Commercial Card automatically enrolled in a digital wallet?

No. On October 15, 2018, M&T Bank will turn on the capability for cards to be enrolled into Apple Pay, Google Pay, and Samsung Pay; however actual enrollment in one of these digital wallets is completely voluntary and should be based on your organization's policy.

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Were there any changes to my Commercial Card agreements in relation to Commercial Card Tokenization and Digital Wallet Support?

Yes. Additional language has been added to your Commercial Card documents around Commercial Card Tokenization and Digital Wallet Support, as well as other changes and clarifications. To view the current Commercial Card agreement, please click [here](#). Continued use of your card program constitutes acceptance of these additional terms.

I don't see Apple Pay, Google Pay, or Samsung Pay on my mobile device. What should I do?

In order to enroll in a supported digital wallet, a user must have that digital wallet application on their phone. M&T Bank does not provide the digital wallet application, or provide technical support for the digital wallet application. It is the responsibility of the cardholder and the organization to decide to participate and subsequently obtain and use the appropriate digital wallet on their appropriate mobile device.

When I enroll my card in a digital wallet, what can I expect?

When you attempt to enroll your Commercial Card into your applicable digital wallet, your experience will vary slightly depending on the digital wallet and device. Generally, a cardholder will open the digital wallet application and choose to add a payment method (such as a credit card). The digital wallet application will require you to either take a picture of the face of your card or key-enter your card information. The wallet will obtain a tokenized value of your actual Commercial Card account number. That token value must be activated by the wallet before it can be loaded into the wallet successfully. In order to activate your token, your enrollment request will be sent down 1 of 3 paths by the system:

- **Approval** – your request is approved and your card is enrolled in the wallet
- **Decline** – your request is deemed too risky by the system and your enrollment is declined

- **Additional Information Required** – your request requires you to complete additional step-up authentication to verify that you are the actual cardholder, before your request is approved

Once your enrollment request has been approved, your card is now stored in the digital wallet with a token value.

For additional support with the enrollment process for each digital wallet, it is recommended you consult the help feature within the application or the following for each wallet:

- **Google Pay:**
<https://www.youtube.com/watch?v=PQqLPuf3vGs>
- **Apple Pay:**
<https://www.youtube.com/watch?v=rZbyRQ20ZSk>
- **Samsung Pay:**
<https://www.samsung.com/us/support/answer/ANS00045170/>

If my request to enroll requires additional step-up authentication, what should I expect?

If your request is deemed by the application to require additional authentication that you are the cardholder, you will typically be given two options:

- You may call the Commercial Card token help line at 1-855-422-0001 and a Commercial Card Service team member will assist you with activating your token, or
- You may request a Code-in-Auth* approval code

Once you pass your step-up authentication, your token request will be approved and you can complete your enrollment in the digital wallet. If you do not pass your step-up authentication requirement, your enrollment will be declined for that digital wallet. You may still use your physical plastic for payments.

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**Note: Code-in-Auth self-service is only available for Google Pay and Samsung Pay. It is not currently available to Apple Pay users.*

What is Code-in-Auth** step-up authentication and how does it work?

Code-in-Auth is a self-service method used to authenticate the person requesting enrollment into a digital wallet is the actual cardholder. This is how it works:

- Cardholder requests enrollment in a digital wallet and chooses Code-in-Auth.
- The wallet will trigger a small authorization on the card (approx. \$0.04)
- The cardholder will then log into CentreSuite® at Centresuite.mtb.com and review authorizations on the card
- The authorization will show a one-time passcode as part of the merchant name
- This one-time passcode is then entered into the wallet to authenticate the cardholder

***Note: Code-in-Auth self-service is only available for Google Pay and Samsung Pay. It is not currently available to Apple Pay users.*

Why would my request to enroll my M&T Commercial Card in a digital wallet be declined?

There many reasons why a cardholder's request to enroll in a digital wallet can be declined. Some of those reasons include (but are not limited to):

- Your request was deemed suspicious or too risky by the digital wallet (Apple Pay, Google Pay, or Samsung Pay) scoring engine
- You failed step-up authentication
- Your organization opted-out of participation in digital wallets; therefore all cardholders are restricted from enrolling their M&T Commercial Card

My enrollment request in a digital wallet was declined, but I still need to make a purchase. What can I do?

If your request to enroll in a digital wallet was denied, you may still use your actual card plastic to make your purchase.

I want to make a payment with my mobile wallet and I've successfully loaded my M&T Commercial Card into the wallet. What should I expect at the point of sale when I attempt to pay?

Each device and wallet will have a slightly different experience, but generally, you should expect to do the following:

- As you check out, the user should wake and unlock their phone
- Once the merchant payment terminal is ready, hold the back of the phone close to the payment terminal screen for a few seconds
- If prompted, follow instructions on the screen of the terminal
- Your device will immediately notify you of the approval or decline of the transaction

For additional information on the behavior of the three mobile wallets at the point of sale, please see the following:

- **Google Pay:** <https://pay.google.com/about/>
- **Apple Pay:** <https://support.apple.com/en-us/HT201239>
- **Samsung Pay:** <https://www.samsung.com/us/support/answer/ANS00045102/>

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Where is my digital wallet accepted? How do I know if the store I am in accepts Google Pay, Apple Pay, or Samsung Pay?

Once you successfully load your M&T Commercial Card into a given digital wallet, you can now use your device to pay anywhere that accepts payment through that digital wallet. Generally most merchants will place very clear signage near check-out which indicates their acceptance of one or all of the digital wallets.

Additionally, each wallet has further information on where they are accepted on their website:

- **Google Pay:**
<https://pay.google.com/about/where-to-use/>
- **Apple Pay:**
<https://www.apple.com/apple-pay/where-to-use/>
- **Samsung Pay:**
<https://www.samsung.com/us/samsung-pay/>

I successfully made a purchase with my digital wallet. Will it show up differently when it posts to my card?

No. Your transaction will display the same in places such as CentreSuite or on your Commercial Card statement.

I'm having trouble with my Apple Wallet, Google Pay, or Samsung Pay app in my phone. Who should I call for support?

Support for the digital wallet applications should be provided by the wallet providers. Please use the "Help" feature within the application to contact the provider for support.

For issues with authorization or declines associated with the M&T Commercial Card that you've loaded into an application, or for authentication assistance loading your M&T Commercial Card into a digital wallet, you may contact M&T Bank at 1-855-422-0001.

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