



# Maintaining Your Security and Privacy

To protect client information, Northern Trust regularly evaluates and updates its security technologies and maintains physical, electronic and procedural safeguards.

## YOUR COMPUTER

Wealth Passport requires an SSL (Secure Sockets Layer) compliant browser and 128-bit SSL encryption. SSL is a protocol that allows a personal computer to establish an encrypted connection to an Internet server and by applying encryption techniques that convert transmitted data into a series of unrecognizable characters as the information travels through the Internet. Northern Trust's servers turn these characters into recognizable information after the connection has been made. SSL also applies the additional protection of digitally signed certificates to further protect data transmission with Northern Trust.

## COOKIES

Wealth Passport uses cookies, which are small pieces of information sent from Wealth Passport to the user's browser. The cookie stores information to assist with navigation. Browser settings must allow for cookies when using Wealth Passport. In addition, Wealth Passport uses session cookies, rather than persistent cookies, that are not saved at the end of a Wealth Passport session and do not store personal information that other programs can access.

## ESTABLISHING A SESSION WITH THE SERVER

Wealth Passport users are required to change the password provided at enrollment with the first logon. Password rules include the following.

- The password may include letters and/or numbers and must be at least six but no more than 15 characters in length.
- Passwords cannot be reused for 12 months.
- Passwords cannot start with a number.
- Passwords are case sensitive.
- Passwords must change at least once every 30 days.

As an additional security precaution, after 15 minutes of inactivity users are required to re-enter their password, with the number of invalid login attempts limited to three. Three consecutive failures will result in suspension of the user ID. Users may call the Northern Trust Passport® Help Center, 1-888-635-5350 (outside the United States, 1-312-557-5900), for assistance.

## HOW TO CHANGE OR RESET YOUR PASSWORD

1. Go to [northerntrust.com](http://northerntrust.com)
2. Click on **Forgot Password** in the upper right hand corner of the page.
3. Enter the user ID.
4. Click **Continue** and answer the security questions presented.
5. Once authenticated, a temporary password will be provided.
6. The temporary password must be changed upon login.

Or, call the Northern Trust Passport® Help Center at 1-888-635-5350 and follow the prompts to reset a password (outside the United States, 1-312-557-5900).

## TOKEN LOGIN

Certain applications within Wealth Passport require a secondary level of authentication, known as a "token login." Users can provide this information at login by clicking on **TOKEN LOGIN** from any [northerntrust.com](http://northerntrust.com) Web page and entering user ID, password and PIN+token. If the user does not enter this at login, it will be required when accessing an application that requires a secondary level of authentication.





## SERVER SECURITY

The Wealth Passport server is protected by firewall technology that helps protect against intrusion. Both the firewall and the server are in physically protected locations, with all activity on both platforms logged and monitored for any attempted security breach. Information transmitted via the Internet between your device and Wealth Passport is encrypted.

## ENHANCED SECURITY – FREQUENTLY ASKED QUESTIONS

### *How does Wealth Passport's enhanced security work?*

All Wealth Passport clients are required to select and answer a series of personal challenge questions to help authenticate a user's identity. Challenge questions are asked whenever Wealth Passport is accessed from a different computer than usual, or if a computer has significantly changed (such as changing to a new operating system or using a different browser). The challenge questions and responses allow for an incremental layer of online security. Additionally, these questions may be used to authenticate identity when calling the Northern Trust Passport® Help Center.

### *Why do I need this level of online security?*

Northern Trust is continually seeking ways to help improve the security of our online services. As activity over the Internet continues to increase, so have concerns about online account security. The prevalence of phishing, pharming, spoofing, malware and other identity theft/fraud activities has been a motivating factor in our online security efforts.

### *How does Wealth Passport's enhanced security protect from phishing attacks?*

Our security application is designed to hinder access by an unauthorized third party who may have obtained a valid ID and password. For example, if a fraudster attempts to access an account, our security application will most likely not associate that individual's sign-on pattern of behavior or computer equipment with a valid user, thereby triggering the challenge questions. Given that the fraudster should not be able to answer the questions, access will be denied.

## SECURITY TIPS

Keep user IDs and passwords confidential. We strongly recommend that passwords do not contain easily identifiable groups of characters, such as account numbers or name preceded or followed by just one alphanumeric character.

Never leave a computer unattended while using Wealth Passport and close the browser when finished.

Always properly exit the system by clicking on the **Sign Off** button located on each page upon exiting Wealth Passport.

Always use virus protection software and update it regularly. Do not allow a virus to remain on a computer while accessing Wealth Passport.

## NEED HELP?

If you have any questions or would like more information, call the Northern Trust Passport® Help Center at 888-635-5350 (312-557-5900 outside the United States) Monday through Friday from 7:00AM – 9:00PM Central Time, Saturday and Sunday from 7:00AM – 3:30PM Central Time.

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