

Do business outside the envelope.

Save your business time and money with online payment solutions from BMO®

Use our suite of online services to pay your bills and transfer funds more efficiently. Fast, secure and streamlined, these services will help lower your bill payment costs and protect your cash flow by reducing expensive administration errors and fraud associated with paper-based billing.

Here are just some of the high-performance tools and services at your fingertips to help you more effectively manage your cash flow:

Electronic Funds Transfer — Whether you need to pay employees, utility companies or suppliers, this service allows you to quickly and easily send payments by crediting Canadian and U.S.-dollar accounts at any financial institution in Canada – all electronically.

Sending payment instructions in advance also mitigates fraud, losses and ensures your funds are securely collected.

Tax and Bill Payments — A convenient web-based way to pay your corporate, utility, and federal or provincial tax bills online via our Online Banking for Business platform. This user-friendly service can help save you time and money while giving you more control over your cash flow.

Wire Payments — Need a fast, safe way to execute high value or time-sensitive wire payments online? The Wire Payments service via Online Banking for Business allows you to transfer cash securely, quickly and easily anywhere in the world. Plus, enjoy full management capabilities for outgoing and incoming payments.

BMO Corporate MasterCard®* — Looking to maximize payment efficiency and earn rewards for your business? The BMO Corporate MasterCard offers a convenient solution for your travel and entertainment, purchasing and fleet expenses – all within one card program.



With bill payment costs on the rise, now is the time to take advantage of online payment solutions from BMO.

With Online Banking for Business, you can easily:

- ✓ Monitor accounts and transactions in real time
- ✓ Verify the status of payments and receivables
- ✓ Receive alerts for incoming transactions
- ✓ Make electronic payments and transfer funds between accounts
- ✓ Move deposits from regional offices to your central account
- ✓ Personalize your homepage for easy access to your most frequently used tools and information sources
- ✓ Make more informed credit and investment decisions

Minimize risk and maximize privacy.

Online Banking for Business also protects your data with a multi-layer, state-of-the-art security system that employs user IDs, passwords, 256-bit encryption and an authentication device for secure payments.

You control access by:

- Setting up users and defining which services and accounts they can access
- Defining dollar amount limits on payments and other transactions

For more information on how online payment solutions from BMO can help save your business time and money, contact your BMO Representative today, or visit bmo.com/outsidetheenvelope

Gain complete control of your cashflow.

Online Banking for Business gives you a more convenient and flexible way to move funds, make payments and manage your account activity. You will also get the up-to-the minute information and resources to help manage cash flow and maximize the value of your assets.