

## BMO's Secure Email Service Frequently Asked Questions

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## About Message Center

### What is Message Center?

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

### Do I need special software to read encrypted email?

Good news! You don't need different software than what you already use to access your regular email and the Internet, and you can sign in to Message Center either on your computer or a mobile device.

### How do I access and read secure emails from BMO?

BMO is committed to providing you with a secure banking environment that protects your personal and financial information. We use an encryption service called [Message Center](#) for you to exchange secure emails containing personal, financial or confidential information with your BMO representative.

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

### How do I get started with Message Center?

Your BMO representative will reach out to you before sending your first secure email to confirm which email address you'd like to use when you register for Message Center. There is also a [Message Center Sign-Up Guide](#) available on our [Security Centre](#) webpage which walks you through the process of getting set up.

After your account is set up, you will receive a message at your regular email address for each email sent to you through the Message Center. Any responses or new messages sent in the Message Center are also encrypted. There is no charge for this secure email service.

## **Can I reply or forward secure emails to other people?**

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

You can use **Reply All** to send a secure email within the Message Center that contains a non-BMO email address, however if they were not included on the original email, you cannot add them, even if they have a Message Center account. If you need to also include people outside of BMO on your email, have your BMO representative send a secure email and copy them on it. If they do not have a Message Center account, they will need to create one. Once they have done so, you can reply to the message, and they will be able to access it.

## **If I reply to a secure email from my regular mailbox, is it still encrypted?**

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

## **How long are secure emails stored in the Message Center?**

When an email is sent through Message Center, it is encrypted, transmitted and stored for 90 days. If you need a permanent copy of the messages or attachments, you will need to download them to your local storage.

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

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

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

## **What is the maximum size for attachments?**

The total size of attachments can be up to 20MB for each encrypted email.

## **Security**

## What is email encryption and how does it protect my personal and financial information?

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. Sending secure, encrypted emails prevents your confidential information from being intercepted, read and used fraudulently.

## What is multi-factor authentication (MFA)?

Multi-factor authentication (MFA) (also known as two-factor authentication or 2FA) is a security system that requires you to confirm multiple forms of identification when logging into a system or app. Once you've entered the correct information, you are granted access.

These forms generally include at least two of the following:

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

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

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

Information on how to set up MFA for your account is available in the [Message Center Sign-up Guide](#),

## Do I have to use MFA?

While we encourage our customers to take a security-first approach and use MFA wherever possible, it is an optional way of authenticating your identity with the Message Center. If you would like to set it up, review the [Message Center Sign-up Guide](#) for information on how to register your email address and set up your multi-factor authentication.

## Can I sign in using Google or Microsoft account authentication?

You can sign in using a Google (Gmail) or Microsoft (Outlook/Hotmail) account if you have arranged to have your emails sent to those addresses. Select either the Google or Microsoft button on the Message Center sign in page and authenticate using the credentials for that account (no one-time passcode required). This is known as a third-party sign in, and it grants consent to share the name, email and picture on your account with Message Center.

**Note:** You do not need to set up MFA if you will be accessing your account through third-party sign in.

## **Can I use a shared mailbox address in Message Center?**

Shared mailboxes use credentials such as a username and password which is available to all those who have access to the account. MFA is used to secure individual accounts by requiring additional forms of verification at the time of sign in. Using MFA on a shared mailbox would require time-sensitive sharing of the passcode or authentication number among all users, eliminating any the security benefits and potentially causing access issues. For this reason, we do not recommend using shared mailboxes.

If you must use a shared mailbox, set up a user name and password instead of using MFA for your account.

## **How do I know the email is from BMO and not from a scammer?**

When you have a secure email waiting for you, you'll receive a notification with a link to Message Center from '[notification@secureportal.bmofg.com](mailto:notification@secureportal.bmofg.com)' to the email address you provided BMO. If you prefer, you can also log in directly to the [Message Center](#) through the browser instead of from the email you receive.

Any future emails from BMO that contain personal or financial information and require encryption will also be directed to your Message Center. For each email sent to you through the Message Center, you will receive a notification at your regular email address. Emails that don't require secure messages (such as general correspondence or appointment confirmations) will continue to be sent to your regular mailbox.

**Important:** BMO will never contact you via unsolicited email, text or phone call asking for sensitive information, passwords, PINs or verification codes (one-time passcodes). If you get a call, voicemail, email or text from someone claiming to be from BMO and you think it's suspicious, do not share any personal information and contact us immediately using the information on the back of your card.

## **How often should I change my password?**

If you are manually logging in with a user name and password, we recommend you change your Message Center password at least once every 90 days.

## **Troubleshooting**

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

If you enter an incorrect password three times, your account will be locked for 30 minutes as a security precaution. Can't remember it? It happens to all of us, and good news—it's easy to reset your password if you choose to. From the Message Center home page, select the 'Forgot your password?' option. Follow the Password Rules to choose a new one, then select 'Reset'. You will be sent a one-time passcode to confirm your identity. Enter it into the form and you're good to go!

## **If I get a new email address or phone number, do I need to set up MFA on Message Center again?**

Yes. If you change email accounts, you'll need to register and authenticate the new address as the system considers this a new account. If you choose to use MFA, repeat the steps from the [Message Center Sign-Up Guide](#) to configure it for your new account.

**Important:** If your new address wasn't copied on the original email, you will need to log into the system with the previous account's information to access the message. Ask your BMO representative to update your email address on file.

If you are setting up a new phone number sign into your account with the existing authentication method. Then follow the steps in the [Message Center Sign-up Guide](#) and delete the number you will no longer use from the authentication methods. Add your new number as an authentication method. You will have access to all available emails as the system considers this a continuation of your existing account.

If you no longer have access to your phone number, your BMO representative can raise a support ticket on your behalf to have your multi-factor authentication reset.

## **I am not receiving Message Center notification emails from BMO - what should I do?**

To ensure delivery of Message Center notifications:

1. Add the 'notification@secureportal.bmofg.com' address to your contacts list so BMO is a trusted sender.
2. Check your Junk or Spam folder to make sure the messages aren't going there.
3. Contact your BMO representative to confirm that they are using the email address you registered with Message Center.
4. Check with your email administrator to see if it is blocking the secure email notifications from Message Center. Let the administrator know that the message would be sent from the email server 'secureportal.bmofg.com' and have 199.30.237.148 as the IP address.

## **I've already registered MFA on Message Center. Why am I being asked to enter a new code?**

From time-to-time, you may be requested to put in a one-time passcode using the method you chose to authenticate your access. Some of the reasons this could happen are:

- You are logging in from a different computer, browser or device that you used when you set up your account.
- You are registering a new email address.

Multi-factor authentication requires you to confirm your access to protect the security of your information. While the option is available to select 'trust this browser', for security reasons, that is not the recommended approach.

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

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

## **Are there any password requirements?**

Your password must contain a minimum of 8 characters consisting of at least one uppercase character, one lowercase character and one number.

## **I forgot my password. How can I reset it?**

Go to [the Message Center Sign in page](#), select **Forgot Your Password** and follow the instructions to reset your password from your desktop, laptop or mobile device.

## **I need more help. Who should I talk to?**

Please reach out to your BMO representative.