



# BMO® T&E MasterCard®



Take control of your expense management with a Travel & Entertainment (T&E) card.

This card will enable your organization to reduce costs, increase transparency and enhance spending controls and compliance.

BMO will work with you to design the total T&E solution that best meets your unique needs.

## It starts with global acceptance

- **Global acceptance:** BMO MasterCard is accepted at over 38 million merchant locations and over 2 million ATMs worldwide
- **Data:** Details of all transactions, including those on foreign currency cards, are consolidated within our proprietary reporting database
- **Control:** Usage can be tailored by account level, merchant category, and vendor
- **Protection:** A wide array of insurances are provided as standard to your employees to help them travel worry-free
- **Versatility:** For maximum convenience and versatility, the features and functionalities of T&E, Purchasing, and Fleet can be combined in the comprehensive BMO One Card offering

## Comprehensive data collection and reporting

The key to effective T&E program management is timely, accurate, and robust data.

### 5 Step process to data excellence

- Actual spend on all T&E cards is captured, including level-3 data, when available from the vendor
- With your permission, we work directly with your preferred travel agency to obtain daily files containing booking details
- Booked transactions are reconciled with actual card spend
- Matched transactions are supplemented with additional information gathered from MasterCard Worldwide, including airline addenda and detailed hotel folio data
- You receive a reconciled, enhanced data file, delivered to your Enterprise Resource Planning system (ERP) or expense management system

## Information Reporting & Risk Management

For the greatest visibility and control of your business, you need timely and accurate information reporting for minimal risk exposure. BMO's comprehensive reporting and risk management solutions can help you manage your business while saving you time and money.

### With BMO's online reporting tool, you can:

- Access details of all transactions, including those on foreign currency cards
- Benefit from comprehensive data collection and reporting
- Receive support – global access for inquiries, emergencies, web-based reporting
- Gain better visibility into travel and entertainment spending with suppliers and employees
- Enhance spending controls and compliance
- View real-time data of all transactions 24/7



### Convenient online access

Transaction data is delivered to you via BMO's online reporting tool, our proprietary web-based application that integrates seamlessly with your ERP or expense management system so you can:

- Maximize transaction visibility
- Choose from a comprehensive suite of standard reports
- Schedule reports to run automatically and receive an email notification when they're complete

### Let's connect

**For more information:**



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