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Business Credit Card Online Access

Registration and User Guide

Use this guide to familiarize yourself with key functions for administrators and cardholders.

TIP: Some features to help navigate this guide work best on a desktop computer.

[Log on to Credit Card Online Access >](#)

BMO 

Introduction

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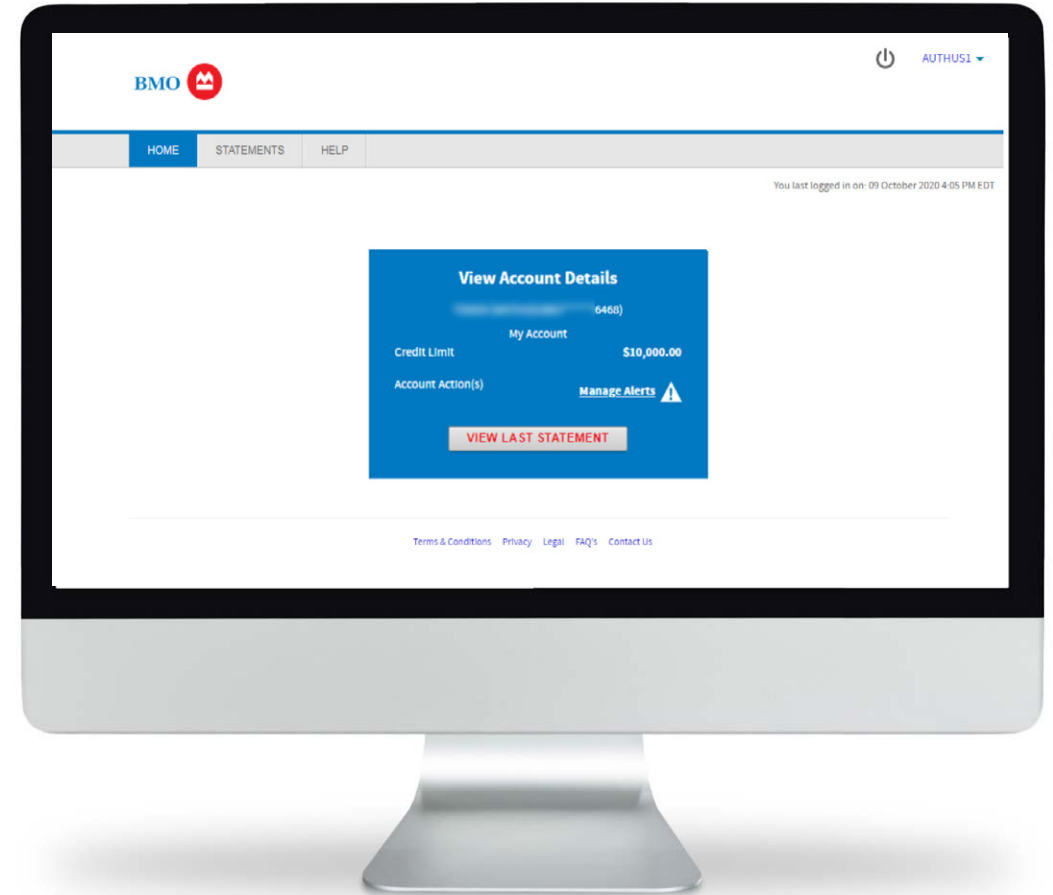
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Welcome

Credit Card Online Access is the go-to platform for managing your BMO Business Credit Card.

This Quick Start Guide can help you make the most of your online access benefits — with tips to guide you through key functions that simplify expense management and improve productivity.



[Log on to Credit Card Online Access >](#)



Set-Up Access

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To use Credit Card Online Access, you must have a User ID and Password. If you don't, you can register easily by following these simple steps:

STEP 1

Visit [Credit Card Online Access](#)

Then click "Not Registered?" to display the Provide Account Number screen. To self-register, you will need to provide the 16-digit number on your physical card or the 16-digit number of your company account.

TIP

You can also contact your company administrator or call the phone number on the back of your card to get set up.

BMO

Enter credentials

User ID ([Forgot your User ID?](#))

Password ([Forgot your password?](#))

Language

English (United States) ▼

LOG ON

Additional Information

- [Forgot your User ID?](#)
- [Forgot your password?](#)
- [Reset Logon credentials?](#)

STEP 1 > [Registration Not registered?](#)

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STEP 2: Enter your 16-digit number, then click "NEXT" to continue your registration.

What account number should be used to register?

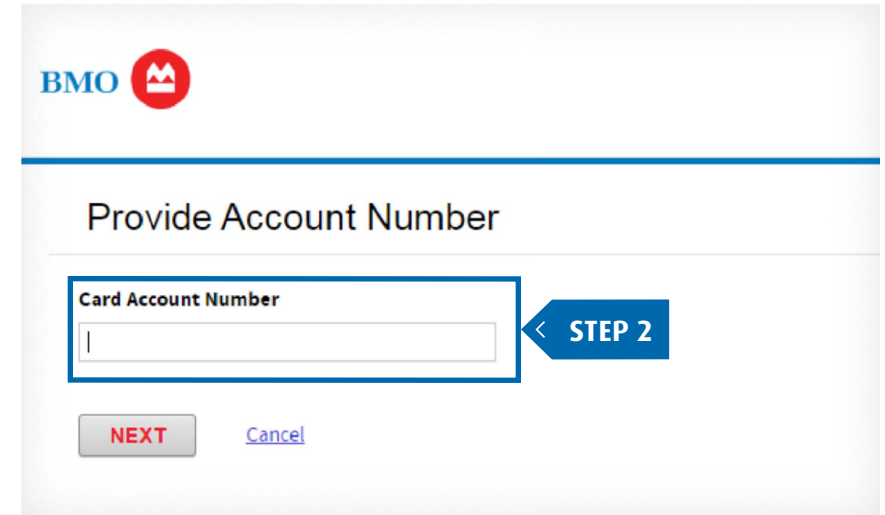
Cardholder: If you want to manage only your card, including making payments, then enter the 16-digit number printed on your card.

Business Owner or Administrator: Use the 16-digit company account number found on your billing statement or welcome letter, not the number printed on your credit card.

Not sure if you are an Administrator?

This access is required if you are billed by your company account number, not your card number. Administrators traditionally manage a company's card program performing tasks such as:

- Making payments
- Reviewing account activity
- Registering and maintaining cardholder(s) access



The screenshot shows the BMO logo at the top left. Below it, the heading 'Provide Account Number' is centered. A text input field labeled 'Card Account Number' is highlighted with a blue border. To the right of the input field is a blue button with a white left-pointing arrow and the text 'STEP 2'. Below the input field are two buttons: a grey 'NEXT' button and a blue 'Cancel' link.

Continue to STEP 3:

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STEP 3: Continue by creating your user ID and password.

Email: Enter your full email address (e.g., name@companyname.com). Email notifications including One-Time passcodes will be sent to this email address.

Mobile Phone Number: This information is optional.

User ID and password: Follow the on screen guidelines for acceptable characters and length. Enter choices that are easily remembered by you but not easily guessed by others.

Password hint: This hint can be a few words or short sentence that describes your password in case you ever need a reminder. Do not retype your password.

TIP

The information entered in these fields is for the online account profile only and will not be changed on the credit card account profile. For these changes, please call the number on the back of your card or on your statement.

The screenshot shows the BMO online account setup interface. At the top left is the BMO logo. A progress bar at the top indicates three steps: 1. Create a user ID and password (highlighted in blue), 2. Register Account, and 3. Additional Security Information. The main heading is "Create a user ID and password". Below this, there are several input fields: "Your email address" with a question mark icon and a tip callout; "Your Mobile Phone Number" with a dropdown menu showing "+1"; "First name" and "Last name" fields; "Create a user ID" with a question mark icon; "Enter a password" and "Re-enter password" fields; and "Your password hint" with a question mark icon. At the bottom, there are "NEXT" and "Cancel" buttons. A tip callout points to the question mark icons, stating: "On-screen guidelines for any field marked with a ? symbol can be revealed by pointing your cursor at the ? symbol".

Continue to STEP 4:

Set-Up Access (Continued)

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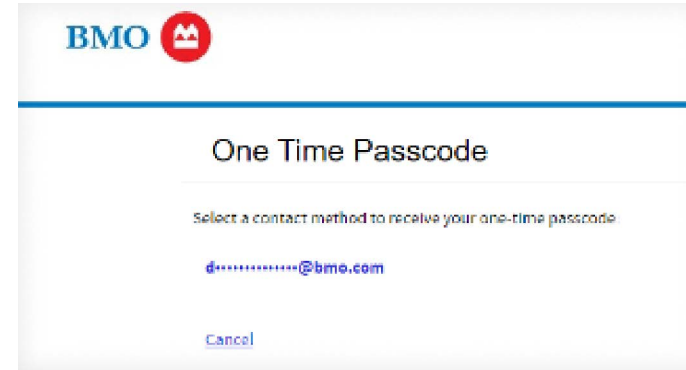
STEP 4: Validate your registration email.

A One-Time Passcode will be sent from DoNotReply@BMO-corpbusinesscreditcards.com to your registration email. You will need to provide this passcode to proceed with registration.

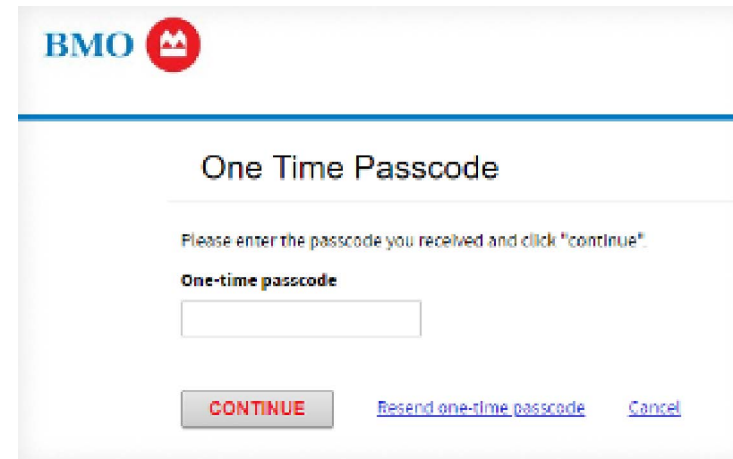
Note: The One-Time Passcode email may take up to 5 minutes to arrive in your email inbox.

Enter the One-Time Passcode you received via email to continue with registration.

Note: If not received, please also check your junk/spam folders for an email from DoNotReply@BMO-corpbusinesscreditcards.com, with the subject line "Your Access Code". You can also try clicking on the "Resend One-Time Passcode" link.



The screenshot shows the BMO logo at the top left. Below it, the title "One Time Passcode" is centered. Underneath, the instruction "Select a contact method to receive your one-time passcode" is displayed. A blue link with a plus icon and "*****@bmo.com" is shown. At the bottom, there is a "Cancel" link.



The screenshot shows the BMO logo at the top left. Below it, the title "One Time Passcode" is centered. Underneath, the instruction "Please enter the passcode you received and click 'continue'" is displayed. A label "One-time passcode" is followed by a text input field. At the bottom, there are three buttons: a red "CONTINUE" button, a blue "Resend one-time passcode" link, and a blue "Cancel" link.

Continue to STEP 5:

Set-Up Access (Continued)

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STEP 5: Provide your registration information.

Name: Enter name exactly as it appears on your card.

Credit Limit: As displayed on your card mailer or most recent statement.


*Note: If your limit was changed today, please use previous day limit.

Zip Code: For U.S. Zip codes, use the 5-digit billing zip code.

Business Name: Enter the business name exactly as it is on the cards. It will be either the legal name or the business name displayed on the card(s).

Business Phone: This number is listed in your business credit card profile.

Cardholders

BMO 

✓ Create a user ID and password 2 Register Account 3 Addt

Register an existing account

Card Account Number *
8729


Cardholder Name * [?]

Credit Limit *

Zip/Postal Code* [?]

NEXT [Cancel](#)

Administrators

BMO 

✓ Create a user ID and password 2 Register Account 3 Addt

Register an organization administrator

Account Number
1545

Business Name * [?]

Zip/Postal Code* [?]

Business Phone

NEXT [Cancel](#)

Continue to STEP 6:

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STEP 6: Review and accept the cardholder statement delivery option.

For Cardholders: Online registration automatically enables electronic statements. All cardholders will have access to electronic statements. If the Statement Delivery Option is not displayed then paper statements are not generated on this account. Statements will be sent only electronically.

For Administrators: As an administrator you have the ability to register additional cardholders with their own log in credentials. As a reminder, you will need each of your cardholder's details in order to register their account.

The screenshot shows the BMO online registration interface. At the top left is the BMO logo. A progress bar at the top indicates three steps: 1. Create a user ID and password (completed), 2. Register Account (current step), and 3. Additional Security Information. The main heading reads "Account has been registered". Below this is a yellow banner with the text: "Your login account has been created and account 633408****1492 has been registered". There are three input fields: "Your email address", "Your name", and "Your User ID", each with a blurred value. A summary box titled "You have registered the following accounts" shows "Statement Delivery Option" set to "Send electronically only" for account "****1492". A "Register another account" link is at the bottom.

Next, let's review how to Manage Account options:

Manage Account (Access Account Activity)

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Account Activity allows access to account summary, transactions, authorizations and statements.

STEP 1

Log on to Credit Card Online Access

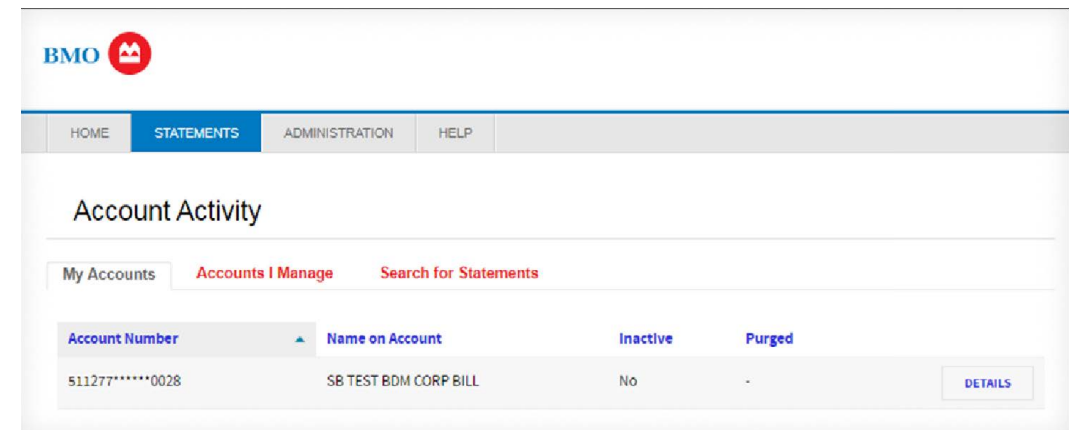
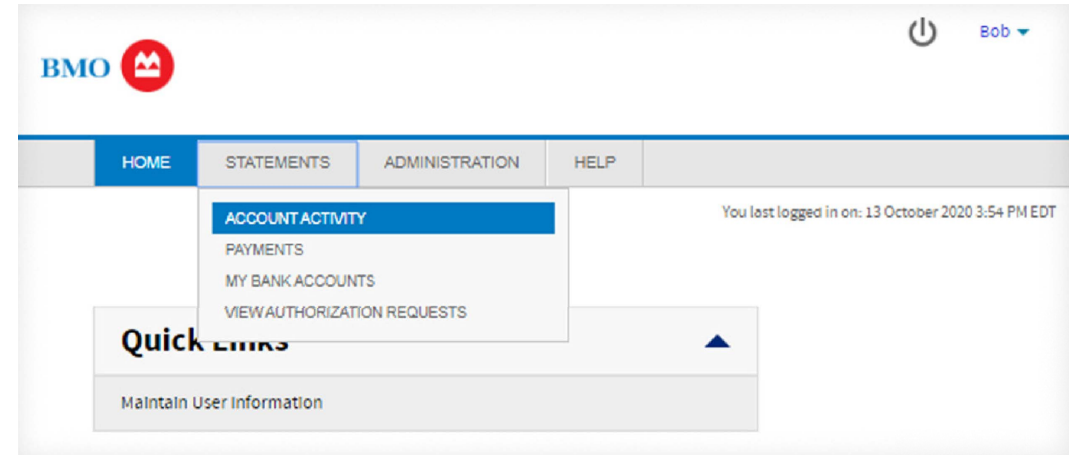
Then:

- From the HOME page, click on "STATEMENTS" to reveal the drop down menu
- Click on "ACCOUNT ACTIVITY" to reveal the account details screen
 - If you have access to one account, the Account Activity options will display
 - If you have access to more than one account, they will be displayed here, click "DETAILS" for the account you want to access

Administrators: You will see an interim Account Activity screen called "My Accounts."

By clicking "DETAILS" on the company account, you will display all account and cardholder activity.

If you want to display a specific account that is not listed, select the "Accounts I Manage" tab to search.



Continue to STEP 2:

Manage Account (Access Account Activity, continued)

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STEP 2: Account Details shows your account Summary, Transactions, Authorization Requests or Statements.

Summary:

- The Summary tab displays activity since the last statement plus a summary of the last statement

Transactions:

- The Transactions tab provides a list of current or previous statement cycles (12 months) transactions. There is an option to download into several available formats

Authorization Requests:

- The Authorization Requests tab provides details of approved transactions that may not be included in posted transactions

Statements:

- The Statements tab includes access to up to 24 months previous statement cycles, access and download as a PDF

Administrators:

- Account Details for the company account will include all cardholder(s)

The screenshot shows the BMO Account Details page for a corporation account. The page is titled "Account Details for [REDACTED] CORPORATION INC [REDACTED] 1844)". The navigation tabs are HOME, STATEMENTS (selected), ADMINISTRATION, and HELP. The page displays two summary tables: "Activity Since Last Statement" and "Summary of Last Statement (Statement Date: 9/26/2020)".

Activity Since Last Statement	
Current balance:	\$567.64
Current amount past due:	\$0.00
Available to spend:	\$36,432.36
Credit limit:	\$37,000.00

[HIDE DETAILS \[-\]](#)

Summary of Last Statement (Statement Date: 9/26/2020)	
Statement balance:	\$3,120.71
Past due amount:	\$0.00
Minimum payment due:	\$3,120.71
Payment due date:	9/29/2020

[HIDE DETAILS \[-\]](#)

Previous balance:	\$3,120.71
Payment received:	\$3,153.05
Purchases:	\$229.98
Cash advances:	\$400.00
Cash advance fees:	\$20.00
Other fees:	\$0.00

The current balance amount includes last payment received and cash advances.

Previous balance:	\$3,150.42
Payment received:	\$183.01
Purchases:	\$100.00
Cash advances:	\$0.00
Finance charges:	\$53.30
Cash advance fees:	\$0.00
Late payment fee:	\$0.00
Other fees:	\$0.00

If desired, payments can be initiated from this page

TIP > [MAKE PAYMENT](#)

Next, let's look at the Transactions tab:

Manage Account (Access Account Activity, continued)

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Transactions

The Transactions tab provides a list of current or previous statement cycles (12 months) transactions. There is an option to download into several available formats.

Transaction details can include:

- Purchases/credits
- Payments
- Fees
- Any other adjustments

The screenshot displays the BMO online banking interface. At the top, the BMO logo is visible. Below it, a navigation bar includes links for HOME, STATEMENTS (which is highlighted), ADMINISTRATION, and HELP. The main content area shows the 'Account Details' for a business account, specifically 'CORPORATION INC' with account number '1844'. There are tabs for 'Summary', 'Transactions' (which is selected), 'Authorization Requests', and 'Statements'. Below the tabs, there are controls for 'Select Statement Cycle' (set to 'Current'), 'Download format' (set to 'Select'), and buttons for 'DOWNLOAD' and 'PRINT THIS PAGE'. A note indicates that up to 90 transactions display per page and that users can use 'Prev/Next' links to view more. The transaction list includes three entries: 'AUTOMATIC PYMT RECEIVED' for \$3,120.71, 'BEST BUY' for \$99.99, and 'WALMART' for \$129.99. Each entry provides details such as 'Posted On', 'Transaction Date', 'Location', 'Originating Account Name', 'Originating Account Number', 'MCC', 'MCC Description', and 'Memo'.

Next, let's look at the Authorization Requests tab:

Manage Account (Access Account Activity, continued)

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Authorization Requests

The Authorization Requests tab provides details of approved transactions that may not be included in posted transactions.

- Results can be searched by date and/or status

TIP

Current authorizations since your last statement may reduce the available credit on the account if not yet posted.

Click on 'Details' to view additional transaction information



TIP >

BMO

HOME STATEMENTS ACCOUNTS ADMINISTRATION HELP

← Back to results

Account Details for [REDACTED] (3880)

Summary Transactions Authorization Requests Statements

Approved

From To

SEARCH

Search Results

Details	Date/Time	Status	Auth Code	Merchant	MCC	Amount	Type	Reason
...	11/3/2020 9:02 AM	Approved	05360C	KWIK TRIP #808	5541	\$6.36	Purchase	APPROVED

Terms & Conditions Privacy Legal Contact Us

Next, let's review how to Access Account Statements:

Manage Account (Access Account Statements)

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Cardholders can access statements for their individual accounts, and administrators can access statements for multiple accounts, by following these simple steps:

STEP 1

Log on to Credit Card Online Access

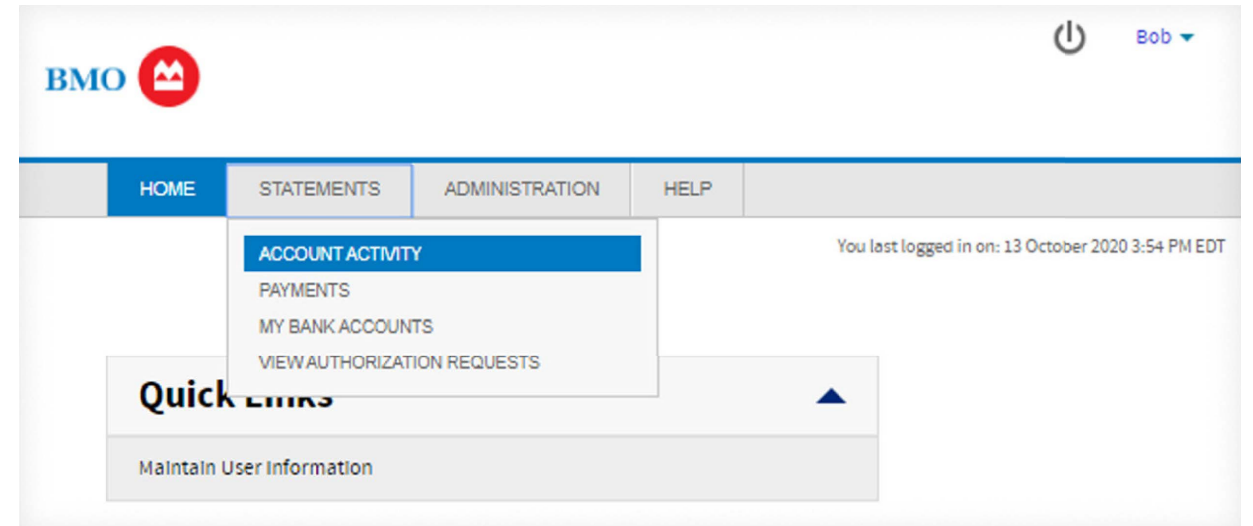
Then:

- From the HOME page, click on “STATEMENTS” to reveal the drop down menu
- Click on “ACCOUNT ACTIVITY” to reveal the account details screen.

Cardholders: The ‘Account Details’ screen is displayed, select the “**STATEMENTS**” tab

Administrators: The “Account Activity” screen is displayed with the options to:

- Review the company account statements: click “DETAILS”
- Search accounts under the “Accounts I Manage” tab for a **list of accounts**, then click “DETAILS” for the account you want to display
- Review a **specific account** statement using the “Search for Statements” tab. You will need the cardholder name or account number.



Continue to STEP 2:

Manage Account (Access Account Statements, continued)

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Statements

The Statements tab includes access to up to 24 months previous statement cycles, access and download as a PDF.

STEP 2: Select the statement.

Click on a statement to download it in a PDF format

TIP

- Up to 24 months of past statements will be listed.
- The most recent statement will appear at the top of the list.

The screenshot shows the BMO online banking interface. At the top, the BMO logo is visible. Below it, a navigation bar contains 'HOME', 'STATEMENTS', 'ADMINISTRATION', and 'HELP'. The 'STATEMENTS' tab is selected and highlighted. Below the navigation bar, there is a 'Back to results' link. The main content area shows 'Account Details for CORPORATION INC (1844)'. Below this, there are four tabs: 'Summary', 'Transactions', 'Authorization Requests', and 'Statements'. The 'Statements' tab is selected and highlighted with a blue box. To the right of the 'Statements' tab, there is a blue arrow pointing left and the text 'STEP 2'. Below the tabs, there is a list of statements with dates: 'Saturday, September 26, 2020' and 'Wednesday, August 26, 2020'. At the bottom of the page, there is a footer with 'Terms & Conditions', 'Privacy', 'Legal', 'FAQ's', and 'Contact Us'.

Next, let's review how to search for statements for multiple accounts:

Manage Account (Access Account Statements, continued)

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OPTIONAL STEP 3: If you have access to multiple accounts, choosing the “Search for Statements” tab will allow you to search for other account statements.

- To download in a PDF format, simply click the PDF icon

TIP

The search option will default to view active accounts and inactive within the last 45 days.

The screenshot shows the BMO Account Activity page. The 'Search for Statements' tab is highlighted with a blue box and a blue arrow pointing to it with the word 'OPTIONAL' in a blue box. A callout box with an exclamation mark icon contains the text: 'The search for statements tab is optional and can be used to find statements if you have more than one account'. Below the navigation tabs, there are search criteria fields: 'Subunit number', 'Name on account', and 'Account number'. There are also checkboxes for 'View active accounts only', 'Inactive within 45 days', 'Inactive longer than 45 days', and 'Purged'. Date pickers for 'Start Date' and 'End Date' are set to 09/01/2020 and 09/30/2020 respectively. A 'SEARCH' button is located below the date pickers. Below the search area, there is a 'Search Results' section with a 'Download All' link. The search results are displayed in a table with columns: Account Number, Name on Account, Unit Name, Unit Number, Statement Date, Inactive, and Download. The table contains four rows of data.

Account Number	Name on Account	Unit Name	Unit Number	Statement Date	Inactive	Download
0127					No	
0420					No	
0453					No	
6161					No	

Next, let's look at how to Edit Personal Info or Password:

Manage Account (Edit Personal Info or Password)

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You can edit your personal information or change your password by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Then:

- Click the arrow next to your User ID to reveal the drop down menu
- Click the desired option to either "Edit Personal Information" or "Edit Password"

The screenshot displays the BMO online banking interface. At the top left is the BMO logo. The user is logged in as 'Bob', with a power icon and a dropdown arrow next to the name. A dropdown menu is open, showing two options: 'Edit Personal Information' and 'Edit Password'. A blue arrow labeled 'STEP 1' points to the dropdown menu. Below the navigation bar, there are tabs for 'HOME', 'STATEMENTS', 'ACCOUNTS', 'ADMINISTRATION', and 'HELP'. The main content area shows account details for 'SB TEST BDN IND BILL(511277*****0010)' with a credit limit of '\$1,000.00' and a 'VIEW LAST STATEMENT' button. A 'Quick Links' section is also visible, containing 'Manage Accounts' and 'Maintain User Information'. At the bottom, there are links for 'Terms & Conditions', 'Privacy', 'Legal', and 'Contact Us'.

Continue to STEP 2:

Manage Account (Edit Personal Info or Password, continued)

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STEP 2: Make the desired edits, then click “SAVE”.

Personal info:

- Provide the email address to which you want notifications sent.
- The cc email address is optional; if desired, notifications can also be sent to a second email address.
- A mobile phone number is optional; to provide or edit this information, enter the mobile number and select the phone number country.

Password:

- Passwords are case sensitive; to reveal the guidelines for creating an acceptable password, point your cursor at the ? symbol.
- The Password Hint can be a few words to help you remember your password if you ever need a reminder. **IMPORTANT:** The system will not allow you to embed your password in the password hint field.

TIP

The information entered in these fields is for the online account profile only and will not be changed on the credit card account profile. For these changes, please call the number on the back of your card or on your statement.

The screenshot shows the 'Personal info' section of the BMO online account management system. The page title is 'Edit Personal Information'. A red asterisk indicates a required field. The form contains the following fields: 'User ID' (with a redacted value), 'First name: [?]*', 'Last name: [?]*', 'Email address: [?]*', 'CC Email address: [?]', 'Email Language [?]' (set to 'English US'), and 'Mobile Phone: [?]' (with a country code dropdown set to '+1'). There are 'SAVE' and 'Cancel' buttons at the bottom.

The screenshot shows the 'Password' section of the BMO online account management system. The page title is 'Edit Password'. The form contains the following fields: 'User ID' (with a redacted value), 'Current Password:', 'New password: [?]', 'Confirm new password:', and 'Password hint: [?]'. There are 'SAVE' and 'Cancel' buttons at the bottom. At the very bottom of the page, there are links for 'Terms & Conditions', 'Privacy', 'Legal', and 'Contact Us'.

Next, let's look at how to access Manage Alerts:

Manage Account (Manage Alerts)

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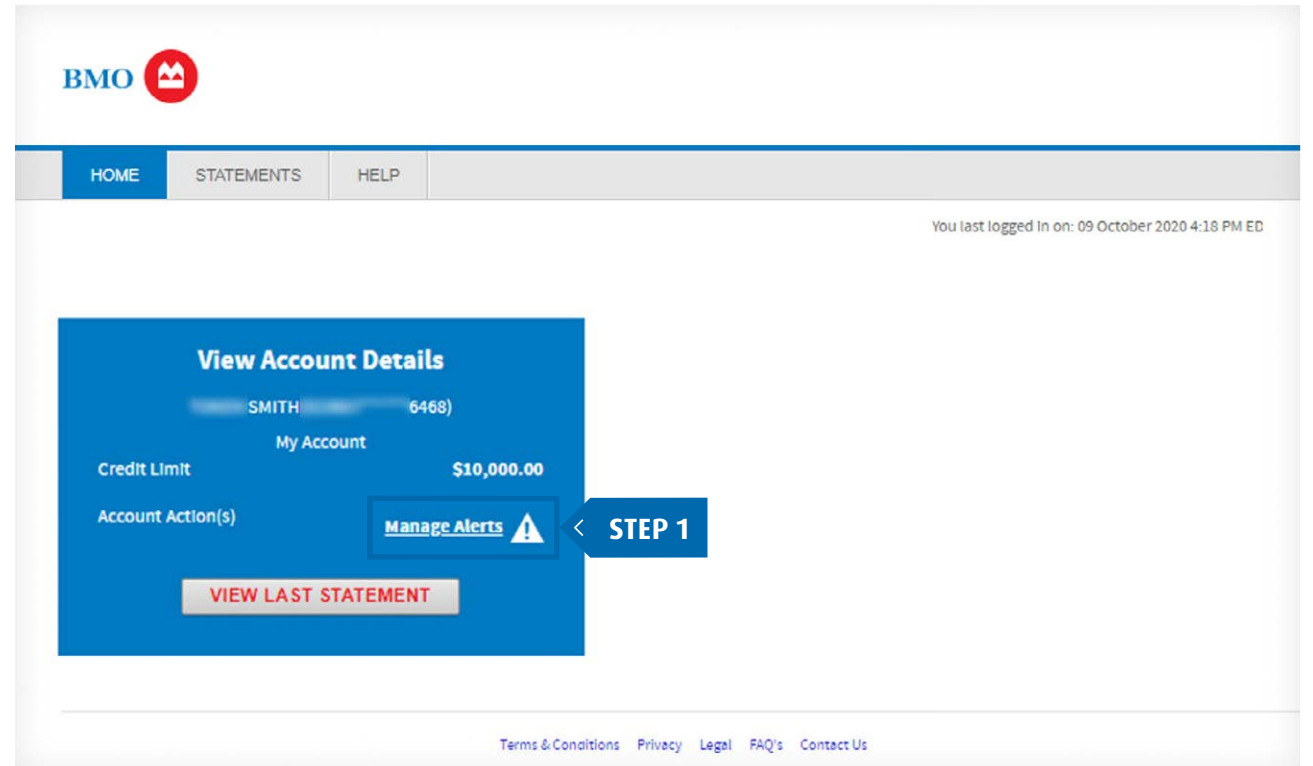
You can use the Manage Alerts page to activate & enable, suspend or disenroll the available alerts by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Then:

- From the HOME page click on "Manage Alerts"



Continue to Step 2:

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STEP 2: Enable or suspend alerts as desired.

- To ENABLE ALERTS: Confirm that “YES” is displayed in the slider window
- If “NO” is displayed, then, alerts are suspended. Click the left side of the slider to Enable Alerts

STEP 3: Contact preferences will be displayed below the contacts tab. If none are displayed click the Add Contact button to specify:

- The email address(es) to receive email alerts
- The phone number(s) to receive text alerts*

* Message and data rates may apply. Contact your wireless carrier for details.

The screenshot shows the BMO Manage Alerts page. At the top, there is a navigation bar with 'HOME', 'STATEMENTS', 'ADMINISTRATION', and 'HELP'. Below this is a 'Back' link and a 'DISENROLL' button. The main content area includes fields for 'Language' (set to ENGLISH), 'Bank Number' (7721), and 'Company number'. A slider for 'Enable Alerts' is set to 'YES', with a blue arrow pointing to it labeled 'STEP 2'. Below the slider, it says 'Alerts are active. Switch to NO to suspend.' There are tabs for 'Contacts' and 'Alerts'. An 'ADD CONTACT' button is highlighted with a blue arrow labeled 'STEP 3'. Below this is a table with columns for 'Type', 'Mobile Number', and 'Email'. The table contains three rows, each with a minus sign icon in the first column, an envelope icon in the second, and a blurred mobile number in the third. At the bottom, there are links for 'Terms & Conditions', 'FAQ's', 'Privacy', 'Legal', and 'Contact Us'.

Let's review the options for adding contact preferences:

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To add Contacts for your Alerts, simply:

- Complete the fields as required
- Read and acknowledge the Terms & Conditions
- Click "SAVE" to update your preferences

Contact Types

- Click the boxes to specify your preferences.
- Alerts can be sent to any or all of the contacts you specify.

Email

- Provide the email address where alerts should be sent and a nickname to identify it (e.g., Work Email).

SMS (text)

- Provide the mobile number where text alerts should be sent and a nickname to identify it (e.g., My Work Cell Phone).

The image displays two overlapping screenshots of the 'Add Contact' form. The top-left screenshot shows the 'Email' section selected, with fields for 'Email Contact Nickname' and 'Email Address'. The bottom-right screenshot shows the 'SMS' section selected, with fields for 'Text Message Nickname', 'Mobile Number', and a 'Terms & Conditions' section with a scrollable text area and an 'I Agree to Terms & Conditions' checkbox.

Now let's review how to select and activate alerts:

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After setting up your Contacts, select the “Alerts” tab to activate your preferred alerts.

- Use the “Alerts” tab to review the available alerts and to individually activate or de-activate the alerts of your choice*
- To activate any Alert(s), simply click the slider in the active column to Yes

*Available alerts will vary depending on your account access

Active	Alert	Contacts	Description
<input type="checkbox"/>	Company Percent to Credit Limit	0 selected	Monitor Company Percent to Credit Limit
<input checked="" type="checkbox"/>	Missed Payment / Missed Payment	2 selected	Notify me when I have missed my payment
<input checked="" type="checkbox"/>	Payment Due in XX Days / Payment Due in XX Days	2 selected	Notify me a number of days before my payment is due
<input checked="" type="checkbox"/>	Personal Information Change / Personal Info Change - Name, DOB, SSN/Verify	2 selected	Notify me when my personal information changes
<input checked="" type="checkbox"/>	Specific Balance Amount / Balance Greater Than \$X	2 selected	Notify me when my balance exceeds amount

Active	Alert	Contacts	Description
<input type="checkbox"/>	Multiple Percent to Credit Limit	1 selected	Monitor Balance as it reaches specified percents of my credit limit
<input checked="" type="checkbox"/>	Purchase Merchant State / Purchase Merchant State / Province	1 selected	Monitor Merchant State/ Province Activity
<input checked="" type="checkbox"/>	Purchase Merchant Country / International Purchase / Orchestrator	1 selected	Monitor Merchant Country Activity
<input type="checkbox"/>	Cash Purchase	1 selected	Monitor Cash Activity
<input checked="" type="checkbox"/>	Personal Information Change / Personal Info Change - Name, DOB, SSN/Verify	2 selected	Notify me when my personal information changes
<input checked="" type="checkbox"/>	Internet Purchase / Ecommerce Purchase	1 selected	Monitor Internet Purchase Activity

Next, let's explore options for receiving statements:

Manage Account (Change Statement Delivery Option)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Access Account Activity

Access Account Statements

Edit Personal Info or Password

Manage Alerts

Change Statement Delivery Option

Make Payments >

More Help >

The Statement Delivery Option specified during User Registration can be changed by following these simple steps:

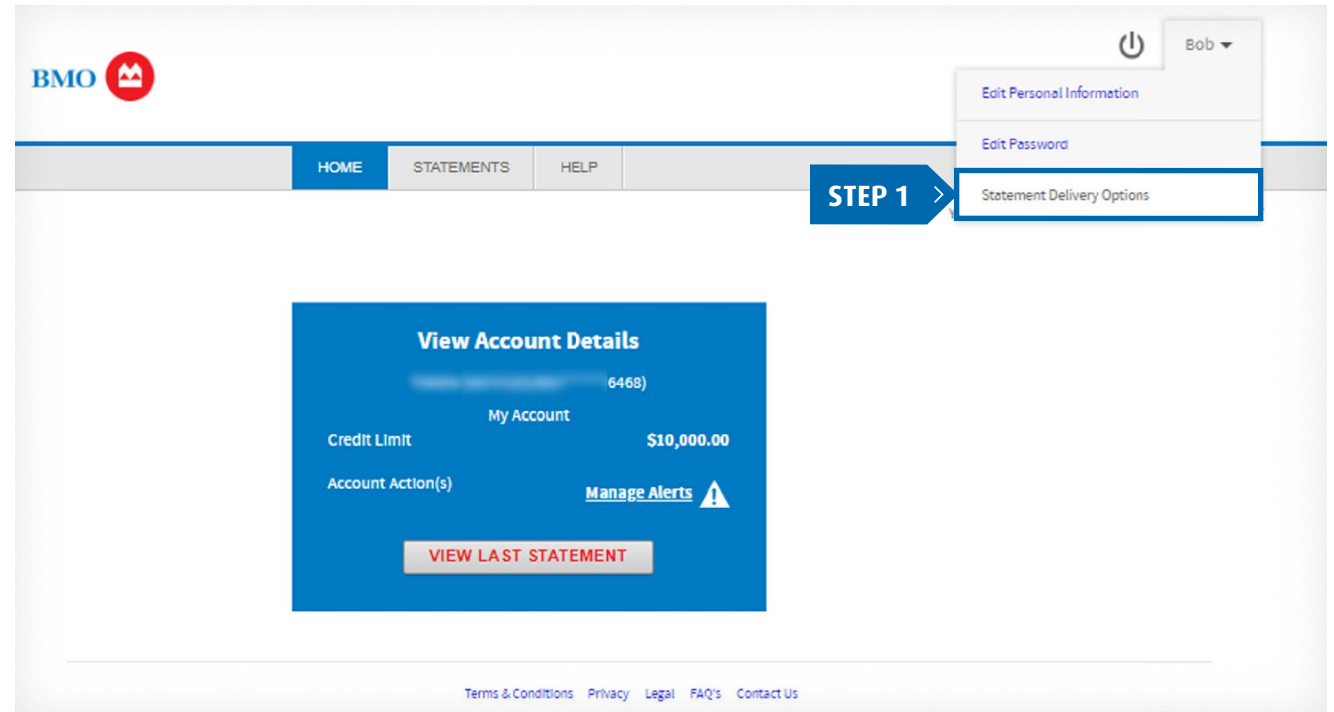
STEP 1

Log on to Credit Card Online Access

Use the drop down menu adjacent to your User ID to select "Statement Delivery Options"

TIP

You can also contact your company administrator or call the phone number on the back of your card to get set up.



Continue to Step 2:

Manage Account (Change Statement Delivery Option, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Access Account Activity

Access Account Statements

Edit Personal Info or Password

Manage Alerts

Change Statement Delivery Option

Make Payments >

More Help >

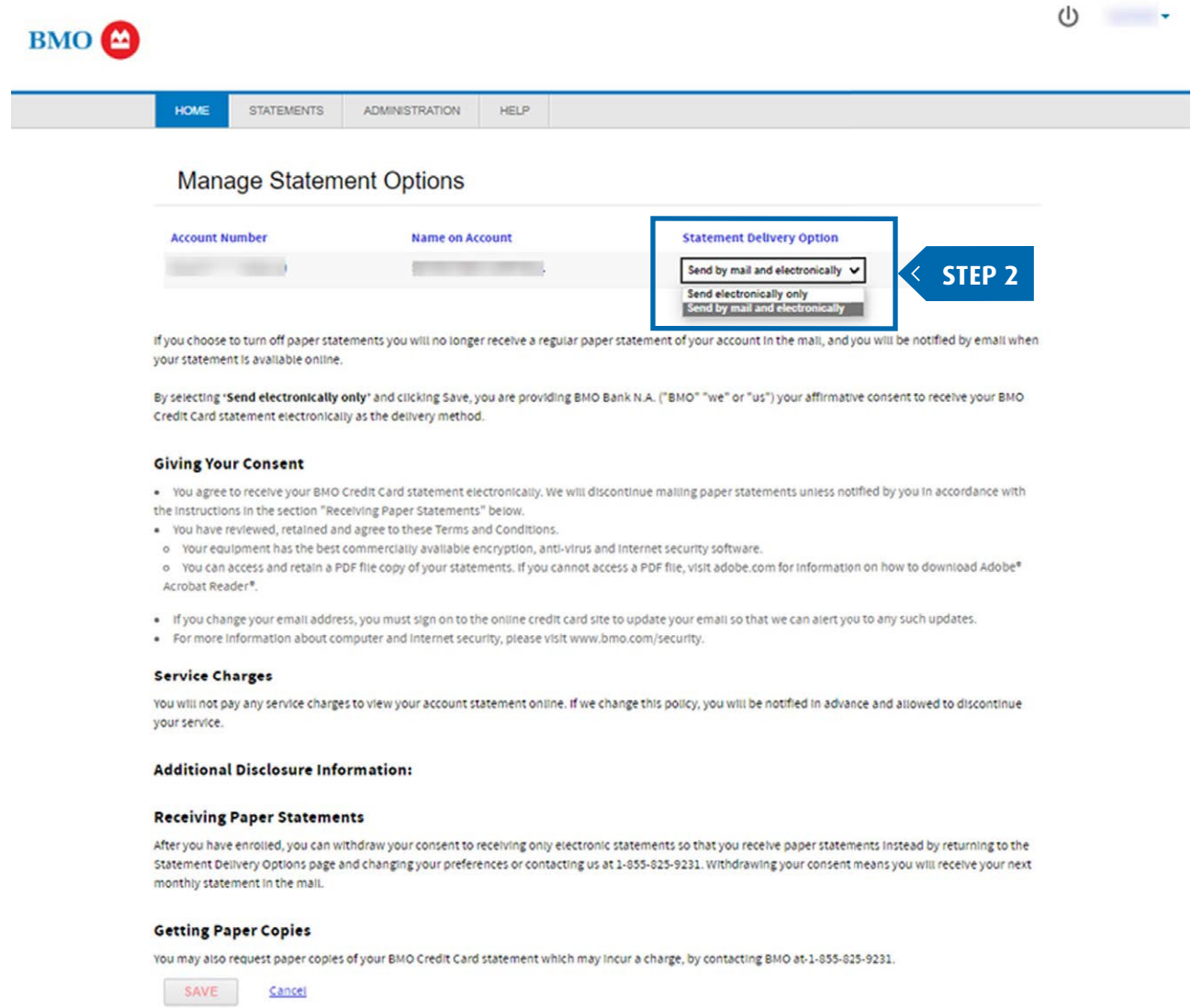
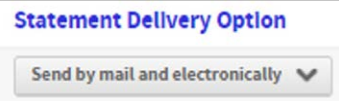
STEP 2: Click on the drop down menu to select your preferred delivery option.

STEP 3: Review the Consent section and the additional disclosure that appears below it.

Then scroll to the bottom of the page and click "SAVE".

TIP

You'll know that the statement delivery option was successfully changed by the option displayed.



Manage Statement Options

Account Number: [REDACTED] Name on Account: [REDACTED]

Statement Delivery Option

- Send by mail and electronically
- Send electronically only
- Send by mail and electronically

STEP 2

If you choose to turn off paper statements you will no longer receive a regular paper statement of your account in the mail, and you will be notified by email when your statement is available online.

By selecting "Send electronically only" and clicking Save, you are providing BMO Bank N.A. ("BMO" "we" or "us") your affirmative consent to receive your BMO Credit Card statement electronically as the delivery method.

Giving Your Consent

- You agree to receive your BMO Credit Card statement electronically. We will discontinue mailing paper statements unless notified by you in accordance with the instructions in the section "Receiving Paper Statements" below.
- You have reviewed, retained and agree to these Terms and Conditions.
 - Your equipment has the best commercially available encryption, anti-virus and Internet security software.
 - You can access and retain a PDF file copy of your statements. If you cannot access a PDF file, visit adobe.com for information on how to download Adobe® Acrobat Reader®.
- If you change your email address, you must sign on to the online credit card site to update your email so that we can alert you to any such updates.
- For more information about computer and Internet security, please visit www.bmo.com/security.

Service Charges

You will not pay any service charges to view your account statement online. If we change this policy, you will be notified in advance and allowed to discontinue your service.

Additional Disclosure Information:

Receiving Paper Statements

After you have enrolled, you can withdraw your consent to receiving only electronic statements so that you receive paper statements instead by returning to the Statement Delivery Options page and changing your preferences or contacting us at 1-855-825-9231. Withdrawing your consent means you will receive your next monthly statement in the mail.

Getting Paper Copies

You may also request paper copies of your BMO Credit Card statement which may incur a charge, by contacting BMO at 1-855-825-9231.

[SAVE](#) [Cancel](#)

Next, let's explore how to make payments:

Make Payments (Set Up and Review Payments)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

Users can set up or schedule payments by following these simple steps:

STEP 1

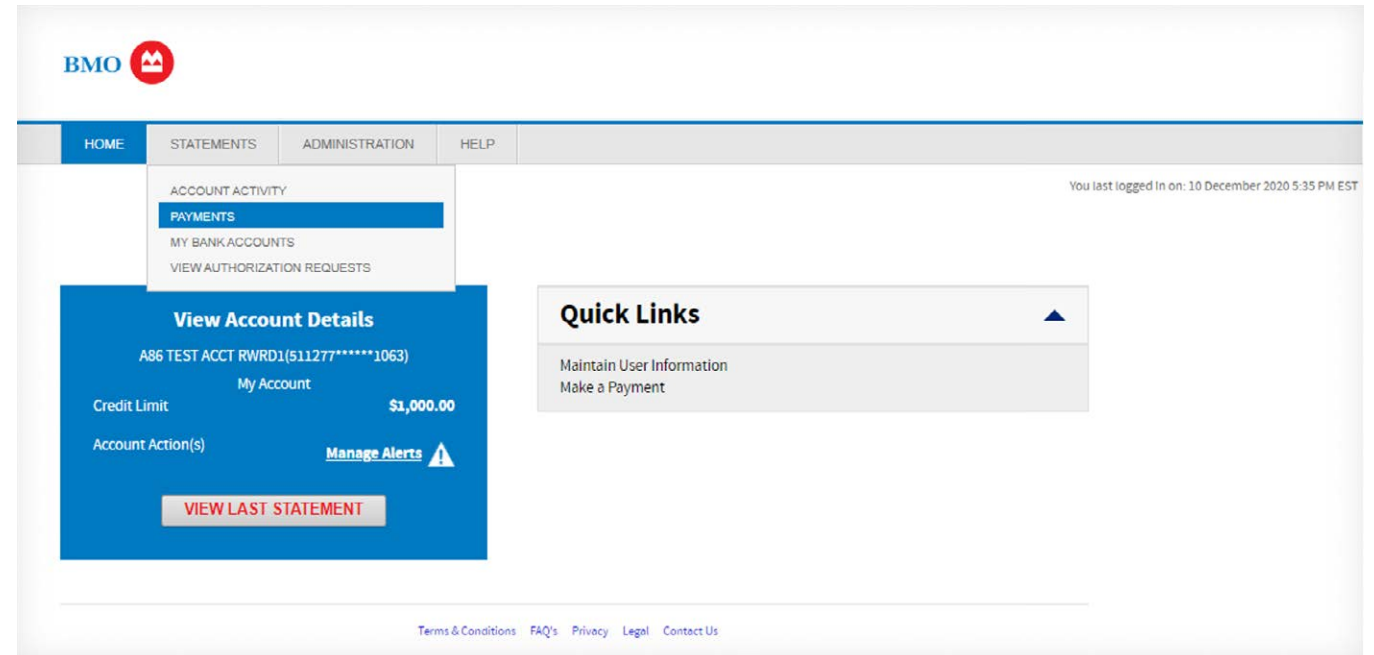
Log on to Credit Card Online Access

Then:

- Click "Make a Payment" under **Quick Links** options.

OR

- Click "STATEMENTS" to reveal the drop down menu
- Click "PAYMENTS" to proceed



Continue to Step 2:

Make Payments (Set Up and Review Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 2: Select account(s):

- If you have access to one account, it will be displayed here. Click "CONTINUE"
- If you have access to more than one account, they will be displayed here. Select the account(s), then click "CONTINUE".

Individual Cardholders: view and pay your own card on this page.

Administrators: Cardholder accounts can be added to your Payment Queue by clicking the (+) symbol at the beginning of each listing in your Search Results.

The screenshot shows the BMO online banking interface. At the top, there is a navigation bar with 'HOME', 'STATEMENTS', 'ADMINISTRATION', and 'HELP'. Below this is a progress indicator with three steps: '1 Select Account', '2 Define Details', and '3 Submit Payment'. The main heading is 'Select Accounts to Make a Payment'. There are two tabs: 'My Accounts' and 'Search for Other Accounts'. Below the tabs is a table of accounts with the following columns: Actions, Name on Account, Account Number, Statement Balance, Minimum Payment, Payment Due Date, Current Balance, Credit Limit, and Settlement Currency. The table contains one row with the following data: Actions (calendar icon), Name on Account (BDM FLOOR INSTALLERS), Account Number (1545), Statement Balance (40.61), Minimum Payment (40.61), Payment Due Date (10/01/2020), Current Balance (79.61), Credit Limit (10,000.00), and Settlement Currency (USD). Below the table is a 'CONTINUE' button. At the bottom of the page, there are links for 'Terms & Conditions', 'Privacy', 'Legal', 'FAQ's', and 'Contact Us'.

Continue with Search for Other Accounts:

Make Payments (Set Up and Review Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 2 (continued): If you have access to multiple accounts, choosing the “Search for Other Accounts” tab will allow you to search for other accounts.

Administrators: These accounts can be added to your Payment Queue individually by clicking the + symbol at the beginning of each listing in your Search Results

The screenshot shows the BMO web interface for making payments. The top navigation bar includes 'HOME', 'STATEMENTS', 'ADMINISTRATION', and 'HELP'. Below this is a progress indicator with three steps: '1. Select Accounts', '2. Define Details', and '3. Submit Payment'. The main heading is 'Select Accounts to Make a Payment'. There are two tabs: 'My Accounts' and 'Search for Other Accounts'. The 'Search for Other Accounts' tab is highlighted with a blue box and a callout that says '< OPTIONAL !'. Below the tabs is a search criteria section with a dropdown for 'Name on Account', a search input field, and three checkboxes: 'Active accounts' (checked), 'Inactive within 45 days' (checked), and 'Inactive longer than 45 days' (unchecked). A 'SEARCH' button is below this. The 'Search Results' section shows a message: 'Up to 60 accounts can be selected at one time. Selected accounts: Selected Accounts: 0'. Below this is a table with columns: 'Actions', 'Name on Account', 'Account Number', 'Unit Name', 'Unit Number', 'Settlement Currency', 'Status', and 'Inactive'. The table contains three rows of account information.

Actions	Name on Account	Account Number	Unit Name	Unit Number	Settlement Currency	Status	Inactive
+ ***	BDM FLOOR INSTALLERS	1545			USD	AY;FU;LA;OA;PD;TA;YA;;MA	No
+ ***	SMITH	3776			USD	EM;FU;OA;TA;YA;	No
+ ***	SMITH	7214			USD	EM;FU;IN;OA;TA;	No

Continue to Step 3:

Make Payments (Set Up and Review Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 3: Define your Payment Details.



IMPORTANT: If no bank account is set up, you will need to “Define Payment Details” and complete the required fields. If a bank account is already set up, select the account to make the payment from.

Pay From: Select the Bank Account to make payment from or ‘My Bank Accounts’ to add a new account.

Payment Date: Defaults to next available payment date. Go to ‘Account Details – Summary’ for payment due information.

Payment Option

- Select available payment option, defaults to “Minimum Amount”.
- If you select “Minimum Amount” or “Pay In Full”, the Payment Amount field will be filled in automatically.
- If you select “Other Amount”, 0.00 will be filled in and should be edited to reflect your desired payment amount.

Then:

- Click “MAKE PAYMENT”
- If “MAKE PAYMENT” button is disabled then your account has a credit balance, and no payment is possible at this time.

Bank Account Set Up

Define Payment Details

Pay From: *
bdm checking - (16789)

Payment Date: *
10/23/2020

Bank Account Not Set Up

Define Payment Details

Account Type *
Select

Account Number *
Transit Routing Number [?]*

Account Nickname *
Bank Name
N/A

Address Line 1 *
Address Line 2
City *

State / Province *
Postal Code *

Payment Date: *
10/23/2020

Actions	Name on Account	Account Number	Statement Balance	Minimum Payment	Payment Due Date	Current Balance	Credit Limit	Payment Option	Amount
	BDM FLOOR INSTALLERS	1545	40.61	40.61	10/01/2020	79.61	10,000.00	Minimum Amount	40.61



If any of the payment options are shaded out, it is not an available payment option
Go to “View Payment Log” icon for payment history or “Account Activity” for details

Continue to Step 4:

Make Payments (Set Up and Review Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 4: Review and Submit Payment.

Review payment information, then:

- If changes need to be made click "MODIFY" or to cancel, click "CANCEL"
- If payment information is correct, enter your Online Credit Card Password

Then:

- Click "SUBMIT PAYMENT"

Authenticate and Confirm Payment - BDM FLOOR INSTALLERS
(XXXXXXXXXX 1545)

You have requested the following payment:

Payment Amount
40.61

Fee Amount
0.00

The fee amount is charged to the credit card and is not included in the amount being deducted from the paying account.

Withdraw from Account
XXXXXXXXXX

Transit Routing Number
075000051

Requested Payment Date
10/26/2020

Additional Authentication

Username
bdmfloor

Additional Security Information is required. To make a payment enter your security information below.

Enter your Online Credit Card Password : *

.....

By clicking Submit Payment I authorize BMO Harris Bank to initiate the payment from the Payment Account displayed above to be applied to the credit card account in the payment amount indicated. If you have any questions about your payment, please call the Contact Center at 1-855-825-9231.

Your payment will not be processed until you click Submit.

SUBMIT PAYMENT [Modify](#) [Cancel](#)

Password is required to submit payment and will not be submitted until entered



TIP >

Continue to Step 5:

Make Payments (Set Up and Review Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 5: Payment Confirmation Receipt is displayed.

- Your confirmation is displayed here and in your payment log
- If additional documentation is required, you can print a copy for your records using the print button at the bottom of the screen

The screenshot displays the BMO online banking interface. At the top left is the BMO logo. In the top right corner, there is a power icon and the name 'Bob' with a dropdown arrow. Below the logo is a navigation bar with tabs for 'HOME', 'STATEMENTS', 'ADMINISTRATION', and 'HELP'. The 'STATEMENTS' tab is currently selected. Below the navigation bar is a progress indicator with three steps: 'Select Account' (checked), 'Define Details' (checked), and 'Submit Payment' (active). The main content area is titled 'Payment Request Receipt'. Below the title, it states 'Payment has been submitted successfully.' and lists the following details: Confirmation Number (545-25-20), Payment Amount (40.61), Fee Amount (0.00), and a note: 'The fee amount is charged to the credit card and is not included in the amount being deducted from the paying account.' Below this, it shows 'Withdraw from Account' (partially obscured), 'Transit Routing Number' (075000051), 'Requested Payment Date' (10/26/2020), 'Account Name' (BDM FLOOR INSTALLERS), and 'Applied to Account' (partially obscured, ending in 1545). At the bottom, there is a 'Print this page for your records.' instruction, a 'PRINT' button, and a 'Make Another Payment' link.

Next, let's look at how to review, cancel or edit payments:

Make Payments (Review, Edit Or Cancel Payments)

Topics:

[Introduction](#) >

[Set-Up Access](#) >

[Manage Account](#) >

[Make Payments](#) >

[Set Up and Review Payments](#)

[Review, Edit Or Cancel Payments](#)

[Add a New Bank Account](#)

[More Help](#) >

Review payments, plus cancel or edit payments not processed yet, by following these simple steps:

STEP 1:

Log on to Credit Card Online Access

Then:

- Click "STATEMENTS" to reveal the drop down menu
- Click "PAYMENTS", then click the Notepad Icon to reveal the Payment Log

STEP 2:

- Click "DETAILS" to access payment history and status
- If you wish to Cancel or Edit a payment, go to Step 3

BMO

HOME STATEMENTS ADMINISTRATION HELP

[← Back to Payments](#)

Payment Log for BDM FLOOR INSTALLERS (611277-1545)

Payment Date	Entry Date	Payment Amount	Confirmation Number	Source	Status	DETAILS
10/30/2020	10/13/2020	40.61	545-19-20	internet	FUTURE	

[Terms & Conditions](#) [Privacy](#) [Legal](#) [FAQ's](#) [Contact Us](#)

STEP 2

Continue to Step 3:

Make Payments (Review, Edit Or Cancel Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 3: Choose the desired action, CANCEL or EDIT.

IMPORTANT: If the payment has already been processed, it can no longer be cancelled or edited and the options will not appear.

“CANCEL”

- Window prompt will display to confirm you want to cancel the payment by clicking YES or NO.
- After clicking YES, the Payment Log Details will display the payment with the status of CANCELLED.

“EDIT”

- Change payment criteria.
- Enter your password.
- Click “SAVE DETAILS” to complete and view receipt.

Status:	FUTURE	Account Number:	1545
Confirmation Number:	545-19-20	Account Name:	
Return Date:		User Logon:	
Return Description:		Bank Account Type:	Checking
Payment Amount:	40.61	Bank Account Number:	*6789
Fee Amount:	0.00	Transit Routing Number:	
Payment Date:	10/30/2020	Bank Name:	
Entry Date:	10/13/2020		

To edit a payment, continue to Step 4:

Make Payments (Review, Edit Or Cancel Payments, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 4: Edit the payment details as desired.

Then:

- Enter your password to confirm your identity
- Click "SAVE DETAILS" to finalize your edits

TIP

Users will only be able to edit or cancel payments that have not been processed yet.

BMO

HOME STATEMENTS ADMINISTRATION HELP

Edit Payment Log Details

BDM FLOOR INSTALLERS (1545)

Statement Balance	40.61	Last posted payment	307.11
Past due amount	1.21	Date posted	8/12/2020
Minimum payment due	39.40	Current Balance	79.61
Payment Due Date	10/1/2020	Credit Limit	10,000.00

Pay From : *
BDM checking (*6789) [?] Select menu option My Bank Accounts to add new accounts

Payment Amount *

Pay minimum amount due (39.40)

Pay current balance (79.61)

Pay other amount

40.61

Payment Date : * 10/30/2020

Payments made after will be processed the next business day.

Additional Authentication

Username
bdmfloor

Enter your Online Credit Card Password *

SAVE DETAILS Cancel

Next, let's look at how to Add a New Bank Account:

Make Payments (Add a New Bank Account)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and
Review Payments

Review, Edit Or
Cancel Payments

Add a New
Bank Account

More Help >

Users can add a bank account as an available payment option by following these simple steps:

STEP 1

Log on to Credit Card Online Access

Then:

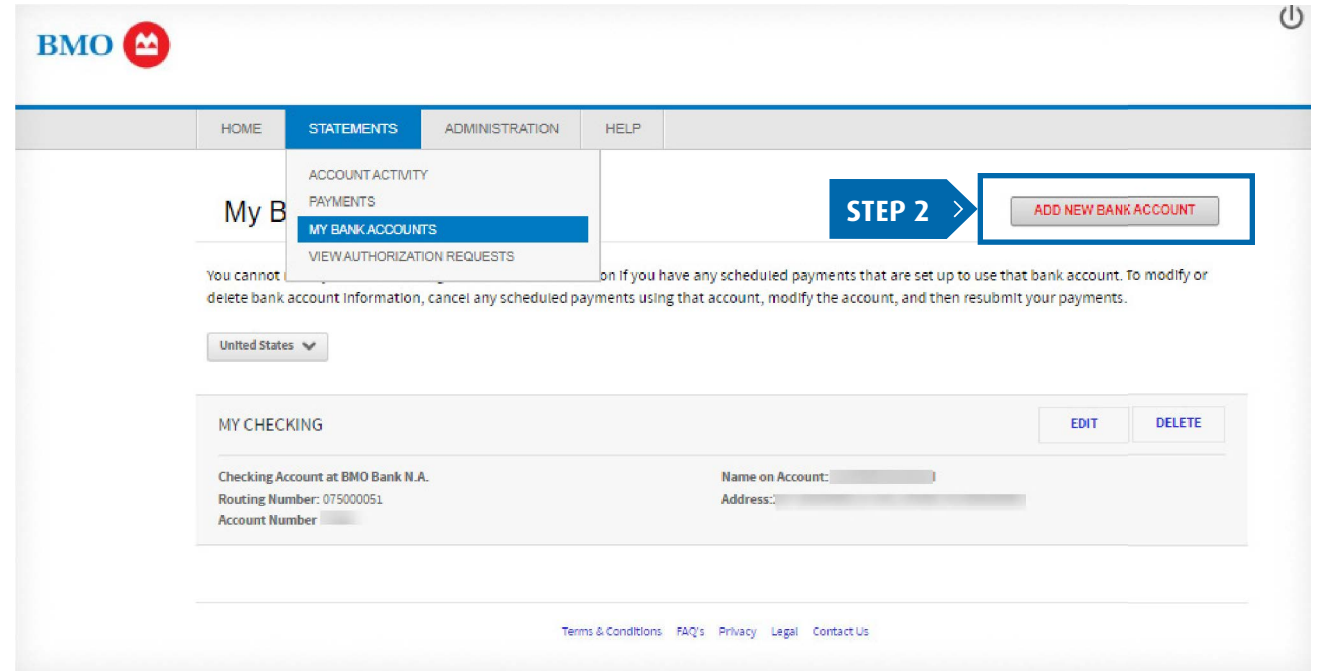
- Click "STATEMENTS" to reveal the drop down menu
- Click "MY BANK ACCOUNTS" to proceed

STEP 2:

- Click "ADD NEW BANK ACCOUNT"

TIP

- Selecting "MY BANK ACCOUNTS" will also reveal any existing account(s) currently available for payment.
- You will have the option to either EDIT or DELETE any existing account(s) by clicking the link of your choice on the right.



Continue to Step 3:

Make Payments (Add a New Bank Account, continued)

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

Set Up and Review Payments

Review, Edit Or Cancel Payments

Add a New Bank Account

More Help >

STEP 3: Complete the required fields.

Then click "ADD ACCOUNT" to save the new account to your payment options.

TIP

The account number and other account information should reflect the details for you bank deposit account.

The screenshot shows the BMO website interface for adding a new bank account. The BMO logo is in the top left. A navigation bar contains 'HOME', 'STATEMENTS', 'ADMINISTRATION', and 'HELP'. The main heading is 'Add New Bank Account'. The form includes the following fields:

- Bank Country ***: A dropdown menu with 'United States' selected.
- Account Type ***: A dropdown menu with 'Select'.
- Account Currency ***: A dropdown menu with 'Select'.
- Personal/Business ***: Radio buttons for 'Personal' and 'Business', with 'Business' selected.
- Account Number ***: A text input field.
- Routing Number [?]**: A text input field.
- Account Nickname ***: A text input field.
- Bank Name**: A text input field with 'N/A' pre-filled.
- Name on Account ***: A text input field.
- Address Line 1 ***: A text input field.
- Address Line 2**: A text input field.
- City ***: A text input field.
- State / Province ***: A dropdown menu with 'Select'.
- Postal Code ***: A text input field.

At the bottom of the form are two buttons: 'ADD ACCOUNT' and 'Cancel'.

More Help

Topics:

Introduction >

Set-Up Access >

Manage Account >

Make Payments >

More Help >

Additional help is always available online.

To access the Help Library:

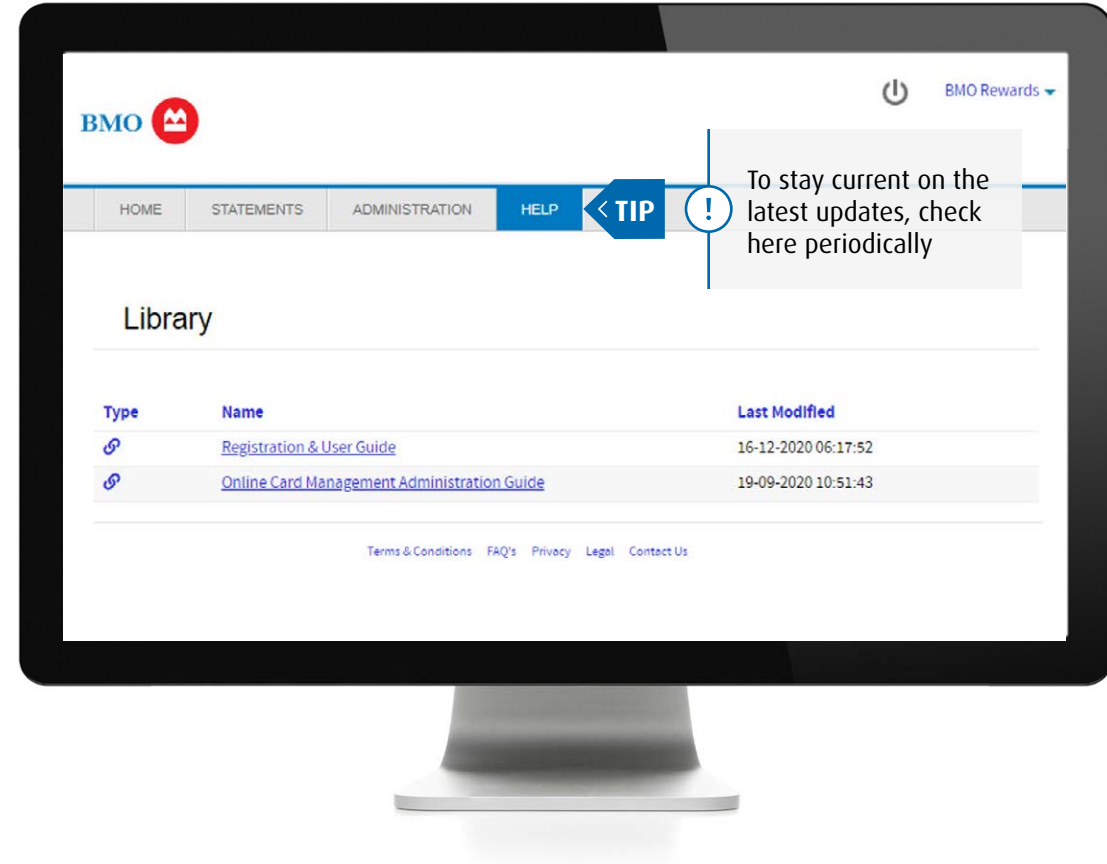
Log on to Credit Card Online Access

Then:

- Click the HELP tab to reveal the drop down menu
- Click "LIBRARY" to access the latest selection of periodically updated user references

Get in touch with our customer care team by visiting [bmo.com/contact](https://www.bmo.com/contact).

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Thank you for choosing BMO for your business credit card and banking needs