

With M&T SupplierPay<sup>1</sup>, you receive payments from your customer by charging the purchase to a virtual single use card account. SupplierPay eliminates the risk of check delays, lost, or misplaced checks, and may reduce your administrative costs. As a supplier you benefit from improved cash flow as you receive payments from your customer in as little as 2-3 days.

## Getting Started

After you have started the SupplierPay process, your company will start receiving e-mail notifications to process payments. This guide will walk you through the steps to help you through the process on each of the categories below:

1. What you need to do as a supplier
2. How to Retrieve your Single Use Card Account Number
3. Processing your Payment
4. Frequently Asked Questions

### 1. What you need to do as a supplier

- Provide us with contact information: name, address and e-mail address. (The SupplierPay payment notifications will be sent to this e-mail address. Please make sure it is the correct one.)
- Receive payment advice emails with the virtual card account numbers from your customer. You will receive a new card account number for each approved payment file your customer processes through SupplierPay.
- Login to SupplierPay with your Supplier Username and Password to access the virtual card account number.
- Charge the virtual card account along with invoice number/PO number based upon your payment advice e-mail.

### 2. How to Retrieve the Card Account Number

Outlined below is the process for obtaining the virtual card account numbers.


#### Step 1: Receiving Payment Advice Emails

Your customer will upload payment files to SupplierPay for processing, which will generate a Payment Advice Email to you. This email will come directly from your customer. The payment file may contain one or more of your invoices.

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<sup>1</sup> M&T SupplierPay is provided through Total Systems Services, Inc. and Verient, Inc., third party vendors, subject to such vendor's terms of use. You will need to agree to separate vendor's terms of use before using M&T SupplierPay.

**Sample Payment Advice Email:**



**Payer Information**  
ABC PRINTING  
465 MAIN STREET  
BUFFALO, NY 14203

**To**  
XYZ OFFICE SUPPLIES  
100 Your Vendor Code  
Payment Advice Number: 11511343844300314

**Invoice Date:** 08/01/2012


[Click here to obtain Credit Card Details](#) Click to access your virtual card account information

#	Invoice Number	Invoice Date	Amount
1	100	08/01/2012	\$2.00
2	200	08/01/2012	\$8.00

NOTES : To receive payments for the above referenced invoice(s), please charge the total amount on the assigned Visa account within 72 hours. If you have questions please call 1-800-xxx-xxxx.

Total : \$10.00

*This payment is sent by the Payer identified above. Verient is a third party payment processing provider and is not responsible for this remittance advise or the payment.*

**Powered By**  **Verient**

**Step 2: Accessing the virtual card account information**

Select "Click here to obtain Credit Card Details" in the e-mail from your customer. To obtain the virtual card account information, enter your Username and Password.

**Username** = email address where you receive the payment advice from your customer  
example: youremail@sample.com

**Password** = your vendor code. Your vendor code is listed in the payment advice email from your customer as indicated in the image above. The vendor code could be any length including numbers and/or letters and special characters.  
Example: 12345b

**Step 3: Obtain the virtual card account information**

After successfully logging in to SupplierPay, the following information will appear in a new window including the virtual card account information and the total amount of your approved invoices.

Sample Virtual Card Account Information window:

**Account Details**

Vendor Name	XYZ Office Supplies
Vendor ID	100
Client Name	ABC Printing
Card Number	4111-1111-1111-1111
Exp Date	01/2012
CVV2	790
Total Amount	\$ 10.00
Payment Advice Number	11511343844300314

**Important:**

It is not necessary to save the virtual card account information, because you will receive a **NEW virtual card account with each payment advice email** from your customer.

**Important:**

Transaction(s) must be processed before the expiration date.

**P.S. Payment Advice Expires On: 01/18/2012**

**3. Processing your Payment**

When you are ready to process your payment, use the virtual card account and invoice information in your payment advice email to charge the account.

**Important Notes:**

- **Virtual Card Expiration Date:**  
Payments must be processed before the virtual card expiration date. If not processed within this timeframe, the payment transaction will reject.
- **Exact Pay ON vs. OFF:**  
If your customer has Exact Pay ENABLED, you must charge the total amount of the payment advice in 1 payment. If Exact Pay is DISABLED, you can charge multiple payments to the card up to the total amount of the payment advice.

#### 4. Frequently Asked Questions

**What are the benefits to me?**

With M&T SupplierPay you receive payments from your customer in 2-3 days while eliminating the risk of check delays, lost, or misplaced checks, and reducing administrative costs.

**What if I'm not currently accepting credit card payments?**

Please contact your bank's Merchant Services Department for information on how to sign up for a Merchant Account.

**What does the program cost?**

You incur standard merchant processing fees associated with processing credit card transactions. The rates are negotiated between you and your bank of choice.

**What is my username and password to access the virtual card information?**

Your Username is your email address where you receive the payment advice from your customer. Your password is your vendor code. Your vendor code is listed in the payment advice email from your customer as indicated in the image above. The code could be any length including numbers and/or letters and special characters.

**Additional Information**

For questions regarding payment information or card account information, please contact your customer.