Account Access Enhancements

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Participant Web Improved Login & Password Reset
Fall 2016 through Winter 2017 Rollout

- **User Name & Password Combination** -- Introduction of Email as User Name with new Password combination

- **Password Standards** -- Minimum of 8 characters – must include the following: upper & lower case, numeric and special characters

- **Validation Standard** – In place of question and answer verification, the new multifactor verification will require cell phone or an email and device specific registration for a one-time passcode verification

- **New Password Reset Functionality & Device Registration** – Use of text/or 2nd email to received one time/time sensitive code to reset password which will improve security and reduce wait time of participants receiving their new password through the mail

- **Pin-less Registration alternative** – Ability to register online the first time with configurable options of SSN+PIN, EID+PIN or SSN+DOB if no PIN (no PIN will add Lexis/Nexis challenge questions to flow).
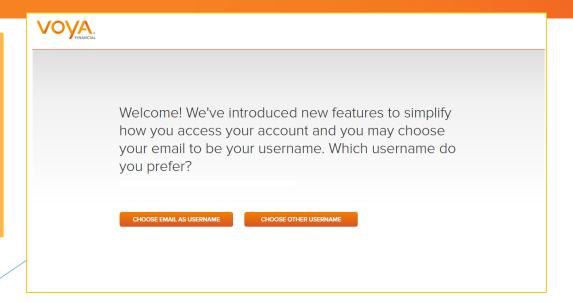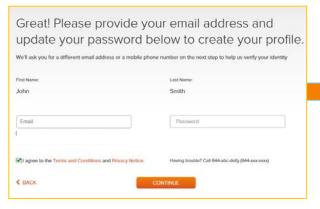
VOYA FINANCIAL.
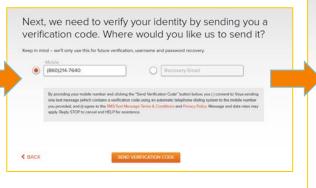
One-Time process for all current PWEB users

Current users will update their online access allowing for:
- Stronger passwords
- Introduce forgot username flow
- Credentials recovery that does not require a mailed password

New registrations will follow a similar process

Enhancements

All users will have the option to make email the username

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Registration and Existing Users

Email Address can be the User Name or user can still have alpha/numeric username

Great! Please provide your email address and update your password below to create your profile.

We'll ask you for a different email address or a mobile phone number on the next step to help us verify your identity

First Name:

John

Last Name:

Smith

Email

Password

Complex Password

☑ I agree to the Terms and Conditions and Privacy Notice.

Having trouble? Call 844-abc-defg (844-xxx-xxxx)

Phone number will be configurable by client

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Enhancements

Error messaging, options to hide or show typing and visual queues throughout

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Registration and Existing User

Enhancements

All Users

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Registration and Existing Users

Great! Please provide your email address and update your password below to create your profile.

We'll ask you for a different email address or a mobile phone number on the next step to help us verify your identity

First Name:

John

Last Name:

Smith

Email

Password

Password   ✕ Show

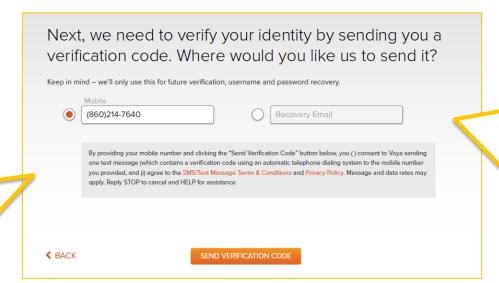Minimum of 8 characters; upper and lowercase letters, numbers and special characters (! @ # $ ...)

● Minimum of 8 characters
● Uppercase letter (A-Z)
● Lowercase letter (a-z)
● Number (0-9)
● Special Character (! @ # $ ...)

☑ I agree to the Terms and Conditions and Privacy Notice.

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User must agree to Voya Terms and Conditions before registration can be completed

New password standard – 8 character minimum requiring 4 character sets (uppercase, lowercase, numbers, special characters)

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New and Existing Users
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One Time Password Setup (OTP)

Next, we need to verify your identity by sending you a verification code. Where would you like us to send it?

Keep in mind – we'll only use this for future verification, username and password recovery.

Mobile
(860)214-7640

Recovery Email

By providing your mobile number and clicking the "Send Verification Code" button below, you ( ) consent to Voya sending one text message (which contains a verification code using an automatic telephone dialing system to the mobile number you provided, and (i) agree to the SMS/Text Message Terms & Conditions and Privacy Policy. Message and data rates may apply. Reply STOP to cancel and HELP for assistance

< BACK   SEND VERIFICATION CODE

Option to provide mobile # or secondary email to receive verification code messages

Multi-factor Authentication: Verification Code texted or emailed to user on initial registration, password resets, username recovery and new device challenges (replaces security questions)

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Contact Us
Your Retirement Plan

Next, we need to verify your identity by sending you a verification code. Where would you like us to send it?

Keep in mind - we'll use this for future verification and password recovery.

Mobile

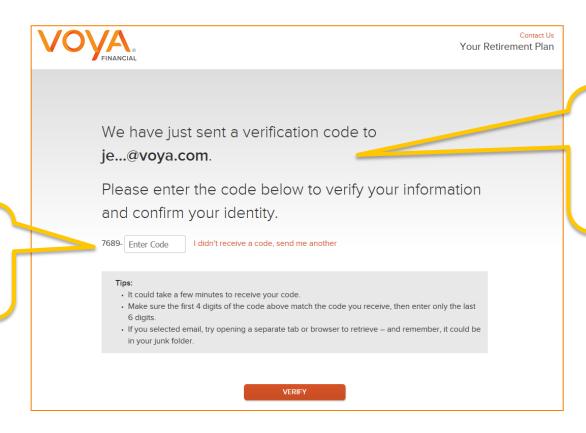Recovery Email
jennifer.bower@voya.com
This email must not be the same as your primary email

< BACK   SEND VERIFICATION CODE

messaging will notify user if they have entered the same email as their username

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New and Existing Users

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OTP Registration

User must provide Verification Code they've received, with option to resend the code

Verification code texted to mobile # or sent to email address registered by user

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Your Retirement Plan

We have just sent a verification code to je...@voya.com.

Please enter the code below to verify your information and confirm your identity.

7689- [Enter Code]   I didn't receive a code, send me another

Tips:
- It could take a few minutes to receive your code.
- Make sure the first 4 digits of the code above match the code you receive, then enter only the last 6 digits.
- If you selected email, try opening a separate tab or browser to retrieve – and remember, it could be in your junk folder.

VERIFY

Samples of Communications - Participants

PWeb message #1 (Coming Soon)

- Online account access changes coming soon will make your experience easier and implement the latest security standards. The first time you access your account after the changes go into effect, you'll be prompted to change your password and recovery profile. For more information about these changes, please see our overview.

PWeb message #2 (Go Live)

- Online account access changes now in effect make your experience easier and implement the latest security standards. When you log in, you'll be prompted to change your password and recovery profile. For more information about these changes, please see our overview.

Web Sign On FAQ

Feature / Scenario for Sign On Rollout	How it is being handled
Existing user logs into the home page that is setup to upgrade to new Active Directory would go through a convert/upgrade flow.	• Introduction of **option to use Email as User Name or continue with one they have** • Participant will continue to have the ability to register with an user name or email address. Both options will continue to be available. • Using **SSN for logging in is being eliminat**ed. It can be used for first time registration and in the forgot username flow, but it will not be used for ongoing account access online. • **Can also consolidate multiple user names to one** • Note the **User Name and password will be standard across the Voya Enterprise** in the event a participant has multiple accounts with Voya
For all users, new and existing, there will be a **new Password Standard**	• **Minimum of 8 characters** (not configurable and max of 20) • **Complex password** with the following: upper & lower case, numeric and special characters
For all users, **new standard for secondary verification** to supplement/ replace RSA (questions with reminder if device not recognized)	• In place of user name/SSN and DOB and question answer verification, the new multifactor verification will **require cell phone or an email and device specific reg**istration for a one-time passcode verification • RSA will be retained for non-converted users until a decision is made to replace with Lexis/Nexis
For all users, **new Password Reset Functionality & Device Registration**	• **Use of text/or 2nd email** to received one time/time sensitive code to reset password which will improve security and reduce wait time of participants receiving their new password through the mail.
First time users will be able to **register with or without PINs**	• User will be able to register with SSN+PIN, EID+PIN or SSN+DOB if no PIN (but will **add Lexus/Nexus flow**). • We are giving both PIN/LN options for registration **and slowly we can remove PIN for registration as we learn more on new IVR (it is a configurable option).**
IVR and Call Center Access ***NOTE: Default and existing PINs are not changing with this project.***	• IPS clients will begin to use their **PIN for phone access** (via IVR and CSA identical to what they do today). They will setup and maintain a **separate password for online access**. • INGWIN already uses a separate PIN for phone access and password for online access.
Mobile Access	• All Voya Retire customers who can use **biometric authentication** will be able to use via their iPhones (The iPad is in scope for the following iPad mini 4, iPad Air 2, 9.7-inch iPad Pro, 12.9-inch iPad Pro). • **Non-biometric login will replace RSA questions with OTP**. We will not add forgot user ID or PW (not supported today)

Identity Verification FAQ

What is happening	How it is being handled
We are introducing an Online Identity Verification service provided by a third-party vendor.	The service will be used to help identify a new user who wants to register without a Personal Identification Number (PIN). New users must still have an SSN to register without a PIN. In addition, a user must provide the primary SSN that is associated with the account. Users are also asked to provide their full first and last name as well as date of birth to ensure the Online Identity Verification service can find a unique user.
What can I expect from the process?	You will be asked to answer a series of multiple choice questions. The information used in the questions comes from public databases. Your answers to those questions are compared by the vendor to the same database sources to confirm your identity.
What type of questions could I be asked?	You may be asked questions about yourself, people you know, places you have lived or worked, etc. the questions may not be related to the accounts held at Voya. Please remember the questions contain information from public database sources. You may be asked questions related to locations and individuals you are no longer associated with (for example an ex-spouse).
What is the chance I am unable to use this service?	You will be unable to verify using this service if: • You do not have a Social Security Number (SSN) • Your SSN, DOB or First and Last name do not match the data we have for your account at Voya
Could I fail the process?	You could fail the verification process if: • You answer the questions incorrectly • You take too long to answer or you close the session or window without finishing
What if I fail the process?	If you fail the process, you can try the process again. If you do try again and fail multiple times, you will get locked out for a period of time and will not be able to use this service. You can contact customer service for assistance or to have a PIN issued to help register for online access. Note, if you do fail the process or believe you have answered the questions correctly, it is possible there is not enough information available to verify your identity. You can contact customer service for assistance accessing your account.
What if I chose not to answer the questions?	You can register for online access using an alternate method provided, such as Social Security Number and PIN.
What does Voya do with the information (questions and answers)?	The specific questions and answers are not visible to anyone at Voya [confirm if encrypted] and are not stored on any Voya systems. This ensures your privacy is protected.