

BMO's Secure Email service

Customer guide

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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.

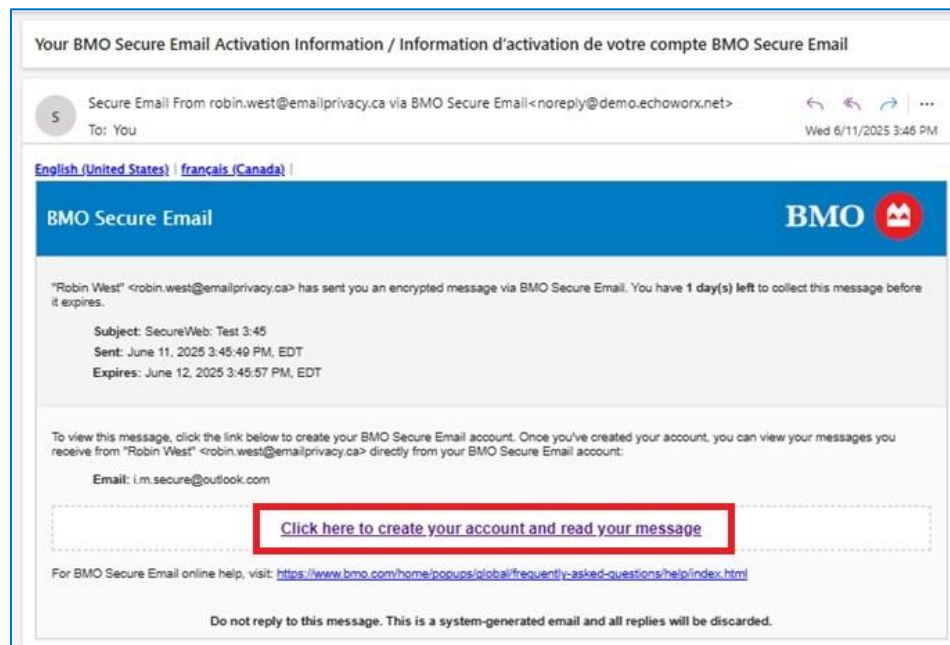
Creating your BMO Secure Email account

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.

BMO Secure Email



New User Activation

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

OR

Enter your Registration Information

Password Recovery

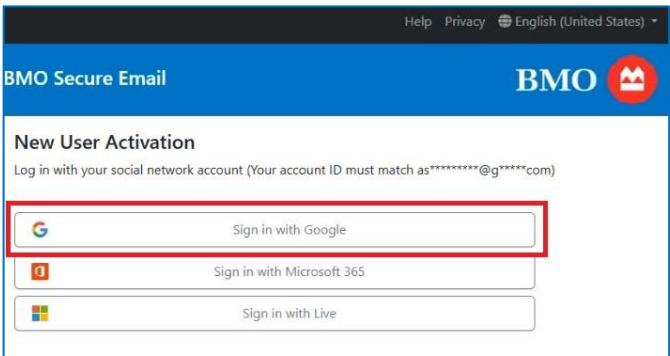
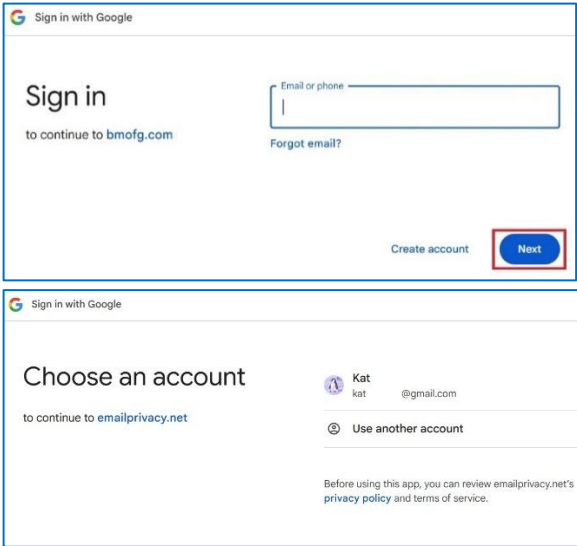
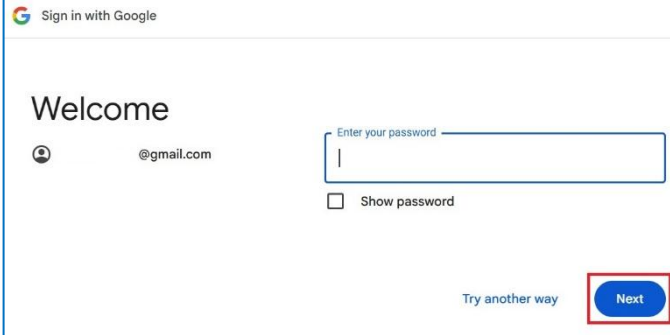
Please enter at least one option for password recovery (Challenge Questions or Alternate Email Address)

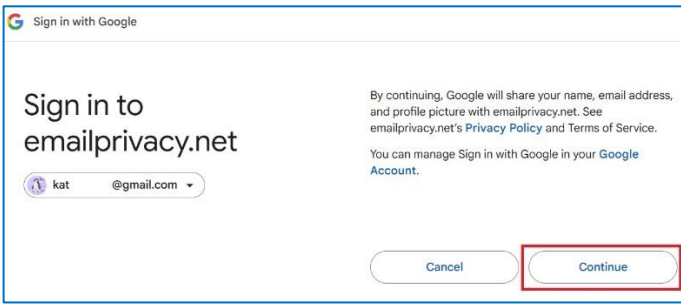
Select your Challenge Questions

Provide an alternate email address for password recovery

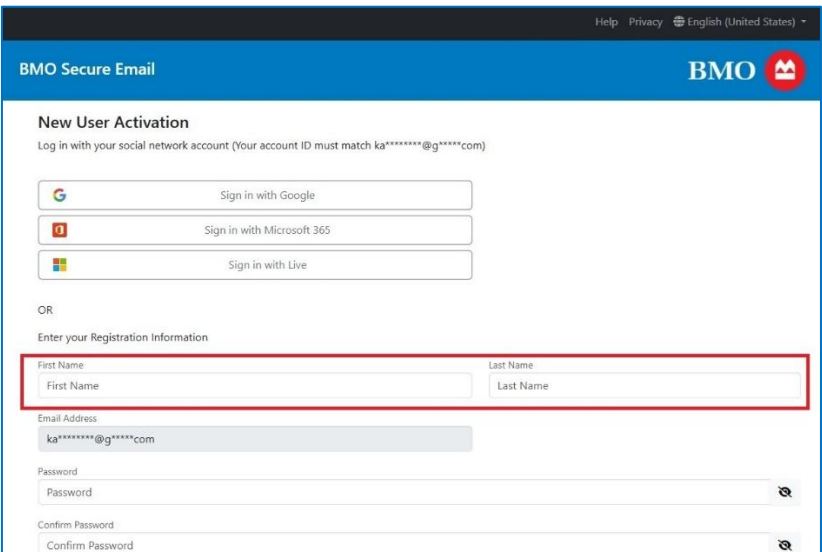
Registering with a Google, Microsoft 365 or Live account

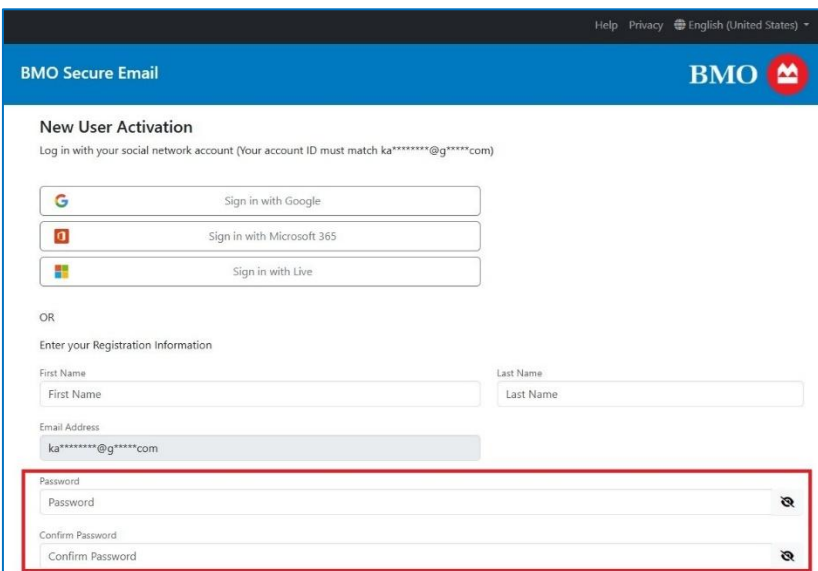
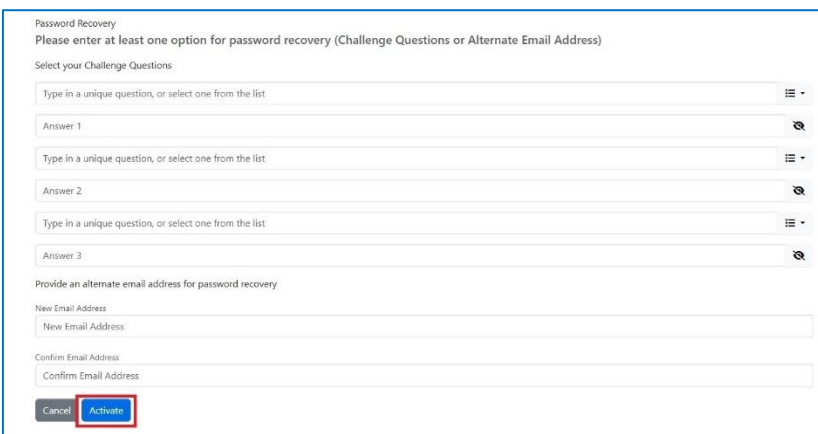
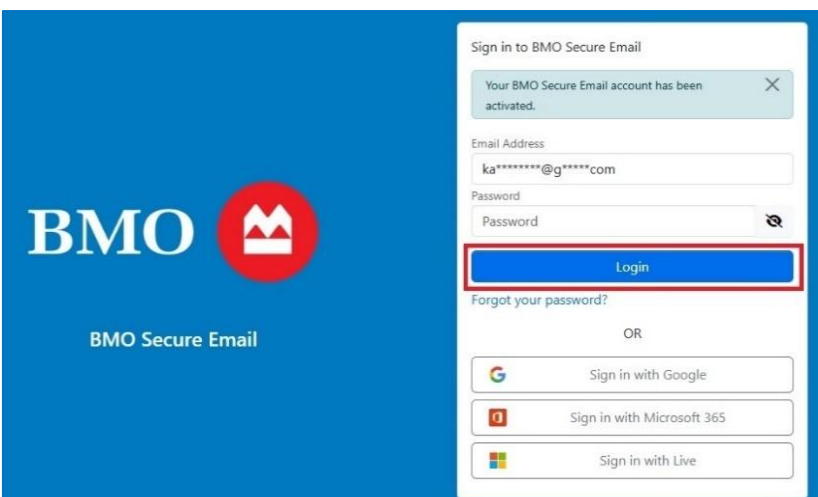
In this example, we will register with a Google account.

<p>1. Select Sign in with Google.</p>	 <p>The screenshot shows the 'BMO Secure Email' header with 'New User Activation' below it. A message states: 'Log in with your social network account (Your account ID must match as*****@g*****com)'. Three buttons are visible: 'Sign in with Google' (highlighted with a red box), 'Sign in with Microsoft 365', and 'Sign in with Live'.</p>
<p>2. Enter your Google email address and select Next.</p> <p>If you are already signed into Google, select the account you wish to proceed with.</p>	 <p>The first screenshot shows the 'Sign in' screen with a text input for 'Email or phone' and a 'Next' button highlighted with a red box. The second screenshot shows the 'Choose an account' screen with a list of accounts, including 'Kat @gmail.com', and a 'Next' button highlighted with a red box.</p>
<p>3. Enter your password and select Next.</p> <p>If you are already signed in, proceed to Step 4.</p>	 <p>The screenshot shows the 'Welcome' screen with a text input for 'Enter your password' and a 'Next' button highlighted with a red box. There is also a 'Show password' checkbox and a 'Try another way' link.</p>

<p>4. You may receive a privacy notice. If so, select Continue.</p> <p>You may also receive a prompt from Google to verify your identity using 2-step verification. If so, select Yes, it's me 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>	

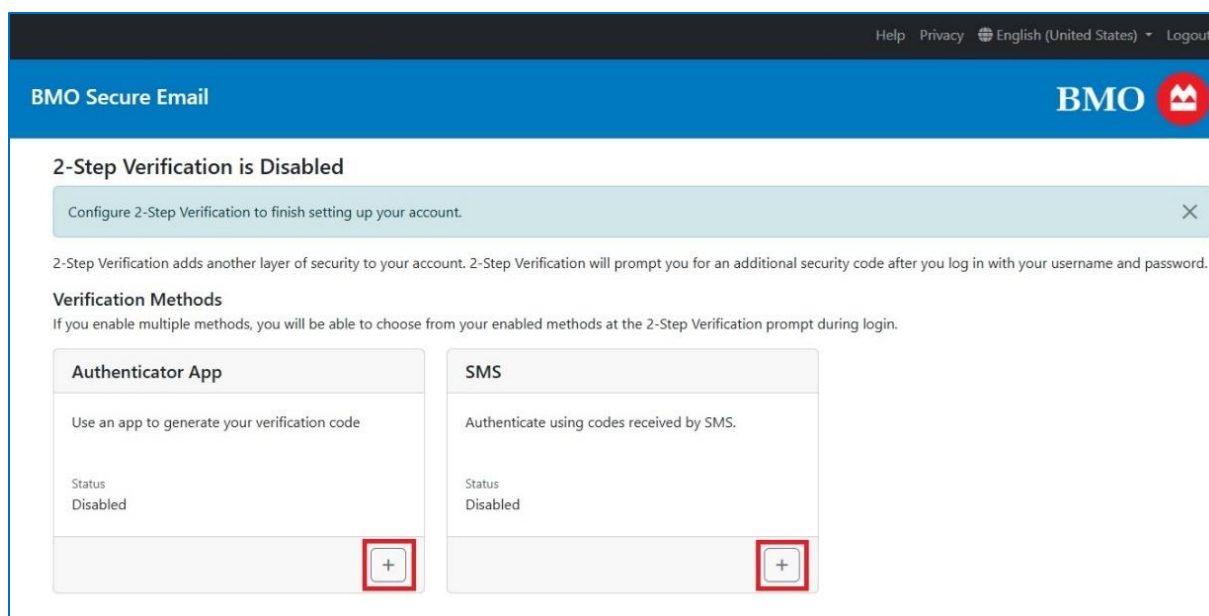
Registering manually

<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>	
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<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 Activate.</p>	
<p>4. You'll be directed to the main BMO Secure Email page. Enter your password and select Login.</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 Secure Email 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.

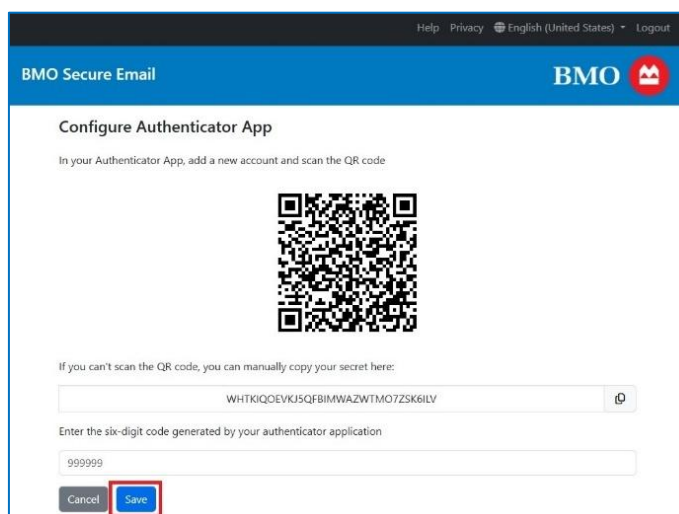
Verification Methods

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

Authenticator App	SMS
Use an app to generate your verification code	Authenticate using codes received by SMS.
Status Disabled	Status Disabled
	

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**.




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BMO Secure Email 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:

WH7KIQOEKJ5QF8IMWAZWTMO7ZSK8ILY

Enter the six-digit code generated by your authenticator application

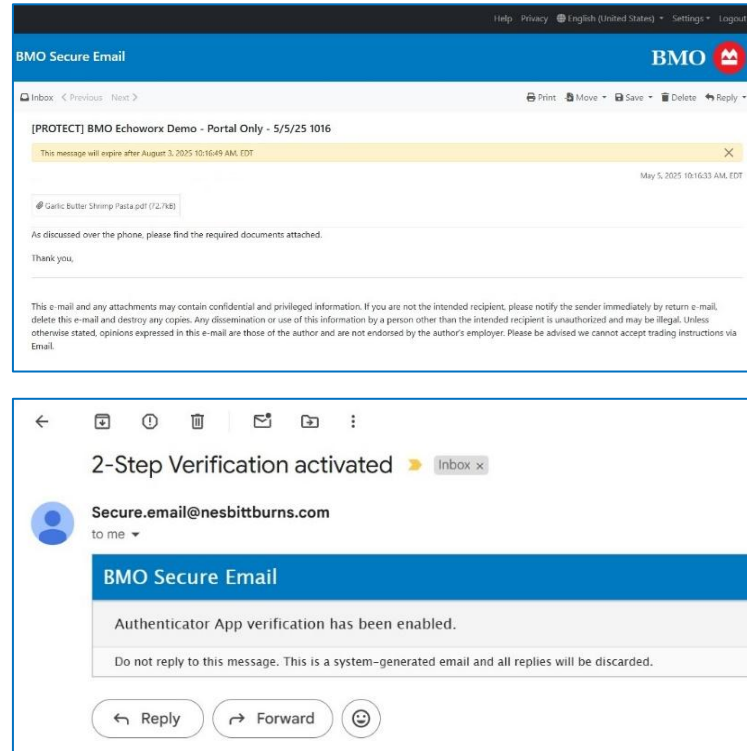
999999

Cancel Save

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

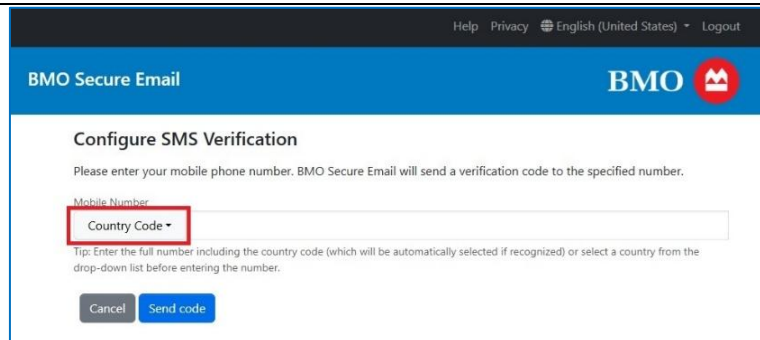
You will also receive an email in your regular inbox confirming your 2-step verification has been activated.

Your account setup is now complete.

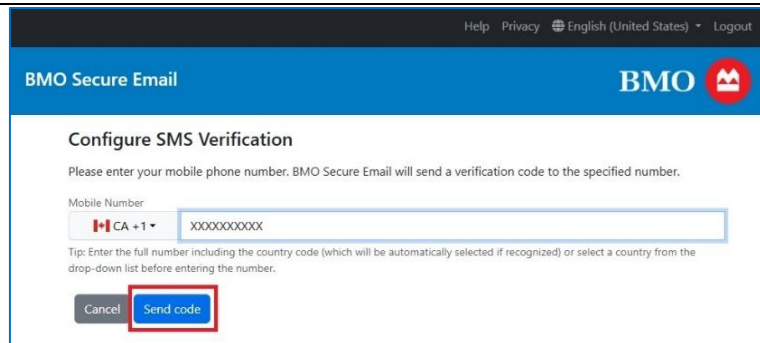


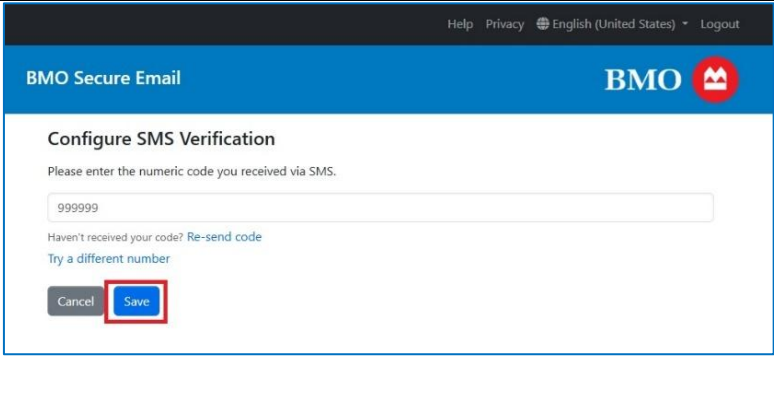
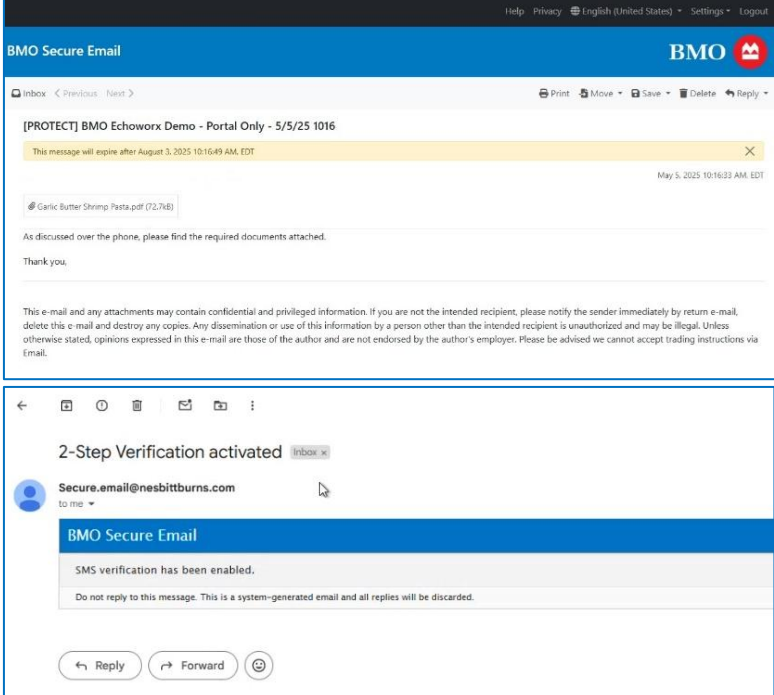
Authenticating using SMS

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



2. Enter your mobile phone number in the field on the right and select **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 Save.</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.bmofg.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.bmofg.com>.

- **Document Encryption**

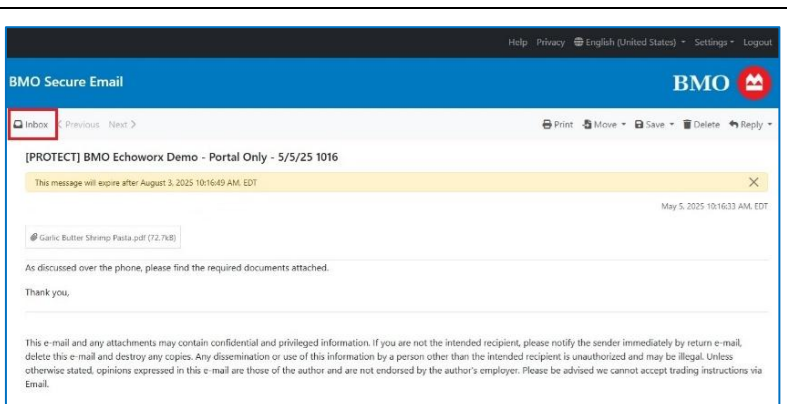
With this method, encrypted emails sent to you from BMO will arrive directly in your regular inbox of your preferred email application such as Gmail or Hotmail. The contents of the email and any included documents are attached separately to the email notification and you must enter your password to open 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.

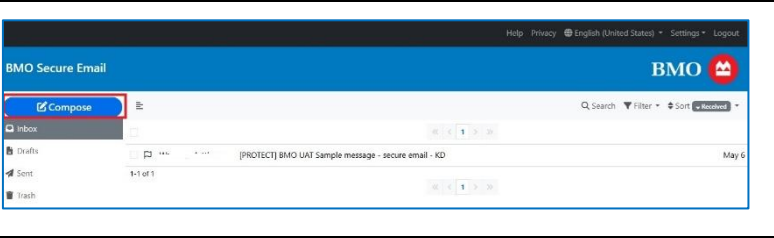
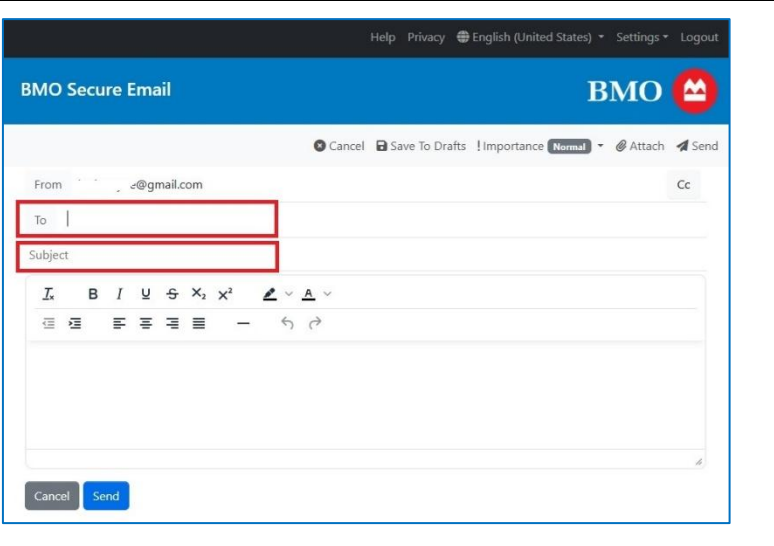
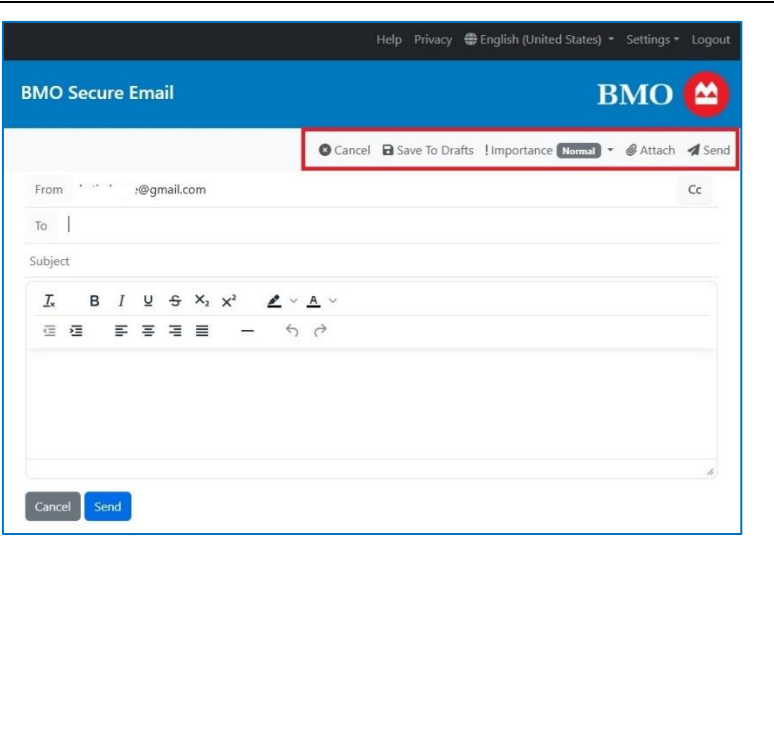
For more information about Document Encryption, refer to the 'Sending and receiving encrypted emails using the Document Encryption method' section of this document.

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.

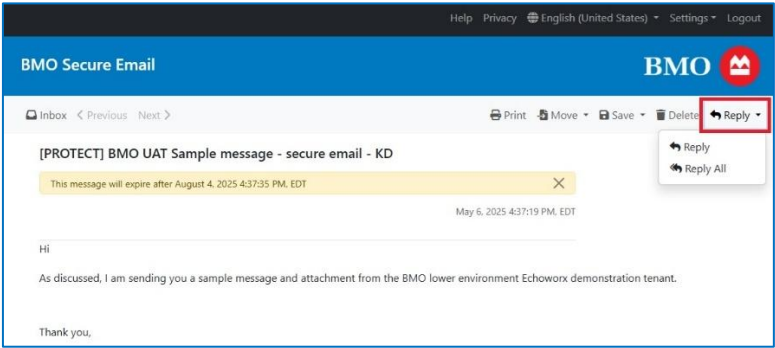
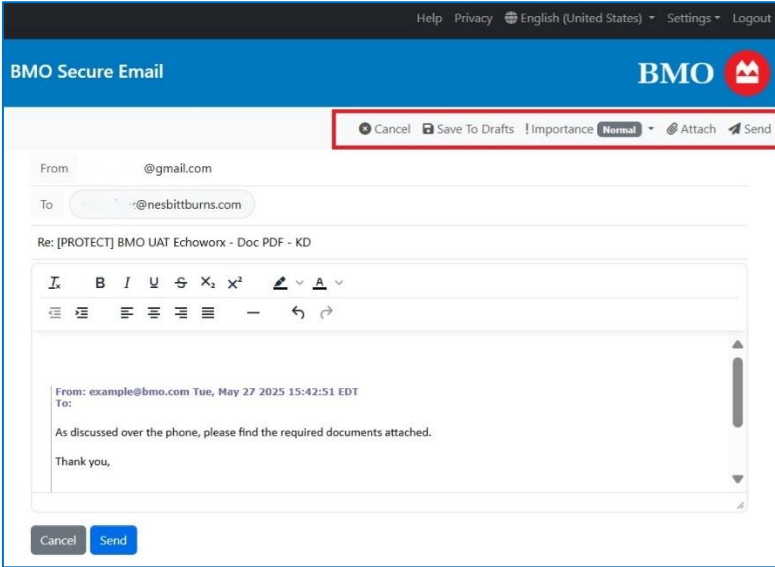
Important: All emails in your inbox will expire 90 days after they are sent to you. For steps on saving emails and attachments, refer to the section 'Downloading emails and attachments from within BMO Secure Email'.



<p>2. Select the Compose button in the top-left corner to begin drafting a new email.</p>	
<p>3. In the To field, enter the email address(es) of your recipient(s). Enter a subject in the Subject field.</p> <p>Important: 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 Cancel to discard your message.</p> <p>Select Save to Drafts to come back to it later.</p> <p>Select Importance to change the importance level to low, normal or high.</p> <p>Select Attach to attach documents to your message.</p>	

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

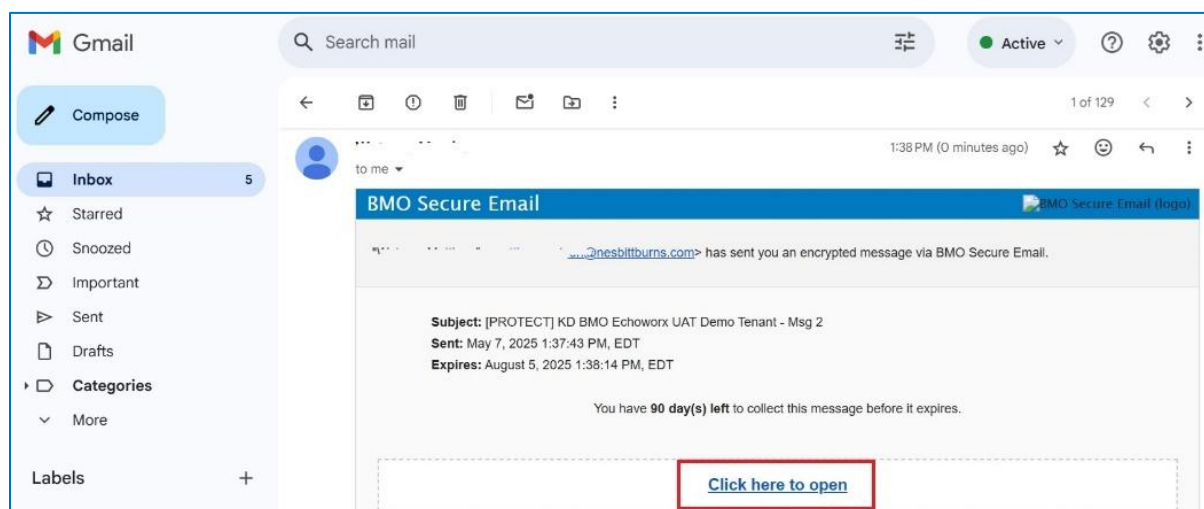
<p>1. Within an email, selecting the Reply button will bring up both the Reply and Reply All options.</p>	 A screenshot of the BMO Secure Email web interface. The top navigation bar includes links for Help, Privacy, English (United States), Settings, and Logout. Below the header, there's a blue bar with 'BMO Secure Email' and the BMO logo. A toolbar shows options like Print, Move, Save, Delete, and a highlighted 'Reply' button. A dropdown menu is open from the 'Reply' button, showing 'Reply' and 'Reply All' options. The email content area shows a message from '[PROTECT] BMO UAT Sample message - secure email - KD' with a warning that the message will expire after August 4, 2025. The body of the email starts with 'Hi' and 'As discussed, I am sending you a sample message and attachment from the BMO lower environment Echoworx demonstration tenant.' It ends with 'Thank you.'
<p>2. The message window includes the contents of the email thread.</p> <p>Select Cancel to discard your message.</p> <p>Select Save to Drafts to come back to it later.</p> <p>Select Importance to set the importance level to low, normal or high.</p> <p>Select Attach to attach documents to your message.</p>	 A screenshot of the BMO Secure Email web interface showing the message composition window. The top navigation bar is the same as the previous screenshot. Below the header, there's a blue bar with 'BMO Secure Email' and the BMO logo. A toolbar at the top of the composition window includes 'Cancel', 'Save To Drafts', 'Importance' (set to Normal), 'Attach', and 'Send'. The 'From' field is '@gmail.com' and the 'To' field is '@nesbittburns.com'. The subject line is 'Re: [PROTECT] BMO UAT Echoworx - Doc PDF - KD'. The body of the email shows a preview of the previous message, including the header 'From: example@bmo.com Tue, May 27 2025 15:42:51 EDT', the body 'As discussed over the phone, please find the required documents attached.', and the signature 'Thank you,'. At the bottom of the composition window are 'Cancel' and 'Send' buttons.

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

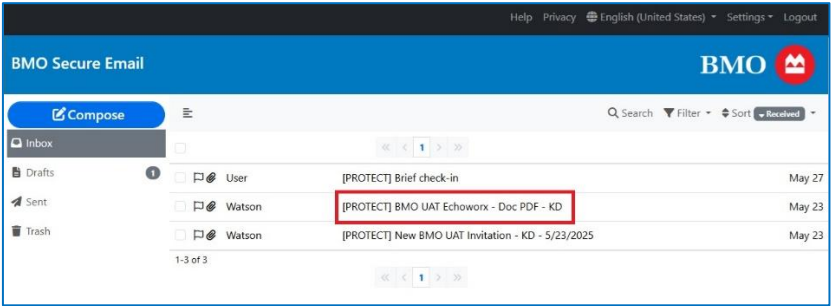
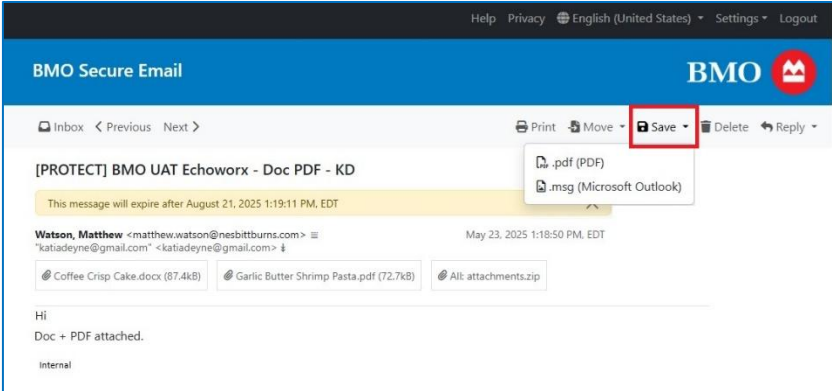


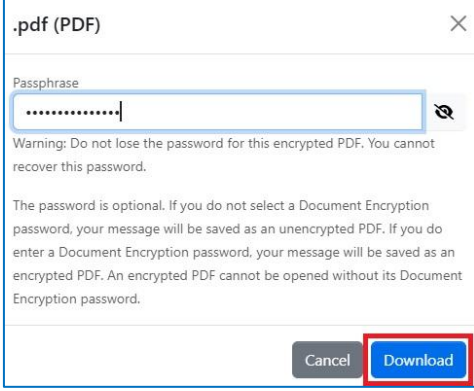
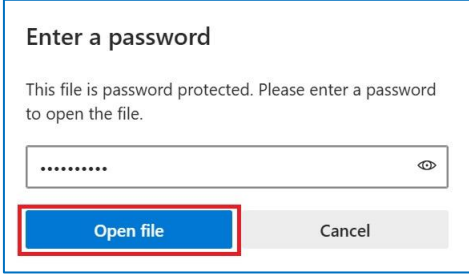
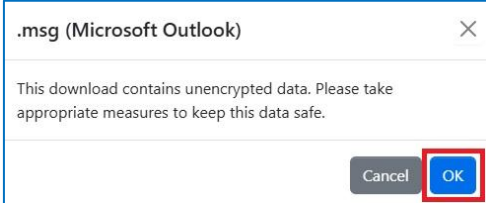
Downloading emails and attachments from within BMO Secure Email

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.

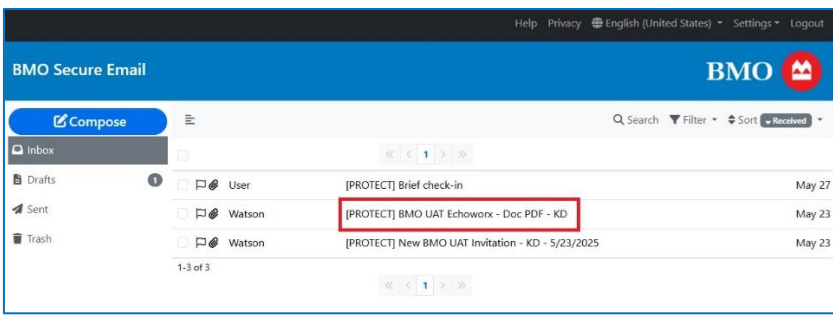
Downloading emails and attachments protects them from expiry. Downloading an email does not include any attachments with it. Emails and attachments must be downloaded separately.

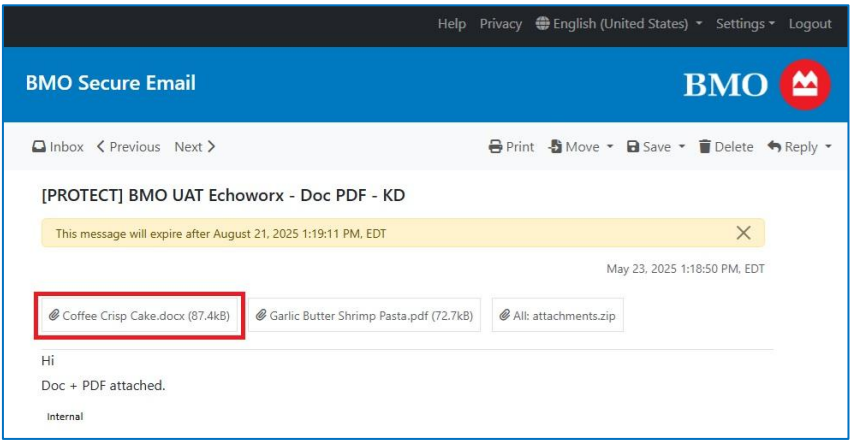
How to download the contents of an email

<div>1. From your inbox, open the email you want to save.</div>	
<div>2. Select Save from the top menu.</div> <div>There are two formats you can choose from when downloading your message.</div> <div><div>Important: Only the PDF option will retain the message's encryption, even when saved locally. The Outlook option loses encryption when saved locally.</div></div>	

<p>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.</p> <p>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.</p>	 
<p>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.</p>	

How to download email attachments

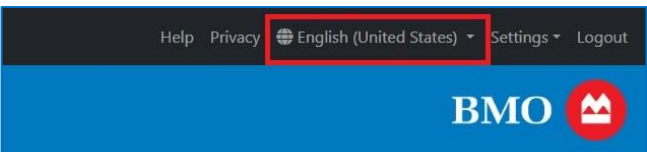
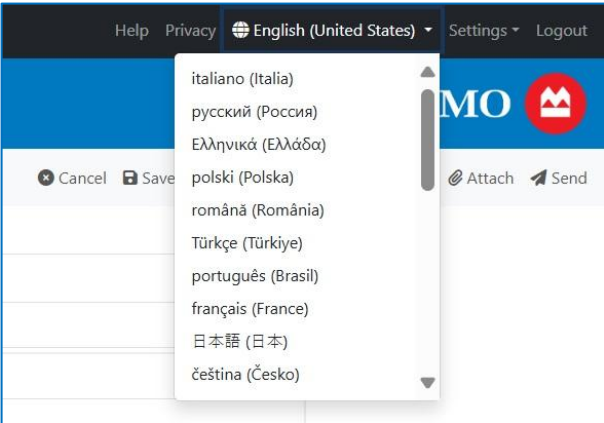
<p>1. From your inbox, open the email that contains the attachment you want to save.</p>	
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<p>2. Select an attachment to download it. It will download automatically and its encryption will be removed.</p>	
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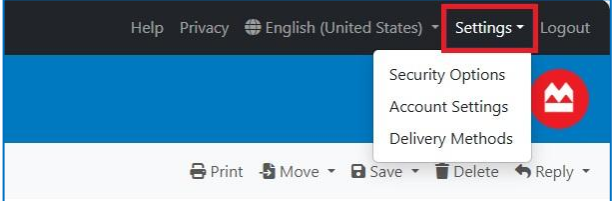
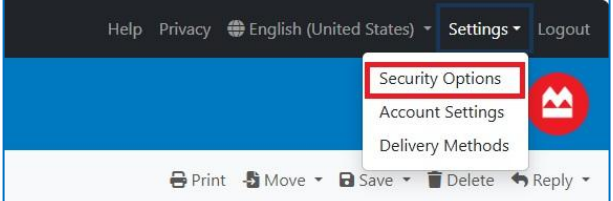
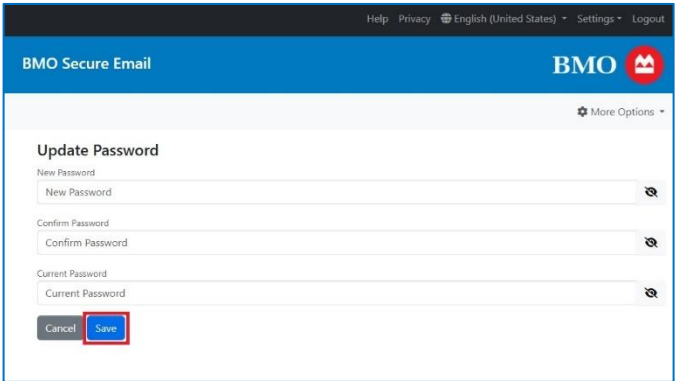
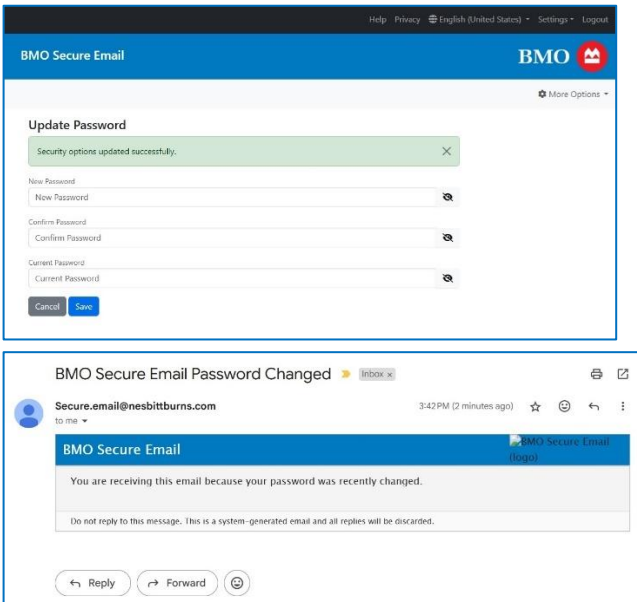
BMO Secure Email account settings

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

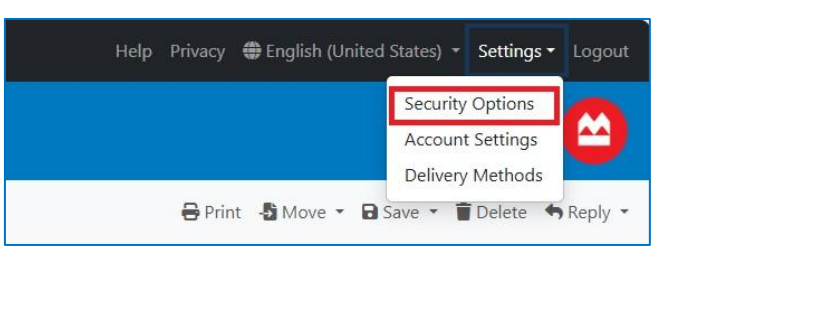
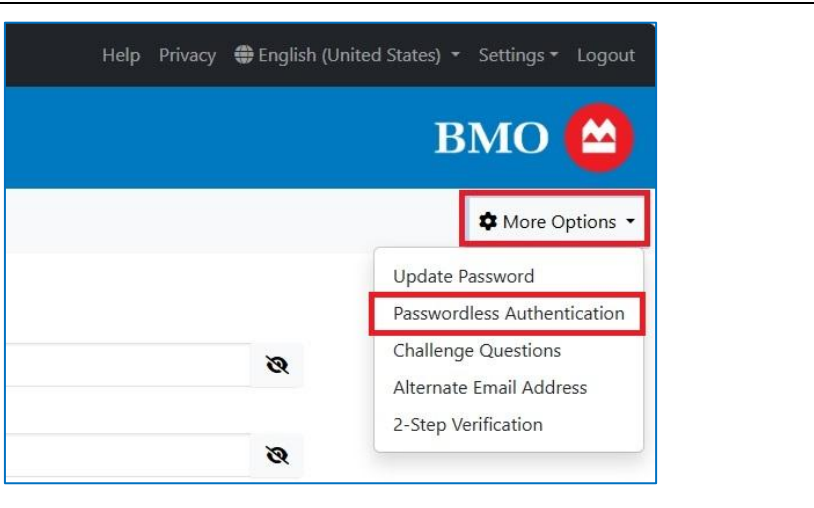
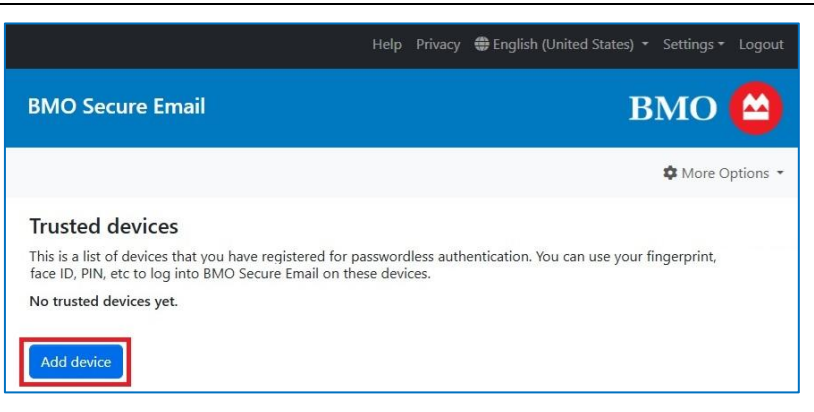
<p>1. From the menu on the top-right corner of any BMO Secure Email page, select the Select language drop-down, which is the third option from the left.</p>	
<p>2. The menu offers a choice of 28 different languages. Your navigation and menu options will update right away.</p>	

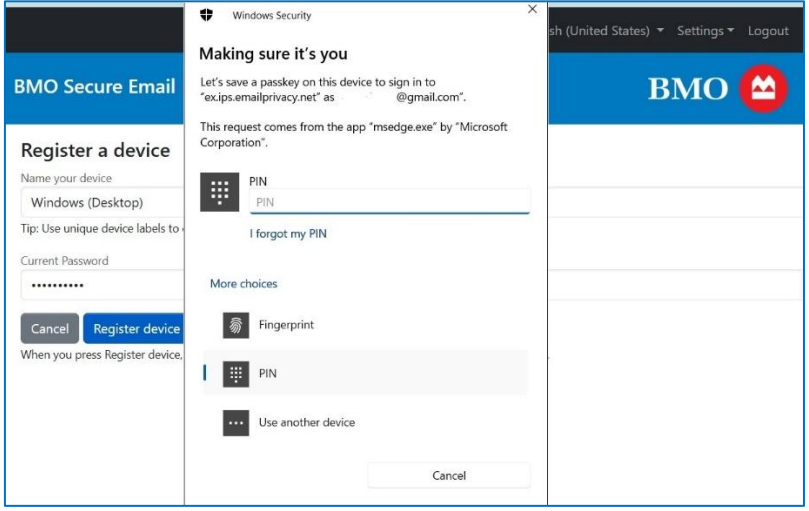
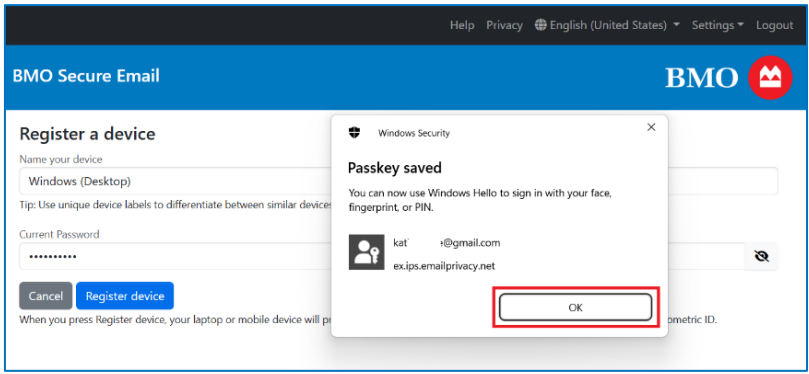
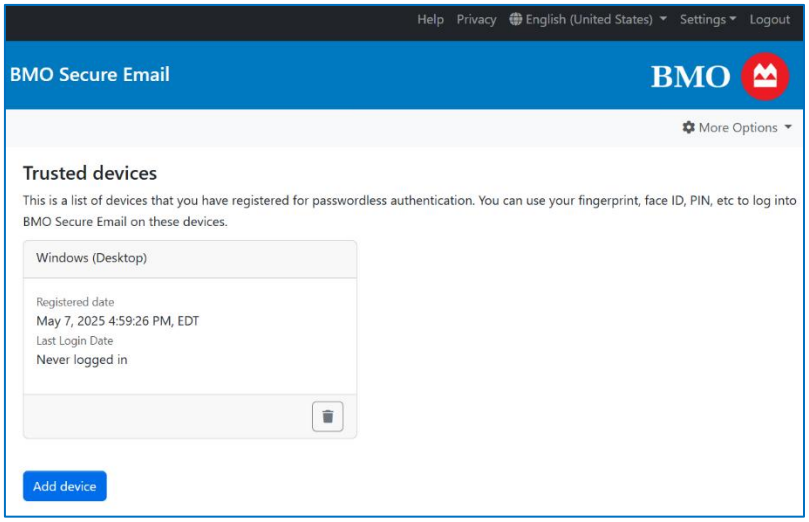
How to change your BMO Secure Email account password

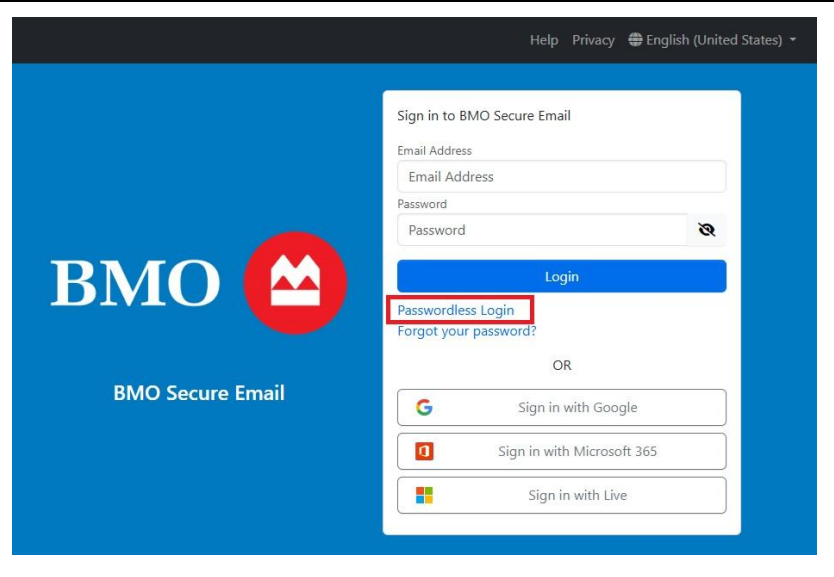
<p>1. From the menu on the top-right corner of any BMO Secure Email page, select the Settings drop-down.</p>	
<p>2. Select Security Options.</p>	
<p>3. Choose a new password and enter it in both the 'New Password' and 'Confirm Password' fields. Enter your current password in the 'Current Password' field and select Save.</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

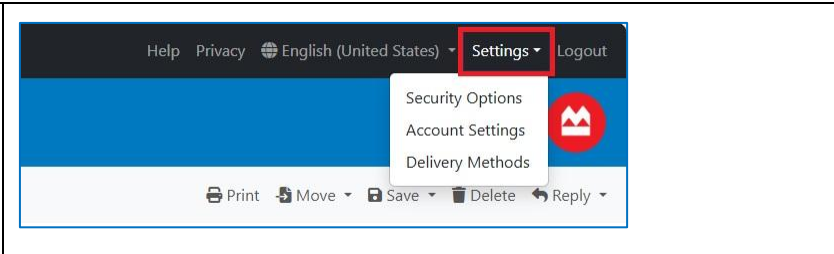
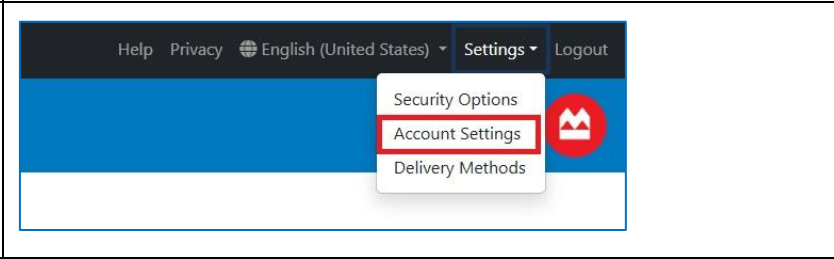
Passwordless authentication lets you access the BMO Secure Email site with the validation method you use to access your computer/device, including a PIN or biometric data such as fingerprints or face recognition. It is not supported by all devices and web browsers. If you encounter any problems with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

<p>1. From any BMO Secure Email page, select the Settings drop-down in the top-right corner and select Security Options.</p>	 A screenshot of the BMO Secure Email interface. At the top, there is a navigation bar with links for Help, Privacy, English (United States), Settings (with a dropdown arrow), and Logout. Below this, a blue header bar contains the BMO logo. A dropdown menu is open from the Settings link, showing three options: Security Options (highlighted with a red box), Account Settings, and Delivery Methods. At the bottom of the page, there are links for Print, Move, Save, Delete, and Reply.
<p>2. Select More Options and then Passwordless Authentication.</p>	 A screenshot of the BMO Secure Email interface. The top navigation bar is the same as in the first screenshot. The blue header bar contains the BMO logo. Below the header, there is a section with a 'More Options' dropdown menu (highlighted with a red box). The dropdown menu is open, showing several options: Update Password, Passwordless Authentication (highlighted with a red box), Challenge Questions, Alternate Email Address, and 2-Step Verification. Below the dropdown, there are two input fields with eye icons.
<p>3. Select Add device.</p>	 A screenshot of the BMO Secure Email interface. The top navigation bar and blue header bar are the same. Below the header, there is a section titled 'Trusted devices' with a description: 'This is a list of devices that you have registered for passwordless authentication. You can use your fingerprint, face ID, PIN, etc to log into BMO Secure Email on these devices.' Below the description, it says 'No trusted devices yet.' At the bottom of this section, there is a blue button labeled 'Add device' (highlighted with a red box).

<p>4. Enter your BMO Secure Email password in the 'Current Password' field and select Register device.</p> <p>Enter your PIN or offer other biometric ID when prompted.</p>	 A screenshot showing the BMO Secure Email registration process. On the left, the 'Register a device' form is partially visible with fields for 'Name your device' (set to 'Windows (Desktop)'), 'Current Password', and a 'Register device' button. On the right, a Windows Security dialog box titled 'Making sure it's you' is open, showing options for PIN, Fingerprint, and 'Use another device'. The PIN option is selected. The background shows the BMO Secure Email interface with a top navigation bar.
<p>5. Upon successful submission of your PIN or biometric data, you will be prompted with a 'Passkey saved' notice. Select OK.</p>	 A screenshot showing the 'Passkey saved' notification. A Windows Security dialog box is centered on the screen, displaying the message 'Passkey saved' and 'You can now use Windows Hello to sign in with your face, fingerprint, or PIN.' Below this, it shows a user profile for 'kat' with email 'i@gmail.com' and 'ex.ips.emailprivacy.net'. An 'OK' button is highlighted with a red rectangle. The background shows the BMO Secure Email 'Register a device' form.
<p>6. Your device will be added to your 'Trusted devices' profile.</p>	 A screenshot showing the 'Trusted devices' section of the BMO Secure Email interface. It lists the registered device 'Windows (Desktop)' with details: 'Registered date: May 7, 2025 4:59:26 PM, EDT', 'Last Login Date: Never logged in', and a trash icon for removal. An 'Add device' button is at the bottom. The top navigation bar includes 'Help', 'Privacy', 'English (United States)', 'Settings', and 'Logout'.

<p>7. 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.</p>	
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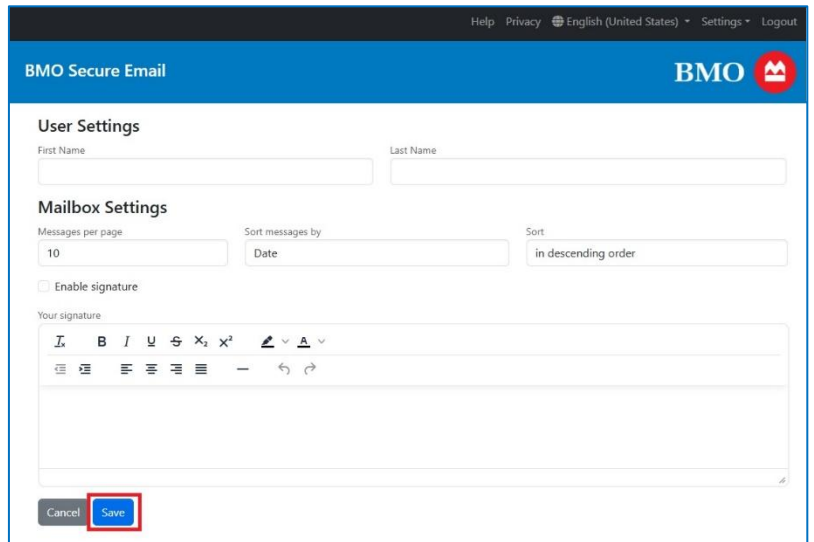
How to modify your account settings

<p>1. From the menu in the top-right corner of any BMO Secure Email page, select the Settings drop-down.</p>	
<p>2. Select Account Settings.</p>	

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**.



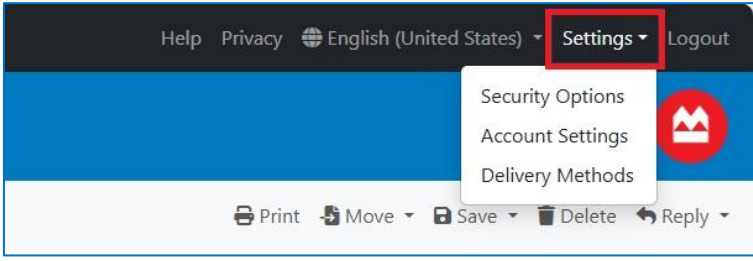
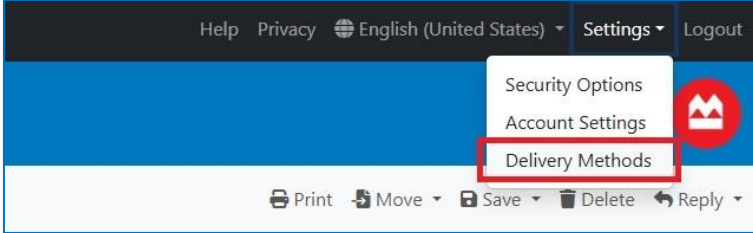
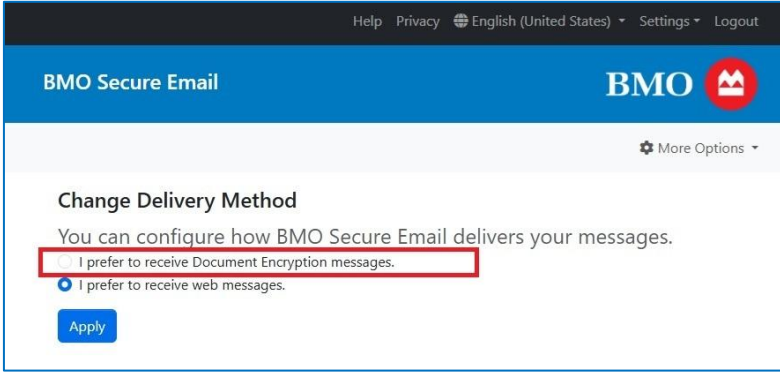
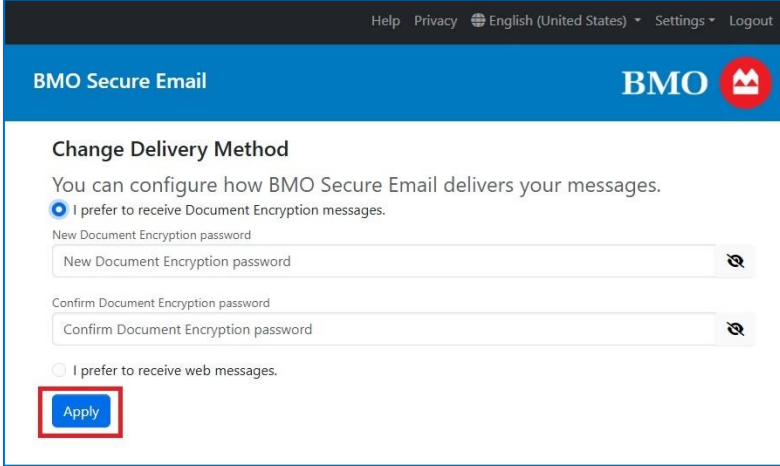
Sending and receiving encrypted emails using the Document Encryption method

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.

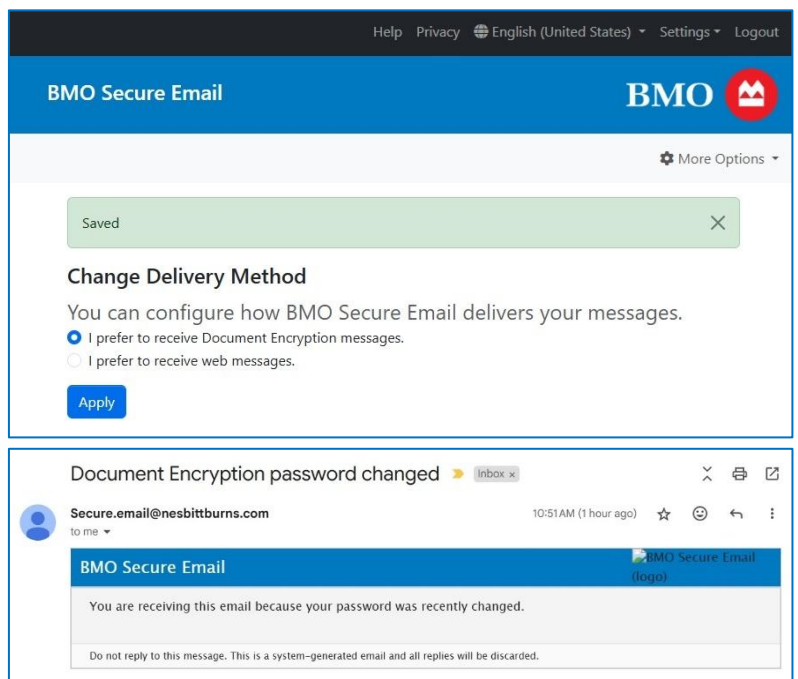
How to change your delivery method to Document Encryption

<p>1. From the menu in the top-right corner of any BMO Secure Email page, select the Settings drop-down.</p>	
<p>2. Select Delivery Methods.</p>	
<p>3. By default, 'I prefer to receive web messages' will be selected. Select I prefer to receive Document Encryption messages.</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 Apply.</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.

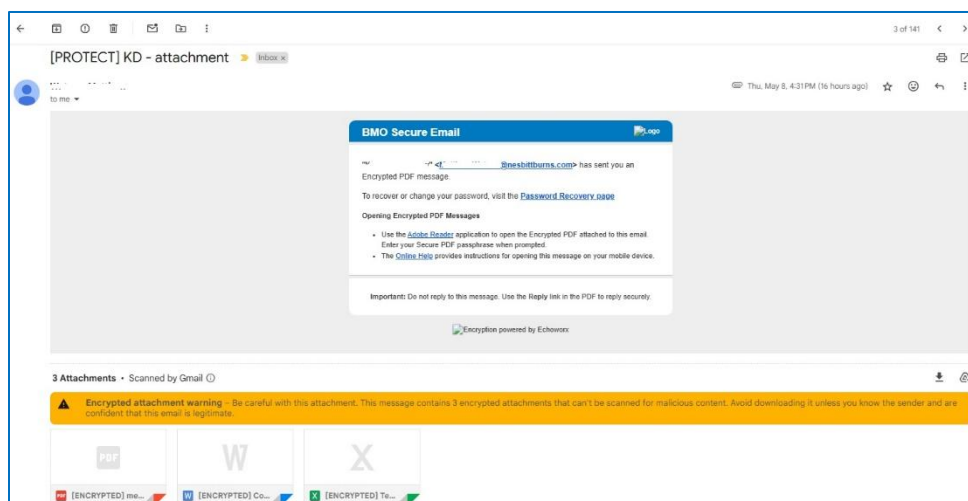
Now that Document Encryption is active, any encrypted emails sent to you from BMO will arrive directly in your personal inbox instead of in the BMO Secure Email portal. You can still compose new emails from within the portal, but any emails sent to you will not be sent there unless you switch your delivery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

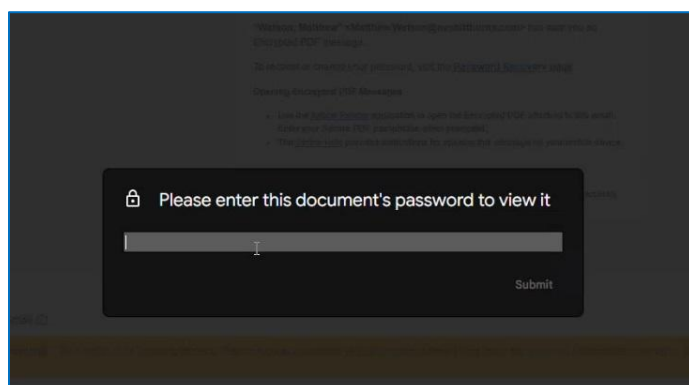
Accessing encrypted emails using the Document Encryption method

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.

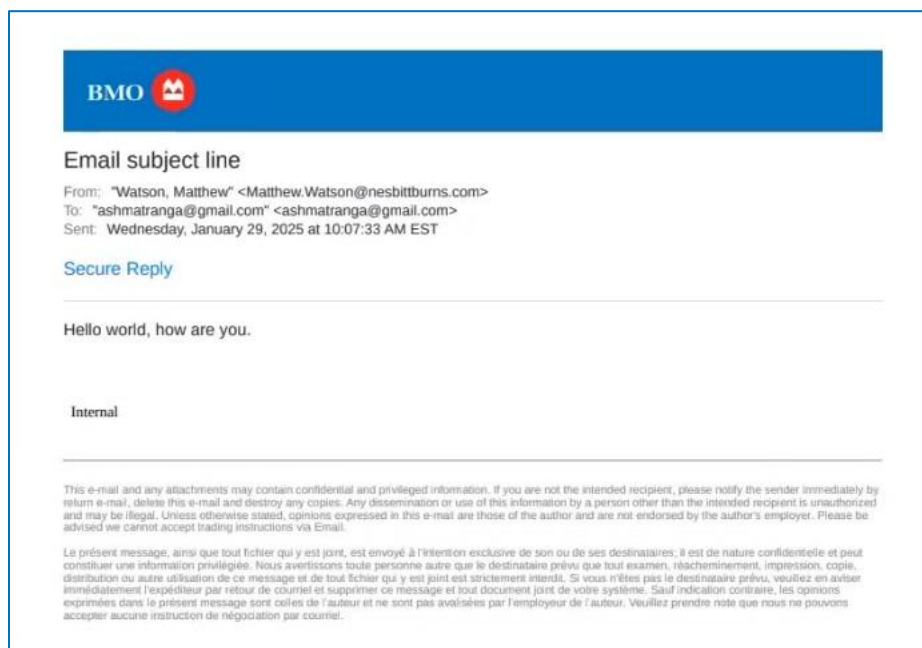


In this example, the body of the email typed by the representative is attached as a PDF. The representative also attached two documents to their email. Selecting any of the three attachments will bring up a prompt to enter your password. If you forget your password, refer to the 'Changing your password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



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.

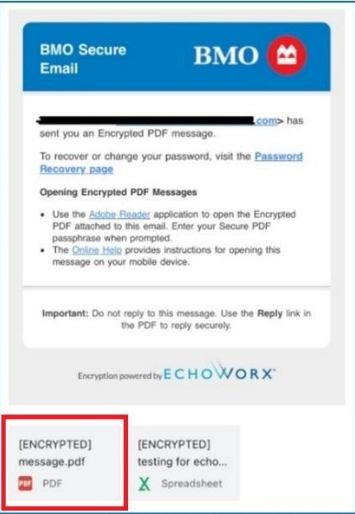
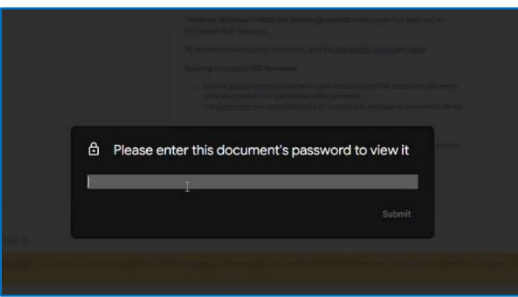
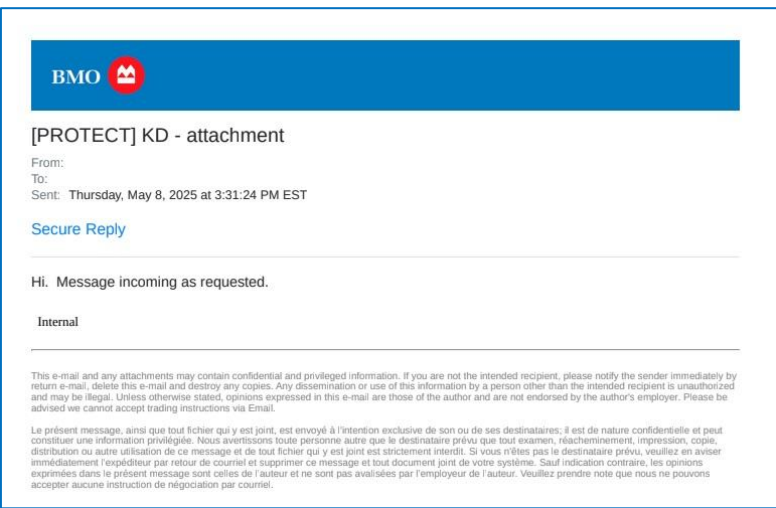
Since only one BMO Secure Email account can be created per email address, we recommend assigning one person on your team to set up the BMO Secure Email account and retrieve encrypted messages, as BMO does not encourage the practice of password-sharing.

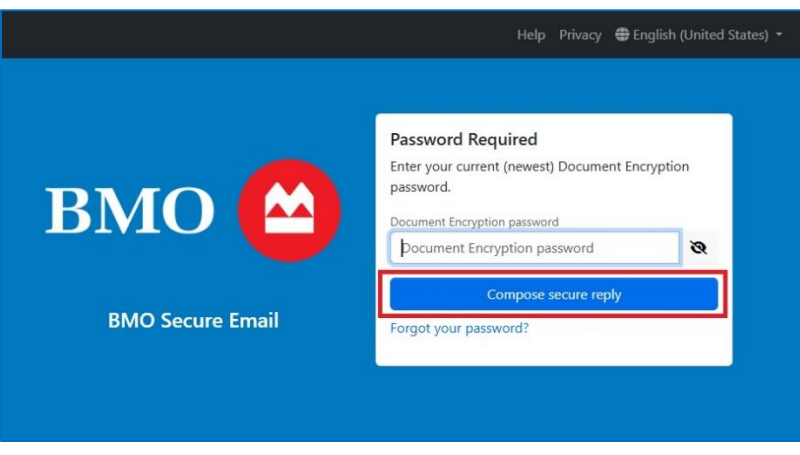
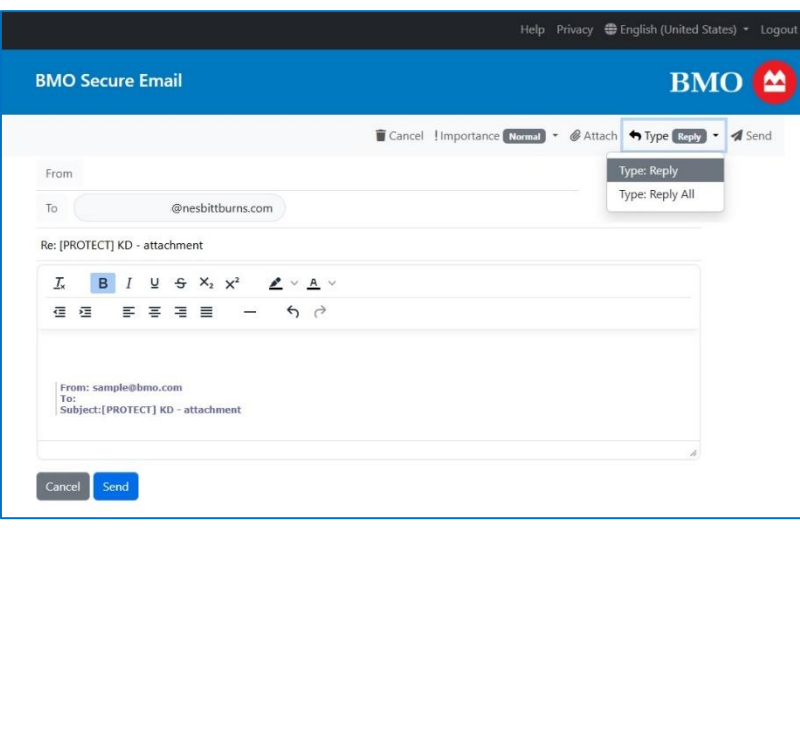
Including others on an encrypted email

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 Secure Reply link within the PDF.</p> <p>Important: If you use the regular 'Reply' link in an email application such as Outlook or Gmail, your email will NOT be encrypted.</p>	

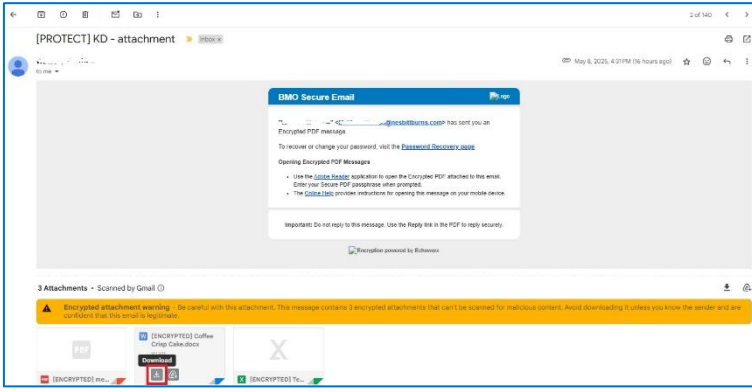
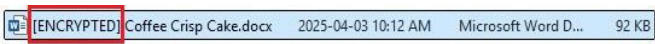
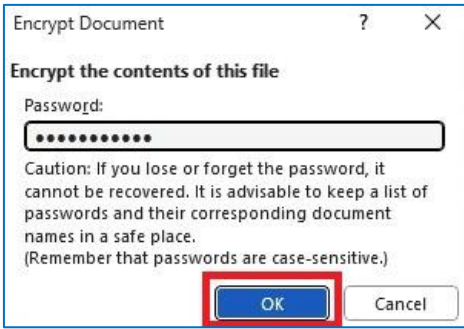
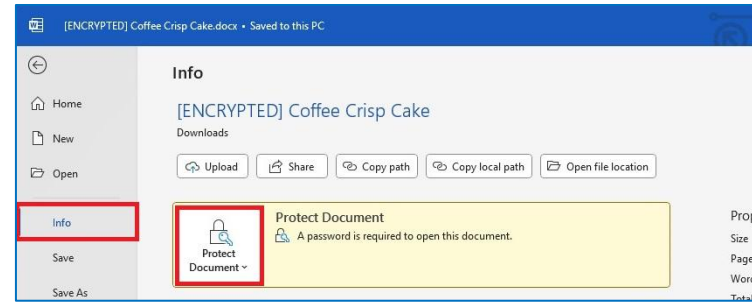
<p>4. You will be prompted for your password again at the BMO Secure Email portal screen. Enter it and select Compose secure reply.</p>	
<p>5. An email window will open where you can compose your message. In the top-right corner, you can select the 'Importance level', attach files to the email and toggle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

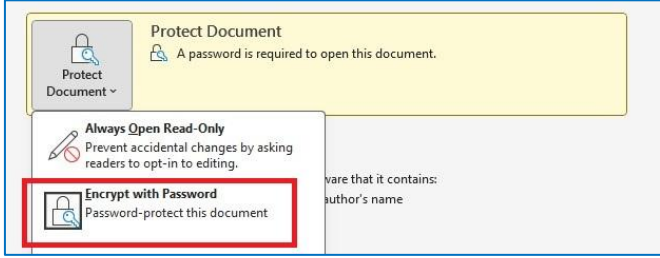

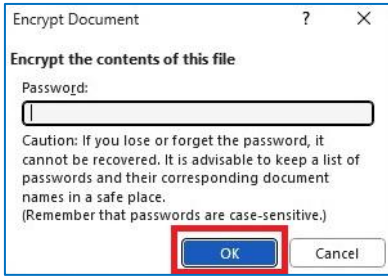
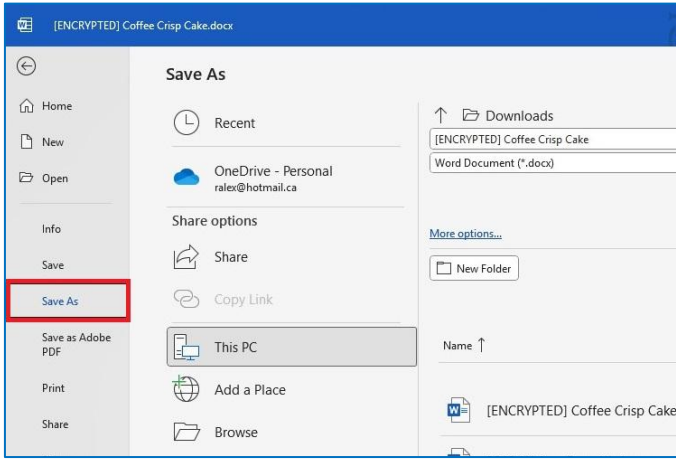
Downloading and decrypting encrypted messages and attachments using the Document Encryption method

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.

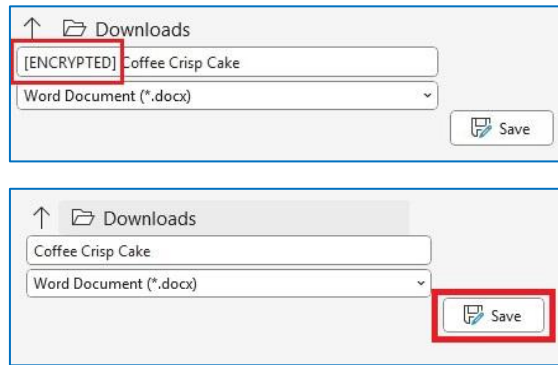
Downloading and decrypting Microsoft Office file types (.doc, .docx, .xlsx, .pptx)

<p>1. In the email notification, select the Download 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>Note: 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 OK.</p> <p>Important: 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 File, then Info. On the next screen, select Protect Document.</p>	

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

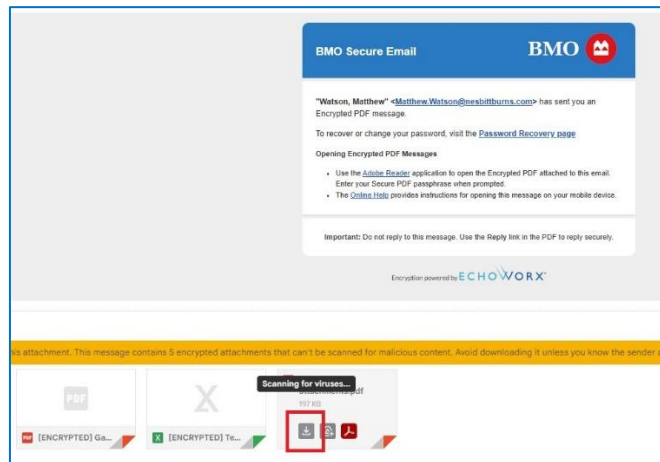
9. Remove '[ENCRYPTED]' from the file name and select **Save**.

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



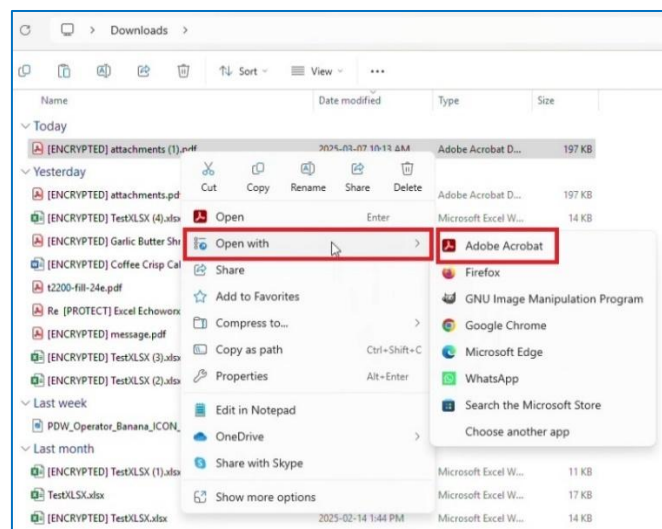
Downloading and decrypting all other file types

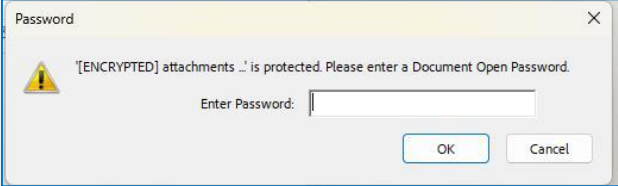
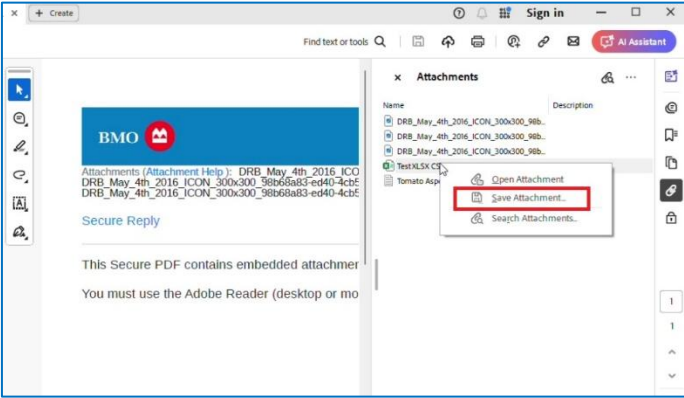
1. In the notification email, select the **Download** option in your email application. Our example shows a Gmail inbox. The 'Download' option appears when the cursor hovers over an attachment.



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>Important: 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 Attachments pane, navigate to the previously encrypted file you'd like to save. Right-click on it and select Save Attachment.</p> <p>The next time you open the file, you won't be prompted for a password.</p>	

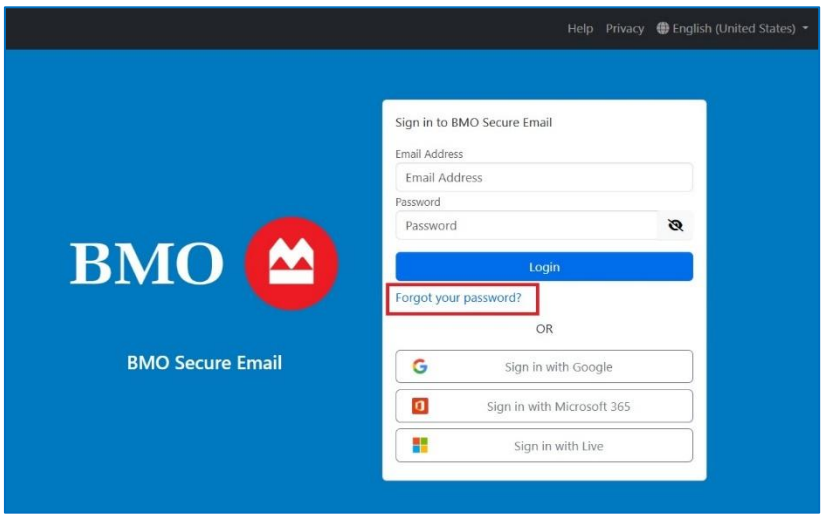
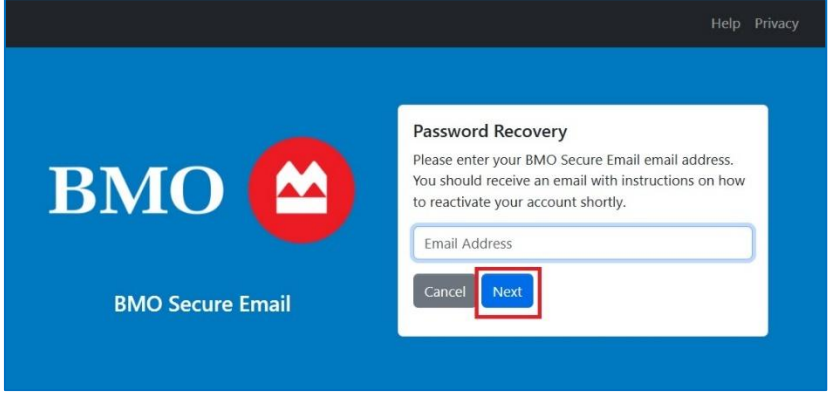
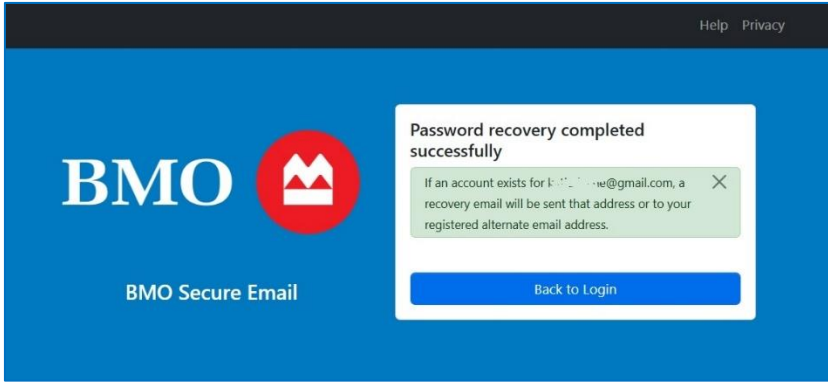
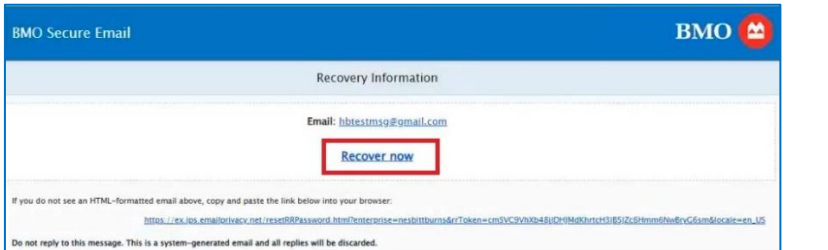
Recovering and changing passwords

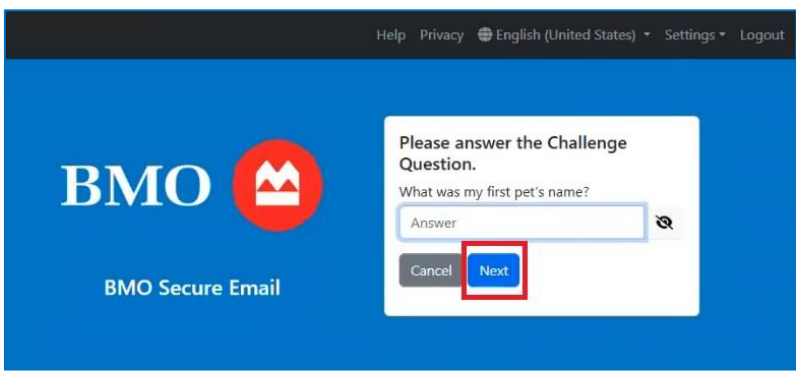
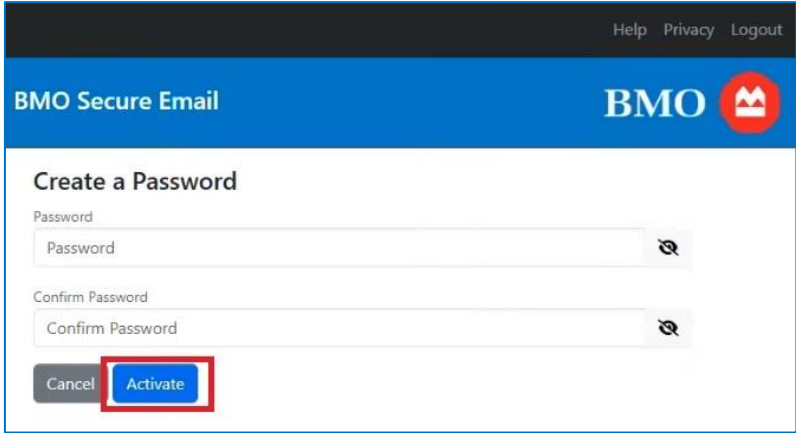
For those using the 'Document Encryption' email delivery method, password recovery does not force a password reset. It helps you restore access to your account. You can keep the password without being forced to change it.

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 Forgot your password?</p>	 <p>The screenshot shows the BMO Secure Email login interface. It features the BMO logo and the text 'BMO Secure Email'. There are input fields for 'Email Address' and 'Password', a 'Login' button, and a 'Forgot your password?' link which is highlighted with a red rectangular box. Below the login options, there are links for 'Sign in with Google', 'Sign in with Microsoft 365', and 'Sign in with Live'.</p>
<p>2. Enter your email address and select Next.</p>	 <p>The screenshot shows the 'Password Recovery' screen. It prompts the user to 'Please enter your BMO Secure Email email address. You should receive an email with instructions on how to reactivate your account shortly.' There is an 'Email Address' input field and two buttons: 'Cancel' and 'Next'. The 'Next' button is highlighted with a red rectangular box.</p>
<p>3. You will receive a message indicating a password recovery email was sent to you.</p>	 <p>The screenshot shows a confirmation message: 'Password recovery completed successfully'. It states: 'If an account exists for htestmsg@gmail.com, a recovery email will be sent that address or to your registered alternate email address.' There is a 'Back to Login' button at the bottom.</p>
<p>4. Navigate to your personal email inbox and select Recover Now in the email from: 'secure.email@bmo.com'.</p>	 <p>The screenshot shows an email interface with a header 'BMO Secure Email' and the BMO logo. The email body contains 'Recovery Information' and 'Email: htestmsg@gmail.com'. A 'Recover now' button is highlighted with a red rectangular box. Below the button, there is a long URL and a disclaimer: 'Do not reply to this message. This is a system-generated email and all replies will be discarded.'</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 Next.</p>	
<p>6. Enter your new password twice and select Activate.</p> <p>Note: 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>	

Password recovery and account settings for those using Document Encryption

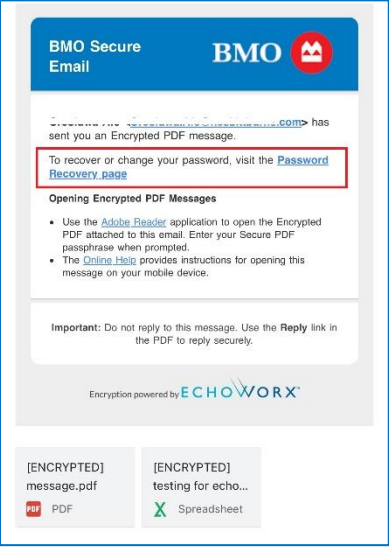

There are two scenarios in which you will need to enter a password. You might use one password for both scenarios or you might need two different ones, depending on whether you changed it from the original one you chose when you created your BMO Secure Email account. The two scenarios are:

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

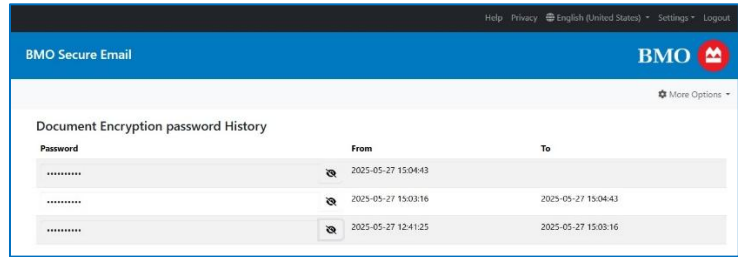
If you never changed your password from the one you chose when you created your account, then you will use the same password in both scenarios.

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

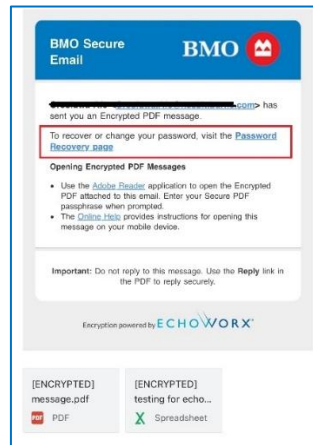
<p>1. Visit https://protected.bmofg.com. Alternatively, open one of your BMO Secure Email notifications and select the Password Recovery page link.</p>	
<p>2. Log in to your BMO Secure Email account using your email address and password.</p> <p>For more information on how to retrieve your password, refer to the 'Recovering your BMO Secure Email account password' section of this document.</p>	

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

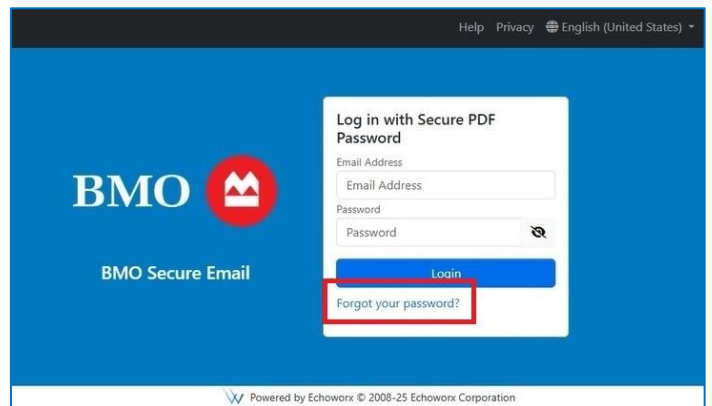


Recovering your current BMO Secure Email account password

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



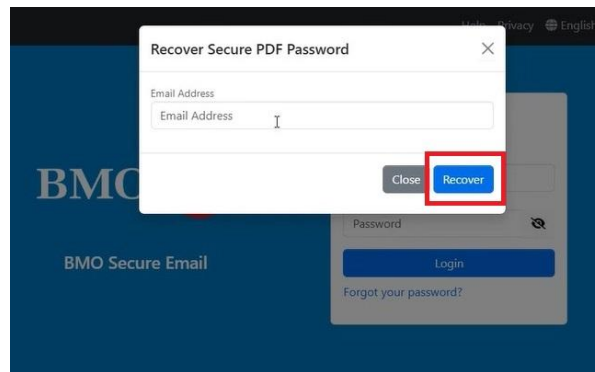
- Select the **Forgot your password?** link.
- Important:** Selecting the **Forgot your password?** link does not initiate a password reset—it helps you restore access to your account. You can keep the password without being forced to change it.



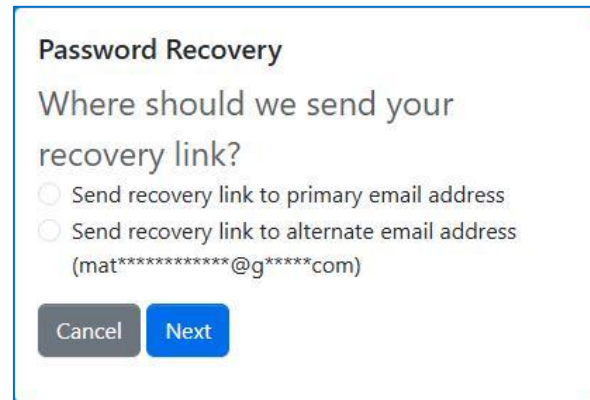
3. Enter your email address and select **Recover**.

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.



The screenshot shows the BMO Secure Email login interface. A modal dialog titled "Recover Secure PDF Password" is open, featuring two input fields for "Email Address" and a "Recover" button highlighted with a red rectangle. The background login form includes fields for "Email Address", "Password", and a "Login" button, along with a "Forgot your password?" link.



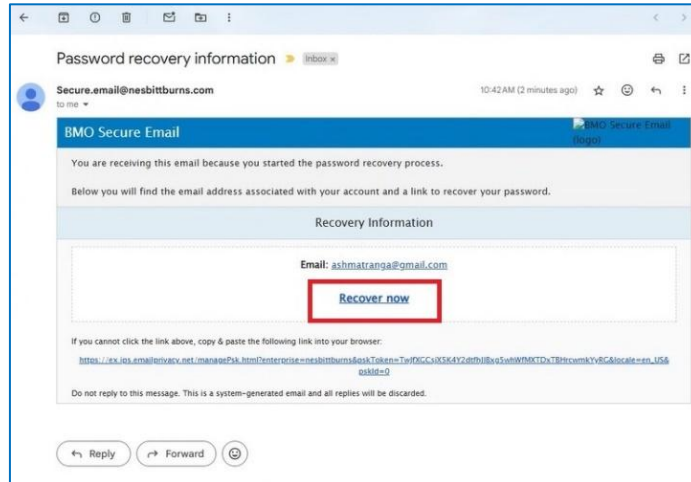
This screen is titled "Password Recovery" and asks "Where should we send your recovery link?". It provides two radio button options: "Send recovery link to primary email address" and "Send recovery link to alternate email address (mat*****@g*****com)". At the bottom, there are "Cancel" and "Next" buttons.



The screenshot shows the BMO Secure Email login screen with the BMO logo. A message box in the top right corner states: "Your recovery information will be delivered to you shortly: mat*****@g*****com".

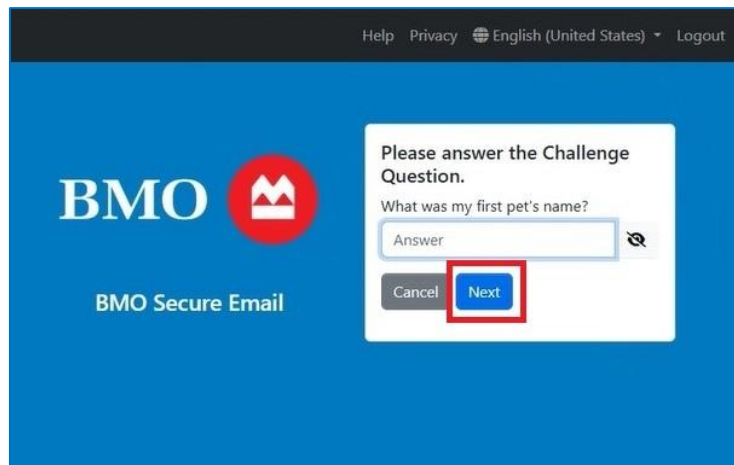
4. Navigate to your inbox and select the **Recover now** link in the 'Password recovery information' email that was sent to you.

We have included an example using Gmail.

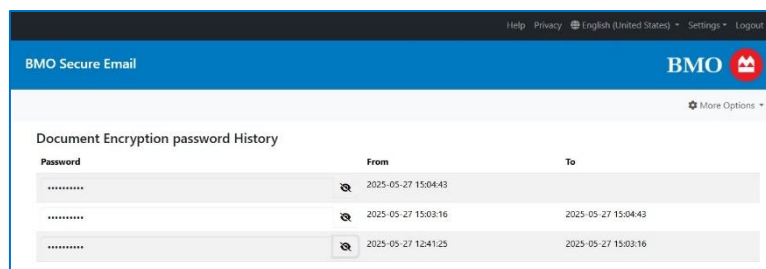


5. If you provided personal security questions and answers at the account creation stage, you will be prompted to answer one of them. Enter your answer and select **Next**.

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.

The screenshot shows the BMO Secure Email interface. At the top, there's a header with the user's email (ashmatranga@gmail.com), links for Help, Privacy, and language selection (English (United States)), and a Logout button. Below the header, the page title is "BMO Secure Email". The main content area is titled "Update Secure PDF Password". It contains two input fields: "New Secure PDF Password" and "Confirm Secure PDF Password". Below these fields is a blue "Apply" button. To the right of the form, a "More Options" dropdown menu is open, displaying a list of settings: "Secure PDF Password History", "Secure PDF Password", "Challenge Questions", "Alternate Email Address", and "2-Step Verification". The "Secure PDF Password" option is highlighted in blue.

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](#).