

# Realize your cash flow goals with our best-in-class *treasury & payment solutions* for the agriculture sector.



**AGRICULTURE SUITE**  
OF BMO® TREASURY & PAYMENT  
SOLUTIONS

[bmo.com/Farms & Agriculture](http://bmo.com/Farms & Agriculture)

The agriculture sector is incredibly diverse with businesses spanning various specialties. BMO Bank of Montreal understands the unique needs of the agricultural sector. We bring a disciplined, advisory approach that offers a comprehensive suite of treasury and payment solutions enabling our customers to perform critical cash flow decisions and transactions. Our team of treasury and payment specialists bring deep industry knowledge, support and advice that allows our customers to focus their time and energy on their business and in turn their customers.



## Optimizing Your Cash Flow

Effectively managing your revenue cycle is the key to operating a successful business. By getting receivables and payments (including point of sale) to work more quickly, we can help your cash work harder for you.

## Information Reporting and Risk Management

Maintaining an accurate view of your cash position is critical when making business decisions. With our Online Banking for Business platform you can process transactions securely from anywhere, 24 hours a day, seven days a week it allows you to monitor and manage cash flows with timely, accurate information for greater visibility and control while mitigating risk.

## Receivables Management

Converting transactions into cash quickly means those funds can be put to work for your business sooner. Payments can be debited electronically from the accounts of your customers. Alternative payment options, such as scheduled payments, make it easy to plan for recurring payments while getting the necessary funds to you faster.

## Payables Management

Sending timely, accurate high value payments is a vital part of your business. Our electronic capabilities can quickly and securely transfer funds to your payee accounts domestically and internationally. Our electronic payments processing options gives you access to action funds immediately while reducing the risk of cheque fraud and additional cheque expenses.

## Transact in Multiple Currencies

Reduce currency risk exposure and manage your foreign exchange needs in all major currencies in real time. Cross boarder banking needs are made easy via BMO Harris Bank.

## Card Processing

Improve your cash flow by offering card payment options. We can help set up point-of-sale solutions to give your customers convenient debit and credit payment options. Our corporate card services allow you ease of purchasing and an additional 30-day payment period to keep your money active longer.

## Leveraging industry knowledge to bring expert advice to you.

At BMO, we have established a team of banking specialists who understand the unique requirements of the agriculture sector and can help improve your business profitability. We're there with you, as your business grows, offering ongoing support and advice.

BMO also provides financing and payment solutions to many other industries and professionals including:

- Diversified Industries and Organizations
- Franchises
- Health Care Professionals
- Information Technology
- Manufacturing Sector
- Retail Sector
- Transportation Sector

Speak to one of our treasury and payment specialists about our seasonality options and capabilities.

**For more information please contact:**

Director Treasury & Payment Programs

[TPS.IndustryPrograms@bmo.com](mailto:TPS.IndustryPrograms@bmo.com)

(07/14)E