

BMO Merchant Bill Pay Service User Guide

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1. Get to know BMO Bill Pay

BMO Bill Pay gives your business a convenient way to manage your customers' bill payments. This secure web-based portal lets you access timely bill payment remittance information, which can help you reconcile your accounts receivables faster. You can enjoy more control, greater efficiency, and more flexibility.

With BMO Bill Pay you can:

- Access payment information 24/7
- Get digital real time reporting
- Enjoy self-service functionality
- Streamline your payment remittances

To get started, or for a quick refresher when needed, refer to this guide for information on how to use BMO Bill Pay.

Features	Description
Access	<ul style="list-style-type: none">• Convenient and secure access to daily remittance information 7 days a week, 24 hours a day• View/download bill payment information to simplify your accounts reconciliation process
Delivery of Funds	Enhanced End-of-Day stream to process BMO retail payments in addition to batch transactions
Reporting Options	Detailed payment remittance reports available in multiple formats: <ul style="list-style-type: none">• CSV• PDF• EDI (Note: EDI must be set up separately and is not accessible through the web portal)
Value added Feature	Self-enrolled: <ul style="list-style-type: none">• User management• Biller profile management• Biller/User search• Transaction search• Linked Biller relationship and Parent Pay option• Message Centre
Pricing	Please refer to the Pricing Schedule https://www.bmo.com/main/business/cash-management/merchant-bill-payment
Support	Please refer to FAQ's section 8.1 to reset your password or call Help Desk: 1-877-345-7777 English 1-877-234-7777 French

2. Getting started with BMO Bill Pay

2.1 Accessing the BMO Bill Pay Portal

You can access the BMO Bill Pay portal at: www.bmo.com/billpay

Here's what you'll need to run the portal:

- Windows 2000
- Internet Explorer 11.0 or Chrome
- Cookie and Java enabled
- **User ID and Password** – please see the Welcome Letter
- Microsoft Excel for CSV format reports
- Adobe Acrobat Reader for PDF format reports

2.2 Understanding the two types of users who can access BMO Bill Pay

Merchants that sign up for BMO Bill Pay can have two types of users access the service: a **Biller Admin User**, and a **Biller User**. Each merchant account must have at least one Biller Admin User. The Biller Admin User(s) has the option of adding Biller Users, who can access the site but with certain restrictions.

Biller Admin Users:

- Accept terms and conditions during the initial sign-in on behalf of the Merchant
- Have full access to their own profile
- Search and maintain other Biller Admin Users or Biller Users on behalf of biller entity
- Have full access to the biller documents
- Have full access to transaction search

Biller Users:

- Have full access to their own profile
- Have full access to the biller documents
- Have full access to transaction search

2.3 Initial Sign-in and Registration

Before you sign in to BMO Bill Pay for the first time, you'll need your user ID and temporary password that was sent to you in the welcome email.

Go to www.bmo.com/billpay and you'll be directed to the sign-in page below:

A screenshot of the BMO Merchant Bill Pay Service sign-in page. The page has a dark grey header with the text "BMO Merchant Bill Pay Service". Below the header, there are two input fields: "User ID:" and "Password:". Below the input fields is a blue button labeled "Sign On". At the bottom right of the form area, there is a blue link labeled "Forgot Password".

Enter your user ID and password. Please refer to FAQ section 8.3 for how to derive your initial sign-in credentials.

Click the **Sign on** button to access the site.

The Welcome Page below will be displayed once your user ID and password have been verified:

A screenshot of the "Welcome" page. The page has a white background with a dark grey header containing the word "Welcome". Below the header, there is a bulleted list of instructions: "Welcome to the BMO Merchant Bill Pay Service. Click Next to accept the terms & conditions, update your profile information, and change your password. If you require more information before registration, please refer to [BMO Merchant Bill Pay Service](#) for additional information. If you leave this page, your registration will not be complete and you will be required to start again on your next sign in." At the bottom of the page, there are two buttons: a white button with a blue border labeled "Cancel" and a solid blue button labeled "Next".

Click the **Next** button

You will then be directed to the **User Profile** page to complete your registration.

Profile Setup

BILL PAYMENT SERVICE SCHEDULE

This is a Schedule to the Cash Management Services Master Agreement (the "Master Agreement"). All capitalized terms not defined in this Schedule shall have the meaning given to them in the Master Agreement or in any other applicable Schedule. In addition to the terms and conditions in the Master Agreement, the Customer agrees to the following:

- | | |
|-------------------------|--|
| 1. BILL PAYMENT SERVICE | 4.2 The Customer or the Customer's agent may periodically provide BMO with updated information to facilitate Payments including, without limitation, the |
| 1.1 BMO will: | |

I do not accept Accept

User ID:	<input type="text"/>
Bill ID:	<input type="text"/>
Bill Name:	<input type="text"/>
Name:	<input type="text"/>
Email Address:	<input type="text"/>
Send email Notification:	<input type="checkbox"/>
Billing Account:	<input type="text"/>
Crediting Account:	<input type="text"/>
Language Preference:	<input checked="" type="radio"/> English <input type="radio"/> French
Document Format:	<input checked="" type="radio"/> PDF only <input type="radio"/> PDF and CSV
Challenge Question:	<input type="text" value="Please select.."/>
Challenge Response:	<input type="text"/>
Confirm Current Password:	<input type="text"/>
New Password:	<input type="text"/>
Confirm New Password:	<input type="text"/>

Review and accept the terms and conditions in order to access the service and get started.



Note: You must scroll down and read the entire terms and conditions before clicking the Accept button. If you select "I do not Accept", you will be re-directed back to the sign in page and unable to access the system until you accept the terms and conditions.

After accepting the terms and conditions, you will be prompted to complete your registration by entering the following information:

1. **Name** – choose the name you want to be associated with your BMO Bill Pay account.
2. **Email Address** – This will be used to send the following information:
 - Terms and conditions confirmation letter
 - Email notifications (see next point)
3. **Email notification preferences** – select “yes” if you want to receive email notifications that documents are available to view online. If you do not select “yes”, you will not receive email notifications.



Note: Email notification must be first enabled by one of the Biller Admin Users before other Biller Users can access.

4. **Language Preference** – select your default language of English or French



Note: Biller reports and email notifications will be available in the language selected here in the User Profile. Remittance reports will be in the language selected by Biller Admin user.

5. **Document Format for downloaded documents** – select PDF only or PDF and CSV. Please refer to the Pricing Schedule for the cost of each report.

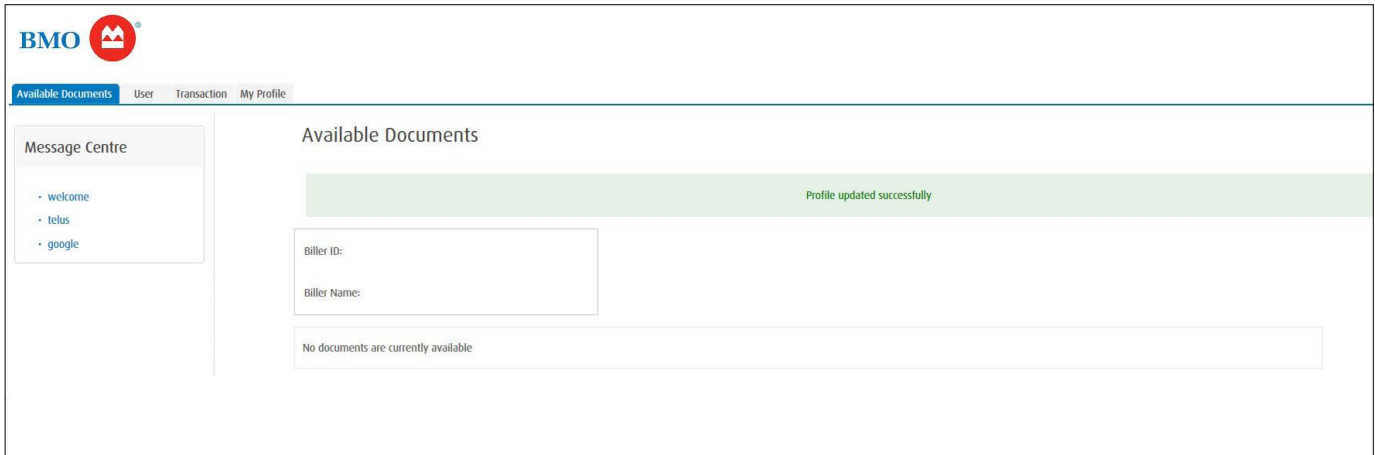


Note: The selection of the document format here by Biller Admin User will cascade to all the other users.

6. **Challenge Question** - create a challenge question and answer to help us verify your identity when you want to change your password. You'll need to correctly answer your challenge question to create your new password when you first sign in, as well as if you forget your password in the future.

Click the **Save** button to complete your user profile update.

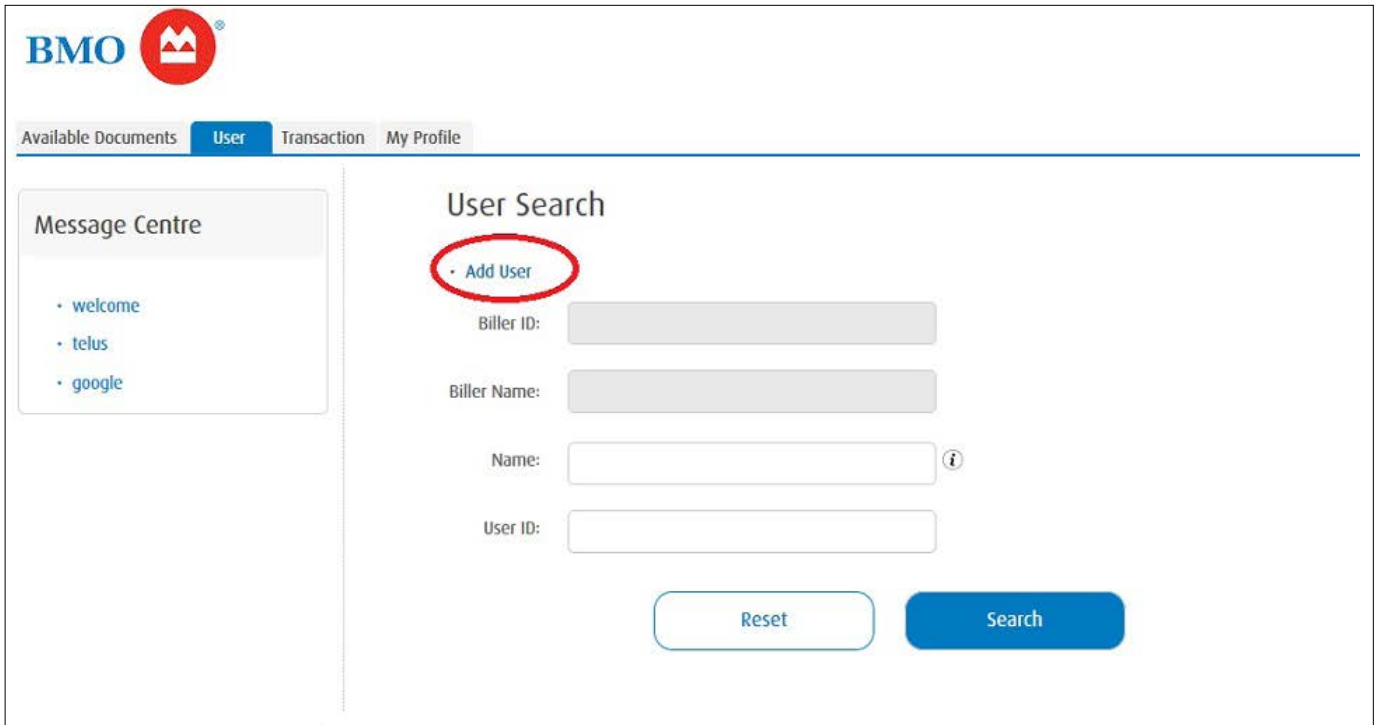
Once you have completed and saved your user profile, you will be directed to the Available Documents page.



From this page, you'll be able to see other available features on the menu bar.

2.4 Biller Admin Users adding other Biller Users

If you are the Biller Admin User, you have the option to add other Biller Users from the User page displayed below:



Click “Add User” and you will be directed to this page:

The screenshot shows the BMO 'Add User' form. The form includes the following fields and options:

- Billor ID: [Text Input]
- Billor Name: [Text Input]
- Name: [Text Input]
- Email Address: [Text Input]
- Send email Notification:
- Language Preference: English, French
- User Type: [Dropdown Menu] (Currently set to Billor User)

Buttons: Back, Save

For each Billor User added, you will need to provide the following information:

- User ID – the system will automatically generate a User ID for the new Billor User and email it to the address indicated in the new user profile
- Name – enter the new Billor User name, up to a maximum of 35 characters
- Email address—enter the new Billor User’s email address. This email address will be used for the following information:
 - Delivery of the User ID
 - Delivery of User Password
 - Email notifications



Note: The email address cannot exceed 60 characters, and must include ‘@’ and ‘.’

d) Email notification preferences – select “yes” for the Biller User to receive email notifications that documents are available to view online. If “yes” is not selected, the Biller User will not receive email notifications.



Note: Email notification must be first enabled on the Biller Admin User’s profile before it can be selected for other Biller Users.

e) Language Preference – select default language of English or French



Note: Biller reports and email notifications will be available in the language selected here in the User Profile. Remittance reports will be in the language selected by Biller Admin user.

f) User type – choose Biller Admin User or Biller User



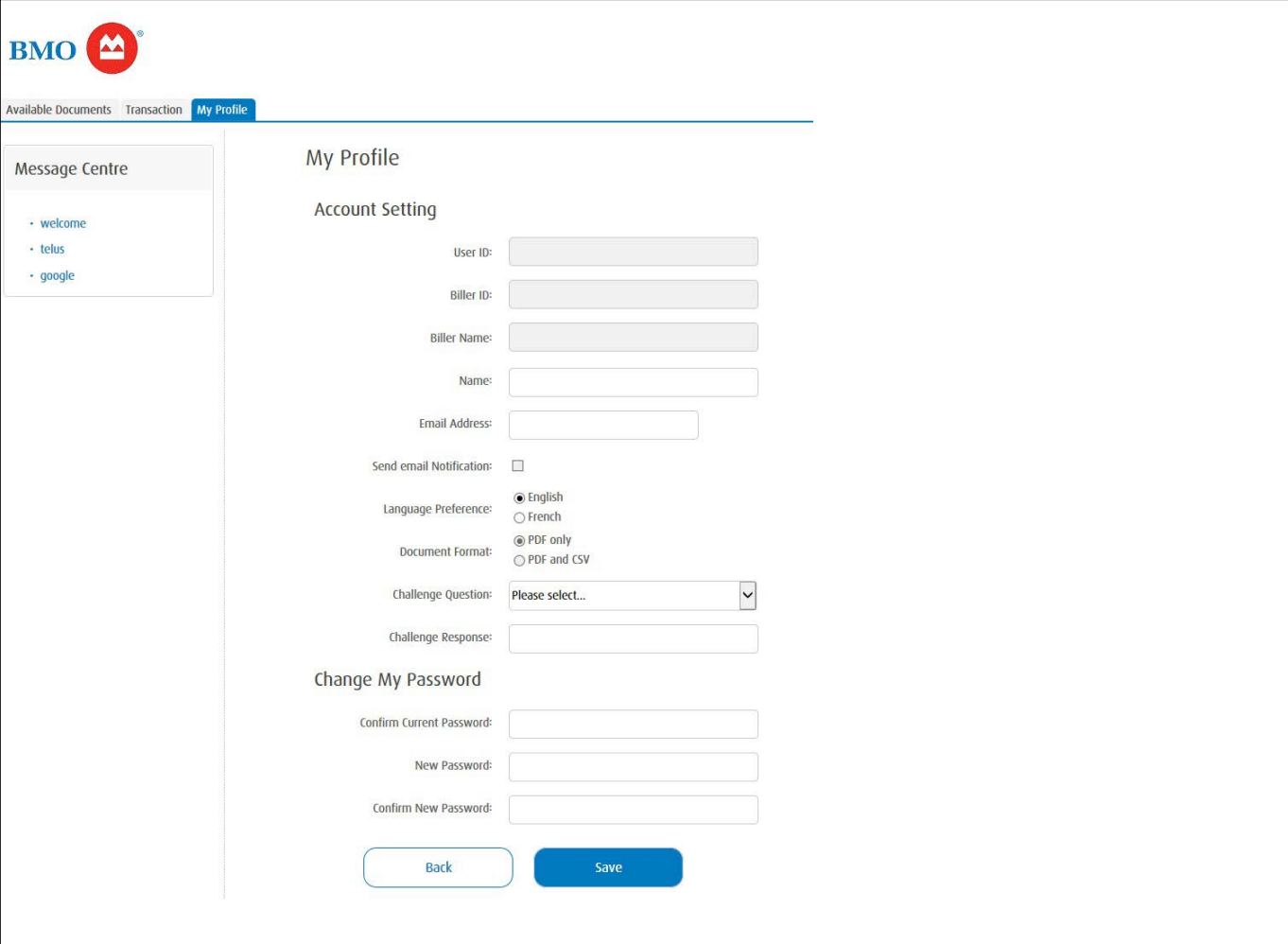
Note: User type cannot be changed once set up.

2.5 Initial Sign-in As Biller User

Before a Biller User signs in to the BMO Bill Pay portal for the first time, they'll need the user ID and temporary password sent in the welcome email.

The Biller User will need to go to www.bmo.com/billpay where they'll be directed to the Sign-in page. Please follow the Sign-in instructions for the Biller Admin User in the previous section.

Once the Biller User has updated their password, they will be directed to the My Profile Page:

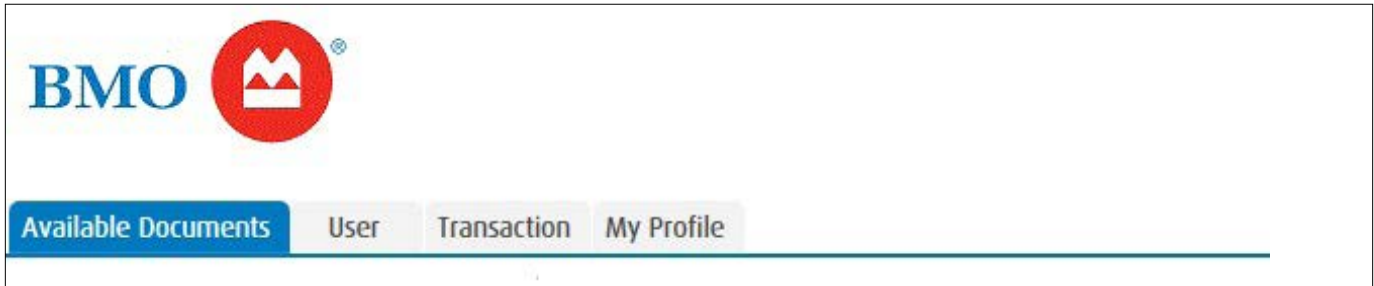


The screenshot displays the BMO 'My Profile' page. At the top left is the BMO logo. Below it are navigation tabs: 'Available Documents', 'Transaction', and 'My Profile' (which is highlighted). On the left side, there is a 'Message Centre' sidebar with a list of messages: 'welcome', 'telus', and 'google'. The main content area is titled 'My Profile' and contains two sections: 'Account Setting' and 'Change My Password'. The 'Account Setting' section includes input fields for 'User ID', 'Biller ID', 'Biller Name', 'Name', and 'Email Address'. It also features a 'Send email Notification' checkbox, 'Language Preference' (with radio buttons for English and French), 'Document Format' (with radio buttons for PDF only and PDF and CSV), a 'Challenge Question' dropdown menu, and a 'Challenge Response' input field. The 'Change My Password' section has three input fields: 'Confirm Current Password', 'New Password', and 'Confirm New Password'. At the bottom of the form are two buttons: 'Back' and 'Save'.



Note: A Biller User will not have access to Billing Account or Crediting Account information. Only the Biller Admin User can view this information.

3. Overview of BMO Bill Pay



There are four main menu options you can choose from once you've signed into BMO Bill Pay: **Available Documents**, **User Management**, **Transactions** and **My Profile**. Not all options are accessible to all users. For example, only the Biller Admin User can access the User Management section.

Here's a quick overview of the four menu options and what they give you access to:

Menu Option:	Provides access to:
Available Documents	<ul style="list-style-type: none"> • Displays Available Documents in either PDF or CSV (when CSV has been enabled) • 90 days history of Available Documents will be supported
User	<ul style="list-style-type: none"> • User search • Biller search • User added/deleted • User modify via the user profile screen
Transaction	<ul style="list-style-type: none"> • Transaction search by date, amount and account info
My Profile	<ul style="list-style-type: none"> • Manage own profile information • Manage other users' profile information – admin role only

4. Available Documents

Available Documents

Biller ID:

Biller Name:

Results (4 returned)

Source	File Number	File Date	Value	Number of Transactions	Download	Download Time	Downloaded By
Retail Bill Payment	4	2017/11/17	\$34.00	1	PDF	** NEW **	
Retail Bill Payment	3	2017/11/10	\$142.00	4	PDF	** NEW **	
Retail Bill Payment	2	2017/11/07	\$34.00	1	PDF	** NEW **	
Retail Bill Payment	1	2017/10/24	\$4,258,702.03	2	PDF	2017/11/14 10:55AM	

When you select “Available Documents” from the main menu, you’ll be taken to a screen where you can view your Bill Payment Remittance Reports, which will be displayed in chronological order with the most recent report on top. You’ll also be able to view your monthly service fee statement, if applicable.

You can download the reports in PDF format, or PDF and CSV format, depending on what you selected as your preference when you set up your account. The reports will be available online for 90 days.

The following types of reports will be available on the portal:

Report Name	Description	Frequency	Format
Daily biller detailed remittance report	Processed payments to be presented in PDF / CSV	Daily (except days without payments)	PDF CSV
Electronic bill payment service merchant activity statement	Service fee statement	PDF monthly prior to 5th business day of month	PDF

Keep in mind, you’ll need the right applications to download PDF or CSV files (i.e. Adobe Acrobat, Accounting software, Microsoft Excel). Please refer to the below table for the column headings in your CSV reports.

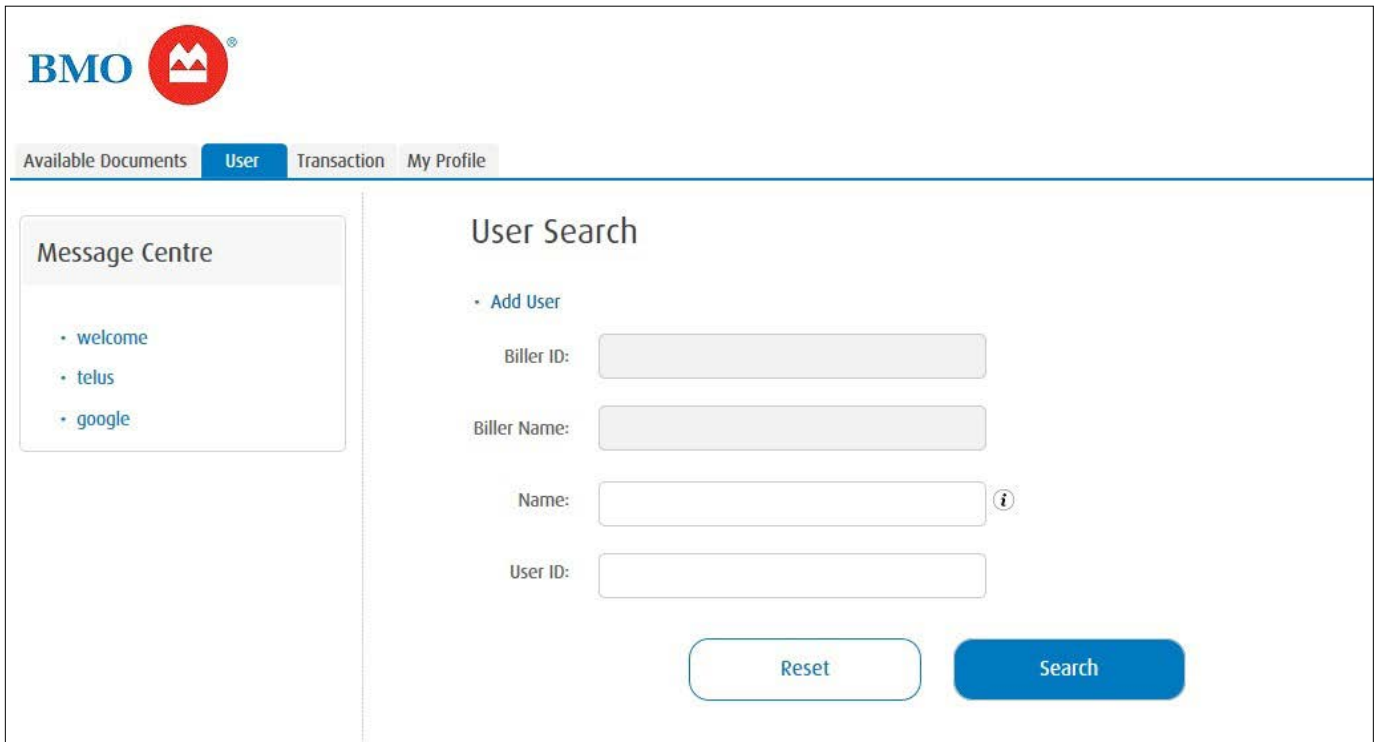
ACCOUNT NUMBER	PAYMENT AMOUNT	CUSTOMER NAME	EFFECTIVE DATE	REFERENCE NUMBER	PAY DATE TIME	AUDIT NUMBER
123	1000.01	John Smith	11/1/2017	123456	00.00.0	130

5. User Management

This is where you can manage and modify your User preferences. Only the Biller Admin User who set up the account can access this section and make modifications such as adding other Biller Users.

Let's take a look at the different ways you can manage your users:

User search: this lets you search all the users in your BMO Bill Pay portal.



The screenshot shows the BMO Merchant Bill Pay portal interface. At the top left is the BMO logo. Below it are navigation tabs: "Available Documents", "User" (selected), "Transaction", and "My Profile". On the left side, there is a "Message Centre" section with a list of messages: "welcome", "telus", and "google". The main content area is titled "User Search" and contains a form with the following fields: "Add User" (a link), "Biller ID:" (text input), "Biller Name:" (text input), "Name:" (text input with an information icon), and "User ID:" (text input). At the bottom of the form are two buttons: "Reset" and "Search".

You can search for a user one of two ways:

1. **By User Name:** Type in the user name, up to a maximum of 35 characters. Use the % to allow a Wild Card search.
2. **By User ID:** Enter the user ID number; minimum 8 digits, maximum 10 digits. No wild card search option.

Click the **Search** button. The user search results will be displayed.

Results (3 returned)

User ID	Biller ID	Biller Name	Name	Email	User Type	User Status
01			testtest123		Biller Admin	Active
02			testbilleruser		Biller User	Active
03			test user		Biller Admin	Active

Click on the **User ID** you're looking for, and you will be directed to that User Profile screen.

Add a User

To add a new User, click 'Add User' on the user search page.

Then, enter the user's Name, Email Address, Language Preference and User Type in the appropriate fields. Click 'Save' to submit your changes. The new user will receive an email at the address you indicated with their user ID and temporary password, enabling them to log into the portal.

Add User

Biller ID:

Biller Name:

Name:

Email Address:

Send email Notification:

Language Preference: English French

User Type: ▼

Modify a User

To make a change to a Biller User, click on the Biller ID from the user search result.

Profile Setup

Password Reset

User ID:

Biller ID:

Biller Name:

Name:

Email Address:

Language Preference: English
 French

Document Format: PDF only
 PDF and CSV

User Type: ▼

User Status: ▼

You'll then be directed to that Biller User's profile where you can:

- Reset password for other Biller Admin Users or Biller Users
- Update the Biller User name and email
- Modify the language preference and document format
- Modify user status


Delete a User


If you wish to remove a Biller User, simply change the biller status from 'Active' to 'Deleted'.

6. Transaction Search

Under the Transaction tab, you can search transactions for a certain period. You can also search by using a billing amount range, account, or confirmation number.

Transaction Search

From Date: 

To Date: 

From Amount:

To Amount:



Customer Account:

Conf/Verif. Number:

- a) Specify the date range by choosing the From Date and To Date – the range must be within a month. Date range fields are mandatory for a search.
- b) Specify the transaction amount by choosing From Amount and To Amount.
- c) Enter the Customer Account number if needed
- d) Enter the confirmation or verification number if needed

The search results will be displayed.

Results (2 returned)

View	Conf/Verif. Number	Bank Card #	Customer Account	Payment Amount
				
				

Click on the **View icon** to see the transaction details.

Transaction Detail

Payment Amount:		Customer Account:	
Conf/Verif. Number:		Customer Name:	
Payment Date/Time:	October-24-17 12:00:00 PM	Audit:	31
Effective Date:	October-24-17	Delivery Date:	October-24-17
Transaction Origination:	BR		

[Back](#)

7. My Profile

You can make changes to your profile information, such as your email address, notification preferences or password, at any time by selecting the 'My Profile' tab.

My Profile

My Profile

Account Setting

User ID:

Billor ID:

Billor Name:

Name:

Email Address:

Send email Notification:

Agreement Accepted: [View](#)

Date Agreement Accepted:

Billing Account:

Crediting Account:

Language Preference: English
 French

Document Format: PDF only
 PDF and CSV

Challenge Question:

Challenge Response:

Change My Password

Confirm Current Password:

New Password:

Confirm New Password:

In addition to updating their own profile, the Biller Admin User can also make modifications to other user profiles. This chart gives a quick overview of user type and profile access.

Fields	Update Own Profile		Update other user Profile
	Biller Admin User	Biller User	Biller Admin User
Biller ID	-	-	-
User ID	-	-	-
Biller Name	-	-	-
User Name	Yes	Yes	Yes
Address	Yes	-	Yes
Email Address	Yes	Yes	Yes
Send email notification	Yes	Yes*	Yes
Language Preference	Yes	Yes	Yes
Document Format	Yes**	-	Yes***
Challenge/ Response Question	Yes	Yes	-
Change Password	Yes	Yes	Yes

*Biller User can only modify email notification option when Biller Admin User has selected "Yes".

** Change to the document format will be effective on the next business day and the new format selected only applies to future reports

*** Biller Admin User can only update other Biller Admin Users' documents format selection which will cascade to all the other Biller Users

8. Frequently Asked Questions

8.1 How do I change my password?

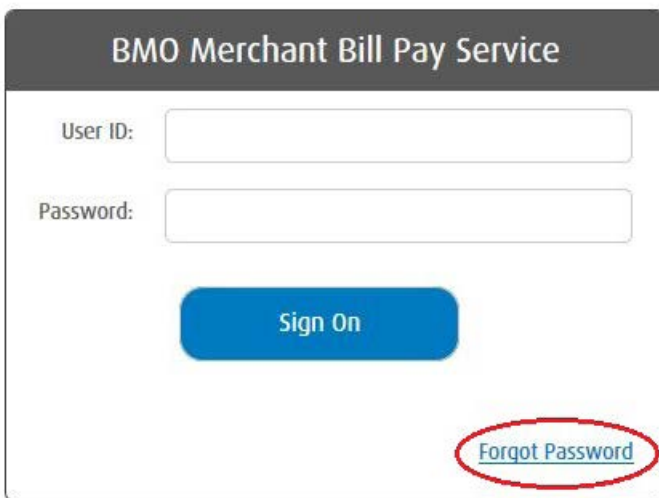
Billers can change their password at any time by following these steps:

1. Sign on to the BMO Bill Pay site at www.bmo.com/billpay
2. Click on the 'My Profile' tab in the main menu.
3. Enter your Current Password in the appropriate field.
4. Enter your New Password and Confirm Password in the appropriate fields.
5. Click 'Save' to save your changes.

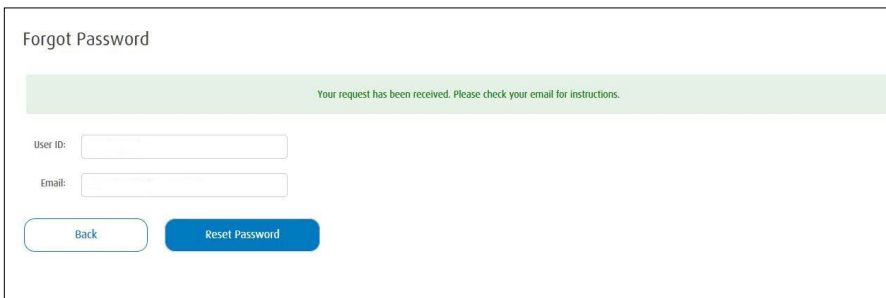
After four failed attempts to enter a password, the user will be locked out and instructed to contact their administrator to have the password reset.

If your company was already registered on the portal and you forget your password, you can use the Forgot Password function following the below steps.

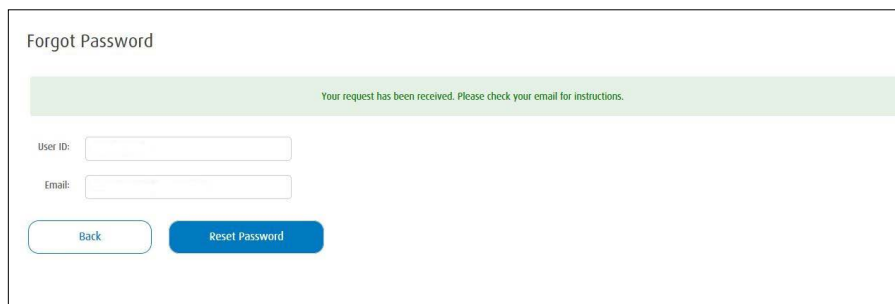
Hit the Forgot Password button on the login page.



Enter your User ID and the email address which matches the one on your profile.



The temporary credential will be sent to the above email address. Follow the instructions in the Password Reset email. Click the link in the email and enter your User ID, temporary password and new password on the page below.



Forgot Password

Your request has been received. Please check your email for instructions.

User ID:

Email:

You can now login with your new password.



Note: Your temporary password can only be used for the link provided in the Password Reset email and not the login page.

Password Guideline:

For your own security, your password must contain at least one character from each of the following groups and have a length of 8-10 characters:

- Upper-case characters (A - Z) or Lower-case characters (a - z)
- Numerals (0 - 9)
- Passwords cannot contain any characters from the following group: Symbols (` ~ ! @ # \$ % ^ & * () _ + - = { } | \ : " ; ' < > ? , . /)

8.2 Can I manage multiple businesses under one account?

Yes. If a biller has multiple biller IDs or subsets of their business they would like linked to their account, they can manage all of them under one BMO Bill Pay account by creating parent/children relationships.

The main biller account is referred to as the 'parent'. Subsequent biller IDs are referred to as 'children'. To add parent/child relationships, the Biller Admin User must contact BMO at GTMElectronic.BillPaymentImpl@bmo.com.

Once BMO has set up the parent/child designations, the parent biller will be taken to a special Available Documents screen after signing in. The parent can either:

- a) view/download their own Available Documents or
- b) select one child by clicking the biller ID at a time to view/download their Available documents.

Available Documents Home

Parent Biller:

Biller ID:

Biller Name:

Biller Status: Active

Available Documents

Biller ID	Biller Name
00000000-00000	

A parent can choose to pay for its linked billers/children (to do this they must select the 'parent pays' option), or have the 'children' pay their own share. If 'parent pays' is selected, only the parent will receive the monthly invoice for the service.

8.3 How to derive my user ID and password for initial sign-in

If you are Biller Admin user for an existing BMO merchant that previously receive remittance reports via fax then you can derive your User ID and password following the below steps.

- To derive your User ID: use your 8 digits BMO biller ID + "00"
- To derive your password: use last 5 digits of your BMO Biller ID and last three digits of the credit account number

In the example below, User ID is 0123456700 and password is 34567789



9. Customer Service and Support

Need help or have questions? Let us know what we can help you with.

Inquiry	Next step	Still not sure? Contact us.
Forgot password	Try “Forgot Password” link on login page and follow instructions above.	BMO Bill Pay Help Desk 877-345-7777 for English 877-234-7777 for French
Locked user ID		BMO Bill Pay Help Desk 877-345-7777 for English 877-234-7777 for French
Payment tracing		BMO Bill Tracing Team 416-598-6524 for English 514-877-1480 for French Fax 800-596-5675 or 416-598-6088
Pricing questions		BMO.BillPaySupport@bmo.com
Add linked billers		GTMElectronic.BillPaymentImpl@bmo.com
Change debit account or update account information	Please contact your lead bank to update information.	
Update contact information on profile	Please contact your lead bank to update information.	

