
BMO
Fund Transfer Services

User Guide

(Last Revised November 30, 2006)



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Telephone: (905) 602-7350

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DOCUMENT APPROVAL RECORD

Revision	Date	Approver	Signature

DOCUMENT REVISION RECORD

Revision	Date	Editor	Description of Changes
1.0	03/20/2005	Clifford Ahrens	Initial Draft.

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1. SYSTEM OVERVIEW

1.1 Introduction

The Funds Transfer system can be viewed as the consolidation of the following services:

- Transaction Entry via Web;
- Transaction Entry via IVR;
- Mid-Day File Creation;
- End of Day File Creation;
- File Delivery;
- Web-based Enquiry & Administration.

It is assumed the current architecture does not affect the File Delivery Services, which have been architected in such a way that the Delivery methods are independent of the Creation method.

The Web interface replaces the older green screen GUI, and augments the existing IVR. Emergis will no longer operate a call center.

1.2 Who Should Read this Guide?

Read this guide if you perform funds transfer transactions. That is, you would use the Funds Transfer Service to move or transfer funds from one account to another.

1.3 The Funds Transfer Service Process

The Funds Transfer system allows users to complete the following business processes including:

- Submitting transactions;
- Viewing their transaction;
- Modifying their transaction;
- Deleting their transactions;
- Viewing reports.

1.4 Transferring Funds via the Web

A financial institution may use two URLs – one for FI users, and one for Company users. The URL for FI users will allow access to the FI Admin System; the URL for company users will not.

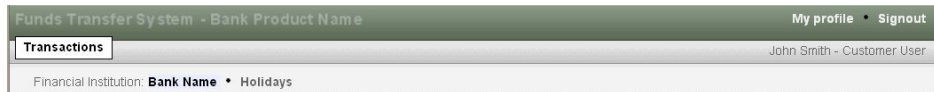
Also, Company Users will not be able to log into the URL for the FI Users. If there is no company access, only one URL is required.

All text based searches may use '%' as a wildcard.

2. GETTING STARTED

2.1 Moving around Funds within the Funds Transfer Service

2.1.1 Main Navigation Bar



- 2.1.1.1 My Profile
- 2.1.1.2 Signout
- 2.1.1.3 Transactions Tab
- 2.1.1.4 Holidays

2.2 Access the Web-enabled Funds Transfer Service

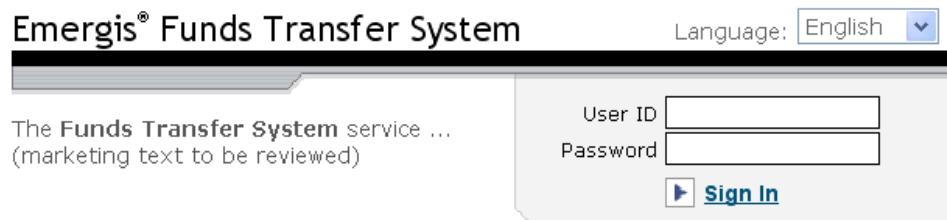
Use the following procedure to access the Web-enabled funds transfer service:

1. Open your browser.
2. Point to the URL.
3. Press Enter.

2.3 Sign-in to End User Funds Transfer Service

Use the following procedure to Sign In to service:

1. Enter your user ID and password.
 - These are case sensitive.



2. To change the language, choose “English” or “French” from the drop-down list.
3. Click “Sign In”.

2.4 Sign-out from End User Funds Transfer Service

Use the following procedure to Signout of service:

1. Click “Sign out” located on the Main Navigation Bar.



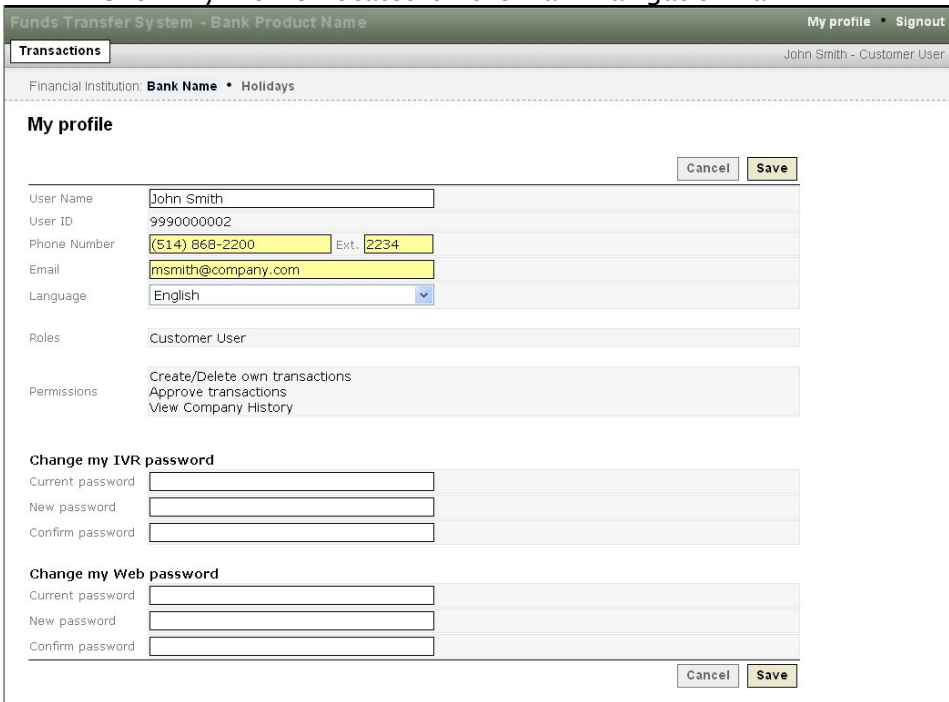
3. FUNDS TRANSFER SERVICE

3.1 My Profile

3.1.1 Edit My Profile

Use the following procedure to Edit My Profile:

1. Click “My Profile” located on the Main Navigation Bar.



2. Edit your personal information:
 - Phone Number and Ext
 - Email Address

3.1.2 Change Your IVR Password

1. Enter Current Password
2. Enter New Password
3. Confirm New Password

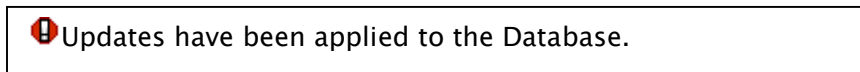
3.1.3 Change Your Web Password

1. Enter Current Password
2. Enter New Password

3. Confirm New Password

3.1.4 Save My Profile Changes

1. Click “Save”
2. Message will appear indicating Updates saved.



3. Click “Transactions” tab to return to main Menu.

3.2 Add a Transaction

Use the following procedure to add transaction:

1. Click ‘Add Transaction’.
2. A window similar to the following appears.

3. Enter the **User ID** of the user for whom you are creating the transaction.
4. Choose a **Relationship ID** from the drop-down list.

Note: each relationship includes a ‘To’ and ‘From’ Account of the same currency. The FI Admin User creates the Relationship name, which identifies the relationship. The relationship may contain a store number, description, and a currency.

5. Enter the “**amount**” of transfer.
6. Enter “**addendum information**” (optional).
7. Click ‘**Add**’.

If the transaction is for an amount that is greater than \$25 Million, the system checks that both the “from” and “to” accounts are within the owning Institution. If they are not, an error occurs.

Do one of the following:

- a. If the effective date has changed since the transaction was created, the system displays a message, and activates the Cancel button. Click Cancel.
 - b. If there are no errors, or you don’t need to cancel the transaction, click Confirm.
8. Note the confirmation number as part of your record of the transaction.
 9. To add more transactions, click **Add Another Transaction**.
 10. Repeat steps 1 through 8.

3.3 Approve Transactions

Use the following procedure to add transaction:

11. Click 'Approve Transactions'.
12. Awaiting Approval Summary window similar to the following appears.

Update Type	Company Name	Relationship	Approvals Required	Transaction Amount	Currency	Payment Date (YYYYMMDD)
Delete	Unique Photo, Inc.	Western Region	1	\$17,299.56	CAD	2005/03/12
Create	Antique Photo Store	Central Region	1	\$9,129.22	CAD	2005/01/22
Delete	Comstock Images & Photo	Western Region	2	\$23,221.72	CAD	2005/06/29
Delete	Photographs Lobby	Eastern Region	1	\$95,223.91	CAD	2005/07/19

13. Review all transactions waiting to be approved or deleted.
14. Click "Return to Transaction Search" .

3.4 Search Pending Transactions

Use the following procedure to search for pending transactions:

1. Click 'Transactions' tab.
2. From the "Transaction Status" pull down menu select "Pending"

You can use the '%' character as wildcard when searching a company name. As example, 'acme%' will display all company names starting with 'acme'.

3. Enter the "From" and "To" Payment Due Date
4. Click "Search" button

3.5 Search Deleted Transactions

Use the following procedure to search for pending transactions:

5. Click 'Transactions' tab.
6. From the "Transaction Status" pull down menu select "Deleted"

The screenshot shows the 'Transactions' search page in the Funds Transfer System. The 'Transaction Status' dropdown menu is set to 'Deleted'. The search criteria fields are as follows:

- User ID:
- Company Name:
- Company ID:
- Relationship Name:
- Relationship ID:
- Accounts: From To
- Amount:
- Currency: CAD (dropdown)
- Verification Number:
- Transaction Status: Deleted (dropdown)
- Payment Due Date: From 2005/04/27 (calendar icon) To 2005/07/27 (calendar icon)

A 'Search' button is located at the bottom of the form.

7. Enter the "From" and "To" Payment Due Date
8. Click "Search" button

3.6 Search History

Use the following procedure to search for pending transactions:

9. Click 'Transactions' tab.
10. From the "Transaction Status" pull down menu select "History"

The screenshot shows the 'Transactions' search page in the Funds Transfer System. The 'Transaction Status' dropdown menu is set to 'History'. The search criteria fields are as follows:

- User ID:
- Company Name:
- Company ID:
- Relationship Name:
- Relationship ID:
- Accounts: From To
- Amount:
- Currency: CAD (dropdown)
- Verification Number:
- Transaction Status: History (dropdown)
- Payment Due Date: From 2005/04/27 (calendar icon) To 2005/07/27 (calendar icon)

A 'Search' button is located at the bottom of the form.

11. Enter the “**From**” and “**To**” Payment Due Date
12. Click “Search” button

4. ERROR MESSAGES

APPENDIX A – INDEX