



**PROFESSIONALS SUITE**  
OF BMO® FINANCING SOLUTIONS  
[bmo.com/professionals](http://bmo.com/professionals)



## Realize *your vision* with our best-in-class professionals expertise and financing solutions for trustees in bankruptcy.

BMO Bank of Montreal understands the complexities of bankruptcy estate banking and can provide you with the unique solutions and support you need to manage your fiduciary banking requirements. Functioning as a trustee in bankruptcy has a very specific set of banking needs; our BMO Bank of Montreal industry experts understand the unique requirements of bankruptcy professionals and offer the right mix of banking solutions and services you need to manage your bankruptcy files.

### Leveraging industry knowledge to bring expert advice to you.

Managing a successful firm means focusing on bankruptcy law, but it also requires innovative financial solutions to keep your business operations running smoothly.

We know the Trustee in Bankruptcy industry is complex, with unique requirements. At BMO we have established a team of financial experts who understand your issues and financial needs, and can help you improve your cash flow profitability.

BMO also provides financing and cash flow solutions for many other professionals with trustee deposits including:

- Accountants
- Lawyers
- Insurance Brokers
- Real Estate Professionals

### For more information please contact:

Director of National Industry Programs  
Toll-free line: 1-877-629-6262  
[National.IndustryPrograms@bmo.com](mailto:National.IndustryPrograms@bmo.com)

### Business Financing<sup>1</sup>

We can tailor a financing solution that recognizes the market value of your business, rather than just its physical assets. We work closely with your key business relationships and advisors to ensure your business financing needs are met.

### Working Capital Financing<sup>1</sup>

The success of your practice is dependent on securing cash flow and paying operating expenses as your work-in-progress is completed. Borrow exactly what you need, when you need it, simply by writing cheques to draw down the operating loan up to a pre-determined limit with our specialized operating line of credit.

### Streamlined Depositing

Our Trustee in Bankruptcy account has customized features for trustees, including competitive interest rates on accounts, comprehensive reconciliation of individual beneficiary trust balances and transactions, and a wide range of customizable reports.

### Account Monitoring Capabilities

Help reduce costs and improve efficiency with our trustee banking solutions offering both in-branch services and electronic banking for easy access to account services enabling you to make informed decisions for your business and the money entrusted to you.

BMO's easy-to-use, award-winning\* Online Banking for Business platform gives you up-to-the-minute control of your cash positions, so you can optimize your cash flow management and make the most of your business assets. BMO's suite of cash management solutions can improve the efficiency of your daily financial processes, allowing you to make fully informed decisions and spend more time on your business.

# Realize your cash flow goals with our best-in-class *treasury & payment solutions* for trustees in bankruptcy.

Trustees in bankruptcy are essential to the insolvency process providing advice and guidance to the complexities of insolvency matters. BMO Bank of Montreal understands the unique needs of trustees in bankruptcy. We bring a disciplined, advisory approach that offers a comprehensive suite of treasury and payment solutions enabling our customers to perform critical cash flow decisions and transactions. Our team of treasury and payment specialists bring deep industry knowledge, support and advice that allows our customers to focus their time and energy on their business and in turn their customers.

## Optimizing Your Cash Flow

Effectively managing your revenue cycle is the key to operating a successful business. By getting receivables and payments (including point of sale) to work more quickly, we can help your cash work harder for you.

## Information Reporting and Risk Management

Maintaining an accurate view of your cash position is critical when making business decisions. With our Online Banking for Business platform you can process transactions securely from anywhere, 24 hours a day, seven days a week, it allows you to monitor and manage cash flows with timely, accurate information for greater visibility and control while mitigating risk.

## Receivables Management

Converting transactions into cash quickly means those funds can be put to work for your business sooner. Payments can be debited electronically from the accounts of your customers. Alternative payment options, such as scheduled payments, make it easy for them to plan for recurring payments while getting the necessary funds to you faster.

## Payables Management

Sending timely, accurate high value payments is a vital part of your business. Our electronic capabilities can quickly and securely transfer funds to your payee accounts domestically and internationally. Our electronic employee processing options give your employees access to their payroll funds immediately while reducing the risk of cheque fraud and additional cheque expenses.

## Transact in Multiple Currencies

Reduce currency risk exposure and manage your foreign exchange needs in all major currencies in real time. Cross border banking needs are made easy via BMO Harris Bank.

## Card Processing

Improve your cash flow by offering card payment options. We can help set up point-of-sale solutions to give your customers convenient debit and credit payment options. Our corporate card services allow you ease of purchasing and an additional 30-day payment period to keep your money active longer.



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## Leveraging industry knowledge to bring expert advice to you.

At BMO, we have established a team of banking specialists who understand the unique requirements of trustees in bankruptcy, and can help improve your business profitability. We're there with you, as your business grows, offering ongoing support and advice.

BMO also provides financing and payment solutions to many other industries and professionals including:

- Agriculture Sector
- Diversified Industries and Organizations
- Franchises
- Health Care Professionals
- Information Technology
- Manufacturing Sector
- Retail Sector
- Transportation Sector

## For more information please contact:

Director Treasury & Payment Programs

[TPS.IndustryPrograms@bmo.com](mailto:TPS.IndustryPrograms@bmo.com)