Credit Card Online Access

Registration and User Guide for BMO Harris Business credit cards

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

IMPORTANT: For best viewing, please save this guide to your desktop.

Log on to Credit Card Online Access

BMO Harris Bank
Welcome to the enhanced capabilities and time-saving features of Credit Card Online Access for BMO Harris Business credit cards.

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.
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**

Log on to Credit Card Online Access

Then click “Not Registered?” to display the Provide Account Number screen

For tips point your cursor here
STEP 2: Enter your 16-digit account number, then click “NEXT” to continue your registration.

Cardholder: Use the 16 digit number displayed on your card.
Administrator: Use the corporate account number from your welcome letter or account statement. This will automatically register you as an Organization Administrator.
STEP 3: Continue by creating your user ID and password

Point your cursor at the underlines for additional information

A Email

B User ID and password

C Password hint

Continue to Step 4: NEXT
STEP 4: Provide your registration information

Point your cursor at the underlines for additional information

- **A** Name
- **B** Credit Limit
- **C** Zip Code
- **D** Business Name
- **E** Business Phone
**STEP 5: Review and accept the cardholder statement delivery option**

Point your cursor at the underlines for additional information.

A  **For cardholders only**

B  **For administrators only**

Continue to Step 6:
**Set-Up Access** (Continued)

Topics:
- Introduction
- Set-Up Access
- Manage Account
- Making Payments
- Help Topics

**STEP 6: Set up your security questions**

That’s it! Once you have completed your answers:

- Click “Submit” to display the End-User License Agreement
- Read it and click “Agree” to enter your organization’s Credit Card Online Access homepage

Next, let’s look at some helpful Account Management tools:
The Statement Delivery Option specified during User Registration can be changed by the cardholder after log on in the future by following these simple steps:

**STEP 1**

Log on to Credit Card Online Access

Then, for cardholders only, use the drop-down menu adjacent to your User ID to select “Statement Delivery Options”
**Manage Account**  
*Change Statement Delivery Option, continued*

**Topics:**
- Introduction
- Set-Up Access
- Manage Account
  - Change Statement Delivery Option
  - Access Account Statements
- Making Payments
- Help Topics

This topic for:
- All Users
- Administrators Only

**STEP 2:** Click on your preferred option to highlight it.

**STEP 3:** Read the Consent section and the additional disclosure that appear below it.

Then scroll to the bottom of the page and click “SAVE”.

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**For tips point your cursor here**

![Image of BMO Harris Bank interface showing Statement Delivery Options]

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 Harris Bank N.A. (“BMO Harris,” “we” or “us”) your affirmative consent to receive your BMO Harris Credit Card statement electronically as the delivery method.

**Giving Your Consent**

**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 1-888-528-9231. 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 Harris Credit Card statement which may incur a charge, by contacting BMO Harris at 1-888-528-9231.
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:

- Click on “STATEMENTS” to reveal the drop down menu
- Click on “ACCOUNT ACTIVITY” to reveal the Search for Statements tab
Manage Account  (Access Account Statements, continued)

**Topics:**
- Introduction
- Set-Up Access
- Manage Account
- Change Statement Delivery Option
- Access Account Statements
- Making Payments
- Help Topics

**STEP 2: Specify your search criteria**

Point your cursor at the underlines for additional information

A  Name on Account

B  Additional Criteria

**STEP 3: Click “SEARCH” to reveal results**

**STEP 4: Click “DETAILS” to access available statements**

- Cardholders will see only their account
- Administrators will see multiple accounts as shown in this example

Continue to Step 5: NEXT
Topics:

- Introduction
- Set-Up Access
- Manage Account
  - Change Statement Delivery Option
  - Access Account Statements
- Making Payments
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STEP 5: Select any statement to view it online

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

Next, let's review how to search for statements for multiple accounts:
STEP 6: 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.

The search for statements tab is optional and can be used to find statements if you have more than one account.
Users can set up same-day or future payments, plus review payment status, by following these simple steps:

TIP: You may want to add a bank account first. For instructions click here.

**STEP 1**

Log on to Credit Card Online Access

Then:

- Click “STATEMENTS” to reveal the drop down menu
- Click “PAYMENTS” to proceed
STEP 2: Select the account(s) you wish to pay

• Then click “CONTINUE”
**Making Payments** (Set Up Payments, continued)

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

- 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 search for other accounts tab is optional and can be used to find other accounts if you have more than one account.
Making Payments (Set Up Payments, continued)

**STEP 3: Define your Payment Details**
- Then click “MAKE PAYMENT” to continue

Point your cursor at the underlines for additional information

A. **Payment Account**

B. **Payment Date**

C. **Payment Option**

D. **Make Payment**

Continue to Step 4: NEXT
STEP 4: Review to confirm your Payment Details

- Then click “SUBMIT PAYMENT” to complete your payment
STEP 5: Print the confirmation if desired.

• That’s it. Your payment is complete.
Users can easily review pending payments, plus edit or cancel payments that have not been 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 (Optional):**
- If you wish to edit or cancel a pending payment, click “DETAILS”
Making Payments  (Review, Edit or Cancel Payments, continued)

STEP 3: Choose the desired action, cancel or edit

• If the payment is already in progress and therefore can no longer be cancelled or edited, these options will not appear.

Continue to Step 4: NEXT
Making Payments  
(Review, Edit or Cancel Payments, continued)

Topics:
- Introduction
- Set-Up Access
- Manage Account
- Making Payments

Set Up and Review Payments

Add a New Bank Account

Help Topics

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STEP 4: Edit the payment details as desired

Then:

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

For tips point your cursor here

Next, let’s look at how to add a new bank account:  

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Users can easily add a bank account so it becomes an available payment option by following these simple steps

**STEP 1**
Log on to Credit Card Online Access

Then select “STATEMENTS” to reveal the drop down menu.

**STEP 2:**
Click “MY BANK ACCOUNTS”, from the drop down menu, then click “ADD NEW BANK ACCOUNT” on the right.

For tips point your cursor here
Making Payments (Add a New Bank Account, continued)

**STEP 3: Complete the required fields**

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

Look here for additional references: [Add a New Bank Account](#)
Help Topics

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

Thank you for choosing BMO Harris Bank for your business credit card needs