

# BMO's Secure Email service

## Customer guide

### Contents

Getting started with BMO Secure Email .....	2
Email encryption .....	2
Creating your BMO Secure Email account.....	2
Registering with a Google, Microsoft 365 or Live account.....	5
Registering manually .....	6
Setting up 2-step verification.....	8
Authenticating using an authentication app.....	8
Authenticating using SMS.....	9
Using BMO Secure Email .....	11
Composing a new email .....	11
Replying to an email .....	13
Incoming emails.....	14
Downloading emails and attachments from within BMO Secure Email.....	14
How to download the contents of an email.....	15
How to download email attachments .....	16
BMO Secure Email account settings.....	17
How to update your preferred language.....	17
How to change your BMO Secure Email account password .....	17
How to enable passwordless authentication .....	19
How to modify your account settings .....	21
Sending and receiving encrypted emails using the Document Encryption method .....	22

How to change your delivery method to Document Encryption .....	23
Accessing encrypted emails using the Document Encryption method.....	24
Receiving encrypted emails in a shared mailbox .....	26
Including others on an encrypted email .....	26
Replying to encrypted emails using the Document Encryption method .....	26
Downloading and decrypting encrypted messages and attachments using the Document Encryption method.....	28
Downloading and decrypting Microsoft Office file types (.doc, .docx, .xlsx, .pptx) .....	29
Downloading and decrypting all other file types .....	31
Recovering and changing passwords.....	32
Password recovery for those using web messages.....	32
Password recovery and account settings for those using Document Encryption .....	34
Accessing your password history.....	35
Recovering your current BMO Secure Email account password .....	36
Changing your password or personal information .....	38
Support.....	39

## Getting started with BMO Secure Email

### 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.

BMO uses encryption for you to exchange secure emails containing personal, financial or confidential information with your BMO representative. They will let you know in person, by email or by phone before they send you an encrypted email so you know what to expect before it arrives.

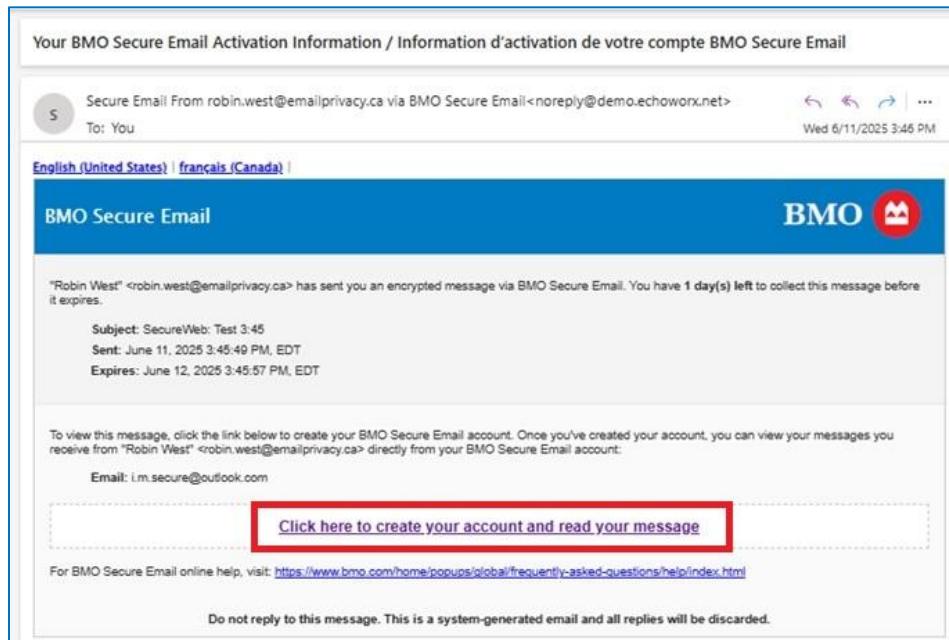
### Creating your BMO Secure Email account

The first time you are sent an encrypted email by your BMO representative, you will receive a regular email in your inbox from them at the email address you provided to BMO. The subject line will read, **'Your BMO Secure Email Activation Information / Information d'activation de votre compte BMO Secure Email'**.

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 or Junk 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. If you are unsure and want to confirm that the email is from BMO, contact your representative.

**Important:** The first email you receive from your BMO representative containing a link to create your account must be acted upon within 90 days; otherwise it will expire.

Within the email, select the **Click here to create your account and read your message** link.



You will be directed to the 'New User Activation' screen.

There are two ways to register for a BMO Secure Email account:

- Signing in with a Google, Microsoft 365 or Live account using one of the links at the top of the page.
- Registering manually by completing the form.

Help Privacy English (United States) -

BMO Secure Email

**New User Activation**

Log in with your social network account (Your account ID must match `ka*****@g****.com`)

 Sign in with Google

 Sign in with Microsoft 365

 Sign in with Live

OR

Enter your Registration Information

First Name  Last Name

Email Address

Password  

Confirm Password  

Password Recovery

Please enter at least one option for password recovery (Challenge Questions or Alternate Email Address)

Select your Challenge Questions

Type in a unique question, or select one from the list  

Answer 1  

Type in a unique question, or select one from the list  

Answer 2  

Type in a unique question, or select one from the list  

Answer 3  

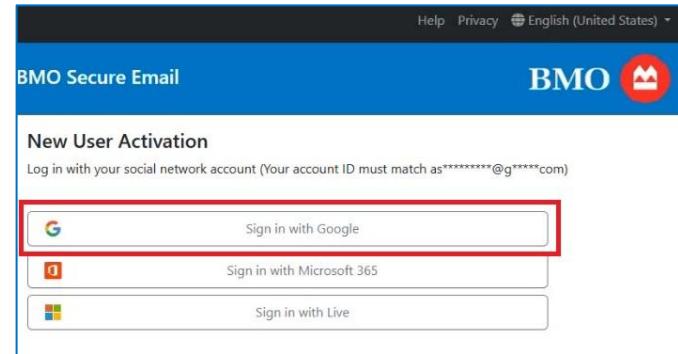
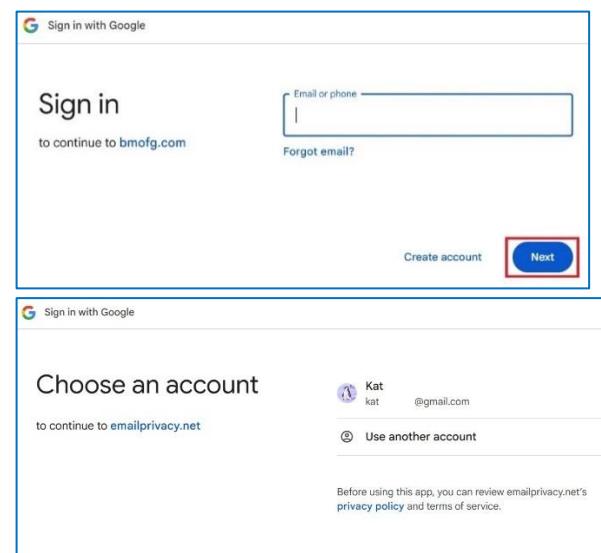
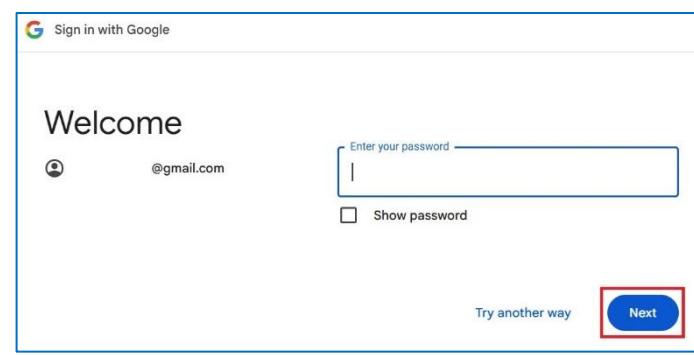
Provide an alternate email address for password recovery

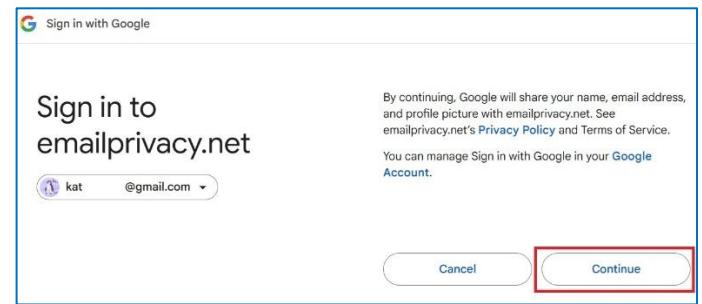
New Email Address   

Confirm Email Address   

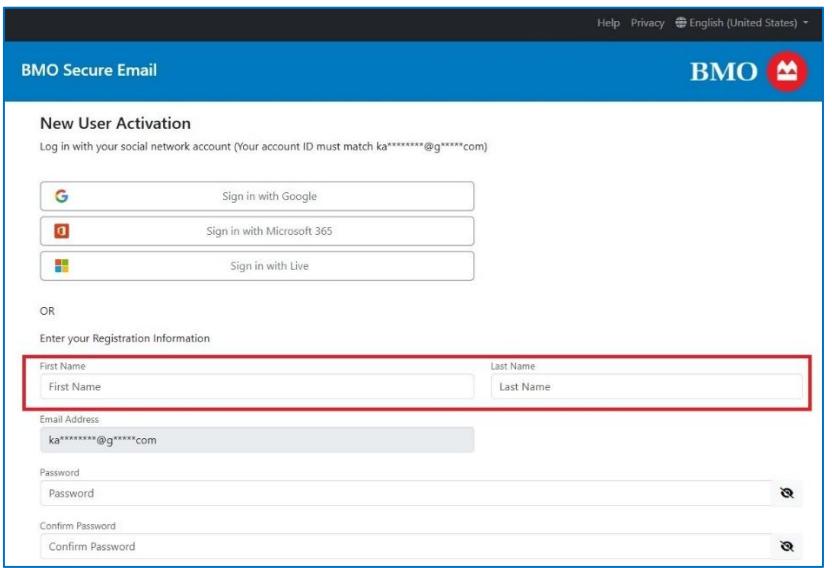
## Registering with a Google, Microsoft 365 or Live account

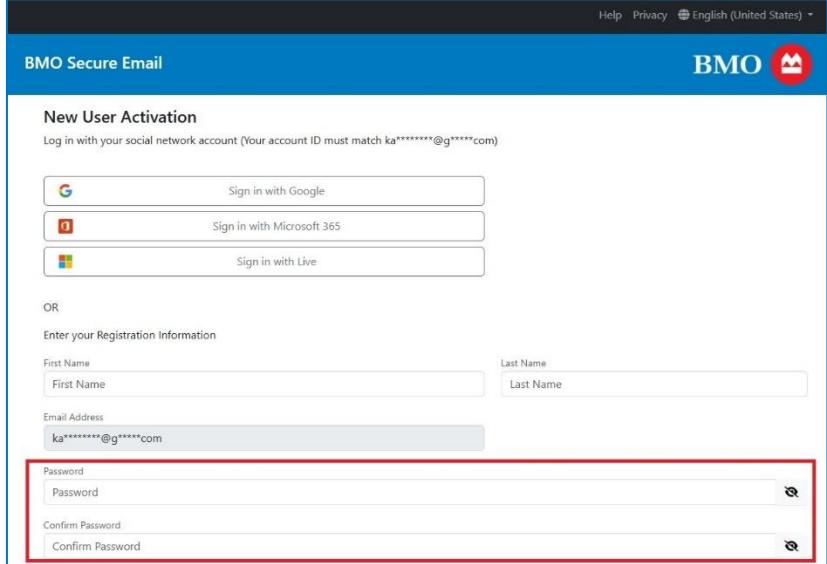
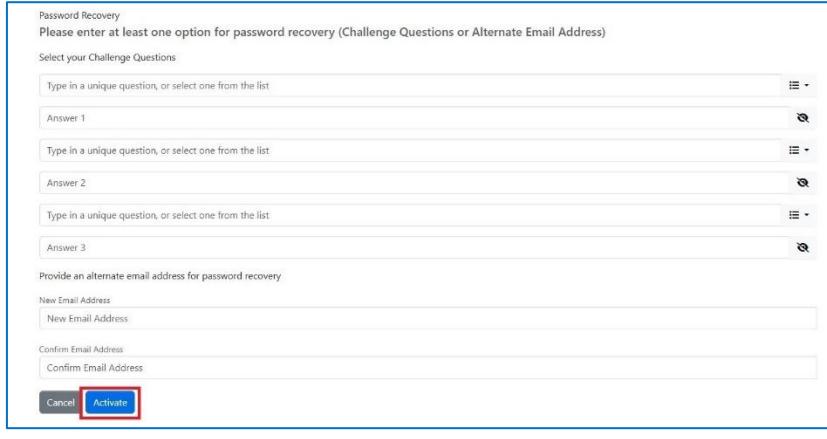
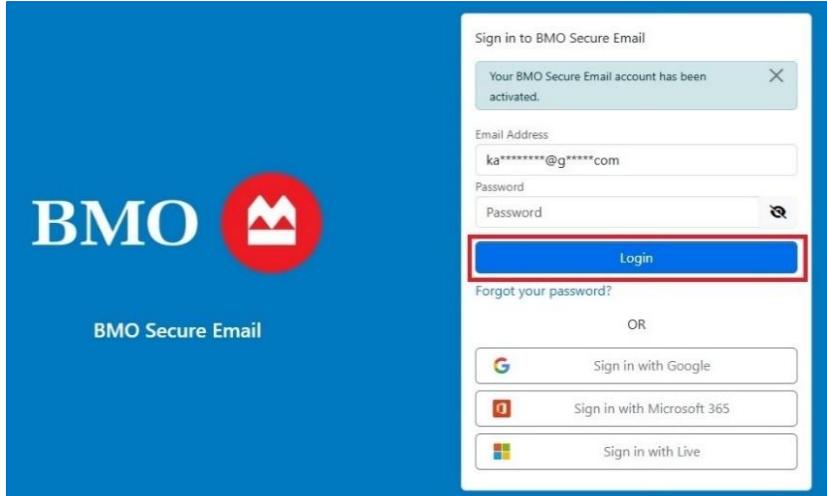
In this example, we will register with a Google account.

<p>1. Select <b>Sign in with Google</b>.</p>	
<p>2. Enter your Google email address and select <b>Next</b>.</p> <p>If you are already signed into Google, select the account you wish to proceed with.</p>	
<p>3. Enter your password and select <b>Next</b>.</p> <p>If you are already signed in, proceed to Step 4.</p>	

<p>4. You may receive a privacy notice. If so, select <b>Continue</b>. You may also receive a prompt from Google to verify your identity using 2-step verification. If so, select <b>Yes, it's me</b> on your mobile device or select the code that matches the one in the prompt.</p>	
<p>5. Proceed to the 'Setting up 2-step verification' section of this guide to continue.</p>	

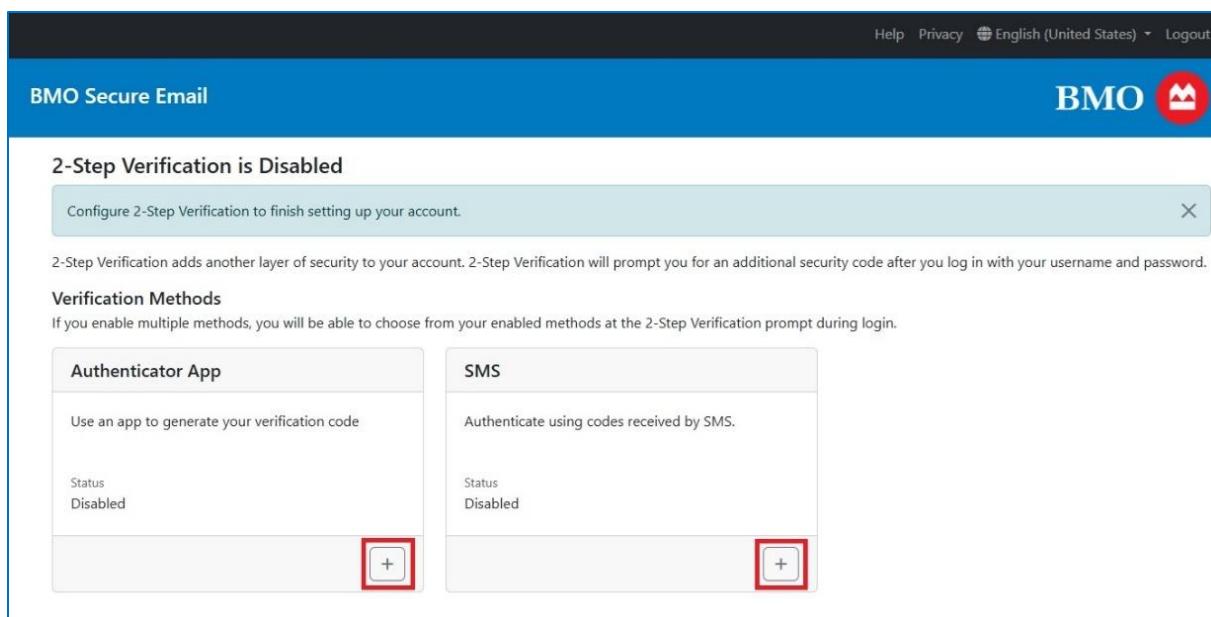
## Registering manually

<p>1. On the 'New User Activation' screen that appears after selecting the link in the email, begin by entering your first and last name.</p>	
---	---

<p>2. Choose a password, enter it in the 'Password' field and then again in the 'Confirm Password' field. Hover your cursor over either field to reveal password criteria.</p>	
<p>3. To aid in password recovery in case you ever forget a password, complete either the three security-question-and-answer fields or the alternate email address fields. You can complete both if you'd prefer. Select <b>Activate</b>.</p>	
<p>4. You'll be directed to the main BMO Secure Email page. Enter your password and select <b>Login</b>.</p> <p>Proceed to the 'Setting up 2-step verification' section to continue.</p>	

## Setting up 2-step verification

After proceeding past either of the registration stages outlined above, you'll be prompted to select an option for 2-step verification using your mobile phone, which adds another layer of security to your account. Select either **Authenticator App** (you will need to download an authentication application such as Microsoft Authenticator or Google Authenticator) or **SMS**, which sends a security code to your smartphone by text message. Select the plus sign beneath your method of choice. SMS is the simpler option of the two.



Help Privacy English (United States) Logout

BMO

**2-Step Verification is Disabled**

Configure 2-Step Verification to finish setting up your account. X

2-Step Verification adds another layer of security to your account. 2-Step Verification will prompt you for an additional security code after you log in with your username and password.

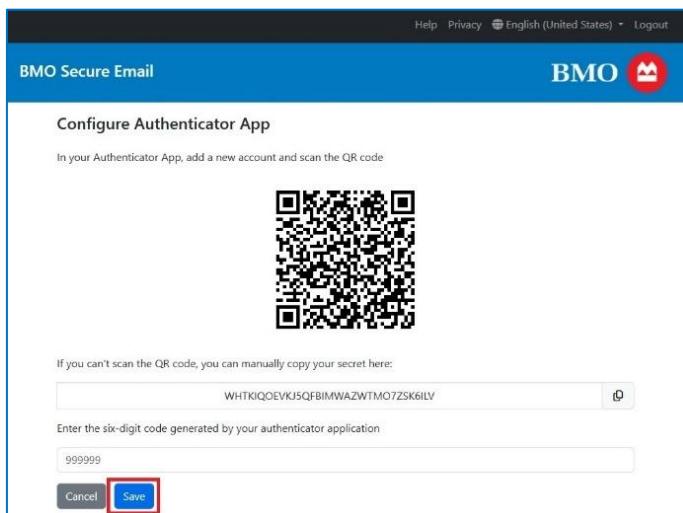
**Verification Methods**

If you enable multiple methods, you will be able to choose from your enabled methods at the 2-Step Verification prompt during login.

<b>Authenticator App</b>	<b>SMS</b>
Use an app to generate your verification code	Authenticate using codes received by SMS.
Status Disabled	Status Disabled
<span style="border: 1px solid red; padding: 2px;">+</span>	<span style="border: 1px solid red; padding: 2px;">+</span>

## Authenticating using an authentication app

1. A QR code will be presented on your computer screen. Open your smartphone's camera app, point it at the QR code and select the URL that appears. The app may prompt you to select or add your email account. It will present you with a six-digit numeric code. Enter the code in the bottom field and select **Save**.



Help Privacy English (United States) Logout

BMO

**Configure Authenticator App**

In your Authenticator App, add a new account and scan the QR code



If you can't scan the QR code, you can manually copy your secret here:

WHTKIQEVKJ5QFBIMWAZWTM07ZSK6ILV

Enter the six-digit code generated by your authenticator application

999999

Save

2. You will be directed to your BMO Secure Email web portal and your encrypted email will be displayed.

You will also receive an email in your regular inbox confirming your 2-step verification has been activated.

Your account setup is now complete.

**BMO Secure Email**

Inbox < Previous Next >

[PROTECT] BMO Echoworx Demo - Portal Only - 5/5/25 1016

This message will expire after August 3, 2025 10:16:49 AM, EDT

May 5, 2025 10:16:33 AM, EDT

Garlic Butter Shrimp Pasta.pdf (72.7KB)

As discussed over the phone, please find the required documents attached.

Thank you.

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer. Please be advised we cannot accept trading instructions via Email.

**2-Step Verification activated**

Secure.email@nesbitburns.com to me

**BMO Secure Email**

Authenticator App verification has been enabled.

Do not reply to this message. This is a system-generated email and all replies will be discarded.

Reply Forward

## Authenticating using SMS

1. You will be directed to the 'Configure SMS Verification' screen. Begin by selecting your country code from the drop-down menu.

**BMO Secure Email**

Configure SMS Verification

Please enter your mobile phone number. BMO Secure Email will send a verification code to the specified number.

Mobile Number

Country Code ▾

Tip: Enter the full number including the country code (which will be automatically selected if recognized) or select a country from the drop-down list before entering the number.

Cancel Send code

2. Enter your mobile phone number in the field on the right and select **Send code**.

**BMO Secure Email**

Configure SMS Verification

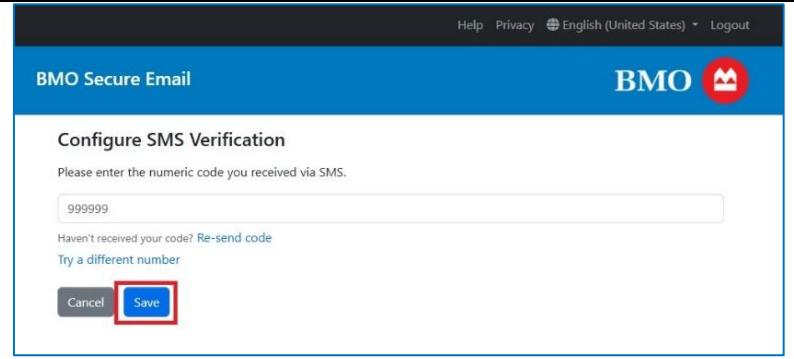
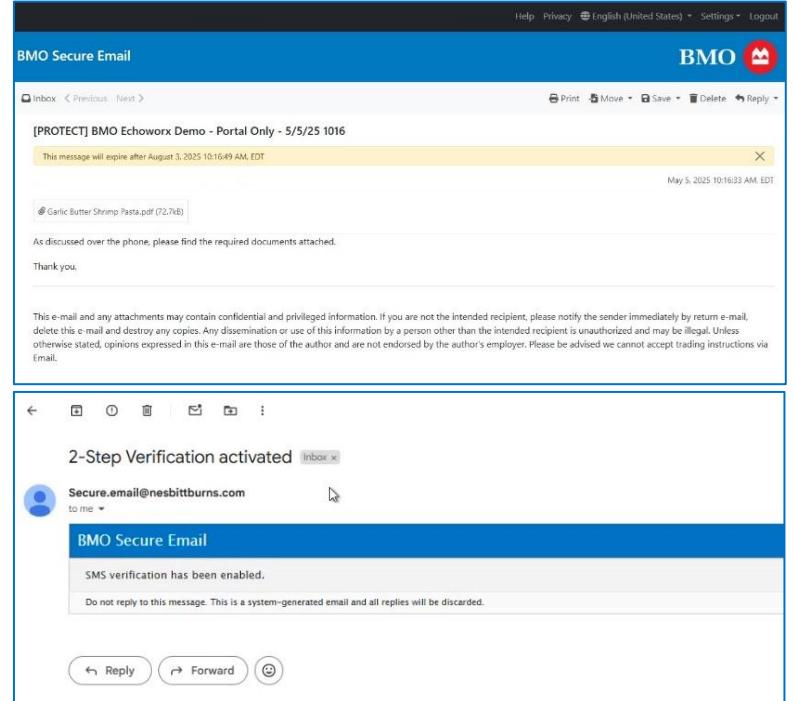
Please enter your mobile phone number. BMO Secure Email will send a verification code to the specified number.

Mobile Number

+1 CA +1 ▾ XXXXXXXXXX

Tip: Enter the full number including the country code (which will be automatically selected if recognized) or select a country from the drop-down list before entering the number.

Cancel Send code

<p>3. You will receive a six-digit numeric code by SMS on your mobile phone. It will contain the phrase 'Verified by Sinch'. Enter the code in the field and select <b>Save</b>.</p>	
<p>4. You will be directed to your BMO Secure Email web portal and your encrypted email will be displayed.</p> <p>You will also receive an email in your regular inbox confirming your 2-step verification has been activated.</p> <p>Your account setup is now complete.</p>	

**Note:** After registration is complete, you can visit <https://protected.bmofq.com/> at any time to access the BMO Secure Email site. Set it as a bookmark or favourite in your browser if you will be visiting often.

## Using BMO Secure Email

After setting up your account, a good next step is to determine how you'd like to receive encrypted emails. There are two options for message delivery:

- **Web messages**

This is the default method and if you'd like to keep it, you don't need to take any action. With this method, when you receive a new encrypted email from BMO, you will receive a notification in your regular inbox, such as Gmail or Hotmail, to let you know you have a new encrypted message. To retrieve it, you would sign into your BMO Secure Email account by using the link in the email notification or by visiting <https://protected.bmofq.com>.

- **Document Encryption**

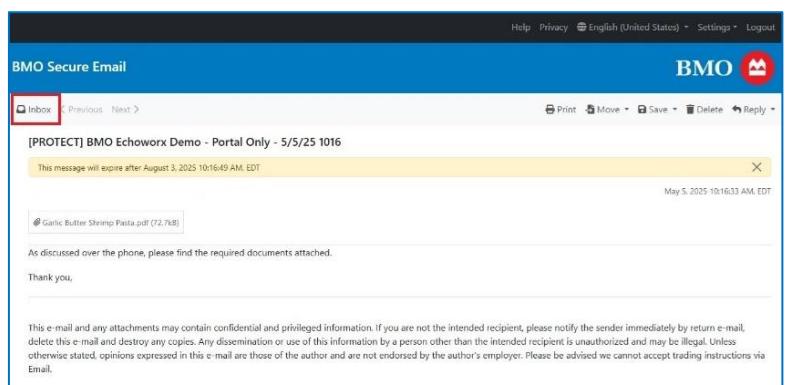
With this method, encrypted emails sent to you from BMO will arrive directly in your regular inbox of your preferred email application such as Gmail or Hotmail. The contents of the email and any included documents are attached separately to the email notification and you must enter your password to open each one. You can still log into your BMO Secure Email account to change any account settings or compose new emails, but emails sent to you will not arrive there.

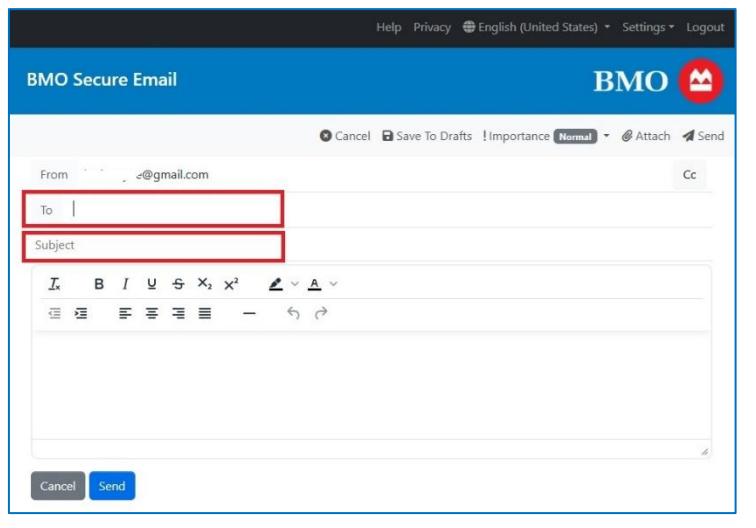
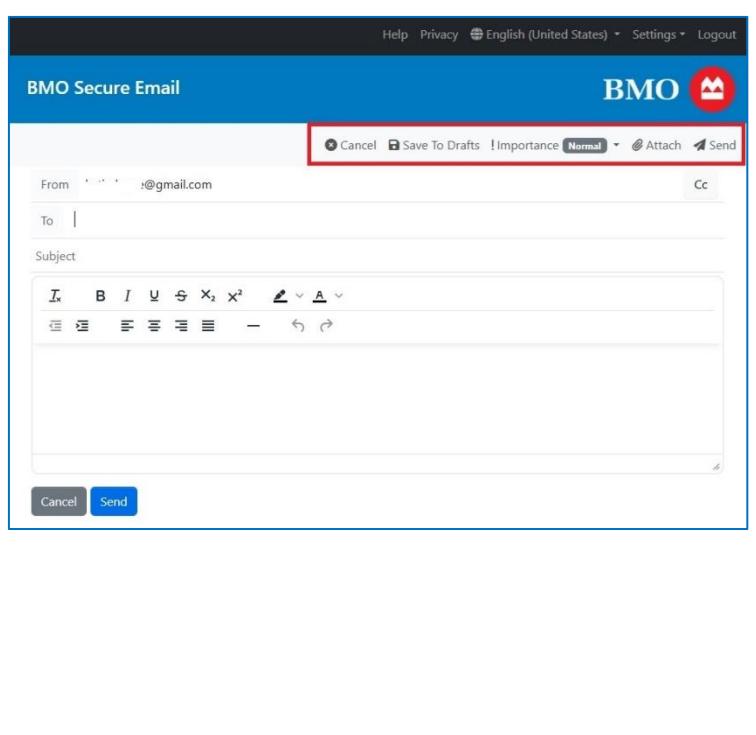
For more information about Document Encryption, refer to the 'Sending and receiving encrypted emails using the Document Encryption method' section of this document.

## Composing a new email

1. After completing your registration, select the **Inbox** button in the top-left corner to return to the main BMO Secure Email page at any time.

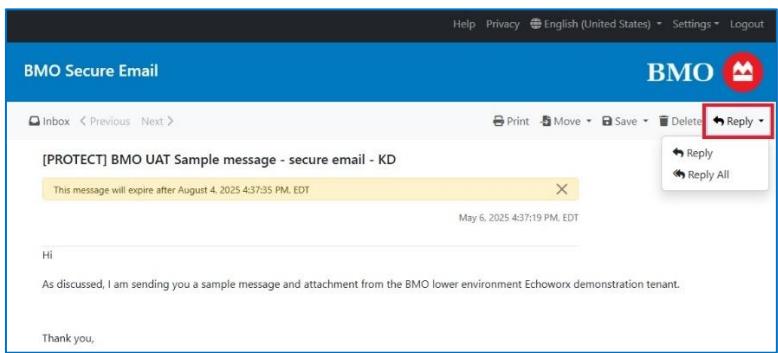
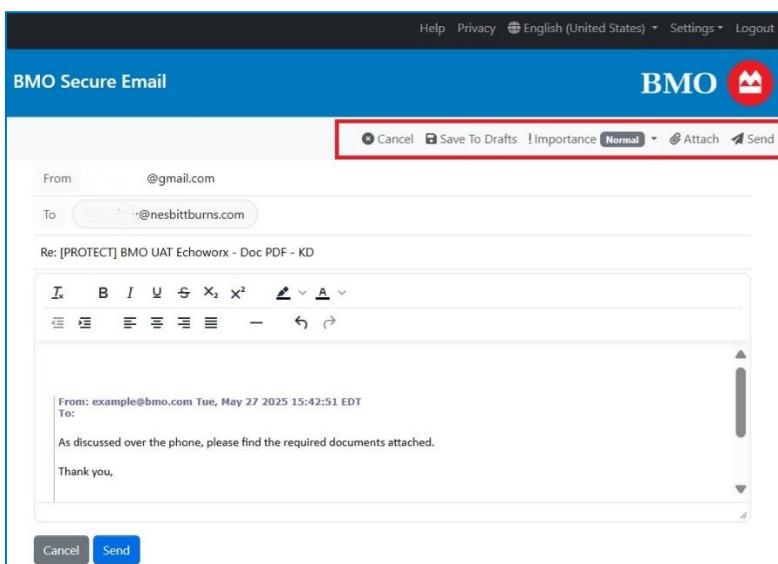
**Important:** All emails in your inbox will expire 90 days after they are sent to you. For steps on saving emails and attachments, refer to the section 'Downloading emails and attachments from within BMO Secure Email'.



<p>2. Select the <b>Compose</b> button in the top-left corner to begin drafting a new email.</p>	
<p>3. In the <b>To</b> field, enter the email address(es) of your recipient(s). Enter a subject in the <b>Subject</b> field.</p> <p><b>Important:</b> The system will only allow emails to be sent to email addresses with an approved BMO domain such as bmo.com or bmonb.com.</p>	
<p>4. The top menu includes a few actions you can take:</p> <p>Select <b>Cancel</b> to discard your message.</p> <p>Select <b>Save to Drafts</b> to come back to it later.</p> <p>Select <b>Importance</b> to change the importance level to low, normal or high.</p> <p>Select <b>Attach</b> to attach documents to your message.</p>	

<p><b>Important:</b> The combined size limit for email attachments is 20 MB.</p> <p>When you have finished drafting your message, select <b>Send</b>. It will be stored in your <b>Sent</b> folder.</p>	
---	--

## Replying to an email

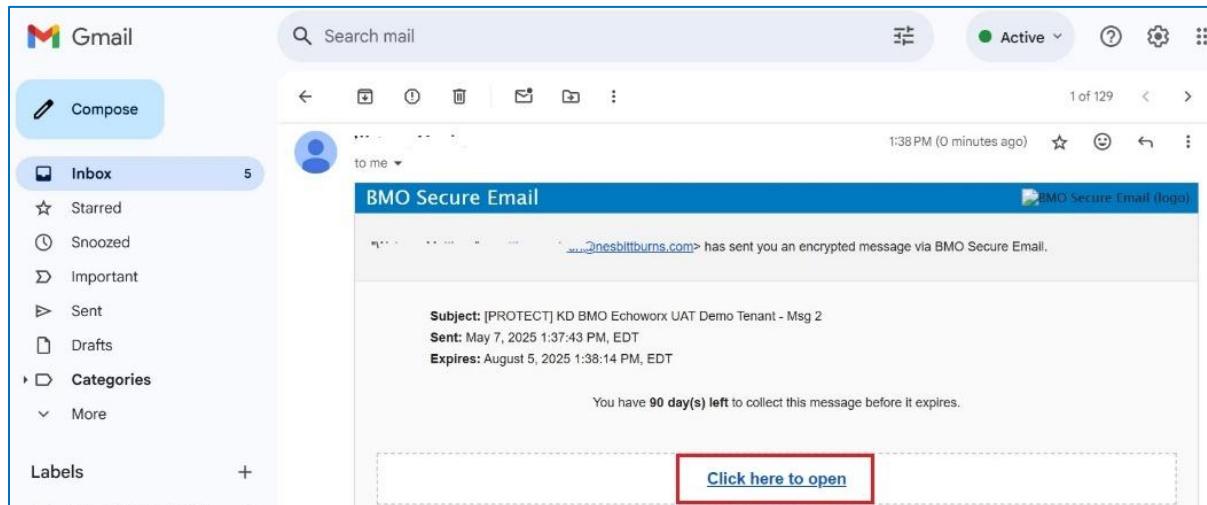
<p>1. Within an email, selecting the <b>Reply</b> button will bring up both the <b>Reply</b> and <b>Reply All</b> options.</p>	
<p>2. The message window includes the contents of the email thread.</p> <p>Select <b>Cancel</b> to discard your message.</p> <p>Select <b>Save to Drafts</b> to come back to it later.</p> <p>Select <b>Importance</b> to set the importance level to low, normal or high.</p> <p>Select <b>Attach</b> to attach documents to your message.</p>	

<p><b>Important:</b> The combined size limit for email attachments is 20 MB.</p> <p>When you have finished drafting your message, select <b>Send</b>. It will be stored in your <b>Sent</b> folder.</p>	
---	--

## Incoming emails

Whenever a new message is sent to you through BMO Secure Email, you will receive an email in your regular inbox with the subject line, 'You have a new encrypted message from person@bmo.com'.

Within the email, select **Click here to open** to log into the BMO Secure Email site. You can also visit <https://protected.bmofg.com/> at any time to log into the site.



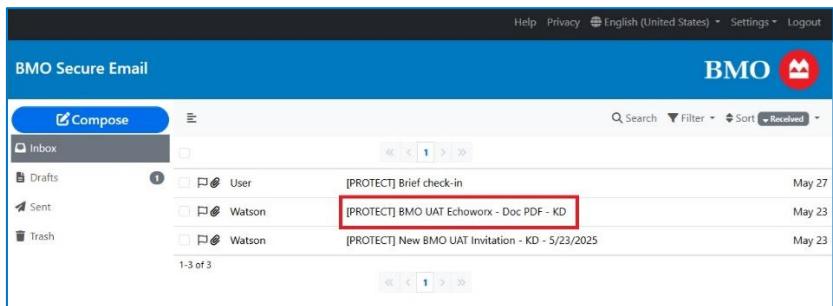
## Downloading emails and attachments from within BMO Secure Email

All emails in your BMO Secure Email account, including those in your 'Sent' and 'Drafts' folders, are subject to a 90-day expiry policy. They will be removed from your portal 90 days after the date they were sent.

Downloading emails and attachments protects them from expiry. Downloading an email does not include any attachments with it. Emails and attachments must be downloaded separately.

## How to download the contents of an email

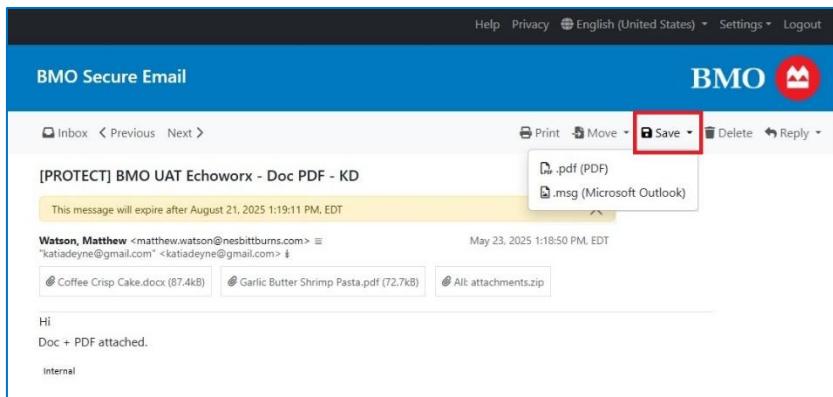
1. From your inbox, open the email you want to save.



2. Select **Save** from the top menu.

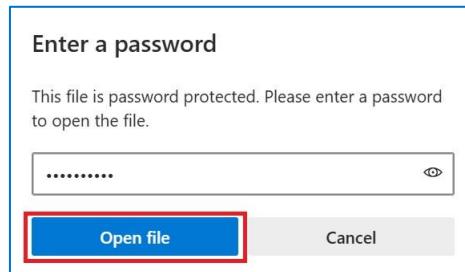
There are two formats you can choose from when downloading your message.

**Important:** Only the PDF option will retain the message's encryption, even when saved locally. The Outlook option loses encryption when saved locally.

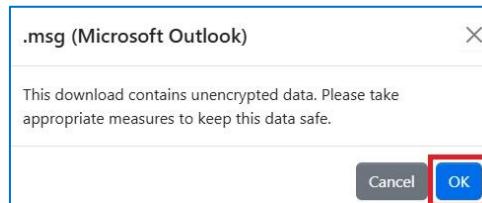


3. If you select **PDF**, you will be prompted to enter your BMO Secure Email password as the file will retain its encryption even when saved locally. Enter it and select **Download**.

When you open the file from your computer's 'Downloads' folder, you will be prompted for your password again. Enter it and select **Open file** to access it.

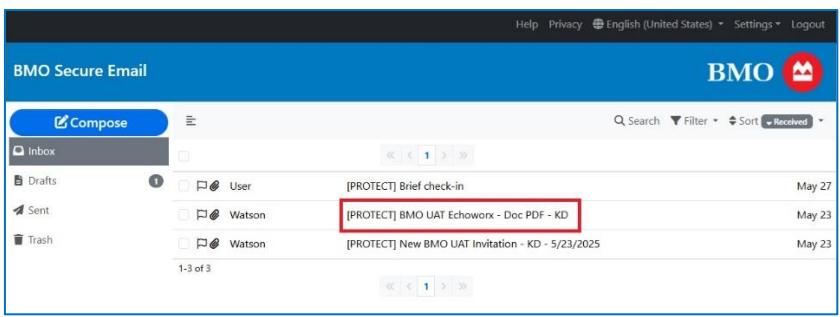


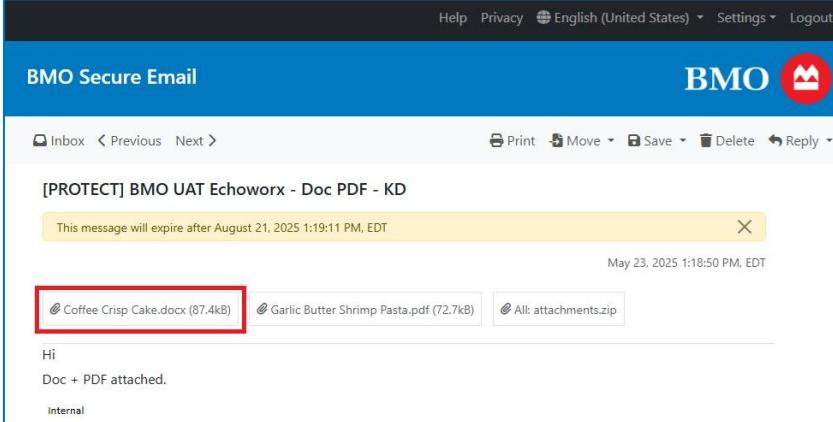
4. Selecting the **Microsoft Outlook** option will bring up a notice that the file will not retain its encryption when downloaded. Select **OK** to proceed with the download.



## How to download email attachments

1. From your inbox, open the email that contains the attachment you want to save.

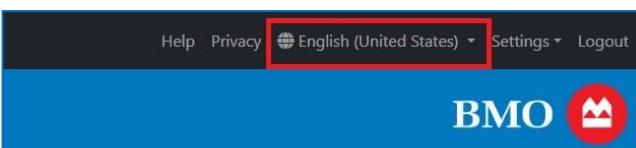
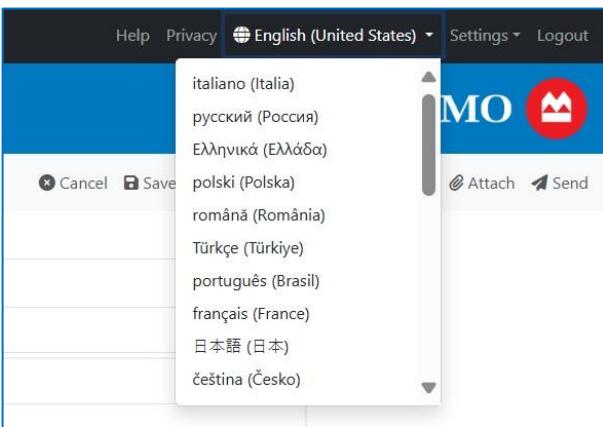


<p>2. Select an attachment to download it. It will download automatically and its encryption will be removed.</p>	
---	--

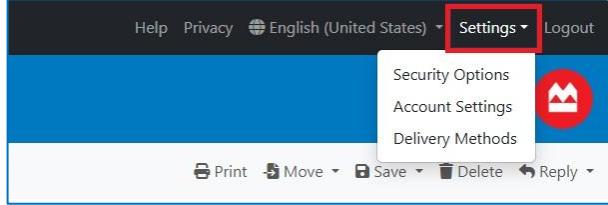
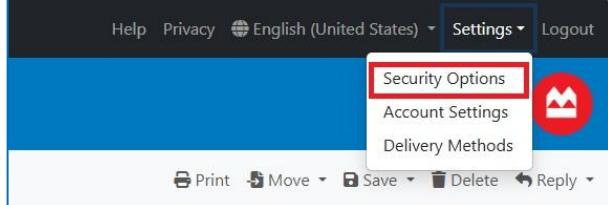
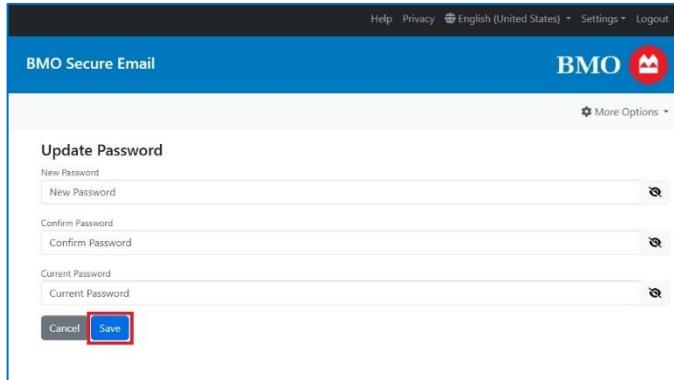
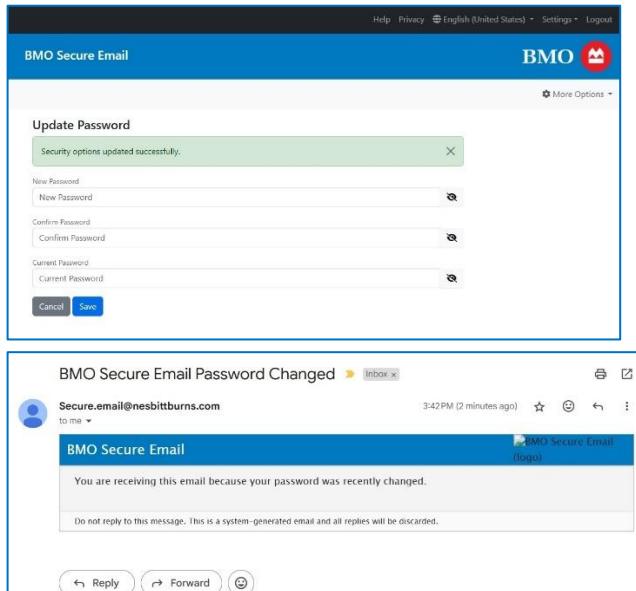
## BMO Secure Email account settings

From any screen within the BMO Secure Email site, you have access to a menu that lets you modify your preferred language, security settings, account settings and delivery methods.

### How to update your preferred language

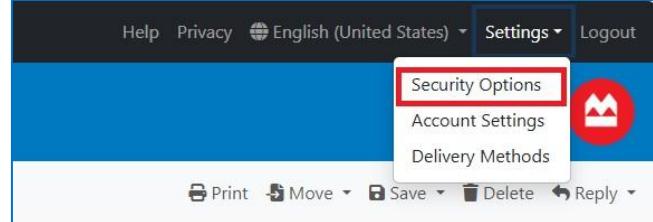
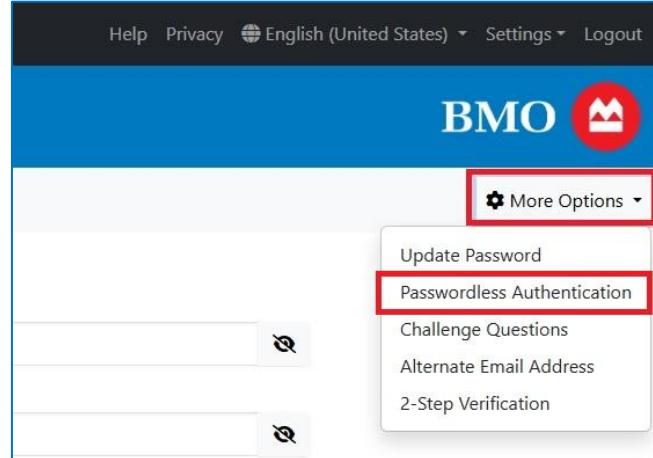
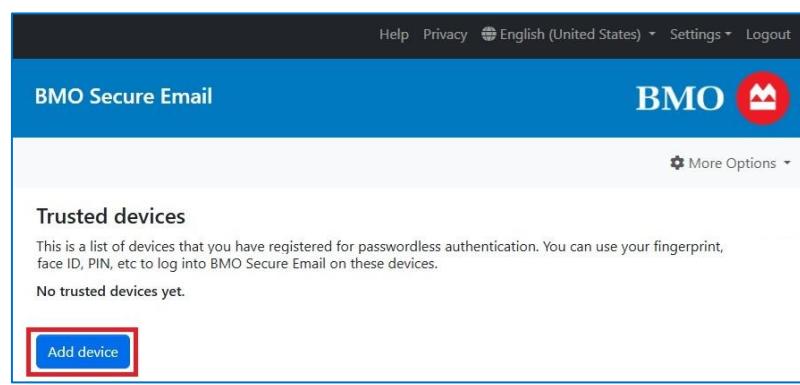
<p>1. From the menu on the top-right corner of any BMO Secure Email page, select the <b>Select language</b> drop-down, which is the third option from the left.</p>	
<p>2. The menu offers a choice of 28 different languages. Your navigation and menu options will update right away.</p>	

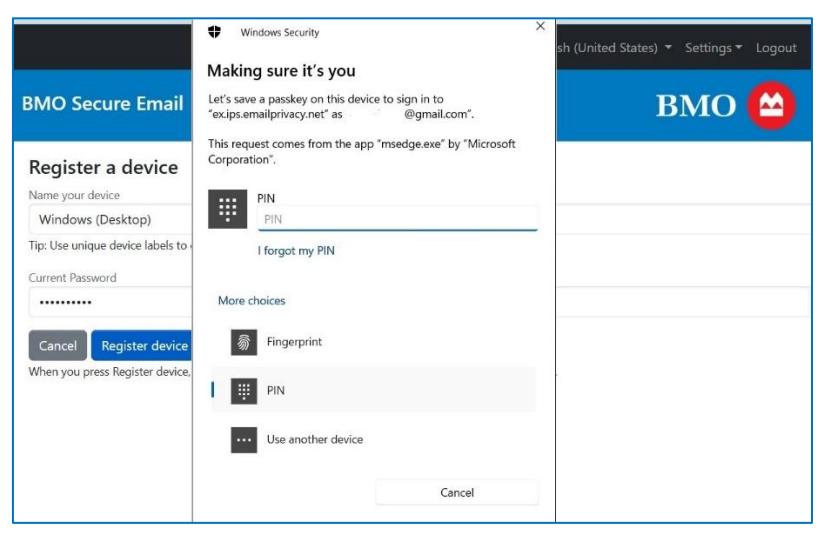
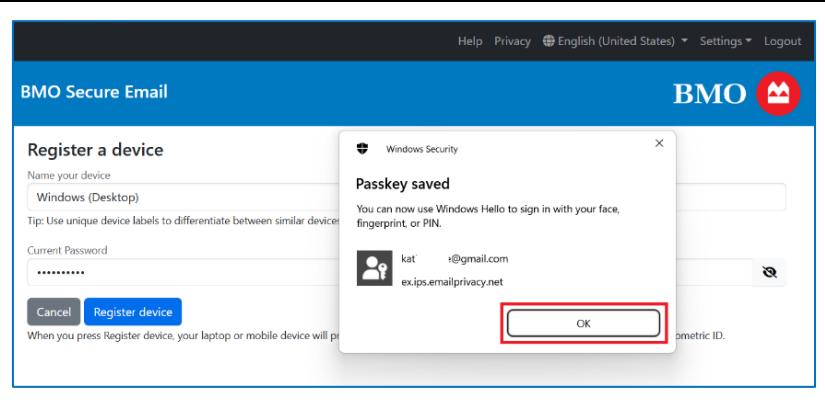
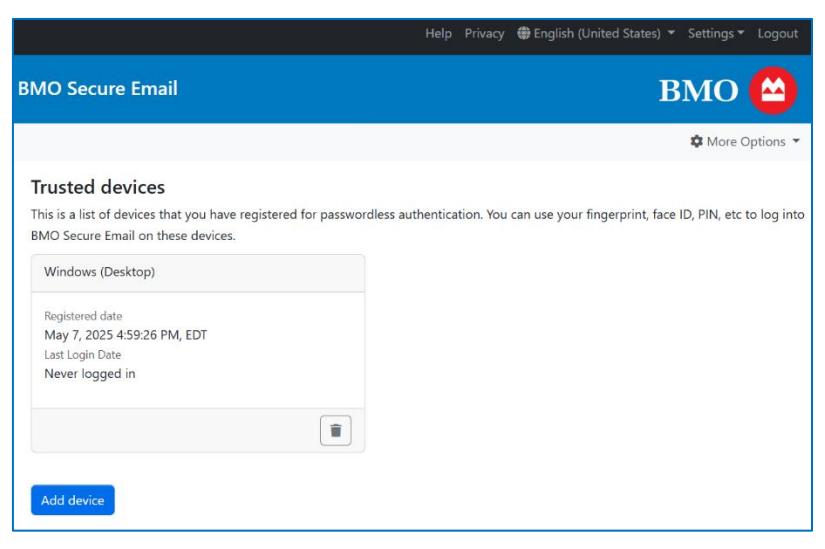
### How to change your BMO Secure Email account password

<p>1. From the menu on the top-right corner of any BMO Secure Email page, select the <b>Settings</b> drop-down.</p>	
<p>2. Select <b>Security Options</b>.</p>	
<p>3. Choose a new password and enter it in both the 'New Password' and 'Confirm Password' fields. Enter your current password in the 'Current Password' field and select <b>Save</b>.</p>	
<p>4. A green notification bar will indicate your password was updated successfully.</p> <p>You will also receive an email at your personal email address with the subject line, 'BMO Secure Email Password Changed' as an added layer of security.</p>	

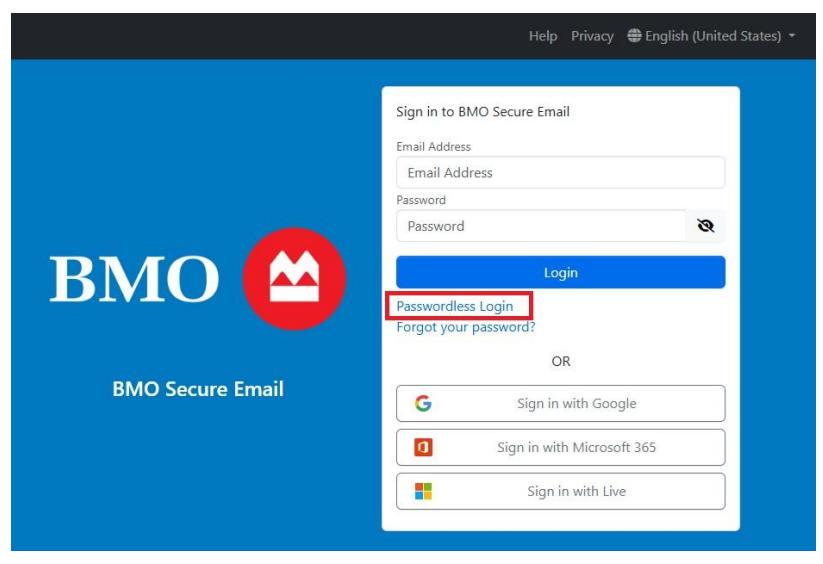
## How to enable passwordless authentication

Passwordless authentication lets you access the BMO Secure Email site with the validation method you use to access your computer/device, including a PIN or biometric data such as fingerprints or face recognition. It is not supported by all devices and web browsers. If you encounter any problems with setup, your device is likely not compatible.

1. From any BMO Secure Email page, select the <b>Settings</b> drop-down in the top-right corner and select <b>Security Options</b> .	
2. Select <b>More Options</b> and then <b>Passwordless Authentication</b> .	
3. Select <b>Add device</b> .	

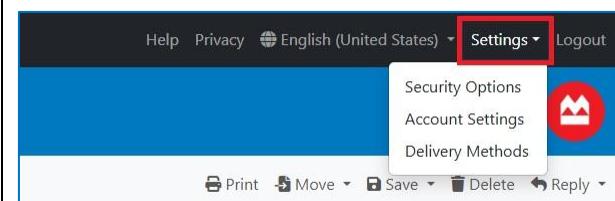
<p>4. Enter your BMO Secure Email password in the 'Current Password' field and select <b>Register device</b>.</p> <p>Enter your PIN or offer other biometric ID when prompted.</p>	
<p>5. Upon successful submission of your PIN or biometric data, you will be prompted with a 'Passkey saved' notice. Select <b>OK</b>.</p>	
<p>6. Your device will be added to your 'Trusted devices' profile.</p>	

- The next time you log into the BMO Secure Email website, select **Passwordless Login** to log in with your device's PIN or biometric data.

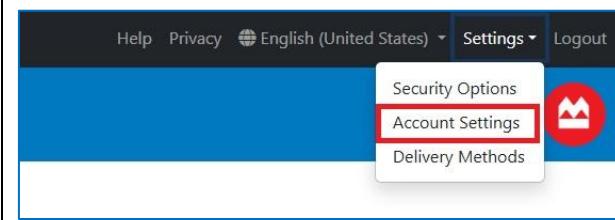


## How to modify your account settings

- From the menu in the top-right corner of any BMO Secure Email page, select the **Settings** drop-down.



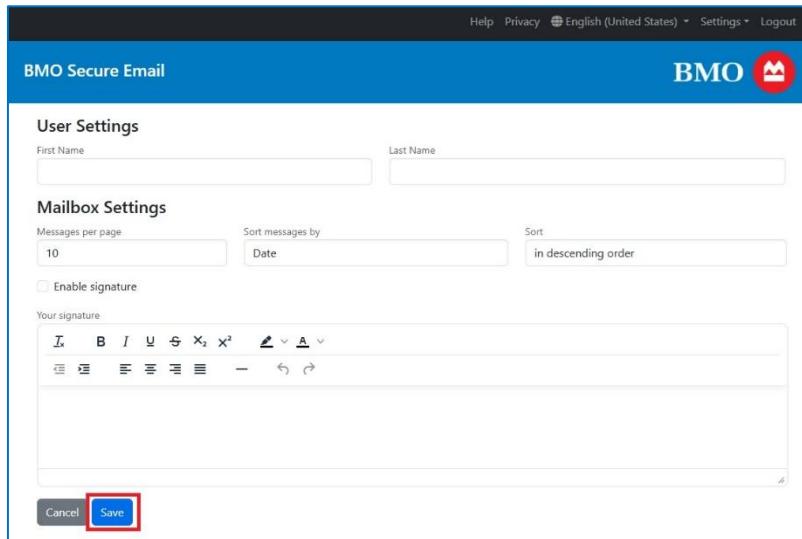
- Select **Account Settings**.



3. Under the 'User Settings' section, you can modify your first and last name.

Under 'Mailbox Settings', you can set the maximum number of messages that appear per page as well as how they are sorted.

If you'd like to add a signature to your outgoing messages, select the **Enable signature** checkbox and compose it in the text field. Select **Save**.



The screenshot shows the 'User Settings' and 'Mailbox Settings' sections of the BMO Secure Email interface. The 'User Settings' section includes fields for 'First Name' and 'Last Name'. The 'Mailbox Settings' section includes a dropdown for 'Messages per page' (set to 10), a dropdown for 'Sort messages by' (set to 'Date' in 'descending order'), and a checkbox for 'Enable signature'. Below these are signature fields and a rich text editor toolbar. The 'Save' button at the bottom is highlighted with a red box.

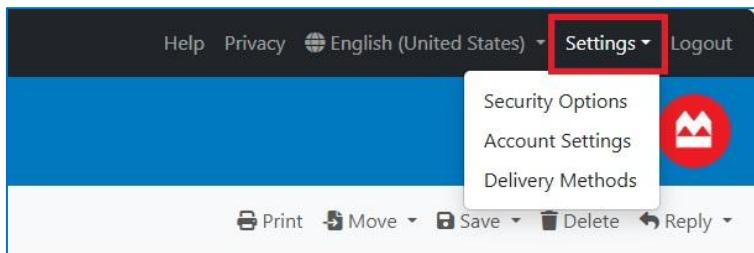
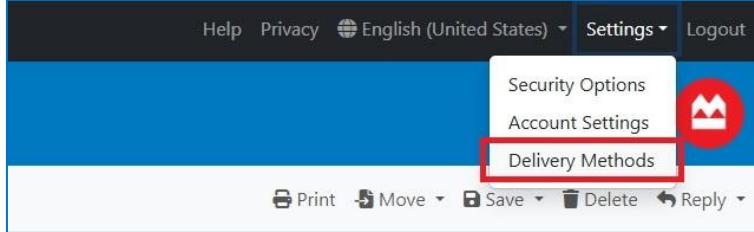
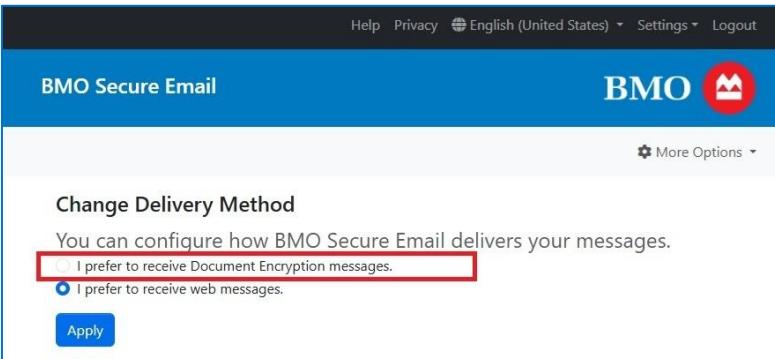
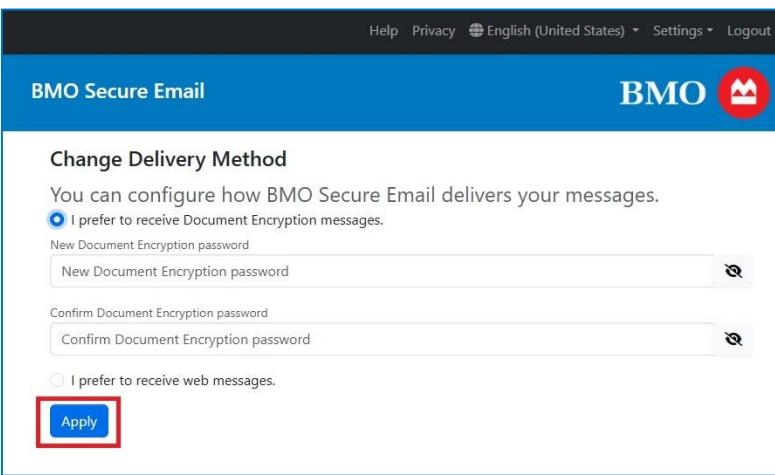
## Sending and receiving encrypted emails using the Document Encryption method

When you register for a BMO Secure Email account, the default message delivery method is set to using the online portal, or 'web messages' to retrieve and send encrypted emails. If you'd prefer, you can use a different method called 'Document Encryption', which delivers encrypted messages and attachments directly to your personal inbox, bypassing the portal entirely.

With 'Document Encryption', you can still access your BMO Secure Email account by logging into the portal to update any preferences, change your personal information and even compose new emails. However, encrypted messages sent to you will not be delivered to the portal—they will arrive directly in your personal email inbox.

'Document Encryption' converts the body of an email and any attachments into separate PDFs that you open using a password. If you change your delivery method to 'Document Encryption', you will get a BMO Secure Email notification in your regular inbox with disclaimer text that you have received an encrypted email. The encrypted message sent by your BMO representative will be attached to the email as a PDF file. Any attached documents will also be included in the email as separate files. You will need to enter your password to open each one.

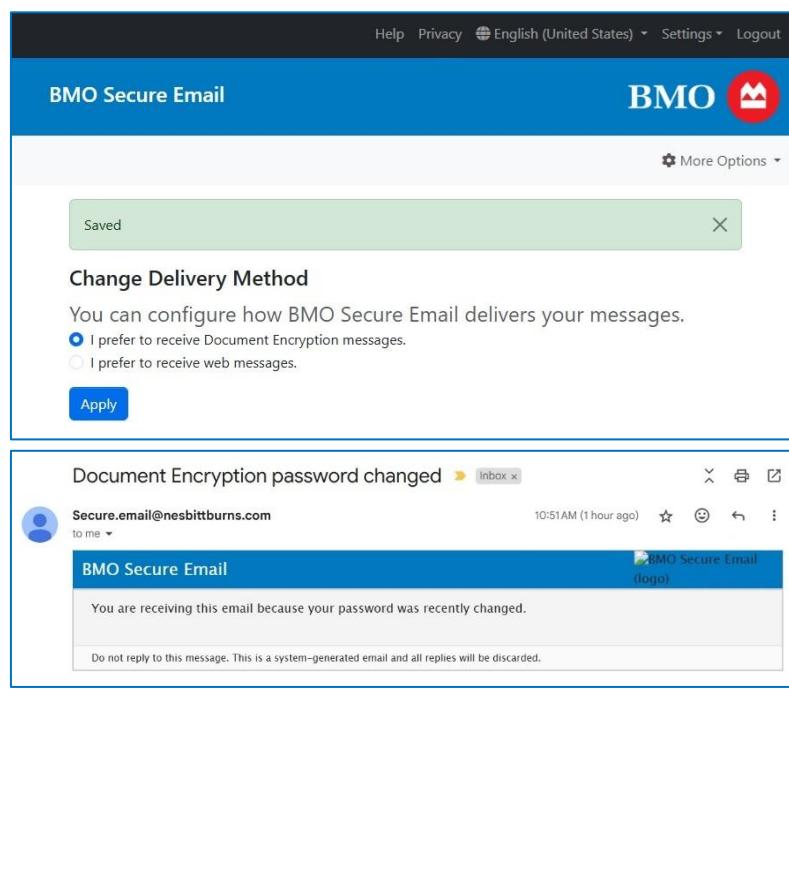
## How to change your delivery method to Document Encryption

<p>1. From the menu in the top-right corner of any BMO Secure Email page, select the <b>Settings</b> drop-down.</p>	
<p>2. Select <b>Delivery Methods</b>.</p>	
<p>3. By default, 'I prefer to receive web messages' will be selected. Select <b>I prefer to receive Document Encryption messages</b>.</p>	
<p>4. Two password fields will be displayed. Choose a password (it can be the same as your BMO Secure Email password or something different) and enter it in both fields. Select <b>Apply</b>.</p>	

5. Your preference will be saved.

You will also receive an email in your personal inbox to notify you of the change, as an added layer of security.

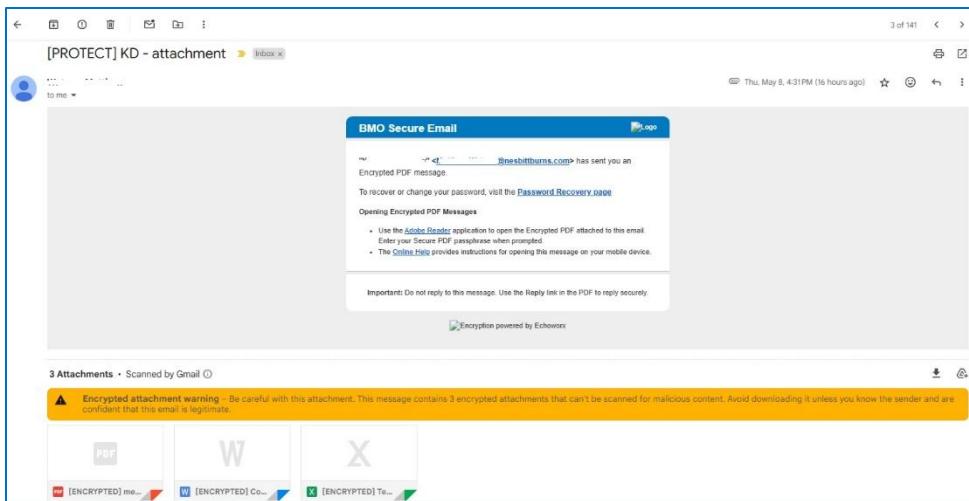
Now that Document Encryption is active, any encrypted emails sent to you from BMO will arrive directly in your personal inbox instead of in the BMO Secure Email portal. You can still compose new emails from within the portal, but any emails sent to you will not be sent there unless you switch your delivery method back to 'web messages'.



You can switch back to using the BMO Secure Email web portal at any time by going back into **Delivery Methods** and selecting **I prefer to receive web messages**.

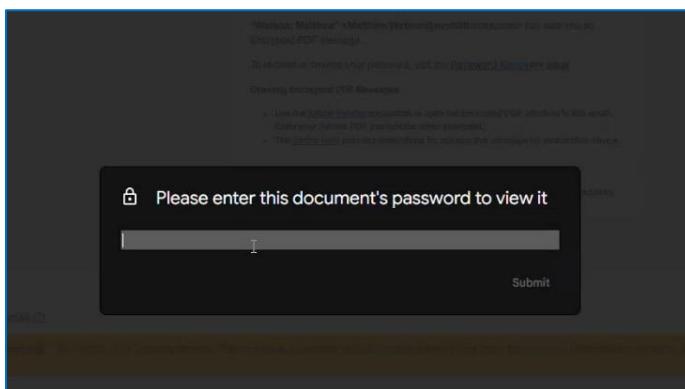
### Accessing encrypted emails using the Document Encryption method

After changing your delivery method to 'Document Encryption', any encrypted messages sent to you from BMO will arrive in your regular inbox as attachments to your notification emails. The contents of the encrypted message will be attached to the notification email as a PDF. Any attachments will also be included as separate files. The example below is what the email will appear as in a Gmail environment.

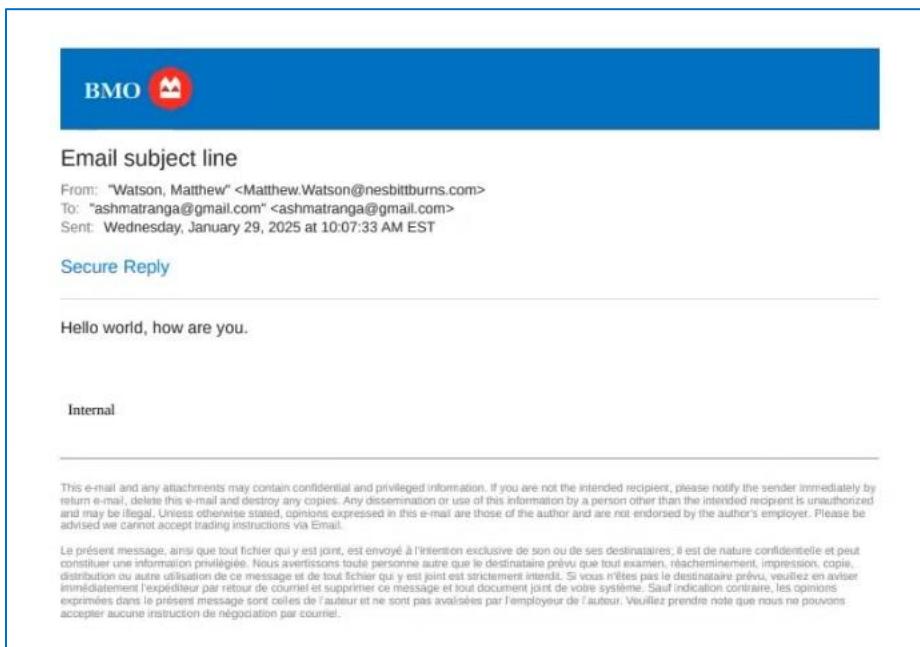


In this example, the body of the email typed by the representative is attached as a PDF. The representative also attached two documents to their email. Selecting any of the three attachments will bring up a prompt to enter your password. If you forget your password, refer to the 'Changing your password or accessing an old password' section of this document.

**Important:** If you change your BMO Secure Email password, you won't be able to use that new password to open previously sent encrypted messages—you will need the password that was active on the day the encrypted message arrived. Refer to the 'Recovering and changing passwords' section of this guide for more details.



The attachment will open with the BMO logo at the top.



**BMO**

Email subject line

From: "Watson, Matthew" <Matthew.Watson@nesbitburns.com>  
To: "ashmatranga@gmail.com" <ashmatranga@gmail.com>  
Sent: Wednesday, January 29, 2025 at 10:07:33 AM EST

[Secure Reply](#)

Hello world, how are you.

Internal

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer. Please be advised we cannot accept trading instructions via Email.

Le présent message, ainsi que tout fichier qui y est joint, est envoyé à l'intention exclusive de son ou de ses destinataires. Il est de nature confidentielle et peut contenir une information privilégiée. Nous vous demandons de ne pas communiquer ce message et de tout fichier qui y est joint à toute personne autre que le destinataire ou à tout examinateur, administrateur, intermédiaire, interlocuteur, copie, distributeur ou autre utilisateur de ce message et de tout fichier qui y est joint est strictement interdit. Si vous n'êtes pas le destinataire prévu, veuillez en aviser immédiatement l'expéditeur par retour de courriel et supprimer ce message et tout document joint de votre système. Sauf indication contraire, les opinions exprimées dans le présent message sont celles de l'auteur et ne sont pas avalisées par l'employeur de l'auteur. Veuillez prendre note que nous ne pouvons accepter aucune instruction de négociation par courriel.

All future encrypted emails will arrive directly in your inbox—you'll only need to enter your password to retrieve the encrypted message and any attachments.

## Receiving encrypted emails in a shared mailbox

If you need to receive encrypted emails to a shared mailbox such as 'sharedservices@company.com' that you and other people on your team have access to, the same steps outlined above in the 'Creating your BMO Secure Email account' section of this document will apply. However, since registration requires multi-factor authentication, change the delivery method to 'Document Encryption' once the account is created. This directs encrypted emails directly to the shared mailbox and they can be accessed with a password. Refer to the 'How to change your delivery method to Document Encryption' section for instructions on how to do this for your account.

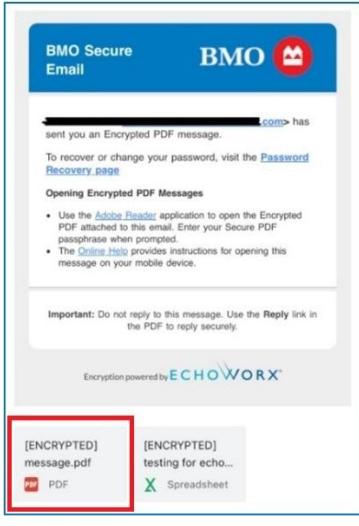
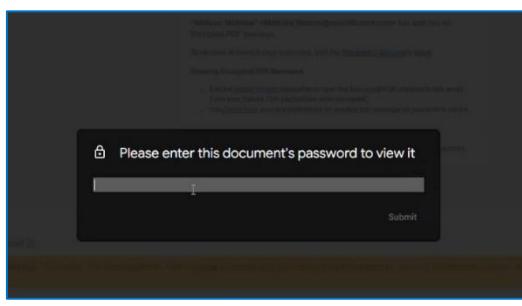
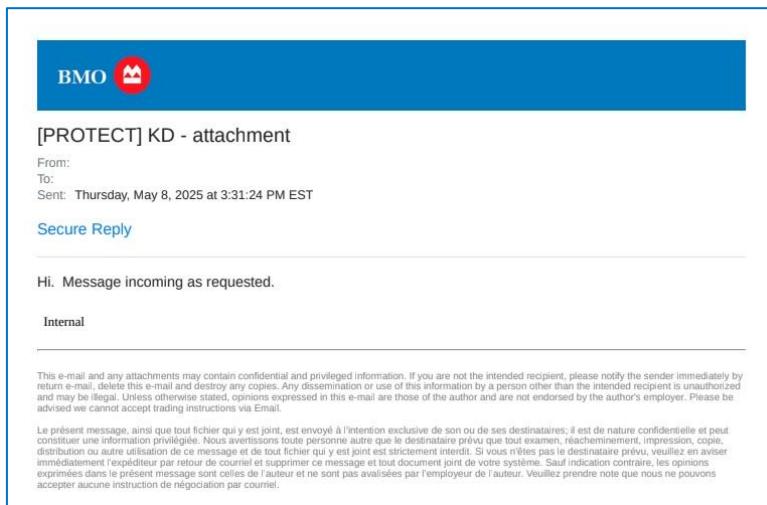
Since only one BMO Secure Email account can be created per email address, we recommend assigning one person on your team to set up the BMO Secure Email account and retrieve encrypted messages, as BMO does not encourage the practice of password-sharing.

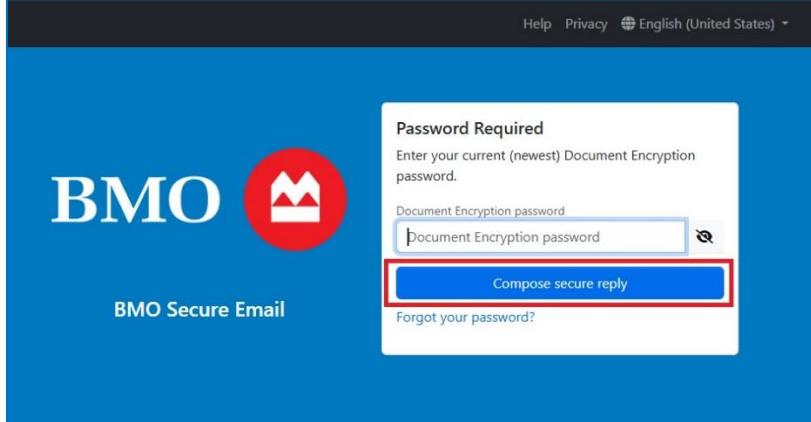
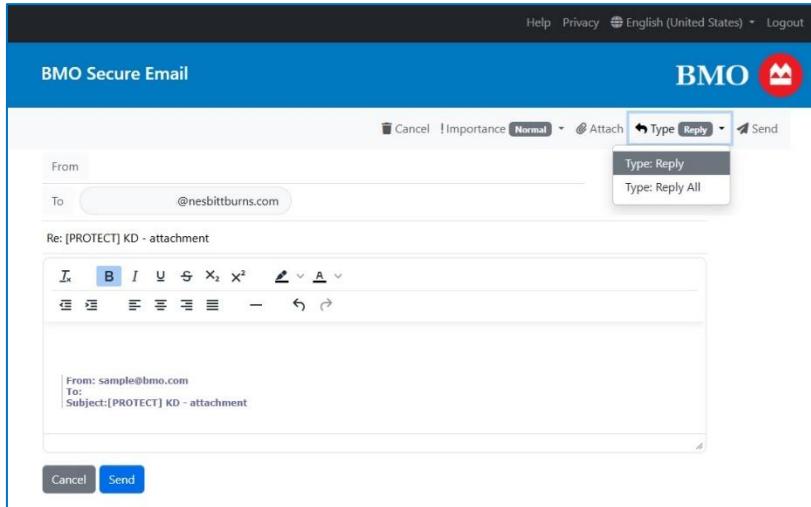
## Including others on an encrypted email

With your permission, your BMO representative can include a lawyer, accountant or other third-party recipient. They will 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.

## Replying to encrypted emails using the Document Encryption method

If you need to reply to the encrypted email with confidential or sensitive information, it's a good idea to encrypt your response. To do this, follow the steps below:

<p>1. Open the PDF of the encrypted email message.</p>	
<p>2. Enter your password.</p>	
<p>3. Select the <b>Secure Reply</b> link within the PDF.</p> <p><b>Important:</b> If you use the regular 'Reply' link in an email application such as Outlook or Gmail, your email will NOT be encrypted.</p>	

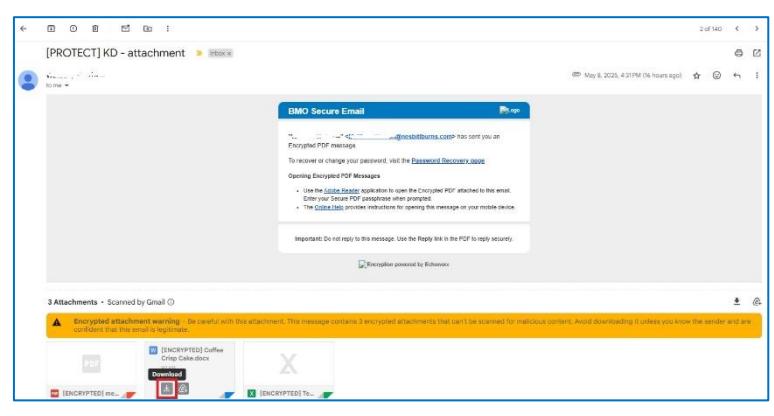
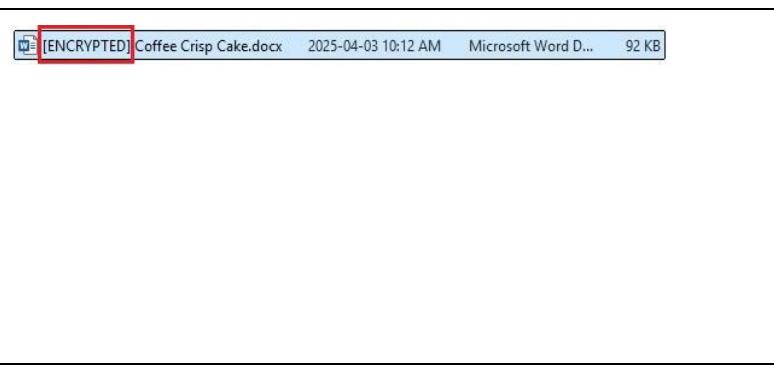
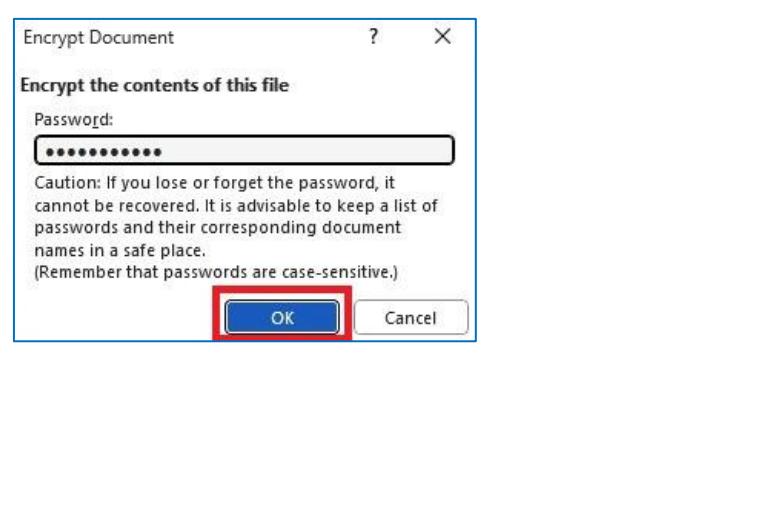
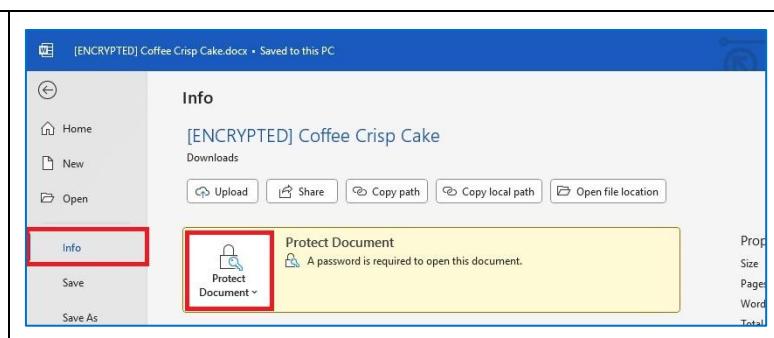
<p>4. You will be prompted for your password again at the BMO Secure Email portal screen. Enter it and select <b>Compose secure reply</b>.</p>	
<p>5. An email window will open where you can compose your message. In the top-right corner, you can select the 'Importance level', attach files to the email and toggle between 'Reply' and 'Reply All'. When you are done, select <b>Send</b>.</p> <p><b>Important:</b> The combined size limit for email attachments is 20 MB.</p>	

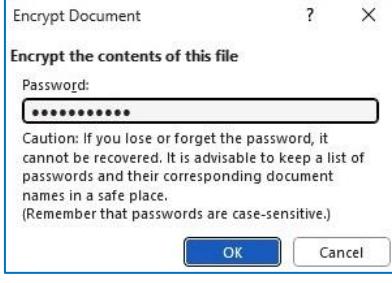
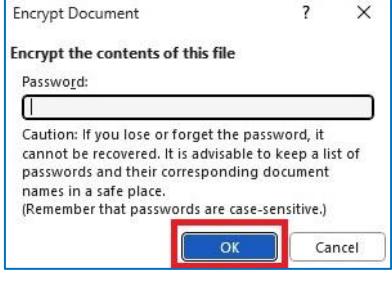
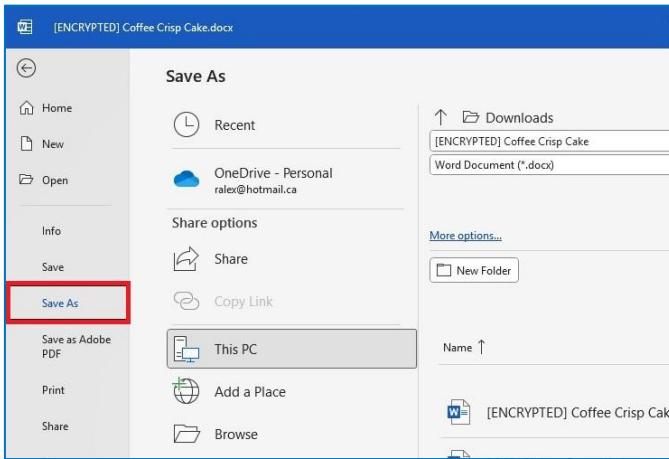
## Downloading and decrypting encrypted messages and attachments using the Document Encryption method

Encrypted emails sent directly to your inbox never expire—they remain in your inbox until you delete them. Since downloading encrypted attachments retains their encryption, you will still need to enter your password when you open the file.

After downloading your message, you can do a one-time decryption so you don't have to enter your password each time you open it.

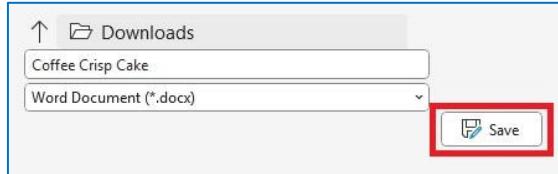
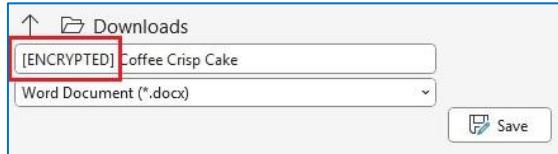
## Downloading and decrypting Microsoft Office file types (.doc, .docx, .xlsx, .pptx)

<p>1. In the email notification, select the <b>Download</b> option in your email application. Our example shows a Gmail inbox. The 'Download' option appears when the cursor hovers over an attachment.</p>	
<p>2. Navigate to the folder where you saved the file and open it.</p> <p><b>Note:</b> The attachment will include '[ENCRYPTED]' in the filename.</p>	
<p>3. Enter the password that was active when you received this encrypted message through BMO Secure Email and select <b>OK</b>.</p> <p><b>Important:</b> If you can't remember which password you used, refer to the 'Accessing your password history' section of this document.</p>	
<p>4. On the top ribbon, select <b>File</b>, then <b>Info</b>. On the next screen, select <b>Protect Document</b>.</p>	

<p>5. Select <b>Encrypt with Password</b>.</p>	
<p>6. A box with the password will appear.</p>	
<p>7. Delete the password and select <b>OK</b>.</p>	
<p>8. Select <b>Save As</b>.</p>	

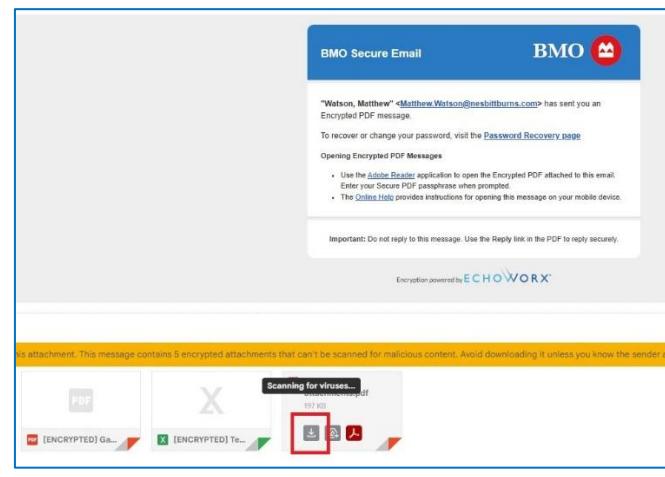
9. Remove '[ENCRYPTED]' from the file name and select **Save**.

**Important:** Your file is now decrypted and the content is no longer protected if it's shared with others.



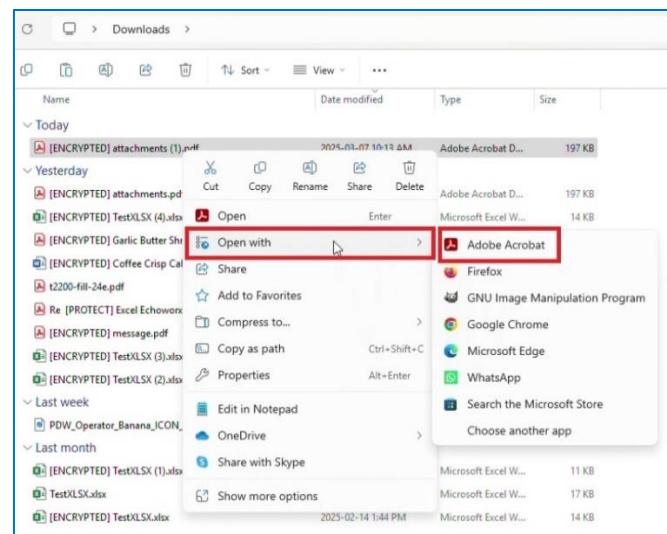
## Downloading and decrypting all other file types

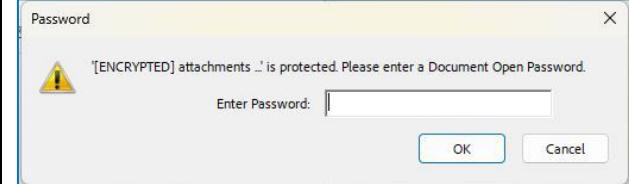
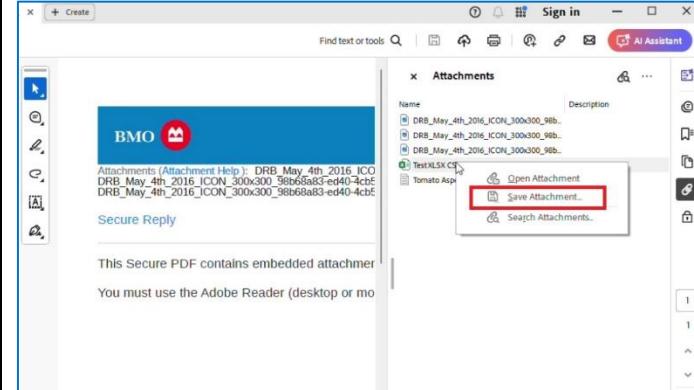
1. In the notification email, select the **Download** option in your email application. Our example shows a Gmail inbox. The 'Download' option appears when the cursor hovers over an attachment.



2. Navigate to your **Downloads** folder and right-click on the file you just saved. Hover over **Open with** and then select **Adobe Reader or Acrobat**.

**Important:** If your computer is not set up to open PDF files in the browser, you will need to download an application such as Adobe Reader.



<p>3. Enter the password that was active when you received this encrypted message through BMO Secure Email.</p> <p><b>Important:</b> If you can't remember which password you used, refer to the 'Accessing your password history' section of this document.</p>	
<p>4. In the <b>Attachments</b> pane, navigate to the previously encrypted file you'd like to save. Right-click on it and select <b>Save Attachment</b>.</p> <p>The next time you open the file, you won't be prompted for a password.</p>	

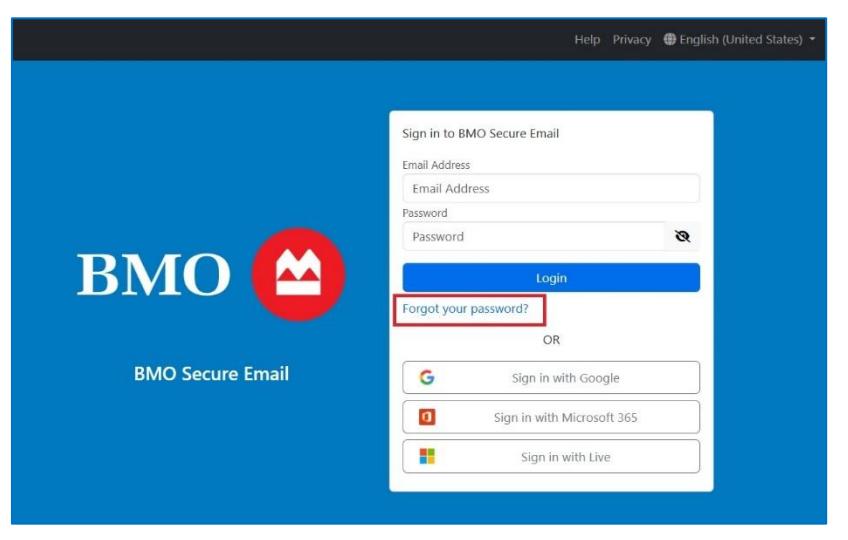
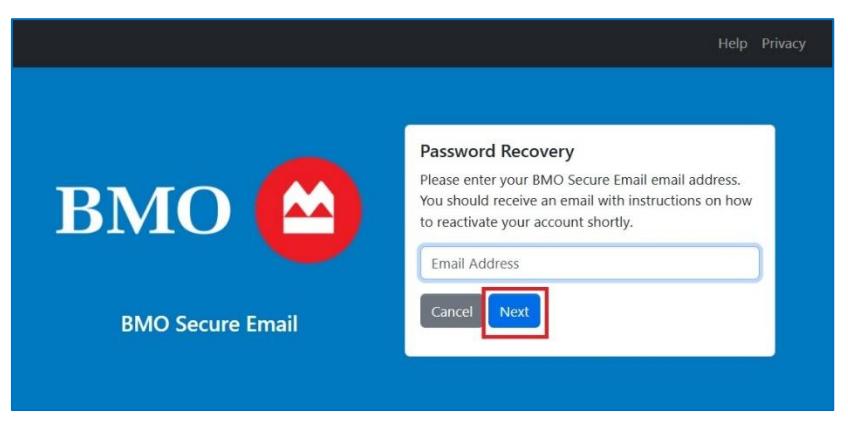
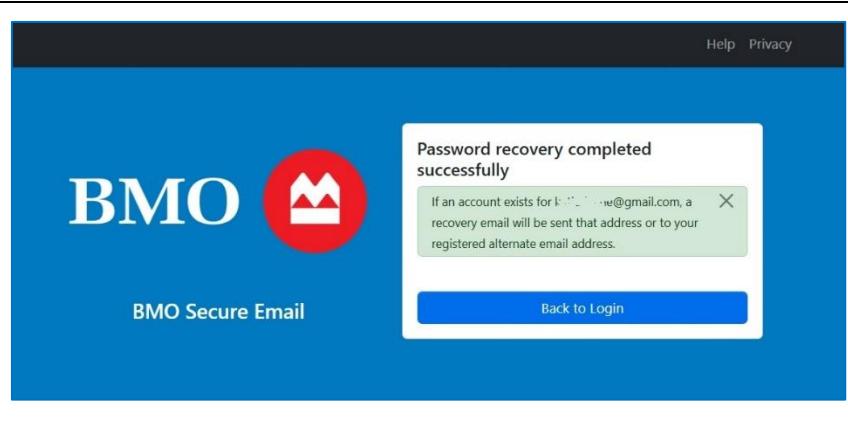
## Recovering and changing passwords

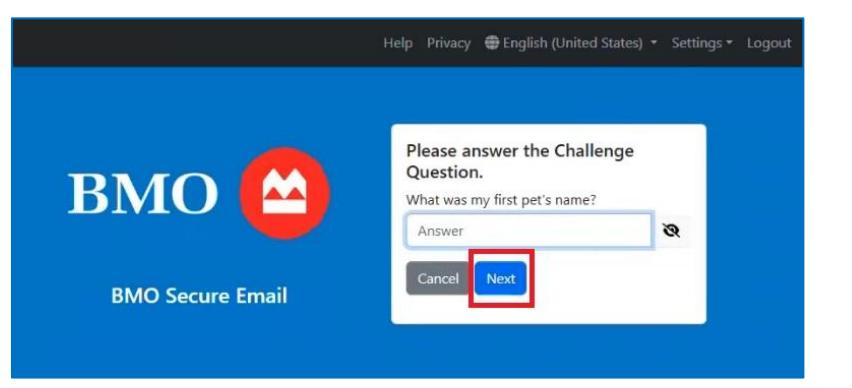
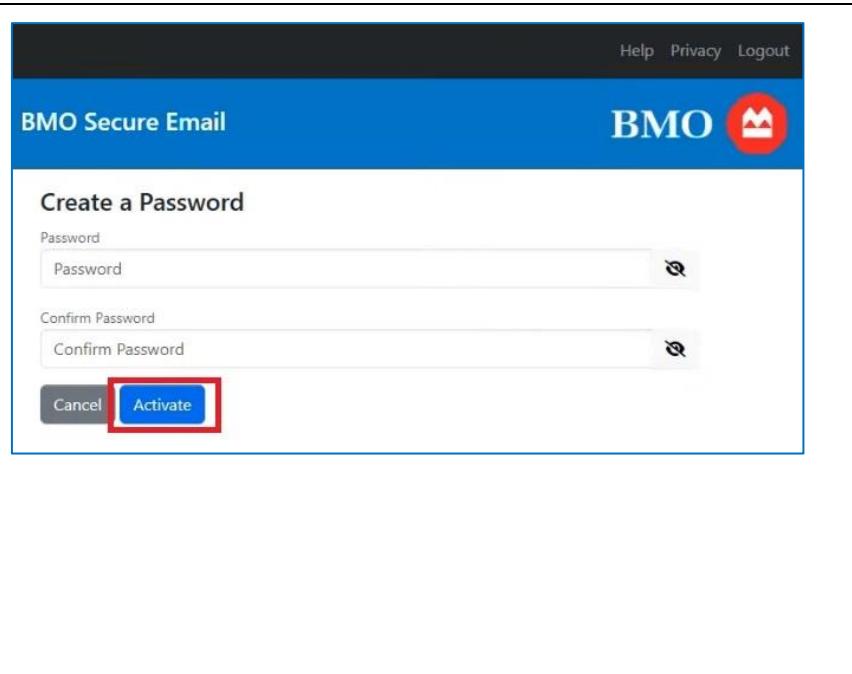
For those using the 'Document Encryption' email delivery method, password recovery does not force a password reset. It helps you restore access to your account. You can keep the password without being forced to change it.

For those using the 'web messages' email delivery method, selecting the **Forgot your password?** link will initiate a password reset. You will be required to change your password after verifying your identity.

### Password recovery for those using web messages

If you forget your password, here's how to reset it:

<p>1. At the login screen, select <b>Forgot your password?</b></p>	
<p>2. Enter your email address and select <b>Next</b>.</p>	
<p>3. You will receive a message indicating a password recovery email was sent to you.</p>	
<p>4. Navigate to your personal email inbox and select <b>Recover Now</b> in the email from: 'secure.email@bmo.com'.</p>	

<p>5. You may be prompted to answer a personal security question, depending on how you set up your account. Enter the answer and select <b>Next</b>.</p>	 <p>A screenshot of the BMO Secure Email challenge question screen. The BMO logo is in the top left, and the word "Secure Email" is in the bottom left. A challenge box in the center contains the text "Please answer the Challenge Question." and "What was my first pet's name?". There is an "Answer" input field, a "Cancel" button, and a "Next" button. The "Next" button is highlighted with a red box.</p>
<p>6. Enter your new password twice and select <b>Activate</b>.</p> <p><b>Note:</b> You cannot use any of your three previous passwords.</p> <p>You will be directed back to the login screen and you may now log in with your new password.</p>	 <p>A screenshot of the BMO Secure Email password creation screen. The BMO logo is in the top right. A "Create a Password" form in the center has "Password" and "Confirm Password" fields. Below the fields are "Cancel" and "Activate" buttons. The "Activate" button is highlighted with a red box.</p>

## Password recovery and account settings for those using Document Encryption

There are two scenarios in which you will need to enter a password. You might use one password for both scenarios or you might need two different ones, depending on whether you changed it from the original one you chose when you created your BMO Secure Email account. The two scenarios are:

- **When you open an encrypted attachment within a BMO Secure Email notification.**
- **When you log in to your BMO Secure Email account.**

If you never changed your password from the one you chose when you created your account, then you will use the same password in both scenarios.

**Example:** Let's say you received an encrypted email from BMO on July 21 and you changed your password on July 23. On July 24, if you wanted to read the encrypted email you received on July 21, you would need to enter the password that was active on that date. If you don't remember what your password was on that date, select the **Password Recovery page** link in any email notification or visit <https://protected.bmofg.com> to log in to your BMO Secure Email account and access your password history.

## Accessing your password history

1. Visit <https://protected.bmofg.com>. Alternatively, open one of your BMO Secure Email notifications and select the **Password Recovery page** link.



2. Log in to your BMO Secure Email account using your email address and password.

For more information on how to retrieve your password, refer to the 'Recovering your BMO Secure Email account password' section of this document.



- After logging in, you will be directed to a page with your password history. Select the eye icon to reveal various passwords.

From	To
2025-05-27 15:04:43	
2025-05-27 15:03:16	2025-05-27 15:04:43
2025-05-27 12:41:25	2025-05-27 15:03:16

## Recovering your current BMO Secure Email account password

- Visit <https://protected.bmofg.com>. Alternatively, open one of your BMO Secure Email notifications and select the **Password Recovery page** link.



- Select the **Forgot your password?** link.

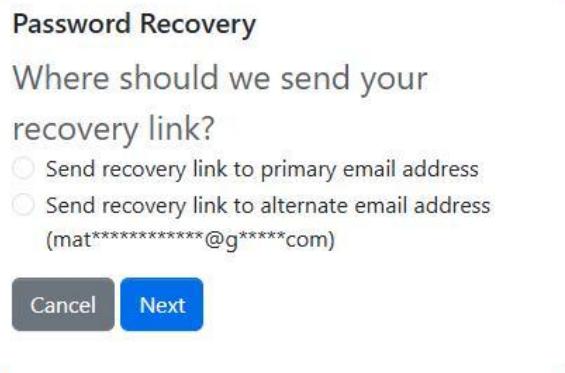
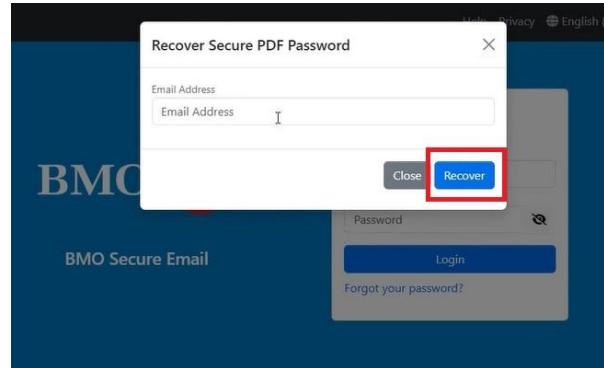
**Important:** Selecting the **Forgot your password?** link does not initiate a password reset—it helps you restore access to your account. You can keep the password without being forced to change it.



3. Enter your email address and select **Recover**.

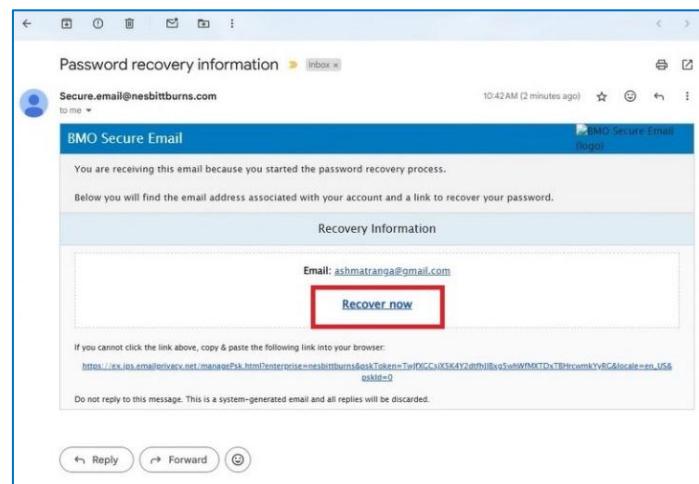
**Note:** If you provided both the security questions and answers along with an alternate email address at the account creation stage, you must select one of your email addresses before proceeding.

If you only provided an alternate email address during account creation (no security questions), your password recovery link will be sent to your alternate email address.



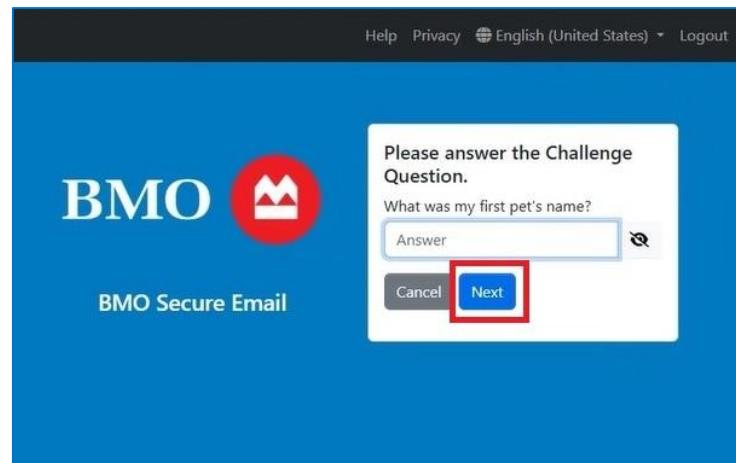
4. Navigate to your inbox and select the **Recover now** link in the 'Password recovery information' email that was sent to you.

We have included an example using Gmail.

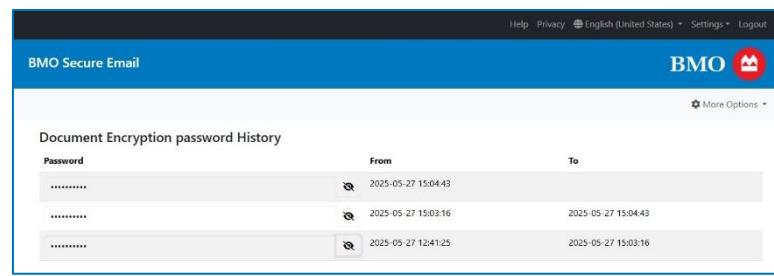


5. If you provided personal security questions and answers at the account creation stage, you will be prompted to answer one of them. Enter your answer and select **Next**.

If you did not enter any personal security questions and answers during account creation, proceed to step 6.

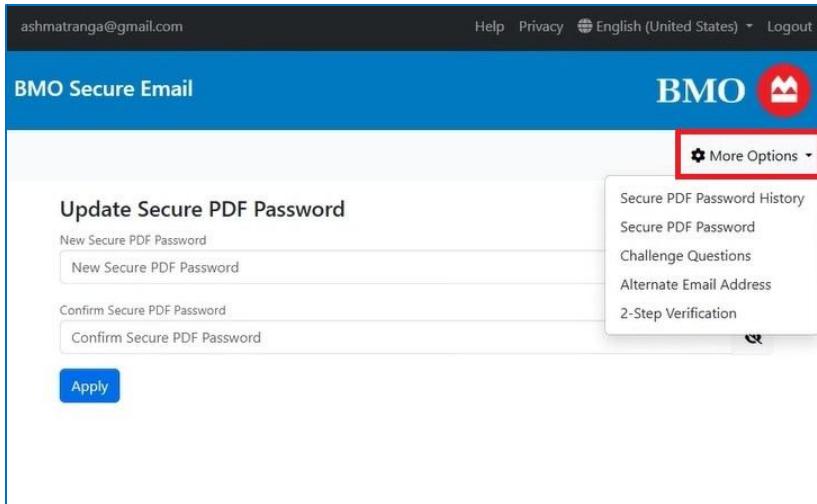


6. You will be directed to a page with your password history. Select the **reveal password** icon to reveal your various passwords.



## Changing your password or personal information

When you have logged into your BMO Secure Email account, you can use the **More Options** menu in the top-right corner to access a list of functions.



Selecting the **Secure PDF Password** option will allow you to change your password. You may also update your challenge questions and alternate email address using this menu.

**Note:** The 2-Step Verification feature is only used for authenticating your account and is not required to open encrypted email attachments.

## Support

For assistance, contact your BMO representative.

For more information on BMO Secure Email, refer to our [Frequently Asked Questions](#).