

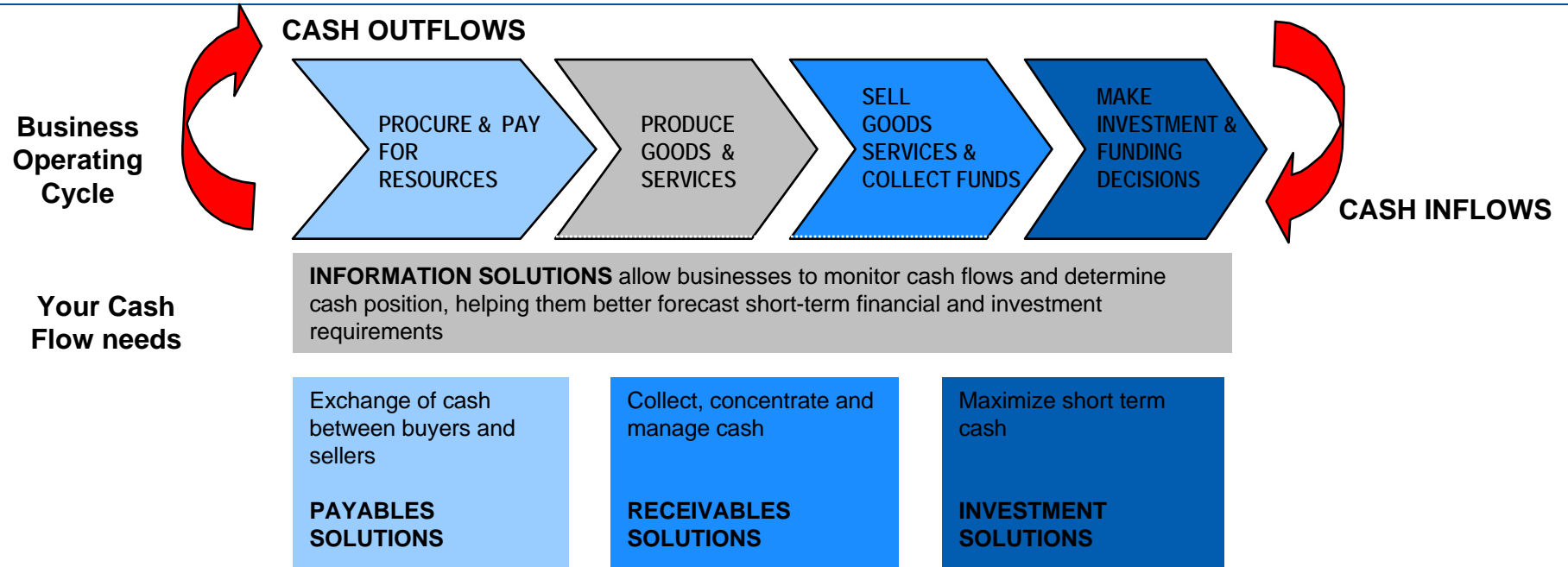
Tailored Innovative Cash Management Solutions



Michelle Brière
Commercial Banking Area Manager
Cash Management - Montreal

*Practical solutions for
Managing Your Cash Flow*

With you every step of the way



It's all about you and your needs

Solutions are supported by an expert team of professionals

- **Account Managers + Cash Management Specialists**
- **Help Desk / On-line manuals**

INFORMATION SOLUTIONS

INFORMATION SOLUTIONS allow businesses to monitor cash flows and determine cash position, helping them better forecast short-term financial and investment requirements

FirstBank® Card for Business
Online/Telephone Banking
DirectLine® for Business

FirstBank® Card for Business

- ✓ **Day to Day banking**
- ✓ **Configured to model your requirements, business rules & policies**
- ✓ **Access to information in several ways**
- ✓ **Access to your cash through network & capability to make purchases**

DirectLine for Business

*A single gateway to a comprehensive suite of banking services
to help you optimize your cash flow*

- ✓ **Capitalize on better money management**
- ✓ **Easy and up-to-the minute information access**
- ✓ **Clear Customer control over your everyday banking**
- ✓ **Flexible transaction capability**
- ✓ **Cheque Image Search**

Ease of mind security features:

- Solutions are designed with ease of use and high security built-in features and supported by an expert team of professionals
- A solution that can be configured to represent your business rules & policies

PAYABLES SOLUTIONS

Exchange of cash/value
between buyers and sellers

Electronic Funds Transfer (EFT)

With EFT you can electronically credit payment transactions to any financial institution in Canada.

Wire Payments

Enables you to send and receive Canadian or U.S. dollar wire payments

Electronic Funds Transfer (EFT)

- ✓ Control the timing of payables
- ✓ Reduce your operating costs with an inexpensive alternative to managing & processing cheques
- ✓ Improve security by eliminating lost, stolen and forged cheques
- ✓ Offer employees, suppliers and clients the convenience of direct debit or credit

Wire Payment Service

- ✓ Convenient
 - Initiate CAD & USD dollar wire transfers from the comfort of your office
 - Create templates (Best Practice)

Employer Services

Helping you improve productivity and streamline your administrative processes from our strategic alliance with ADP

- ✓ **Payroll Management – tailored to your size & need**
 - › Telephone Payroll
 - › pay@work™ - web-based solution
 - › PaySpecialist™
 - › PayPartner™
- ✓ **Human Resources Management Systems (HRMS)**
- ✓ **Time and Labour Management**
- ✓ **Hosted Solutions**
- ✓ **Comprehensive Outsourcing Solutions**
- ✓ **Consulting Services**
- ✓ **Occupation Health and Safety Services**

BMO Mosaik MasterCard for Business

Created exclusively for small business owners, professionals and self-employed individuals

- ✓ **No Hassle Credit**
- ✓ **Knowledge and control with BMO *details* Online®**
- ✓ **It's simple to customize your card with the features that suit your individual business needs.**
 - **Canadian Dollar or U.S. Dollar**
 - **AIR MILES®† or CashBack®**
 - **Choose your Interest Rate Plan - Low Rate or No Fee**
 - **Add other Special Features including BMO *details* Online®, BMO Business Travel Protection and Employee Cards**

RECEIVABLES SOLUTIONS

Collect, concentrate and manage cash

Around the Clock Depository

If your business frequently receive cash after banking hours and are concerned about keeping cash on your premises, Around the Clock Depository is for you. ATCD offers convenient 24 hour, 7 day a week deposits to a BMO Bank of Montreal controlled access depository.

Card Payment Processing - Moneris

Moneris is Canada's largest provider of credit, debit and gift card payment services for merchants in virtually every industry segment, handling more than 2.3 billion transactions annually. Moneris provides the hardware, software and systems needed to manage point-of-sale (POS) transactions for more than 350,000 small business and corporate locations across North America.

- ***A single point of contact for accepting credit cards***
- ***24/7/365 reliable service and support***
- ***The latest POS card processing technology***

INVESTMENT SOLUTIONS

Maximize short term cash

Business Premium Rate Savings Account

Ideally suited for customers looking to “park” excess funds for a short period of time

- ✓ **High Interest Rate Savings Account**
 - for balances between \$0.00- \$500,000 CAD/USD
- ✓ **Available on-line, by telephone or in-person at a BMO Bank of Montreal branch**
- ✓ **Clients can make deposits, transfers and withdrawals on this account**
- ✓ **Monthly statement is provided**
- ✓ **Canadian Dollar accounts are CDIC insured**

Treasury Account

Designed for Commercial customers who consistently maintain significant surplus operating balances & meet qualifying criteria

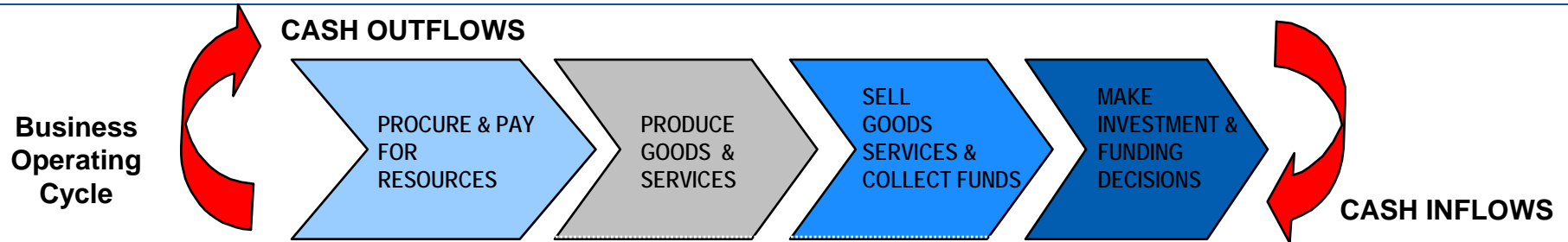
- ✓ **Interest-bearing commercial notice account**
 - **For balances exceeding \$500,000 CAD or USD**
- ✓ **Chequing privileges, monthly statement, CDIC insured**
- ✓ **No change to customer's operations**
- ✓ **Interest rate established on a prime "minus" basis calculated on a minimum &/or average balance, paid monthly or quarterly**
- ✓ **Minimum core balance & Maximum cap requirements**

“ Together we can do it”

Thank You!

Michelle Brière
Commercial Banking Area
Manager
Cash Management -
Montreal

Finding the right solution



Your Cash Flow needs

INFORMATION SOLUTIONS

- DirectLine® for Business-NEW!
- Online/Telephone Banking

PAYABLES SOLUTIONS

- Electronic Funds Transfer
- Outgoing Wire Payments
- ADP Payroll
- Corporate MasterCard®
- FirstBank Card for Business

RECEIVABLES SOLUTIONS

- Around the Clock Depository
- Incoming Wire Payments
- Electronic Funds Transfer
- Post Office Lockbox
- Cash Concentration Services
- Moneris Point of Sale

INVESTMENT SOLUTIONS

- Investment Advisors
- BPRS
- Treasury Account
- Money Market Services

Our Solutions enable you to effectively manage cash inflows and outflows generated by your business operating cycle. These solutions will help you to:

Make Payments

Monitor Cash Flow and Position

Collect Funds

Invest Excess Funds