

M&T Bank Enhances Commercial Online Platform

BUFFALO, N.Y.—M&T Bank has launched new commercial online platform enhancements for its Web InfoPLU\$™ system, which provides bank clients with improved usability through a new client interface for treasury management services.

Bank clients now have an improved Web interface to manage all of their treasury management needs and will save time with an improved ACH and wire payment workflow process that streamlines their payments. This new upgrade is another step as part of M&T's approach to provide superior treasury management services to commercial clients.

"This major enhancement is one more way that M&T Bank is responding to the changing needs of our clients by improving overall Web InfoPLU\$™ usability and by streamlining payment workflow," said Chris Morpew, group vice president for commercial payment solutions at M&T Bank. "We continue to enhance the value our clients receive as part of their banking relationship with M&T by providing ongoing improvements and investments in treasury management services to support our clients' financial operations."

Web InfoPLU\$™ is the primary business account management site for M&T's commercial customers and is used on a daily basis by businesses to pay vendors, collect payments from customers, transfer funds between corporate bank accounts and balance reporting to conduct cash flow forecasting and budgeting.

Commercial clients are automatically updated with the enhanced client experience and workflow management when logging into Web InfoPLU\$™, with no additional action needed to access the new version.

In addition to launching the updated version of its Web-based account management tool, M&T has made other changes recently to expand its treasury management services. Those changes include adding a wire remittance e-mail service - which automatically e-mails the business immediately after a payment is received into their bank account - and an enhanced international wire transfer service with foreign exchange capabilities.

M&T Bank has the leading market share among middle market and small business customers in many metro areas across New York, Pennsylvania and the Mid-Atlantic region.

About M&T Bank

M&T Bank, established in Buffalo, NY, in 1856, is one of the top 20 independent commercial bank holding companies in the nation, with \$79 billion in assets and more than 750 branch offices in New York, Pennsylvania, Maryland, Delaware, Virginia, West Virginia and the District of Columbia.

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