

## SPEND SOLUTIONS

# ADVANCING SPEND STRATEGY™

## Profit from Spend Management

### Eliminate Inefficiencies

There are few activities more central to an enterprise than how it sources, acquires and pays for goods and services. Yet many organizations still rely on time-consuming error prone manual processes to carry out these activities. Such inefficient practices can limit an organization's ability to accurately monitor spend and optimize savings across the enterprise.

### Gain Control

BMO Spend & Payment Solutions helps organizations take control of their spend with a comprehensive suite of spend management solutions. Our automated on-demand solutions can help drive efficiencies throughout the "source-to-settle" cycle and significantly improve your bottom line.



## Greater Visibility, Greater Efficiency, Greater Returns

BMO's suite of spend management solutions can help you continuously generate hard dollar and soft process savings.

### Reduce costs, increase profits

- Identify and leverage new savings opportunities
- Enhance negotiating and purchasing power with suppliers
- Optimize working capital and cash flow
- Capture more supplier discounts

### Monitor and control spend, enterprise-wide

- Improve spend visibility across all departments
- Centralize management of spend and payment activities
- Eliminate maverick spend
- Enhance compliance capabilities and reduce organizational risk

### Streamline processes

- Source, procure and pay for goods and services swiftly and accurately with automated procedures

## Helping You Manage Spend

An effective spend management infrastructure from BMO can help you address organizational challenges such as:

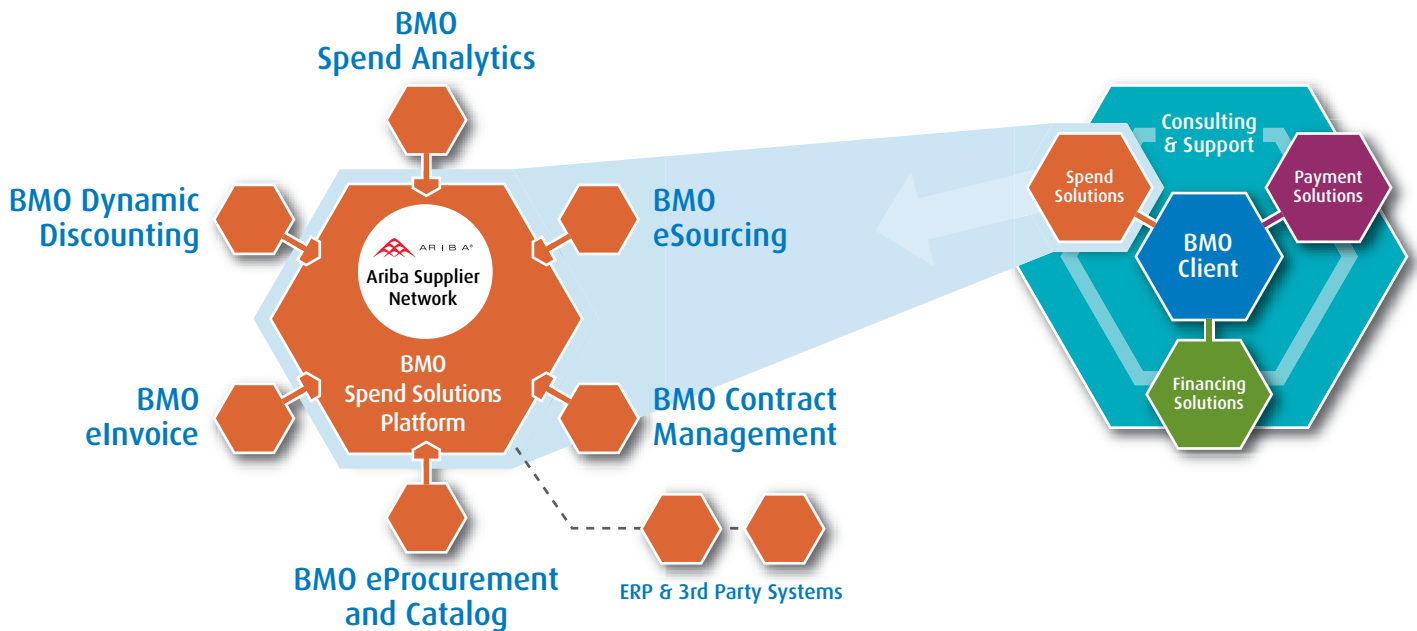
1. **Data Visibility.** Make more informed decisions with complete spend visibility across your organization.
2. **Spend Control.** Reduce unauthorized spend, ensure consistent contract language and monitor supplier performance with centralized, end-to-end control.
3. **Compliance.** Manage compliance and financial reporting requirements more effectively.
4. **Accuracy and Efficiency.** Eliminate manual processes that are time-consuming, costly and error-prone.
5. **Supplier Enablement.** Remove the cost and complexity barriers that hinder suppliers from conducting business electronically.
6. **Maximized Discounts.** Take full advantage of supplier discounts by identifying opportunities, calculating terms and completing offers efficiently and accurately.

## All the Advice and Support You Need

Beyond products and technology, BMO provides all the consulting expertise and client support to help you optimize your organization's spend management practices. We can evaluate your existing spend and payment processes, identify operational efficiencies, and develop strategies and best practices to ensure you're in the best position to meet your spend management objectives. You can also count on BMO for the expert implementation support to get you up and running quickly, and all the dedicated service you need, when you need it.

# Complete Solutions, Complete Flexibility

BMO Spend Solutions encompasses the full cycle of spend management activities – from spend analytics and sourcing to contract, procurement and invoice management. Each feature-rich application is designed to work on its own or with other applications in the suite. The modular solution means you can select just the components you need today – and add other modules as your needs change. BMO Spend Solutions also integrates seamlessly with your existing ERP or eprocurement systems, helping you preserve your existing technology investments.



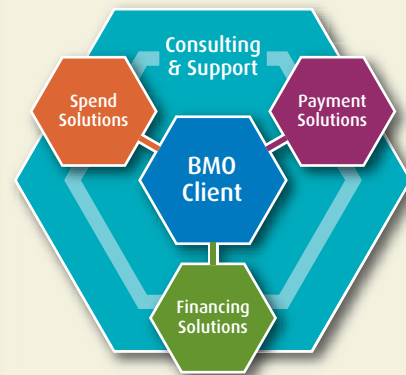
## Spend Solutions

<b>BMO Spend Analytics</b>	Significantly reduce costs by identifying and quantifying savings opportunities across a range of commodity categories.
<b>BMO eSourcing</b>	Realize sustainable cost savings by optimizing the resources and time associated with supplier sourcing activities.
<b>BMO Contract Management</b>	Unlock the value of your contract portfolio by effectively managing the contract life cycle.
<b>BMO eProcurement and Catalog</b>	Increase the amount of spend-under-management through a leading-edge online PO system and catalog tool
<b>BMO Invoice</b>	Optimize and better forecast your organization's cash flow by fully automating every step of your procure-to-pay cycle.
<b>BMO Dynamic Discounting</b>	Expand your savings opportunities and optimize cash flow by offering and managing early payment discount terms with suppliers.
<b>Ariba Supplier Network</b>	Gain maximum buyer-supplier connectivity with one of the world's largest networks of e-enabled vendors, ready to trade globally in real time.

## A Holistic Spend Management Solution

BMO Spend & Payment Solutions offers one of the most comprehensive suites of spend and payment solutions on the market. BMO also provides a full range of financial services and expertise that perfectly complements your spend management objectives. Our modular approach enables you to draw on the specific products you need to take spend management to the next level today, while also offering flexibility for meeting your future needs.

-  **Spend Solutions**  
A comprehensive and flexible suite of source-to-settle systems, connected to a global supplier network.
-  **Payment Solutions**  
A full range of card products and direct e-payment capabilities providing exceptional visibility and manageability.
-  **Consulting & Support**  
The consulting expertise and dedicated support you need to plan, execute, maintain and advance your spend strategy.
-  **Financing Solutions**  
A full range of financial solutions to help you optimize working capital and cash flow, and facilitate trade around the world.



## Leading the Way Since 1817

BMO Spend & Payment Solutions is a market leader in commercial cards and total spend management solutions. BMO Spend & Payment Solutions offers one of the most comprehensive, flexible and advanced suites of spend and payment solutions on the market, to organizations in the private and public sectors. Our alliances with leading financial institutions around the world enable BMO Spend & Payment Solutions clients to do business globally.

BMO Spend & Payment Solutions is a division of BMO Financial Group, one of the largest providers of diversified financial services in North America, with average assets in excess of \$360 billion. BMO provides a broad range of retail banking, wealth management and investment banking products and services.

Harris N.A. is a Midwest-based, wholly-owned subsidiary of BMO Financial Group. Harris offers a comprehensive range of payment and spend management financial products and services to US public sector organizations.

To find out how you can advance your spend strategy, contact us at: [1-888-838-4401](tel:1-888-838-4401), [bmo.sps@bmo.com](mailto:bmo.sps@bmo.com) or [bmospendandpayment.com](http://bmospendandpayment.com)

