

Make Payments

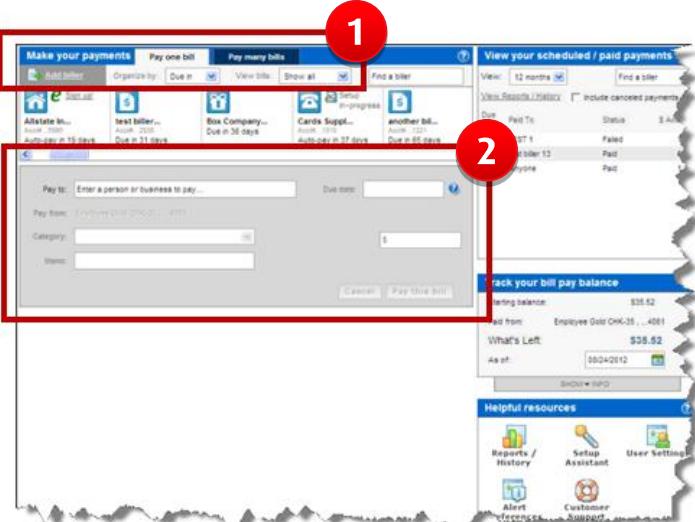
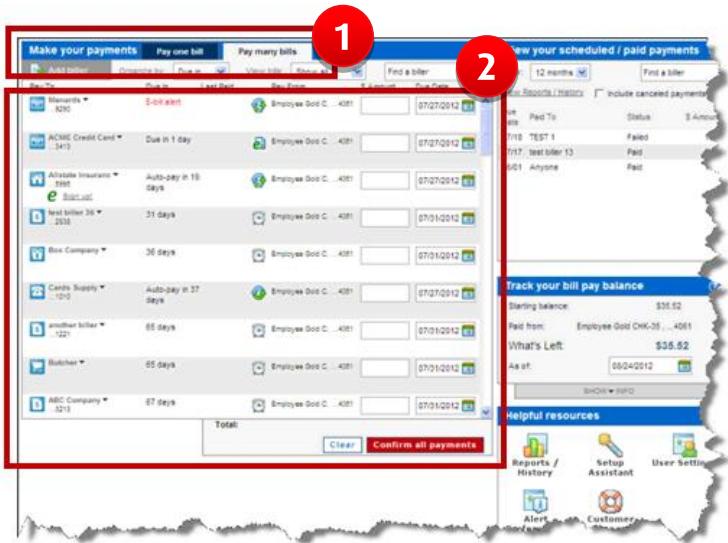
Making payments online is easy. Once you set up a biller, all you need to do is tell us when and how much to pay. The **Pay One Bill** and **Pay Many Bills** area within the **Payment Center** provide you with the biller's name, account number, status and the number of days before a payment is due (for e-bills and automatic payments). You can use the **Pay Many Bills** view to conveniently make multiple payments from a single screen, set up or view e-bills, manage biller information and view recent payments.

Step 1: Select Payment Method

1. Select the tab for either **Pay Many Bills** or **Pay One Bill**.

Step 2: Schedule Payments

1. For the biller you wish to pay, enter the payment amount.
2. Enter or use the calendar to select the **Due Date** (for M&I customers, formerly known as Deliver By date).
3. Click **Confirm All Payments** or **Pay This Bill**.
4. In the **Payment Preview** window, click **Continue** to confirm your payment(s).
5. The **Payment Confirmation** window provides a summary of your payment(s) including the payment method (electronic or check) and check number.



Important: Bill Payment Processing Times (see **Explanation of Payment Processing for M&I customers** on page 2 for additional detail)

Bill payments that are sent electronically will be deducted from your account on the **Due Date** for that biller. Payments sent via paper check will be deducted when the biller presents the check to their financial institution.

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Important: Explanation of Payment Processing for M&I customers

- Payment Processing:** BMO Harris Bill Pay only requires you to enter the **Due Date**, the day on which you want the payment to arrive. You no longer need to use the **Send On** or **Deliver By** date to schedule a payment.
 - We will ensure that your payments arrive at the biller by the available Due Date per your instructions. Your payments are backed by the BMO Harris Bill Pay Service Guarantee¹.
 - Funds will be deducted from your account when the payment is processed by the biller. See specific processing details for electronic and check payments below.

M&I Bill Pay

BMO Harris Bill Pay

- Electronic Payments vs. Paper Check Payments:** Online and mobile banking bill payments are sent electronically or via paper check. Electronic payments will be deducted from your account on the **Due Date** for that particular biller. Payments sent via check will be deducted from your account when the biller presents the check to their financial institution. This processing time is different than the current experience for payments made using M&I Bill Payment. For all payments at M&I, the funds are deducted on the **Send On** date regardless of when the payment is sent electronically or via paper check.

- Check payments expire 90 days after the date of issue. After this time, the check is void and cannot be processed for payment.



Account information and bill payments are not only secure; they're backed by the BMO Harris Bill Pay Service Guarantee. For more information on how you are protected by our BMO Harris Online Guarantee please visit bmoharris.com/security

BMO  **Harris Bank**

Make Payments

- **Pending Bill Payment Information:** Scheduled bill payments cannot be viewed in the BMO Harris Online Banking **My Bank** or **Account Register** pages until they have posted to the account.

- a. You may track scheduled bill payments within the **View your scheduled/paid payments** area. You can also use the **Track Your Balances Worksheet** to track your account balance(s).

The screenshot shows two overlapping windows from the BMO Harris Online Banking interface.

Make your payments window (left):

- Header: **Make your payments**, **Pay one bill**, **Pay many bills**.
- Sub-header: **Add biller**, **Organize by:** Due in, **View bills:** Show all, **Find a biller**.
- Table: Lists scheduled payments for various billers. One entry is highlighted: "Test Biller 1" with a due date of "No due date", paid from "Employee Gold C... 4061", amount "\$400.00 on 08/27/12".
- Buttons: **Note/Memo**, **Total:**, **Clear**, **Confirm all payments**.

View your scheduled / paid payments window (right):

- Header: **View your scheduled / paid payments**.
- Sub-header: **View Reports / History**, **Find a biller**.
- Table: Shows a history of payments. One entry is highlighted: "10/26 Test Biller 1 7875" with a status of "Scheduled" and amount "1.00".
- Buttons: **Include canceled payments**.

Track your bill pay balance window (bottom right):

- Header: **Track your bill pay balance**.
- Table: Shows the starting balance (\$23.81), paid from "Employee Gold CHK-35 4061", and the amount left (\$15.81) as of "10/27/2012".
- Table: **Outstanding Payments:** Lists scheduled payments for "Test Biller 1" and "Test Biller 3" on 10/26 and 10/19, respectively, each for \$1.00.
- Table: **Unpaid Bills:** Shows 0 unpaid bills.
- Table: **After Bills:** Shows the balance after bills (\$15.81).
- Buttons: **HIDE INFO**.

- **Payment through Mobile Banking:** You may make payments using mobile banking to existing billers set up in BMO Harris Bill Pay. Payment processing described above applies.

