

Which BMO® Corporate Cards are eligible for Android Pay™?

BMO Commercial Card (Business Banking)

BMO Travel & Entertainment Card

BMO One Card

What do I need to use Android Pay™?

First, you will need a smartphone operating on Android Operating System of KitKat or higher. Also, to make in-store payments, your phone needs to support Near Field Communication ("NFC"). To check for NFC, look for it in your phone's Settings.

Second, you need the Android Pay app, which can be downloaded from the [Google Play Store](#).

For full software requirements please visit the [help centre](#)

How do I set up Android Pay?

If not already on your device, download Android Pay from the [Google Play Store](#). Open the app then tap the + sign to add your BMO corporate credit card -- it's as simple as snapping a picture, and confirming the card details. You can also enter your card details manually. If you already use your BMO corporate credit card for Google Play you can simply add that card to the Android Pay app by confirming a few details.

Do all merchants accept Android Pay?

Not at this time. However, Android Pay is accepted at more than one million stores across the U.S., as well as within your favorite Android apps. For a full list of participating merchants, please visit [Android](#).

Is there a limit when I use my BMO Corporate Card for Android Pay transactions?

Yes, a per-transaction limit of \$100 will apply when using your corporate for Android Pay. If you are unsure of how much you will be spending, it is a good idea to carry your BMO Corporate Card as back-up.

What if my Android phone is lost or stolen?

You can use Android Device Manager to instantly lock your phone from anywhere. You can also use the Android Device Manager to secure your phone with a new password and even wipe it clean of your personal information. Android Device Manager (<https://www.google.com/android/devicemanager>) will help you find, lock, and erase your phone. Also, you can simply search "Find my phone" and Google will show you where it is on a map.

If your BMO Corporate card is lost or stolen, please call 1-844-316-3760.

How secure is Android Pay?

By creating a unique virtual card number for your payment information, your name and full card details are never shown in the app and never shared with the store. If your phone is ever lost or stolen you can easily find, lock, and erase your phone using Android Device Manager (<https://www.google.com/android/devicemanager>). Because you need to unlock your phone before using Android Pay; it is just as secure as using your actual card and PIN.

Why am I being asked to call BMO to validate my card?

This is just an extra security step. Simply call the number provided. You can also provide us your email address and we'll send you a one-time verification code, or sign into BMO Online Banking to verify your card and follow the steps on your screen.

Do I get the same protection on transactions I make with Android Pay as I do with my physical BMO Corporate Credit Card?

Yes, please contact your Card Program Administrator to get further information on the "Waiver of Liability" Program.

Will I still collect loyalty rewards?

You will continue to receive all the security, benefits and rewards of your cards. Android Pay can only be used to make purchases. Your corporation account and card account must be in good standing to be eligible to earn points as per the standard card terms and conditions.

My corporate card does not have 'tap' capability; can I still load it to my Android Pay Wallet?

Yes, even if your physical card does not have Interac Flash enabled Android Pay will still work.

Have more questions about Android Pay?

Please visit the [help centre](#)

Where can I use Android Pay?

You can pay with your eligible Android Device at any store that accepts contactless or mobile payments.

Can I use Android Pay outside Canada?

For corporate credit card purchases you can use Android Pay outside of Canada.