

# Online Account Access Enhancements

## April Usability Improvements

# Participant Web Improved Login & Password Reset

Fall 2016 through Spring 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 2<sup>nd</sup> 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

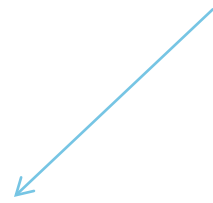
Current users will update their online access allowing for:

- Stronger passwords
- Introduce forgot username flow
- Credentials recovery that does not require a mailed password

New registrations will follow a similar process

We've updated our online account access and security standards. Please create a new password and provide the information below to update your profile.

First Name KURTIS	Last Name DELEO-DP
Username u010947920	
Password	Confirm Password
Email (Optional)	Mobile (Optional)
<input type="checkbox"/> I agree to the <a href="#">Terms of Use</a> and <a href="#">Privacy Notice</a> .	
Having trouble? Call 1-800-584-6001	
<a href="#">← BACK</a>	<a href="#">CONTINUE</a>



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.

<input checked="" type="radio"/> Mobile (860)214-7640	<input type="radio"/> Recovery Email
<small>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 <a href="#">SMS Text Message Terms &amp; Conditions</a> and <a href="#">Privacy Policy</a>. Message and data rates may apply. Reply STOP to cancel and HELP for assistance.</small>	
<a href="#">← BACK</a>	<a href="#">SEND VERIFICATION CODE</a>

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

Please enter the code below to verify your identity.

5772-\*\*\*\*\* [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.
- If appropriate, please register your device on the next screen. We won't need to send you a verification code to confirm identity if you are logging in from a registered device.
- If your mobile carrier is Sprint and you are not receiving your code, you must text 'Allow 58286' to number 9999 to unblock the messages. Or, you can change the method to receive verification codes to email.

Save time By Registering Your Computer or Mobile Device

Not recommended for shared computers

I want to register my device

[← BACK](#) [LOGIN](#)

# 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

We've updated our online account access and security standards. Please create a new password and provide the information below to update your profile.

First Name

KURTIS

Last Name

DELEO-DP

Username

u010947920

Password

Confirm Password

Email (Optional)

Mobile (Optional)

I agree to the [Terms of Use](#) and [Privacy Notice](#).

Having trouble? Call 1-800-584-6001

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CONTINUE

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

# Enhancements

All Users create complex password and confirm entry

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Registration and Existing Users

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

We've updated our online account access and security standards. Please create a new password and provide the information below to update your profile.

First Name KURTIS	Last Name DELEO-DP
----------------------	-----------------------

Username  
u010947920

Password  
| SHOW

Confirm Password

Mobile (Optional)

I agree to the [Terms of Use](#) and [Privacy Notice](#). [Having trouble? Call 1-800-584-6001](#)

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**Let's Create a Secure Password**

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

Complex Password with dual entry

# Enhancements

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

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Registration and  
Existing User

We've updated our online account access and security standards. Please create a new password and provide the information below to update your profile.

First Name KURTIS	Last Name DELEO-DP
Username u010947920	
Password ..... SHOW	Confirm Password   Confirm Password is required
Email (Optional)	Mobile (Optional)

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

Having trouble? Call 1-800-584-6001

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Password  
'View' and  
'Hide'  
feature

Sample error  
messaging

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

Phone number  
will be  
configurable by  
client

# Enhancements

## New and Existing Users

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## 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)

**VOYA**  
FINANCIAL

[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   
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

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OTP Registration

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

Please enter the code below to verify your identity.

5772-

[I didn't receive a code, send me another](#)

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

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

**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.
- If appropriate, please register your device on the next screen. We won't need to send you a verification code to confirm identity if you are logging in from a registered device.
- If your mobile carrier is Sprint and you are not receiving your code, you must text 'Allow 58286' to number 9999 to unblock the messages. Or, you can change the method to receive verification codes to email.

VERIFY



# Web Sign On FAQ

Feature / Scenario for Sign On Rollout	How it is being handled
<p><b>Existing user</b> 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"> <li>• Introduction of <b>option to use Email as User Name or continue with one they have</b></li> <li>• Participant will continue to have the ability to register with an user name or email address. Both options will continue to be available.</li> <li>• Using <b>SSN for logging in is being eliminated</b>. 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.</li> <li>• <b>Can also consolidate multiple user names to one</b></li> <li>• Note the <b>User Name and password will be standard across the Voya Enterprise</b> in the event a participant has multiple accounts with Voya</li> </ul>
<p>For all users, new and existing, there will be a <b>new Password Standard</b></p>	<ul style="list-style-type: none"> <li>• <b>Minimum of 8 characters</b> (not configurable and max of 20)</li> <li>• <b>Complex password</b> with the following: upper &amp; lower case, numeric and special characters</li> </ul>
<p>For all users, <b>new standard for secondary verification</b> to supplement/replace RSA (questions with reminder if device not recognized)</p>	<ul style="list-style-type: none"> <li>• In place of user name/SSN and DOB and question answer verification, the new multifactor verification will <b>require cell phone or an email and device specific registration</b> for a one-time passcode verification</li> <li>• RSA will be retained for non-converted users until a decision is made to replace with Lexis/Nexis</li> </ul>
<p>For all users, <b>new Password Reset Functionality &amp; Device Registration</b></p>	<ul style="list-style-type: none"> <li>• <b>Use of text/or 2nd email</b> 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.</li> </ul>
<p>First time users will be able to <b>register with or without PINs</b></p>	<ul style="list-style-type: none"> <li>• User will be able to register with SSN+PIN, EID+PIN or SSN+DOB if no PIN (but will <b>add Lexus/Nexus flow</b>).</li> <li>• We are giving both PIN/LN options for registration <b>and slowly we can remove PIN for registration as we learn more on new IVR (it is a configurable option)</b>.</li> </ul>
<p>IVR and Call Center Access <i><b>NOTE: Default and existing PINs are not changing with this project.</b></i></p>	<ul style="list-style-type: none"> <li>• IPS clients will begin to use their <b>PIN for phone access</b> (via IVR and CSA identical to what they do today). They will setup and maintain a <b>separate password for online access</b>.</li> <li>• INGWIN already uses a separate PIN for phone access and password for online access.</li> </ul>
<p><b>Mobile Access</b></p>	<ul style="list-style-type: none"> <li>• All Voya Retire customers who can use <b>biometric authentication</b> 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).</li> <li>• <b>Non-biometric login will replace RSA questions with OTP</b>. We will not add forgot user ID or PW (not supported today)</li> </ul>

# Identity Verification FAQ

What is happening	How it is being handled
<p><b>We are introducing an Online Identity Verification service provided by a third-party vendor.</b></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><b>What can I expect from the process?</b></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><b>What type of questions could I be asked?</b></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><b>What is the chance I am unable to use this service?</b></p>	<p>You will be unable to verify using this service if:</p> <ul style="list-style-type: none"> <li>• You do not have a Social Security Number (SSN)</li> <li>• Your SSN, DOB or First and Last name do not match the data we have for your account at Voya</li> </ul>
<p><b>Could I fail the process?</b></p>	<p>You could fail the verification process if:</p> <ul style="list-style-type: none"> <li>• You answer the questions incorrectly</li> <li>• You take too long to answer or you close the session or window without finishing</li> </ul>
<p><b>What if I fail the process?</b></p>	<p>If you fail the process, you will get locked out 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><b>What if I chose not to answer the questions?</b></p>	<p>You can register for online access using an alternate method provided, such as Social Security Number and PIN.</p>
<p><b>What does Voya do with the information (questions and answers)?</b></p>	<p>The specific questions and answers are not visible to anyone at Voya and are not stored on any Voya systems. This ensures your privacy is protected.</p>