

Wire Payments



A leading-edge solution that provides you with enhanced control and management of the wire payments process from end to end

Take advantage of an innovative Web-based solution

The Wire Payments service offers superior functionality.

- Superior reporting, auditing and tracking capabilities
- Investigations, amendments and cancellations
- Full reporting details for all incoming wire payments
- Free-form and template wire payment creation
- Importing of defined files from a company system
- Automatic wire payment creation from imported files
- Commercial and bank-to-bank wire payments
- Extensive real-time editing capabilities, which can reduce upfront errors

Fully manage your wire payments

The Wire Payments service is a complete and integrated service that provides full wire payment management capabilities for both outgoing and incoming payments.

- Initiate an investigation on a wire payment and track the history of the investigation, including notations for your own use.
- Take advantage of highly flexible operational reporting capabilities and access detailed historical reporting of transactions or templates via management reports.
- Receive full details of all wires issued from defined funding accounts; including any wires not initiated using the Wire Payments service.
- Receive LVTS confirmation numbers for all Canadian dollar payments issued.

- Export report data in comma delimited format (CSV) and incorporate the information into your other systems as required.
- Take advantage of full audit reporting capabilities for all wires initiated by your company using the Wire Payments service.

Wire payments save you time

All you need is internet access and access to Online Banking for Business to make wire payments online. Additionally, online search capabilities allow you to access the full directory of routing instructions for banks around the world, permitting you to focus more on your business and less on wire payment routing details.

Commitment to service

At BMO Bank of Montreal®, your satisfaction is our top priority. We are committed to providing you with a relationship you can value and trust. This means proactively offering sound financial advice and cash management solutions to help you achieve your business objectives. From implementation to ongoing support, our team of professionals will help you optimize your working capital through all stages of the operating cycle.



Comprehensive security and privacy

The Wire Payments service allows you to monitor limits in the currency of your choice. It supports multiple levels of limits, including transaction limits and daily aggregate limits. Transaction approval requirements are defined specifically for each template and globally for free-form wires. In addition, wire payment final approval requires the use of a security token, providing you with an additional layer of security.

Your data is protected with a multi-level security system that employs user IDs, passwords, 256-bit encryption and a security token for payments. You maintain control by setting up users and establishing which services and accounts they can access. You can also set transaction amount limits on payments and other transactions.

The Wire Payments service will benefit your business if you need to:

- Create and settle domestic and international wire payments quickly
- View and monitor all wire payment activity online
- Tightly manage the wire payments process
- Deal with domestic and international suppliers
- Make high dollar value or time-sensitive payments.

Technical Requirements (for Online Banking for Business)

The following browsers and system requirements are recommended for best performance:

- **Supported Browsers**
Internet Explorer® 6, 7, 8

- **Minimum System Requirements**
486/66-Mhz processor or higher (Pentium® III Processor recommended) with a Windows® based operating system (Windows ME, NT® 4.0 with SP6a and higher, 2000 or XP®).
- **Encryption**
Online Banking for Business is a secure site requiring a higher level of encryption security than what you might have installed on your computer. Your browser must be enabled with a 256-bit encryption in order to access the system.

Other services that help you manage your cash flow

We help businesses forecast cash flow, better understand their cash position, and make informed financial decisions. Ask us about:

- **Information solutions** providing up-to-the-minute information on your account balances and activity.
- **Receivables solutions** helping you accelerate your collections process to put your cash back to work quickly.
- **Payables solutions** helping you pay suppliers and employees efficiently, manage cash out-flows, mitigate fraud risk, and improve payment timing.
- **Short-term investment solutions** helping you maximize the return on your excess funds.

To learn more about how Wire Payments service can help you manage cash, contact your BMO Bank of Montreal Representative.

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