



# M&T Bank Merchant Services.®

## Smart. Fast. Payment processing designed for your business.

From face-to-face transactions to mobile payments and e-commerce, we recommend M&T Bank Merchant Services. With M&T Bank, you'll receive your very own Merchant Services Business Consultant to help simplify today's increasingly complex technology. They will provide customized payment solutions to widen your customer base, increase convenience, and integrate payment security that supports your business model.

### Improve the customer experience.

Offer your clients more ways to pay – almost anywhere you do business. Whether you need to accept credit, debit, and mobile card payments at your location, online, or on the go, there's an option for you.

### Get the security you need.

Protect your business and your clients with payment security tools including point-to-point encryption, PCI compliance assistance, and financial support in the event of a data breach.

### Grow your business.

Accepting credit cards gives you faster, easier access to funds, helps streamline management, and positions your business for growth.

**Contact M&T Bank Merchant Services® today to learn more.**

### Accept a variety of payment types.

- Credit and debit cards
- Electronic Benefit Transfer
- Electronic checks
- EMV/chip cards
- Gift cards
- Mobile payments
- Online payments
- Recurring payments

**M&T Bank**  
Understanding what's important®



M&T Bank Merchant Services are available subject to completion of a Merchant Services application and credit approval. Merchant Services are provided subject to the terms and conditions of M&T Bank's Merchant Services Agreement. Availability of funds is subject to M&T Bank's Funds Availability Policy. Additional terms and conditions apply. Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for details.

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