

- Why was my transaction declined?  
As part of BMO Harris's ongoing effort to protect against unauthorized use of your card account, we have added a layer of security for all online card purchases. As a result of this added protection, some online purchases may be declined.
- How will this impact other online purchases?  
No two purchases are the same and only some purchases will be declined based on certain criteria used to identify unauthorized purchases. We are always working to improve our security measures to safeguard your accounts. When encountering a declined online purchase, for assistance, please contact BMO Harris Bank at 1-844-316-3755, as instructed on the pop-up screen.
- How do I know if a purchase is identified as unauthorized?  
All online purchases are reviewed; you will receive a pop-up notifying you if your purchase has been declined.
- I've made this purchase before, why is it now declined?  
As part of BMO Harris's ongoing effort to help protect against unauthorized use of your card account, we have added a layer of security for all online purchases. Every time you make a purchase online, even if you may have completed the same purchase in the past, it may now have certain criteria that identify it as an unauthorized purchase.
- What's changed?  
As part of BMO Harris's ongoing effort to help protect against unauthorized use of your card account, we have added a layer of security for all online card purchases. This added protection helps prevent unauthorized use of your card account.
- Can I opt out to avoid this happening in the future?  
For our mutual protection, it is important we provide a level of security that will prevent fraud from occurring on your card account. There is not an option to opt out of this security program.
- Will my card be restricted for future purchases?  
This added layer of security will not restrict your card from being used for future purchases. Only in the event there is confirmed fraudulent activity on your card will it be restricted for future purchases.
- Will purchases made earlier today be cancelled?  
Purchases completed earlier today are not affected. Only in the event that you advise us of fraudulent activity on your account, will we review past purchases with you.
- How do I complete the purchase?  
When encountering a declined online purchase, for assistance, please contact BMO Harris Bank at 1-844-316-3755.