

Account Access Enhancements

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).

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

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Welcome! We've introduced new features to simplify how you access your account and you may choose your email to be your username. Which username do you prefer?

CHOOSE EMAIL AS USERNAME

CHOOSE OTHER 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

I agree to the Terms and Conditions and Privacy Notice. Having trouble? Call 844-abc-defg (844-xxx-xxxx)

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CONTINUE

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 () 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

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SEND VERIFICATION CODE

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

Enhancements

All users will have the option to make email the username

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:

I agree to the [Terms and Conditions](#) and [Privacy Notice](#). Having trouble? Call 844-abc-defg (844-xxx-xxxx)

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Complex Password

Phone number will be configurable by client

Enhancements

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

Registration and
Existing User

Sample error
messaging

Password
'View' and
'Hide'
feature

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To get started, we need to create your profile.
Let's start with the basics.

First Name

Last Name

Email

Password Hide

I wish to receive insights from Voya

I agree to the [Terms and Conditions](#)

This email is already registered. Please try again.

Success

Great! Please provide your username and update your password below to create your new profile.

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

Username

- This must be 6-256 characters
- It may have letters, numbers, or special characters !#\$%&'*+,-=^_`{|}~
- A period may be used but not at the beginning, end or consecutively
- No spaces allowed
- Only one @ is required when using email address as a username, otherwise no @ is allowed in username
- Cannot be 9 numbers

Visual
queues to
help with
setup of
username if
not email

Enhancements

All Users

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: [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)

Enhancements

New and Existing Users

One Time Password Setup (OTP)

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

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

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SEND VERIFICATION CODE

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.

Recovery Email jennifer.bower@voya.com
Mobile

This email must not be the same as your primary email

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SEND VERIFICATION CODE

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

Enhancements

New and Existing Users

OTP Registration

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Contact Us
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- [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

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

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.

The screenshot shows the VOYA Financial website with a 'Coming Soon' message for online account access changes. The message is highlighted with a red box and labeled 'Pweb text alert placement'. The message text is: '⚠ Online account access changes coming soon will implement the latest security standards and make your experience easier. 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](#).' The website layout includes a 'Log In' section, a 'Ready, whenever, wherever you are.' banner with a smartphone image, and several content cards: 'Keeping up with Voya', 'Boost Your Knowledge', 'myOrangeMoney', 'Budget Builder', 'College Savings Calculator', 'What Type of Investor Are You?', 'Voya Compare Me', and 'My Retirement Outlook'.

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Contact Us
Your Retirement Plan

Log In

Username

Enter Password

Enter Remember Me

Forgot Password?
First Time Visitor?
Need Help?

Ready, whenever, wherever you are.

GO WITH THE APP

Keeping up with Voya

See how Voya can help you plan for tomorrow, today.

Learn More

Boost Your Knowledge

Timely topics, tips and tools.

Learn More

Pweb text alert placement

⚠ Online account access changes coming soon will implement the latest security standards and make your experience easier. 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](#).

Tips and Tools

myOrangeMoney®
See into your future. myOrangeMoney® shows your estimated retirement income.

What Type of Investor Are You?
Learning about yourself can help you make smart choices for your future.

My Retirement Outlook
Figure out what you need to save today.

Budget Builder
Build your monthly home budget. Keep your spending – and your savings – on track!

Voya Compare Me
Are you saving as much as other Americans? Find out how you compare.

College Savings Calculator
Identify potential college costs so you can be better prepared to save.

The Checklist
Losing a loved one is a painful and trying time. To help you handle everything that must be dealt with, we've put together a checklist of things you may want to work through.

Web Sign On FAQ

Feature / Scenario for Sign On Rollout	How it is being handled
<p>Existing user logs into the home page that is setup to upgrade to new Active Directory would go through a convert/upgrade flow.</p>	<ul style="list-style-type: none"> • 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 eliminated. 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
<p>For all users, new and existing, there will be a new Password Standard</p>	<ul style="list-style-type: none"> • Minimum of 8 characters (not configurable and max of 20) • Complex password with the following: upper & lower case, numeric and special characters
<p>For all users, new standard for secondary verification to supplement/replace RSA (questions with reminder if device not recognized)</p>	<ul style="list-style-type: none"> • 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 registration for a one-time passcode verification • RSA will be retained for non-converted users until a decision is made to replace with Lexis/Nexis
<p>For all users, new Password Reset Functionality & Device Registration</p>	<ul style="list-style-type: none"> • 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.
<p>First time users will be able to register with or without PINs</p>	<ul style="list-style-type: none"> • 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).
<p>IVR and Call Center Access <i>NOTE: Default and existing PINs are not changing with this project.</i></p>	<ul style="list-style-type: none"> • 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.
<p>Mobile Access</p>	<ul style="list-style-type: none"> • 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
<p>We are introducing an Online Identity Verification service provided by a third-party vendor.</p>	<p>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.</p>
<p>What can I expect from the process?</p>	<p>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.</p>
<p>What type of questions could I be asked?</p>	<p>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).</p>
<p>What is the chance I am unable to use this service?</p>	<p>You will be unable to verify using this service if:</p> <ul style="list-style-type: none"> • 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
<p>Could I fail the process?</p>	<p>You could fail the verification process if:</p> <ul style="list-style-type: none"> • You answer the questions incorrectly • You take too long to answer or you close the session or window without finishing
<p>What if I fail the process?</p>	<p>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.</p>
<p>What if I chose not to answer the questions?</p>	<p>You can register for online access using an alternate method provided, such as Social Security Number and PIN.</p>
<p>What does Voya do with the information (questions and answers)?</p>	<p>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.</p>