Quick Start Guide: Advanced Plan

This quick start guide is for businesses already enrolled in the BMO Bill Connect Advanced Plan.

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Let's get started.

1 Sync Accounting Software

Reduce data-entry by auto-syncing with these accounting software:

- QuickBooks® Online
- QuickBooks® Desktop (Pro, Premier, Enterprise)
- Xero®

TIPS:

- Syncing with your accounting software early in your setup prevents duplicate records and any clean up down the road, keeping your records in alignment.
- You can "stop" syncing anytime without an impact on your books.
- It's best to schedule an appointment to have one of our Product Specialists help you get started with syncing. Look for email reminders about scheduling an appointment.

Don't have accounting software? No worries, the Import/Export feature is available if you want to ensure your books are aligned.

2 Add a Vendor

1. In the left navigation, select **Vendors**
2. In the Vendor screen, select **Add Vendor**
3. In the **Add a new vendor** window, enter the vendor name exactly as it appears on the bill or statement.
   - If they are an instant Connect vendor, select **Connect Instantly**, enter your zip code and account number with vendor and select **Submit** to get connected.
   - If your Vendor is in the BMO Bill Connect network and not an instant connect vendor, select **Connect & Pay**, validate the vendor's information with your bill or statement, then select **Invite to Connect**.
4. If the Vendor is not in BMO Bill Connect network, complete all required fields including email address. An email will be sent to them to join the network to start receiving ePayments from you.
5. You can choose one of the three options to pay the vendor under **How Do You Want to Pay Your Vendor** section and then select **Save**.

3 Pay a Vendor[1]

Quick Pay:

1. In the left navigation, select **Vendors**
2. Start typing the vendor name in the **Search for vendor** field or scroll until you locate them. Select their name.
3. In the right-hand window, select **Pay Vendor**
4. In the **Pay a vendor** window, enter the payment amount and complete the required fields.
5. You may either pay your vendor electronically via **ACH** or with a **check** mailed by USPS.
6. At the top right of the screen, select **Review and Pay**.
7. Review the payment information and arrival date carefully. If the information is accurate, select **Send**.

Pay from a Saved Bill:

1. After adding your bill, select **Bills** on the left navigation.
2. Select the **Invoice/Bill** to pay.
3. Review **Bill Summary** information for accuracy. Edit as needed using the Edit button.
4. Select **Review and Pay**
5. Confirm or edit Payment Amount, Payment Process Date, and Memo.
6. Select **Pay** to process the payment.

4 Add a Customer

Centralize your customer list within BMO Bill Connect. Add a customer by giving us a few simple details about them. You'll be able to track invoices and payments for that customer from their customer record.

How to add your customers:

1. Go to **Contacts** tab
2. Select **Add Contact**
3. Choose **Add Customer** from the drop down and follow the prompts.

5 Create and Send an Invoice

Sending electronic invoices is easy, allows you to get paid faster, and allows for end-to-end visibility.

You can create custom invoices, send them by email, and track the invoice status. Your customers will have the option to pay you electronically and can track payments sent in their own account. If your customer pays you by check or cash, you can mark an invoice as paid for proper tracking.

How to send an invoice:

1. Go to **Send Invoices** tab
2. Select **Create Invoice**
3. Search for or add a customer, and then follow the instructions to complete and send the invoice.

View the "Creating a Custom Invoice" demo.

6 Set Up the Inbox

The Inbox email address by default is companyname@bill.com. If you want to update the Inbox email address:

1. Select **Inbox** in the navigation menu
2. Select **Edit** next to the current Inbox email address
3. Enter the new Inbox email address, using a minimum of eight (8) characters in front of the @bill.com domain.
4. Select **Save**

TIP: If you have an internal business email address setup for bill payment processing, set up auto forwarding from that inbox to your Inbox address to avoid changing your vendor's process.

7 Set Up Recurring Bills and Autopay[2]

Recurring Bills and Auto Pay, when combined, give you a simple way to automate accounts payable.

Recurring Bills

1. In the left navigation, select **Bills**
2. Choose **Recurring Bills** located in the tabs at the top of the screen.
3. Select **New**
4. Complete all the sections: Schedule information, Bill Template, Account and Approvers (if applicable). Required fields are marked with an asterisk.
5. Select **Save**

Now set up Auto Pay and continue with these steps...

AutoPay

1. In the left navigation, select **Vendors**
2. Choose the Vendor name you'd like to set up on auto pay.
3. Select **More actions**, then **Edit Vendor**
4. Scroll down to **Auto-Pay Setup** and toggle Auto-Pay
5. Enter the maximum amount to be paid.
   - Maximum payment amount is the total amount that will be paid for each individual bill.
   - By default, the amount is set to pay entire bill amount.
6. Complete all required fields and select **Save**.

Be sure to review the Process Payment fields for accuracy.

TIP: To ensure your bill is paid on time, process the payment at least four (4) business days before the due date.

Payment timing:

The timing of your payment depends on how you are making the payment (Bill Connect check or ACH).

ACH (Standard)
3-5 days

Check
5-7 days

This is an estimate and may vary as it is based on USPS delivery times.

Only Administrators can send an ACH payment. If there is an approver assigned, they are required to approve the payment before the Administrator can release the payment.

8 Customize Your Account

Customize your inbox email address

The Inbox allows you to receive all your bills and supporting documents in one place which saves time and increases efficiency. You can use your inbox to receive bills directly from your vendors, then quickly initiate payment.

How to customize the inbox email address:

1. Go to the **gear icon** in the top right corner
2. Under **Your Company**, select **Inbox**
3. Enter the desired email and select **Save Email**

You can copy and paste this email for further use with your vendors (you can also copy and paste this email address from the Pay Bills Overview page at any time).

Upload your business logo

Create custom invoices and emails that display your business logo. We'll also display your business logo on the website where your customers pay you.

How to upload a business logo:

1. Go to the **gear icon** in the top right corner
2. Under **Your Company**, select **Logo**
3. Select **Choose File** and then choose the logo file saved on your computer and select **Save**

Branded website address

Create a custom-branded website address that will direct your customers to a customer portal when they select pay invoice electronically on the invoice you send them.

How to set up your branded website address:

1. Go to the **gear icon** in the top right corner
2. Under **Receivables**, choose **Branded Website Address**
3. Enter the desired URL and select **Save**

9 Add a Collaborator User[3]

1. Go to the **gear icon** to access **Settings**
2. Under **Permissions**, select **Users**
3. Select **Add Collaborator**
4. Enter the user's information: **First Name, Last Name,** and **Email**
5. Choose a **Role** and select **Save**
6. Designate the email preferences for this user:
   - To receive emails immediately for certain situations
   - Frequency of To-Do List summaries
7. Select **Save**

The new user will receive an email with instructions to activate their account, including creating a password.

View the "Adding a Collaborator User" demo.

10 Add an Admin/Payer

1. Select **Settings** under Pay & Get Paid tab
2. Select **Add User**
3. Select which users to grant Admin/Payer access
4. Choose the appropriate permission under **PayMaker Permissions**
5. Choose the account(s) to grant user access to under Select Account(s) column
6. Select **Save** to add user

User Roles

BMO Bill Connect enables you to assign different roles to different individuals, and in that way configure the application to best suit your desired business process. Bills move from individual to individual i.e., from bill processor to bill approver to bill payer – via **BMO Bill Connect** automated workflow, with automatic notifications to each individual as their participation becomes required.

Permission	Administrator[4]	Accountant Administrator	Approver	Clerk	Auditor (view-only)
Approve Bills/Vendor Credits	Yes	Yes	Yes	No	No
View Vendors	Yes	Yes	No	Yes	Yes
Manage Vendors	Yes	Yes	No	Yes	No
View Bills	Yes	Yes	No	Yes	Yes
Manage Bills	Yes	Yes	No	Yes	No
View Payments	Yes	Yes	No	Yes	Yes
Record Payments made outside of BMO Bill Connect	Yes	Yes	No	No	No
Pay Approved Bills	Yes	No	No	No	No
Pay Unassigned Bills	Yes	No	No	No	No
Pay Unapproved Bills	Yes	No	No	No	No
Manage Company Info	Yes	No	No	No	No
Manage Users	Yes	No	No	No	No
Sync with Accounting Software	Yes	Yes	No	No	No

Glossary

Vendors: Suppliers/contractors you pay for goods/services

Bills: Invoices and documents used to pay a vendor (e.g., invoice number, general ledger code, payment terms)

Customers: Businesses/consumers who pay you for goods/services

BMO Bill Connect Network: There are millions of businesses in the Network and connecting with them is a fast, easy and secure[5] way to facilitate ACH money movement

Payables – Payments Out: Payments being sent out electronically (ACH) or by check

Payables Workflow: Create defined roles and separation of duties among your internal teams

Receivables – Payments In: Payments being collected electronically (ACH) from your customers

For more details, visit www.bmo.com/billconnect

To view all available BMO Bill Connect demos, visit www.usdemos.bmo.com

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[1] Transaction and service fees apply. Please reference the BMO Bill Connect Pricing Schedule for full details.

[2] BMO Bill Connect transactions will not count towards business checking deposit account transaction limits. If a BMO Bill Connect payment results in an overdrawn account, overdraft fees will apply. Standard fees apply for all business checking accounts. See your product disclosure for standard business checking product fees.

[3] Collaborator Users are invited to join the Bill Connect business profile by the Administrator. Collaborators will receive an invitation to Bill Connect and will establish their own user profile, username, and password. Collaborator Users are not authorized to transact on behalf of the business.

[4] The authorized signer on the checking account who completed the BMO Bill Connect enrollment for the business is by default assigned as the Administrator in BMO Bill Connect and is the only individual who can pay bills. The Administrator will have single sign on access from BMO Digital Banking to BMO Bill Connect using the business BMO Digital Banking profile and log-in credentials.

[5] Visit the BMO Security Center and your BMO Bill Connect Terms of Service to learn more.

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