

A Guide to Your New Billing Structure

For BMO Commercial Mastercard® Canada Programs

Corporate Accounts – A New Way to Make Payments

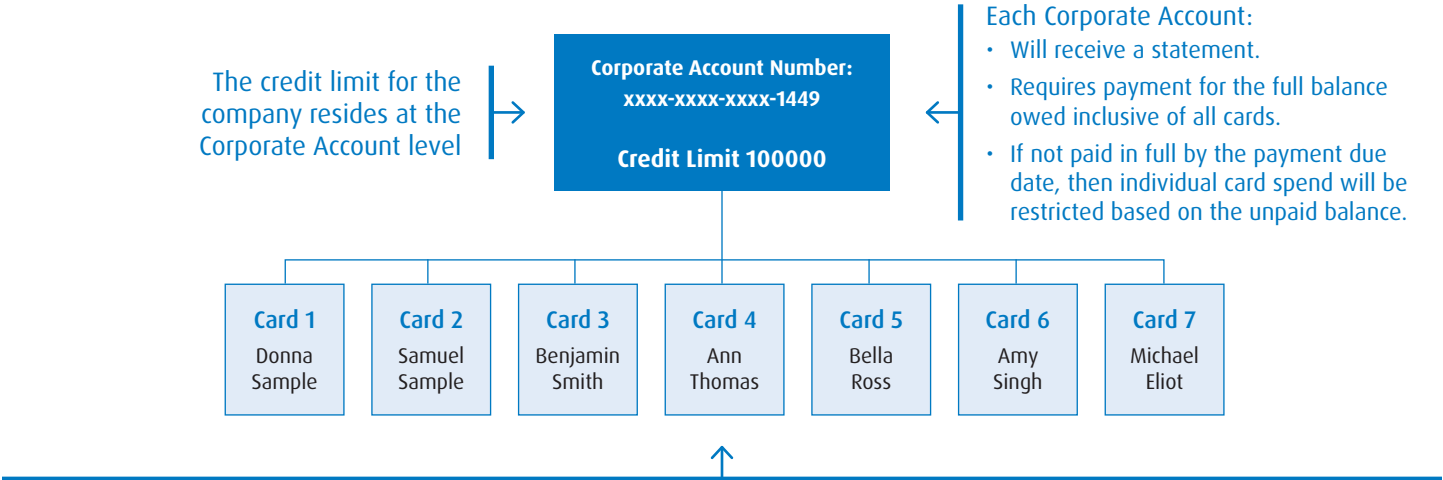
We're making it easier for your organization to make payments. Effective July 12, 2019 we are now introducing a Corporate Account for which all individual card transactions will roll up to.

- This new billing structure eliminates the need for you to make separate payments on each card account.
- One billing statement will be produced and only one payment is required.
- A memo statement will be produced for each individual card account for informational purposes only.
- Important: if you choose to continue making payments to the individual card level, you may do so.
- If you already have preauthorized debit set up, your payments will automatically be routed to pay the new Corporate Account. You will not have to make any changes.



A Guide to Your New Billing Structure For BMO Commercial Mastercard® Canada Programs

Sample billing structure for BMO Commercial Mastercard for Canada



- For each individual card account:
- A “memo” informational statement will be produced indicating that no payment is required.
 - Balances will roll up to the Corporate Account on the statement date.
 - Credit limits will refresh on the statement date, however, individual card spend could still be restricted until the Corporate Account balance is paid.

How will my payments be applied?



Payment type	Paid before statement date	Paid after statement date and before payment due date	Paid by pre-authorized debit/ AutoPay on payment due date
Individual card accounts	Card account credit limits will refresh by the amount paid. The payment will also post simultaneously to the Corporate Account, and will reduce the total Corporate Account balance due.	Card account credit limits will refresh by the amount paid. The payment will also post simultaneously to the Corporate Account, and will reduce the total balance due.	The payment amount will be applied to the Corporate Account on the scheduled date. The individual card account credit limits will refresh at your statement cycle date. Any additional payments made after the statement date and before the payment due date will decrease your preauthorized debit amount.
The Corporate Account	This refreshes the Corporate Account limit by the amount paid, but NOT the individual card account credit limits. <ul style="list-style-type: none">• Individual card account credit limits refresh at the statement date.• If individual card account credit limit has been reached and it's prior to statement date, go to Spend Dynamics and increase the individual card account credit limit.	This refreshes the Corporate Account credit limit by the amount paid, but NOT the individual card account credit limits. <ul style="list-style-type: none">• Individual card account credit limits refresh after the next statement cycle date.• If individual card account credit limit has been reached, go to Spend Dynamics and increase the individual card account credit limit.	

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What you will see on your statement

For the Corporate Account statement:

BMO

Statement

1 Account Name: Billing Account 101449 Card Number: XXX-XXXX-XXXX-1449
Company Name: ABC Company Account Limit: \$ 250,000.00
Employee ID: XXXXXX Available Credit: \$ 221,852.56
Statement Date (MM/DD/YYYY): 02/03/2019 Currency: CAD
2 Payment Due Date (MM/DD/YYYY): 03/02/2019

Statement Summary:

Report any items which do not agree with your record within 30 days of the statement date.

3 Previous Balance: \$ 27,095.07
Payments: \$ -27,095.07
Adjustments: \$ 0.00
4 Net Purchases: \$ 28,147.44
Cash Advance: \$ 0.00
Fees: \$ 0.00
Other Charges: \$ 0.00
New Account Balance: \$ 28,147.44

Transaction Summary:

Trans Date	Posting Date	Description	Pre-Tax Amount	Total Tax	Trans Amount
	Trans ID		Auth #		
Card Number XXX-XXXX-XXXX-1449 ABC Company					
01/30	01/30	AUTOMATIC PYMT RECEIVED	\$ -27,095.07	\$ 0.00	\$ -27,095.07
	270414897				
		TOTAL CREDITS XXX-XXXX-XXXX-1449			\$ -27,095.07
		TOTAL DEBITS XXX-XXXX-XXXX-1449			\$ 0.00
Card Number XXX-XXXX-XXXX-0205 Sample, Donna					
01/07	01/08	EP EXECUTIVE PRESS	\$ 1,965.00	\$ 0.00	\$ 1,965.00
	266540629		003270		
01/20	01/21	ADOBE ACROPRO	\$ 22.93	\$ 2.06 (e)	\$ 24.99
	268766070		015771		
		TOTAL CREDITS XXX-XXXX-XXXX-0205			\$ 0.00
		TOTAL DEBITS XXX-XXXX-XXXX-0205			\$ 1,989.99
Card Number XXX-XXXX-XXXX-6336 Sample, Samuel					
01/18	01/21	DELTA I	\$ 186.30	\$ 0.00	\$ 186.30
	268766071	Passenger Name Ticket Number	009638		
01/18	01/21	UNITED I	\$ 437.30	\$ 0.00	\$ 437.30
	268766072	Passenger Name Ticket Number	055712		

- 1 The Account Name and Card Number fields reflect the new Corporate Account.
- 2 Payment Due Date represents the final date a payment is due. If you have a pre-authorized debit arrangement already in place, your payment will be made according to that arrangement, however the payment debit date will not be reflected on the statement.
- 3 Previous Balance is the sum of all individual account balances associated with the Corporate Account from your previous statement cycle.
- 4 The totals shown in the Statement Summary section are cumulative of all cards that bill to the Corporate Account.
- 5 The new Corporate Account will be listed first under the transaction summary.
- 6 Transactions for all individual card accounts that roll up to the Corporate Account will show on the next sections of the statement. Total debits and credits incurred for the individual card accounts are tallied below the transaction detail information.

Cardholders will receive a memo statement for informational purposes only. Memo statements will clearly indicate that no payment is required. Please see our statement guides for more details.

How to View Your New Corporate Account in Spend Dynamics

After July 12, 2019, your new Corporate Account will be mapped to an employee record with the name of your Corporate Account (i.e. "Corporate Account 12XXXX").

To ensure you can manage your new Corporate Account, you must re-map the new account to an employee record. We recommend you re-map the Corporate Account to the employee record of the person who will be managing the account.




























Please access [this learning video](#) if you need a refresher on how to map the new account.

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How to View the New Structure in Spend Dynamics

Account Search—Billing Account


Go to **Account Management>Account Search**. From the **Account Search** screen new Corporate Account relationships are displayed.

Account Name	Account	Billing Account	Credit Limit	Last Transaction Date	
Payables Department Spend	4858	4858	7,777.00	03/15/2019	  
Billing Account XX1449	1449	1449	500,000.00	04/15/2019	  
Sample Donna	0205	1449	10,000.00	03/15/2019	  
Sample Samuel	6366	1449		02/15/2019	  
Smith Benjamin	4650	1449		02/25/2019	  
Thomas Ann	4585	1449	10,000.00	03/15/2019	  
Ross Bella	5509	1449	1,500.00	03/15/2019	  
Singh Amy	4718	1449	10,000.00	03/15/2019	  
Eliot Michael	4643	1449	1,525.00	02/25/2019	  

Corporate Account

Associated individual card accounts

- If the number is the same in the Billing Account column, then all accounts are associated.

- 1 From the **Account Search** screen select  to see additional information about Corporate Account details.
- 2 The **Details** screen will display the masked account number for the new Corporate Account.
- 3 The **Properties** screen will show the Bills to field as the Corporate Account.

View & Maintain Account Details

2 Details

Properties

Controls

Delegation

Account Number	xxxx-xxxx-xxxx-1449
Account Name	Billing Account XX1449
Card Issuer	
Mapped Employee	
Account Status	Open
Billing Currency	CAD
Activation Status	
Activation Date	
Date Last Issued	
Card Address	<div>Home Address (Statement Address)</div> <div>ABC Company</div> <div>Donna Sample</div> <div>Vancouver</div> <div>BC P3T5T8</div> <div>Canada</div>
Company Phone	5149999999
Home Phone	
Last Bill Date	04/15/2019
Next Bill Date	05/15/2019
Last Payment Amount	201.00
Write-off Amount	0.
Write-off Date	
Delinquency History...	

View & Maintain Account Details

Details

3 Properties

Controls

Delegation

Product Type	Travel & Entertainment
Statement Language	English
eStatement	No
Reports to Node	Ch-1449 B
Bills to	Billing Account XX1449
EMPLOYEE NAME	EMPLOYEE#
EMPLOYEE ID	UNIT #
EMPLOYEE SIN	UNIT NAME

A Guide to Your New Billing Structure For BMO Commercial Mastercard® Canada Programs

How to View the New Structure in Spend Dynamics

Account Search—Individual Card Accounts

Account Name	Account	Billing Account	Credit Limit	Last Transaction Date	
Payables Department Spend	4858	4858		03/15/2019	
Billing Account XX1449	1449	1449	500,000.00	04/15/2019	
Sample Donna	0205	1449	10,000.00	03/15/2019	1
Sample Samuel	6366	1449		02/15/2019	
Smith Benjamin	4650	1449		02/25/2019	
Thomas Ann	4585	1449	10,000.00	03/15/2019	
Ross Bella	5509	1449	1,500.00	03/15/2019	
Singh Amy	4718	1449	10,000.00	03/15/2019	
Eliot Michael	4643	1449	1,525.00	02/25/2019	

Corporate Account

Associated individual card accounts

- 1 From the **Account Search** screen select **i** on an individual card account.
- 2 The **Details** screen will display the masked account number and associated data for the individual card account.
- 3 The **Properties** screen will show the Bills to field populated with the Corporate Account, confirming that this individual card account is part of the Corporate Account relationship.

View & Maintain Account Details

2 Details

Properties

Controls

Delegation

Account Number

5528-24xx-xxxx-0205

Account Name

Sample Donna

Card Issuer

Mapped Employee

Account Status

Open

Billing Currency

CAD

Activation Status

Y

Activation Date

01/19/2018

Date Last Issued

08/09/2017

Card Address

Home Address (Statement Address)

Fake Street East

Vancouver BC M2N5Y7 Canada

Update Business Address

Update Other Address...

Company Phone

555XXX5554

Home Phone

555XXX5555

Last Bill Date

03/15/2019

Write-off Amount

Next Bill Date

04/15/2019

Write-off Date

Last Payment Amount

0.00

Delinquency History...

Last Payment Date

View & Maintain Account Details

Details

3 Properties

Controls

Delegation

Product Type

Travel & Entertainment

Card Type

Card

Statement Language

English

Account Liability

eStatement

No

Reports to Node

Ch-1449 B

Bills to

Billing Account XX1449

A Guide to Your New Billing Structure For BMO Commercial Mastercard® Canada Programs

How to View the New Structure in Spend Dynamics

Transaction Search—Billing Account

- 1 In **Transaction Search**, use the new Corporate Account in the query.
- 2 Results will display the activity incurred on the billing account, such as fees assessed or payments made.

Transaction Search - Company Report mode: ☐ Employee ☒ Account

Account Holder First Name
Account Holder Last Name
Hierarchy Node
Account Number (Last 4 Digits) **1449**
Statement Issuer
Statement Period
Start Date
End Date
Execution Range
☒ Posting Date ☐ Transaction Date
Export File Name
Export File Type
☐ Summary - Account ☐ Summary - Type ☐ Summary - Coding ☐ Summary - Hierarchy Node ☒ Transaction List
☐ Exclude Payments ☒ Group Results ☐ Selected Node Only
Transaction Type & Status
Supplier Groups
Supplier Properties
Currency & Amount
Enhanced Data & Spend Wizard
Coding Information
Additional Fields
Supplier ☒ Supplier Address ☐
Supplier Details ☐ Line Coding ☐
Approval Status ☐ Allocation ☐
Merchant Category ☐ Personal Status ☐
Last Approver ☐ Merchant Group ☐
Enhanced Data ☐ Last Approval Date ☐
Expense Report Name ☐ Receipt Status ☐
Supplier Details ☐ Vehicle ID ☐
Account Type ☐ Submission Date ☐
Receipt Image ☐ Business Justificati* ☐
Authorization Number ☐ Internal Reference ☐
Product Type ☐ Virtual Card Number ☐
* Only first 20 characters of the field name are shown.
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Report Templates

Transaction Search - Company
All amounts are tax inclusive and displayed in their billing currency
As an administrator you may make adjustments to these transactions

Filter (0)

Statement Period 03/16/2019 to 04/15/2019

Billing Account XX1449

Posting Date	Tran Date	Account	Hierarchy Node	Supplier	Amount
04/01/2019	04/01/2019	1449	Cb-1449 B	Payment - Automatic Pymt Received	-201.00
04/15/2019	04/15/2019	1449	Cb-1449 B	Other Debits - Statement Fee	3.00
Debit Total CAD					3.00
Credit Total CAD					-201.00
Total CAD					-198.00

[Export to Excel](#) [Export to PDF](#)

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How to View the New Structure in Spend Dynamics

Transaction Search—no account specified

- 1 In **Transaction Search**, leave the account number field blank in the query.
- 2 Results will display the activity for all card accounts, including the activity for the new Corporate Account.

Transaction Search - Company Report mode: ☐ Employee ☒ Account

Account Holder First Name
Account Holder Last Name
Hierarchy Node
Account Number (Last 4 Digits) 1

Statement Issuer
Statement Period

Start Date
End Date
Execution Range

☒ Posting Date ☐ Transaction Date

Export File Name
Export File Type

☐ Summary - Account ☐ Summary - Type ☐ Summary - Coding ☐ Summary - Hierarchy Node ☒ Transaction List

☐ Exclude Payments ☒ Group Results ☐ Selected Node Only

Transaction Type & Status
Supplier Groups
Supplier Properties
Currency & Amount
Enhanced Data & Spend Wizard
Coding Information
Additional Fields

Supplier ☒ Supplier Address ☐
Supplier Details ☐ Line Coding ☐
Approval Status ☐ Allocation ☐
Merchant Category ☐ Personal Status ☐
Last Approver ☐ Merchant Group ☐
Enhanced Data ☐ Last Approval Date ☐
Expense Report Name ☐ Receipt Status ☐
Supplier Details ☐ Vehicle ID ☐
Account Type ☐ Submission Date ☐
Receipt Image ☐ Business Justificati* ☐
Authorization Number ☐ Internal Reference ☐
Product Type ☐ Virtual Card Number ☐
* Only first 20 characters of the field name are shown.

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Report Templates

Transaction Search - Company
All amounts are tax inclusive and displayed in their billing currency
As an administrator you may make adjustments to these transactions

Filter [0]

Statement Period 03/16/2019 to 04/15/2019

Receivables Department Account

Posting Date	Tran Date	Account	Supplier	Amount
04/15/2019	04/15/2019	1456	Other Debits - Statement Fee	3.00
Debit Total CAD				3.00
Credit Total CAD				0.00
Total CAD				3.00

Billing Account XX1449











































Posting Date	Tran Date	Account	Supplier	Amount
04/01/2019	04/01/2019	1449	Payment - Automatic Pyrm Received	-201.00
04/15/2019	04/15/2019	1449	Other Debits - Statement Fee	3.00
Debit Total CAD				3.00
Credit Total CAD				-201.00
Total CAD				-198.00

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How to View the New Structure in Spend Dynamics

Statement Manager—Billing Account

Statement Manager will work in the same way it always has, although now you will be able to access the eStatement for the new Corporate Account. Look for “Billing Account XXXXXX” in the list to view and print the eStatement for the Corporate Account.

Statement Manager						
Statement Period 02/16/2019 to 03/15/2019						
Statement New	Card Account	Previous	Linked Images	Current	Tax Notes	
Receivables Department Account	1456	-6,967.64	.	-7,646.58	CAD	     
Billing Account XX1449	1449	3.00	.	201.00	CAD	     
Sara Sands	6085	35.62	.	36.51	CAD	     
Card Account 1	6002	35.62	.	36.51	CAD	     
Card Account 2	6044	35.62	.	36.51	CAD	     
Card Account 3	6028	35.62	.	36.51	CAD	     
Card Account 4	6069	46.89	.	48.03	CAD	     



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