






How M&T Bank's Real-Time Payments can benefit your business.



	Need	Benefit
 Emergency payroll	Meet unforeseen, emergency payroll needs	Send payroll at any time with no need to worry about time restrictions
Late payment to a vendor	Avoid late payment fees to a vendor by sending a last minute payment after business hours or on a weekend	Receive instant confirmation that your payment has been made 
Take advantage of early payment discounts	Pay vendors early but on the day its due – taking advantage of early payment discounts	Maximize cash liquidity by making payments on the day its due
Send insurance payments immediately 	Customers need insurance payments as quickly as possible	Real-Time Payments allow you to give customer immediate access to their funds
 No time restrictions	No longer be held to time restrictions when managing business needs	Run your business on your time: make payments after business hours and on weekends
Cheaper alternative to a domestic wire	Irrevocable payments with immediate posting 	Save money yet meet the same payment needs of a wire

M&TBank

 Equal Housing Lender.

This article is for informational purposes only. It is not designed or intended to provide financial, tax, legal, investment, accounting, or other professional advice since such advice always requires consideration of individual circumstances. Please consult with the professionals of your choice to discuss your situation. ©2021 M&T Bank. Member FDIC. 20690 210113