BMO Business Credit Card Account FAQs

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Enrollment

How do I enroll?

To enroll, visit the online banking website **bmo.com/businesscreditcard.** Under **Registration**, click on the **Not Registered?** link and enter your 16-digit business credit card number or company account number in the Account Number section. Next, you will be asked to create a unique User ID and Password. User ID and Password requirements are available on the enrollment page. You will then be asked to verify your account by entering required account details. Once you have successfully enrolled, you will be able to view your credit card account information simply by logging in with your User ID and Password.

Who can enroll?

Any Cardholder, Business Owner or Authorized Signer can enroll.

Do I have to enter the enrollment information each time I sign on?

No. After you have completed the enrollment process and selected a unique User ID and Password, you can log in by entering your User ID and Password on the log in page.

Can I register additional credit card accounts I have with you?

Yes, additional business credit card accounts that are issued by BMO and tied to the same company can be registered or linked to your online profile. Contact your Organization Administrator.

Why am I being asked to provide an email address?

You are required to provide an email address so that we can share important account notifications with you.

How do I remove an account if I no longer want to access it online?

Cardholders requesting to remove their cardholder account online access should contact their Organization Administrator. Organization Administrator looking to remove online access of a Cardholder account will need to take the following steps:

1. Select **Administration > Maintain User Information** from the Menu
2. Search for users and click on **Details** next to the Authorized User you would like to remove
3. Go to **Security Access** and click on the **Delete** icon for cardholder profile and confirm.

Business Owners/Authorized Signers requesting to remove company account online access will need to call Customer Service at 1-855-825-9231 for additional assistance. Customer Service Agents are available to assist 24 hours a day, 7 days a week. Please note that removing your online access does not close your account. Please call Customer Service at 1-855-825-9231 to close your account.

Transactions

How current is my transaction information?

You will have access to real-time account information, which includes any pending transactions. This is the same information that our Customer Service will provide when speaking with you on the phone.

What is the process for downloading transactions?

Downloading transaction is easy.

1. Select **Statements > Account Activity** from the navigation toolbar and click **Transactions**.
2. Select the statement cycle to view.
3. Select the format in which you want to download the transactions and click **Download.** (Download formats include QBO, IIF, OFX, Tab and Comma delimited, Excel, and QuickBooks® WebConnect.)

Will I be able to review my pending transactions (Authorizations)?

When you make qualified point-of-sale purchases, the merchant will seek to authorize the transaction. You can review your pending transactions (merchant authorizations have been sent but have not yet been processed for settlement) before they post to your account. To view pending transactions, select **Statements > Account Activity** and click on **Authorization Requests.** Then select the period of time for which you would like to review transactions and click **Search**.

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Statements

Can I access my statements online?

Yes, when you enroll your account, you will automatically have access to your billing statements online. If you are the Cardholder or Organization Administrator, you will have the option to turn off paper statements and receive an email notification when the statements are available online. Cardholders and Authorized Signers (Organization Administrators) can change their statement options at any time by logging in to their account. Organization Managers will not have the ability to turn off paper statements.

How do I enroll in online statements?

There is no need to enroll in online statements, once you enroll your account online you will automatically have access to your billing statements online. This is part of the enrollment process. You will continue to receive your paper statements in the mail unless you choose to turn off paper statements.

How do I access my statements online?

To view your statements, select **Statements > Account Activity** from the Menu. Then click **Statements** and select the statement you would like to view.

How many months of statements can I view online?

You can access up to 24 months of billing statements online. To request a printed copy of a statement older than 24 months, please call Customer Service at 1-855-825-9231.

How can I turn on or off my paper statements?

If you are the Cardholder or Organization Administrator, log in to your account and select the dropdown from your User Profile Menu at the top right of the screen. Select **Statement Delivery Options.** You can then select whether you want to have paper statements turned off. You will be notified by email when your statement is available online.

Payments

How do I set up my account to pay my credit card online?

Before you can make a credit card payment online, you will need to provide the information on the account you want to use to fund your credit card payment. Just follow these easy steps to start making your credit card payments online.

1. Log in and select **Statements > My Bank Accounts**, then select **Add a New Bank Account.**
2. Enter your account information and click **Add Account**.

What types of accounts can be used to pay my credit card online?

You can use any eligible checking or savings account based in the United States, including a BMO account.

How do I make a payment online?

Cardholders, Business Owners, and Authorized Signers (Organization Administrators) can make a payment online. Once you have added a payment account you can start making payments online. Follow these simple steps:

1. Log in and select **Statements > Payments** and click on **Continue**.
2. Choose the **Pay From** account and the **Payment Date**. Select from the **Payment Option** button and enter the amount you would like to pay if it is not prefilled. Click on **Make Payment**.
3. Confirm your Username, enter your Online Credit Card Password and click **Submit Payment**.

Note: If the current balance is $0.00 or is a credit balance, the **Make Payment** button is not available.

What is the minimum payment I can make?

The minimum payment you can make online is $0.01. However, each month that your account has a balance, a minimum payment will be due. Although you can make payments as small as $0.01, your Statement will reflect the Minimum Payment Due, as required by your Cardholder Agreement. current balance.

What is the maximum payment I can make?

Your credit card payment cannot exceed your monthly current balance.

When will my payment process and be credit to my account?

We must receive authorization to effect payment by 10:59 PM CT / 12:59 AM PT via our dedicated credit card website at **bmo.com/businesscreditcard** for same-day crediting of payments. Payment made online after 10:59 PM CST / 12:59 AM PT via our dedicated credit card website will be credited next business day.

How will I know that the online payment was made?

When you make a payment online, you will receive a confirmation email, along with a confirmation number. The payment will also display in your Payment Log. To view your Payment History, click **Statements > Payments** in the navigation toolbar at the top of the page, and then click the Payment Log icon under **Actions.** The payment will also appear on your monthly bank statement, as well as on your monthly credit card statement.

Can I make changes to payment once the request has been scheduled?

You can edit a payment up until 4:00 PM CT / 6:00 PM PT on the day it is scheduled to process. To edit your payment, log in and select **Statements > Payments** from the top navigation toolbar. Click the Payment Log icon under **Actions.** You will then be provided your payment history including any currently scheduled payments. Select **Details** next to the payment you want to edit. Click on **Edit** to modify your payment information as necessary, enter your Online Credit Card Password and click **Submit Payment** to complete your entry. You will receive an email notification from DoNotReply@BMO-corpbusinesscreditcards.com that your payment was updated, along with a confirmation number.

Can I cancel the payment once the request has been scheduled?

You can cancel a payment up until 4:00 PM CT / 6:00 PM PT on the day it is scheduled to process. To cancel your payment, log in and select **Statements > Payments** from the top navigation toolbar. Click the Payment Log icon under **Actions.** You will then be provided your payment history including any currently scheduled payments. Select **Details** next to the payment you want to cancel. Click on **CANCEL**. A confirmation page will be presented to confirm you want to cancel the payment. Click **YES** to complete the cancellation. You will receive an email notification from DoNotReply@BMO-corpbusinesscreditcards.com that your payment was cancelled.

What will happen if I arrange for a payment to be withdrawn from my account, but my account does not have sufficient funds?

The payment will not be made and returned payment fees may be applicable in the event of Non-sufficient Funds (NSF). Please refer to the terms of your Cardholder Agreement for more information.

Security

How secure is the online credit card site?

One of our highest priorities is to ensure your privacy and peace of mind. Once you enroll, you will use a self-selected User ID and Password that serves as our first line of security. Every step of the way, we provide you with secure encryption of all data transmitted between your computer and our secure site. If you have any questions or need assistance with your account security, please call 1-855-825-9231.

What if I forgot my User ID or Password?

If you forgot your User ID, click the **Forgot your User ID** link located on the log in page. You will be asked to enter the email address you provided at enrollment. Instructions will be sent to your email address.

If you forgot your Password, click the **Forgot your Password** link located on the log in page. Password reset instructions will be sent to the email address you provided at enrollment. If you have questions or need further assistance, contact your organization administrator or call Customer Service at 1-855-825-9231.

What is encryption and why do I need it?

Encryption is a security technology that keeps information that passes through the Internet private and secure. You will see the icon of a padlock on the bottom toolbar of your browser that indicates the information being transmitted is protected and encrypted.

What steps can I take to ensure the security of my account information?

There are several things you can do to protect your online credit card account:

- Never share your User ID and Password with anyone.
- Never write your User ID and Password down where anyone can find them or figure them out.
- Change your Password frequently.
- Always sign off before leaving your computer.
- Always sign off before accessing other websites.

Will my web browser allow me to view the website?

A web browser is computer software that allows you to view the content and graphics displayed on a website. We suggest always upgrading to the latest versions for the best customer experience.

What happens if I forget to sign off?

For security reasons, your session will expire after a period of inactivity, and you will be automatically signed off. If this happens, you will be required to sign on again. For maximum security, we encourage you to sign off when you walk away from your computer or when you're finished with your session.

Technology

How do I enlarge the page font so that it is easier to read?

Please refer to the instructions for your individual browser for how to increase font size.

What is the Adobe® Acrobat® Reader and why do I need it?

Adobe Acrobat Reader is computer software that presents documents in a unique, high-quality form called Portable Document Format (PDF). We display statements online as PDF files. If you would like to view your statement online, you will need to download Acrobat Reader. You can get your free Adobe Acrobat Reader by visiting adobe.com.

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