

Global Solutions

Borders don't stand in the way of your ambitions – and neither should the challenges of entering new banking environments. One suite of global treasury management solutions can help simplify and streamline your expansion into new markets.

Advice you can Trust

Now you can operate U.S. and foreign currency transactions on the ground from Canada through a single, trusted relationship. You no longer need to establish multiple foreign banking relationships or work through country-specific requirements. Your BMO® cash management team will support all your global treasury management needs and help you reach new markets, wherever your vision takes you.

Global Access

Our long-standing U.S. presence through Chicago-based BMO Harris Bank enables us to offer you streamlined cross-border solutions. We can help you lower exchange rate risk, diversify your cash positions, manage your payables and receivables across currencies, and simplify collaboration among business divisions.

Centralized Control

With Global Solutions you will be able to process and reconcile USD and foreign currency transactions, such as Euro and GBP, reconcile accounts, originate paper and electronic payments, and receive transaction information via Online Banking for Business, our web-based treasury management platform.

Comprehensive Global Solutions

Chequing Accounts

While your Canadian commercial account manager can facilitate opening your U.S. and foreign currency accounts, these accounts reside with BMO Harris Bank.

- U.S. dollar chequing accounts – access the network of BMO Harris Bank branches and BMO Harris Bank account services.
- Foreign currency accounts – you can reduce foreign exchange risk since you have the ability to convert monies when exchange rates are optimal.

ACH and IAT

Automated Clearing House (ACH) payments and International Automated Clearing House (IAT) provide significant savings by reducing the need for wire payments and foreign exchange services. From your U.S. Dollar account, you can send and receive ACH payments to and from other accounts located in the U.S. You can also easily send IAT payments from the U.S. to Canada, Mexico and Panama. You can create and transmit payment files through Online Banking for Business. And you have flexibility when sending your payments – schedule them up to 30 days in advance, or submit them as little as one business day before requested settlement date.



Foreign currency accounts are available in:

- U.S. Dollar
- Australian Dollar
- Czech Koruna
- Danish Krone
- Euro
- Hong Kong Dollar
- Hungarian Forint
- Indian Rupee
- Japanese Yen
- Mexican Peso
- New Zealand Dollar
- Norwegian Krone
- Polish Zloty
- Pound Sterling
- South African Rand
- Swedish Krona
- Swiss Franc
- Singapore Dollar
- Turkish Lira

Wires

Wire Payments are a fast, secure and reliable way to make urgent or high dollar value payments. No foreign exchange is required, and you will receive same day value for U.S. dollar, Canadian dollar or Mexican Peso payments and next business day value for all other currencies. Through Online Banking for Business, you can create payment templates and arrange future-dated payments. You get the certainty necessary to improve forecasting, you can keep track of your payments with our online reports and you have the ability to put your liquid assets to work at the end of the business day.

Wholesale Lockbox (Canada and U.S. only)

With processing centres in Chicago, Atlanta, Dallas, Newark and Los Angeles, as well as across Canada, we collect your receivables, consolidating multiple lockboxes to a single account for same-day credit. This is particularly beneficial if you receive large numbers of U.S. paper payment items and need to maximize the availability of your funds. Online Banking for Business enables you to view and search images of paper payment items online within minutes of processing. Archives are available online for up to 90 days and are also available on DVD/CD ROM.

Information Reporting

Online Banking for Business allows you to view your global account information through consolidated previous-day reporting on your Canadian, U.S. and foreign currency accounts with transaction details, balances and account statements. It also provides SWIFT and account history reports in BAI format. And our customizable reports are easily exported to your accounting, financial and resource planning software.

Getting Started and Beyond

An experienced specialist guides the implementation process from start to finish and keeps you informed every step of the way. Once you are up and running, our Help Desk is available to provide technical support and solve any issues promptly. We support you in English and French through a toll-free phone number, fax and e-mail.

To learn more about our Global Solutions and cash management services, please speak to your BMO Representative, visit your local branch or call 1-877-262-5907.

Canadian treasury management services provided by Bank of Montreal. U.S. and foreign currency treasury management services provided by BMO Harris Bank N.A. U.S. and foreign currency services to be provided by BMO Harris Bank N.A. in the U.S. BMO Harris Bank N.A. is a separate legal entity from Bank of Montreal. Bank of Montreal is not the agent or representative of BMO Harris Bank N.A., and as such Bank of Montreal has no authority to negotiate, accept contracts or otherwise act on behalf of BMO Harris Bank N.A. BMO Bank of Montreal is a trade name used by BMO Financial Group for the wholesale banking businesses of Bank of Montreal, BMO Harris Bank N.A. and BMO Ireland Plc, and the institutional broker dealer businesses of BMO Nesbitt Burns Inc. (Member CIPF) in Canada, Europe and Asia, BMO Nesbitt Burns Ltée/Ltd. (Member CIPF) in Canada, BMO Bank of Montreal, BMO Nesbitt Burns Trading Corp. and BMO Nesbitt Burns Securities Limited in the U.S., and BMO Bank of Montreal in Europe and Australia. BMO Harris Bank N.A. deposits are insured by the FDIC up to the applicable coverage limits under the FDIC rules. For further details concerning FDIC coverage see the FDIC web site at fdic.gov

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About BMO Bank of Montreal cash management services

We help businesses maximize their working capital, forecast cash flow, better understand their cash position, and make informed financial decisions.

Ask us about:

- **Information solutions** providing up-to-the-minute information on your account balances and activity.
- **Receivables solutions** helping you accelerate your collections process to put your cash back to work quickly.
- **Payables solutions** helping you pay suppliers and employees efficiently, manage cash outflows, mitigate fraud risk and improve payment timing.
- **Short-term investment solutions** helping you make choices that aim to maximize the return on your excess funds.