

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.

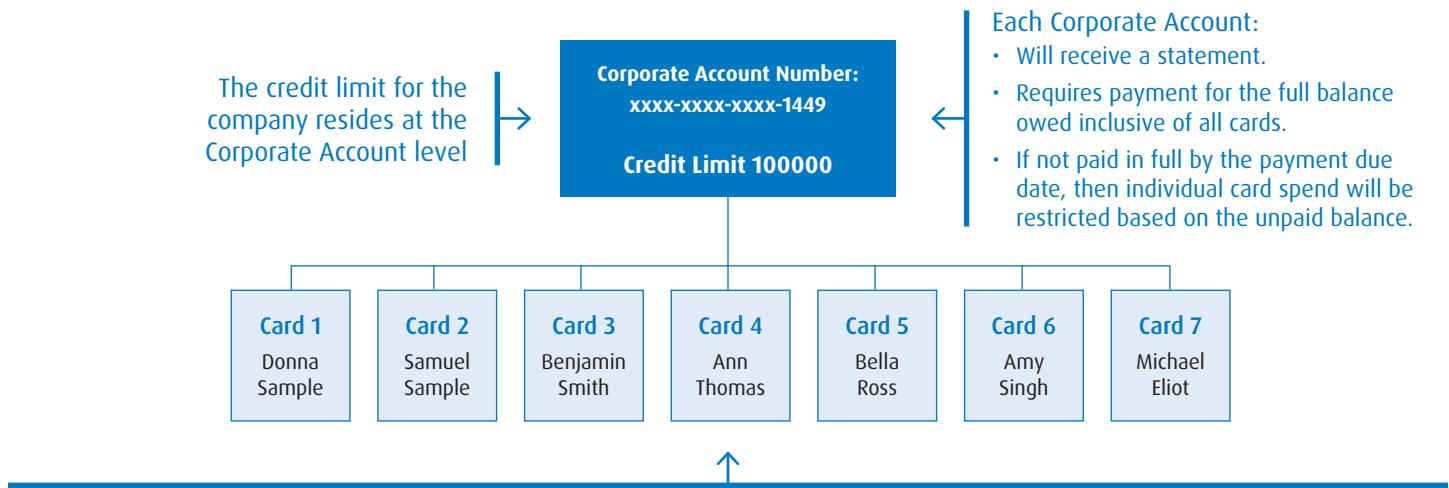
Effective July 12, 2019 we are now introducing a Corporate Account for which all individual card transactions will roll up to.

- 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:

Statement					
1 Account Name: Company Name: Employee ID:	Billing Account XX1449 ABC Company XXXXXX	Card Number: Account Limit: Available Credit:	XXX-XXXX-XXXX-1449 \$ 250,000.00 \$ 221,852.56		
2 Statement Date (MM/DD/YYYY): Payment Due Date (MM/DD/YYYY):	02/03/2019 03/02/2019	Currency:	CAD		
Statement Summary:					
Report any items which do not agree with your records within 30 days of the statement date.					
3	Previous Balance: Payments: Adjustments:	\$ 27,095.07 \$ -27,095.07 \$ 0.00			
4	Net Purchases: Cash Advance: Fees: Other Charges:	\$ 28,147.44 \$ 0.00 \$ 0.00 \$ 0.00			
	New Account Balance:	\$ 28,147.44			
Transaction Summary:					
5	Trans Date Posting Date Trans ID	Description	Pre-Tax Amount Auth #	Total Tax	Trans Amount
	Card Number xxxx-xxxx-xxxx-1449 01/30 270414897	ABC Company AUTOMATIC PYMT RECEIVED	\$ -27,095.07	\$ 0.00	\$ -27,095.07
			TOTAL CREDITS xxxx-xxxx-xxxx-1449 TOTAL DEBITS xxxx-xxxx-xxxx-1449	\$ -27,095.07 \$ 0.00	
	Card Number xxxx-xxxx-xxxx-0205 Sample, Donna				
	01/07 01/08 268540929	EP EXECUTIVE PRESS	\$ 1,965.00 003270	\$ 0.00	\$ 1,965.00
	01/20 01/21 268769070	ADODE ACROPRO	\$ 22.93 015771	\$ 2.06 (e)	\$ 24.99
			TOTAL CREDITS xxxx-xxxx-xxxx-0205 TOTAL DEBITS xxxx-xxxx-xxxx-0205	\$ 0.00 \$ 1,989.99	
6	Card Number xxxx-xxxx-xxxx-6336 Sample, Samuel				
	01/18 01/21 268769071	DELTA I	\$ 186.30 009938	\$ 0.00	\$ 186.30
	Passenger Name Ticket Number				
	01/18 01/21 268769072	UNITED I	\$ 437.30 055712	\$ 0.00	\$ 437.30
	Passenger Name Ticket Number				

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.

- 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.

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

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		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
500,000.00
10,000.00
Associated individual card accounts
10,000.00
1,500.00
10,000.00
1,525.00

- 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**

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	Home Address (Statement Address) ABC Company Donna Sample Vancouver BC P3T5T8 Canada	Update Business Address... Update Other Address...	
Company Phone	5149999999		
Home Phone			
Last Bill Date	04/15/2019	Write-off Amount	0
Next Bill Date	05/15/2019	Write-off Date	
Last Payment Amount	201.00	Delinquency History...	

View & Maintain Account Details

③ **Properties**

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

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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	
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	

- ① From the **Account Search** screen select 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 R		
Bills to	Billing Account XX1449		

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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	<input type="text"/>	Transaction Type & Status
Account Holder Last Name	<input type="text"/>	Supplier Groups
Hierarchy Node	<input type="text"/>	Supplier Properties
Account Number (Last 4 Digits)	<input type="text" value="1449"/> ①	Currency & Amount
Statement Issuer	<input type="text"/>	Enhanced Data & Spend Wizard
Statement Period	<input type="text" value="03/16/2019 to 04/15/2019"/>	Coding Information
Start Date	<input type="text"/>	Additional Fields
End Date	<input type="text"/>	Supplier <input checked="" type="checkbox"/> Supplier Address <input type="checkbox"/>
Execution Range	<input type="text"/>	Supplier Details <input type="checkbox"/> Line Coding <input type="checkbox"/>
<input checked="" type="radio"/> Posting Date <input type="radio"/> Transaction Date	Approval Status <input type="checkbox"/> Allocation <input type="checkbox"/>	
Export File Name	Merchant Category <input type="checkbox"/> Personal Status <input type="checkbox"/>	
Export File Type	Last Approver <input type="checkbox"/> Merchant Group <input type="checkbox"/>	
<input type="radio"/> Summary - Account <input type="checkbox"/> Exclude Payments <input type="checkbox"/>	Enhanced Data <input type="checkbox"/> Last Approval Date <input type="checkbox"/>	
<input type="radio"/> Summary - Type <input checked="" type="checkbox"/> Group Results <input type="checkbox"/>	Expense Report Name <input type="checkbox"/> Receipt Status <input type="checkbox"/>	
<input type="radio"/> Summary - Coding <input type="checkbox"/> Selected Node Only <input type="checkbox"/>	Supplier Details <input type="checkbox"/> Vehicle ID <input type="checkbox"/>	
<input type="radio"/> Summary - Hierarchy Node <input type="checkbox"/>	Account Type <input type="checkbox"/> Submission Date <input type="checkbox"/>	
<input checked="" type="radio"/> Transaction List <input type="checkbox"/>	Receipt Image <input type="checkbox"/> Business Justificati* <input type="checkbox"/>	
* Only first 20 characters of the field name are shown.		
Page 1 Page 2		
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

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

② **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

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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	<input type="text"/>	Transaction Type & Status	<input type="button" value="▼"/>
Account Holder Last Name	<input type="text"/>	Supplier Groups	<input type="button" value="▼"/>
Hierarchy Node	<input type="text"/>	Supplier Properties	<input type="button" value="▼"/>
Account Number (Last 4 Digits)	<input style="border: 2px solid red; width: 100px; height: 20px;" type="text"/>	Currency & Amount	<input type="button" value="▼"/>
Statement Issuer	<input type="text"/>	Enhanced Data & Spend Wizard	<input type="button" value="▼"/>
Statement Period	<input type="text" value="03/16/2019 to 04/15/2019"/>	Coding Information	<input type="button" value="▼"/>
Start Date	<input type="text"/>	Additional Fields	<input type="button" value="▼"/>
End Date	<input type="text"/>	Supplier	<input checked="" type="checkbox"/>
Execution Range	<input type="text"/>	Supplier Address	<input type="checkbox"/>
<input checked="" type="radio"/> Posting Date <input type="radio"/> Transaction Date		Supplier Details	<input type="checkbox"/>
Export File Name	<input type="text"/>	Line Coding	<input type="checkbox"/>
Export File Type	<input type="text"/>	Approval Status	<input type="checkbox"/>
<input type="radio"/> Summary - Account	<input type="checkbox"/> Exclude Payments	Allocation	<input type="checkbox"/>
<input type="radio"/> Summary - Type	<input checked="" type="checkbox"/> Group Results	Personal Status	<input type="checkbox"/>
<input type="radio"/> Summary - Coding	<input type="checkbox"/> Selected Node Only	Merchant Category	<input type="checkbox"/>
<input type="radio"/> Summary - Hierarchy Node		Last Approver	<input type="checkbox"/>
<input checked="" type="radio"/> Transaction List		Enhanced Data	<input type="checkbox"/>
Expense Report Name <input type="checkbox"/>			
Supplier Details <input type="checkbox"/>			
Account Type <input type="checkbox"/>			
Receipt Image <input type="checkbox"/>			
Authorization Number <input type="checkbox"/>			
Product Type <input type="checkbox"/>			
* Only first 20 characters of the field name are shown.			
Page 1 Page 2			
Report Templates <input type="button" value="▼"/>			

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

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 Pymnt 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



We're here to help.™

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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 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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