Michigan Purchasing Card Consortium
Program Overview

Presented to:
Grand Valley
School Business Officials

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Founded in 1975, pfm is the nation’s leading provider of independent financial and investment advisory services with offices throughout the United States.

Headquarters: Philadelphia, PA

38 offices in 26 states with over 600 employees

Education K-12, Universities, Colleges, Health Care, Non-Profit, Municipalities, Utilities, Transportation
Comprehensive Cash Management Solutions Utilizing MILAF+
A Leading North American Financial Institution

BMO Financial Group

- $688 billion in total assets*
- $19.3 billion in revenue
- $55.1 billion in market capitalization*
- A+ S&P Senior Debt Rating*
- Aa3 Moody’s Senior Debt Rating*
- 45,000 employees worldwide*
- Large North American commercial banking business with advantaged market share
- Serves more than 12 million customers in North America and internationally

BMO Bank of Montreal

- Leader in business & commercial banking
- Nearly 600 retail U.S. branches
- Over 900 retail Canadian branches
- Largest MasterCard issuer in Canada, as measured by transaction volume
- One of the top Commercial Card issuers in North America

BMO Harris Bank

- Combination of M&I and Harris Bank
- Harris is a 130 year old institution
- 28 years under BMO ownership
- Commercial, Retail and Private Bank services
- Leveraging industry, business, and wealth expertise

BMO Capital Markets

- Leading North American full-service investment and corporate bank focused on large and mid-size companies
- Deep industry knowledge across all major sectors, serving clients nationwide
- BMO Capital Markets was named M&A Investment Banker Team of the Year Americas for 2012 by Global M&A Network.


*As of Q4 2016
Payment Solutions - Program Highlights

- No Annual Card Fee
- Credit limit & Card controls set by Program Administrator
- MasterCard® accepted at over 9M locations in the US
- Dedicated support teams
- 24/7/365 access to Proprietary, web based program management, data warehouse, reporting and statement generation tool
- Level 1,2,& 3 Addendum Detail
- Vendor is paid within 24-48 hours
- 1099’s requirement is eliminated when paying by P-Card
- Central Billing/Corporate Liability Program
- One Billing cut-off date 27th of the month paid 7 calendar days later
- Lost or Stolen Liability- $0
- $100,000.00 coverage per cardholder-Employee Misuse for organizations that have 5 cards or over. $25,000.00 coverage for 2 – 4 cards
Purchasing Card Account Options

**Traditional Card Accounts**

Plastic Commercial Cards are issued to specific employees who use the card with multiple suppliers. (Credit line replenishes each month after bill is paid)

**Ghost / Cardless Accounts**

An account number is issued to individual employees, departments, or specific suppliers or supplier types, who initiate purchases that are processed to a single virtual account.

**Budget Card Accounts**

With a fixed credit line that is depleted as transactions are made, the Banks Corporate Budget Card is a secure and convenient solution for managing business expenses with fixed budgets. (Credit line does not automatically replenish once amount is exhausted)
Purchasing Card Spending Controls

Entities use Card Account Limits, Merchant Category Codes, and Vendors to direct or block spending

- How much your cardholders can spend on their cards
- How often they can make purchases
- Who they buy from
- What they buy

All controls are implemented and deployed only by authorized personnel which the entity appoints to managing the program
Purchasing Card Transaction Addendum Details

LEVEL 1
Date, Supplier, Dollar Amount

LEVEL 2
sales tax and a variable data field to assist with reconciliation

LEVEL 3
item product code, description, quantity, unit of measure, price and tax
Payment Solutions - Benefits

FOR CARDHOLDERS:

- An alternative and less expensive method to make purchase payments
- No purchase order or requisition process is necessary or keep existing process in place
- Ability to receive discounts from “net” payment terms
- Opportunity to earn annual cash rebates on total annual spend volume
- More information on purchase history and enhanced reporting capabilities
- Limit the need for petty cash
- Ability to set internal controls (merchant category codes, dollar & transaction limits, etc.)

FOR SUPPLIERS:

- Receive payment within 24 - 48 hours of submitting the transaction to the bank. The result is improved cash flow – two days vs. the typical 30 – 60 days.
- Streamline administrative functions via the elimination of invoices and the consolidation of receivables.
- Meet the requests of customers, differentiate themselves from their competitors, and build better partnerships with customers. The result is additional sales revenue.
MasterCoverage® - What is it?
Covers organizations for any ‘waivable charges’ up to $100,000 per employee, in the currency of the card, made by an employee within 75 days preceding “Notification of Termination” or incurred but unbilled up to 14 days after the “Notification of Termination”.

What are ‘waivable charges’?
Transactions that did not benefit the organization directly or indirectly, excluding card accounts issued to multiple employees rather than an individual, which can not be traced back to the employee who incurred the charge.

Qualifying for MasterCoverage®
The following is the waiver process:

- For reimbursement up to $100,000, client must have 5 or more cards in program
- For reimbursement up to $25,000, client must have 2-4 cards in program
- Charges must qualify as ‘waivable’
- Organization sends a ‘Waiver Request’ to BMO
- Cardholder has been sent written notice of card cancellation
- Organization sends written notification that the cardholders employment has been terminated
Spend Dynamics™

https://bmo.adobeconnect.com/spend-dynamics/
I. Program Administration

**Program Administration Capabilities:**

- Complete control of access to Spend Dynamics (Role/Hierarchy)
- Establish and manage reporting/approval hierarchy
- Set-up new cardholders, edit card accounts, edit multiple accounts (batch)
- Manage cardholder profiles (credit limits, spending restrictions, MCC’s etc.)
- Manage your users experience via Spend Dynamics message, customize GL and miscellaneous fields
- Upload and manage your Chart of Accounts and GL defaults within the “Vault”
Customize your Home Page. "Pin" the Menu items you Access most – Eliminating Extra Clicks!
<table>
<thead>
<tr>
<th>Name</th>
<th>Role</th>
<th>Access</th>
<th>Date/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meth Lawn</td>
<td>No Access</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Muhsam E</td>
<td>No Access</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Doe John</td>
<td>General</td>
<td>03/09/2017 15:28:09</td>
<td></td>
</tr>
<tr>
<td>Approver Kate</td>
<td>General</td>
<td>01/10/2018 10:56:24</td>
<td></td>
</tr>
<tr>
<td>Cardholder Kate</td>
<td>General</td>
<td>01/10/2018 10:54:27</td>
<td></td>
</tr>
<tr>
<td>Duquette Katherine</td>
<td>Administrator</td>
<td>01/19/2018 10:53:04</td>
<td></td>
</tr>
<tr>
<td>Duke Ken</td>
<td>Administrator</td>
<td>10/30/2018 15:00:00</td>
<td></td>
</tr>
<tr>
<td>Bradford (Christian) Melissa</td>
<td>Administrator</td>
<td>08/18/2017 12:53:59</td>
<td></td>
</tr>
<tr>
<td>Dolatshahi Reza</td>
<td>Administrator</td>
<td>11/15/2017 15:47:20</td>
<td></td>
</tr>
<tr>
<td>Cardholder Test</td>
<td>General</td>
<td>03/08/2016 16:51:49</td>
<td></td>
</tr>
<tr>
<td>User Test</td>
<td>No Access</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Auditor Test</td>
<td>No Access</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Visentin Thomas</td>
<td>No Access</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

Add new employee

Export to: Excel, PDF, HR Format
Results of a search for an employee by last name

Check to see the status of a new Card

Icons
1. Account Details
2. View Non-posted Transactions and available credit
3. Map Account to employee
4. Clear mapping
5. Delegate Cardholder to another employee

Account Search
All accounts matching your search criteria are listed below

Filter

<table>
<thead>
<tr>
<th>Account Issuer</th>
<th>Company Unit</th>
<th>Status</th>
<th>Employee Name</th>
<th>Account Name</th>
<th>Account No.</th>
<th>Billing Account</th>
<th>Credit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>XYZ C New York</td>
<td>Open</td>
<td>Smith Bev</td>
<td>Smith Bev</td>
<td>5152</td>
<td>5152</td>
<td></td>
<td>5,000.00</td>
</tr>
<tr>
<td>XYZ C Harrisburg</td>
<td>Open</td>
<td>Smith Deric</td>
<td>Smith Deric</td>
<td>4471</td>
<td>4471</td>
<td></td>
<td>10,000.00</td>
</tr>
<tr>
<td>XYZ C Philadelphia</td>
<td>Open</td>
<td>Smith Tim</td>
<td>Smith Tim</td>
<td>3773</td>
<td>3773</td>
<td></td>
<td>10,000.00</td>
</tr>
<tr>
<td>XYZ C Charlotte</td>
<td>Closed</td>
<td>Smith Liam</td>
<td>Smith Liam</td>
<td>1670</td>
<td>1670</td>
<td></td>
<td>-</td>
</tr>
</tbody>
</table>

Export to Excel  Export to PDF
Increase Credit Limit in Real Time
Insert a New Employee

The Administrator is Required to Input Their Password for Added Security
II. Card Transactions & Reconciliation

Capabilities:

- Review transactions within 24-48hrs of settlement
- Cardholder statements available day after billing cycle cutoff (27th)
- Cardholder and managerial approval (hierarchy-driven) functionality
- Ability to override default GL associations
- Ability to Split Transactions to multiple GL’s by $ or %
- Drill-down to full transaction detail (for tax break-outs LV3 data display, etc.)
Cardholder Home Page

BMO Spend Dynamics®

Your Accounts

- One Card
  - Current Balance: $425.00
  - Available Credit: $1,575.00

Cardholder: Marcotte-Wulf Felicia
Current period: 01/28/2017 to 02/27/2017
Last payment: 232.03 USD On 01/17/2017
Balance due: 464.65 By 02/17/2017

Announcements

BMO Spend Dynamics Message
The system will be down for maintenance on Sunday April 10th.

Important Note
We will never ask you to provide credit card details, password credentials, or any personal information in an email or over the phone. If you do receive a request like this please report it immediately to your Administrator.

Last visit: 10/31/2018
Company data last loaded: 12/31/2018
## Card Transactions

07/28/2014 to 08/27/2014  
Mary Brown  
- BMO - MC - (6428)  

### View Non-Posted Transactions

#### Quick Coding

<table>
<thead>
<tr>
<th>Cardholder Description</th>
<th>Cost Center</th>
<th>Account</th>
<th>Activity</th>
<th>Project</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMO Conference Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- [ ] Reset to single coding line  
- [ ] Receipt  
- [ ] Save  

<table>
<thead>
<tr>
<th>Tran Date</th>
<th>Supplier</th>
<th>Expense Report Name</th>
<th>Image(s)</th>
<th>Amount Incl</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/27/2014</td>
<td>Travres<strong>Travel Reserve 63189</strong></td>
<td>No</td>
<td>1,720.56</td>
<td></td>
</tr>
<tr>
<td>07/27/2014</td>
<td>Travres<strong>Travel Reserve 63189</strong></td>
<td>No</td>
<td>565.73</td>
<td></td>
</tr>
<tr>
<td>07/29/2014</td>
<td>Ncx 238959</td>
<td>No</td>
<td>11,274.40</td>
<td></td>
</tr>
<tr>
<td>07/29/2014</td>
<td>Payment - Personal - Payment Received - Thank You</td>
<td>No</td>
<td>-160.00</td>
<td></td>
</tr>
<tr>
<td>07/30/2014</td>
<td>Payment - Personal - Payment Received - Thank You</td>
<td>No</td>
<td>-2,285.29</td>
<td></td>
</tr>
</tbody>
</table>

Indicates that a Default Code has been Applied
Drop down menu is custom to individual cardholder or cardholder groups

Top 15 can be saved to show up first
Capture Receipts with your Smart Phone

Or Upload Receipts from your Browser

A I R P O R T O N - T H E - R U N
10500 Ntl. BR I DGE ST. LOU I S, MO 63134
07/12/2017 428197550
12:45:33 PH

PUMP# 7 R EGULAR
PR ICE/GAL $2.199

5.237G
$2.199

FUEL TOTAL $ 11.52
Total $ 11.52 CRED I T $ 11.52 MAST ERCARD
XXXXX XXXX XXX8888
Auth #: 134354
Ref: 54698025
Resp Code: 000
Term ID: 00007
Stan: 11114976615
SITE ID: 8797169 REWARD
<table>
<thead>
<tr>
<th>Tran Date</th>
<th>Supplier</th>
<th>Image(s)</th>
<th>Amount incl</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/06/2017</td>
<td>Shell Oil 546519800qps</td>
<td>Yes</td>
<td>30.00</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>GL101 345</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PRO1000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>None</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Purchase Time</td>
<td>1454</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Product Description</td>
<td>003</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fuel Unit of Measure</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Quantity</td>
<td>9.290000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit Price</td>
<td>3.2290</td>
<td></td>
<td></td>
</tr>
<tr>
<td>02/09/2017</td>
<td>Central Hose &amp; Fitting</td>
<td>No</td>
<td>113.75</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>GL101</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>PARTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>02/09/2017</td>
<td>Paramount Supply</td>
<td>No</td>
<td>56.18</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Sample of an Approvers Screen

Indicates Transaction is ready to be Approved – Approver can approve individually or all the transactions at once.
III. Reporting & Extracting

**Reporting Capabilities:**

- Cardholder statements available online w/ email notifications
- Over 85 standard reports available to program administrators
- Powerful AdHoc custom report generation capabilities
- Ability to build and run your own custom Queries
- Provides LV3 addendum detail whenever passed by vendor
- All reports are exportable into multiple formats (excel, .csv, .pdf, etc.)
Transaction Search - Company
All amounts are tax inclusive and displayed in their billing currency
As an administrator you may make adjustments to these transactions

Bank of Montreal - MasterCard, Statement Period 03/15/2018 to 04/14/2018
Mapped Cards

Chapman Aaron

<table>
<thead>
<tr>
<th>Posting Date</th>
<th>Tran Date</th>
<th>Account</th>
<th>Supplier</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/30/2018</td>
<td>04/30/2018</td>
<td>8884</td>
<td>Bar&amp;VarqDent Supps</td>
<td>12.75</td>
</tr>
<tr>
<td>04/10/2018</td>
<td>04/10/2018</td>
<td>8884</td>
<td>Hertz Rent-A-Car</td>
<td>231.11</td>
</tr>
</tbody>
</table>

Total Debit USD: 243.86
Total Credit USD: 0.00
Total USD: 243.86

Johnson Adam

<table>
<thead>
<tr>
<th>Posting Date</th>
<th>Tran Date</th>
<th>Account</th>
<th>Supplier</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/21/2018</td>
<td>03/21/2018</td>
<td>8489</td>
<td>Payment - Auto Payment Received-Thank You</td>
<td>-175.00</td>
</tr>
</tbody>
</table>

Total Debit USD: 0.00
Total Credit USD: -175.00
Total USD: -175.00

Davis Barbara

<table>
<thead>
<tr>
<th>Posting Date</th>
<th>Tran Date</th>
<th>Account</th>
<th>Supplier</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/21/2018</td>
<td>03/21/2018</td>
<td>4597</td>
<td>Payment - Auto Payment Received-Thank You</td>
<td>-175.97</td>
</tr>
<tr>
<td>03/23/2018</td>
<td>03/12/2018</td>
<td>4597</td>
<td>American</td>
<td>201.20</td>
</tr>
<tr>
<td>04/02/2018</td>
<td>03/31/2018</td>
<td>4597</td>
<td>Bourbon St Saloon/Anna</td>
<td>619.50</td>
</tr>
<tr>
<td>04/04/2018</td>
<td>04/03/2018</td>
<td>4597</td>
<td>Amoreolee Aa 07065597300</td>
<td>7.90</td>
</tr>
<tr>
<td>04/05/2018</td>
<td>04/03/2018</td>
<td>4597</td>
<td>Amoreolee Aa 07065597268</td>
<td>7.00</td>
</tr>
</tbody>
</table>
Custom Templates allow you to extract the transaction data into an EXCEL, CSV, TXT or PDF File which can be import to your accounting software. Templates can be scheduled to run automatically.
Sample Report:
Cardholder Coded Transaction with Sign-off

```
Statement Period 09/23/2018 to 10/26/2018
Current Balance: $873.09
Previous Balance: $2,841.50

<table>
<thead>
<tr>
<th>Trans Date</th>
<th>Trans Detail</th>
<th>Receipt</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/05/2018</td>
<td>Praxair</td>
<td>☑️</td>
<td>$140.35</td>
</tr>
<tr>
<td></td>
<td>Praxair invoice 85332269; SIL-1: 1 month rental 1 Al cylinder</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10/18/2018</td>
<td>Fisher Scientific</td>
<td>☑️</td>
<td>$60.69</td>
</tr>
<tr>
<td>10/23/2018</td>
<td>Elementar Americas</td>
<td>☑️</td>
<td>$663.05</td>
</tr>
<tr>
<td></td>
<td>Purchase Praxair - Invoice 6356412; SIL-1: large gloves</td>
<td></td>
<td></td>
</tr>
<tr>
<td>09/28/2018</td>
<td>Payment</td>
<td>☑️</td>
<td>$2,841.50</td>
</tr>
<tr>
<td>10/29/2018</td>
<td>(USD 93.04) Elementar Americas - Invoice 015329; Cubes: EA consumables</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total Amount:</td>
<td></td>
<td>$-1,968.41</td>
</tr>
</tbody>
</table>

On Completion:
Cardholder Signature: ___________________________ Date: _____________

Approver Name: ________________________________
```
BMO Harris Bank
A part of BMO Financial Group

INVOICE
March 14, 2018

XYZ Company
2525 Northwest Road
Hartford, CT 02436
Attn: Mary Brown

Invoice Number: 7014230-1803
Invoice Amount: $125,346.15

This invoice amount represents the total balances of all Corporate Card accounts for the billing period ending March 14, 2018.

Your payment is due March 21, 2018.

Payment will be automatically withdrawn from your bank account if your organization has pre-arranged payment. If not, please remit payment by electronic means or by mailing a cheque for the invoice amount to the appropriate address below. Payments must be sent with a detailed breakdown of how the payment needs to be applied, including the 16 digit card numbers and the total amount to be paid to each individual card.

<table>
<thead>
<tr>
<th>BMO Harris MasterCard Accounts</th>
<th>Diners Club Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment By Mail</td>
<td>Payment By Mail</td>
</tr>
<tr>
<td>BMO Harris MasterCard Corporate Card - Payment</td>
<td>BMO Diners Club Corporate Card - Payment</td>
</tr>
<tr>
<td>P.O. Box 71878, Chicago, IL 60604-1878</td>
<td>Chicago, IL 60604-9900</td>
</tr>
<tr>
<td>Payment By Overnight Delivery</td>
<td>Payment By Overnight Delivery</td>
</tr>
<tr>
<td>Conduent, Inc. c/o BMO Harris</td>
<td>Conduent, Inc. c/o BMO Harris</td>
</tr>
<tr>
<td>Corporate Card - Payment</td>
<td>Corporate Card - Payment</td>
</tr>
<tr>
<td>BMO Harris MasterCard</td>
<td>BMO Diners Club</td>
</tr>
<tr>
<td>Accounts</td>
<td>Accounts</td>
</tr>
<tr>
<td>Payment By Mail</td>
<td>Payment By Mail</td>
</tr>
<tr>
<td>BMO Harris MasterCard Corporate Card - Payment</td>
<td>BMO Diners Club Corporate Card - Payment</td>
</tr>
<tr>
<td>P.O. Box 71878, Chicago, IL 60604-1878</td>
<td>Chicago, IL 60604-9900</td>
</tr>
<tr>
<td>Payment By Overnight Delivery</td>
<td>Payment By Overnight Delivery</td>
</tr>
<tr>
<td>Conduent, Inc. c/o BMO Harris</td>
<td>Conduent, Inc. c/o BMO Harris</td>
</tr>
<tr>
<td>Corporate Card - Payment</td>
<td>Corporate Card - Payment</td>
</tr>
</tbody>
</table>
### Sample Cardholder E-statement

#### Employee ID:
- 39763

#### Available Credit:
- $2,961.40

#### Statement Date (MM/DD/YYYY): 02/14/2018

#### Payment Due Date (MM/DD/YYYY): 02/21/2018

#### Currency:
- U.S. DOLLAR

#### Previous Balance:
- $228.73

#### Payments:
- $228.73

#### Adjustments:
- $0.00

#### Net Purchases:
- $2,088.60

#### Cash Advance:
- $0.00

#### Fees:
- $0.00

#### Other Charges:
- $0.00

#### New Account Balance:
- $2,018.80

#### Interest Charges and rates:

<table>
<thead>
<tr>
<th>Item</th>
<th>Purchase/Other</th>
<th>Cash Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

#### Annual Interest rate next period (%)

- 11.5000%

#### Daily interest rate next period (%)

- 0.03150%

#### Transaction Summary:

<table>
<thead>
<tr>
<th>Trans Date</th>
<th>Posting Date</th>
<th>Trans ID</th>
<th>Description</th>
<th>Pre-Tax Amount</th>
<th>Total Tax</th>
<th>Trans Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/02</td>
<td>02/02</td>
<td>203207127</td>
<td>AUTO PAYMENT RECEIVED: THANK YOU</td>
<td>$228.73</td>
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<td>205586194</td>
<td>DELTA DELTA.COM CA</td>
<td>$572.60</td>
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</table>
Weekly Spend Dynamics™ Online Training

Live interactive training webinars are held every Monday with the exception of National & Bank Holidays

- General Overview session - 1 hour
- Basic Program Administrator session - 1 hour
- Advanced Administrator session - 2 hours
BMO Harris Bank N.A. Customer Service

Customer Services Group
1-888-267-7838

Award winning group which responds to cardholder queries concerning:

- Balances
- Transaction amounts
- Disputes
- Lost/stolen card reports
- Card replacements

Hours:
Monday – Sunday 8am – 12am

Client Services Group
1-800-844-6445

Email: ebsclientservices@bmo.com

Provides service exclusively to Administrators and Managers of Corporate Card programs concerning:

- Card Management
- Cancellation
- New and replacement card requests
- Implementation and Technical Issues
- Reporting & Invoicing

Hours:
Monday – Friday 8am – 8pm EST

Emergency Card Replacement
1-800-361-3361
Available 24/7/365
BMO Harris Bank N.A. Support Team

- **Marta Cieply, Treasury Sales Associate**
  BMO Harris Bank | Treasury & Payment Solutions
  Tel: 312.461.5192  Marta.Cieply@bmo.com

- **Dhar Lottey, Client Relationship Manager**
  Corporate Cards | Treasury & Payment Solutions
  Tel: 289.305.6246  Dharminder.lottey@bmo.com

- **Karen Sims, Implementation Manager**
  Corporate Card Implementation | Treasury & Payment Solutions
  Tel: 312.293.4394  karen.sims@bmo.com
The PFM Group Support Team

- **William T. Sullivan, Managing Director**
  631-580-6205 (Office)
  631-806-9470 (Cell)
  sullivanw@pfm.com

- **Beth Smith, Senior Managing Consultant**
  631-542-5315 (Office)
  516-246-1210 (Cell)
  smithb@pfm.com

- **Kelly Smaldone, Senior Managing Consultant**
  800-356-5148 or 631-580-6258 (Office)
  631-553-5916 (Cell)
  smaldonek@pfm.com

- **Brian Quinn, Managing Director**
  734-794-2520 (Office)
  616-304-5200 (Cell)
  quinnb@pfm.com
The PFM Group Added Value

- Provide Sample policies and procedures manual
- Provide additional support to program administration through presentations and webinars
- **Provide Monthly Spend Reports with projected annual spend and rebate, plus next level spend and expected rebate**
- Provide Quarterly PCard Newsletter
- **Promote best practices and Highlight** any current PCard changes/initiatives which will help maximize the value of your program
Good Morning,

As we approach the P-Card program year end, of August 27th, 2018, we would like to take this opportunity to provide you with our snapshot of your spend volume as of the June 27th cutoff.

There is only two months left of the program year so please take a look at the run rate, at the bottom of the page, to see how close you are to reaching the next rebate tier. Some program spends are within only a few thousand dollars of the next tier which may result in an additional 10-20 basis point rebate increase on your entire spend.

**REMINDER**: If you are close to that next tier please note that payments usually settle within 24-48 hours so try to complete purchases by the 29th to make sure they are counted for this program year.

P-Card Spend Totals

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter 1</td>
<td>$537,612.25</td>
<td>$426,703.19</td>
<td>$417,088.62</td>
<td>$1,381,494.06</td>
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<tr>
<td>Quarter 2</td>
<td>$312,717.69</td>
<td>$344,199.37</td>
<td>$405,326.78</td>
<td>$1,062,243.84</td>
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<tr>
<td>Quarter 3</td>
<td>$247,763.71</td>
<td>$283,187.44</td>
<td>$998,290.27</td>
<td>$1,429,270.42</td>
</tr>
<tr>
<td>Quarter 4</td>
<td>$388,257.42</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$388,257.42</td>
</tr>
</tbody>
</table>

Grand Total $4,274,265.74

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Rebate Summary

- **Total Rebate as of 06/26/2018**: $55,565.45

Run Rate

- If you continue to use the P-Cards at the same level of activity for the next 2 months, you would have an annual spend rate of $5,129,118.80. Based on our current rebate rate of 1.38%, you would receive an annual rebate check in the amount of $70,781.64.

We are always looking to help you maximize your Payment Solutions (P-Card) Program! If you would like assistance with online access, or how we can help to further increase your P-Card spend, please contact us at 631-542-5315 or email smirio@pmf.com.
What makes the Michigan Purchasing Card Consortium better than other programs offered

- **MSBO, MASB, MASA** are pleased to offer a rebate program that is quite unique, and extremely easy to calculate as compared to those offered by our competitors.

- It’s open to all school districts, colleges, and universities in the state of Michigan.

- **Our program does not incorporate calculations which include:** average transaction size, file turn days, average spend per card, minimum spend per card or other qualifiers which will have a negative impact upon your rebate.

- Rebates are based on the cumulative net transaction volume for a twelve-month period (Jan 1\textsuperscript{ST} - Dec 31\textsuperscript{st}) less credits, cash and fraud write-offs.

- You will have the added value and support of BMO Harris Bank’s world class client services department, all three Associations member backing and PFM’s exceptional customer service commitment and unwavering support of our clients.
The Conversion Process

- Completed documentation received
  - Once documentation is received by the bank it must be approved by Credit and reviewed by AML (Anti Money Laundering) department
- Kick-off call with the bank – paperwork must by verbally confirmed
- Configuration call – customizing the online environment to meet your needs
- Client provides bank with Charge Code and HR interface files
- Run a few card transactions to test that the process is flowing correctly
Thank you!