

PAYMENT SOLUTIONS

BMO ONE CARD MASTERCARD®* PROGRAM

Optimum convenience and flexibility in one card!

BMO's One-Card MasterCard Program is an integrated solution combining the functionality of multiple corporate payment programs into a single card program.



Consolidating Purchasing, T&E and Fleet spend provides a host of benefits ranging from lower administrative costs to enhanced spend visibility and analysis.

Benefits to organizations and employees:

- Global acceptance:** BMO One Card MasterCard is accepted at over 32 million merchant locations and at almost 2 million ATM's worldwide.
- Cost and time savings:** A single program to administer and maintain — from initial implementation to ongoing maintenance.
- Employee convenience:** A single card account to pay for multiple types of business expenses — travel, purchasing and fleet.
- Centralized spend control:** Pre-established limits by merchant category and spending (customizable at account holder level).
- Process simplification:** Payment and back-end reconciliation inefficiencies are reduced, ultimately lowering program errors and administration costs.
- Improved supplier negotiations:** Centralized data on all expenditures makes it easier to obtain information for spend analysis and leveraging supplier relationships
- Payment flexibility:** The Organization can make one payment for the entire outstanding balance using the central billing method or allow employees to make individual payments.

Comprehensive Data Capture

The BMO One Card program provides you with the means to capture comprehensive information on employee transactions.

- Travel:** Capture of airline itinerary, airline ticket number, travel agent name, airline class of service, passenger name and hotel folio data.
- Purchasing:** Suppliers with upgraded systems are able to provide incremental data, including sales tax amount, tax ID number and in many cases, the full line-item detail.
- Fleet:** Fuel vendors utilizing enhanced point of sale terminals provide incremental data such as odometer readings driver and vehicle ID type of fuel purchased, quantity of fuel, unit price and actual sales tax paid.

Using BMO *details* Online®, the One Card Program supports transaction allocation and reconciliation processes that best suit your business needs. Leverage BMO *details* Online® capabilities or integrate the data with your existing ERP, Expense and/or Fleet Management systems.

- Transaction data can be routed by general ledger code, cost centre, project number, individual transaction, employee, department and/or vendor category.



- Simple export functionality enables the updating of business systems as often as you need.

For more information about BMO One Card MasterCard, contact us at: bmo.sps@bmo.com or **1 888 838-4401** or visit our website at bmo.com/spendandpayment

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BMO *details* Online® Web-Based Reporting

BMO *details* Online is a dynamic web-based solution that saves you time and money, increases efficiencies and assists in achieving your eProcurement goals. This powerful proprietary online application provides comprehensive transaction information, purchase reconciliation, enhanced program administration, superior reporting and can seamlessly integrate into your corporate ERP system.

SOME KEY BENEFITS OF THE APPLICATION:

- Allows you to manage maverick spend through user-defined, custom control mechanisms.
- Streamlines transaction management by enabling the review, reconciliation, modification & approval of transactions 24/7.
- Improves G/L administration using online validation, cost allocation, and other G/L management features.
- Ensures policy compliance by providing auditors easy, online access to detailed transaction history.
- Identifies spending patterns via user-friendly, intuitive, standard and ad-hoc reports along with robust data extraction capabilities.

Optimize your One Card program in a total spend management solution

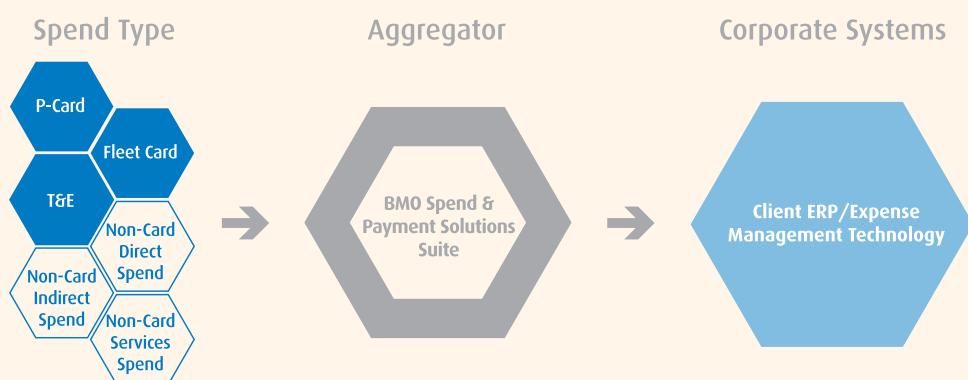
Our objective is to be the easiest company in the industry to do business with.

One way BMO accomplishes this is by offering a holistic suite of spend and payment solutions — integrating state-of-the-art spend management applications with our leading corporate payment and financial service offerings. As a single, convenient provider, BMO can help you advance your spend and payment strategies across all major categories, including fleet, procurement of direct and indirect goods, services, Maintenance, Repair and Operational (MRO) and travel.

BMO leverages state-of-the-art technologies to offer a “total approach” to spend management, including solutions for electronic payments and spend analytics — providing a central source for information that can be easily integrated with your electronic payment solution system.

Tailored to meet your needs

You can purchase the full suite, or simply select the individual modules that you need right now.



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