BMO Financial Group

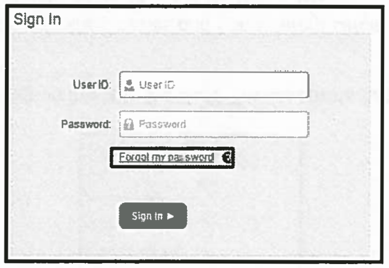
BMO Spend Dynamics® Quick Reference Guide

Cardholder – Transaction Reconciliation

GETTING STARTED

First time Sign-In / Password Expiry (Self-Run Tutorial)

Once the user logs in for the first time or their password has expired, the system will prompt the user to accept the Terms & Conditions, to change the temporary password for a permanent one.



Password requirements:

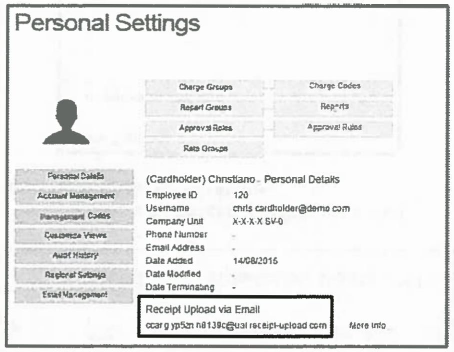
- Must be 8 to 20 characters long
- Must have lower and upper cases
- At least one numeric character
- At least one special character

The system will request the user to create three security questions.

Note: If you forget your password, please use the link "**Forgot my password**" to reset it. Three unsuccessful attempts will lock the user out of Spend Dynamics. For additional assistance, contact your program administrator.

Settings

From the **General Navigation** menu, users may access their Settings page:



This page provides access to personal settings, such as Time zones, Date and Time format, decimals, and so on.

Most importantly, it shows the customized e-mail address for invoices and receipts related to transactions (card or out-of-pocket).

Users may forward pdf files and images to this unique e-mail address so they get uploaded to their **Image Library** for transaction linking.

E-mail address has to be on the "To" field, without any CC information. Valid formats for images are PDF, JPG, BMP, TIF, GIF, DOC, XLS.

Home Page (Self-Run Tutorial)

On the Home Page, users will see:

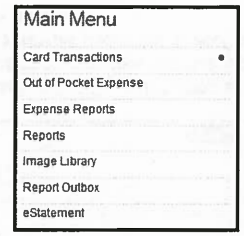
a) The last time they signed-in.
b) **Notices and Messages**
c) **Card accounts** associated to their profile.
d) **General Navigation** menu on the top.
e) **Main Menu** on the left-hand side.
f) Notice the **Tabs Menu** (banner) above the Main Menu.

General Navigation

On the upper right corner, there are options to change language, personal settings, help content, contact info for BMO and the logout button.

Main Menu

The Main Menu is located on the left hand side. Based upon the user's role, menu options may vary.



Support Services

How to get online help

Click on the Help button or you can access the online User Documentation by clicking on the Documents tab in the top navigation bar.

How to get offline help

For general questions about Spend Dynamics, contact your program administrator.

To report a lost/stolen card, or fraudulent transactions, please call BMO Customer Service at 1-800-263-2263 24x7 contact centre as soon as possible.

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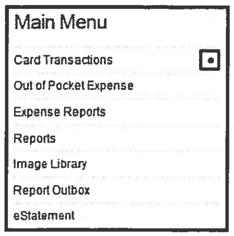
VIEWING TRANSACTIONS

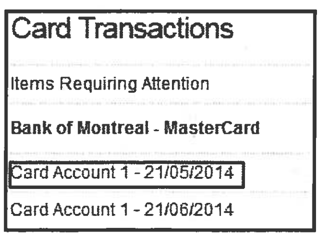
Coding Transactions (Self-Run Tutorial)

If you have a **blue pulse** next to **Card Transactions** on the **Main Menu**, there are transactions that require reconciliation.



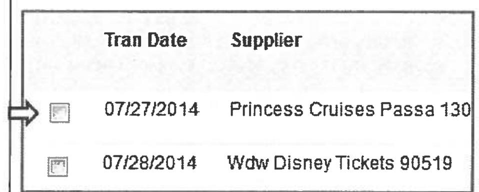
By clicking on the link, the **Card Transactions** page will appear.

To access different cycles and / or different cards accounts, use the links to the left under **Items Requiring Attention**:

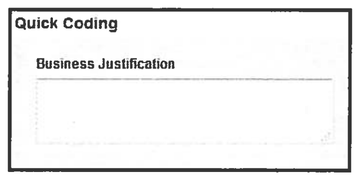


QUICK CODING

Choose a transaction from the **Card Transactions** page. For multiple transactions with the same business justification and coding values, check all that apply.



Then, provide a **Business Justification** (not applicable to all organizations):

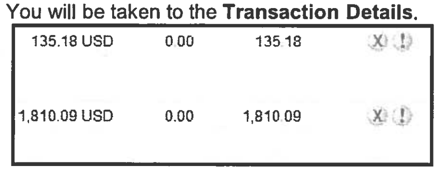


Enter the appropriate coding values in each segment (If there are no drop-downs, insert free text):

Click on the **Save** button. Status will change from to . This indicates the transaction has been viewed and completed.

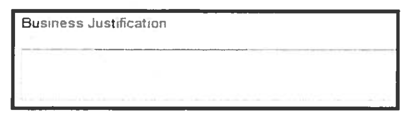
TRANSACTION CODING

On the **Card Transactions** page, select the next to the transaction you want to reconcile. You will be taken to the **Transaction Details**.



Select from the drop-down menus in the **Coding** section the appropriate values (If there are no drop-downs, insert free text):

Provide a **Business Justification** (if applicable):



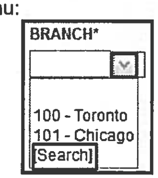
Click the **Save** button.

The status will change from to on the **Card Transactions** page. This indicates the transaction has been viewed and completed.

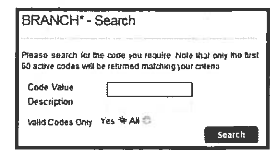
Note: Some (or all) segments may show pre-populated, as set per default. You may keep or make changes appropriately.

CODE SEARCHING

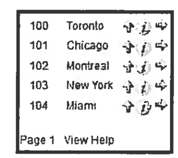
If searching for a GL code, select the arrow for the drop-down menu:



Click on Search to lookup a code. User will be presented with the Search Code screen:



Users may select the Search button and all Valid Codes will be shown or use the % (wildcard character) to narrow down the search results (e.g. %3 or %marketing):



To apply a code, simply select the . To set the code as a favourite, select the . The next time you click on the drop-down, you will see your favourites (e.g. 100 – Toronto and 101 – Chicago, see image on top).

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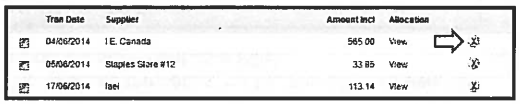
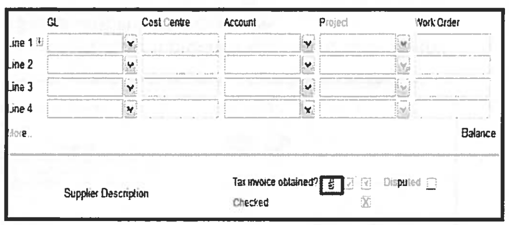
ATTACHING RECEIPTS

Image Receipts (Self-Run Tutorial)

Your organization may require image receipts for all or specific card transactions. From the **Card Transactions Page,** select the first icon next to the transaction you want to attach an image receipt for.

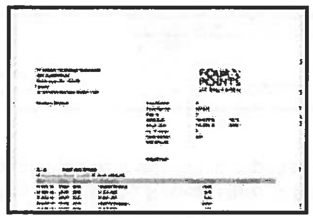


On the **Transaction Details** page, select the icon:



You will be taken to the **Image Linking** page - **Image Library.**

If the user has already sent the image using their unique email address (**Personal Settings** page), select it from the **Image Library**.



A pop-up will present the option to **Link** Image.

If the receipt is not in the **Image Library**, users may upload it directly from the computer by selecting the

icon.

Users will be prompted to browse their computer folders for the appropriate image. Once the image is uploaded, you may link it as in the previous step.

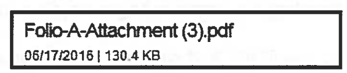
A "Success" message will appear in the bottom right corner. You may close the **Image Linking** page.

On the Card Transactions page, the column **Image(s)** will indicate "Yes" – there are images associated with the transaction.

If the user clicks on the Yes – an **Image preview** will show.

By selecting the magnifying glass, users will see the images (not preview), and may navigate multiple pages by clicking on page up or down.

By clicking on the ˅, user will see details on the image file.



The image(s) is (are) available for the approver(s) and Program Administrators' viewing.

Note: Users may attach images to already coded transactions by clicking on the ✓.

Attaching Receipts via Manage Image Receipts

From the **Card Transactions** page, navigate to the bottom of the page to see the Manage Image Receipts link.

By selecting one of the receipts (or uploading one), users will be prompted with Image Information. Select **Manage Image Links** to see transaction list:

Choose the appropriate transaction(s) and **Save.** A success message will follow. Close the **Manage Image Receipts** page.

On the Card Transactions page, the column **Image(s)** will indicate "Yes".

To upload **multiple images** for a single/multiple transaction(s), **scan all related receipts** into a single pdf and link it. Images are available for the user/approver, and for CPAs viewing.

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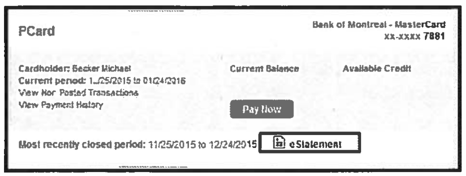
eSTATEMENTS

Viewing/Printing eStatements (Self-Run Tutorial)

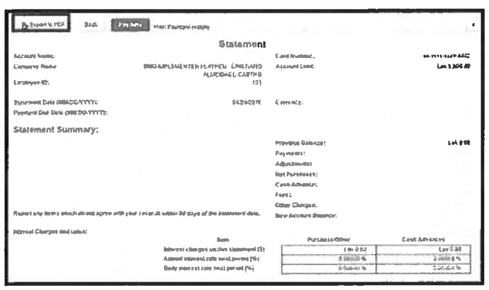
On the **Home Page**, users will see cards associated with their profile:



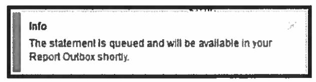
To access current month's statement, click on the **eStatement** link shown above.

Note: For previous cycles, historic statements are available from the **eStatement** link on the **Main Menu.**

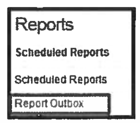
The user has the option, on the top left of screen, to export the statement as a PDF.



When the Export to PDF button is clicked, you will see a success message as follows (on the bottom right-hand side of the screen):



The eStatements, once posted, will be housed on the user's on the Reports Outbox:



By selecting the link, the **Report Outbox folder** shows up, and the user will see all reports in their folder.

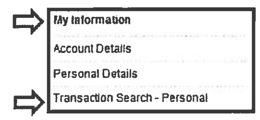
Click on the icon to download to your computer.

REPORTS

Cardholder Reports (Self-Run Tutorial)

From the **Home Page**, select the **Reports** tab:

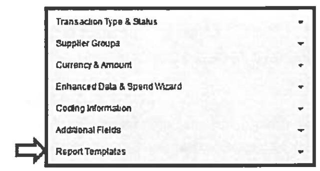
On the Main Menu, select **My Information** to expand the view.



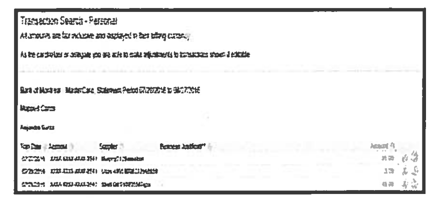
Users will see the link for **Transaction Search – Personal.**

Users may select a **Statement Period** (drop down), or a certain **date range** (start date, end date or execution range).

On the **Transaction Type and Status**, users are able to filter transactions by type or approval status, supplier, currency, amounts, by coding information, etc.



On the Additional Fields, users have the ability to include additional fields to their report.



Cardholders may export to PDF or Excel.

If cardholders need to create templates for reoccurring reports, they may do so by selecting all appropriate filters and expanding the **Report Templates drop-down.** A "Save Template" link will show. Select it, a **Create New Report Template** page will appear. Provide a name and save it.
To run a previously created template, simply expand the **Report Templates**, choose template and click on Search.