

BMO's Secure Email Service Customer Guide

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Getting started

What is email encryption?

Email encryption is like sealing an envelope with a special lock to which only you and the person sending it to you have the key. It 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.

Using BMO's Message Center

BMO uses an encryption service called [Message Center](#) for you to exchange secure emails containing personal, financial or confidential information with your BMO representative. When a message is sent through Message Center, it is encrypted, transmitted and stored for 90 days.

When you have a secure email waiting for you, you'll receive a notification with a link to Message Center from '**notification@secureportal.bmofg.com**' to the email address you provided BMO. The first time you access Message Center you will need to register your email address in the system. If you already have an account, you will need to configure how you will access it.

Important: Register for Message Center with the email address you provided to BMO, otherwise you won't be able to access your messages.

Any future secure emails from BMO will also be directed to your Message Center and you will receive a message in your registered email address for each email sent to you through the Message Center.

Signing in with a Google or Microsoft account

New Message Center accounts

If you have arranged for BMO to send your secure email to a Google (Gmail) or Microsoft (Outlook/Hotmail) address you do not need to manually register a Message Center account and password. Selecting either the Google or Microsoft account icon on the sign in page provides a secure and easy way to access your account. This approach is known as third-party sign in, and it grants consent to share the name, email and picture on your account with Message Center.

Important: The Google (Gmail) or Microsoft (Outlook/Hotmail) address you use to sign in to the Message Center must be identical to the address you gave BMO to send secure emails to through the Message Center.

If you provided BMO with an email address that is not for a Google or Microsoft account, you will need to manually create an account. See [Using multi-factor authentication \(MFA\)](#) for more information.

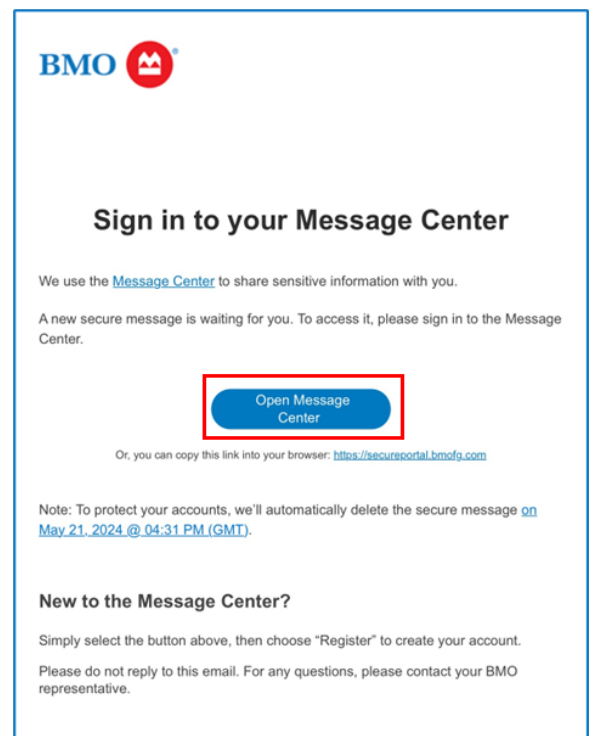
Existing Message Center accounts

If you have an existing account which uses a Google or Microsoft address, you can choose to change how you sign in to your account by following the instructions below.

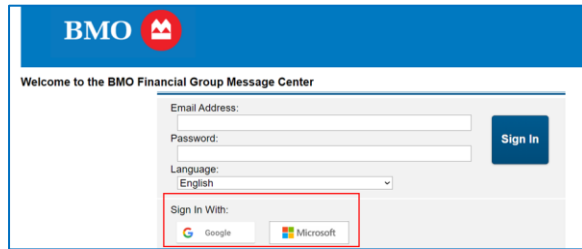
Important: If the email address you provided BMO is identical to the address you will use to sign in, messages which were sent to you in the previous 90 days will still be available. If it is not identical, you will not be able to use this approach as the system considers them two different accounts. You can continue to use your existing credentials or [configure multi-factor authentication](#).

1. If you are using an email link sent to you from Message Center, verify that the email displayed is the one that you provided to BMO for use with secure emails. If it is not, contact your BMO representative.

You can also access the [Message Center](#) website directly in your browser.

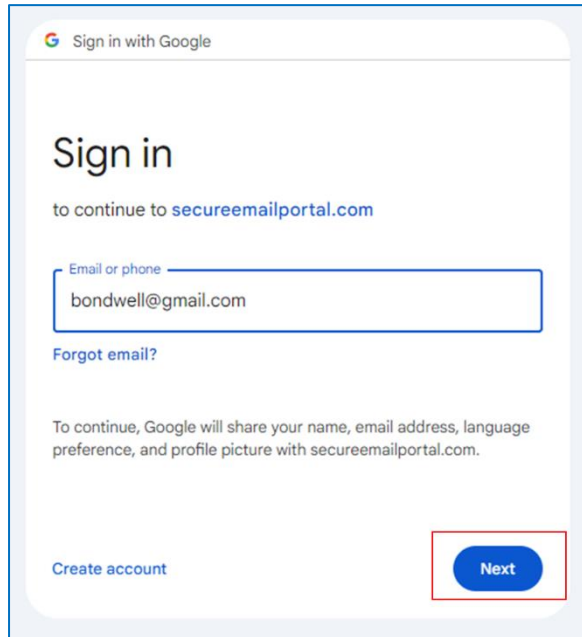


2. Select either the **Google** or **Microsoft** button.

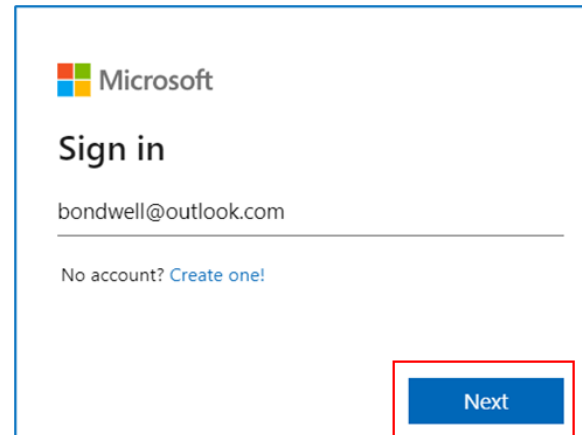


The image shows the login page for the BMO Financial Group Message Center. At the top is a blue header with the BMO logo. Below the header, it says "Welcome to the BMO Financial Group Message Center". There is a login form with fields for "Email Address:", "Password:", and "Language:" (set to English). A "Sign In" button is to the right of the password field. Below the password field, there is a "Sign In With:" section with two buttons: "Google" and "Microsoft". The "Google" button is highlighted with a red box.

3. When redirected to either the Google or Microsoft sign in page, enter the email address you use for that account, select **Next** and follow the prompts to sign in.



The image shows the Google sign-in page. At the top, it says "Sign in with Google". Below that, it says "Sign in" and "to continue to [secureemailportal.com](#)". There is a text input field for "Email or phone" with the value "bondwell@gmail.com". Below the field is a link for "Forgot email?". A paragraph states: "To continue, Google will share your name, email address, language preference, and profile picture with secureemailportal.com." At the bottom left is a link for "Create account", and at the bottom right is a blue "Next" button highlighted with a red box.



The image shows the Microsoft sign-in page. At the top is the Microsoft logo. Below it, it says "Sign in". There is a text input field for the email address with the value "bondwell@outlook.com". Below the field is a link for "No account? [Create one!](#)". At the bottom right is a blue "Next" button highlighted with a red box.

When you have successfully signed in, you will be redirected back to the Message Center.

Using multi-factor authentication (MFA)

To improve security and prevent unauthorized access, MFA (also known as two-factor authentication or 2FA) is an optional authentication method to securely sign in to new and existing Message Center accounts. MFA is not required for accounts that use Google or Microsoft authentication. At BMO, we encourage our customers to embrace a security-first mindset and use MFA wherever possible.

MFA requires confirmation of more than one form of identification when logging into a system or app. Once you've entered the correct information, you are granted access.

These forms generally include at least two of the following:

- **Something you know** – enter an ID and password.
- **Something you have** – confirm a number sent to a smart phone or email address.
- **Something you are** – confirm your identity with biometrics such as Face ID or fingerprint analysis.

If you choose to use MFA for your Message Center account, you can set up one (or both) of the available types of authentication:

- Use an authenticator application on a mobile device.
- Receive a one-time passcode sent in a text message (SMS).

Important: MFA is used to secure individual accounts by requiring additional forms of verification at the time of sign in. Shared mailboxes use credentials such as a username and password available to all those who have access to the account. Using MFA on a shared mailbox would require time-sensitive sharing of the passcode or authentication number among all users, eliminating any the security benefits and potentially causing access issues.

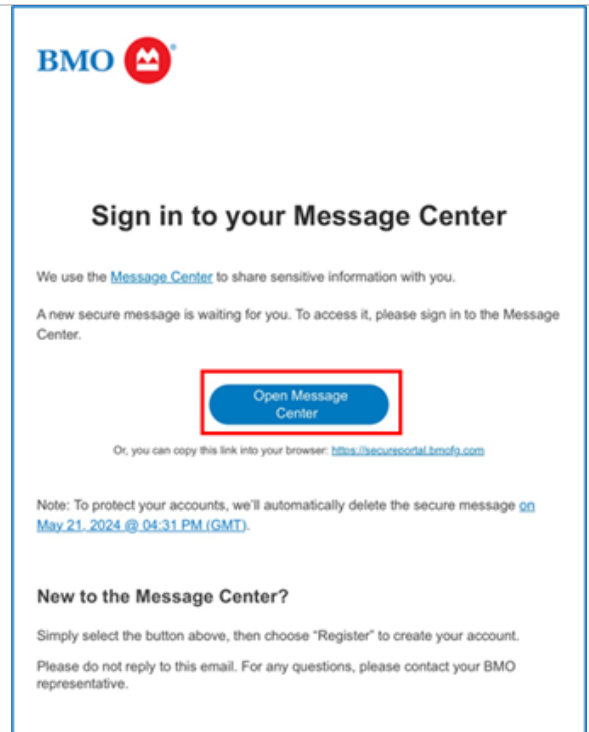
Note: If you chose to sign in using your Microsoft or Google account credentials, you can skip the next section.

Registering a new email address

When you receive an email in your Message Center, a message is sent to your regular email with a link to the sign in page. The first time you visit Message Center, you are required to register and verify your email account before you can sign in.

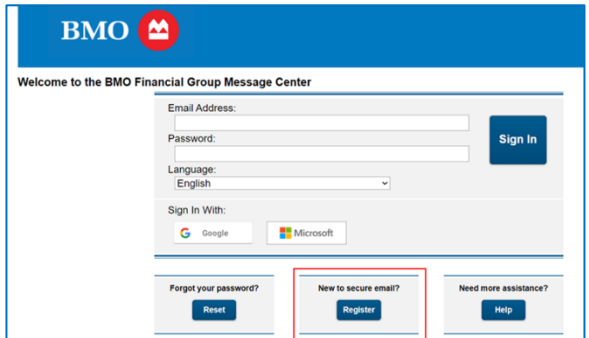
Important: To access your secure messages, you must register the same email address that received the notification.

1. Access [Message Center](#) directly or select the **Open Message Center** link in the email you were sent from 'notification@secureportal.bmofg.com'.



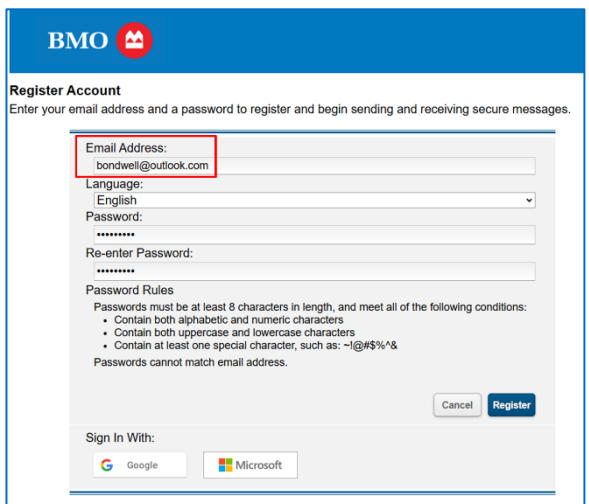
The screenshot shows the BMO Message Center sign-in page. At the top is the BMO logo. Below it is the heading "Sign in to your Message Center". A paragraph explains that the Message Center is used for sensitive information and that a new secure message is waiting. A blue button labeled "Open Message Center" is highlighted with a red rectangle. Below the button, a link is provided: "Or, you can copy this link into your browser: <https://secureportal.bmofg.com>". A note states that accounts will be automatically deleted on May 21, 2024, at 04:31 PM (GMT). At the bottom, there is a section titled "New to the Message Center?" with instructions to select the "Register" button and a disclaimer to not reply to the email.

2. Select the **Register** button under 'New to secure email?'.



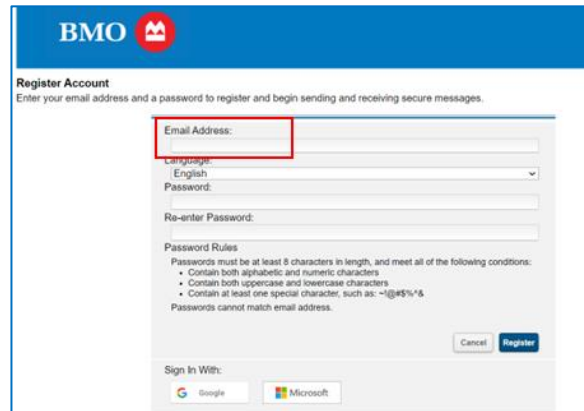
The screenshot shows the BMO Message Center welcome page. It features the BMO logo and the heading "Welcome to the BMO Financial Group Message Center". Below this is a sign-in form with fields for Email Address, Password, and Language (set to English). There are "Sign In" and "Forgot your password?" (with a "Reset" button) links. A "New to secure email?" section with a "Register" button is highlighted with a red rectangle. A "Need more assistance?" link with a "Help" button is also present. At the bottom, there are "Sign In With:" buttons for Google and Microsoft.

3. If you have used an email link sent to you from Message Center, verify that the email address displayed is **identical** to what you provided to BMO to use for secure email. If it is not, contact your BMO representative.



The screenshot shows the BMO Register Account page. It features the BMO logo and the heading "Register Account". Below this is a form with fields for Email Address (highlighted with a red rectangle), Language (set to English), Password, and Re-enter Password. A "Password Rules" section lists requirements: at least 8 characters, contain both uppercase and lowercase characters, and contain at least one special character (such as ~!@#\$%^&). A note states that passwords cannot match the email address. At the bottom, there are "Cancel" and "Register" buttons. At the very bottom, there are "Sign In With:" buttons for Google and Microsoft.

If you are accessing the Message Center from a bookmark or favourite, type in your email address.

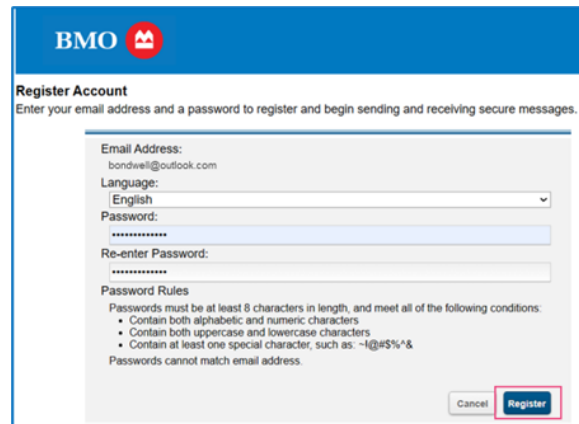


The image shows the BMO 'Register Account' form. At the top is the BMO logo. Below it, the heading 'Register Account' is followed by the instruction 'Enter your email address and a password to register and begin sending and receiving secure messages.' The form contains several input fields: 'Email Address:' (highlighted with a red box), 'Language:' (a dropdown menu set to 'English'), 'Password:', and 'Re-enter Password:'. Below these fields are 'Password Rules' which state: 'Passwords must be at least 8 characters in length, and meet all of the following conditions: • Contain both alphabetic and numeric characters • Contain both uppercase and lowercase characters • Contain at least one special character, such as: ~!@#\$%^&'. Passwords cannot match email address.' At the bottom right are 'Cancel' and 'Register' buttons. At the bottom left is a 'Sign In With:' section with 'Google' and 'Microsoft' icons.

4. Select the **dropdown arrow** to display the Message Center in your preferred language.

Note that choosing a language only changes the application's display for you. It does not translate the content of messages sent to/from you within the system.

5. Choose a password following the guidance on the screen.
6. Re-enter the password.
7. Select **Register**.

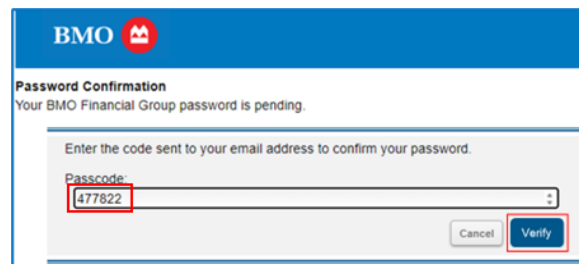


This image shows the same BMO 'Register Account' form as above, but with some fields filled in. The 'Email Address:' field contains 'bondwell@outlook.com'. The 'Language:' dropdown is still set to 'English'. The 'Password:' and 'Re-enter Password:' fields are filled with eight asterisks. The 'Register' button at the bottom right is now highlighted with a red box.

Verifying a new email address

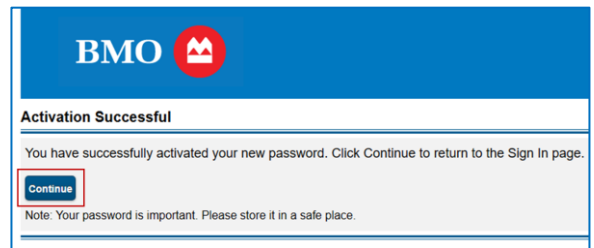
1. To complete your registration and verify that the email address you registered in Message Center belongs to you, a one-time passcode is sent to that email address. Enter the passcode and select **Verify**.

Note: The code will expire in 20 minutes.

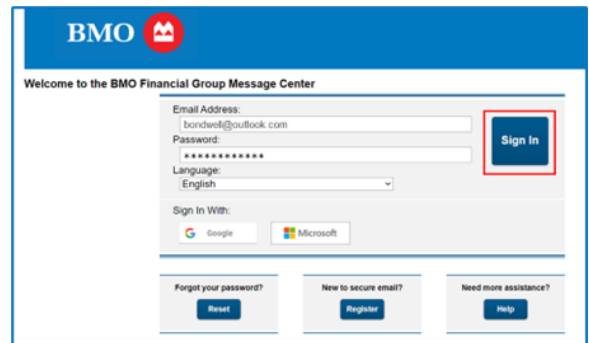


The image shows the BMO 'Password Confirmation' form. At the top is the BMO logo. Below it, the heading 'Password Confirmation' is followed by the message 'Your BMO Financial Group password is pending.' The form contains a single input field labeled 'Passcode:' which contains the number '477822' (highlighted with a red box). Below the input field are 'Cancel' and 'Verify' buttons, with the 'Verify' button highlighted by a red box.

2. Your email address is now registered and active with the new security features applied.
3. Select **Continue** to return to the sign in page.



4. Enter your email and password.
5. Select **Sign In**.



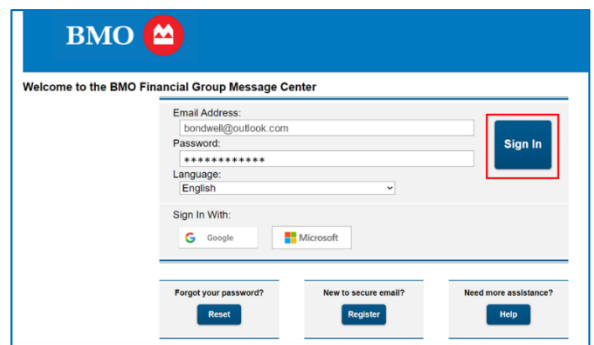
You are now able to access messages in the Message Center.

Mobile application authentication

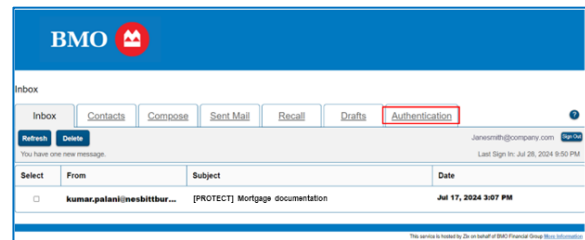
Setting up your application

Before you can use MFA, you need to install an authenticator application such as [Microsoft Authenticator](#) or [Google Authenticator](#) from your device's app store on your mobile device. You can use either of these applications regardless of which operating system you have. While each application will have a different design, the basic functionality will be similar

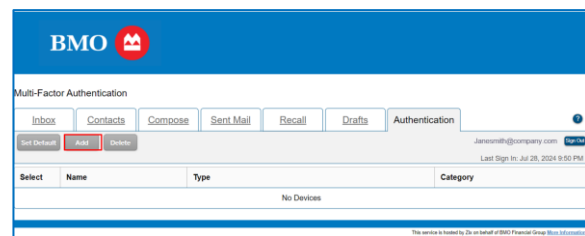
1. From the Message Center home screen, enter your **Email address** and **Password**.
2. Select **Sign in**.



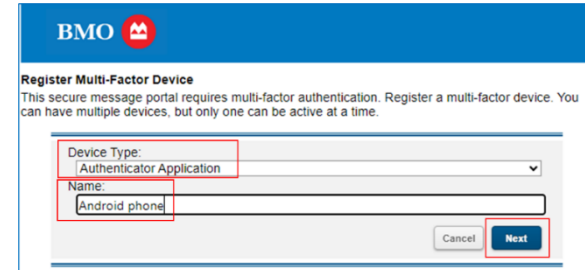
3. Select the **Authentication** tab.



4. Select **Add**.



5. Choose **Authenticator Application** from the Device Type dropdown.
6. Enter a name for your device.
7. Select **Next**.



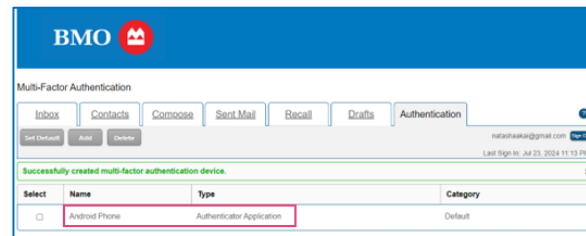
8. Scan the QR Code with your device's camera.

Note: If your camera is not able to scan the code, ensure that you have a QR Code scanner app installed. If you do not have one installed, choose one from your device's app store.

9. Open your authenticator application and enter the code listed.
10. Select **Next**.

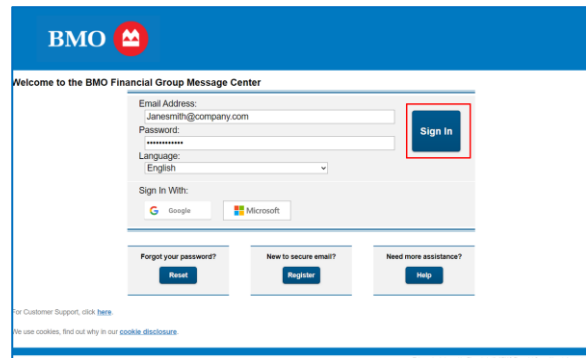


Your authentication application is now displayed under the Authentication tab. You can add other authentication methods here if you would like to.

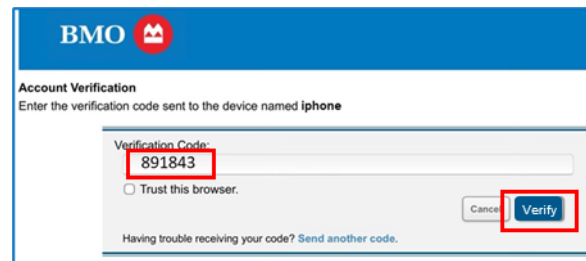


Authenticating with a mobile application

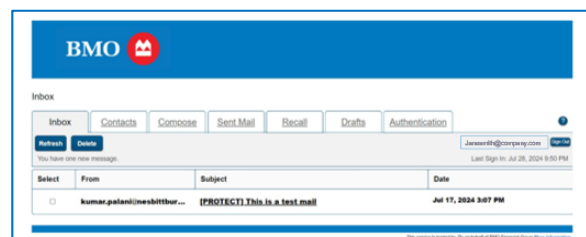
1. From the Message Center home screen, enter your **Email address** and **Password**.
2. Select **Sign in**.



3. Open your authenticator application on your device and find the code sent to you.
4. Enter the code.
5. Select **Verify**.



6. You have successfully signed in and will be redirected to the Message Center.



Text message (SMS) authentication

Note: There are international countries that are not supported by the Message Center for text (SMS) authentication. If you are having difficulty setting up your text-based authentication, reach out to your BMO representative and they will investigate whether the country code is supported.

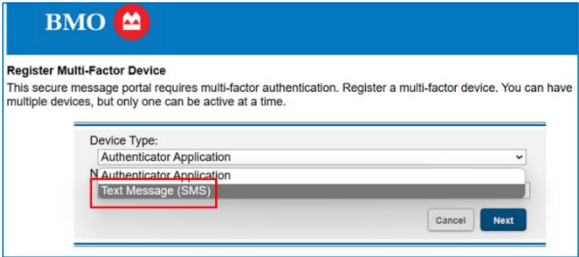
Setting up your device

1. From the Message Center home screen, enter your **Email address** and **Password**.
2. Select **Sign in**.

3. Select the **Authentication** tab.

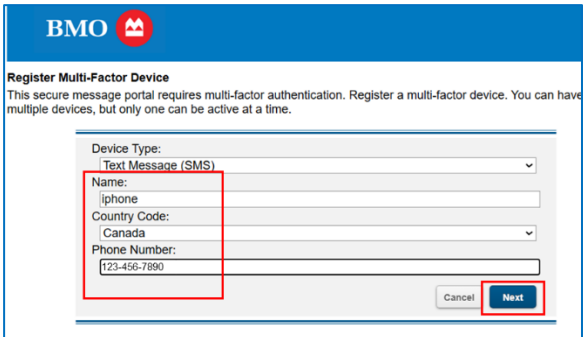
4. Select **Add**.

5. Select the **Device Type** dropdown.
6. Select **Text Message (SMS)**.
7. Select **Next**.



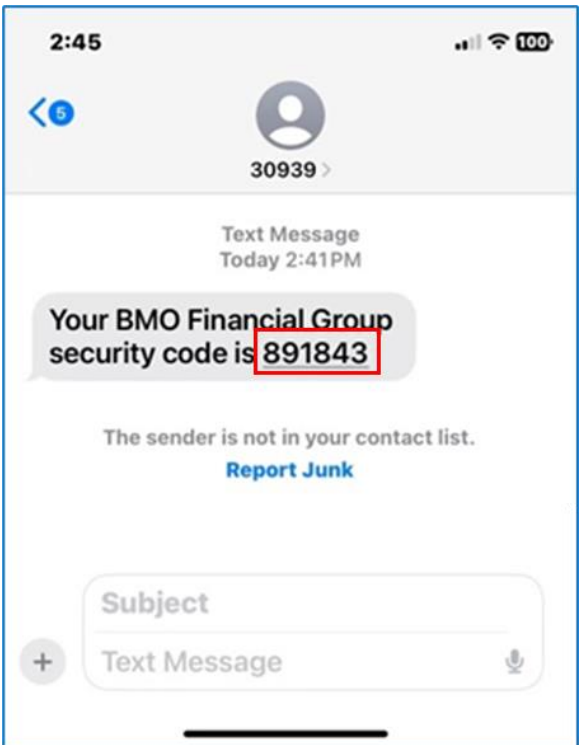
The screenshot shows the BMO 'Register Multi-Factor Device' screen. It includes a header with the BMO logo and a sub-header. Below the sub-header is a paragraph explaining that the secure message portal requires multi-factor authentication. A form is displayed with a 'Device Type' dropdown menu. The 'Text Message (SMS)' option is selected and highlighted with a red box. At the bottom right of the form are 'Cancel' and 'Next' buttons.

8. Enter a name for the device.
 9. Choose your country.
 10. Enter your phone number beginning with the area code and use dashes instead of parenthesis (), for example 123-456-7890.
- Note:** Do not include your country code.
11. Select **Next**.



This screenshot shows the same BMO 'Register Multi-Factor Device' screen as the previous one, but at a later stage. The 'Device Type' dropdown is still set to 'Text Message (SMS)'. Below it, the 'Name' field contains 'iphone', the 'Country Code' dropdown is set to 'Canada', and the 'Phone Number' field contains '123-456-7890'. These three fields are grouped together and highlighted with a red box. The 'Next' button at the bottom right is also highlighted with a red box.

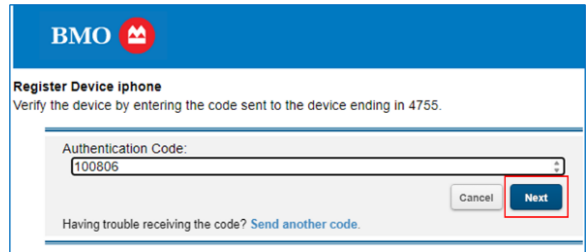
12. Copy the code sent to you by text message.
- Note:** The code will expire within 20 minutes.



The screenshot shows a text message received on a mobile phone. The status bar at the top shows the time as 2:45 and a battery level of 100%. The message is from a contact named '30939'. The text of the message reads: 'Text Message Today 2:41PM' followed by 'Your BMO Financial Group security code is 891843'. The code '891843' is highlighted with a red box. Below the message text, it says 'The sender is not in your contact list.' and provides a 'Report Junk' link. At the bottom of the screen is a text input area with a 'Subject' label and a 'Text Message' placeholder.

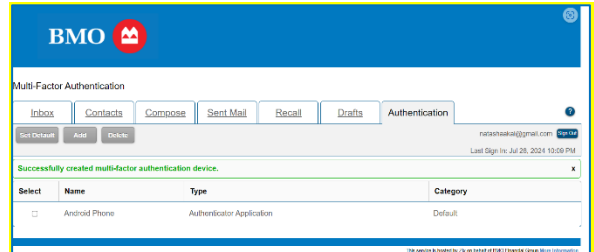
13. Enter the code.

14. Select **Next**.



The screenshot shows the BMO 'Register Device iPhone' screen. It prompts the user to 'Verify the device by entering the code sent to the device ending in 4755.' There is a text input field for the 'Authentication Code' containing '100806'. To the right of the field are 'Cancel' and 'Next' buttons, with the 'Next' button highlighted by a red box. Below the input field, it says 'Having trouble receiving the code? [Send another code.](#)'

Your device will be displayed under the Authentication tab. You can add other authentication methods here if you would like to.

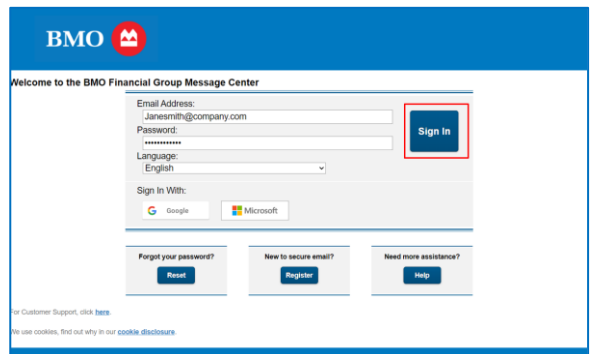


The screenshot shows the BMO 'Multi-Factor Authentication' screen. It has tabs for 'Inbox', 'Contacts', 'Compose', 'Sent Mail', 'Recall', 'Drafts', and 'Authentication'. The 'Authentication' tab is selected. A message states 'Successfully created multi-factor authentication device.' Below this is a table with columns 'Select', 'Name', 'Type', and 'Category'. The table contains one entry: an Android Phone named 'Authenticator Application' of type 'Authenticator Application' in the 'Default' category. The 'Next' button from the previous screen is visible in the bottom right corner.

Authenticating with a text message (SMS)

1. From the Message Center home screen, enter your **Email address** and **Password**.

2. Select **Sign in**.



The screenshot shows the BMO 'Welcome to the BMO Financial Group Message Center' sign-in screen. It has fields for 'Email Address' (JaneSmith@company.com) and 'Password' (masked with asterisks). There is a 'Language' dropdown set to 'English' and 'Sign In With' buttons for Google and Microsoft. A red box highlights the 'Sign in' button. Below the sign-in fields are links for 'Forgot your password?', 'New to secure email?', and 'Need more assistance?'. At the bottom, there are links for 'For Customer Support, click here.' and 'We use cookies, find out why in our [cookie disclosure](#)'.

3. Open the text application on your mobile device. Enter the verification code received.

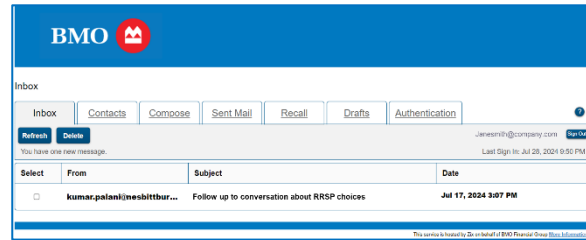
Note: The code will expire in 20 minutes.

4. Select **Verify**.



The screenshot shows the BMO 'Account Verification' screen. It prompts the user to 'Enter the verification code sent to the device named iPhone'. There is a text input field for the 'Verification Code' containing '891843'. Below the field is a checkbox for 'Trust this browser.' To the right of the field are 'Cancel' and 'Verify' buttons, with the 'Verify' button highlighted by a red box. Below the input field, it says 'Having trouble receiving your code? [Send another code.](#)'

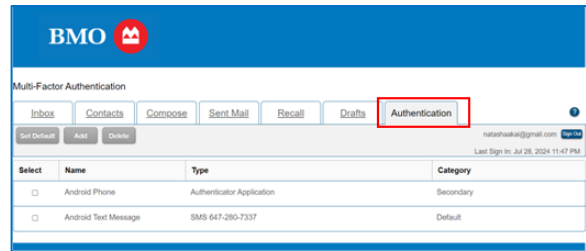
You have successfully signed in and will be redirected to the Message Center.



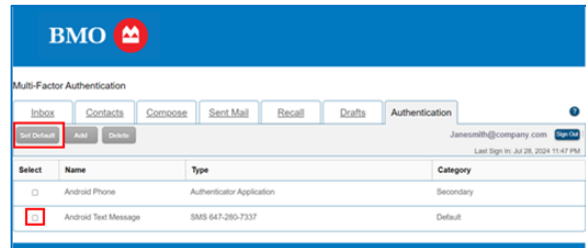
Setting a default MFA method

Note: If you have more than one method of MFA set up, they will all be displayed.

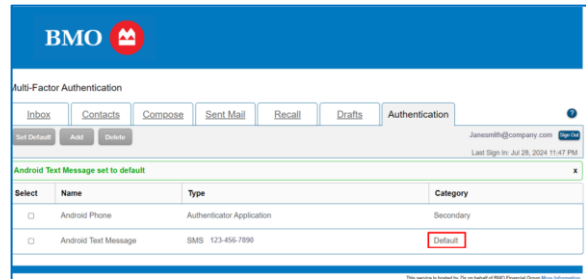
1. Select the **Authentication** tab.



2. Select the box beside the method to set as your default.
3. Select **Set Default**.

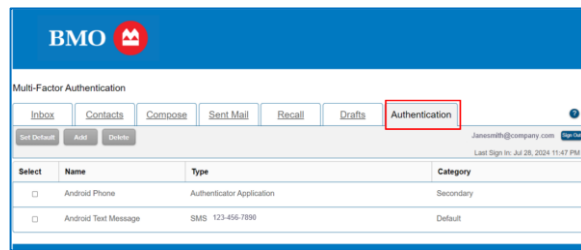


Your choice of device is now set as default for use at sign in.

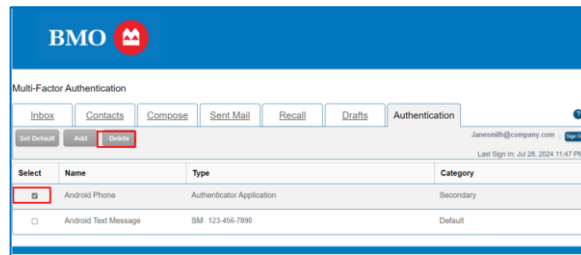


Deleting an MFA method

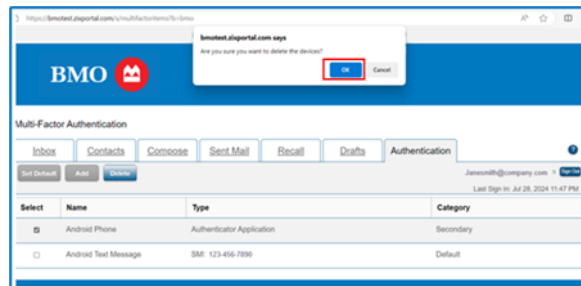
1. Select the **Authentication** tab.



2. Select the box beside the method to delete.
3. Select **Delete**.

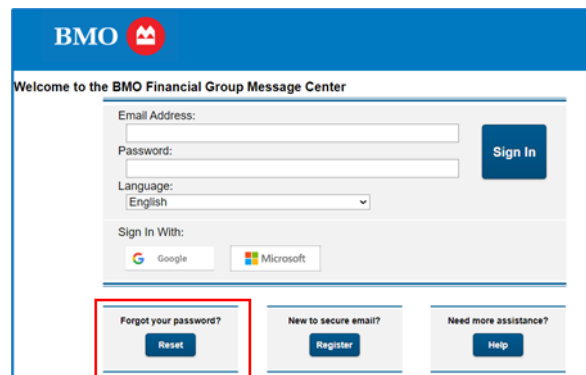


4. Select **OK** to confirm your action



Resetting your password

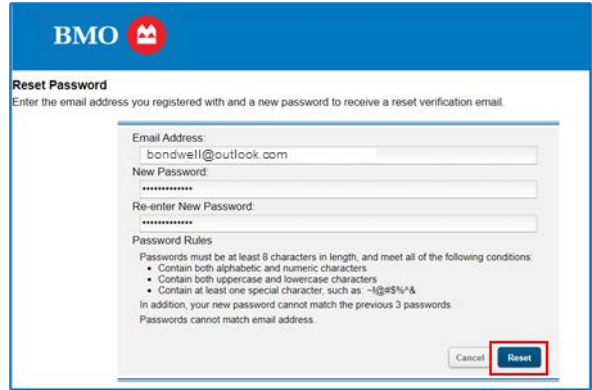
If you have forgotten your Message Center password and are not using a Google or Microsoft account to authenticate, select **Reset** at the bottom of the Message Center sign in page.



To reset your password:

1. Enter your email address.
2. Create a new password, following the password rules on screen.
3. Re-enter your new password and select **Reset**.

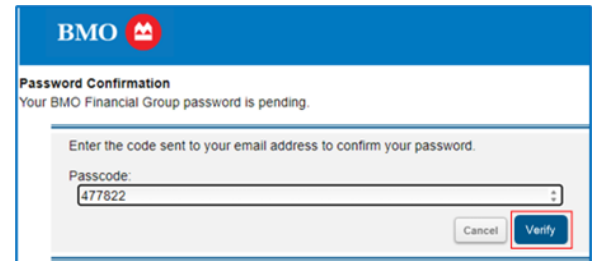
Note: Your new password cannot match your three previous passwords.

The screenshot shows the BMO 'Reset Password' page. It has a blue header with the BMO logo. Below the header, it says 'Reset Password' and 'Enter the email address you registered with and a new password to receive a reset verification email.' There are three input fields: 'Email Address' (containing 'bondwell@outlook.com'), 'New Password' (with a masked password), and 'Re-enter New Password' (also masked). Below these fields are 'Password Rules' which list requirements: at least 8 characters, containing both alphabetic and numeric characters, containing both uppercase and lowercase characters, and containing at least one special character. At the bottom right, there are 'Cancel' and 'Reset' buttons, with the 'Reset' button highlighted by a red box.

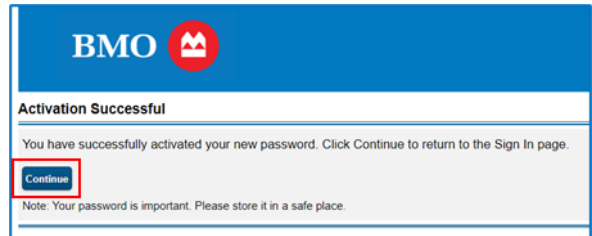
4. To confirm your password change, enter the one-time code sent to your regular email.

Note: The code will expire in 20 minutes.

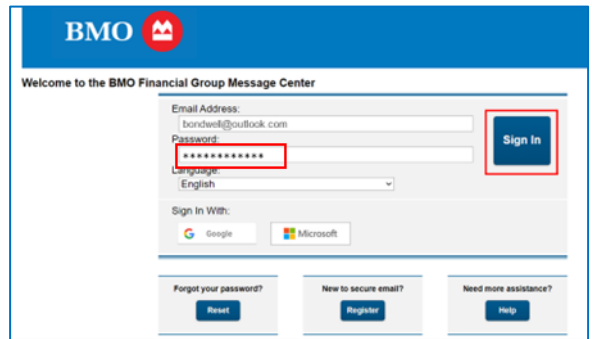
5. Select **Verify**.

The screenshot shows the BMO 'Password Confirmation' page. It has a blue header with the BMO logo. Below the header, it says 'Password Confirmation' and 'Your BMO Financial Group password is pending.' There is a text input field for 'Passcode' containing '477622'. At the bottom right, there are 'Cancel' and 'Verify' buttons, with the 'Verify' button highlighted by a red box.

6. Select **Continue** to return to the sign in page.

The screenshot shows the BMO 'Activation Successful' page. It has a blue header with the BMO logo. Below the header, it says 'Activation Successful' and 'You have successfully activated your new password. Click Continue to return to the Sign In page.' There is a 'Continue' button highlighted by a red box. At the bottom, there is a note: 'Note: Your password is important. Please store it in a safe place.'

7. Enter your new password.
8. Select **Sign In**.

The screenshot shows the BMO 'Sign In' page. It has a blue header with the BMO logo. Below the header, it says 'Welcome to the BMO Financial Group Message Center'. There are input fields for 'Email Address' (containing 'bondwell@outlook.com') and 'Password' (masked). Below these is a 'Language' dropdown menu set to 'English'. There are 'Sign In With' buttons for 'Google' and 'Microsoft'. At the bottom, there are three links: 'Forgot your password?' with a 'Reset' button, 'New to secure email?' with a 'Register' button, and 'Need more assistance?' with a 'Help' button. The 'Sign In' button is highlighted by a red box.

Working with messages

Emails and attachments you send to BMO from within the Message Center are automatically encrypted by the bank's security systems. Attachments can be up to 20MB in size.

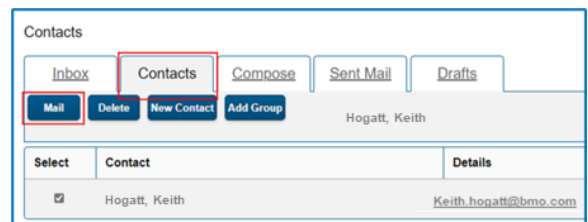
Secure email exchanges are limited to you, BMO email addresses and individuals copied on the original email who also have Message Center access.

You can use **Reply All** to send a secure email within the Message Center that contains a non-BMO email address. However, you can't forward or copy a message to a non-BMO email address that was not on the original email in Message Center.

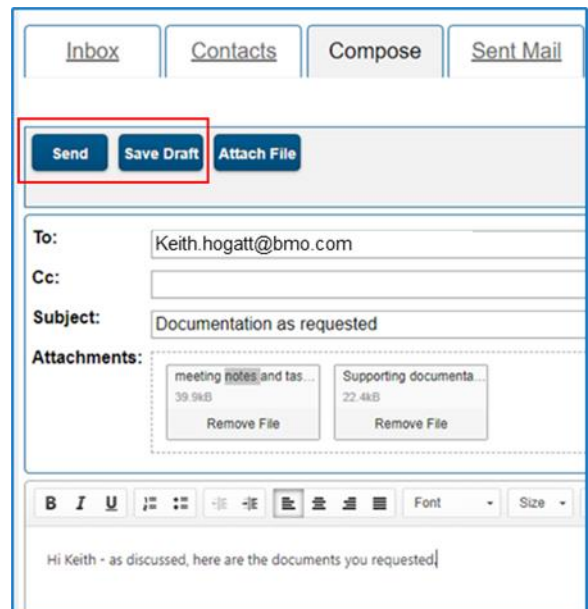
Sending a message

If you have added your BMO representative as a contact, begin your message on the **Contacts** tab.

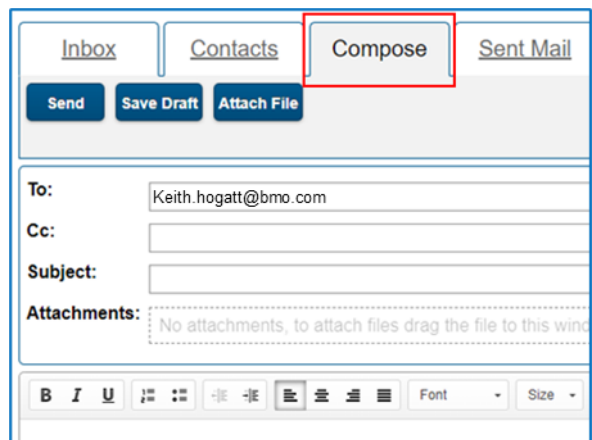
1. Select the box beside your contact's name.
2. Select the **Mail** icon.



3. Your contact's information will auto populate into the email.
4. You can attach files up to 20 MB in size.
5. You can either select **Send** or **Save Draft** to work on it later.

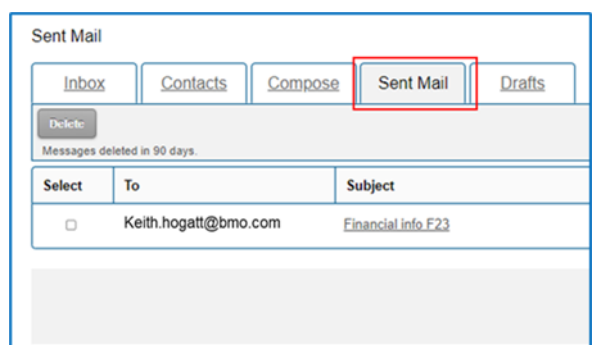


6. If you do not have your BMO representative saved as a contact, begin your message on the **Compose** tab. Either type or paste their email address into the 'To:' or 'Cc:' field. **Note:** You can only send an email to a BMO representative through Message Center.



The screenshot shows the 'Compose' tab selected in the Message Center. At the top, there are tabs for 'Inbox', 'Contacts', 'Compose' (highlighted with a red box), and 'Sent Mail'. Below the tabs are buttons for 'Send', 'Save Draft', and 'Attach File'. The main area contains fields for 'To:' (with 'Keith.hogatt@bmo.com' entered), 'Cc:', 'Subject:', and 'Attachments:' (with a message: 'No attachments, to attach files drag the file to this window'). At the bottom is a rich text editor toolbar with options for bold, italic, underline, bulleted list, numbered list, link, unlink, text color, background color, font face, and font size.

7. Sent messages are stored in the 'Sent Mail' tab for 90 days. After that, they are no longer available.



The screenshot shows the 'Sent Mail' tab selected in the Message Center. At the top, there are tabs for 'Inbox', 'Contacts', 'Compose', 'Sent Mail' (highlighted with a red box), and 'Drafts'. Below the tabs is a 'Delete' button and a message: 'Messages deleted in 90 days.' Below this is a table with columns 'Select', 'To', and 'Subject'. The table contains one row with a checkbox, the email address 'Keith.hogatt@bmo.com', and the subject 'Financial info F23'.

Note: If you need to also include people outside of BMO on your email, have your BMO representative send a secure email and copy them on it. If they do not already have an account, they will need to register for Message Center to receive the message. Once they have done so, you can reply to the message, and they will be able to access it. If they are not on the original email, you cannot add them, even if they have an account.

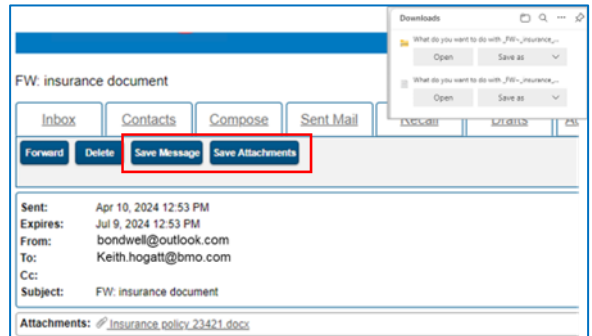
Important: Do not reply to email notifications from your regular inbox. For an email to remain encrypted and secure, you must reply from within the Message Center.

Saving messages and attachments outside of Message Center

Emails sent through Message Center are saved for 90 days. If you need to have a permanent copy, or you want to send it to a recipient who does not have a Message Center account or is not included in the original message, you can download the email and/or the attachment from either your Inbox or Sent Mail tab to your local storage.

Important: Messages and attachments lose their encryption during the process of saving them outside of Message Center. If you forward to another recipient, the email is no longer encrypted and secure.

1. With your message open (either from the Inbox or the Sent Mail tabs), select **Save Message** or **Save Attachments**.
2. Save the file to your local storage.



Support

For assistance, contact your BMO representative.

For more information on the Message Center, refer to the [Frequently Asked Questions](#).