



NORTHERN TRUST VOICE ID

ACCOUNT SECURITY AS UNIQUE AS YOUR VOICE

Voice ID is a technology that creates a unique voiceprint that can be used to authenticate your identity. Your voiceprint is as unique as your fingerprint, comprised of more than 100 unique physical and behavioral characteristics. Once your voiceprint is created, Northern Trust's system will be able to identify you on future calls as you speak.

Why is Northern Trust using Voice ID?

Our goal is to provide the highest level of security while delivering the client experience you expect. While we currently have a number of security measures in place, the authentication process can be time consuming. The use of this technology is intended to make the authentication process more convenient for you while enhancing your security.

Could someone mimic my voice and access my account?

With over 100 characteristics being analyzed as the software attempts to match a caller's voice against your voiceprint, there are a number of protocols to ensure that even identical twins are prevented from successfully impersonating you. Both physical and behavioral voice characteristics are being measured, making your voiceprint truly unique.

What if I have a cold? Will Voice ID still work?

The short answer is maybe. Only a few of your voice's characteristics are impacted by a cold, but the system may not be able to identify you if you are suffering from laryngitis or an illness that prevents you from being able to speak. In which case, you would simply authenticate your identity as you do today.

Voices change as we mature. Will I have to re-record my voiceprint?

**YOUR VOICE IS YOUR
PASSWORD**

**CALL (888) 289-6542 (PRESS 0)
TO LEARN MORE**

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Voice ID will adapt your voiceprint. As you call over time, your profile will be adapted, ensuring your voiceprint will never be out of date.

How do I enroll in Voice ID?

You can call (888) 289-6542 (press 0 for a representative) and ask a Northern Trust client services representative to walk you through the process.

Do I have to enroll in Voice ID?

No. While the use of this technology is intended to create a more secure authentication experience, you are absolutely free to continue on with our current authentication process.

Can I use Voice ID on behalf of someone for whom I have a Power of Attorney?

Yes. Anyone authorized on an account can enroll.

Will each one of my accounts require a separate Voice ID enrollment?

No. When calling a Northern Trust client services representative, your voiceprint will serve as a unique identifier and can be used to authenticate your identity across all of your accounts.

What happens if the system cannot identify me using my voiceprint?

If, for any reason, we are unable to verify your identity through your voice ID, we will verify your identity using other security methods.

What happens if I change my mind and do not want to use Voice ID?

You can withdraw your consent at any time. If you change your mind, we can re-enroll you.