

VOICE ID

Authentication in Less Time with the Highest Level of Security

WHAT IS VOICE ID AND HOW DOES IT WORK?

Voice ID is a technology that creates a unique voiceprint that can be used to authenticate your identity. Once your voiceprint is created, our system will be able to identify you as you speak. Each voiceprint includes more than 100 unique identifying characteristics including pitch, accent, and even the length of the vocal tract and nasal passage. A voiceprint is as unique as a fingerprint.

WHY IS NORTHERN TRUST USING VOICE ID?

Our goal is to provide you with the highest level of security while delivering world-class customer service. Though we have multiple security measures in place, the authentication process can be both frustrating and time consuming. The use of this technology is intended to streamline the authentication process for you while heightening security.

IS THIS TECHNOLOGY REALLY MORE SECURE?

Authentication through voice biometrics is among the strongest security protocols available in the industry. It surpasses some of the more traditional methods of authentication such as security questions, PINs and passwords.

CAN A FRAUDSTER HACK OR STEAL MY VOICEPRINT FROM NORTHERN TRUST?

No. In addition to the voiceprint being stored with advanced encryption technology within Northern Trust's firewalls, it is stored in a numerical format that is unusable outside the Voice ID tool. There is no audio that can be stolen in the traditional sense.

CAN AN IDENTICAL TWIN TRICK THE SYSTEM?

There are more than 100 characteristics that are analyzed as the software attempts to match your voice against your voiceprint, and several protocols that even prevent your identical twin from successfully impersonating you. Both physical and behavioral voice characteristics are measured, making each voiceprint truly unique.

WHAT IF I HAVE A COLD? WILL VOICE ID STILL WORK?

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 this circumstance, you would simply authenticate as you do today.



FIGHT FRAUD



**REDUCE
AUTHENTICATION TIME**

ARE THERE ENVIRONMENTAL FACTORS THAT AFFECT VOICE ID?

If you are calling from a loud environment such as an airport or a train station, speak softly, have a TV on in the background, or are calling from another similar scenario, Voice ID may render a no match result. Representatives will then encourage you to isolate yourself from these environmental factors and re-attempt the authentication.

VOICES CHANGE AS WE MATURE. WILL I HAVE TO RE-RECORD MY VOICEPRINT?

Voice ID will update your voiceprint over time as you continue to call in, which will keep it up-to-date.

HOW AM I PROTECTED FROM SOMEONE TRYING TO IMPERSONATE ME USING A DEEPPFAKE?

When someone uses a computer to synthesize a voice, there are always tiny, telltale signs. With the advanced technology Voice ID employs, the system can tell the difference between a natural voice and a synthetic one. The Voice ID platform is updated frequently to combat new attempts with emerging technology. As humans, we are also able to detect suspicious behavior associated with using a recording in which conversations don't make sense, responses are delayed or other strange factors emerge during a conversation. Our approach to using Voice ID pairs the strongest technology available in the market with additional behavioral observations that only a human can provide. To learn more about how you can better protect yourself against emerging threats, please visit our Security Center at northerntrust.com/security.

HOW DOES VOICE ID HELP PREVENT DEEPPFAKE ATTACKS?

Alongside biometric capabilities, Voice ID provides several layers of intelligent defense against deepfake attacks:

- **Synthetic Speech and Playback Detection:** Voice ID can separate fake voices from real ones and identify when a voice is being played from a recording by quickly identifying characteristics consistently present within all digitally manufactured audio.
- **Conversation Print:** There is more to your speech than just the sound of your voice. Voice ID also analyzes conversation patterns, vocabulary, grammar, sentence structure and more in order to bring additional confidence to authentication decisions and identify imposters.

Voice ID's risk engine processes all these signals in real time and generates an authentication decision in seconds.

HOW DO I ENROLL IN VOICE ID?

You can begin the process by calling 888-289-6542 to speak with a Northern Trust representative. After enrolling, Voice ID will then be used to authenticate you on all future calls. To make sure only your voice is captured, it is important that you are the only one on the call with the representative. Joint signers and other authorized agents should enroll individually on separate phone calls.

HOW DOES VOICE ID WORK WHEN I CALL?

Voice ID will automatically begin analyzing your voice when you call in. Within 30 seconds Voice ID will determine whether or not your voice is a match for your voiceprint.

DOES EACH INDIVIDUAL ACCOUNT REQUIRE A SEPARATE VOICE ID ENROLLMENT?

No. When calling a Northern Trust representative, voiceprints will serve as unique identifiers and can be used to authenticate your identity across all of your deposit and loan accounts — or when calling for assistance with Private Passport.