



# BMO HARRIS BILL PAY<sup>SM</sup>

## Pay your bills online

To pay your bills online, simply set up a biller and specify how much to pay them and when. The **Pay One Bill** and **Pay Many Bills** area within the Payment Center provides you with the biller's name, account number, status and number of days before a payment is due (for e-bills and automatic payments). You can use the **Pay Many Bills** view to conveniently make multiple payments from a single screen, set up or view e-bills, manage biller information and view recent payments.

### Paying Bills

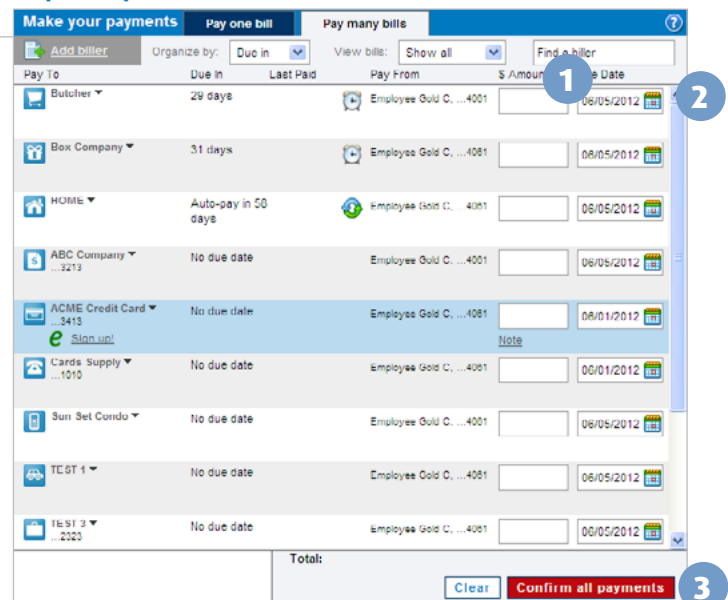
#### Step 1: Select Payment Method

Select the tab for either **Pay many bills** or **Pay one bill**.

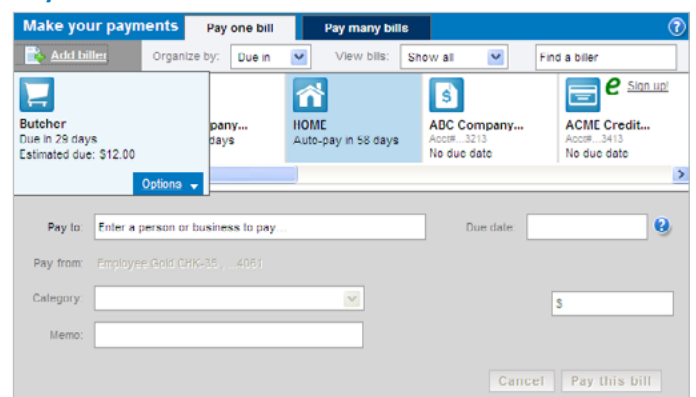
#### Step 2: Schedule Payments

1. Enter the payment amount for the biller you wish to pay.
2. Enter or use the calendar to select the **Due Date** (for M&I customers, this was formerly known as Deliver By date).
3. Click **Confirm all payments** or **Pay this bill**.
4. In the **Payment Preview** window, click **Continue** to confirm your payment(s).
5. The **Payment Confirmation** window provides a summary of your payment(s) including the payment method (electronic or check) and check number.

#### Pay Many Bills View



#### Pay One Bill View



#### Helpful information

#### Important: Bill Payment Processing Times

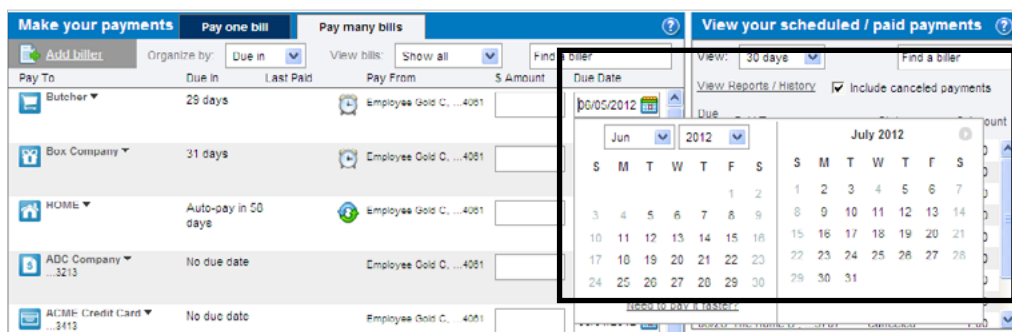
Some payments take longer to process than others. Electronic payments are taken out of your account on the Due Date you set up with the biller. Payments made with paper checks are taken out of your account when the biller deposits the check with their bank.



## Important: Explanation of Payment Processing

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

- We will ensure your payments arrive at the biller by the available Due Date, per your instructions. Your payments are backed by the BMO Harris Bill Pay Service Guarantee<sup>1</sup>.
- Funds will be deducted from your account when the payment is processed by the biller. See specific processing details for electronic and paper check payments below.



**Electronic Payments vs. Paper Check Payments:** Online and mobile banking bill payments are sent electronically or with a paper check. Electronic payments are secure online payments made directly to a biller from your bank account.

Electronic payments will be deducted from your account on the Due Date for that particular biller. Payments sent with a check will be deducted from your account when the biller presents the check to their financial institution.

### Helpful information

<sup>1</sup>Account information and bill payments are not only secure, they're backed by the BMO Harris Bill Pay Service Guarantee. For more information on how you are protected by our BMO Harris Online Guarantees, please visit [bmoharris.com/security](http://bmoharris.com/security).



## Important: Explanation of Payment Processing, cont.

**Pending Bill Payment Information:** Scheduled bill payments cannot be viewed on the BMO Harris Online Banking<sup>SM</sup> **My Bank** or **Account Register** pages until they have posted to the account.

- You may track scheduled bill payments within the **View your scheduled/paid payments** area. You can also use the **Track your bill pay balance** worksheet to track your account balance(s).

The screenshot displays the BMO Harris Bill Pay interface. The main section, titled "Make your payments", shows a list of bills with columns for "Pay To", "Due In", "Last Paid", "Pay From", "\$ Amount", and "Due Date". Bills listed include Butcher, Box Company, HOME, ABC Company, ACME Credit Card, Cards Supply, Sun Set Condo, TEST 1, and TEST 3. A "Total:" section at the bottom has "Clear" and "Confirm all payments" buttons.

On the right, the "View your scheduled / paid payments" panel shows a table of payment history:

Due Date	Paid To	Status	\$ Amount
06/29	Credit Card...2222	Canceled	25.00
06/29	TEST 1	Scheduled	1.00
06/29	Wifey, ...5656	Scheduled	1.00
06/29	Anyone	Canceled	1.00
06/28	HOME	Scheduled	1.00
06/28	Cards Supp, ...1010	Scheduled	2.00
06/20	Credit Card...2222	Canceled	1.00
06/01	Credit Card...2222	Canceled	1.00
06/01	Anyone	Scheduled	1.00

Below this table is the "Track your bill pay balance" section, which shows:

- Starting balance: \$35.52
- Paid from: Employee Gold CHK 35, ...4061
- What's Left: **\$29.52**
- As of: 06/29/2012

At the bottom right, the "Helpful resources" section includes links for Reports / History, Setup Assistant, User Settings, Alert Preferences, and Customer Support.

**Payment through Mobile Banking:** You may make payments using mobile banking to those billers already set up within BMO Harris Bill Pay. The payment processing described above applies to payments made from your mobile device.

