

BMO Online Banking

Safety Guide for

Survivors of Tech Abuse

Compiled by Tech Safe BC



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This guide is a resource for survivors of intimate partner violence, offering steps to address common forms of technology-facilitated financial abuse by a current or former partner. This type of abuse may involve receiving or threatening e-transfer messages, having credit cards or other financial accounts opened in your name without your consent, or experiencing controlling behaviors, such as having your financial transactions monitored or having your password changed so that you can no longer access your account.

By following this guide, you can learn how you [can increase the privacy and security of your BMO online bank account](#). Please note that BMO does not endorse nor sponsor this resource. Before making any changes to your account, it is important to consider collecting evidence and discussing any potential safety concerns as a result of these changes with your support worker. Digital financial abuse is complex, and this guide is by no means exhaustive. This is another reason why you may want to connect with an anti-violence worker in your community to discuss additional steps, such as opening a new bank account altogether. For more information, consider reviewing [Tech Safety Canada's Digital Financial Abuse](#) tool kit.

If something in this guide is no longer up to date, or you have any questions, please reach out to techsafe@bcsth.ca with your concerns.

Symbols and What They Mean in This Guide:



Course of action may be visible to your former or current partner.

You may want to consult with a staff of an [anti-violence program in your community](#) before removing your former or current partner's access.



Evidence documentation checkpoint. Take [screenshots](#), pictures with a different device, or [screen recordings](#) of your former or current partner's unauthorized access.

Definition of Words in This Guide:

BMO Online Banking: A client's BMO banking account that can be accessed online.

BMO Mobile Banking: An app made for BMO clients to access their BMO Online Banking Account.

E-Transfer: A way of digitally sending or receiving money. Keep in mind, senders are able to view the registered full name of the receiver.

Autodeposit: When money is automatically deposited to the receiver's bank account. Otherwise, all e-Transfers would require the receiver to manually accept the money by inputting a password that is created by the sender.

Table of Contents:

05

If You Suspect There is Unauthorized Access to Your Account

[Log-In Activity](#)

[Check Email and Phone Number Associated with the Account](#)

[Changing Passwords](#)

[Account Recovery](#)

09

How to Secure Your Account From Your Former/Current

Partner

[Turning On Two-Step Verification](#)

10

If You're Receiving Harassing or Threatening Messages

[Controlling e-Transfer Email Notifications](#)

[Enabling Autodeposit for e-Transfers](#)

If You Suspect There is Unauthorized Access to Your Account




☐ Log-In Activity

Safety Tip:




Be sure to take [screenshots/screen recordings](#) of unauthorized log-ins.

To see your last sign-in to the BMO Online Banking

1. Open the browser and log in.
2. On the top right, click the **profile avatar icon** (Profile & Settings). 
3. At the top of the page, it should say ‘Last sign in: Date, time, device type under Profile & Settings.’

To see the last sign-in for BMO Mobile Banking

1. Open the app and log in.
2. On the top right, click the **profile avatar icon** (Profile & Settings). 
3. At the top of the page, it should say ‘Last sign in: Date, time, device type under Profile & Settings.’

If you suspect someone has logged in to your account without your consent, you can change your BMO Online Banking password under [Changing Passwords](#).

☐ Check Email and Phone Number Associated with the Account


Safety Tip:



Be sure to take [screenshots/screen recordings](#) of unauthorized log-ins.

If your former/current partner has access to an email address or phone number listed on the account, they may be able to gain access to your BMO Online Banking account.

To check what email and phone number are on file

1. Open the app and log into BMO Mobile Banking or open a web browser and log into BMO Online Banking.
2. On the top right, click the **profile avatar icon** (Profile & Settings). 
3. Click/tap **Your info**.
4. Edit to change any info.

☐ Changing Passwords

Safety Tip:



If your former/current partner has access to the email that is connected to your BMO Online/Mobile Banking, an email will be sent to the connected email account stating that your account has changed passwords. You may want to consult with a support worker as it could notify your former/current partner and potentially increase your risk to violence.

If your former/current partner is logged into your BMO Online Banking account, changing your password can log them out of the account on their device. You will need to know your current password to change to a new password. If you do not know your current password, refer to Account Recovery. To make a secure password, you can also refer to [How to Create and Maintain Strong Passwords](#).

To change your password

1. Open a web browser and log into BMO Online Banking.
2. On the top right, click **My Profile & eDocuments**.
3. Click **Change My Password**.
4. Change your password.

Source: [BMO](#)

Account Recovery

Account recovery is a way to access your account through either your email or phone number when you have been locked out. If your former/current partner has access to the email or phone number connected to your account, account recovery will notify them. If you aren't sure which email/phone number is secure, it may be safer to create a new account using a different email/phone number that only you have access to.

If your former/current partner has access to your email or your phone number's messages, a code will be sent to those accounts in order to give you recovery access back to your account. It will notify them that your BMO Online Banking account is requesting a verification code. Similarly, changing your account password will also notify the connected email which can alert your former/current partner of these changes if they have access to the email that is connected to your account.

Safety Tip:



If your former/current partner has access to this email/phone number, they could be notified that you are requesting to change your BMO Online Banking password which is why you are recommended to input a safe number/email/username.

Once you change your password, it will also send an email to the connected email stating this change.

To recover your BMO Online Banking account when you are logged in and know your current password, refer to [Changing Passwords](#).

To recover your BMO Banking account when you are logged out and do not know the password

1. Open the app on a mobile phone or navigate to BMO Online Banking in a browser.
2. Click **Forgot your password?**
3. Submit your answers to one of your security questions to receive an email with a temporary password.
4. Check your email for the temporary password.
5. Open the BMO app or website again and sign in with your account information, including the temporary password.
6. Follow the prompts to create a new password.

Source: [BMO](#)

How to Secure Your Account from Your Former/Current Partner



If you currently have shared an account with your former or current partner, you can delete the account and/or create a new separate account. This would also include removing identifying information, such as your email address, your phone number, or your name on the account. Your former/current partner may realize immediately or quickly if you make these changes. If you are concerned that this will increase any risks to your safety, we recommend that you consult with a support worker at your transition home or a support organization beforehand.

Turning On Two-Step Verification


Turning on two-step verification, also called 2-Factor Authentication (2FA) can protect your account from future unauthorized logins. Check this [resource](#) to understand why two-step verification is important.

Safety Tip:



Before enabling two-step verification, make sure the password to your account is secure, and that you are the only one who has access to the email and/or phone number connected to your account. If two-step verification is enabled on an account your current/former partner has access to, they will be notified of attempted logins through verification codes.

To turn on two-step verification

1. Log in to BMO Online Banking via browser or the BMO Mobile Banking App.
2. On the top right, click the **profile avatar icon** (Profile & Settings). 
3. Click/tap **Security Settings**.
4. Click/tap **Two-step verification**.
5. Click/tap **Edit**.

Source: [BMO](#)

If You're Receiving Harassing or Threatening Messages



□ Controlling e-Transfer Email Notifications

There is no function to block e-Transfers from a specific bank account. However, Interac e-Transfer has an Opt-Out Feature that prevents specific people from sending personalizing messages to your email through the e-Transfer 'optional message' text box. Note that if autodeposit is enabled for your account, the money will still be deposited. Also keep in mind that when e-transfers are deposited into your account, the sender will be notified.

To stop receiving personalized messages in e-Transfer emails

1. Open the Email of the e-Transfer from the sender you'd like to ignore.
2. Scroll to the bottom and click/tap **manage notification preferences**.
3. Click/tap **CONFIRM**.

Sources: Interac [Opt-Out Notification Feature](#) and [Misuse of Interac e-Transfer](#)

□ Enabling Autodeposit for E-Transfers

This function allows you to set up autodeposits for your specific banking accounts. With autodeposit enabled, you will no longer have to manually accept each e-Transfer transaction. Please note that the email address or mobile number you select as your contact method will also be used to notify you of all the e-Transfers you receive. If you have multiple banking accounts, you can set up autodeposits for each of them using a different contact method.

To set up autodeposit in the BMO Mobile Banking app

1. Open the app and sign in.
2. In the main menu, tap **More**.
3. Tap **INTERAC e-Transfer®**.
4. Tap **Manage Autodeposit**.
5. Follow the prompts to register and input your email address and choose your deposit account.

To set up autodeposit in BMO Online Banking

1. Open BMO Online Banking in your browser and log in.
2. Find the **Payment & Transfer** tab.
3. On the left, find the **Interac e-Transfer** menu.
4. Click **Manage Autodeposit**.
5. Follow the prompts.

Source: [BMO](#)

If you are experiencing tech abuse, you are not alone. Find support in your community by connecting with a [BC Society of Transition Houses Member Program](#) or check out our other safety resources at techsafebc.bcsth.ca.