#	Frequently Asked Questions: BMO Travel Notification Service
1	Q: Why do I no longer need to advise you when I am travelling?
	A: BMO uses advanced fraud detection systems to protect our customers from unauthorized transactions in Canada and around the world. Our fraud detection systems along with CHIP and PIN technology keep our customer's credit card information secure while they are travelling.
2	Q: If we no longer have to advise you of our travel plans, how will you know
	when to stop fraudulent transactions?
	A: Our advanced fraud detection systems monitor accounts for fraudulent transactions around the clock to protect you from unauthorized transactions.
3	Q: What if the country I visit does not use CHIP and PIN; will this mean I will be
	declined more often?
	A: Over 92 countries have migrated to CHIP technology. Some countries will ask for your signature in addition to using the CHIP card. In addition, our fraud detection systems monitor around the clock for unusual activity; Occasionally, we may put temporary restrictions on your card as a safeguard. These temporary restrictions are selected to best decline fraudulent transaction and still allow you to continue to use your card.
4	Q: What happens if there are unauthorized transactions on my account?
	A: Your BMO Credit Card comes with Zero Liability Protection for unauthorized transactions. Please refer to your Cardholder Agreement or the back of your account statement for more information.
5	Q: I told you of my travel plans earlier and you told me I didn't need to notify
	you, and then I was declined. What happened?
	A: The decline may not necessarily be related to the country you travelled to. Declined transactions do not necessarily mean that fraudulent transactions have taken place. There are many different reasons that a credit card can be declined, for example, when the account has not received a payment or the account is over the credit limit.
6	Q: I have previously provided you with my travel plan and now have some
	changes to my plan. What should I do?
	A: There is no longer the need to advise us of your travel plans. Please be assured that our fraud detection systems along with CHIP and PIN technology, keeps your credit card secure while you are travelling.