Business Credit Card Online Access

Registration and User Guide

Use this guide to familiarize yourself with key functions for administrators and cardholders.

TIP: Some features to help navigate this guide work best on a desktop computer.

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Log on to Credit Card Online Access >

BMO

Introduction

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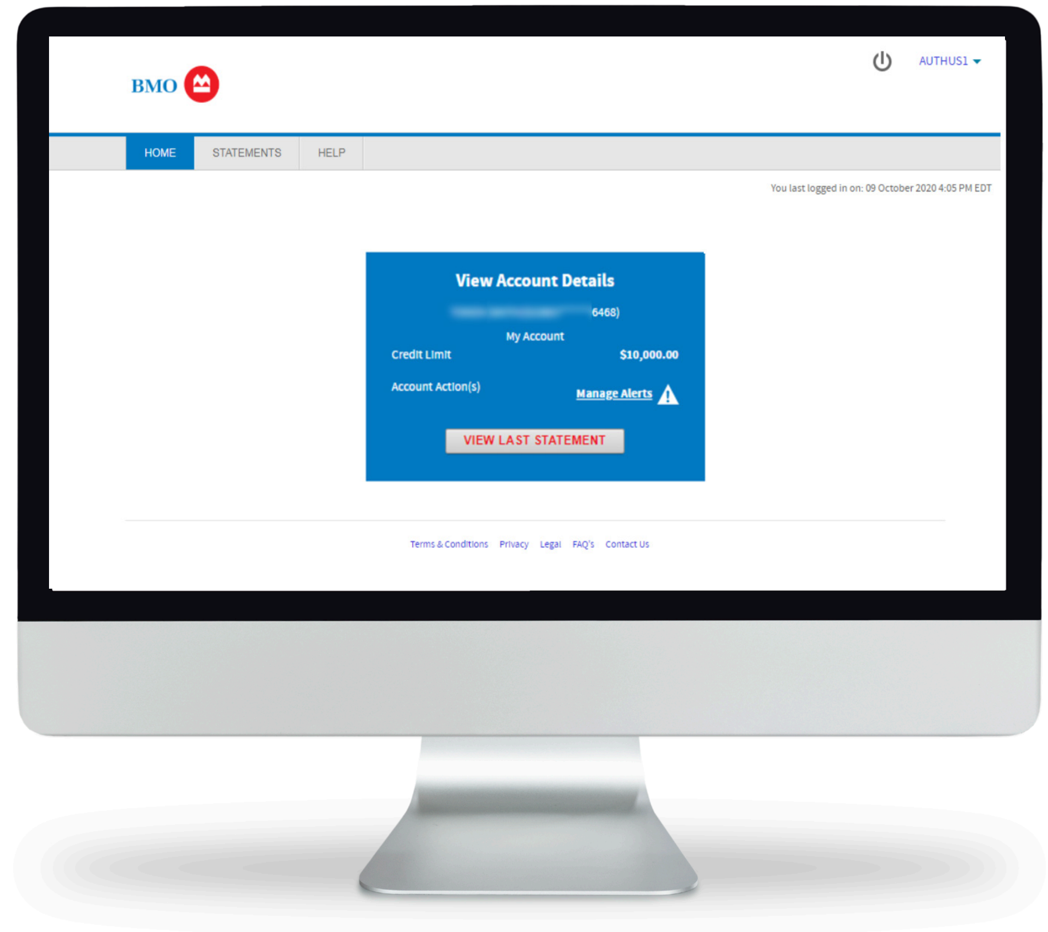
Welcome

Credit Card Online Access is the go-to platform for managing your BMO Business Credit Card.

This Quick Start Guide can help you make the most of your online access benefits — with tips to guide you through key functions that simplify expense management and improve productivity.



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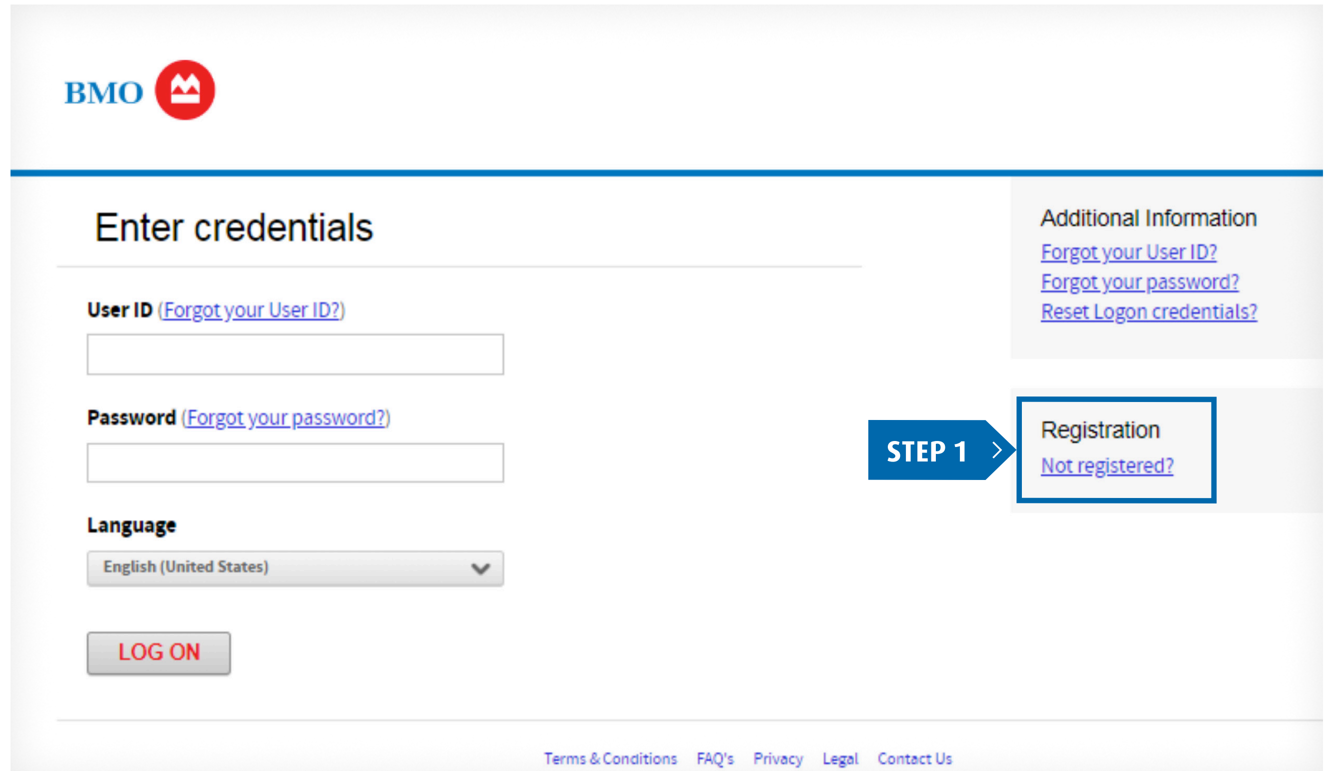
Set-Up Access

To use Credit Card Online Access, you must have a User ID and Password.
If you don't, you can register easily by following these simple steps:

STEP 1

Visit Credit Card Online Access

Then click "Not Registered?" to display the Provide Account Number screen. To self-register, you will need to provide the 16-digit number on your physical card or the 16-digit number of your company account.



TIP

You can also contact your company administrator or call the phone number on the back of your card to get set up.

Set-Up Access (Continued)

STEP 2: Enter your 16-digit number, then click "NEXT" to continue your registration.

What account number should be used to register?

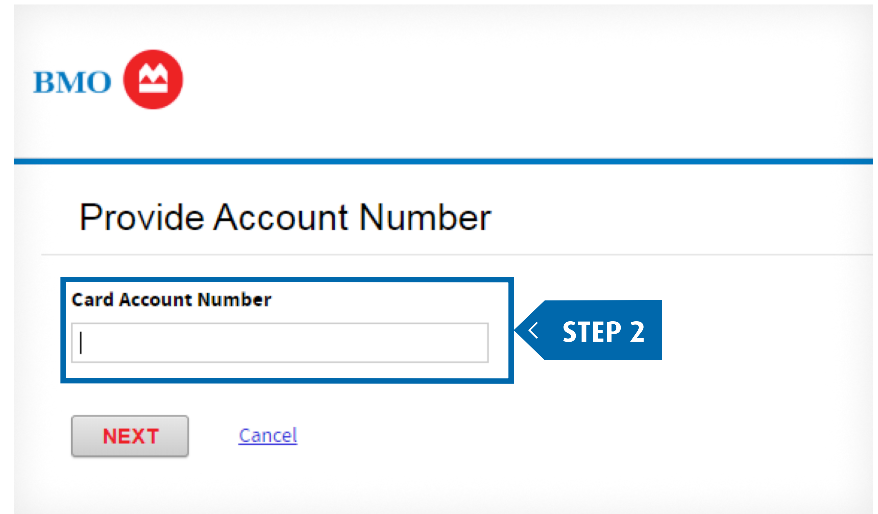
Cardholder: If you want to manage only your card, including making payments, then enter the 16-digit number printed on your card.

Business Owner or Administrator: Use the 16-digit company account number found on your billing statement or welcome letter, not the number printed on your credit card.

Not sure if you are an Administrator?

This access is required if you are billed by your company account number, not your card number. Administrators traditionally manage a company's card program performing tasks such as:

- Making payments
- Reviewing account activity
- Registering and maintaining cardholder(s) access



Set-Up Access (Continued)

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STEP 3: Continue by creating your user ID and password.

Email: Enter your full email address (e.g., name@companyname.com). Email notifications will be sent to this address.

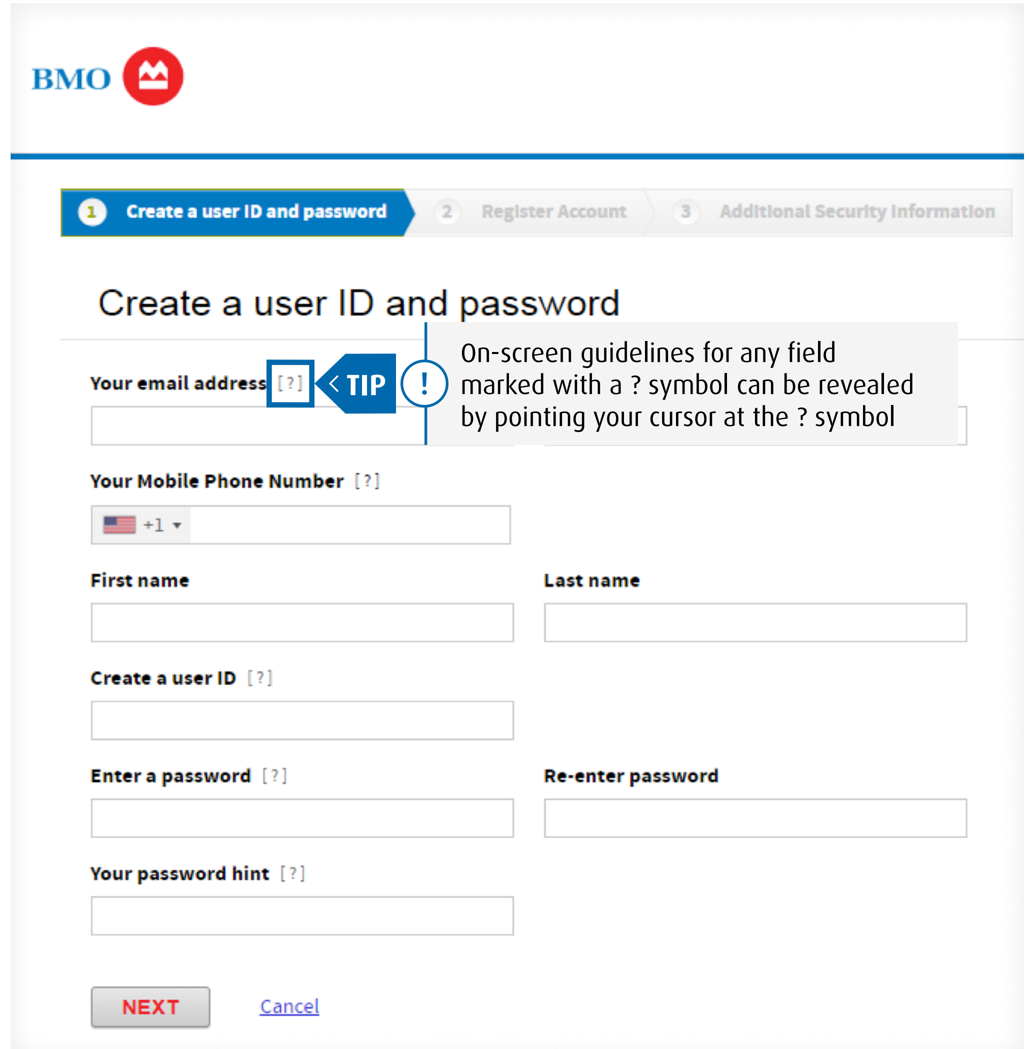
Mobile Phone Number: This information is optional.

User ID and password: Follow the on screen guidelines for acceptable characters and length. Enter choices that are easily remembered by you but not easily guessed by others.

Password hint: This hint can be a few words or short sentence that describes your password in case you ever need a reminder. Do not retype your password.

TIP

The information entered in these fields is for the online account profile only and will not be changed on the credit card account profile. For these changes, please call the number on the back of your card or on your statement.



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Set-Up Access (Continued)

STEP 4: Provide your registration information.

Name: Enter name exactly as it appears on your card.

Credit Limit: As displayed on your card mailer or most recent statement.

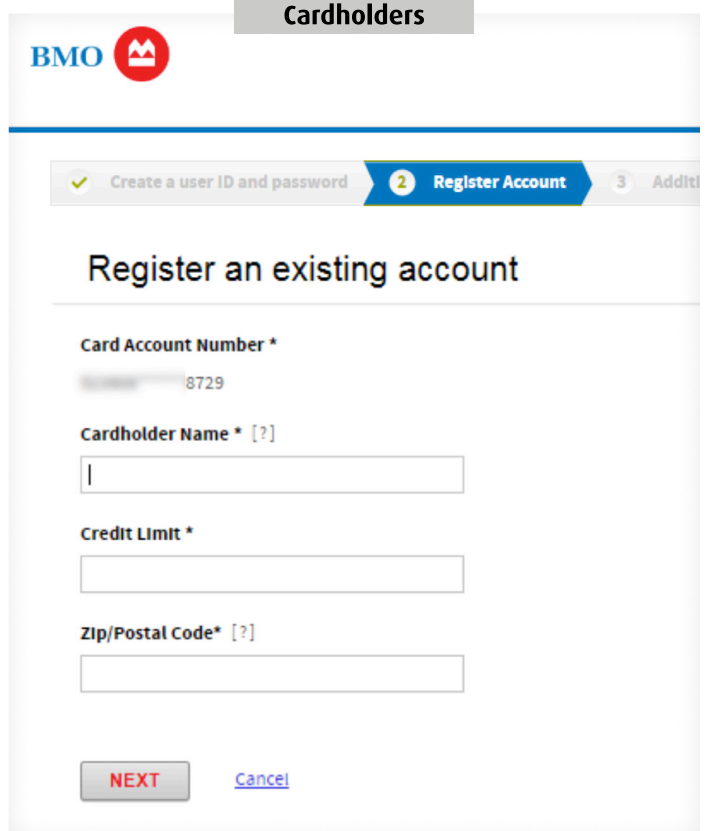
*Note: If your limit was changed today, please use previous day limit.

Zip Code: For U.S. Zip codes, use the 5-digit billing zip code.

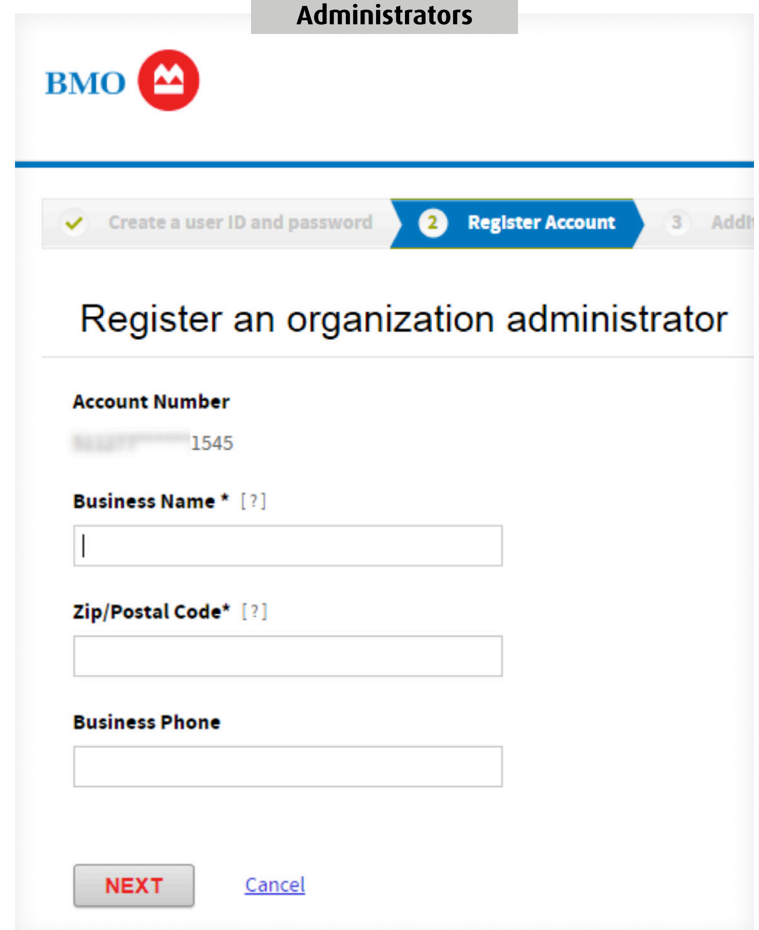
Business Name: Enter the business name exactly as it is on the cards. It will be either the legal name or the business name displayed on the card(s).

Business Phone: This number is listed in your business credit card profile.

Cardholders



Administrators



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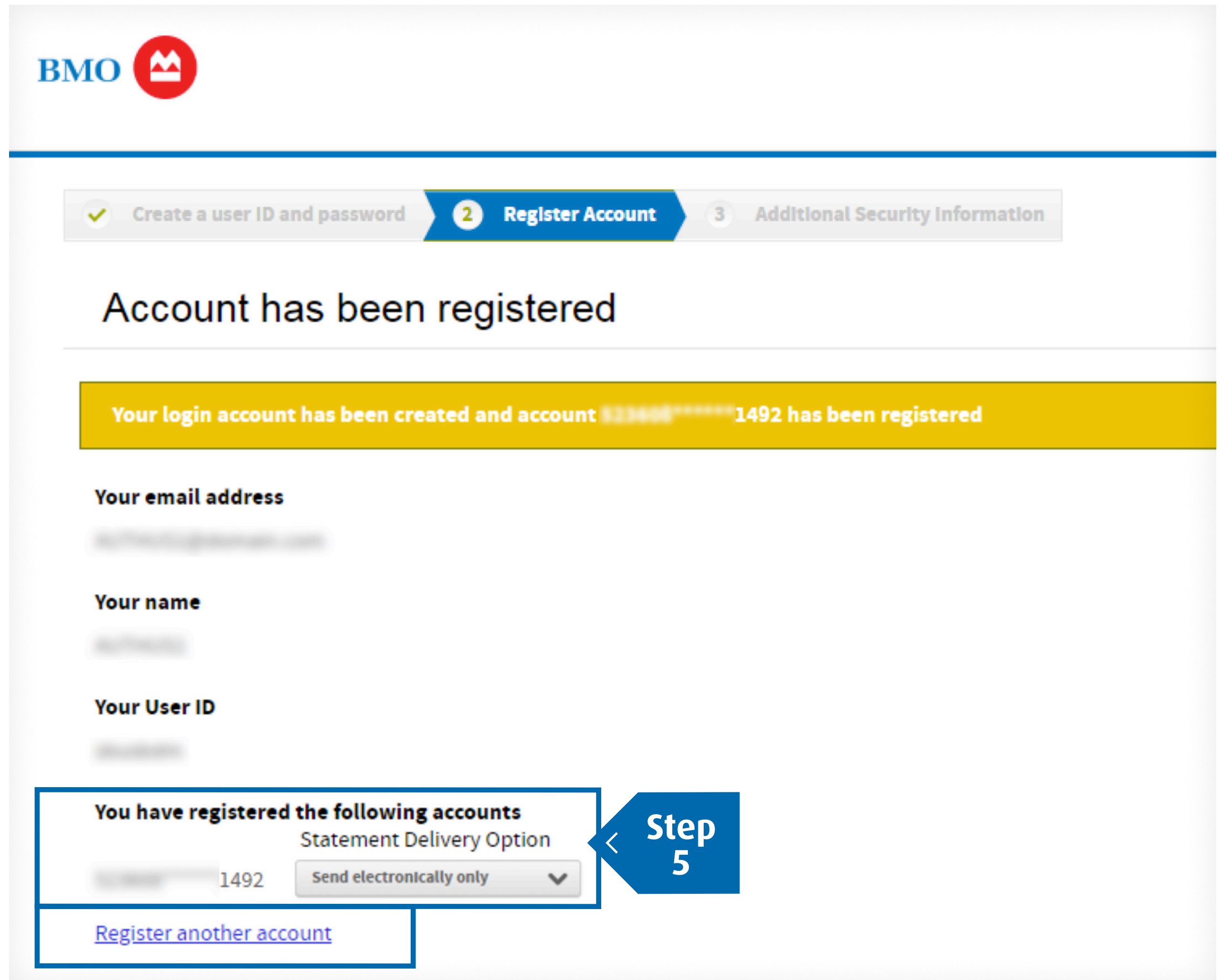
Set-Up Access (Continued)

STEP 5: Review and accept the cardholder statement delivery option.

For Cardholders: Online registration automatically enables electronic statements. All cardholders will have access to electronic statements. If the Statement Delivery Option is not displayed then paper statements are not generated on this account. Statements will be sent only electronically.

For Administrators: As an administrator you have the ability to register additional cardholders with their own log in credentials. As a reminder, you will need each of your cardholder's details in order to register their account.



Set-Up Access (Continued)

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STEP 6: Set up your security questions.

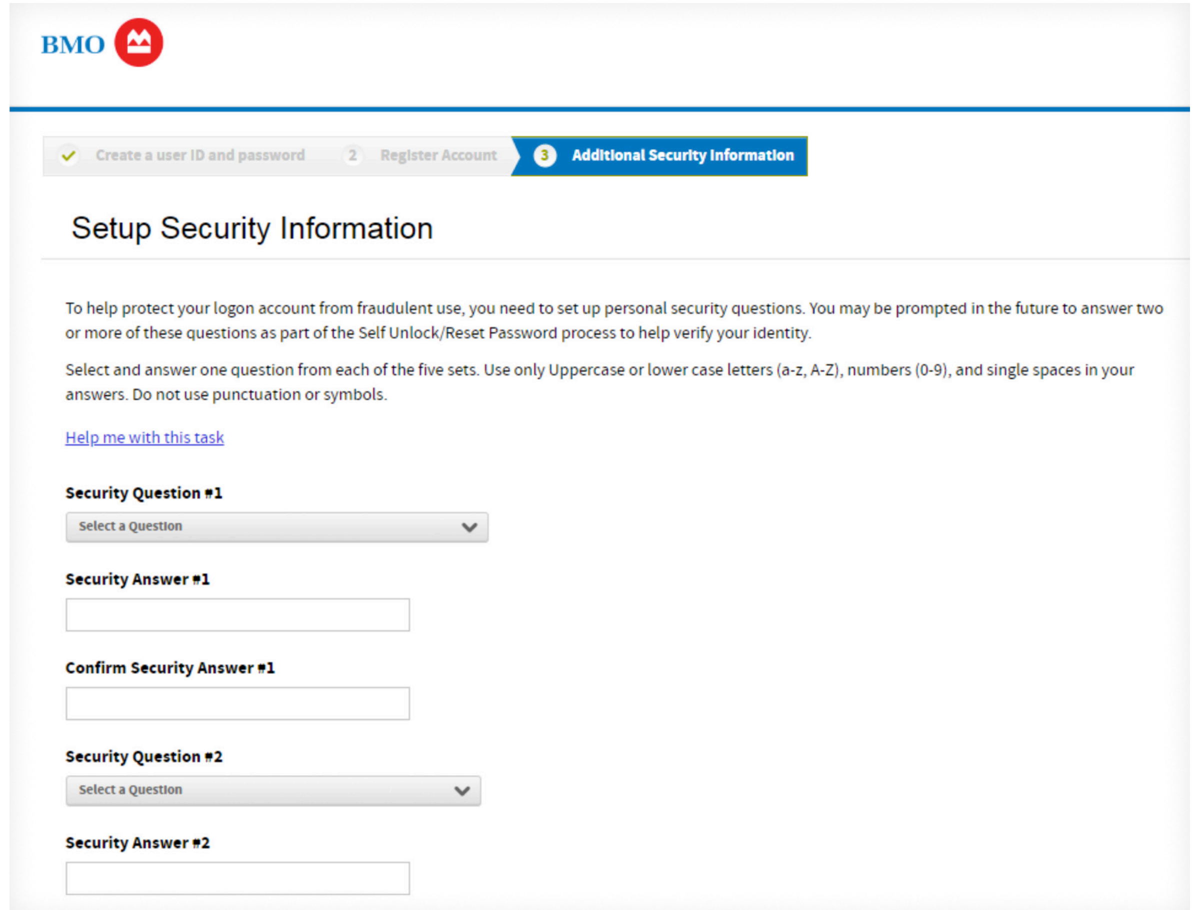
Once you have completed your answers:

- Click “Submit” to display the End-User License Agreement
- Read it and click “Agree” to enter your organization’s Credit Card Online Access homepage

TIP

For each set of 5 questions choose one to answer, then enter and re-enter your answer.

You may be asked one of more of these questions in the future to verify your identity when logging on or re-setting your password.



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Manage Account (Access Account Activity)

Account Activity allows access to account summary, transactions, authorizations and statements.

STEP 1

Log on to Credit Card Online Access

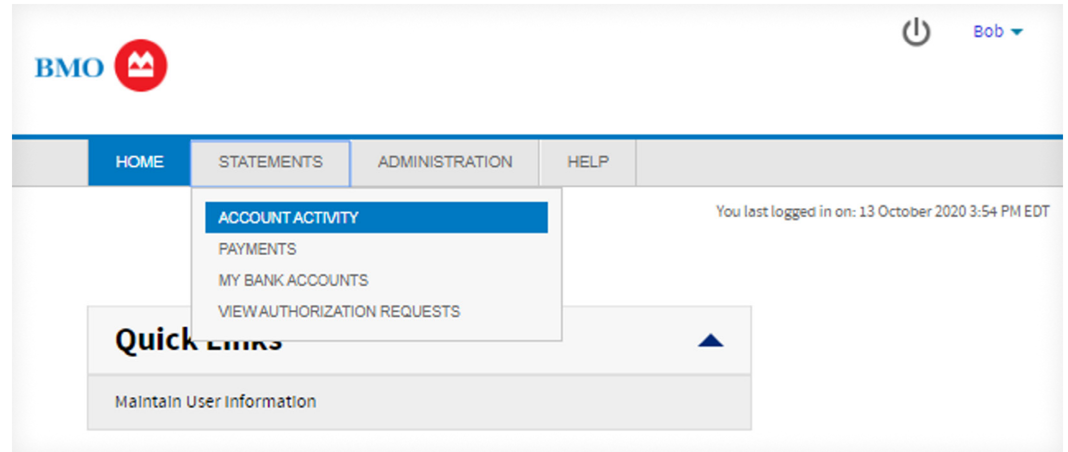
Then:

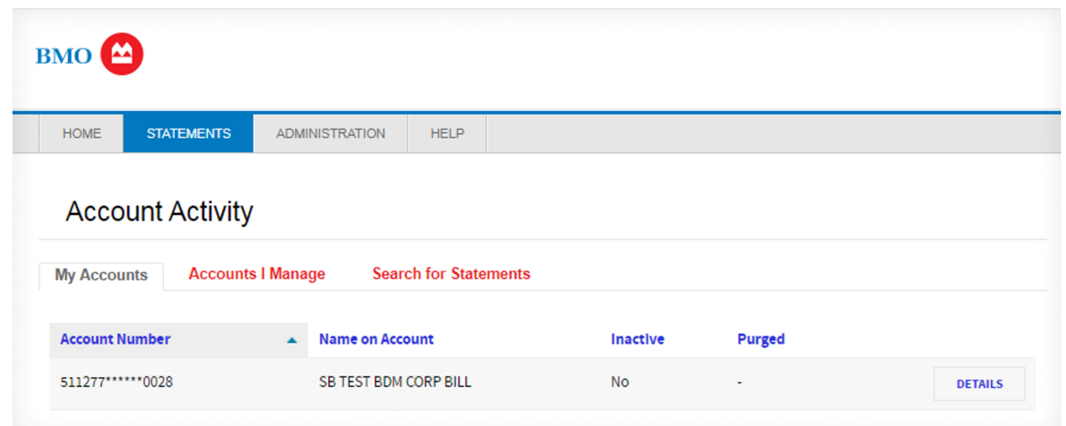
- From the HOME page, click on "STATEMENTS" to reveal the drop down menu
- Click on "ACCOUNT ACTIVITY" to reveal the account details screen
  - If you have access to one account, the Account Activity options will display
  - If you have access to more than one account, they will be displayed here, click "DETAILS" for the account you want to access

Administrators: You will see an interim Account Activity screen called "My Accounts."

By clicking "DETAILS" on the company account, you will display all account and cardholder activity.

If you want to display a specific account that is not listed, select the "Accounts I Manage" tab to search.





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STEP 2: Account Details shows your account Summary, Transactions, Authorization Requests or Statements.

Summary:

- The Summary tab displays activity since the last statement plus a summary of the last statement

Transactions:

- The Transactions tab provides a list of current or previous statement cycles (12 months) transactions. There is an option to download into several available formats

Authorization Requests:

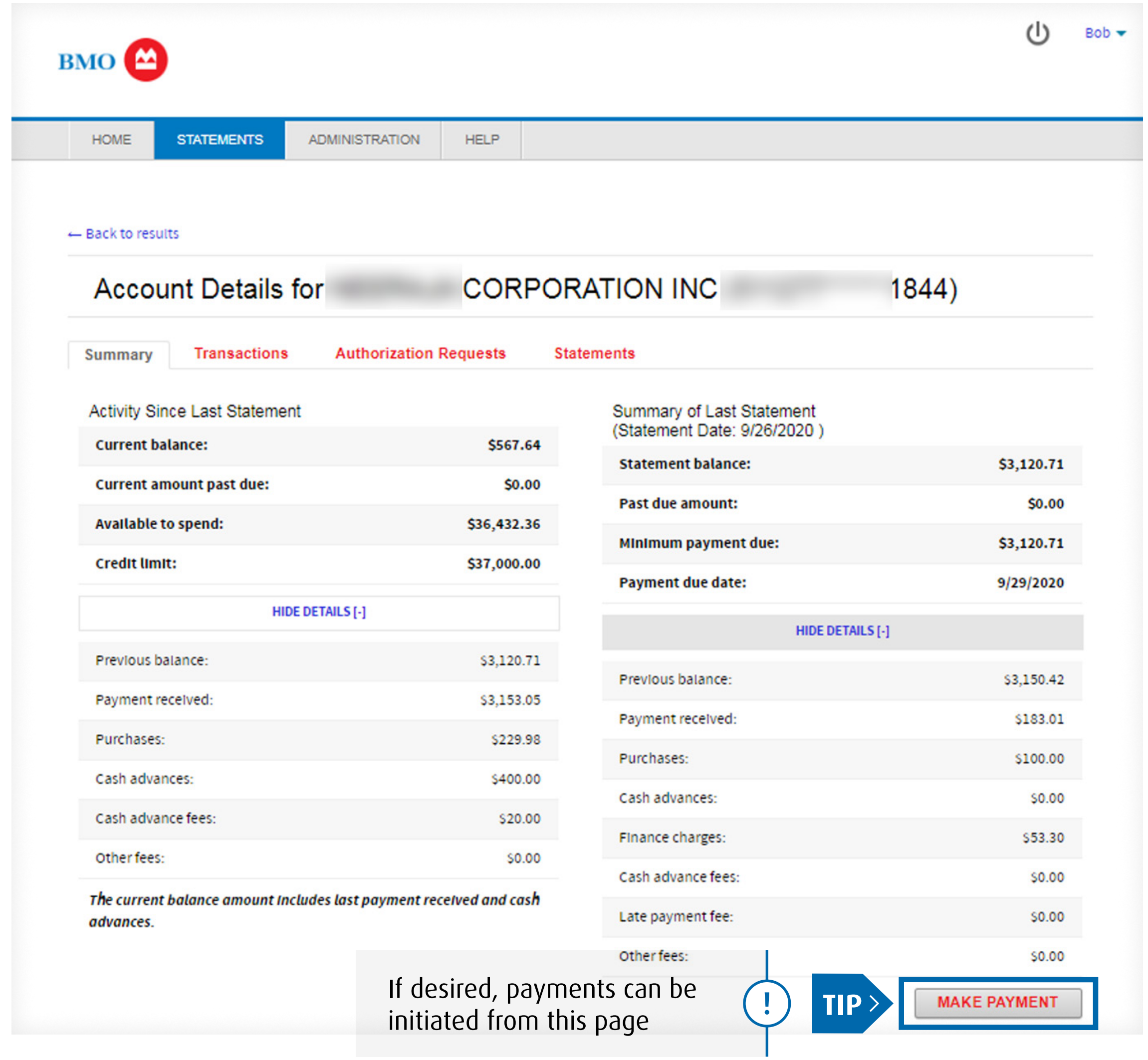
- The Authorization Requests tab provides details of approved transactions that may not be included in posted transactions

Statements:

- The Statements tab includes access to up to 24 months previous statement cycles, access and download as a PDF

Administrators:

- Account Details for the company account will include all cardholder(s)



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Next, let's look at the Transactions tab: NEXT

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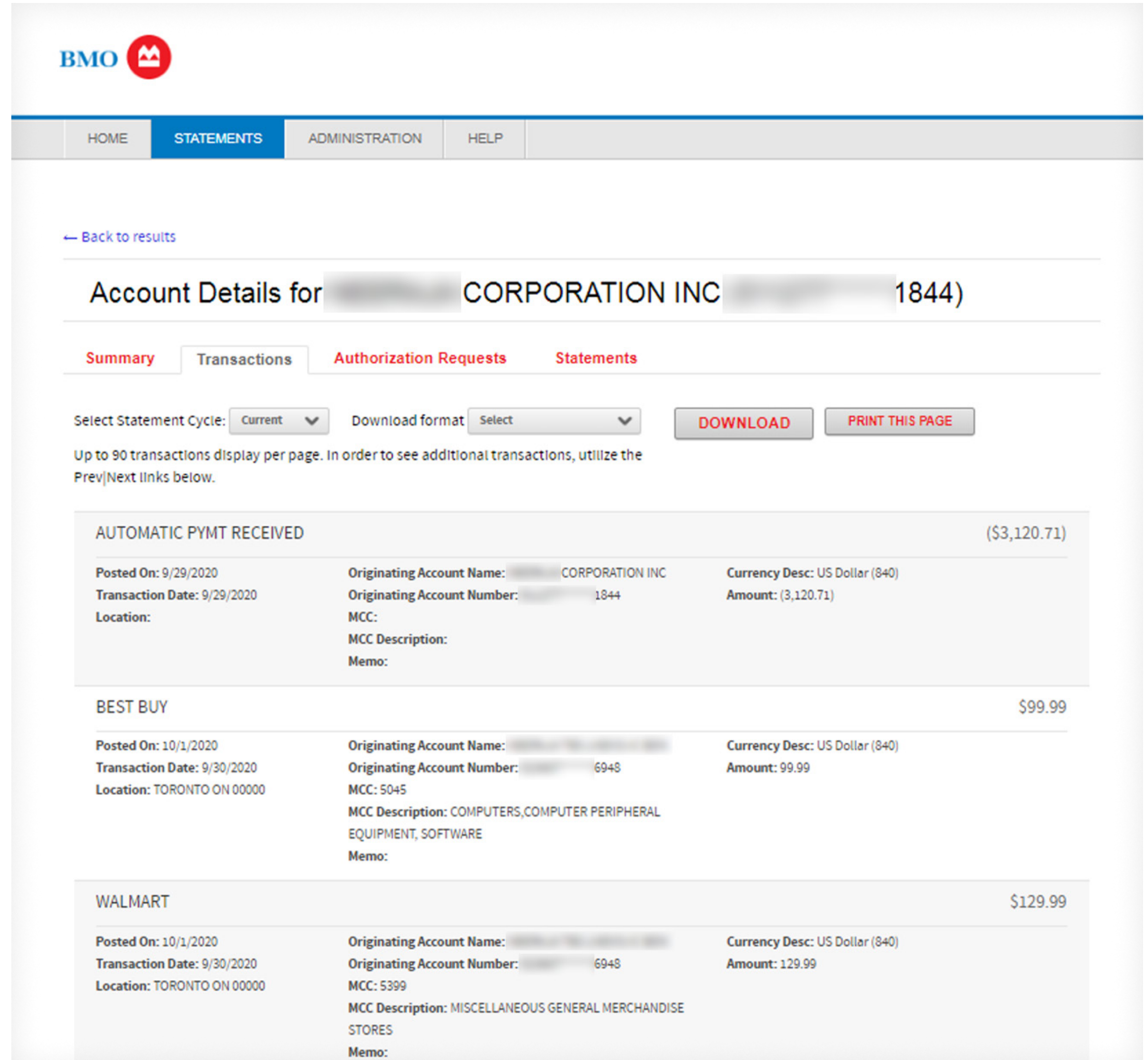
Transactions

The Transactions tab provides a list of current or previous statement cycles (12 months) transactions. There is an option to download into several available formats.

Transaction details can include:

- Purchases/credits
- Payments
- Fees
- Any other adjustments

Return to STEP 2: Account Details



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Authorization Requests

The Authorization Requests tab provides details of approved transactions that may not be included in posted transactions.

- Results can be searched by date and/or status

TIP

Current authorizations since your last statement may reduce the available credit on the account if not yet posted.

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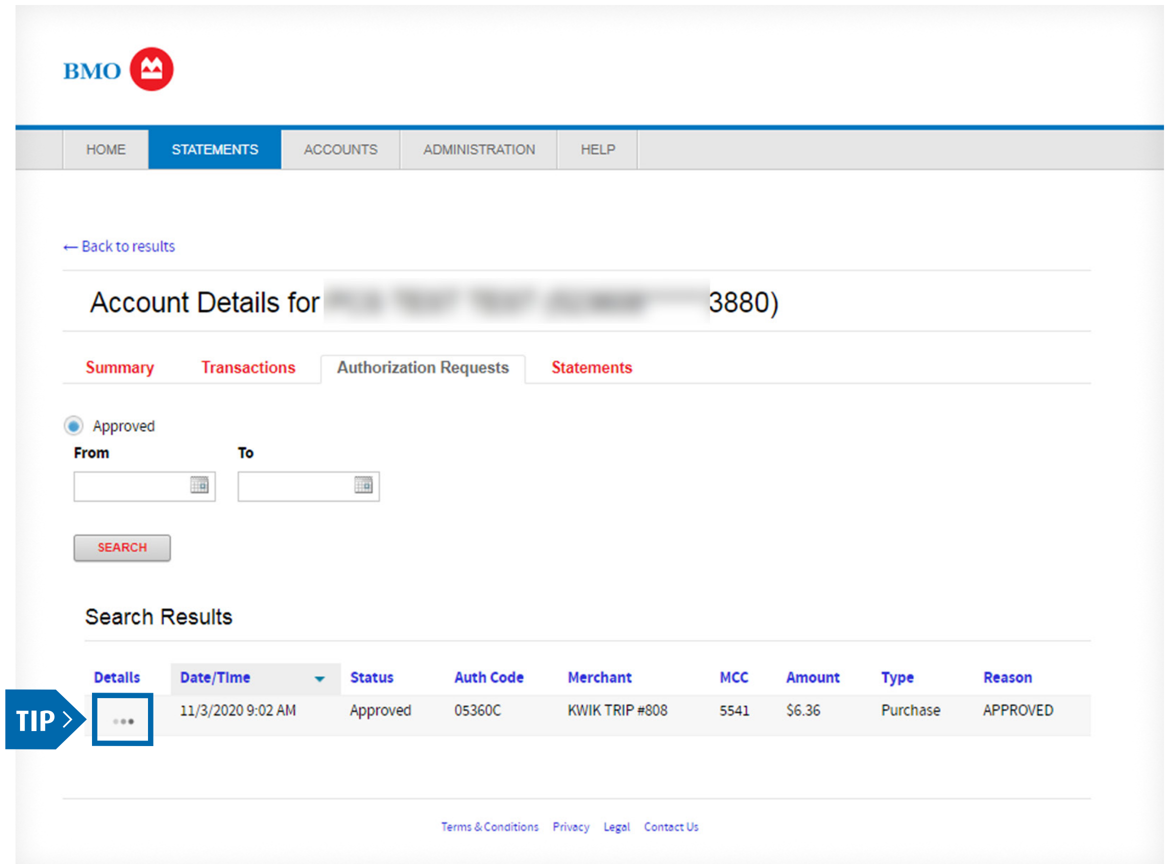
Click on 'Details' to view additional transaction information

TIP



Manage Account (Access Account Statements)

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Cardholders can access statements for their individual accounts, and administrators can access statements for multiple accounts, by following these simple steps:

STEP 1

Log on to Credit Card Online Access

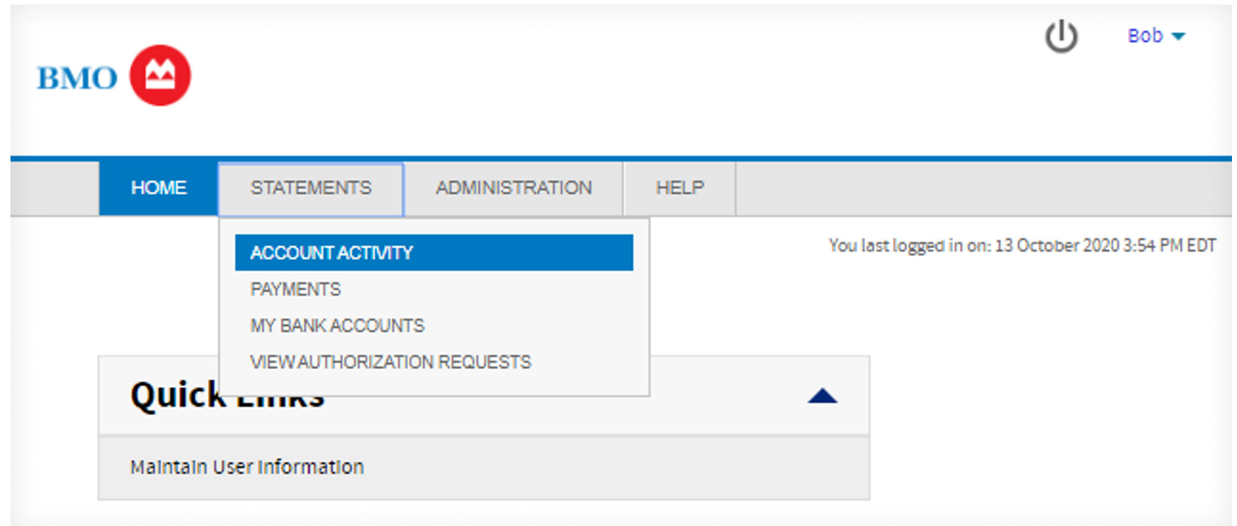
Then:

- From the HOME page, click on "STATEMENTS" to reveal the drop down menu
- Click on "ACCOUNT ACTIVITY" to reveal the account details screen.

Cardholders: The 'Account Details' screen is displayed, select the "**STATEMENTS**" tab

Administrators: The "Account Activity" screen is displayed with the options to:

- Review the company account statements: click "DETAILS"
- Search accounts under the "Accounts I Manage" tab for a **list of accounts**, then click "DETAILS" for the account you want to display
- Review a **specific account** statement using the "Search for Statements" tab. You will need the cardholder name or account number.



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Statements

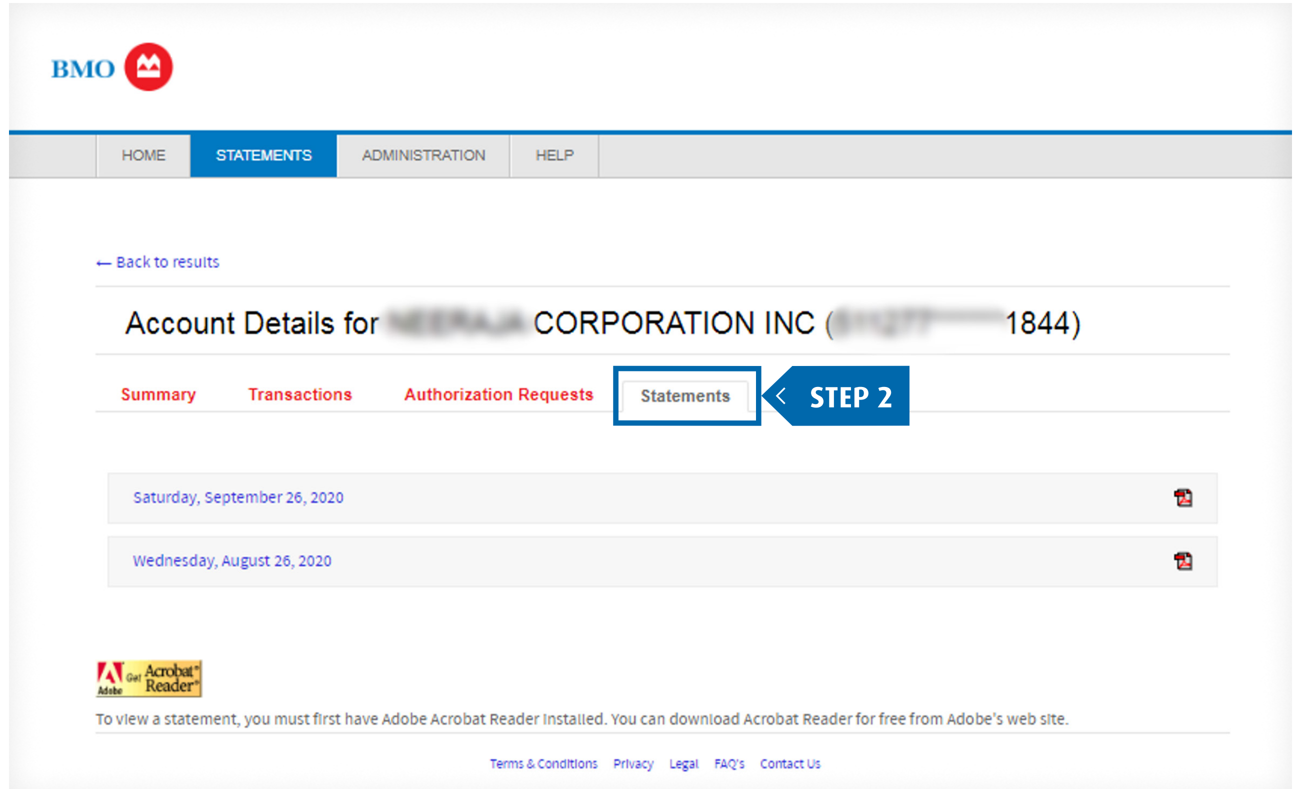
The Statements tab includes access to up to 24 months previous statement cycles, access and download as a PDF.

STEP 2: Select the statement.

Click on a statement to download it in a PDF format

TIP

- Up to 24 months of past statements will be listed.
- The most recent statement will appear at the top of the list.



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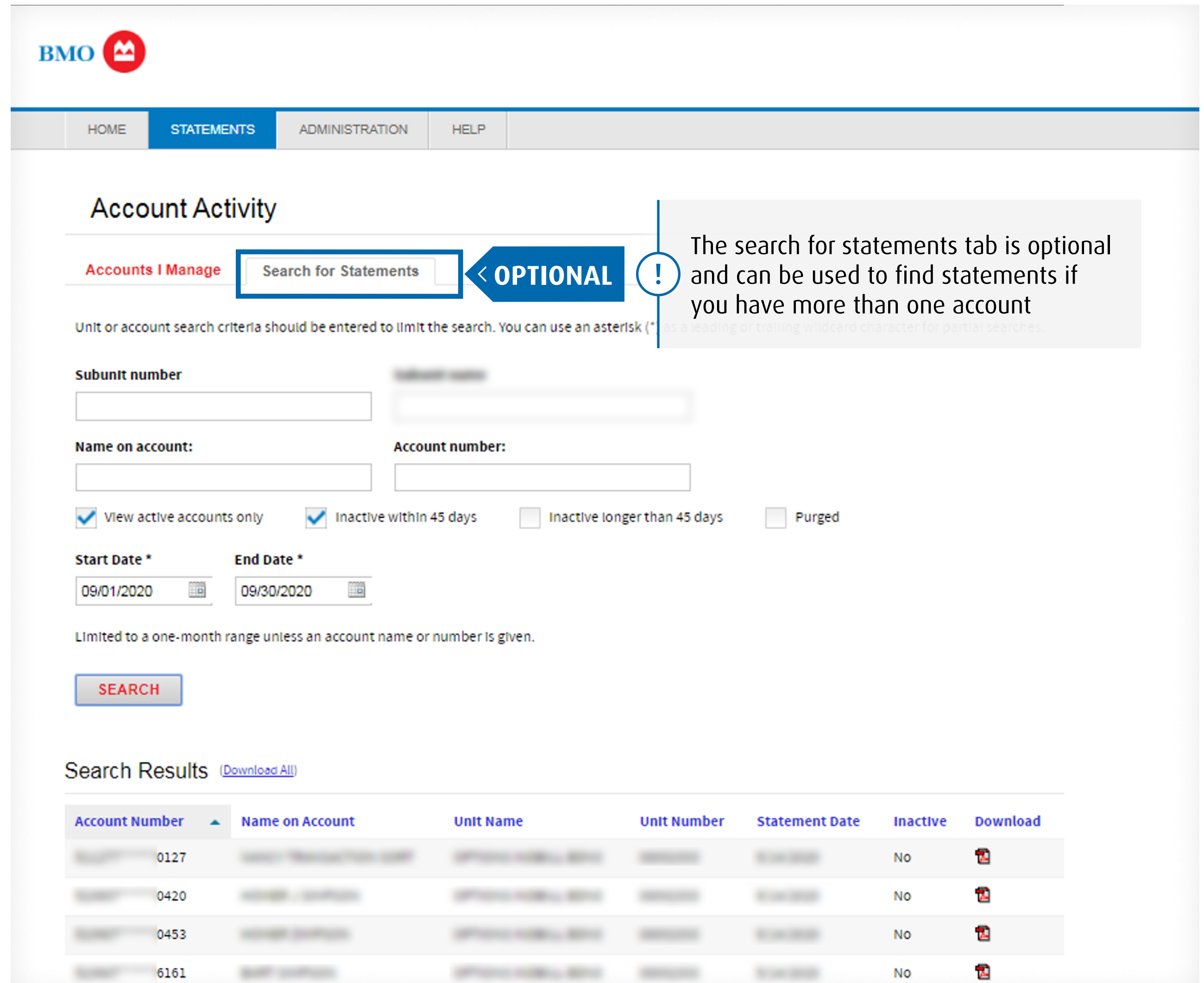
OPTIONAL STEP 3: If you have access to multiple accounts, choosing the "Search for Statements" tab will allow you to search for other account statements.

- To download in a PDF format, simply click the PDF icon

TIP

The search option will default to view active accounts and inactive within the last 45 days.

Return to STEP 2: Account Details



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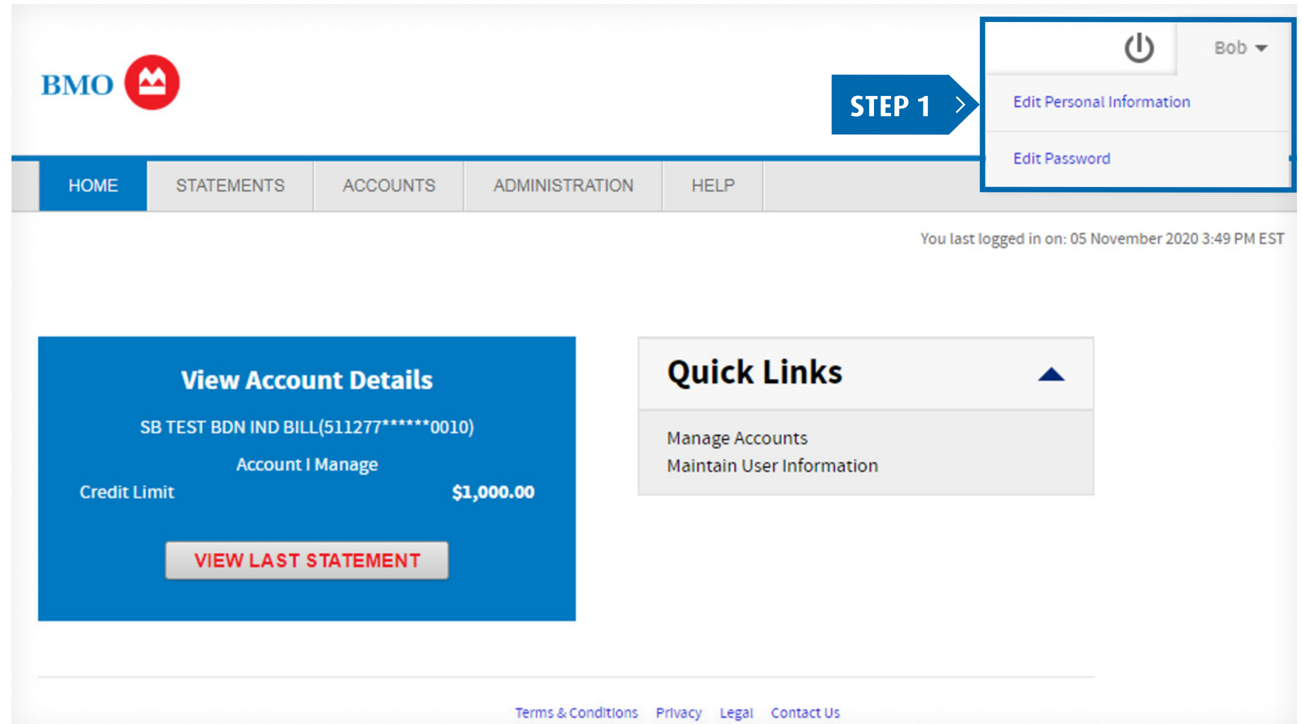
You can edit your personal information or change your password by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Then:

- Click the arrow next to your User ID to reveal the drop down menu
- Click the desired option to either "Edit Personal Information" or "Edit Password"



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Manage Account (Edit Personal Info or Password, continued)

STEP 2: Make the desired edits, then click "SAVE".

Personal info:

- Provide the email address to which you want notifications sent.
- The cc email address is optional; if desired, notifications can also be sent to a second email address.
- A mobile phone number is optional; to provide or edit this information, enter the mobile number and select the phone number country.

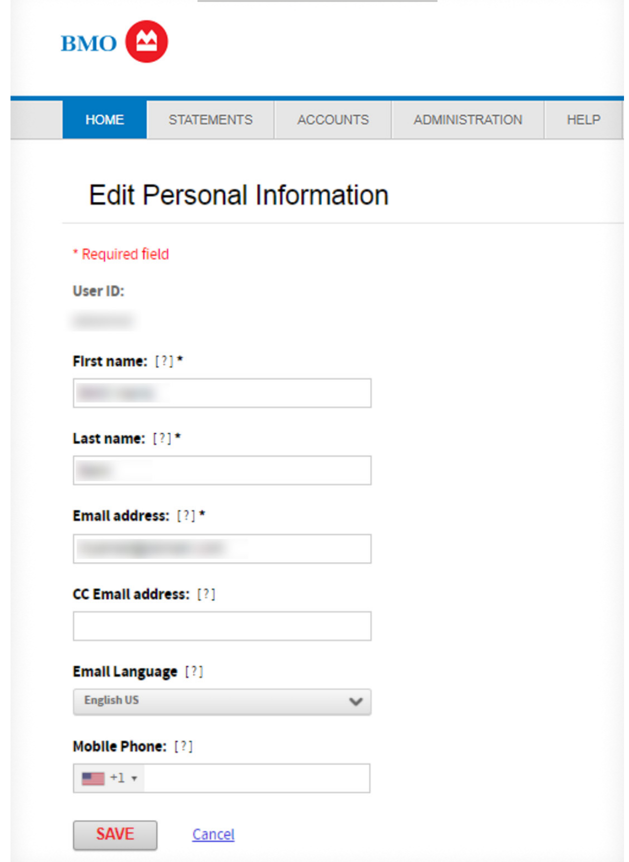
Password:

- Passwords are case sensitive; to reveal the guidelines for creating an acceptable password, point your cursor at the ? symbol.
- The Password Hint can be a few words to help you remember your password if you ever need a reminder. **IMPORTANT:** The system will not allow you to embed your password in the password hint field.

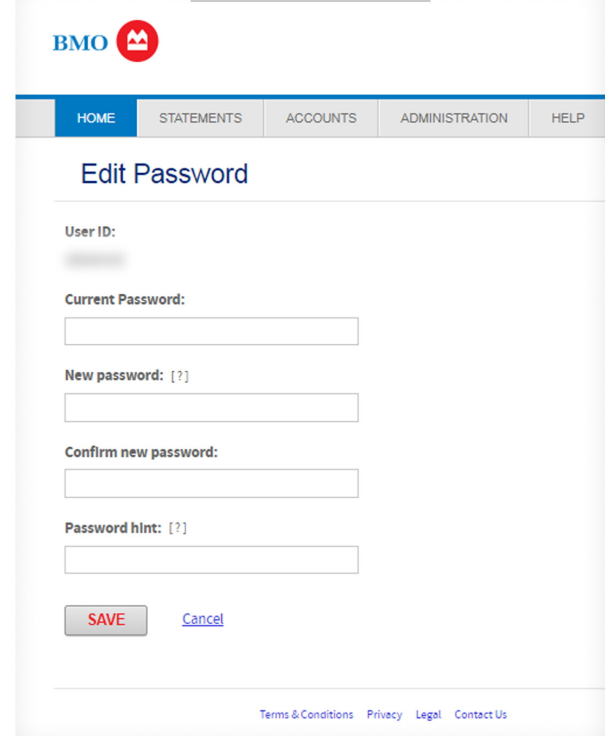
TIP

The information entered in these fields is for the online account profile only and will not be changed on the credit card account profile. For these changes, please call the number on the back of your card or on your statement.

Personal info



Password



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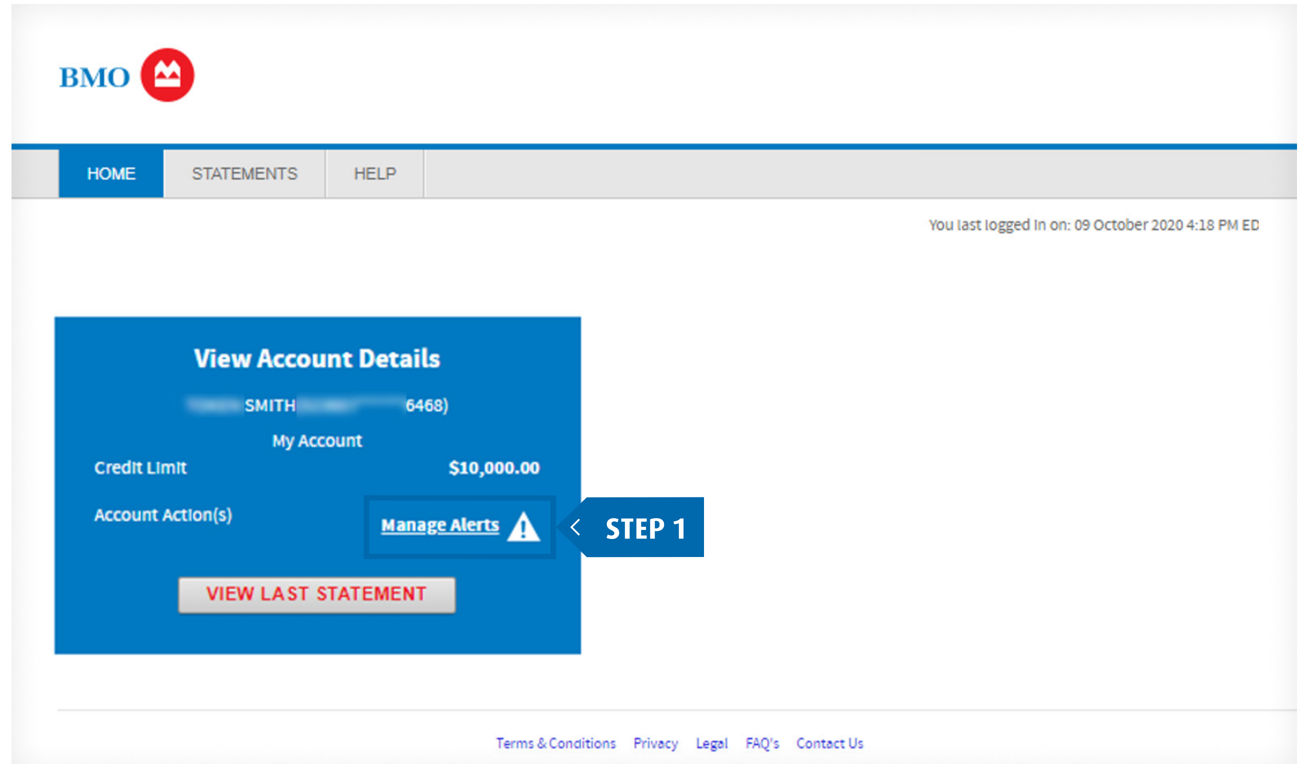
You can use the Manage Alerts page to activate & enable, suspend or disenroll the available alerts by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Then:

- From the HOME page click on "Manage Alerts"



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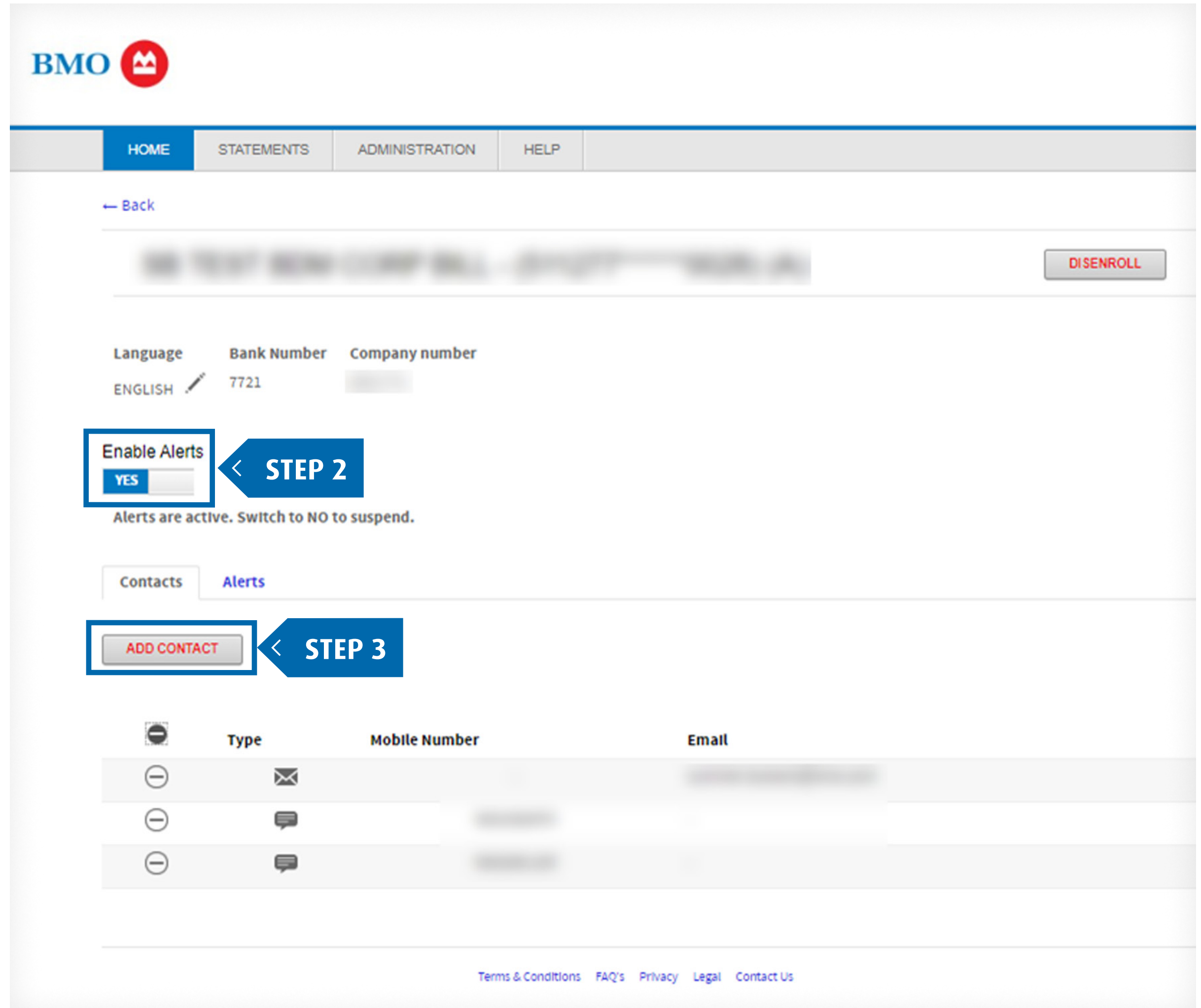
STEP 2: Enable or suspend alerts as desired.

- To ENABLE ALERTS: Confirm that "YES" is displayed in the slider window
- If "NO" is displayed, then, alerts are suspended. Click the left side of the slider to Enable Alerts

STEP 3: Contact preferences will be displayed below the contacts tab. If none are displayed click the Add Contact button to specify:

- The email address(es) to receive email alerts
- The phone number(s) to receive text alerts*

** Message and data rates may apply. Contact your wireless carrier for details.*



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To add Contacts for your Alerts, simply:

- Complete the fields as required
- Read and acknowledge the Terms & Conditions
- Click "SAVE" to update your preferences

Contact Types

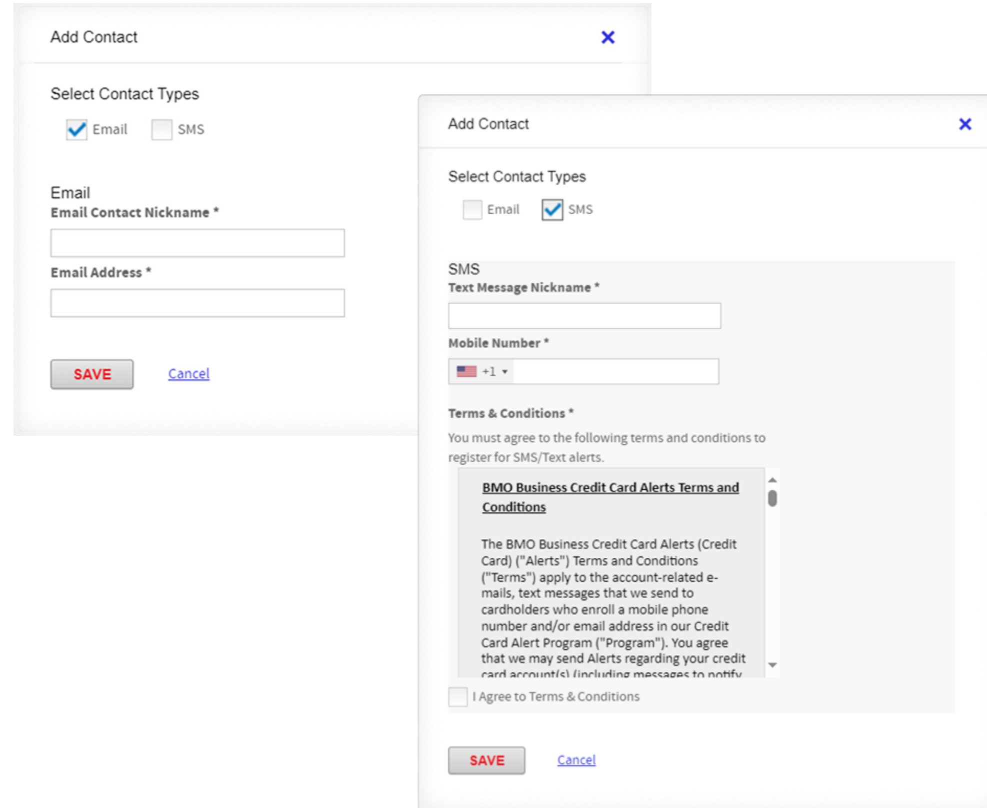
- Click the boxes to specify your preferences.
- Alerts can be sent to any or all of the contacts you specify.

Email

- Provide the email address where alerts should be sent and a nickname to identify it (e.g., Work Email).

SMS (text)

- Provide the mobile number where text alerts should be sent and a nickname to identify it (e.g., My Work Cell Phone).



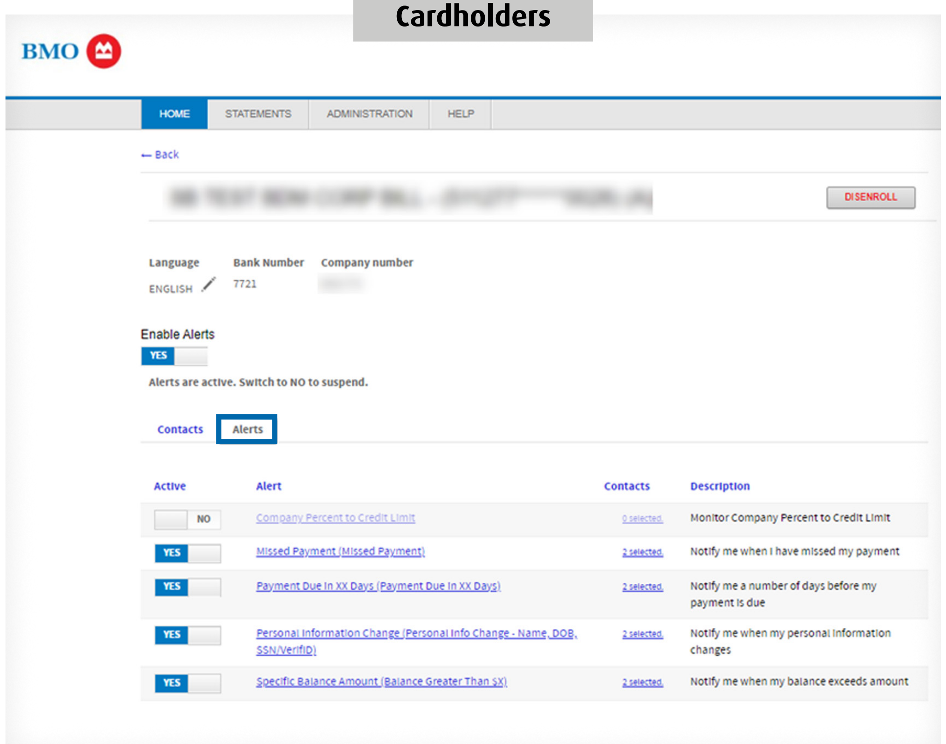
Manage Account (Manage Alerts, continued)

After setting up your Contacts, select the "Alerts" tab to activate your preferred alerts.

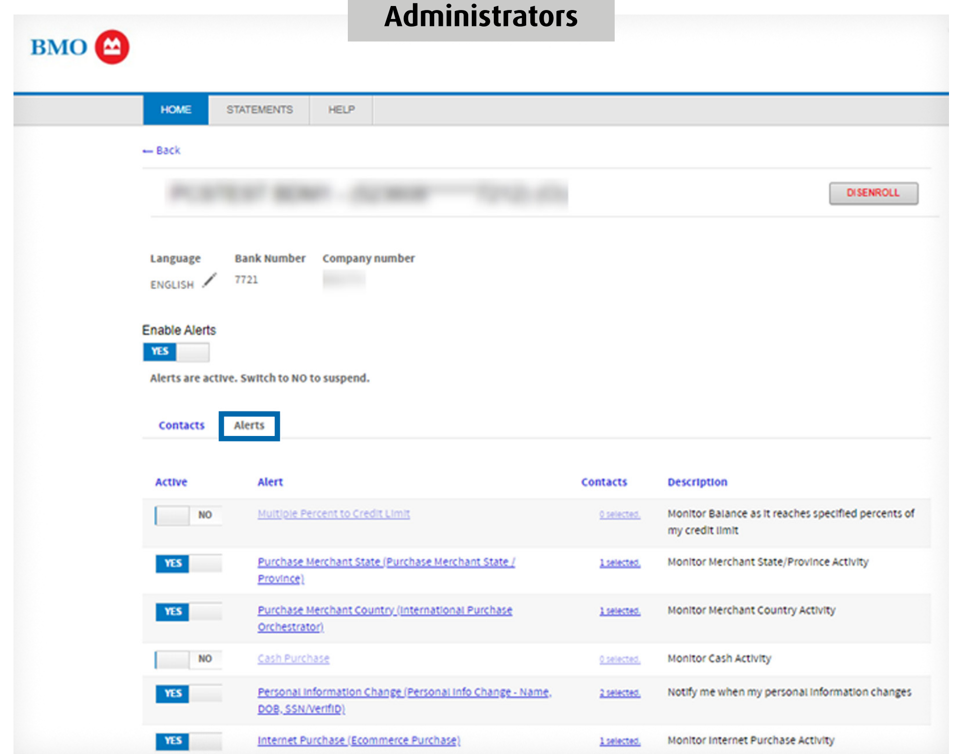
- Use the "Alerts" tab to review the available alerts and to individually activate or de-activate the alerts of your choice*
- To activate any Alert(s), simply click the slider in the active column to Yes

*Available alerts will vary depending on your account access

Cardholders



Administrators



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Manage Account (Change Statement Delivery Option)

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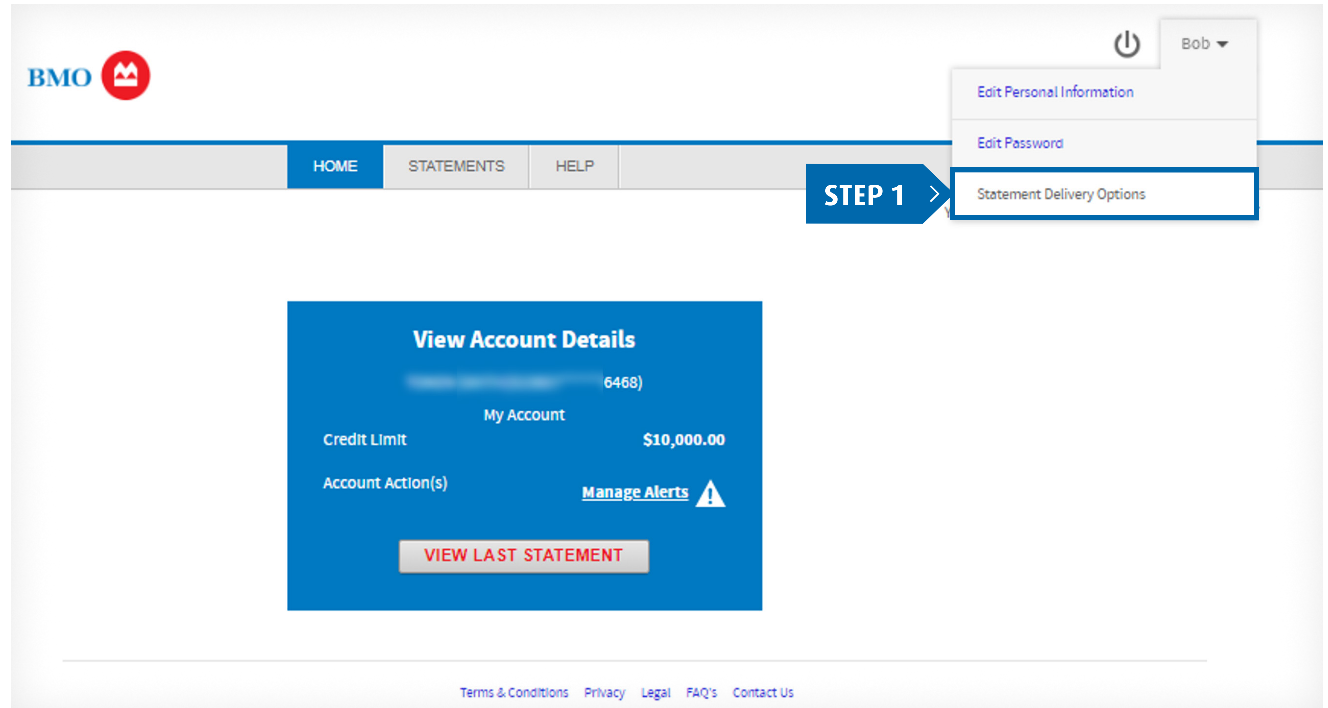
The Statement Delivery Option specified during User Registration can be changed by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Use the drop down menu adjacent to your User ID to select "Statement Delivery Options"



TIP

You can also contact your company administrator or call the phone number on the back of your card to get set up.

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Manage Account (Change Statement Delivery Option, continued)

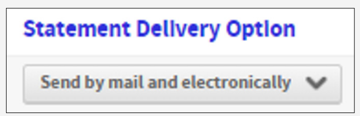
STEP 2: Click on the drop down menu to select your preferred delivery option.

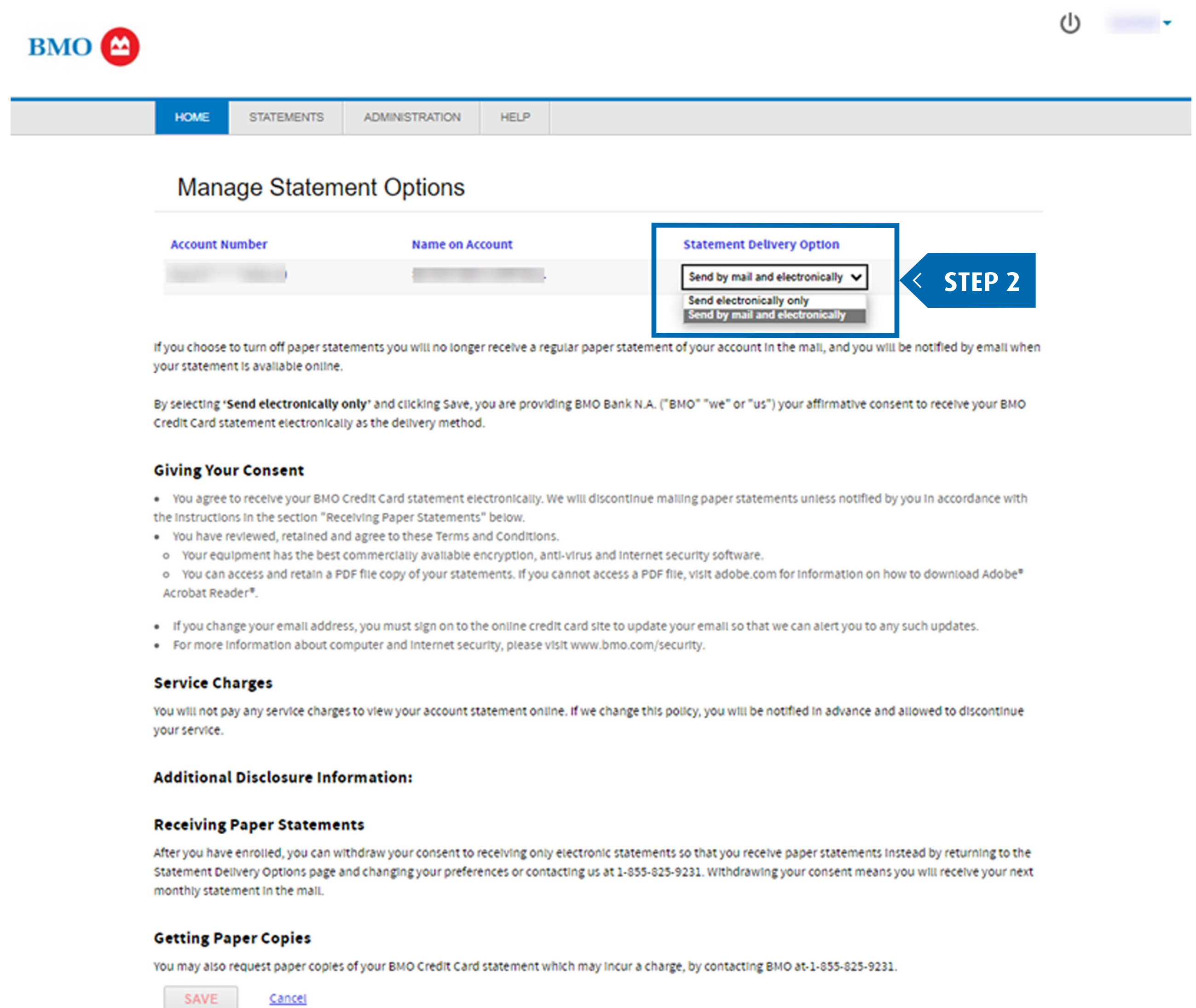
STEP 3: Review the Consent section and the additional disclosure that appears below it.

Then scroll to the bottom of the page and click “SAVE”.

TIP

You’ll know that the statement delivery option was successfully changed by the option displayed.





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Users can set up or schedule payments by following these simple steps:

STEP 1

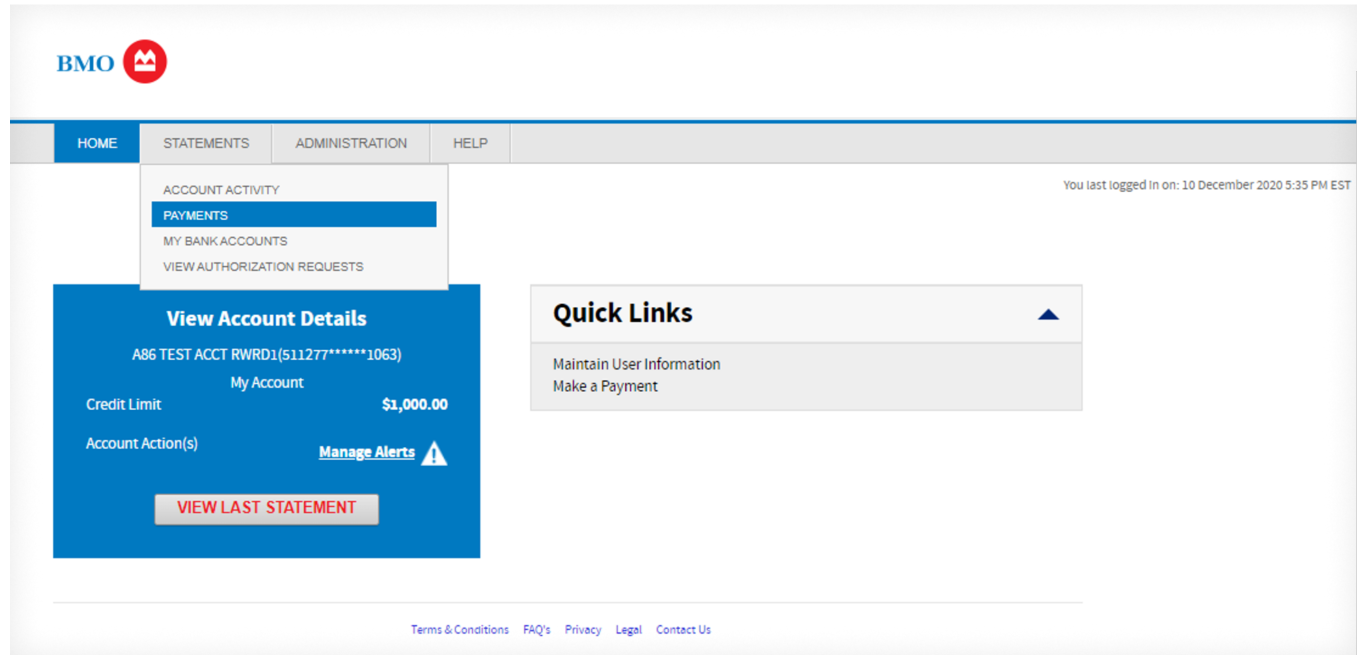
Log on to Credit Card Online Access

Then:

- Click "Make a Payment' under **Quick Links** options.

OR

- Click "STATEMENTS" to reveal the drop down menu
- Click "PAYMENTS" to proceed



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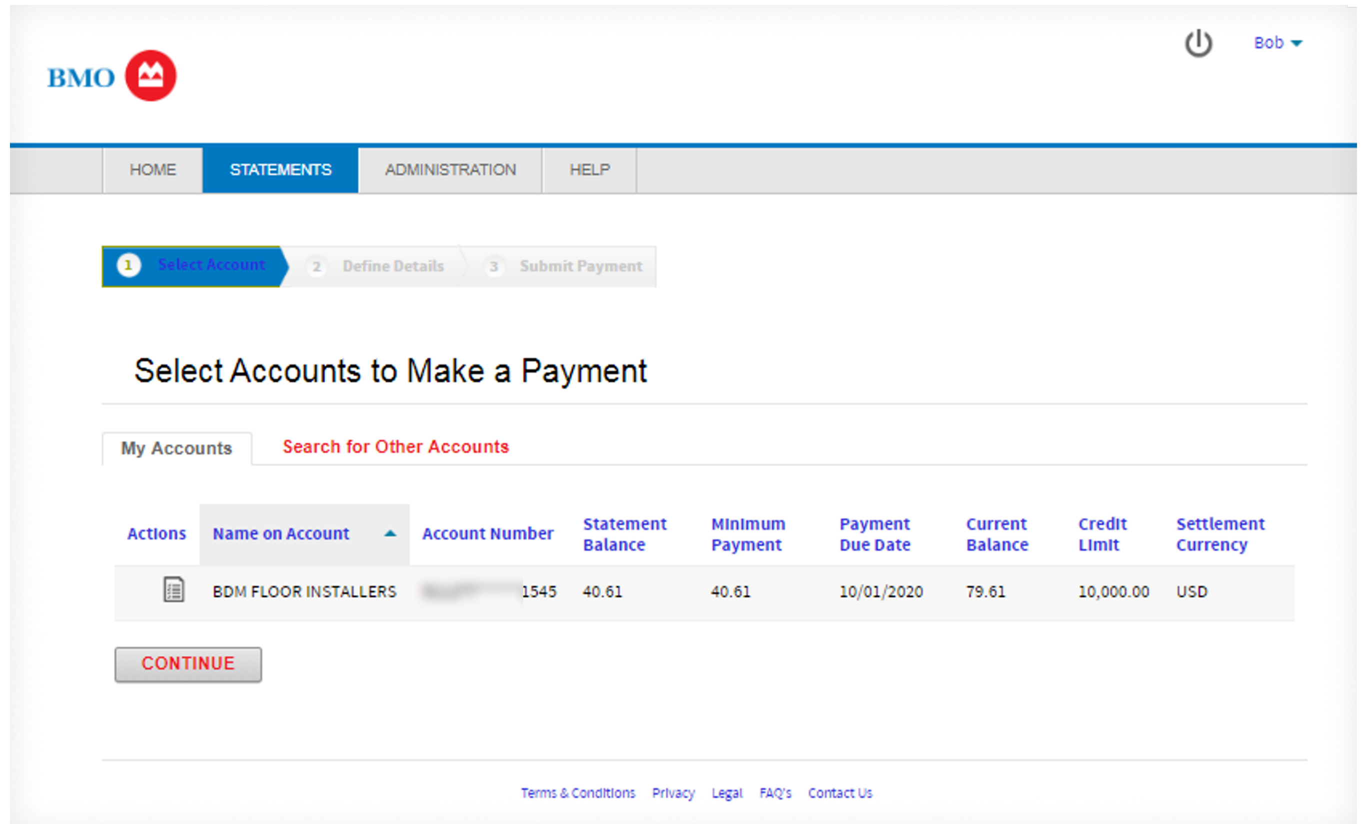
Make Payments (Set Up and Review Payments, continued)

STEP 2: Select account(s):

- If you have access to one account, it will be displayed here Click "CONTINUE"
- If you have access to more than one account, they will be displayed here. Select the account(s), then click "CONTINUE".

Individual Cardholders: view and pay your own card on this page.

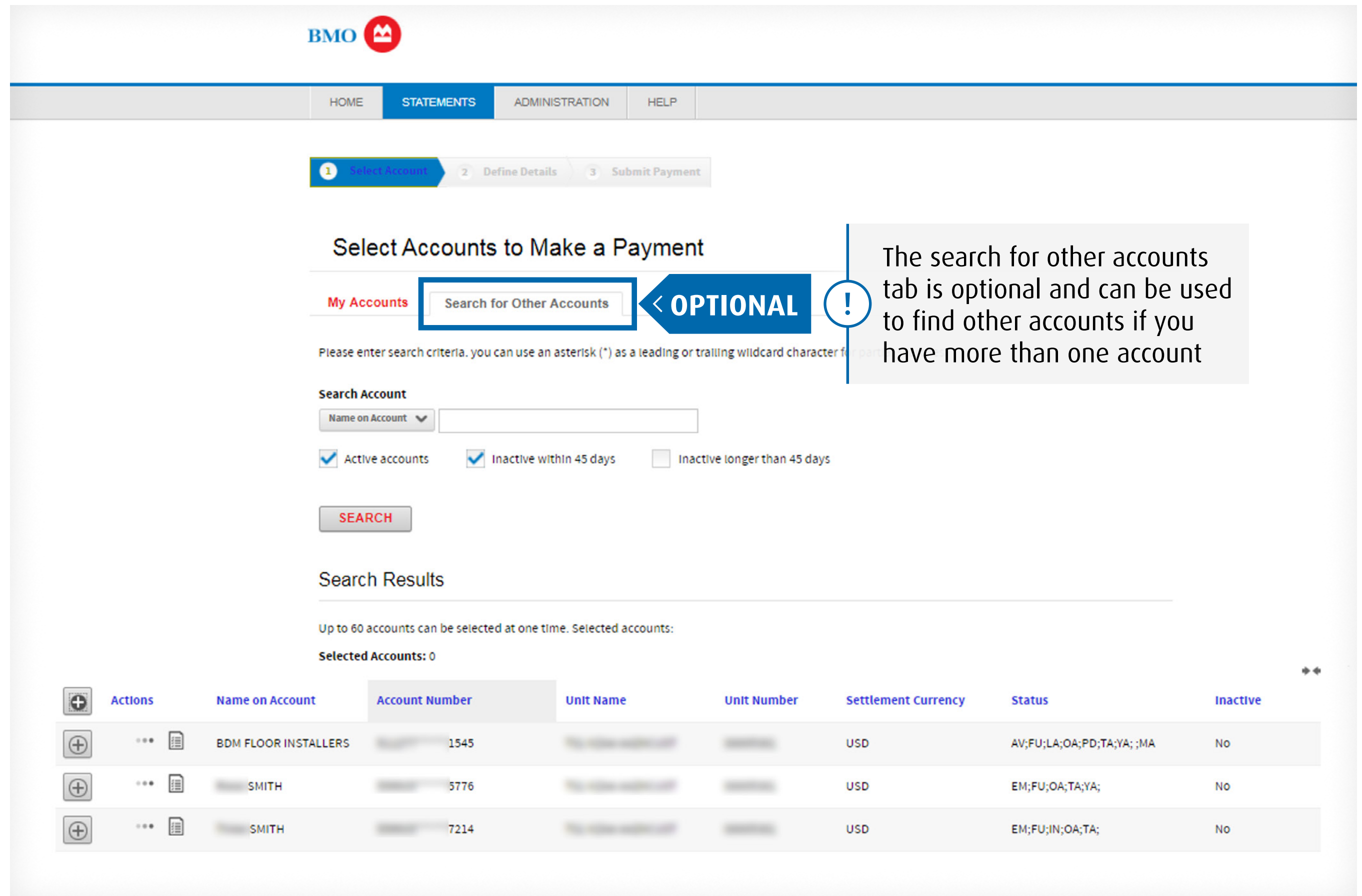
Administrators: Cardholder accounts can be added to your Payment Queue by clicking the (+) symbol at the beginning of each listing in your Search Results.



Make Payments (Set Up and Review Payments, continued)

STEP 2 (continued): If you have access to multiple accounts, choosing the "Search for Other Accounts" tab will allow you to search for other accounts.

Administrators: These accounts can be added to your Payment Queue individually by clicking the + symbol at the beginning of each listing in your Search Results



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STEP 3: Define your Payment Details.

IMPORTANT: If no bank account is set up, you will need to "Define Payment Details" and complete the required fields. If a bank account is already set up, select the account to make the payment from.

Pay From: Select the Bank Account to make payment from or 'My Bank Accounts' to add a new account.

Payment Date: Defaults to next available payment date. Go to 'Account Details – Summary' for payment due information.

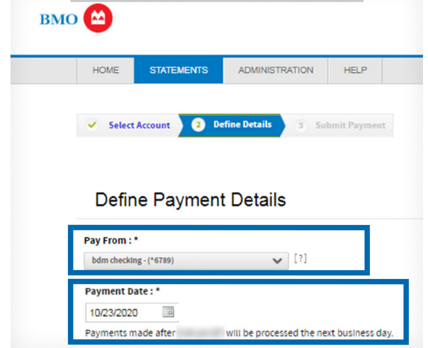
Payment Option

- Select available payment option, defaults to "Minimum Amount".
- If you select "Minimum Amount" or "Pay In Full", the Payment Amount field will be filled in automatically.
- If you select "Other Amount", 0.00 will be filled in and should be edited to reflect your desired payment amount.

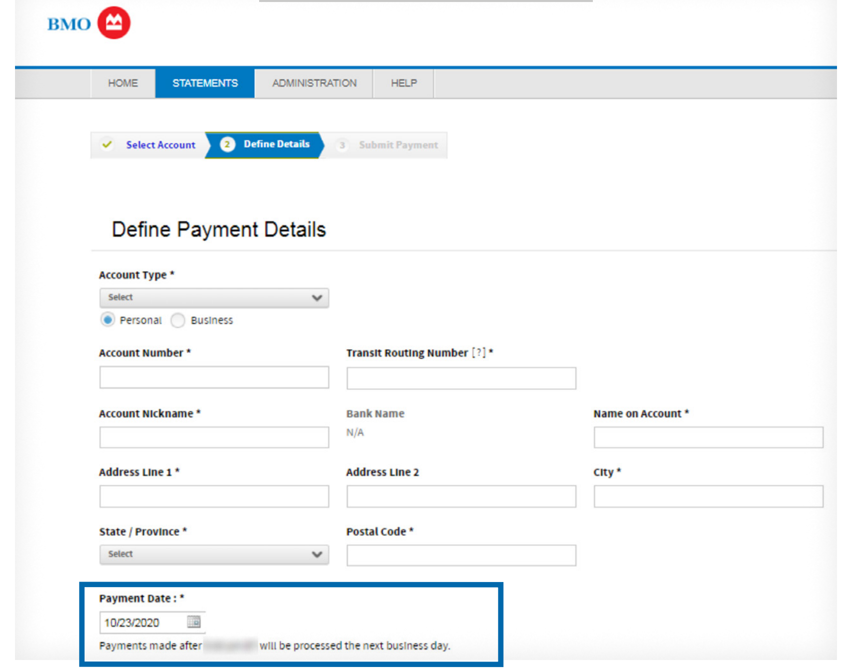
Then:

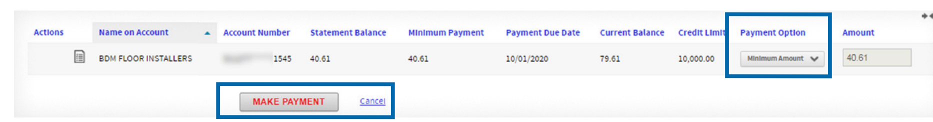
- Click "MAKE PAYMENT"
- If "MAKE PAYMENT" button is disabled then your account has a credit balance, and no payment is possible at this time.

Bank Account Set Up



Bank Account Not Set Up





TIP

If any of the payment options are shaded out, it is not an available payment option

Go to "View Payment Log" icon for payment history or "Account Activity" for details

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Continue to Step 4: NEXT >

Make Payments (Set Up and Review Payments, continued)

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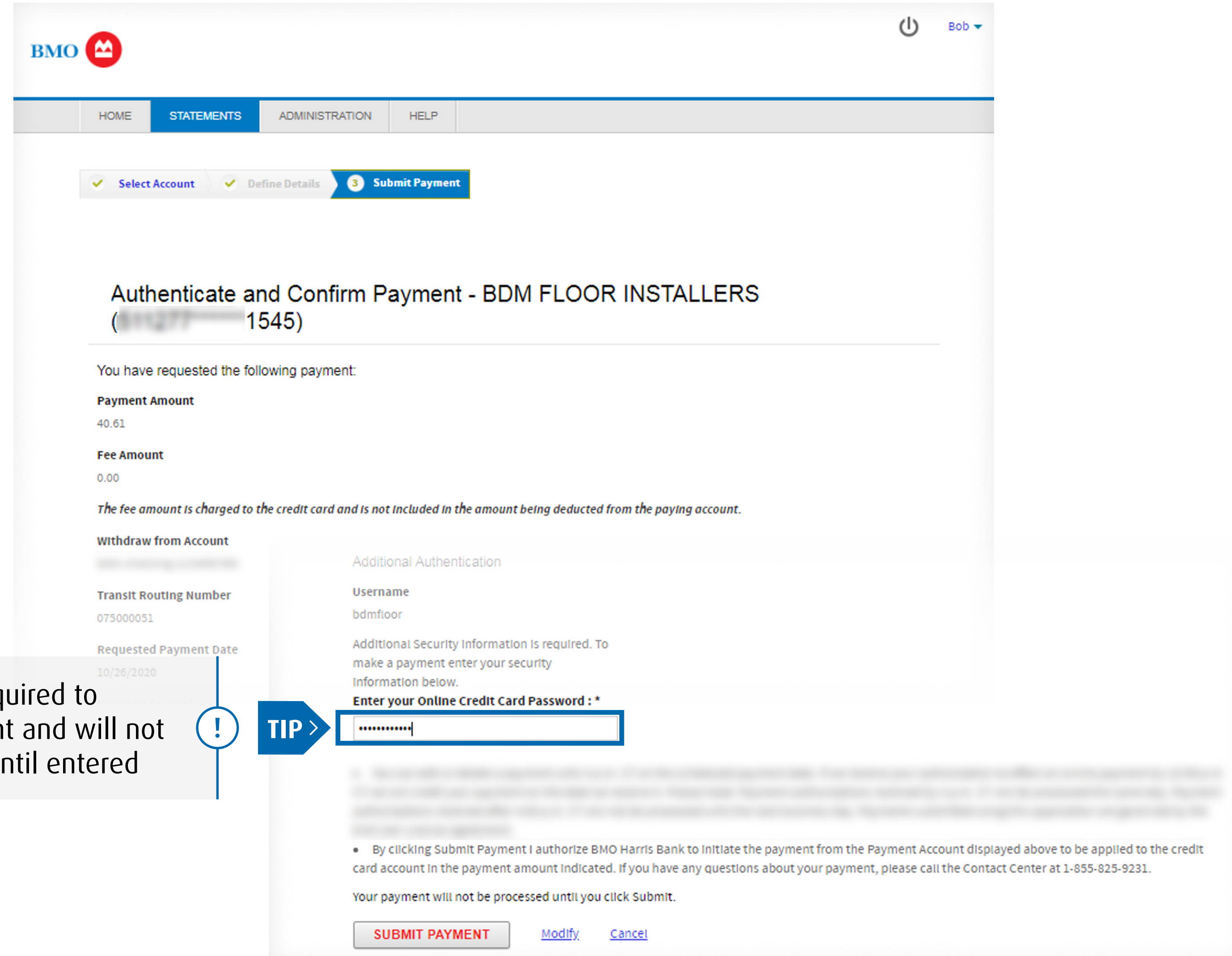
STEP 4: Review and Submit Payment.

Review payment information, then:

- If changes need to be made click “MODIFY” or to cancel, click “CANCEL”
- If payment information is correct, enter your Online Credit Card Password

Then:

- Click “SUBMIT PAYMENT”



TIP

Password is required to submit payment and will not be submitted until entered

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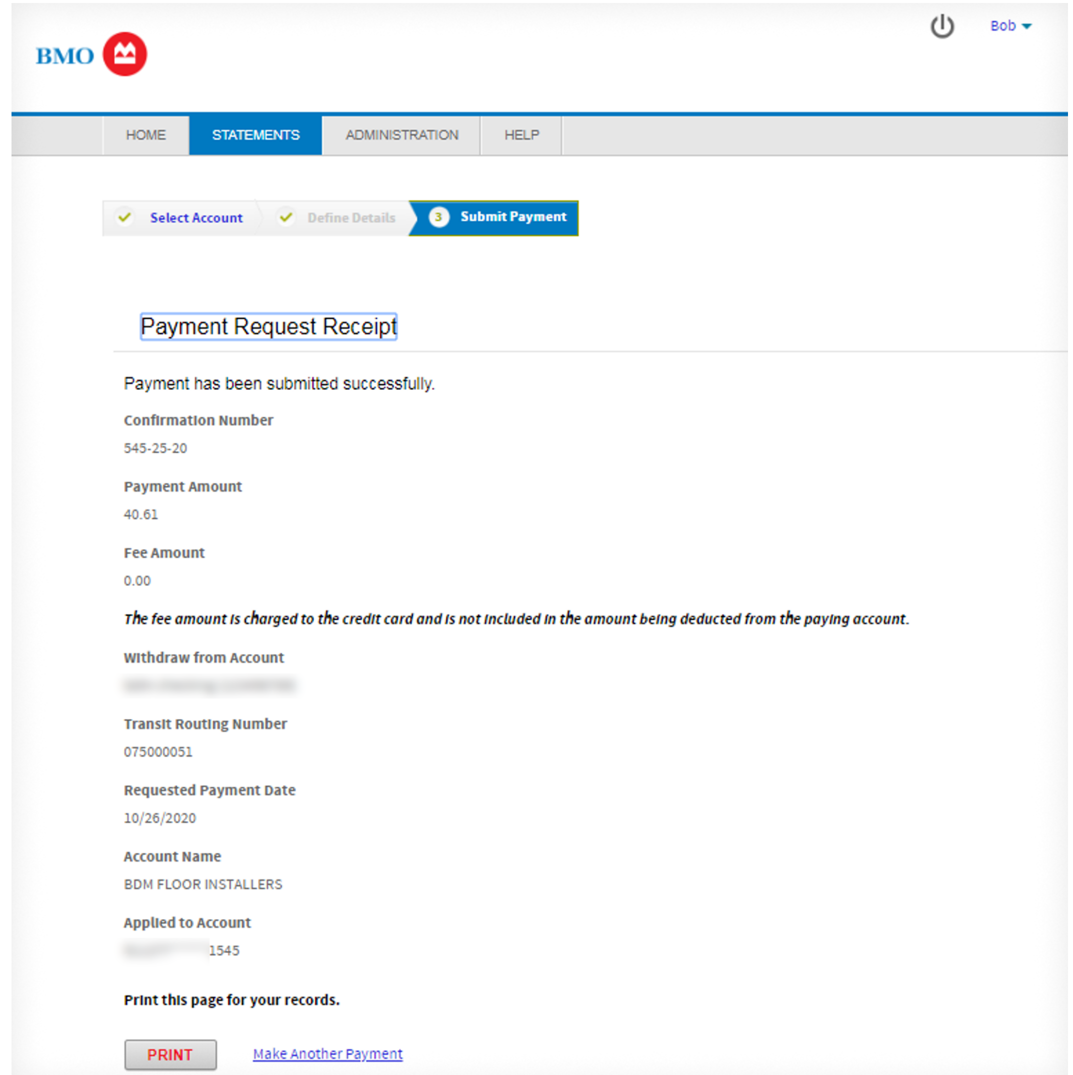
Continue to Step 5: NEXT

Make Payments (Set Up and Review Payments, continued)

STEP 5: Payment Confirmation Receipt is displayed.

- Your confirmation is displayed here and in your payment log
- If additional documentation is required, you can print a copy for your records using the print button at the bottom of the screen



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Next, let's look at how to review, cancel or edit payments: NEXT >

Review payments, plus cancel or edit payments not processed yet, by following these simple steps:

STEP 1:

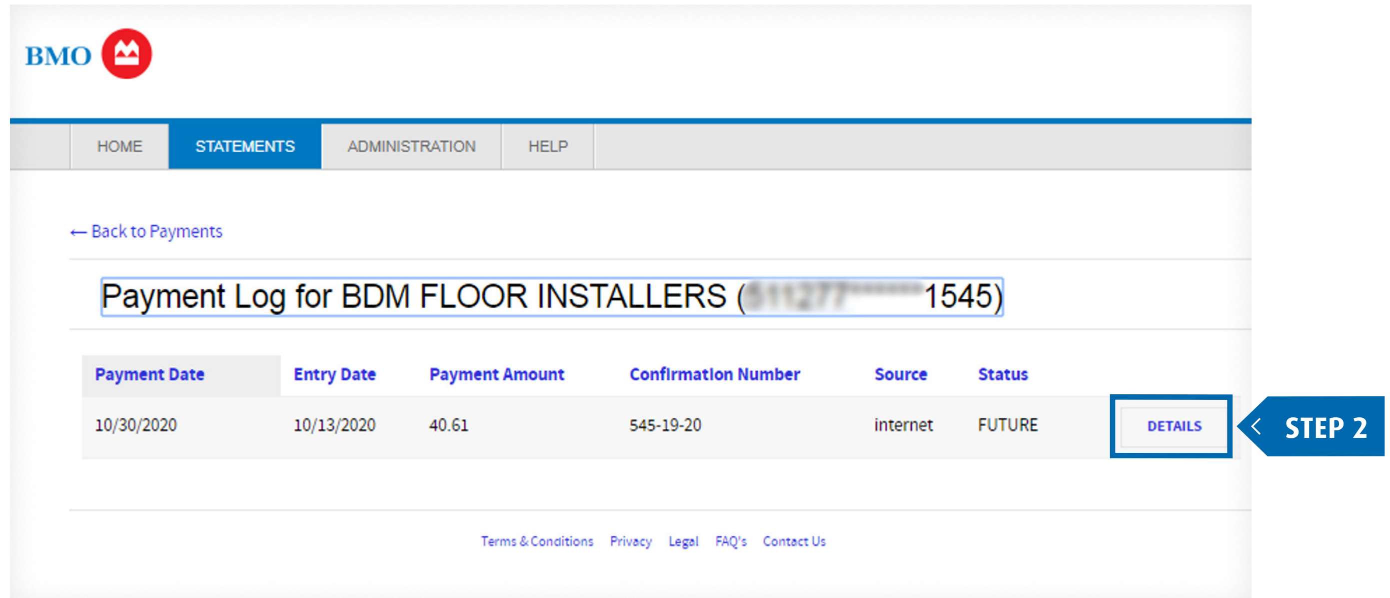
Log on to Credit Card Online Access

Then:

- Click "STATEMENTS" to reveal the drop down menu
- Click "PAYMENTS", then click the Notepad Icon to reveal the Payment Log

STEP 2:

- Click "DETAILS" to access payment history and status
- If you wish to Cancel or Edit a payment, go to Step 3



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Make Payments (Review, Edit Or Cancel Payments, continued)

STEP 3: Choose the desired action, CANCEL or EDIT.

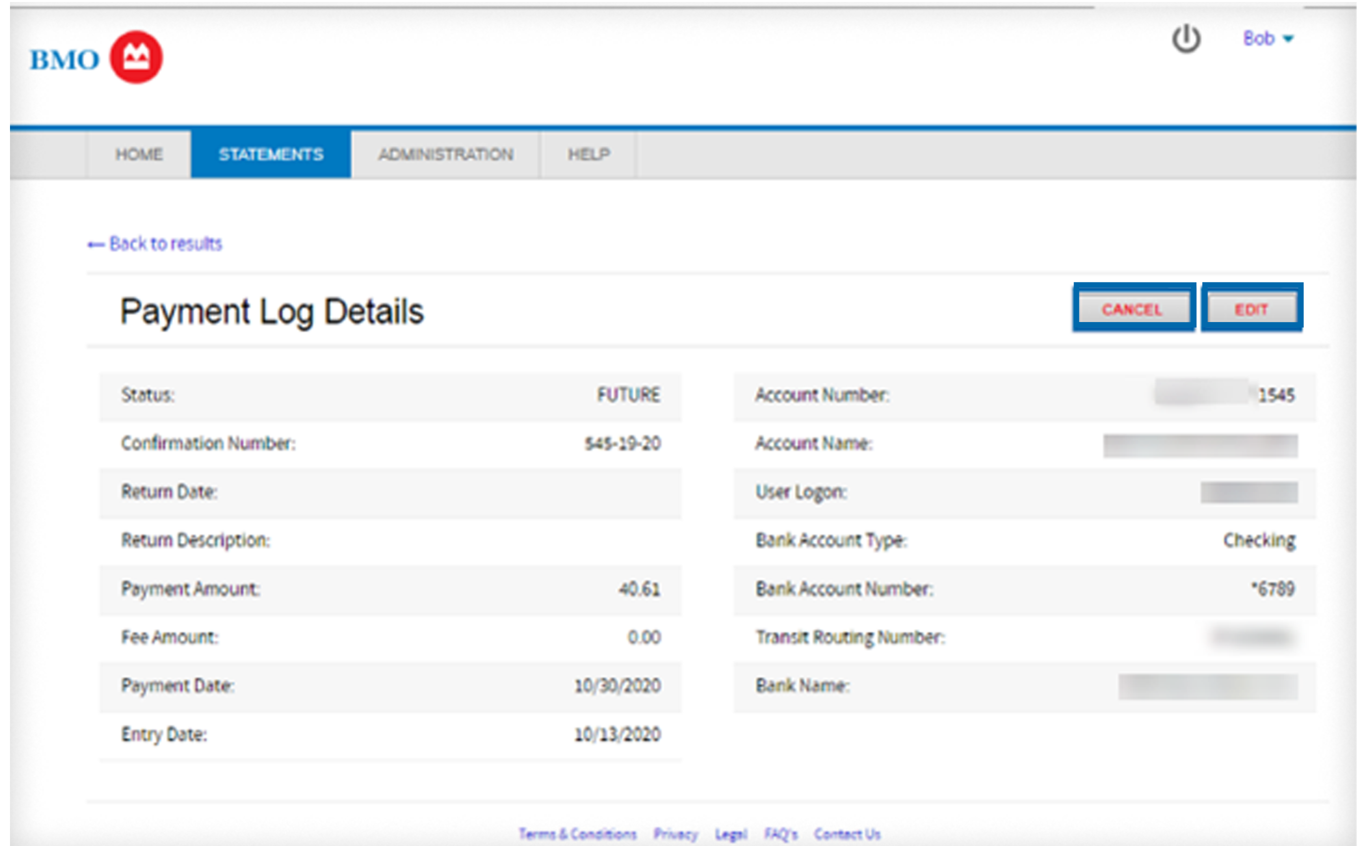
IMPORTANT: If the payment has already been processed, it can no longer be cancelled or edited and the options will not appear.

"CANCEL"

- Window prompt will display to confirm you want to cancel the payment by clicking YES or NO.
- After clicking YES, the Payment Log Details will display the payment with the status of CANCELLED.

"EDIT"

- Change payment criteria.
- Enter your password.
- Click "SAVE DETAILS" to complete and view receipt.



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To edit a payment, continue to Step 4: NEXT >

Make Payments (Review, Edit Or Cancel Payments, continued)

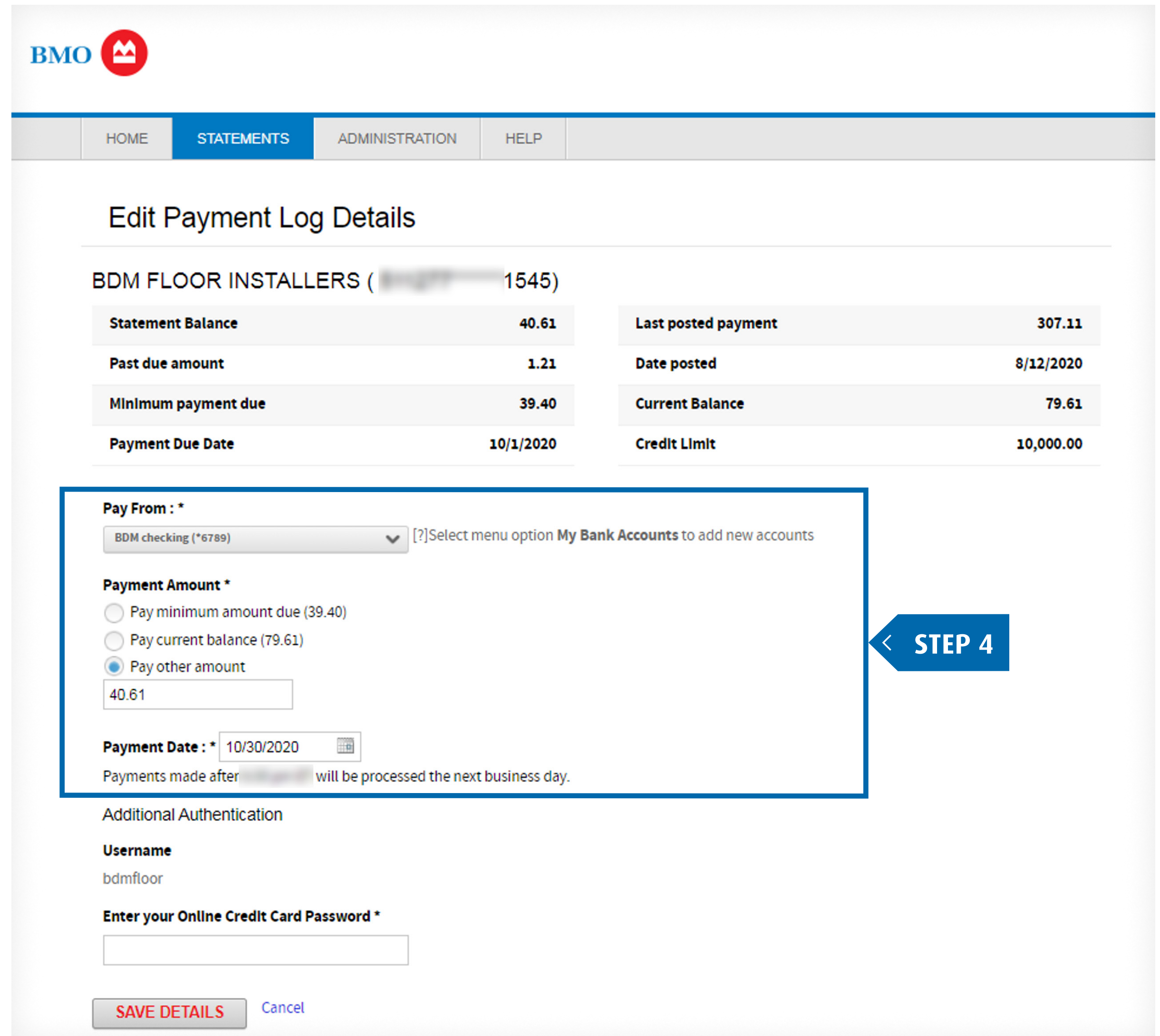
STEP 4: Edit the payment details as desired.

Then:

- Enter your password to confirm your identity
- Click “SAVE DETAILS” to finalize your edits

TIP

Users will only be able to edit or cancel payments that have not been processed yet.



Manage Account (Add a New Bank Account)

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Users can add a bank account as an available payment option by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Then:

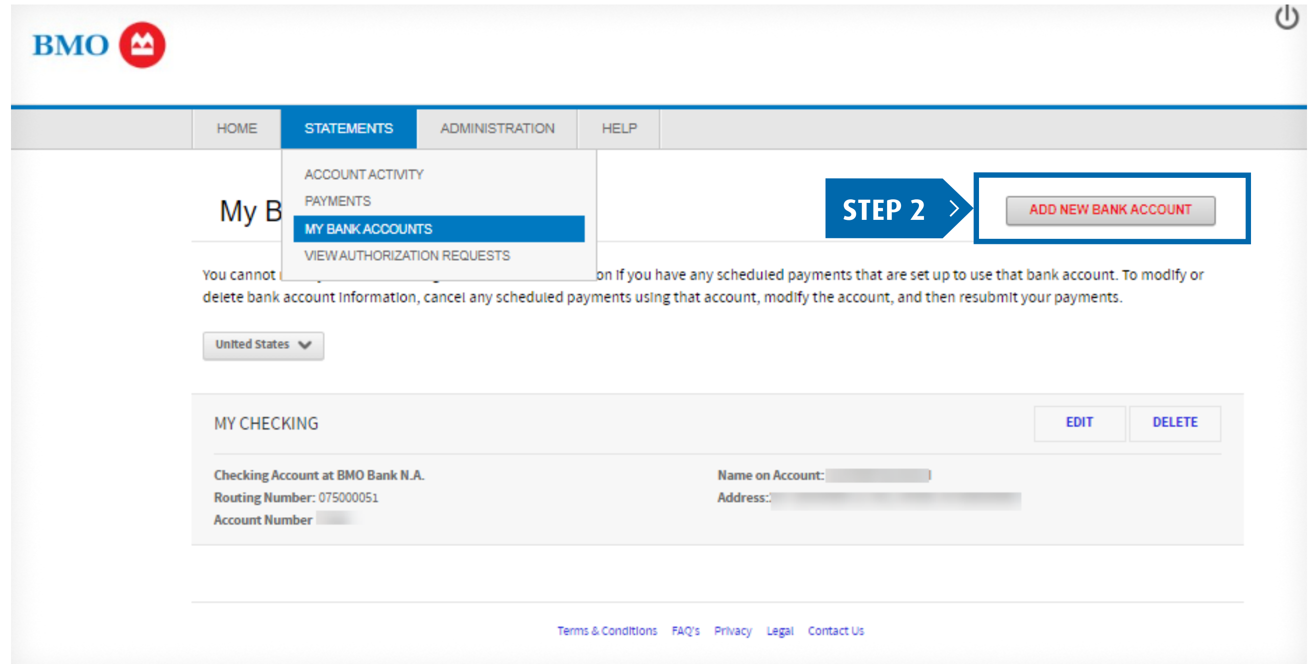
- Click "STATEMENTS" to reveal the drop down menu
- Click "MY BANK ACCOUNTS" to proceed

STEP 2:

- Click "ADD NEW BANK ACCOUNT"

TIP

- Selecting "MY BANK ACCOUNTS" will also reveal any existing account(s) currently available for payment.
- You will have the option to either EDIT or DELETE any existing account(s) by clicking the link of your choice on the right.



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Continue to Step 3: NEXT >

Manage Account (Add a New Bank Account, continued)

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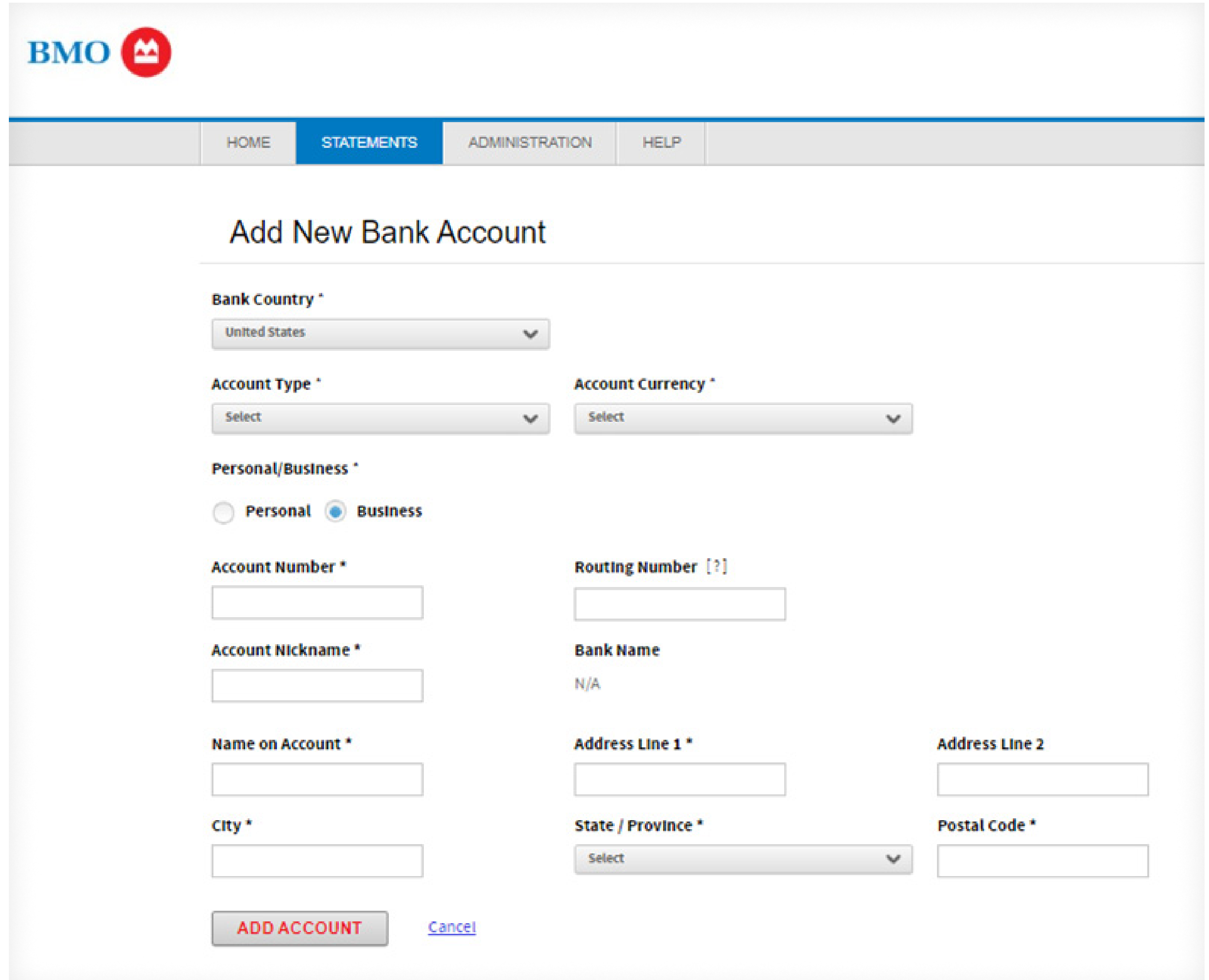
STEP 3: Complete the required fields.

Then click “ADD ACCOUNT” to save the new account to your payment options.

TIP

The account number and other account information should reflect the details for you bank deposit account.



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More Help

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Additional help is always available online.

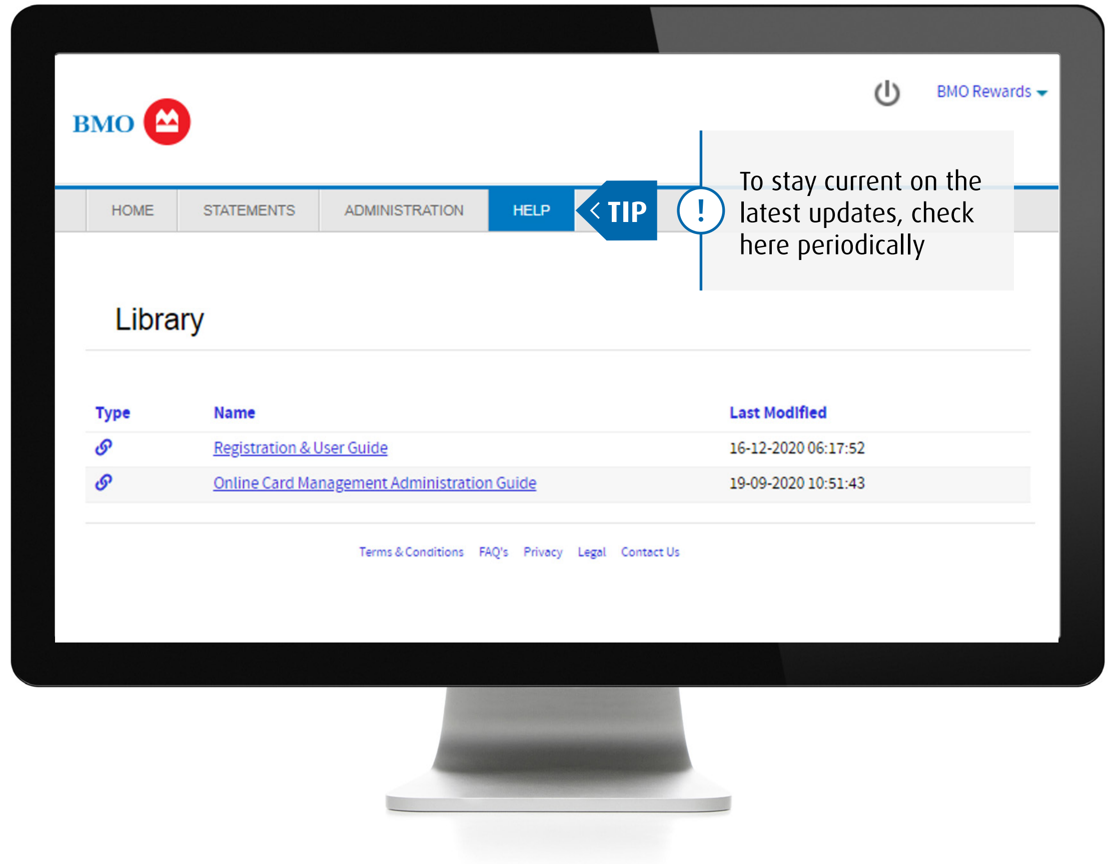
To access the Help Library:

Log on to Credit Card Online Access

Then:

- Click the HELP tab to reveal the drop down menu
- Click "LIBRARY" to access the latest selection of periodically updated user references

Get in touch with our customer care team by visiting bmo.com/contact.



Thank you for choosing BMO for your business credit card and banking needs

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