M&T Bank

Treasury Center Security Token

USER GUIDE

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M&T Bank

TOKEN OVERVIEW

Passwords and token passcodes are important security mechanisms used to authenticate access to Treasury Center. To protect our clients, all users with payment entitlements will be required to use a security token as a password when logging in to Treasury Center.

WHAT USERS REQUIRE A TOKEN?

Does your **Company** subscribe to ACH, Real-Time Payments or Wire?

Yes — No

Does the **User** have any entitlements related to ACH, RTP, or Wire?

No → Token Not Required

Yes — No

Yes → Token Required

No → Token Not Required
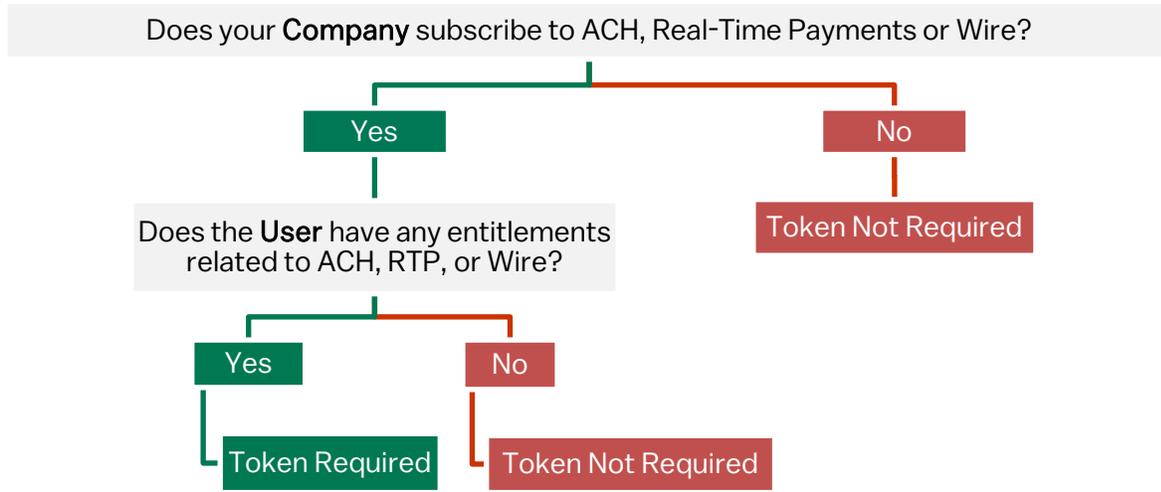
WHAT IF I WANT A TOKEN?

Any company that is not required to have a token can still choose to require tokens for any/all users without payment entitlements.

Benefits of a Token:

- ✓ Additional level of security
- ✓ Token users do not require a password to log in
- ✓ Token provides a dynamic one-time passcode: users do not need to remember their password and will never get locked out

WHAT TYPES OF TOKENS ARE AVAILABLE?

M&T offers two types of tokens:

1. Mobile Token

    a. Mobile token is available via the PingID mobile app.

    b. The PingID app is compatible with Apple® iPhone, iPad, Apple® Watch or Google Android™ device.

    c. Download PingID App from:

        i. Apple App Store

        ii. Google Play Store
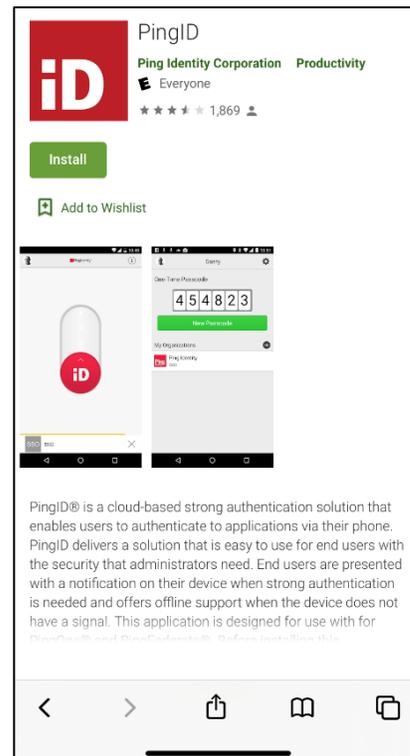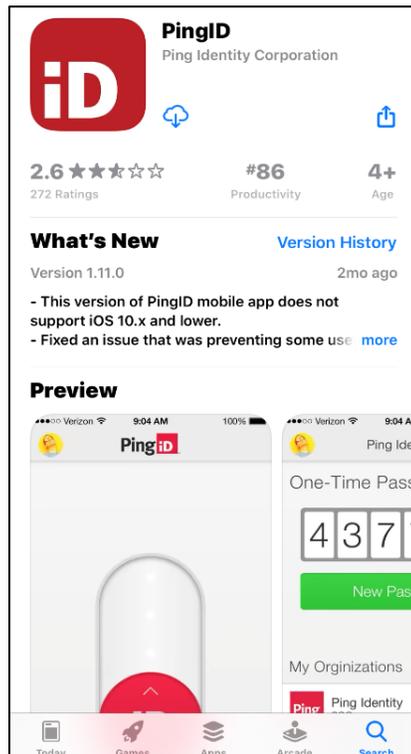
2. Physical Token

    a. There are two options for physical token.

    b. Order instructions and details for physical tokens are found on Page 24.

1. Keychain Token (Default)
- o Compact design that easily fits into pocket
- o Keypad consists of soft individual raised buttons
- o Battery Life: 6-8 years

2. Card Token (Available Upon Request)
- o Slightly larger model: about the size of a credit card
- o Keypad consists of hard raised buttons
- o Battery Life: 6-8 years

MOBILE TOKEN

I. Overview:

Introducing Treasury Center Mobile Token, a new token capability that gives users the option to login to Treasury Center with a mobile token rather than a physical token.

The mobile token works through the PingID mobile app, a second-factor authentication experience that is convenient and user-friendly. Rather than relying on physical tokens that can be misplaced, the PingID app lets users authenticate into Treasury Center via mobile device with one swipe.

Download the app, pair your device with your account, and then each time you log in to your Treasury Center account you will receive a push notification to your smartphone to authenticate.

SIGN ON   +   AUTHENTICATE   =   WORK

The PingID app is compatible with Apple® iPhone, iPad, Apple® Watch or Google Android™ device.

- o PingID is supported on any Apple device running iOS7 or higher.
- o PingID is supported on any device running Android 4.x and higher.

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II. Registering Mobile Token

To successfully register the mobile token, user must first download the PingID app onto their smartphone. Once this is completed, the user is required to follow the steps to pair their smartphone with their Treasury Center account.

Step 1: Download PingID App

PingID
Ping Identity Corporation

1. Go into app store on mobile device, search "PingID", and click **download**.
   a. Depending on your mobile device, download PingID App from:
      i. iPhone: <u>Apple App Store</u>

      ii. Android: <u>Google Play Store</u>

   Download on the App Store   **GET IT ON Google Play**

2. Once the PingID app is installed on your smartphone, tap **Open**.

3. The first time you access PingID you will be prompted to accept the terms of service. Tap **Accept**.

4. You will also need to enable push notifications, camera, and location for PingID. Tap **I Understand** and accept all PingID permission requests when prompted to do so (tap **Allow** and **OK**).

Download PingID App on iPhone:

Download PingID App on Android:
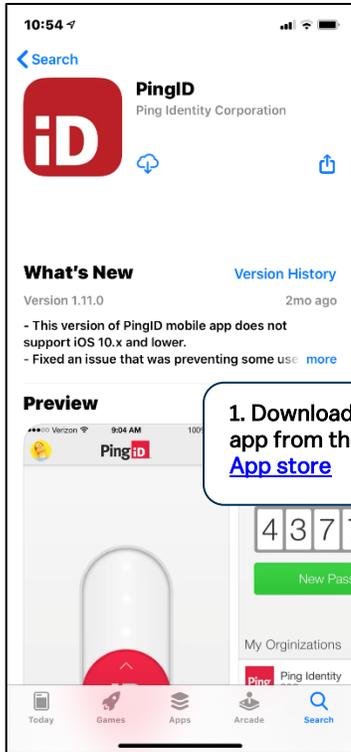

1. Download PingID app from the Apple App store
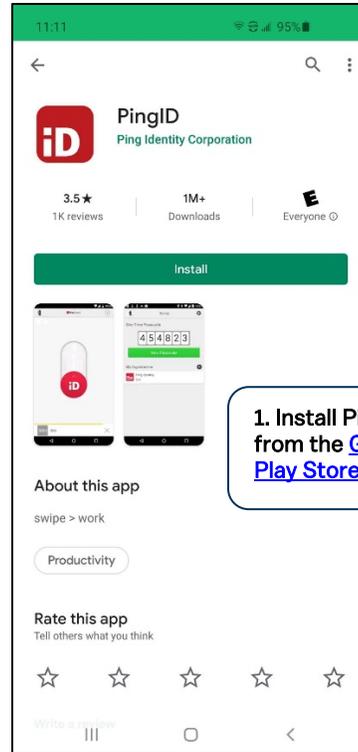
1. Install PingID app from the Google Play Store
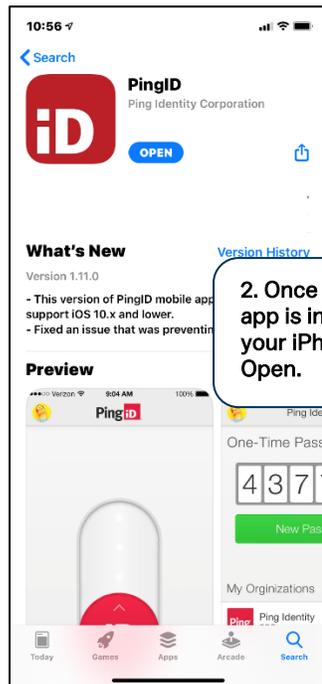
2. Once the PingID app is installed on your iPhone, Click Open.
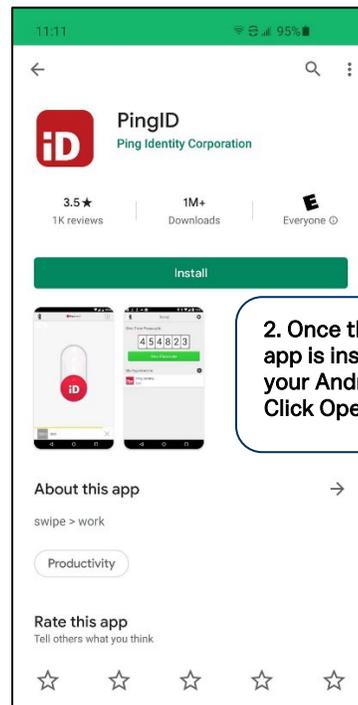
2. Once the PingID app is installed on your Android, Click Open.

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Download PingID App on iPhone:

Download PingID App on Android:
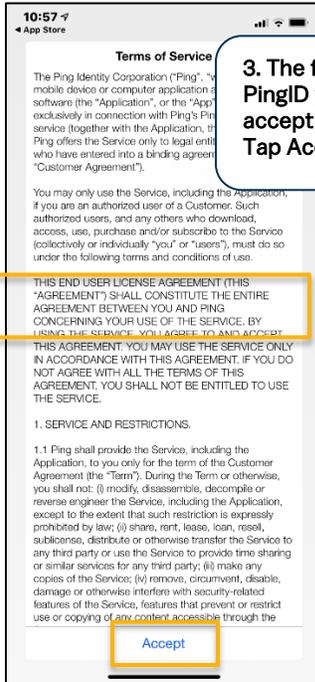
3. The first time you access PingID you are prompted to accept the terms of service. Tap Accept.
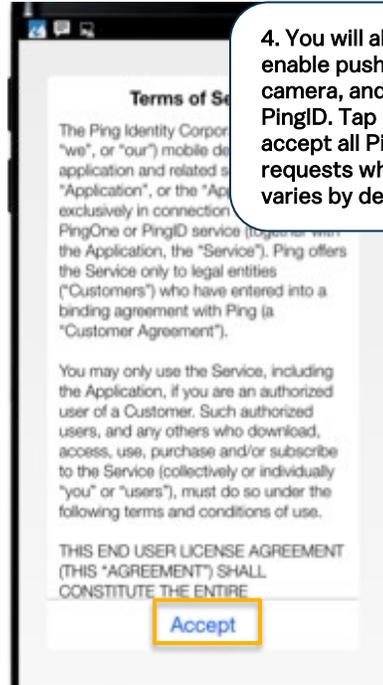
4. You will also need to enable push notification, camera, and location for PingID. Tap I Understand and accept all PingID permission requests when prompted – varies by device.
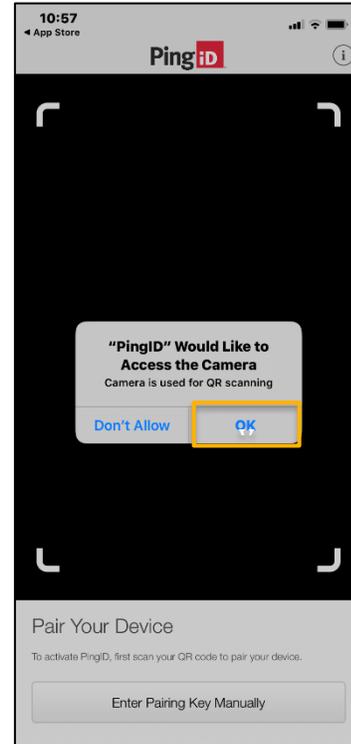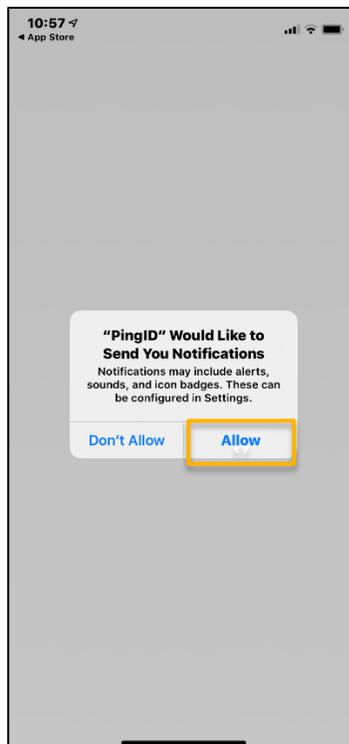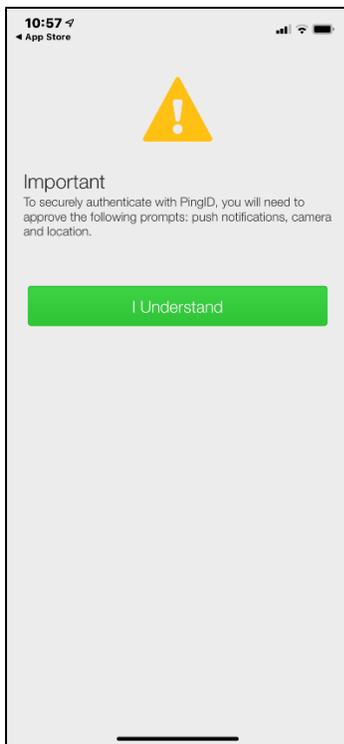
After you have successfully downloaded the PingID app on your smartphone, the next step is to pair your smartphone with your Treasury Center account.

III. Pair Your Device with Mobile Token

If you are a current password or physical token user you can register for mobile token.

Accessing self-registration:

1. Log on to your Treasury Center account
2. Click **Security Settings** under you name in the upper right corner
3. Click on the button **Register for Mobile Token**

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We take protecting your identity seriously. For your protection, M&T Bank uses a mobile token for security authentication. Please see the options below to manage your token device(s).

To register for mobile token –

1. Please download the PingID app from the Apple or Google Play store and follow the prompts
2. Have the app ready to scan the QR code on the upcoming screens, after registering the mobile token
3. Your device(s) will pair with the app and you will login using the mobile app going forward

Register for Mobile Token

3. Click Register for Mobile Token

Cancel

Pairing your Device

1. You will be emailed a temporary password

2. Input the temporary password emailed to you, click **Log In**

3. You will be redirected to the PingID registration page

4. Open the PingID app on your mobile device and scan the QR code on the registration page

   - Option to manually pair your device using the pairing key

5. PingID verifies the QR code and pairs your phone automatically. You will see a green checkmark indicating this was completed successfully

6. An authentication request is generated, and you are prompted to authenticate on your mobile device by swiping up. You will see a green checkmark indicating this was completed successfully

7. Registration is now complete, and you will be successfully logged into Treasury Center

Note: User will only have to register the mobile token once, the first time at login.

Optional: Once pairing is completed successfully, you will be prompted to complete the set-up of your profile by entering a nickname and add an image. Click **Done.**

Tue 9/1/2020 12:44 PM

D

donotreply@mtb.com

A message from M&T Bank Treasury Center

To

Dear softtokent5 softtokent5,
Your password has been reset to: TiO2AdX0D

If you need logon assistance, please contact our experienced M&T Bank Treasury Center Team Monday-Friday, 8:00am - 6:00pm ET at 1-800-724-2240.

This is an auto generated email.

****

This email may contain privileged and/or confidential information that is intended solely for the use of the addressee. If you are not the intended recipie
communication in error, please contact the sender immediately and destroy the material in its entirety, whether electronic or hard copy. This communic
may not directly or indirectly reuse or disclose such information for any purpose other than to provide the services for which you are receiving the inform
providers and assumes no duty or obligation for the security, receipt, or third party interception of this transmission.

> **1.** You will be emailed a temporary password. If you have received a password within the last 24 hrs, use that password, You will only receive one password every 24 hrs.

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⚠ A temporary password has been sent to your email address. Please, complete your initial login using that temporary password within the next 24 hours

User ID

softtokent5

Password

| |

☐ Remember User ID

| Cancel | Log In |

Forgot Password?

Have a question? Give us a call at 1-800-724-2240.

> **2.** Input the temporary password emailed to you. Click Log In.

> **3.** You will be redirected to the registration page.

4. Open the PingID app on your mobile device and scan the QR code on the registration page.

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M&T Bank is making your accounts more secure!

PingID is a multi-factor authentication (MFA) application that makes it easy to verify your identity within your online banking applications. Setup is quick and easy, so let's get started.

START

SKIP

Add a New Device

PingID Mobile Application

For the best experience, install PingID and scan the QR code to pair your mobile device. You can also enter the pairing code manually when required.

Pairing Code: 4858 7374 0214

Available for iPhone & iPad

Available for Android

Ping**iD**

Pair Your Device

To activate PingID, first scan your QR code to pair your device.

Enter Pairing Key Manually

Note: If you are unable to scan the QR code, tap Enter Pairing Key Manually on your smartphone and enter the pairing key as shown on the registration page.

5. PingID verifies the QR code and pairs your phone automatically. You will see a green checkmark indicating this was completed successfully.

Success!

Pair Your Device

To activate PingID, first scan your QR code to pair your device.

Enter Pairing Key Manually
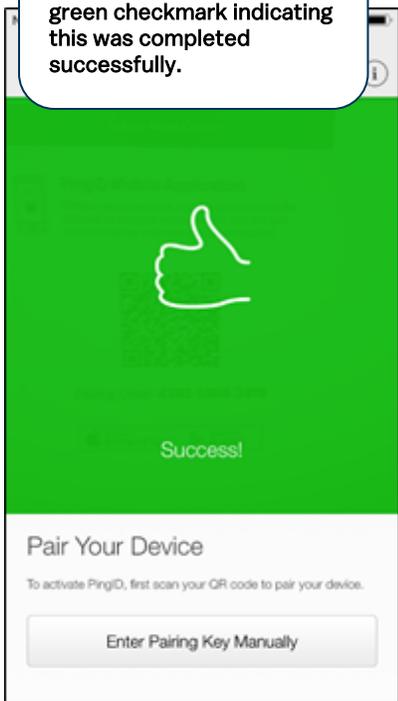
6. An authentication request is generated immediately, and you are prompted to authenticate on your mobile device by swiping up.

iD

iD SSO

7. Registration is now complete, and you will be successfully logged into Treasury Center.

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Authenticated

You're done!

Keep PingID running in the background to allow continuous authentication.

You will see a green checkmark indicating this was completed successfully.
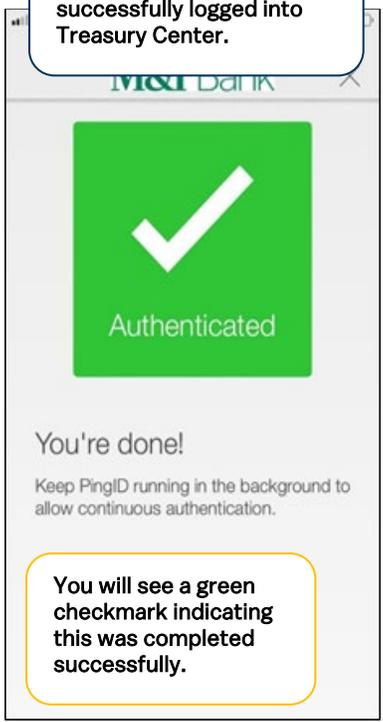
IV. Logging on Using Mobile Token

A user will only have to register their mobile token the first time they login. Once the registration process is completed, they will follow the steps below to login to Treasury Center using the mobile token.

Login Steps:

1. Go to Treasury Center on your tablet/desktop.

2. Type in your User ID. Click **Log In.**

3. On your mobile device, you will receive a push notification from PingID to authenticate.

    - Note: You do not need to launch the PingID app each time you want to authenticate; if it is running in the background, a push notification automatically appears on your screen (or lock screen) prompting you to authenticate.

4. Click the notification to open the PingID app and swipe up on your mobile device to authenticate.

    - You will see a green checkmark on your device indicating this was completed successfully.

5. Authentication is now complete and you will be successfully logged into Treasury Center.

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Logging on Using iPhone:

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PERSONAL / BUSINESS   COMMERCIAL

Treasury Center User ID

☐ Remember User ID   ❓

1. Type in User ID
2. Click Log In

Log In >

Log In to Web InfoPlu$

Other Commercial Services... ⌄

PingID now
You have a new authentication request.

Deny   Approve
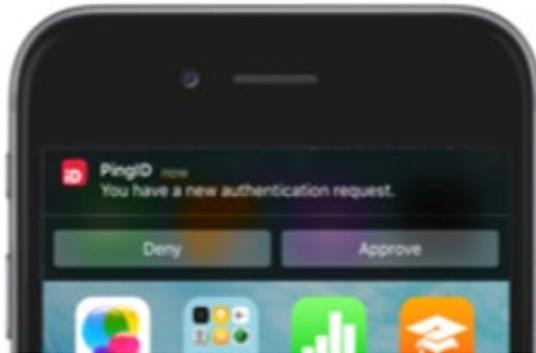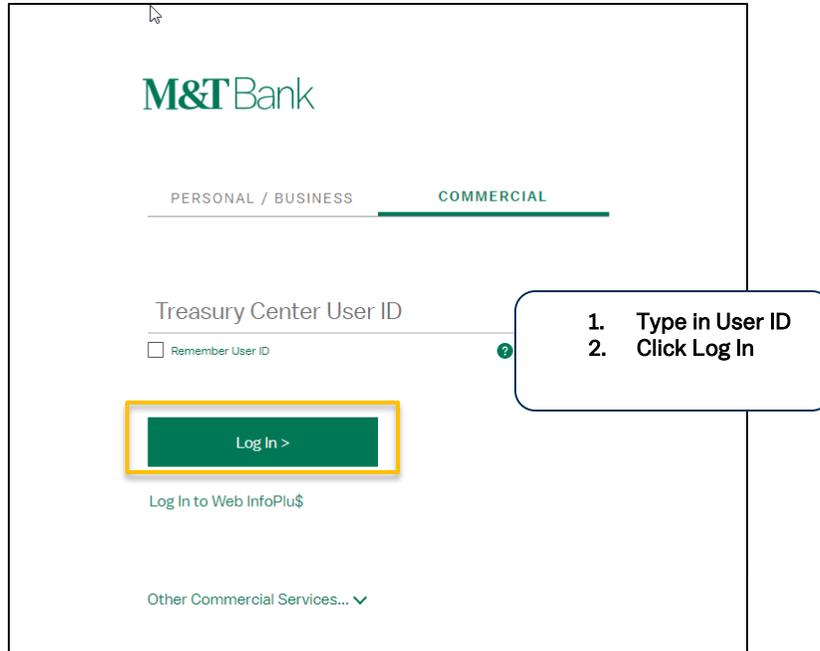
If your iPhone is _unlocked_, tap the notification banner or tap Approve.

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iWatch steps:

Swipe up to view the message and tap **Approve**. You'll see the green checkmark on your web browser, indicating authentication is successful and your access is approved.
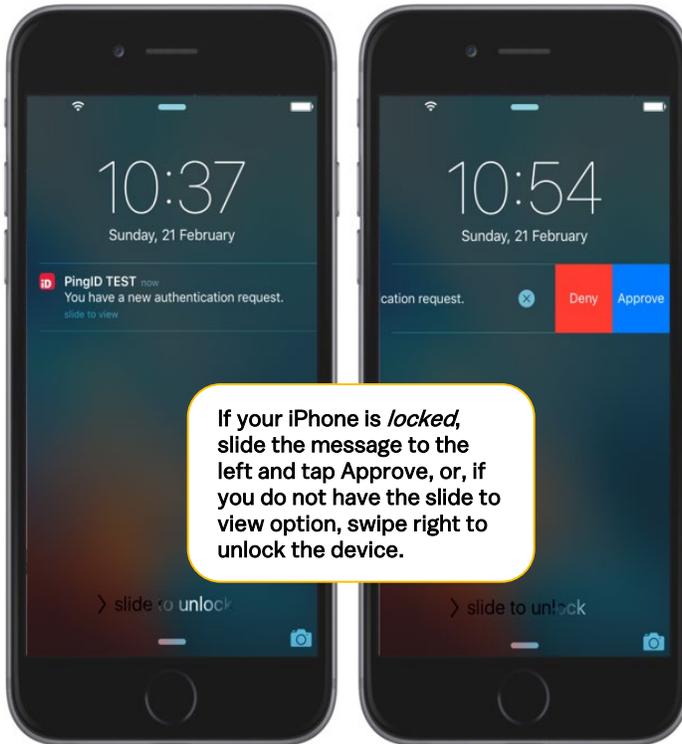
If your iPhone is *locked*, slide the message to the left and tap Approve, or, if you do not have the slide to view option, swipe right to unlock the device.

4. Clicking the notification will open the PingID app: swipe up on your mobile device to authenticate.
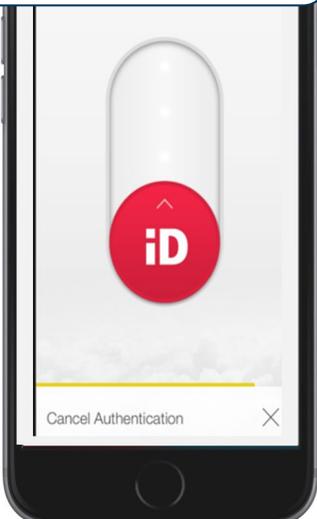
5. Authentication is now complete, and you will be successfully logged into Treasury Center.
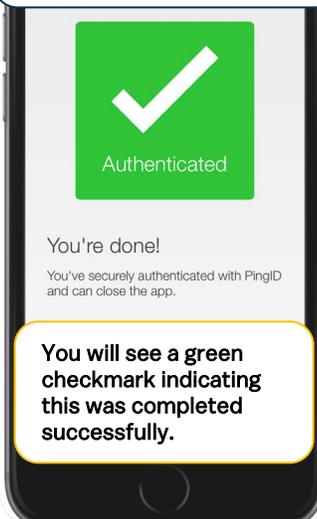
You will see a green checkmark indicating this was completed successfully.

If you have an Apple Watch paired with your iPhone, the PingID app automatically presents the **Approve** or **Deny** authentication notification on the Apple Watch, in parallel with your iPhone, so you can authenticate without taking your iPhone out of your pocket. You do not need to install the PingID app on your Apple watch to start receiving notifications.

Logging on using Android device:

1.Type in User ID
2.Click Log In
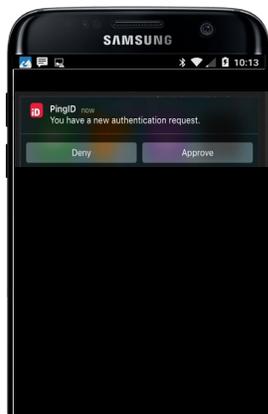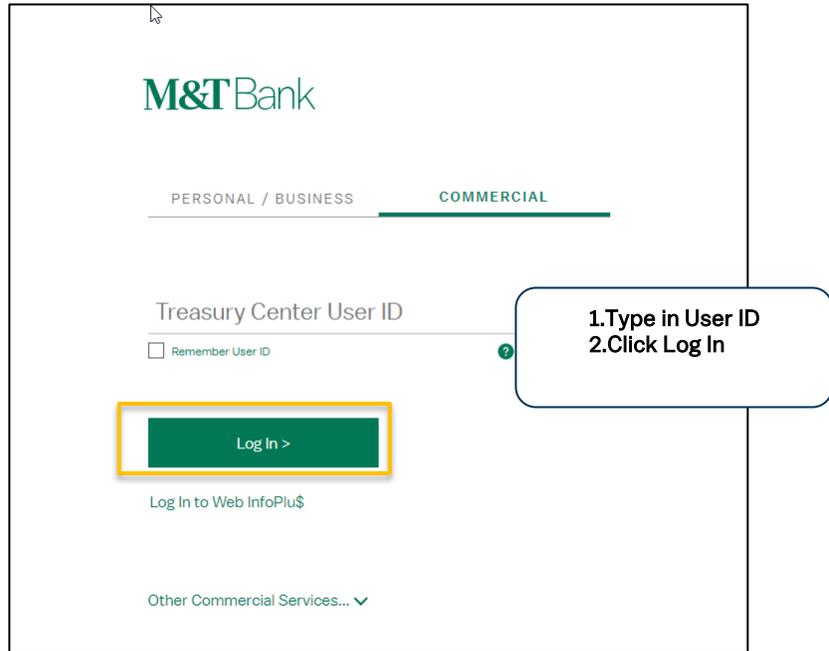
3. If you Android is locked, unlock it. You can authenticate two ways:

Option A. You will receive a push notification from PingID to authenticate. Click approve.
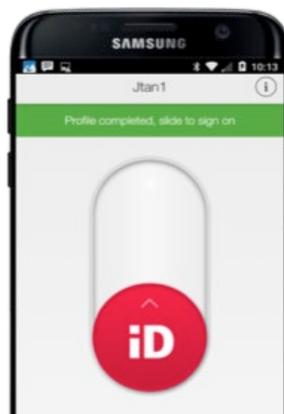
Option B. Open PingID app. Swipe to authenticate, even though the phone is locked.
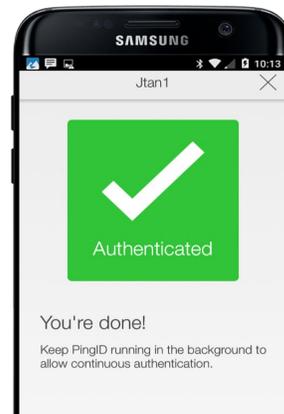
4. Authentication is now complete, and you will be successfully logged into Treasury Center.

You will see a green checkmark indicating this was completed successfully.

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V. MANAGE PINGID MOBILE APP

You can manage many of your PingID settings from within the PingID mobile app. Use the PingID mobile app to:

1. Unpair Device

2. Edit your profile

3. Swipe Settings

4. Register more than One Treasury Center User ID

*Change Device – Is not used at M&T Bank
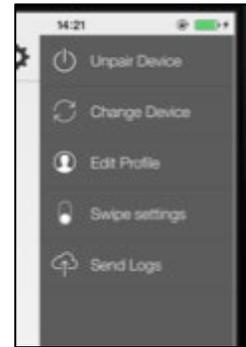
iOS supported operating systems:
  o   PingID is supported on any Apple device running iOS7 or higher

Android supported operating systems:
  o   PingID is supported on any device running Android 4.x and higher

1. Unpair Device

If you no longer want to use your device to authenticate using the PingID mobile app, you will need to unpair your device. You can do this directly from the PingID app on your smartphone.

Note: This will unpair all IDs associated to PingID. If you want to unpair one ID. Use troubleshooting steps to remove organization only.

1. Open the PingID app on the device that you want to unpair.

    • You should make sure your device has access to the internet and is not offline before unpairing your device.

2. Tap ⚙ on the top right of the app and then tap **Unpair Device.** You'll see a confirmation message.

3. Tap **Unpair**. The device is no longer paired, and you will not be able to use it to authenticate.

2.Edit Your Profile

Your profile picture appears on all swipe authentication requests. Your profile adds a layer of security by showing that an authentication request is intended for you.
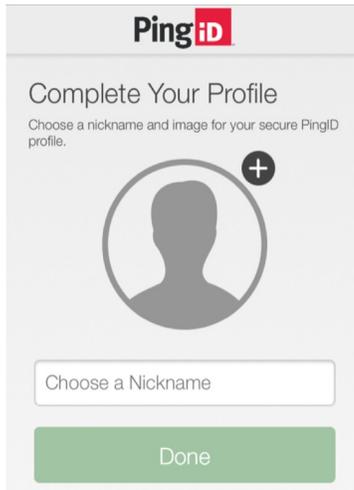
1. On your device, open the PingID application.

2. Tap ⚙ and then tap **Edit Profile.**

3. To add a profile picture, tap ➕, and then tap either:

>**a. Take Photo**: take a photo with your camera, crop the picture as required, and then tap the checkmark to add the photo to your profile. (not required)
>**b. Choose Existing**: Navigate to the picture you want to use, crop the picture as required, and tap **Done**.

4. Edit your profile name as required.

5. Tap **Save Changes**. Your profile is updated immediately.

3. Update the PingID Mobile App Manually

Go to your app store to check for and download the latest updates to PingID. It is recommended that you enable automatic updates on your smartphone to ensure the PingID app is always up-to-date.

1. Go to your app store on your device, search for PingID and then if an update is available, tap **Update.** The progress bar is shown, and you are prompted to open the app when the update is complete.

2. When the update is installed, tap **Open** to launch PingID.

4. Register more than one Treasury Center User ID

1. Open Treasury Center login on desktop

2. Input User ID and hit submit. Hit next on registration screen and follow registration steps.

3. In PingID app, click + under organizations – scan the QR code with the PingID app

4. The device will pair with the additional User ID.

VI. Troubleshooting Mobile Token

If your user ID did not properly register. Examples:

- Does not notify you to swipe or approve

- You are no longer getting asked to register

1. Open Ping ID app on your device. Click on the M&T organization. Click Remove Organization at the next login. This will require you to register all User IDs again on Treasury Center.

2. At your next login for each User ID you will have to scan the QR code again with your Ping ID app to pair the device.

PHYSICAL TOKEN

I. Registering a Physical Token

Users will receive a physical token that will need to be set up for the first time at log in.

1. Go to Treasury Center on your tablet/desktop.

2. Type in your User ID. Then click **Continue**.

3. A temporary password will be sent to the email address on file in the user's profile.

4. Type the temporary password on the next screen and click **Log In**.

   a. Note: There is an option save User ID if you are the only user logging in from that computer.

5. Type in Token Serial Number (found on back on token).

6. Type in Token Passcode (number the token reveals).

7. Click **Submit** and proceed to log in. User will log in with the token as passcode going forward.

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PERSONAL / BUSINESS   COMMERCIAL

Treasury Center User ID

☐ Remember User ID   ❓ Forgot Passw...

Log In >

Log In to Web InfoPlu$

Other Commercial Services... ∨

2. Type in User ID.
Click Log In.

External Email: Use caution & trust the source before clicking links or opening attachments.

User One,

This user password has been generated for M&T Bank Treasury Center.

Password: WuiJz8rja6sllbWX3J

If you need logon assistance, please contact our experienced Commercial Service Team Monday-Friday, 8:00am - 6:00pm ET at 1-800-724-2240.

This is an auto generated email.

****
This email may contain privileged and/or confidential information that is intended solely for the use of the addressee. If you are not the intended recipient or entity, you are strictly prohibited from disclosing, copying, distributing or using any of the information contained in the transmission. If you received this communication in error, please contact the sender immediately and destroy the material in its entirety, whether electronic or hard copy. This communication may contain nonpublic personal information about consumers subject to the restrictions of the Gramm-Leach-Bliley Act and the Sarbanes-Oxley Act. You may not directly or indirectly reuse or disclose such information for any purpose other than to provide the services for which you are receiving the information. There are risks associated with the use of electronic transmission. The sender of this information does not control the method of transmittal or service providers and assumes no duty or obligation for the security, receipt, or third party interception of this transmission.

3. One-time password email

M&T Bank | Treasury Center

User ID
USER1

One-Time Password
●●●●●●●●●

☐ Remember User ID

Cancel   Log In

Forgot Password?

Have a question? Give us a call at 1-800-724-2240.

3. Enter in temporary password received via email. Click Log In

M&T Bank | Treasury Center

Register Token

Token Serial Number

Token Passcode

5. Enter token serial number and token passcode.

6. Enter token response number.

7. Click Submit.

Cancel   Submit
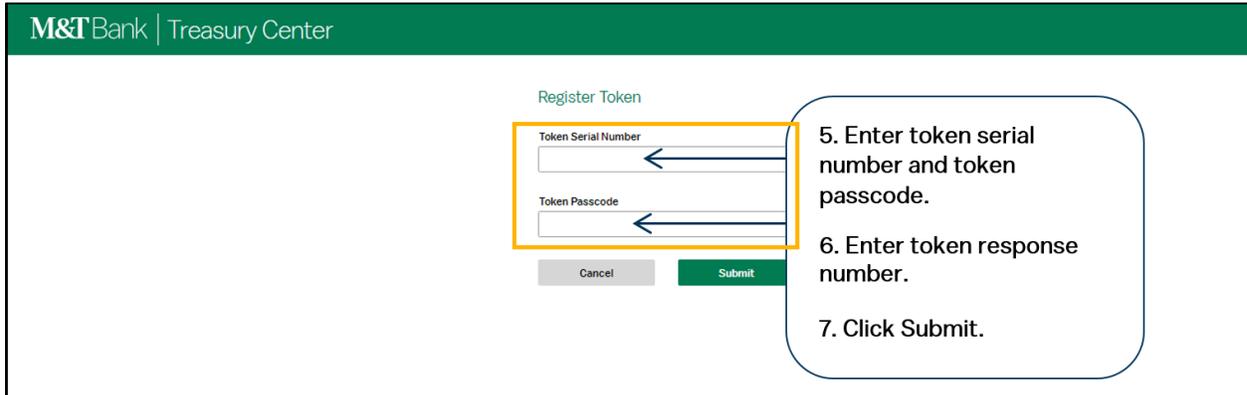
II. Logging on using a Physical Token

1. Go to Treasury Center on your tablet/desktop.

2. Type in your User ID. Then click **Continue**.

3. Type in Token Serial Number (found on the back of the token).

4. Type in Token Passcode (number the token reveals).

5. Click **Submit** and proceed to log in.

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PERSONAL / BUSINESS   **COMMERCIAL**

Treasury Center User ID

☐ Remember User ID

Log In >

1. mtb.com Commercial Login
2. Type in User ID

Log In to Web InfoPlu$

Other Commercial Services... ⌄
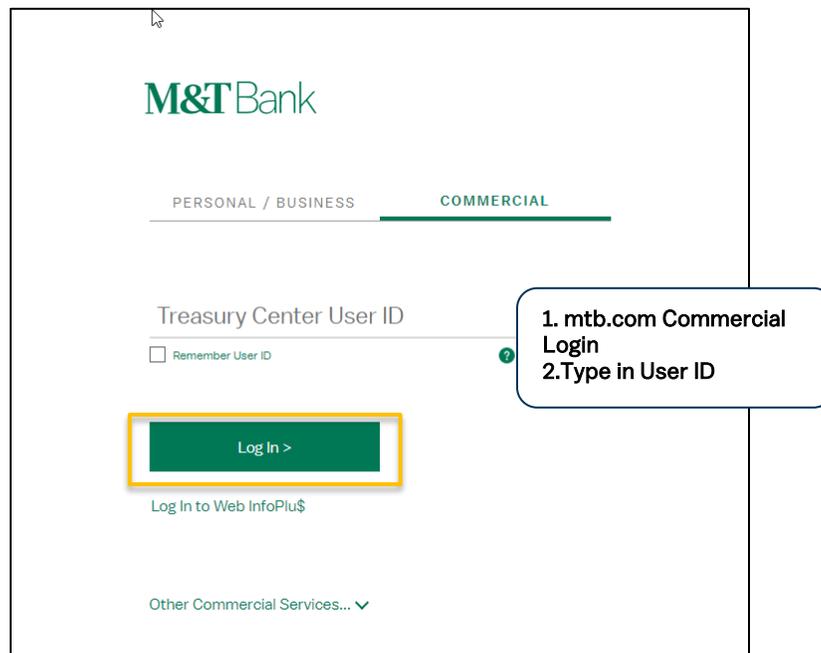
M&T Bank

M&T Bank | Treasury Center

Register Token

Token Serial Number

Token Passcode

Cancel   Submit

3 Enter token serial number and token passcode.

4. Enter token response number and click Submit

III. Ordering Instructions

Order a Physical Token for a **New User**

Your organization's Treasury Center System Administrator will need to complete the following to order a physical token for a new user:

1. Create the user in Treasury Center

2. Send an email to tokendistribution@mtb.com with the email subject line "(Insert Organization Name Here)/New Physical Token Request"

3. System Administrators should indicate the following in the body of the email:

   - The name of the organization

   - That they are requesting a new physical token for a new user

   - The new user's name

Order a Replacement Physical Token for an **Existing User**

The following steps should be followed for ordering a replacement physical token for an existing user:

1. The System Administrator must send an email to

   tokendistribution@mtb.com with the subject line "(Insert Organization

   Name Here)/ Replacement Token Request"

2. System Administrators should indicate the following in the body of the email:

   - The name of the organization

   - Their name

   - That they are requesting a replacement physical token for the following user (please list out the user information below):

     o Name

     o Current token serial number

     o Type of token to replace (see images on Page 4)

3. User should throw out the old token

CONTACT US

WE ARE HERE TO ASSIST YOU

For Commercial Services Single Sign-On questions or other Treasury Management services, please contact your Treasury Management Consultant or call M&T's Treasury Management Service Team at:

1 (800) 724-2240
MONDAY–FRIDAY from 8AM TO 6PM ET