

Business Bill Pay

Pricing Schedule



BMO business checking¹ customers enrolled in BMO Digital Banking are eligible to enroll in Business Bill Pay. During enrollment, select either the Pay, Pay & Bill, or the Pay, Bill & Sync plan and accept the pricing terms outlined herein.

Business Bill Pay Pricing Schedule			
Monthly fees	Pay	Pay & Bill	Pay, Bill & Sync
Subscription fee - waived through October 31, 2026 ²	\$0	\$15	\$25
Cost per additional shared user	–	–	\$10
Accounts payable transaction fees			
Pay by credit card ³	2.99% of transaction		
Pay by virtual card ⁴	Free		
Accounts receivable transaction fees			
Standard accounts receivables transaction fee ⁵	0.50% of transaction, capped at \$2.00 per transaction		
Customer pays with credit card ⁵	2.99% of transaction		
ACH payment returns/card payment chargeback fees ⁵	\$25 per return/chargeback fee		

Each month, the Business Bill Pay Billing Summary Statement will be displayed in Business Bill Pay. All Business Bill Pay subscription, transaction, shared user and service fees will be summarized on the Billing Summary Statement.



¹ Business Bill Pay transactions will not count towards business checking deposit account transaction limits. If a Business Bill Pay 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.

² Subscription fees for Pay & Bill and Pay, Bill & Sync plans will be waived through October 31, 2026. All other fees will apply.

³ Credit card bill payments are provided by Fiserv Solutions, LLC, in its capacity as a bill payment service provider.

⁴ Certain bill payments may be processed using a prepaid, single-use virtual card.

⁵ Accounts receivable transaction fees apply only to Pay & Bill and Pay, Bill & Sync plans. Receivables payments are provided by Fiserv Solutions, LLC, in its capacity as a payment facilitator.

Banking products are subject to bank and credit approval and are provided in the United States by BMO Bank N.A. Member FDIC