Business Bill Pay
Pricing Schedule

BMO business checking[1] 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 for 2 months when you enroll[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.

BMO

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 for two (2) months. All other fees will apply. Waivers will be granted once per customer, per plan. At the end of your two-month waiver period, standard subscription fees for the selected plan will apply. You may review the available plan options and select a different plan at any time. Please see the BMO Business Digital Banking Agreement for more on switching between plans. Free trial offer may be extended, modified or discontinued at any time without notice. You may cancel your subscription at any time in BMO Digital Banking and will be charged for all applicable transactions and service fees through the cancellation date.

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 approval and are provided in the United States by BMO Bank N.A. Member FDIC

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