What is Mastercard Identity Check service and how does it protect me?
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, provided at no additional cost to you, helps prevent unauthorized use of your card account. During checkout, you may be prompted to authenticate your identity with a one-time verification code.

How do I proceed with my purchase if prompted to authenticate my identity?
A one-time verification code will be required. The code will be sent to you based on the contact information BMO Harris Bank has for your card account. You can choose to receive your one-time verification code via text, email or voice message.

How will this impact other online purchases?
No two purchases are the same and only some online purchases may require additional authentication or be declined based on certain criteria and monitoring. If you are unable to proceed with the transaction after entering the one-time verification code or do not receive your one-time verification code and encounter a declined online purchase, for assistance, please contact BMO Harris Bank at 1-844-316-3755, as instructed on the pop-up screen.

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. When encountering a declined online purchase, for assistance, please contact BMO Harris Bank at 1-844-316-3755.

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 a potentially unauthorized purchase.

Can I opt out of these enhanced security measures 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.