

A Better Gateway[®] Experience

Technology is rapidly evolving, and we're responding by enhancing our digital capabilities for clients. In 2019, we introduced a number of integrated digital enhancements to BMO Nesbitt Burns Gateway ("Gateway"), in order to strengthen security, increase transparency and provide better reporting.

Enhancements	Description and Benefits	Available Since
Two-Step Verification	<p>Two-Step Verification is a standard security measure that many companies employ in order to better protect their users.</p> <p>Two-Step Verification enhances Gateway account security by authenticating you as a registered Gateway user any time a "risky" attempt is made to log in to your Gateway account (i.e., login is attempted through an unrecognized device or new geolocation).</p> <p>If you have not done so already, you're encouraged to login into your Gateway account and set up Two-Step Verification, by either electing to receive a text code or answer a challenge question whenever a risky attempt is made to log in to your account.</p>	May 2019
Intraday Balances	<p>Intraday balances allow you to view near real-time (20-minute delay) account balances versus the previous day's closing balances, to gain a more accurate reflection of your account balances during the course of the business day.</p> <p>Intraday balances are consistent with other BMO online account information, including BMO Online Banking and BMO One View.</p>	May 2019
BMO One View	<p>Access to BMO One View¹ becomes available once you have enrolled in Two-Step Verification.</p> <p>BMO One View provides a consolidated view of your personal accounts across BMO. If you have a relationship with BMO Private Banking, you will also see those accounts.</p> <p>Please note that you must "turn on" access to BMO One View from the Gateway login page, by selecting "BMO One View" from the "Select your start page" drop-down menu, located directly under the "Password" field.</p>	June 2019

¹ Clients who are not enrolled in Two-Step Verification will only see the BMO Nesbitt Burns accounts that they currently access through Gateway, until they complete the Two-Step Verification enrollment process.

Switch to eDocuments

eDocuments provide greater convenience, enhanced security and timely access to account statements, trade confirmations and tax documents, while also reducing your environmental footprint by eliminating the production of paper documents. You can enrol in eDocuments on BMO Nesbitt Burns Gateway by signing into your Gateway account, going to **Account Settings**, and selecting your **Electronic delivery preference** for one or all of the available online documents through the **eServices** tab². You will be required to consent to the Terms and Conditions. Once enrolled, Gateway will maintain a seven-year history of these documents for future reference.

Leverage the power of Gateway

By regularly logging in to Gateway, you gain access to a wealth of information. We're on a multi-year journey to provide our clients with an improved digital experience, backed by industry leading technology to enhance the services provided by your BMO Nesbitt Burns Investment Advisor.



If you have any questions on any of these enhancements, please contact your BMO Nesbitt Burns Investment Advisor. For Gateway technical issues, please contact the Gateway Help Desk at 1-877-873-7664, or gateway.helpdesk@bmonb.com, available from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday.

² Please note that at this time, eDocuments may not be available for your non-personal account(s). If you recently switched your delivery preference with your BMO Nesbitt Burns Investment Advisor to "Electronic Only," your documents will be available on Gateway.



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