

# Guide to BMO Harris Online Banking<sup>SM</sup>



# TABLE OF CONTENTS

Security & Bill Payment.....	4
Getting Started.....	5
Forgotten Password & User ID.....	6
<b>BMO HARRIS ONLINE BANKING<sup>SM</sup> OVERVIEW</b> .....	7
Account & Security Alerts.....	8
View Accounts, Transactions & Checks.....	9
Account Register .....	10
Transfer Funds .....	11
Services & Other Features .....	12
<b>BMO HARRIS BILL PAY<sup>SM</sup></b> .....	13
Enrolling in BMO Harris Bill Pay.....	14
Manage Your Bills.....	15
Add a Biller.....	16
Make a Payment.....	17
Set Up Repeating Payments .....	18
View Your Scheduled/Paid Payments.....	20
Enable E-Bills.....	21
Reports/History.....	22
<b>BMO HARRIS TOTAL LOOK<sup>SM</sup> OVERVIEW</b> .....	23
Getting Started & Logging In.....	24
Registering Your Accounts.....	25
Your BMO Harris Total Look Homepage.....	26
Extended Transaction History .....	27
Account Management .....	28
Spending Reports.....	29
Real Estate Center.....	30
BMO Harris Total Look Alerts.....	31
<b>FREQUENTLY ASKED QUESTIONS &amp; CONTACT INFORMATION</b> .....	32

# WELCOME

We appreciate your interest in BMO Harris Online Services. This guide will help answer questions about how our online services work and how they can help you save time while managing your finances.

Now you can take care of your banking needs from home, work or anywhere you have Internet access — BMO Harris Online Services are available 24 hours a day, seven days a week, 365 days a year.<sup>1</sup>

For additional details on specific product features, see the supporting product pages within this guide.

## BMO HARRIS ONLINE BANKING<sup>SM</sup>

- View transaction history for your eligible BMO Harris accounts.
- Organize your BMO Harris information with account nicknames and customizable transaction categories.
- Transfer funds between eligible accounts any time of the day or night.
- Download your deposit account information to Quicken® software, QuickBooks® or in .csv format.
- Choose from a range of email alerts for your BMO Harris accounts.
- Reorder checks, place stop payments and more.

## BMO HARRIS BILL PAY<sup>SM</sup>

- Pay virtually anyone in the United States with just a few clicks — and no stamps.
- Set up future-dated and repeating payments.
- Receive and pay bills online with electronic bills (e-bills).

## BMO HARRIS TOTAL LOOK<sup>SM</sup>

- Track your BMO Harris and non-BMO Harris online accounts, including credit cards, mortgages and investments.
- Accumulate and view transaction history.
- Use powerful budgeting and reporting tools to easily set and manage your budget.
- Export account history in .csv format.

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<sup>1</sup> BMO Harris Online Banking is available 24 hours a day, 365 days a year, except during system maintenance windows and upgrades.

At BMO Harris Bank, we recognize the importance of protecting the privacy and security of our customers. BMO Harris Online Banking operates with many security layers in place to help protect your privacy and financial data.

With a few simple steps, you can help protect your BMO Harris accounts and personal information from fraudulent activity. Please visit the BMO Harris Security Center at **[bmo.com/security](https://bmo.com/security)** to learn more about phishing, ID protection, malware, secure email encryption and more.

# GETTING STARTED

Just follow these easy steps and you'll be managing your BMO Harris accounts online within minutes. If you haven't yet enrolled in online banking, visit **bmoharris.com**, and click the **Enroll Now** link.

The top screenshot shows the BMO Harris Bank homepage. It has a navigation bar with tabs for Personal Financial Services, Wealth Management, Small Business, and Commercial & Institutional Banking. Below the navigation bar, there are several sections: 'Open an account' (Checking accounts, Savings accounts, Money Markets and CDs, Mortgages, Loans), 'Do more online' (Online banking, Pay bills, Loan payments, Consolidate accounts), 'Manage your business' (Business checking & savings, Online banking for small business, Small business lending solutions, Small business cash management), and 'Learn more' (IRA, Retirement plan, Investments). On the right side, there is a 'Secure log in' box with fields for 'Online banking user ID' and 'Online banking password', and a 'Log in' button. Below the 'Log in' button, there are links for 'Need to reset your password?', 'Need help with your user ID?', 'Important security reminder', 'Enroll in online banking', and 'New user? Take the online tour'. The bottom screenshot shows the 'Choose Challenge Questions and Answers' page. It has a heading 'Choose Challenge Questions and Answers' and a subheading 'Select challenge questions and answers for sign authentication'. Below this, there are three rows of 'Question' and 'Answer' fields. Each row has a 'Choose a question' dropdown menu and a '2-10 Characters' text field. A 'Remember this computer' checkbox is located below the third row. A 'Continue' button is at the bottom right. Numbered callouts 1 and 2 highlight the 'Choose a question' dropdown menu and the 'Remember this computer' checkbox respectively.

1. Set up your **Security Profile** in two easy steps:
  - a) Choose your Challenge Questions and Answers
  - b) Select and Confirm your selections
2. Check this box if you want us to remember your computer the next time you log in. Do not check this box if you are using a public or shared computer.
3. You will select a User ID during enrollment and receive a temporary Password via email. Once you have both, log in at **bmoharris.com**.
4. In the upper right-hand side of the screen enter your **User ID** and **Password**, then choose **Online Banking** from the drop-down menu and click the **Log In** button.

# FORGOTTEN PASSWORD & USER ID

If you ever forget your online banking Password or User ID, you can request a Temporary Password or a User ID prompt while online and we will respond through email.

The screenshots illustrate the process of resetting a password or User ID on the BMO Harris Bank mobile app. The first screenshot shows the login screen with the 'Online Banking' dropdown menu selected. The second screenshot shows the 'Secure login' screen with the 'Log in' button and links for password and user ID help. The third screenshot shows the 'Password Reset for Online Banking' page with the 'Continue' button. The fourth screenshot shows the 'Password Reset' page with the 'Reset Password' button.

1. If you ever need help with your BMO Harris Online Banking User ID or Password, go to **bmoharris.com** and select the appropriate item from the drop-down menu.
2. For example, to request a temporary online banking Password, click on the **Need to reset your password?** link located below the **Log In** button.
3. Review the information and click **Continue**.<sup>1</sup>
4. Enter your personal information and click **Reset Password**.

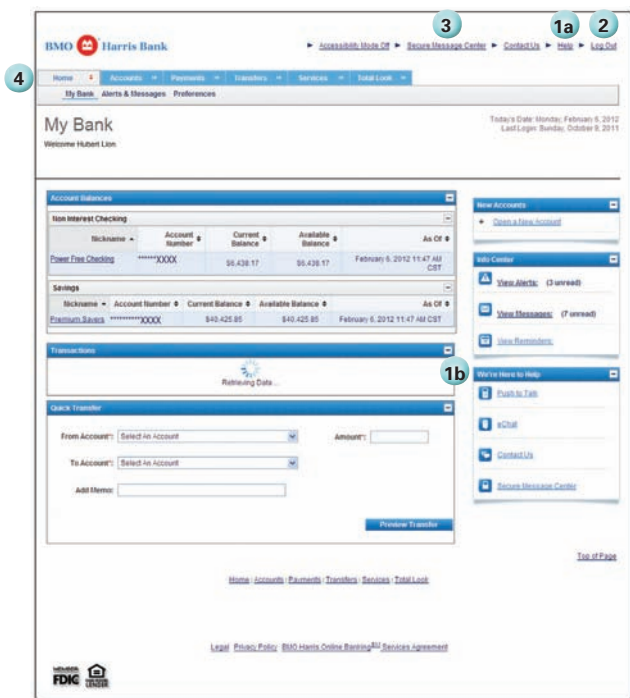
You will soon receive a Temporary Password email; simply log in with your Temporary Password. You will then be prompted to create a new Password.

<sup>1</sup> If you do not have any of the requested information, you will not be able to reset your Password or retrieve your User ID with this function. Please contact us at 1-888-340-BANK (2265), option 4.

# BMO HARRIS ONLINE BANKING<sup>SM</sup> OVERVIEW

With BMO Harris Online Banking it's fast and easy to manage your finances:

- See transaction details for your eligible accounts, transfer funds and download your account activity into Quicken® software, QuickBooks® or .csv format.
- Use the Service tab for requests such as reordering checks, changing your address, or requesting copies of checks and deposits.
- Access BMO Harris Total Look<sup>SM</sup> and BMO Harris Bill Pay<sup>SM</sup>.

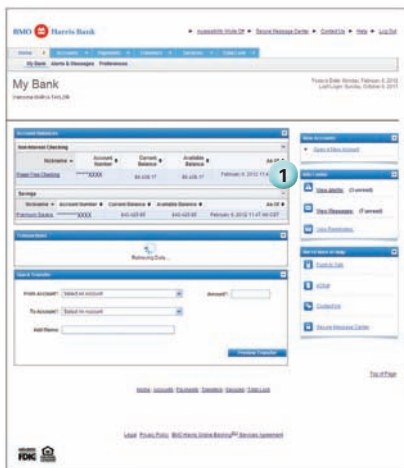


- 1a. For assistance with a topic, click the **Help** link found on each page in the top navigation bar.
- 1b. Or choose the servicing option that's right for you: Push to Talk, eChat, phone or secure email.
2. Always remember to **Log Out** after you have finished your BMO Harris Online Banking session.
3. Select **Secure Message Center** to send one of our online service representatives an email message or read important service announcements sent by BMO Harris.
4. Use the navigation rows to access the different features of BMO Harris Online Banking or access your BMO Harris Total Look or BMO Harris Bill Pay services.

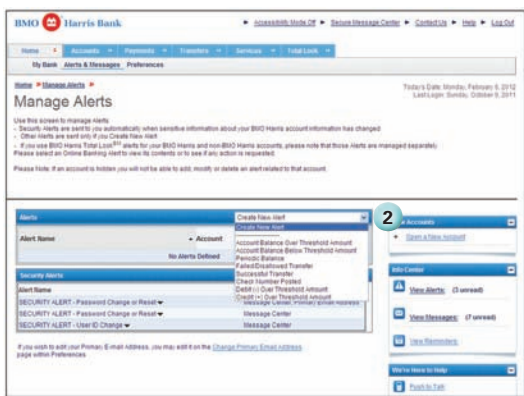
# ACCOUNT & SECURITY ALERTS

Get important account related alerts by setting preferences within the **Alerts & Messages** page.

Account alerts are email notifications about important account activities you request. Security alerts are sent automatically and notify you when, for example, your Password or User ID is changed.



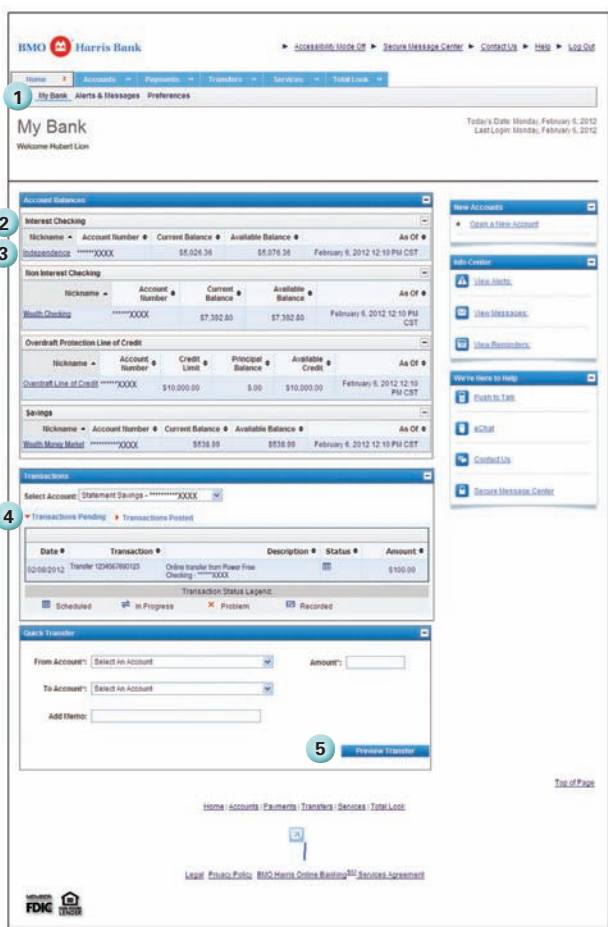
1. You can view Security Alerts from the **Info Center** on the **My Bank** dashboard. You can also choose to receive alerts at any external email address you'd like.



2. Under **Home > Alerts & Messages > Manage Alerts**, you can also choose to receive **Account Alerts** such as account balance over/under, periodic balances, transfer status, check number xxx posted or when a debit/credit exceeds a threshold you establish.

*Note: To help ensure receipt of important and timely security and account alerts, be sure your Primary Email Address is correct and updated (Home > Preferences > Change Primary Email Address).*





1. When you first log in, you'll see the **My Bank** dashboard, which gives a snapshot of your BMO Harris accounts and most recent transactions.
2. Your accounts will initially display their official name (e.g., Interest Checking), but you can personalize them by creating **Nicknames** under **Preferences > Change Account Preferences**.
3. View your account details (e.g., interest, open date, balances and available account history) by clicking on an **Account Name**.
4. You can view **Transactions Pending** and **Transactions Cleared** by account number.
5. You can also perform **Quick Transfers** between your eligible BMO Harris accounts.

# ACCOUNT REGISTER

See important details for every account. Your **Account Register** makes staying on top of your running balance<sup>1</sup> simple and efficient.

**BMO Harris Bank** | Accessibility | Mobile App | Secure Message Center | Contact Us | Help | Log Out

Home | Accounts | Payments | Transfers | Services | Total Look

Balances | Activity | Search | Personal Finance

Home | Accounts | Account Register

Today's Date: Monday, February 6, 2012  
Last Login: Monday, February 6, 2012

**Account Register**

Use this screen to review transactions for a specific period of time. You can select a different account or period of time. [Printable View](#)

Account Register Selection: Wealth Checking - \*\*\*\*\*XXXX

Select an account:

Search by:  Select From List

**Loan Power Free Checking - \*\*\*\*\*XXXX**

Account Number: [Show Account Number](#)

Account Number: \*\*\*\*\*XXXX  
Statement Name(s): JOHN Q SAMPLE  
Statement Name(s): JOHN Q SAMPLE  
Open Date: 09/22/2009  
Account Status: Active  
Available Balance: \$7,392.80  
As Of: February 6, 2012 12:13 PM CST  
Last Business Day Balance: \$7,442.80

**2 Transactions pending** [Record Transaction](#)

Date	Transaction	Description-Payee	Category-Item	Status	Debit (-)	Credit (+)
02/29/2012	Transfer 0123456789012	Wealth Money Market - <a href="#">More</a>			\$15.00	
02/08/2012	Transfer 0123456789012	Wealth Money Market - <a href="#">More</a>			\$100.00	
02/06/2012	Debit 0000000000	DEBIT			\$50.00	

**3 Transactions posted between 01/07/2012 and 02/06/2012** [Create Register Print](#)

Date	Transaction	Description-Payee	Category-Item	Status	Debit (-)	Credit (+)	Balance
01/13/2012	Debit	PC TRANSFER DEBIT	Uncategorized	✓	\$500.00		\$7,442.80
01/13/2012	Deposit	SCHEDULED TRANSFER 0123456789012 - <a href="#">More</a>	Uncategorized	✓		\$500.00	\$7,942.80

**4**

Transaction Status Legend:  
 ✓ Posted    ☐ Scheduled    ☐ In Progress    ☐ Problem    ☐ Recorded    ☐ Reconciled    ☐ Partially Reconciled    ☐ Unreconciled    ☐ Void

[Home](#) | [Accounts](#) | [Payments](#) | [Transfers](#) | [Services](#) | [Total Look](#)

[Legal](#) | [Privacy Policy](#) | [BMO Harris Online Banking](#) | [Services Agreement](#)

**FDIC**

1. View important account details.
2. See transactions that are scheduled to occur.
3. View completed transactions.
4. View running balances<sup>1</sup> of your accounts.

<sup>1</sup> A running balance is the current balance in the account after each transaction posts.

# TRANSFER FUNDS

No need to come into the bank or take time for a phone call when you can move money between your eligible BMO Harris accounts and review your transaction history online. You can set up transfers that are either one-time, recurring or scheduled to occur on a future date.

The screenshot shows the BMO Harris Bank website's 'Create Transfer' page. The page has a blue header with the BMO Harris Bank logo and navigation links. The main content area is titled 'Create Transfer' and includes a 'Transfer Information' section. Numbered callouts are placed on the page as follows: 1 points to the 'Transfers' tab in the top navigation bar; 2 points to the 'Create Transfer' link in the sub-navigation bar; 3 points to the 'From' account dropdown menu; 4 points to the 'Transfer Amount' input field; 5 points to the 'One Time Only' radio button; and 6 points to the 'Preview' button at the bottom right of the form.

1. Select the **Transfers** tab to view your scheduled transfers, completed transfers or all transfers.
2. Create a new transfer by selecting **Transfers > Transfer Center > Create Transfer** from the top navigation.
3. Select the accounts you want to transfer funds **From** and **To**.
4. Enter your **Transfer Amount**, **Start Date** and (optional) **Memo** here.<sup>1</sup>
5. Select the transfer to be either a **One Time Only** transfer or a **Recurring Transfer**. For a recurring transfer, choose the frequency of the transfer, the starting date requested and the number of times the transfer will occur.
6. Click **Preview** to review your transfer before confirming it.

<sup>1</sup> Transfers made after 8 p.m. CT on any business day or any time on a non-business day will be posted on the next Business Day. Until it is posted, the transfer will be reflected in your available balance but will not cover any outstanding checks or debits presented for processing. Mortgage and closed-end loan payments take up to two days to display, even if they have already posted.

# SERVICES & OTHER FEATURES

## Services

The **Services** tab is a convenient way to submit requests for a variety of services such as managing and creating stop payments, reordering checks, requesting copies of checks or withdrawals, and requesting copies of statements.

**BMO Harris Bank**

Accessibility: Mode Off | Secure Message Center | Contact Us | Help | Log Out

Home | Accounts | Payments | Transfers | **Services** | Total Look

**Services**

- Manage Stop Payments
- Create Stop Payment
- Reorder Checks
- Request Check or Withdrawal Copy
- Request Statement Copy
- Request Deposit Copy
- Request Debit Card PIN
- Reminder

Today's Date: Monday, February 6, 2012  
Last Login: Monday, February 6, 2012

**Interest Checking**

Nickname	Account Number	Current Balance	Available Balance	As Of
Power Free Checking	*****XXXX	\$7,392.80	\$7,392.80	February 6, 2012 12:15 PM CST

**Overdraft Protection Line of Credit**

Nickname	Account Number	Credit Limit	Principal Balance	Available Credit	As Of
Overdraft Line of Credit	*****XXXX	\$10,000.00	\$0.00	\$10,000.00	February 6, 2012 12:15 PM CST

**Savings**

Nickname	Account Number	Current Balance	Available Balance	As Of
Statement Savings	*****XXXX	\$538.99	\$538.99	February 6, 2012 12:15 PM CST

**New Accounts**

- Open a New Account

**Info Center**

- View Alerts
- View Statements
- View Reminders

**You're Here to Help**

- Push to Talk
- eChat

## Other Features

Under Home > Preferences you can change your account and contact preferences including email and mailing addresses. You can also change your Password.

**BMO Harris Bank**

Accessibility: Mode Off | Secure Message Center | Contact Us | Help | Log Out

Home | Accounts | Payments | Transfers | Services | **Preferences** | Total Look

**My Bank**

Welcome Hubert Lion

Change Account Preferences

Change Password

Request Address Change

Change Primary Email Address

Today's Date: Monday, February 6, 2012  
Last Login: Monday, February 6, 2012

**Interest Checking**

Nickname	Account Number	Current Balance	Available Balance	As Of
Power Free Checking	*****XXXX	\$7,392.80	\$7,392.80	February 6, 2012 12:15 PM CST

**Non Interest Checking**

Nickname	Account Number	Current Balance	Available Balance	As Of
Power Free Checking	*****XXXX	\$7,392.80	\$7,392.80	February 6, 2012 12:15 PM CST

**Overdraft Protection Line of Credit**

Nickname	Account Number	Credit Limit	Principal Balance	Available Credit	As Of
Overdraft Line of Credit	*****XXXX	\$10,000.00	\$0.00	\$10,000.00	February 6, 2012 12:15 PM CST

**Savings**

Nickname	Account Number	Current Balance	Available Balance	As Of
Statement Savings	*****XXXX	\$538.99	\$538.99	February 6, 2012 12:15 PM CST

**New Accounts**

- Open a New Account

**Info Center**

- View Alerts
- View Statements
- View Reminders

**You're Here to Help**

- Push to Talk
- eChat

Make managing your money even more convenient. With BMO Harris Bill Pay, you can pay bills, set up automatic payments, schedule payments in advance, receive e-bills, view up to 24 months of payment history and more — all from the **Payment Center**.

The screenshot displays the BMO Harris Bill Pay web application. At the top, the BMO Harris Bank logo is visible, along with navigation links for Access, Bill, Mobile, Secure Message Center, Contact Us, Help, and Log Out. Below the navigation bar, the 'Bill Pay' section is highlighted. The main content area is titled 'Bill Payments' and includes a sub-header 'Use this screen to view bill payments.' The interface is divided into four main sections, each marked with a numbered circle:

- 1. Manage your bills:** This section shows a list of bills with icons for adding, paying, or scheduling. The bills listed include Car Company, City Public, Harris, Electric Comp., and TV.
- 2. Make your payments:** This section shows a table of bills with columns for bill name, account, amount, and due date. The bills listed include TV, Electric Comp., Harris, City Public, and Car Company.
- 3. View your scheduled/paid payments:** This section shows a table of payments with columns for due date, status, paid to, amount, and category.
- 4. Track your bill pay balance:** This section shows a balance of \$636.50 and a 'What's Left' of \$636.50. It also includes a 'Paid from' dropdown and a 'Paid on' date.

On the right side of the interface, there is a 'Helpful resources' section with links to Reports/History, Setup Assistant, Alerts, and Preferences. At the bottom, there is a 'Customer Support' link.

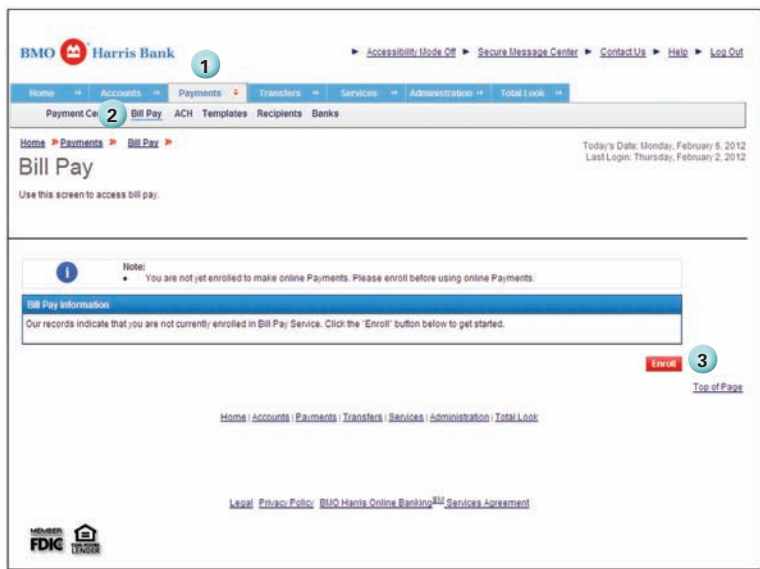
From the Payment Center, you can:

1. See your bills and due dates at a glance, quickly sign up for e-bills from participating billers and more in the **Manage your bills** area.
2. Make single or multiple payments or set up automatic payments.<sup>1</sup>
3. Keep track of payments and your bill history with ease.
4. Perform a variety of reporting tasks quickly, such as analyzing spending habits and researching payment dates, using the **Reports/History** feature.

<sup>1</sup> You can not use BMO Harris Bill Pay to pay any company or person with an address outside the contiguous U.S. or a P.O. Box. Government or court-directed payments and payments to internet gambling organizations may not be made through Harris Bill Pay.

# ENROLLING IN BMO HARRIS BILL PAY

As an online banking customer, you can use BMO Harris Bill Pay to easily pay your bills online without having to worry about searching for checks, buying stamps or mailing payments.



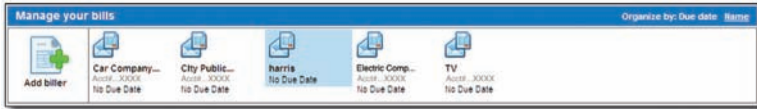
Once you are enrolled in BMO Harris Online Banking, you can also pay bills online. To enroll in BMO Harris Bill Pay:

1. Click on the **Payments** tab within BMO Harris Online Banking.
2. Select **Bill Pay**.
3. Click on the **Enroll** button and choose the account that will be used to make payments.
4. Click **Continue** and complete the enrollment process.

That's it; you're now enrolled in BMO Harris Bill Pay.

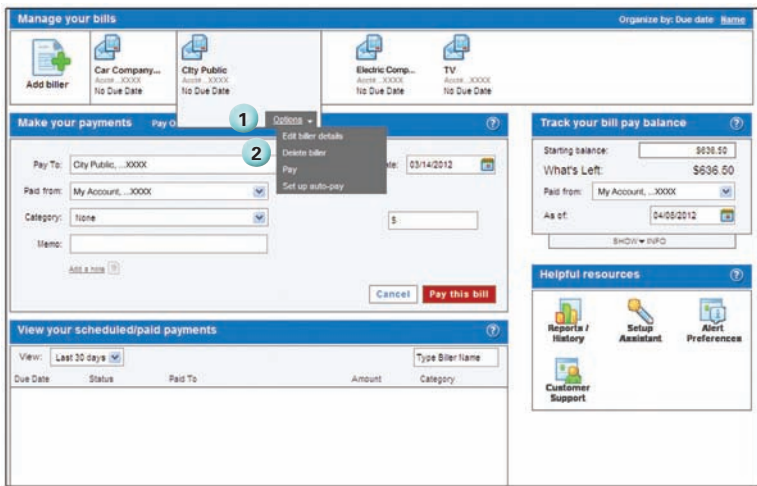
# MANAGE YOUR BILLS

The **Manage your bills** area within the **Payment Center** is an at-a-glance view of bill information including biller name, account number, status and the number of days before the payment is due. The **Manage your bills** area also interacts with the **Make your payments** area to initiate payments and provides easy access to e-bill setup and statements, biller information and management, and recent payments.



The **Manage your bills** area can be sorted by **Due date** or (biller) **Name**. The default view is to sort your list of billers by due date in ascending order. To reverse the order, click the **Due date** link. To view the bills in alphabetical order from A to Z, click the **Name** link in the right-hand corner of the **Manage your bills** area. To reverse the order, click the **Name** link again.

You can delete a biller from your **Manage your bills** area at anytime.



To delete a biller from the **Manage your bills** area:

1. Roll-over the biller in the **Manage your bills** area and click the **Options** link.
2. Click the **Delete biller** link. The **Delete Biller** window appears.
3. Click **Delete**. The biller is now deleted from the **Manage your bills** area.

## ADD A BILLER

A biller is any company or person whom you pay, such as a utility company, credit card company or perhaps your baby sitter or trainer — anyone you would normally send a check to.

To add a biller:

1. Click on the **Add biller** icon from the **Manage your bills** area. A pop-up window will appear. Enter the person or business name and click **Continue**.
2. The **Biller Setup** window appears. Enter the biller information and click **Continue**.<sup>1</sup>
3. The **Confirmation** window appears. Confirm your biller setup.
4. Click **Close** to close the window and you are done.

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<sup>1</sup> Setting up a payment reminder is optional, but recommended.



# MAKE A PAYMENT

Paying bills is quick and easy. You just enter the amount you want to pay to each biller and when you want your payment to be sent.

The first screenshot shows a window titled 'Make your payments' with tabs for 'Pay One Bill' and 'Pay Many Bills'. It contains fields for 'Pay To:', 'Paid from:', 'Category:', 'Memo:', 'Due date:', and a payment amount field with a '\$' symbol. There are 'Cancel' and 'Pay One bill' buttons. The second screenshot shows a 'Payment Preview' window with the text 'You're about to make a payment to City Public for \$71.00 which will be paid on 03/22/2012.' and a 'Continue' button. The third screenshot shows a 'Payment Confirmation' window with the same text, a confirmation number 'ZBRBGVZA', and a 'Close' button.

To make a payment:

1. Click the biller in the **Manage your bills** area and go to the **Make your payments** area.
2. Enter the payment information such as the account, due date and the payment amount.
3. Click **Pay this bill**.
4. The **Payment Preview** window appears. Confirm your payment and click **Continue**.
5. The **Payment Confirmation** window appears. Confirm your scheduled payment.
6. Click **Close** to exit the window and you are done.

# SET UP REPEATING PAYMENTS

Once you sign up for auto-pay and schedule your payments, your regular bills are paid according to the schedule you specify, allowing you to simply review payments in the **View your scheduled/paid payments** area. This will help you avoid missed payments or late fees. If your payment falls on a weekend or holiday, your payment will be processed on the previous business day.

The first screenshot shows the 'Manage your bills' interface. It features a 'Make your payments' section with a 'Pay To' dropdown set to 'City Public...XXXX' and a 'Pay From' dropdown set to 'My Account...XXXX'. A red circle with the number '1' is next to the 'Options' link. A red circle with the number '2' is next to the 'Set up auto-pay' link in the 'Options' dropdown menu.

The second screenshot shows the 'Auto-pay Options' dialog box. It contains fields for 'Pay To' (My Account...XXXX), 'Amount' (\$), 'Frequency' (Monthly), 'Start on' (04/18/2012), and 'End on' (08/18/2012). A red circle with the number '3' is next to the 'Save auto-pay options' button.

The third screenshot shows the 'Auto-pay Setup Confirmation' dialog box. It contains the following text: 'You have successfully set up an automatic payment rule for City Public XXXXXXXXXX. If the automatic payment date falls on a non-business day, the payment will be scheduled on the previous business day.' Below this, it lists: 'Paid from: My Account...XXXX', 'Payment option: Pay automatically at regular intervals', 'Amount: \$45.00', 'Frequency: Monthly', 'Start on: 04/18/2012', and 'End on: 08/18/2012'. A red circle with the number '4' is next to the 'Close' button.

The fourth screenshot shows a confirmation dialog box with the text 'Don't show me this again.' and a red circle with the number '5' next to the 'Close' button.

To set up auto-pay for a bill:

1. Roll over the biller in the **Manage your bills** area and click the **Options** link.
2. From the **Options** menu, click the **Set up auto-pay** link. The **Auto-pay Options** window appears.
3. Enter the payment information and click **Save auto-pay options**.
4. The **Auto-pay Setup Confirmation** window appears. Confirm your auto-pay setup.
5. Click **Close** to exit the window and you are done.

# SET UP REPEATING PAYMENTS

**Manage your bills**

**Make your payments**

Pay To: City Public...XXXX  
Paid from: My Account...XXXX  
Category: None  
Item: 00000000

**Options**

- Options
- Edit auto-pay
- Cancel
- Pay this bill

**Track your bill pay balance**

Starting balance: \$0.00  
Vital's Left: \$060.00  
Paid from: My Account...XXXX  
As of: 04/02/2012

**View your scheduled/paid payments**

Due Date	Status	Paid To	Amount	Category
03/22/2012	Scheduled	City Public...XXXX	\$71.00	None

**Auto-pay Options**

Turn off auto-pay

Set auto-pay at regular intervals

Paid from: My Account...XXXX  
Memo:   
Amount: \$ 45.00  
Frequency: Monthly  
Start on: 04/18/2012  
End on: 08/18/2012  
Number of instances: 5

Don't save auto-pay option Save auto-pay options

**Auto-pay Change Confirmation**

You have successfully set up an automatic payment rule for City Public XXXXXXXXXX. If the automatic payment date falls on a non-business day, the payment will be scheduled on the previous business day.

Paid from: My Account...XXXX  
Memo: Test  
Payment option: Pay automatically at regular intervals  
Amount: \$45.00  
Frequency: Monthly  
Start on: 04/18/2012  
End on: 08/18/2012

Don't show me this again. Close

To modify auto-pay for a bill:

1. Roll over the biller in the **Manage your bills** area and click the **Options** link.
2. From the **Options** menu, click the **Edit auto-pay** link.
3. Enter your new payment information or select **Turn off auto-pay** to stop the automatic payment.
4. Enter the payment information and click **Save auto-pay options**.
5. The **Auto-pay Change Confirmation** window appears. Confirm your auto-pay setup.
6. Click **Close** to exit the window and you are done.

# VIEW YOUR SCHEDULED/PAID PAYMENTS

Keeping track of payments and your bill history is easy. Go to the **View your scheduled/paid payments** within the **Payment Center** to get a listing of recent bill pay activity and the status of the payments that have been made. Payment details and the ability to edit or cancel payments are also available in this area.

Due Date	Status	Paid To	Amount	Category
04/19/2012	Scheduled	Car Company, ...XXXX	\$450.00	None
03/30/2012	Scheduled	Electric Company, ...XXXX	\$1.00	None
03/22/2012	Scheduled	City Public, ...XXXX	\$71.00	None
03/19/2012	Scheduled	Water Works, ...XXXX	\$59.00	None

1. Change your view with a drop-down menu that lets you choose 30, 60 or 90 days of payment history. Use the **Reports/History** feature in the Helpful resources area to view up to 24 months of payment history.
2. Search for specific payments by **Due Date**, **Status**, **Paid To** (biller name), **Amount** and **Category**.

# ENABLE E-BILLS

BMO Harris provides helpful resources and options to simplify the way you manage payments. Many companies offer electronic bills (e-bills). They have the same information as the paper version and are delivered directly to BMO Harris Bill Pay.

With e-bills, you can:

- Eliminate clutter — store and print up to 24 months of e-bills.
- Review the same details that you would see on your paper bills.
- Set up email alerts to notify you when e-bills arrive.

The top screenshot shows the 'Manage your bills' interface. It includes a 'Sign up for e-bill' link in the top right corner, highlighted by a blue circle with the number 1. Below this, there's a 'Make your payments' section with a 'Pay To' dropdown menu. A blue circle with the number 2 points to the 'TV' icon in the 'Manage your bills' section. The bottom screenshot shows the 'E-Bill Setup for TV' window. It contains fields for 'User Name', 'Password', 'Confirm password', 'Second Password (Optional)', and 'Confirm password'. A blue circle with the number 3 points to the 'Continue' button at the bottom right.

To receive an e-bill from a biller:

1. Roll over the biller in the **Manage your bills** area.
2. If an e-bill is available for the biller, click the **Sign up for e-bill** link. An icon will automatically appear next to any biller that offers e-bills.
3. The e-bill setup window will appear. Enter the e-bill information and click **Continue**.
4. Enter the remaining information as prompted. At the **E-Bill Setup Confirmation** window, confirm your e-bill setup.
5. Click **Close** to exit the window and you are done. *Note: Your e-bill will be set up for the biller. It may take one to two billing cycles before you receive your first e-bill. Continue to monitor the bill's payment and ensure the bill is paid until the first e-bill is received.*

# REPORTS/HISTORY

The **Reports/History** feature allows you to perform a variety of tasks quickly, such as analyzing spending habits and researching up to 24 months of payment history. You can even customize your reports by sorting various report fields, such as due date, paid to, category, biller name, and more. View a default or previously saved report, or customize and save a report.

To view a default or previously saved report, simply click the **Reports/History** icon and select the report from the drop-down.

The collage illustrates the process of creating and viewing reports. The 'Create Reports / History' window (bottom-left) includes fields for 'Report title', 'Time frame' (set to 'Last 30 days'), and 'Buttons' (set to 'Do not maintain'). It also has sections for selecting 'Bills' (Car Company, City Public, TV, etc.) and 'Accounts' (My Account, etc.). The 'Reports / History' window (middle-right) shows a 'Current Month' report with a pie chart indicating 100.00% for 'None \$18.00'. The 'My Report' window (bottom-right) displays a detailed report for the period from 12/07/2012 to 12/07/2012, with a pie chart showing 99.07% for 'Credit Card \$2,592.70' and 0.93% for 'None \$18.00'. Below the chart is a table of transactions with columns for Due Date, Status, Paid To, Category, Pay From, and Amount.

Due Date	Status	Paid To	Category	Pay From	Amount	
12/02/2012	Scheduled	Insurance Company ,XXXX	My Account ,XXXX		\$20.00	
<b>Subtotal: JAN</b>						
02/10/2012	Scheduled	Furniture Store ,XXXX	My Account ,XXXX		60.00	
02/10/2012	Scheduled	Car Company ,XXXX	My Account ,XXXX		20.00	
<b>Unpaid</b>						
<b>Relax Store ,XXXX</b>						
<b>Subtotal: FEB</b>						
12/19/2011	Paid	Chili's ,XXXX	Credit Card	My Account ,XXXX	100.00	
12/19/2011	Paid	Communications ,XXXX	Credit Card	My Account ,XXXX	31.24	
12/19/2011	Paid	Restaur Store ,XXXX	Credit Card	My Account ,XXXX	\$1.28	
12/19/2011	Paid	TV ,XXXX	Credit Card	My Account ,XXXX	60.00	
12/19/2011	Paid	City Public Service ,XXXX	Credit Card	My Account ,XXXX	60.38	
12/19/2011	Paid	City Public Service ,XXXX	Credit Card	My Account ,XXXX	179.12	
<b>Subtotal: DEC</b>						
						\$521.00

To create and save a customized report:

1. Click the **Reports/History** icon. The **Reports/History** window will appear.
2. Click **Create**. The **Create Reports/History** window will appear.
3. Enter the report title, select your report criteria, and click **Save changes**. The report will appear within the Reports/History window.
4. View the report.
5. Click **Close** to exit window and you are done.

# BMO HARRIS TOTAL LOOK<sup>SM</sup> OVERVIEW

Save time by viewing your online BMO Harris and non-BMO Harris accounts, investments, credit cards, email and more — in one secure<sup>1</sup> location with one Password.

From automatic categorization and account nicknames to budget analysis and security alerts, organizing your online financial life couldn't be easier.

BMO Harris Total Look helps you take control of your finances:

- Track your online BMO Harris and non-BMO Harris accounts, including credit cards, mortgages and investments.
- Accumulate and view extended transaction history.
- Organize your information with account nicknames and customizable transaction categories.
- Use powerful budgeting and reporting tools to easily set and manage your budget.
- Export account history in .csv format.
- Set up and receive automated alerts you wish to receive across your accounts.<sup>2</sup>

**BMO Harris Bank** Access Online Banking | Contact Us | Customize | Printable View | Help | Logout

**BMO Harris Total Look** Financial Calendar

Accounts Overview | Transactions | Spending Reports | Add and Manage Accounts

Account Summary | Dashboard | Account List View | Account Investments | Rewards | Bills | Real Estate Center | Email | Links

**Account Dashboard** [Update All Accounts](#)

Open new window and login to:  (go-to only) [Show](#)

**Net Worth** Select Account View:  [Show](#)

**Assets**

Account Type	Account Information	Balance
Banking	Harris Bank - Online Banking	\$ 741.77
Total Banking: \$ 9,398.88		
	USAA CHECKING 12	
	as of 10/30/10	
	Last updated: 3 days ago	
	Harris Bank - Online Banking	\$ 4.22
	PLAYBACK CHECKING 12	
	as of 10/30/10	
	Last updated: 3 days ago	
	Harris Bank - Online Banking	\$ 111.11
	PREMIUM CHECKING	
	as of 10/30/10	
	Last updated: 3 days ago	
	Harris Bank - Online Banking	\$ 41.00
	PREMIUM CHECKING 12	
	as of 10/30/10	
	Last updated: 3 days ago	
	Harris Bank - Online Banking	\$ 1000.00
	PRIME MONEY MARKET 12	
	as of 10/30/10	
	Last updated: 3 days ago	
	Harris Bank - Online Banking	\$ 0.27
	PRIME MONEY MARKET 12	
	as of 10/30/10	
	Last updated: 3 days ago	
	USAA	
	USAA CDA	\$ 0.01
	as of 10/30/10	
	Last updated: 3 days ago	

**Transactions** Select group:  Group by:  [Show](#)

From past:  [Show](#)

You have no transactions available for this account for the searchfilter criteria selected. [Add More Accounts >](#)

**Bills**

Keep track of your bills: [Add bills](#) to monitor transactions and receive new bill notifications via email.

**Alerts**

Show:  alerts [Go](#)

You can edit which alerts you want to receive and the thresholds at which they should be triggered. [Configure alerts](#)

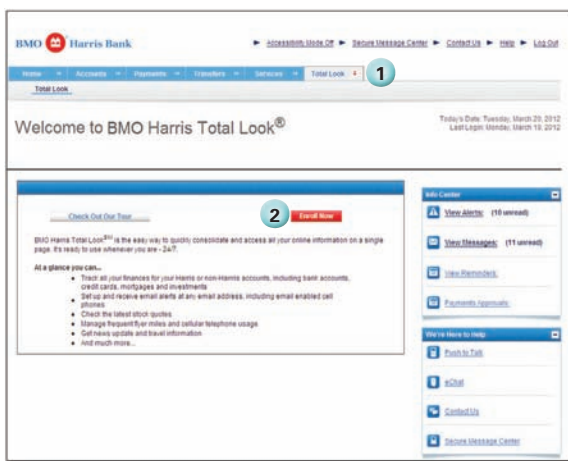
**Rewards**

The Rewards module allows you to view point and mileage balances for your rewards programs. [Add More Accounts >](#)

<sup>1</sup> Please visit [bmoharris.com/security](http://bmoharris.com/security) for additional details.

<sup>2</sup> BMO Harris Total Look helps you manage both your BMO Harris and non-BMO Harris online accounts; alerts and categories you establish in Total Look will not appear in BMO Harris Online Banking (and vice versa).

# GETTING STARTED & LOGGING IN

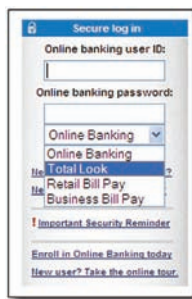


If you haven't yet enrolled in this free online service:

1. Select the **Total Look** tab within BMO Harris Online Banking
2. Click the **Enroll Now** button. If you do not have an online banking account and wish to open one today, please visit **bmoharris.com**.

Once you have enrolled, you can log in:

- Directly from **bmoharris.com** using your online banking login information
- Via the **Total Look** tab within BMO Harris Online Banking



If logging in from the homepage, select **BMO Harris Total Look** from the drop-down menu and enter your online banking User ID and Password. Once you have accessed Total Look, you can switch over to your Online Banking account without logging in again by clicking the **Access Online Banking** link at the top of each **Total Look** page.



# REGISTERING YOUR ACCOUNTS

After enrolling, you can register your BMO Harris and non-BMO Harris online accounts. So before you begin, decide which of your online accounts you want to see in Total Look and then gather your User IDs and Passwords for those sites.

Register accounts at any time by clicking the **Add and Manage Accounts** tab at the top of your BMO Harris Total Look homepage and following the step-by-step instructions. We recommend starting with your BMO Harris accounts.

The image displays four sequential screenshots of the BMO Harris Total Look website, illustrating the process of adding new accounts. The first screenshot shows the 'Add Account' button in the top navigation bar. The second screenshot shows the 'Find New Accounts' search bar. The third screenshot shows the 'Add BMO Harris Investment Online Account' page. The fourth screenshot shows the 'Add BMO Harris Investment Online Account' page with the 'Continue' button.

1. Click the **Add Accounts** link and search for the company where the account is located (for example "Harris") or input a category such as "credit cards." Select your account/site and click **Continue** to enter it into your **Accounts Selected** box located at the far left side of your screen.
2. Or, if you can't find an account that matches your search criteria, click either **Popular Sites**, **New Account/Sites** or create a **Manual** account.
3. Once you have selected your accounts (far left), you have the option to: (a) receive **Help** registering them on their original sites or (b) move to the next step with your **User IDs** and **Passwords**.
4. When adding accounts, you'll be asked to enter your **User ID** and **Password** for each account. You also have the option to create a nickname for that account. Click **Continue** to verify your information.

# YOUR BMO HARRIS TOTAL LOOK HOMEPAGE

Your BMO Harris Total Look homepage<sup>1</sup> is a consolidated view of all your registered BMO Harris and non-BMO Harris accounts. Each account that you register will be included in modules such as Net Worth (includes Assets and Liabilities), Account Investments, Email, News, Transactions and much more.



1. Click **Update Now** to refresh any account's information.
2. You can go to any account's actual website by clicking on the **auto-login** or **go to site** link below the account name.
3. To view your detailed transactions, click on an **Account Name**. In order to change your login information for external accounts, click **Edit Account** on the **Transactions** page.

<sup>1</sup> Your BMO Harris Total Look homepage can be modified by selecting **Customize** on top of the page. Choose the features you want to include and the order in which you would like them displayed.

# EXTENDED TRANSACTION HISTORY

Simply click on the **Transactions** tab to view extended transaction history for all of your accounts. You'll begin accruing history from the moment you register an account; the longer you use Total Look, the more transaction history you'll have.

To make use of all this history, Total Look has a powerful search feature which allows you to find any of your past transactions without having to remember all the details. Search by date, name, category and more.

You can also export your history as a .csv file by clicking on the **Export Completed Transactions** button at the bottom of the page.

The screenshot shows the BMO Harris Bank 'All My Accounts - Transactions' page. The page has a blue header with the BMO Harris Bank logo and navigation links. Below the header, there's a 'BMO Harris Total Look' section with tabs for 'Accounts Overview', 'Transactions', 'Spending Reports', and 'Add and Manage Accounts'. The 'Transactions' tab is selected. Below this, there's a 'Show from' dropdown menu set to 'All My Accounts', a 'Categories' dropdown set to 'All Categories', and a 'From past' dropdown set to '1 month'. A 'Show' button is to the right. Below these are 'Show advanced display options' and 'Categories Transactions' links. A table of transactions is displayed with columns: Status, Date, Description, Category, Amount, and Account. The first transaction is dated 04/02/2012, with a description 'SALVAGE' and an amount of \$ 0.02. The second is dated 04/01/2012, with a description 'PURCHASE INTEREST CHARGE' and an amount of -\$ 0.15. The third is dated 03/31/2012, with a description 'THE HARDWARE STORE' and an amount of -\$ 623.63. The fourth is dated 03/30/2012, with a description 'REMOTE ONLINE DEPOSIT#1' and an amount of \$ 700.00. Numbered callouts 1 through 6 are placed over the page: 1 points to the 'Transactions' tab, 2 points to the 'Show from' dropdown, 3 points to the 'Show advanced display options' link, 4 points to the 'Search' button, 5 points to the 'SALVAGE' description link, and 6 points to the 'Export Completed Transactions' button at the bottom.

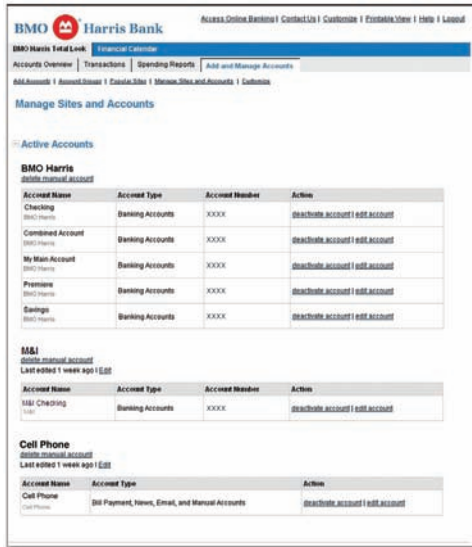
Status	Date	Description	Category	Amount	Account
posted	04/02/2012	<a href="#">SALVAGE</a>	Interest	\$ 0.02	M&M - M&M Test Checking (M&M CO.)
posted	04/01/2012	<a href="#">PURCHASE INTEREST CHARGE</a>	Service Charges/Fees	-\$ 0.15	Sample Credit Card - CREDIT CARD (SAMPLE CREDIT CARD)
posted	03/31/2012	<a href="#">THE HARDWARE STORE</a>	Home Improvement	-\$ 623.63	Hardware Store Credit Card - The Hardware Store Consumer Credit Card (HARDWARE STORE)
posted	03/30/2012	<a href="#">REMOTE ONLINE DEPOSIT#1</a>	Deposit	\$ 700.00	Harris Bank - HARRIS PREMIER (HARRIS)

To search for a transaction:

1. Click the **Transactions** tab.
2. **(Basic Search)** Select account, category and time frame using the drop-downs.
3. **(Advanced Search)** Click **Show advanced display options** to include dollar amount range, date range, categories, classifications or a specific search (using Search). And group your transactions by Account, Date or even Account Type (e.g., checking, credit card, etc).
4. Click **Show**.
5. You can modify the transaction description by clicking on the detailed description. A box will pop-up and allow you to modify the description name and add further categorization.
6. **(Optional)** Export transactions as a .csv file by clicking **Export completed transactions**.

# ACCOUNT MANAGEMENT

The **Add and Manage Accounts** screen allows you to manage all your accounts within one screen. This screen allows you to edit account login information such as User ID, Password, and Challenge Questions and Answers. You can also add Account Nicknames within this feature. If you no longer want to view one of your accounts, you can “delete site.”



On the **Transactions** screen, you also have the option to set advanced categorization features.

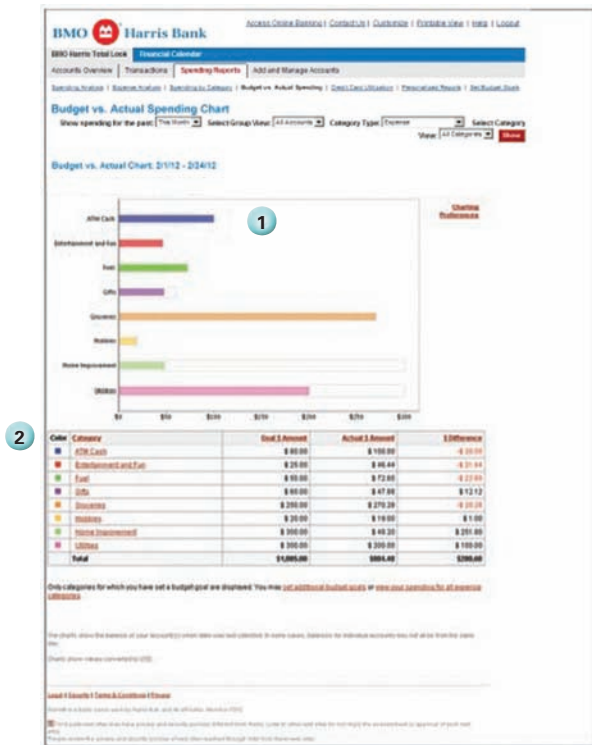


1. You may create custom account rules by clicking on **Custom Categorization Rules**.
2. Or BMO Harris Total Look can **automatically categorize** all your transactions.
3. Quickly **split a transaction** (like a purchase at a superstore) across multiple categories.
4. Assign **default transaction categories** and transaction classes (such as medical, reimbursable, business or tax deductible).

# SPENDING REPORTS


BMO Harris Total Look's budgeting, charting and reporting tools give you the power of financial management software without costly annual upgrades.

- **Expense Analysis** reports provide a graphic representation of your spending by category over a specified period of time.



1. A graph of your spending is displayed.
2. Categories displayed are the pre-determined categories or your "custom created" categories for which an expense has incurred.

- **Home Equity Chart** — This chart combines all of the loans and mortgage accounts associated with your real estate account and displays them in a chart format.
- **Home Value Change** — This page can be used to view fluctuations in your home's market value, from an external, non-affiliated source<sup>1</sup>. Set up alerts to be triggered when there's a change in the home's estimated market value.


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**BMO Harris Total Look**
[Financial Calculator](#)

[Accounts Overview](#) | [Transactions](#) | [Spending Reports](#) | [Add and Manage Accounts](#)

[Add Accounts](#) | [Accounts Overview](#) | [Financial Calculator](#) | [Accounts Overview](#) | [Accounts](#) | [Bill](#) | [Real Estate Center](#)

### Home Equity Chart

**Real Estate Center**


By associating a corresponding mortgage account for your home value account, you can improve the accuracy of data presented in BMO Harris Total Look.

**BMO Harris Total Look powered by Zillow** uses data from public records, comparable home sales in the neighborhood, and other data to generate you with your home's estimated value. Including this estimate in your Account Fast View gives you a more holistic view of your financial picture.

- Add estimated market value to your home
- Add a mortgage account

**Legal** | **Security** | **BMO Harris Bank Services Agreement**

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[Add Accounts](#) | [Accounts Overview](#) | [Financial Calculator](#) | [Accounts Overview](#) | [Accounts](#) | [Bill](#) | [Real Estate Center](#)

### Add Home Value

You can add an estimated market value of your home to offset your mortgage liability, and keep track of housing market trends.

**Create a Home Value Account**

By adding your home's value to your BMO Harris Total Look, you can take advantage of the following functionality:

- Create an accurate Account Fast View
- Automatically offset mortgage liability
- Receive real-time home value estimate updates
- Follow housing market trends
- Know how much equity you have in your home

**Enter Your Account Information**

Please input each an asterisk (\*) as required.

\* Account Number:

Account:

Calculate Home Value By: ☒ Automatically calculate home value ☐ Enter manual home value

powered by Zillow.com [View Data File Info](#)

☒ Include in Next View's calculations

[Done](#)

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BMO Harris Bank and BMO Harris Bank are banks insured by FDIC. Member FDIC.

**DISCLAIMER:** Zillow uses data from public records, comparable home sales in the neighborhood, and other data to generate you with your home's estimated value. Including this estimate in your Account Fast View gives you a more holistic view of your financial picture. Your privacy policy may have privacy and data security. Please review the privacy and security policies.

1. Click the **Accounts Overview** tab.
2. Select the **Real Estate Center** link.
3. Click **Add Home Value Account**.
4. Input the **Account Name**, **Nickname** and **Address**.
5. Choose to have your home's estimated market value automatically calculated or manually enter your **Home's Value**.
6. Click **Continue** and on the next screen, click on the corresponding mortgage and/or home equity accounts.

<sup>1</sup> This is a computer-generated estimate by a third party (Zestimate® value from Zillow.com) who is not affiliated with BMO Harris Bank N.A. This estimate is not a guarantee of actual value.

You can set up BMO Harris Total Look to send you automatic alerts. Receive banking alerts to notify you when your account balance drops below a predetermined amount or if a large withdrawal or deposit is made. You can set up additional alerts to monitor CD maturity, credit card activity, cellular telephone usage and rewards account balances.

You can arrange to receive email alerts at any email address, including your email enabled smartphone.<sup>1</sup>

To configure alerts, click on the **Add and Manage Accounts** tab and then click **Customize**.

**1** From the **Customize BMO Harris Total Look** page, click on the **Configure Alerts** link in the sidebar menu.

**2** On the **Configure Alerts** page, click the **Configure Alerts** link in the sidebar menu.

**3** On the **Configure Alerts** page, click the **Configure Alerts** button in the top right corner.

**General Net Worth Alerts**

Email	Alert Type	Alert Description
<input checked="" type="checkbox"/>	Net Worth Change	Notify me when my overall net worth balance changes by: <input type="text" value="1%"/>
<input checked="" type="checkbox"/>	Portfolio Balance Change	Notify me when my total portfolio balance changes by: <input type="text" value="1%"/>

**Banking Alerts**

You have not added any accounts for this category.

**Credit Card Alerts**

You have not added any accounts for this category.

**Rewards Usage Alerts**

There is no alert support for your accounts.

**Phone/Wireless Usage Alerts**

You have not added any accounts for this category.

**Investment Alerts**

There is no alert support for your accounts.

**Bills Alerts**

Email	Account	Alert Type	Alert Description
<input checked="" type="checkbox"/>	Cell Phone 1	Have Bill Notice	Notify me when I receive a new bill
<input checked="" type="checkbox"/>	Cell Phone 1	Bill Due Warning	Notify me <input type="text" value="15"/> days in advance when the bill is due
<input checked="" type="checkbox"/>	Cell Phone 2	Have Bill Notice	Notify me when I receive a new bill
<input checked="" type="checkbox"/>	Cell Phone 2	Bill Due Warning	Notify me <input type="text" value="15"/> days in advance when the bill is due

1. From the **Customize Page**, click the **Configure Alerts** link.
2. To **Activate** an alert, click the corresponding checkbox on the left. Enter or select your alert details in the empty fields to the right.
3. After you have completed modifying your alerts, click **Configure Alerts**.

<sup>1</sup> Alerts are for informational use only. They are not real-time and email notifications may be delayed due to a number of factors. If you have time-sensitive data, please ensure that you are checking the actual account and are not relying on the Total Look alerts for real-time information.

## FREQUENTLY ASKED QUESTIONS & CONTACT INFORMATION

### What if I forget my Online Banking User ID?

To have us send a User ID Reminder email to your Primary Email Address, click on **Need help with your User ID?** (located below the Log In button) and follow the on-screen instructions. Please have the following information available:

- Your first name and last name (as it appears on your account)
- Your Social Security number or Tax Identification Number (we will only ask you for the last six digits)
- Your BMO Harris ATM/Debit Card Number or your account number

### What if I forget my Online Banking Password?

To have us send a Temporary Password to your Primary Email Address, click on **Need to reset your Password?** (located below the Log In button) and follow the on-screen instructions. Please have the following information available:

- Your BMO Harris Online Banking User ID
- Your Primary Email Address (as listed in your Online Banking account)
- Your Social Security Number or Tax Identification Number

When you receive the Temporary Password Email, simply log in with your Temporary Password. You will then be prompted to create a new Password.

### Contact Us

If you have questions about BMO Harris Online Services, we have experts who can help. Simply click, call or visit us today:

- Click: Push to Talk, Click to Chat or Secure Messaging (within Online Banking)
- Call: 1-888-340-BANK (2265), option 4
- Visit: [bmoharris.com](http://bmoharris.com)

BMO Harris Online Services Representatives are available 7 a.m. - 10 p.m. CT Monday through Friday, and 8 a.m. - 5 p.m. CT Saturday and Sunday.

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April 2012 R40

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