

BMO's Secure Email service

Frequently Asked Questions

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About BMO Secure Email

What is BMO Secure Email?

BMO is committed to providing you with a secure banking environment that protects your personal and financial information. To do so, BMO uses an encryption service for you to exchange secure emails containing personal, financial or confidential information with your BMO representatives.

Email encryption prevents unauthorized people from viewing or altering a message by changing readable text into indecipherable combinations of randomized characters. If an unauthorized person tries to read an encrypted email, they'll only see random text. Sending secure, encrypted emails prevents your confidential information from being intercepted, read and used fraudulently.

BMO will never send you an unsolicited email asking you to provide personal or confidential information (such as your debit or credit card number, passwords or identification such as Social Insurance Number, Social Security Number or Driver's Licence). If you receive a suspicious email asking you to provide personal or confidential information and it appears to be from BMO or a member of BMO Financial Group, do not reply or click on any links. Instead, immediately forward the suspicious email to phishing@bmo.com.

What are the benefits of using BMO Secure Email?

In addition to keeping your personal and confidential information safe, BMO Secure Email lets you choose how you retrieve your encrypted emails. Emails can be accessed directly within your preferred mailbox, such as Gmail or Outlook, or by signing into a secure web portal. Some additional benefits you can expect:

- Multi-factor authentication for the highest level of security.
- Your password does not expire.
- The option to retain file encryption even when files are saved locally or to cloud storage.

Using BMO Secure Email

How do I access encrypted messages from BMO Secure Email?

BMO is committed to protecting your personal and financial information using secure encryption tools. An initial sign-up process ensures your encrypted messages arrive to you safely and securely.

To access encrypted emails, you must complete a one-time account setup process using the link in the email sent to you by your BMO representative with the subject line, 'Your BMO Secure Email Activation Information'.

Important: The first email you receive from BMO Secure Email containing a link to create your account must be acted upon within 90 days, otherwise it will expire. If you don't create an account, you will receive reminder emails after 14 days, 45 days and 89 days. If the account is not created within 90 days, please ask your BMO representative to send the encrypted email again.

Check out **page 2** of the [BMO Secure Email Customer Guide](#) for step-by-step instructions on accessing encrypted email sent by BMO.

My initial BMO Secure Email has expired. What should I do?

If you have not created a BMO Secure Email account within 90 days of receiving the email containing the password-creation link, you should reach out to your BMO representative and ask him or her to send a new email.

Do I need special software to read encrypted email?

By default, when you register for a BMO Secure Email account, your email delivery method will be set to 'web messages'. This means you can send and retrieve encrypted emails directly within the BMO Secure Email website. If you retrieve your emails using this method, you don't need anything other than your web browser. If you switch to the 'Document Encryption' method, which is outlined in the [BMO Secure Email Customer Guide](#), you will need software such as Adobe Reader, SumatraPDF or Foxit Reader to open and read the encrypted email on your computer or mobile device. These programs are common and free to download if you don't already have any of these options.

How do I send an encrypted email to my BMO representative?

Once your account is active, you can log into your BMO Secure Email account at any time and compose a new email to anyone at BMO with an email address that has an approved domain, such as bmo.com or bmonb.com.

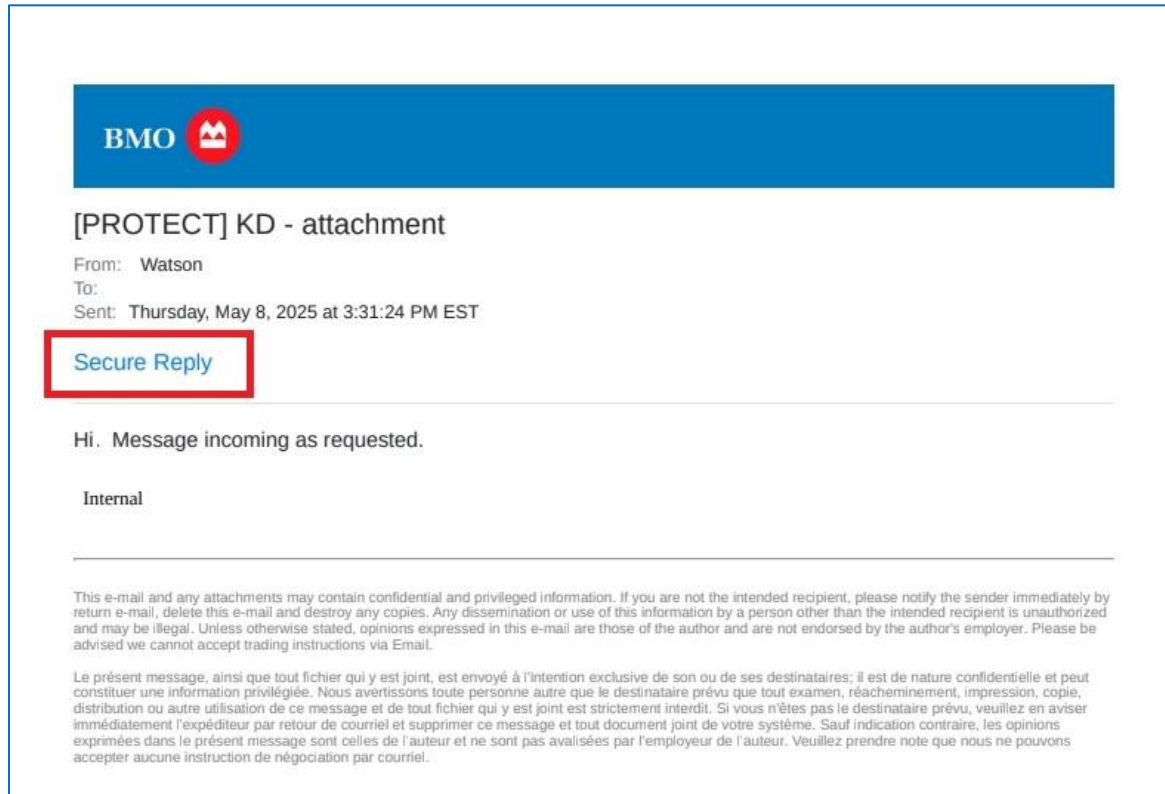
If you switch your email delivery method to 'Document Encryption', you can still compose a new email within the BMO Secure Email web portal. However, any encrypted emails sent to you will arrive directly in your regular inbox—they will not arrive in the BMO Secure Email web portal. To direct emails to the portal, change your delivery method back to 'I prefer to receive web messages'.

To reply to an encrypted email within your regular inbox, open the encrypted PDF attachment and use the **Secure Reply** link within the PDF to respond. Using the regular 'Reply' function in your email application such as Gmail or Outlook will not encrypt your response.

Can I reply to encrypted emails?

Yes, you can reply to encrypted emails in two different ways, depending on the delivery method you have chosen. With the 'web messages' option, after opening an email, select the **Reply** button in the top-right corner of the screen.

With the 'Document Encryption' method, pictured below, you must use the **Secure Reply** link within an encrypted PDF message. If you use the regular 'Reply' link in an email application such as Outlook, Gmail or Hotmail, your response will not be encrypted.



Important: In both email delivery methods, your BMO representative can include a lawyer, accountant or other third-party recipient on an encrypted email to you with your permission. These recipients need to be included on the original email. If they are not included, they cannot be added to the distribution list later. Please provide the other recipients' email addresses to your BMO representative so they may add them to the initial email before it is sent and those recipients will be directed to create new BMO Secure Email accounts.

You can use **Reply All** to send an encrypted email that contains a non-BMO email address. However, if they were not included on the original email, you cannot add them. If you need to include people outside of BMO on your email, have your BMO representative include them on the original email and they will be prompted to create BMO Secure Email accounts. Once they have done so, you can reply to the message and they will be able to access it.

Can I forward encrypted emails to other people?

Forwarding encrypted emails to others is not recommended by BMO. Both email delivery methods do not include forwarding options for security purposes. If you must forward an email to someone else, you could do that by copying the encrypted email text and pasting it in a new email.

How long are secure emails stored?

Encrypted emails within the BMO Secure Email web portal are stored for 90 days, after which time they will expire.

Encrypted emails sent directly to your regular inbox using the 'Document Encryption' email delivery method do not expire and are stored like all your other email, according to the parameters you have selected for your email storage. All emails and attachments are yours and reside in your email inbox until you delete them.

Can I save messages and attachments to my computer or mobile device?

Yes, both email delivery methods let you download encrypted messages and attachments separately. However, most download processes retain the file's encryption even when saved locally.

For instructions on how to download encrypted emails and attachments within the BMO Secure Email web portal, refer to the **Downloading emails and attachments from within BMO Secure Email** section of the [BMO Secure Email Customer Guide](#).

For instructions on how to download encrypted emails and attachments using the 'Document Encryption' method, refer to the **Downloading and decrypting encrypted messages and attachments using the Document Encryption method** section of the [BMO Secure Email Customer Guide](#).

What is the maximum size for an email with attachments?

The combined size limit for email attachments is 20 MB per encrypted email.

Can I receive encrypted emails at a shared email address/mailbox?

Yes, shared mailboxes can receive encrypted emails.

Accessing encrypted emails within the BMO Secure Email web portal requires the use of multi-factor authentication, which cannot be done securely for a shared mailbox. If you must use a shared mailbox, we recommend setting the account's email delivery method to 'Document Encryption' and assigning one person on your team to set up the account and retrieve encrypted messages since only one BMO Secure Email account can be created per email address. BMO does not encourage the practice of password-sharing.

Safety and security

How do I know my emails are legitimate and not phishing attempts?

Before you receive your first encrypted email from BMO, your BMO representative will let you know they are sending it and they will include instructions on how to best handle an encrypted email, with steps for the BMO Secure Email registration process.

The email will be sent to the email address you provided to BMO. It will come from your representative's BMO email address with the subject line, 'Your BMO Secure Email Activation Information'. The email will contain the 'BMO Secure Email' banner along with the BMO logo.

If you don't see the email in your inbox after your BMO representative has told you it's on its way, check your spam folder. Some email platforms flag this type of email as spam—but as long as the sender, subject line and timing of the email match the information in this guide, you can be sure it's legitimate.

BMO will never send you an unsolicited email asking you to provide personal or confidential information (such as your debit or credit card number, passwords or identification such as Social Insurance Number, Social Security Number or Driver's Licence). If you receive a suspicious email asking you to provide personal or confidential information and it appears to be from BMO or a member of BMO Financial Group, do not reply or click on any links. Instead, immediately forward the suspicious email to phishing@bmo.com.

Troubleshooting

What should I do if I forget my password?

The steps for password recovery vary depending on your chosen method of encrypted email delivery.

For those using the 'web messages' email delivery method:

1. Select the **Click to open** link in any of your notification emails from secure.email@bmo.com or visit <https://protected.bmofg.com>.
2. Select the **Forgot your password?** link.
3. Enter your email address and select **Next**.
4. Navigate to your personal inbox and select the **Recover Now** link in the email from secure.email@bmo.com.
5. Enter a new password twice and select **Activate**.

For those using the 'Document Encryption' email delivery method:

1. Select the **Password Recovery page** link in any of the BMO Secure Email notification emails in your regular inbox.
2. Select the **Forgot your password?** link.

3. Enter your email address. A password recovery email will be sent to you.
4. Select the link in the password recovery email.
5. Depending on how you set up your account during the account creation stage, you may be asked to either validate your account by answering one of your security questions.
6. Once you have successfully accessed your account, you will be presented with your password history, where you can view your current and previous passwords.

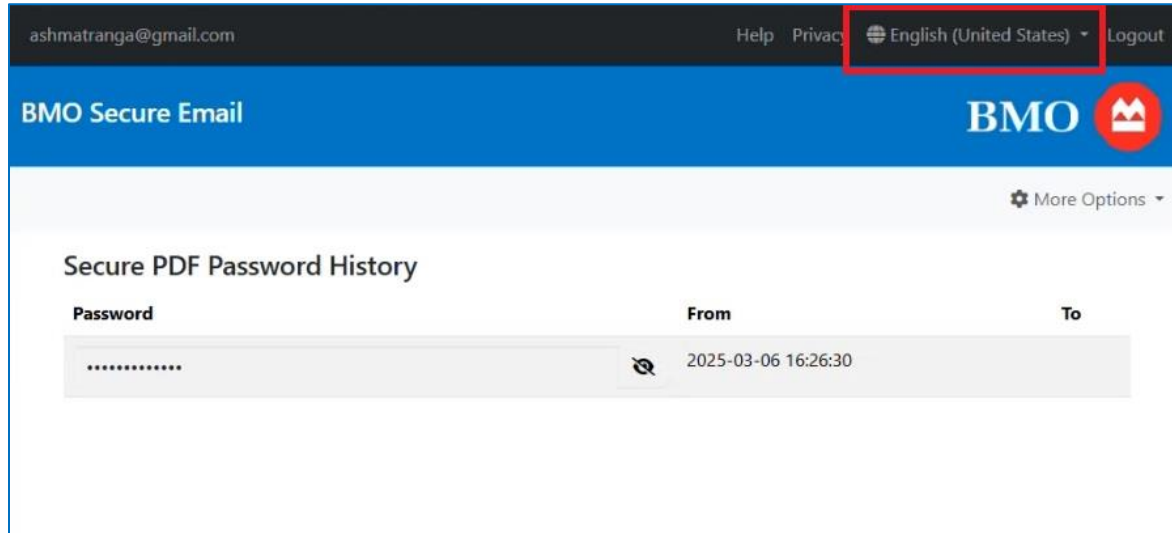
Important: If you try to log in with an incorrect password three times, your account will be locked for 30 minutes as a security measure.

I got a message saying my account is locked. What should I do?

If you try to log in with an incorrect password three times, your account will be locked for 30 minutes as a security measure. Wait 30 minutes and try again. If you continue to experience problems logging in, contact your BMO representative.

Does BMO Secure Email support other languages?

By default, the BMO Secure Email site will detect your language settings automatically by region. If you wish to change your language settings, after signing into your BMO Secure Email account, select the language drop-down menu in the top-right corner of the screen to choose from a variety of languages.



What if I change my email address?

If you change email accounts, you'll need to register and validate the new address as the system considers this a new account. Please ask your BMO representative to send you an encrypted email to your new email address. Follow the steps in the **Creating your BMO Secure Email account** section of the [BMO Secure Email Customer Guide](#) to sign up for a new account.

I can't open the attachment on my mobile device. Now what?

Don't worry, sometimes clicking on a message's attachment link may start downloading the attachment instead of automatically opening it. The download may take a few moments. If after a few minutes you still can't open the attachment after it downloads, contact your BMO representative.

Where can I get more information?

Please reach out to your BMO representative or refer to the accompanying [BMO Secure Email Customer Guide](#).