

BMO Two-Step Verification for Gateway

How to Enroll

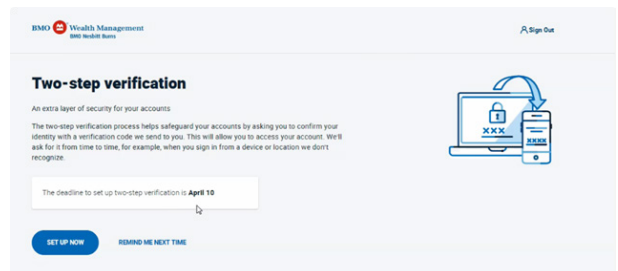
BMO Two-Step Verification adds increased security to your BMO Nesbitt Burns Gateway (“Gateway”) account, by verifying your identity anytime a risky login attempt is made to your Gateway account (such as from a new phone or computer, or a different geolocation). In these situations, BMO will send you a randomly generated six-digit verification code via SMS text or automated voice call. You also have the option to answer your Gateway Challenge Questions, or call BMO directly to request a verification code. These measures have been put in place to safeguard who – or what – has access to your account.

Enrolling in Two-Step Verification

After you log in to [Gateway](#), follow the steps below to enroll in Two-Step Verification. You have up to 30 days to defer enrollment before you must complete this process, otherwise you will not be able to access your Gateway account information.

Step 1: Initiate the enrollment process

On the **Two-Step Verification** pop-up page, click **Set Up Now** to start the enrollment process, or **Remind Me Next Time** to complete the enrollment at another time, if you are within your 30-day enrollment grace period. The deadline to set up your Two-Step Verification will be detailed on this screen.

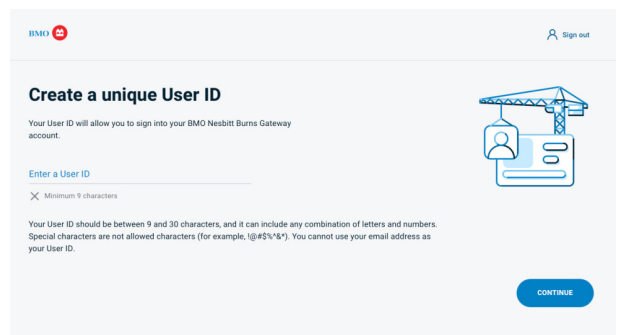


Step 2: Create a unique User ID

This step is only required if you do not already have a unique Gateway User ID.

1. Enter a User ID in the **Enter a User ID** field. Your User ID must be between 9 and 30 characters and can include any combination of letters and numbers. Special characters (i.e., !@#\$%^&*) and email addresses are not allowed; and
2. Click **Continue**.

Please note: If you would like to change your User ID, please contact your BMO Nesbitt Burns Investment Advisor.



Step 3: Set up Two-Step Verification

Part A – Enter Phone Numbers

1. Select the applicable **country flag** from the **Country** drop-down list to confirm your country code; and
2. Enter your preferred phone number(s) in the **Phone number** field. You can add up to 10 different phone numbers by using the **Add another phone number** function.

To add an international country code not included in the drop-down list, please call us at 1-877-873-7664 between 8:00 a.m. – 8:00 p.m. ET, Monday to Friday.

Part B – Add a Trusted Device

A **trusted device** is a personal phone, computer or tablet that you use regularly. Devices listed as a trusted device means that we won't ask you for a verification code as often when using any of these devices.

3. **Add this Device to my trusted device history** will be pre-selected for the device you use to set up Two-Step Verification. Uncheck this box only if the device you are currently using for enrollment is not your own trusted device. If the box is unchecked, you will be required to validate your identify the next time you log in with this device.

Part C – Validate and/or Update Challenge Questions

If you don't have access to your phone, or are travelling, you can verify your identify using your **Challenge Questions** instead of a verification code. Previously created Challenge Questions will be automatically populated for you, however, the answers will NOT be displayed.

4. Review or edit your current Challenge Questions, or use the drop-down menu to select a new question. Answers to Challenge Questions must be between 3 and 20 characters and must not include any special characters (i.e., !@#\$\$%^&*).

Part D – Review of the Gateway Online Access Agreement

5. Review the Gateway Online Access Agreement by clicking on the link. Once complete, click **Next**. By continuing to the next page, you acknowledge that you have reviewed and agree to the Gateway Online Access Agreement.

Set up two-step verification

Provide a phone number that we can use to send verification codes to you.

Country	Phone number	X
Other	+1 (416) 000-0000	

[ADD ANOTHER PHONE NUMBER](#)

Trusted Devices

A trusted device is a personal phone, computer or tablet that you use regularly. Devices listed as a trusted device, means that we won't ask you for a verification code as often when using these devices.

Add this device to my trusted device history

Question 3

Select a question

Who was your childhood hero?

Answer already on file

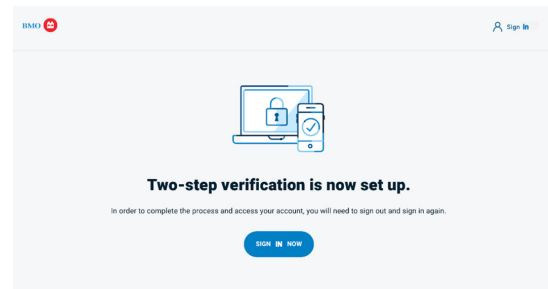
By proceeding to the next page, you acknowledge that you have reviewed and agree to the [Online Access Agreement](#), including the terms of the two-step verification process.

[NEXT](#)

Step 4: Enrollment complete

You have now completed your Two-Step Verification enrollment and will be automatically signed out of Gateway.

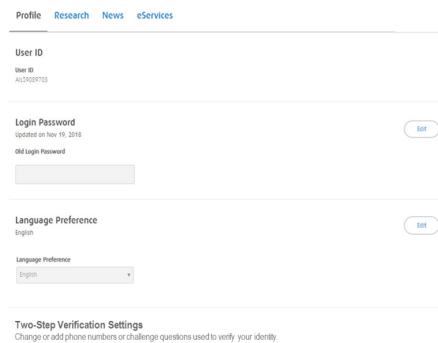
1. Click **Sign In Now** to be returned to the Gateway login page, and to sign back into your Gateway account; and
2. On the Gateway login page, enter both your User ID and password to continue using Gateway.



How to change your credentials

How do I update my Two-Step Verification phone number(s) or Challenge Questions?

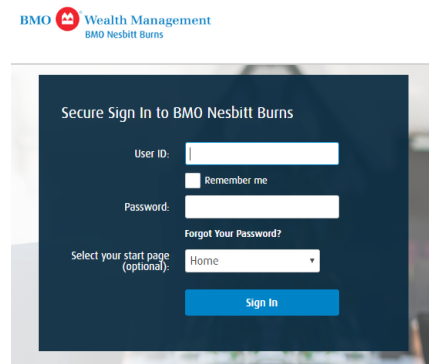
You can update these credentials directly through Gateway. To update your Two-Step Verification settings, go to **Account Settings >> Profile** and click **Edit** under **Two-Step Verification Settings**.



How do I reset my password?

You can reset a forgotten password, or change an existing password directly through Gateway, without contacting your Investment Advisor or the Gateway Help Desk. If you need to reset your forgotten password, simply click the **Forgot your Password?** link on the Gateway login page under **Password**, and follow the prompts.

If you would like to voluntarily change your existing password, go to **Account Settings >> Profile**, and click Edit beside **Login Password**.



Stay safe online

As a reminder, always take precautions to protect your confidential information. Do not share your login credentials and always store confidential information, such as your Gateway User ID, password and Challenge Questions in a safe place.

Questions?

Please contact the **Gateway Help Desk at 1-877-873-7664 between 8:00 a.m. to 8:00 p.m. ET, Monday to Friday**, or by email at gateway.helpdesk@bmonb.com.

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