



BMO Harris Bill Pay®

Make payments

Contact us

1-888-340-2265

bmoharris.com

/BMOHarrisBank

@bmoharrisbank

Save time by making payments online.

Making payments online is now easier than ever. From simplified screens you can:

- Quickly and easily pay your bills—whether you need to pay one or many bills.
- Manage and schedule recurring payments.
- Schedule payments in advance.
- Receive, view and pay electronic bills (e-bills) as soon as they arrive to help avoid late fees.

Log in to online banking and click the Payments tab to add a biller:

1. Click the **Add Biller** link. A payment can go to almost any company or individual that you want to send money to—you simply need the name, address and account number (if applicable)*.
2. Enter the **Biller Name** and click **Continue**.
3. Provide the requested biller information. You can also create a reminder for the next due date and Estimated amount; and/or personalize the bill by adding a Nickname, Category, or Icon, and click **Continue**.
4. Review the confirmation and click **Close** to go back to your biller list, or click **Pay this biller** to make a payment.

Continue to next page.

The image illustrates the four-step process for adding a biller in BMO Harris Bill Pay. Step 1 shows the user navigating to the 'Add biller' link in the 'Manage your bills' section. Step 2 shows the 'Biller Setup' dialog box where the user enters the biller's name. Step 3 shows the 'Biller Setup' dialog box where the user provides detailed information such as account number, address, city, state, zip, and phone number, and also has the option to personalize the bill with a nickname, category, and icon. Step 4 shows the 'Confirmation' dialog box where the user is prompted to either 'Close' to return to the biller list or 'Pay this biller' to make a payment.

* Government, court-directed payments, and payments to Internet gambling organizations may not be made through BMO Harris Bill Pay.

Banking products and services are provided by BMO Harris Bank N.A. and are subject to bank and credit approval.

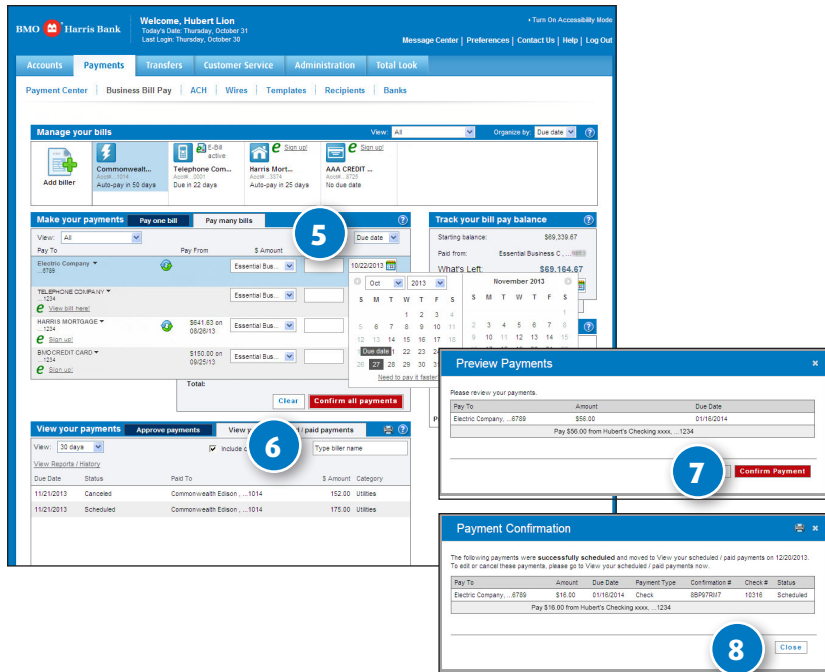
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Make payments—continued

To make payments from a pre-established biller, select either Pay One Bill or Pay Many Bills:

- For the biller you wish to pay, enter the **payment amount** and then enter the date or use the calendar to select the **Due Date**.
- Click **Confirm all payments** or **Pay this bill**.
- Click **Confirm Payment** in the preview payments window
- Click **Close** on the Payment Confirmation window.



Payment Processing Details:

BMO Harris Bill Pay only requires you to enter the Due Date, the day on which you want the payment to arrive.

- We will ensure that your properly scheduled payments arrive at the biller by the available Due Date (excluding non-business days) per your instructions. Your payments are backed by the BMO Harris Online Guarantees¹.
- For tracking purposes, your scheduled payments will appear in the Account Activity section of online banking for up to 15 days prior to the Due Date. You can also see the full detail of your scheduled payments in Bill Pay.

Electronic Payments vs. Paper Check Details:

Online and mobile banking bill payments are sent electronically or via paper check at our discretion. **Electronic payments** will be taken from your account on the Due Date for that particular biller. **Payments sent via check** will be taken from your account when the biller presents the check to their financial institution.

- Paper checks issued for bill payment will be referenced by a check number, beginning with a numbering range in the 9000s and continuing in sequential order. If your check numbers are already in these ranges you will see duplicate check numbers in your Payment Confirmation for successfully scheduled bill payments.
- Check payments expire 90 days after the date of issue. After this time, the check is void and may not be processed for payment.



Tips

Stay on top of your account activity by setting up alerts. See the [Account alerts guide](#) for details.

¹ Certain conditions and limitations apply. BMO Harris Online Guarantees apply to personal accounts only and do not apply to commercial or business accounts. Please see the BMO Harris Online Banking Services Agreement for full details. In addition to the BMO Harris Online Guarantees, Consumer Financial Protection Bureau Regulation E provides certain protections for consumers when unauthorized electronic funds transfers occur on an account used primarily for personal, family, or household purposes. The BMO Harris Online Guarantees are intended to expand upon the rights and protections provided for personal accounts under Regulation E. For more details regarding Regulation E and unauthorized electronic funds transfers for personal accounts, see Section 5 of the Deposit Account Agreement for Personal and Business Accounts.

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