



## M&T Bank

### M&T Bank Accelerates Payment Modernization with Real-Time Payments

*Founded in 1856, M&T Bank provides banking, investment, insurance and mortgage financial services to more than 3.6 million consumer, business and government clients.*

### Challenges

- Provide customers with rapid access to funds without being restricted by evening and weekend limitations of other Wire and ACH payment options
- Lag times and limited transparency surrounding the arrival of funds
- Fragmented communication process impacting business flow to liquidity and risk management

### Solutions

- DBIQ to import Paycheck Protection Program (PPP) loan files with hundreds of payments per hour into the digital banking system and send payments to customers within seconds
- Real-Time Payments for an instant, any time payment infrastructure fully integrated into solution so clients can access payments in one place instead of going to multiple bank websites

### Results

- **Funded 35,000+ PPP loans totaling over \$7 billion dollars during round one of the PPP**
- Maintain competitive advantage by allowing clients to submit applications 24/7, process loans and continuously fund customers after-hours and over weekends
- Accommodate customer needs for instant payments
- Bilateral communication with payment and payment data in a single transaction, instant payment confirmation notifications

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