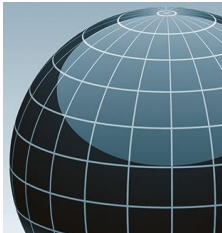# BENEFIT PAYMENT PARTICIPANT WEB PASSPORT®

Immediate and secure access to your benefit payment information

Northern Trust is pleased to welcome you to Benefit Payment Participant Web Passport®. This secure portlet provides immediate and secure access to your benefit payment information 24 hours a day, 7 days a week.

BENEFITS INCLUDE:

- **Real-Time** account information as well as historical tax statements

- **Instant** on-the-spot payment status (paid vs. outstanding)

- **Access** to payment history, images of paid checks, and the ability to stop payment instructions

- **Ability** to update Tax and Electronic Deposit information

ENROLL TODAY:

Enroll today to begin using Northern Trust Benefit Payment Participant Web Passport®.

- Visit **northerntrust.com/bppweb**
- Follow prompt to register (you will see the link to register on the bottom right-hand of the screen)
- To complete the enrollment process and ensure your personal information is secure, you will be asked to provide the following information:
  — Full Name as it appears on your statement, check stub
  — Zip Code where your Benefit Payment information is mailed
  — Social Security Number (for security purposes only)
  — Payable Date of your most recent payment*
  — Net Amount of your most recent payment*

  *You may need to provide your next pay cycle information if attempting to enroll within the last 1-2 weeks of the calendar month.

FOR MORE INFORMATION:

Please continue to contact the Benefit Payment Participant Service Center for general inquiries concerning your payment information at **312-557-9700**.

For assistance specifically related to enrollment or password resets please contact **888-259-6835.**

SYSTEM REQUIREMENTS FOR BENEFIT PAYMENT PARTICIPANT WEB PASSPORT

Operating System/ Web Browser
- Microsoft® Windows® 7/IE10
- Microsoft® Windows® 7/IE11
- Microsoft® Windows® 7/Chrome 34 and above
- Microsoft® Windows® 7/Safari 5 and above
- Microsoft® Windows® 7/Firefox 28 and above
- Mac OS/Safari

Please Note: Benefit Payment Participant Web Passport may not be optimized on all browsers listed.

Web Browser Setting
- Secure Sockets Layer must be enabled.

Connectivity
Broadband Internet connection with a minimum speed of 1.0 mbps is required with 2.0 mbps recommended.

Desktop Requirements
- Intel® Pentium® processor (or equivalent)
- 1GB RAM is required
- Minimum display resolution of 1280 x 1024 by 32-bit color

Software Requirements
- Adobe Acrobat® Reader 5.0 or greater

Encryption
- Application users initiating add/change transactions need browsers with 128-bit encryption. All others
  must use a minimum of 40-bit encryption.
- Non-U.S. users must adopt the maximum encryption allowable (128-bit vs. 40-bit) for their country of origin.

Plug-In/Operating System Add on
- Passport requires Adobe® Acrobat® Reader 5.0 or greater. This plug-in can be downloaded free of charge from http://www.adobe.com.

*If content presentation or application functionality issues arise, resources to address those issues are assigned only as available.

Online Services - Security Overview

Personal Information and the Website
Northern Trust does not share personal information you provide us to our websites (such as email addresses) with unaffiliated third parties for their marketing use.

Your Computer
Northern Trust requires that you use an SSL (Secure Sockets Layer) compliant browser. SSL is a protocol that allows your personal computer to establish a secure connection to our Internet servers. We require 128-bit SSL encryption. SSL uses encryption techniques that turn all information transmitted into a series of unrecognizable characters as the information travels through the Internet. Our servers turn these characters into recognizable information after the secure connection has been made. SSL also utilizes the additional protection of digitally signed certificates that assure you are communicating with Northern Trust. Look for the small padlock icon located in the lower right corner of your Web browser window. A closed or locked padlock indicates a secure connection. Look for "https://" at the beginning of the website address or URL in your Web browser. The "s" means the page has a secure connection.

Cookies
Northern Trust's online services utilize cookies. Cookies are small pieces of information that are sent from Northern Trust to your browser. The cookie stores information used to safeguard your session and assist with your navigation through Northern Trust. You must set your browser to allow cookies to use Northern Trust's online services. Northern Trust uses session cookies rather than persistent cookies. Session cookies are not saved at the end of a session and do not store personal information that other programs can access. We may collect information about your online activity on our websites, such as content viewed and pages visited. However, we do not share that information with third parties for their marketing use. We use the information ourselves to help improve our websites.

Location
We may use information regarding the location of your computer or device to protect the security of your account information and our systems. We may also use this information to help improve our services. We will only use your location information to provide you with marketing if you specifically authorize us to do so.

Establishing a Session with the Server
When you log in to Northern Trust from any NorthernTrust.com Web page, your User ID and password are transmitted to us in 128-bit encrypted form. This occurs even though information on the NorthernTrust.com Web pages is sent to you in an unencrypted form prior to your logging into Northern Trust.

The first time you sign on to Northern Trust's server, you are required to change the initial password provided to you during enrollment. Your User ID and password must both be at least six characters in length, however, we recommend using at least eight characters. We also recommend that you change your password often, with an interval of no more than 30 days between password changes. As additional security precautions, after 15 minutes of inactivity you are required to re-enter your password and a limit is placed on the number of invalid sign on attempts. Three consecutive logon failures will result in suspension of your User ID requiring you to contact the Northern Trust Help Center for assistance.

The Server
After you have entered your User ID and Password, we will authenticate your sign on information and pass your request to the Northern Trust server. This server is protected by firewall technology. The firewall allows only approved client requests to access the server and protects the server against intrusion. Both the firewall and the server are in physically protected locations. All activity on both platforms is logged and monitored to ensure that no attempts have been made to breach security.

After your request is processed by the Northern Trust server, the information is encrypted and returned via the Internet to your personal computer.

Enhanced Security Frequently Asked Questions

How does Northern Trust's enhanced security work?
At random intervals all Northern Trust's clients will be required to select and answer a series of personal challenge questions, which we may use at a future date. You may be asked these questions to help authenticate your identity. We will ask challenge questions if you access Northern Trust's server using a different computer than usual or if the computer you usually use has significantly changed (such as changing to a new operating system or using a different browser).

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 consumer activity over the Internet continues to increase, so have concerns over online account security. The prevalence of phishing, pharming, spoofing, malware, and other identity theft/fraud activities have all been motivating factors in our online security efforts.

How is the new logon process more secure?
Previously, clients could access their accounts information online by providing a User ID and Password. We have now improved security by occasionally requiring you to answer personal challenge questions to avoid having account access temporarily suspended.

How does Northern Trust's enhanced security protect me from "phishing" attacks?
If you mistakenly provide a third party with your ID and password, our security application is designed to deny access to the third party. For example, when a fraudster attempts to access your account, our security application will most likely not associate that individual's login pattern of behavior or computer equipment with your User ID - and your challenge questions will be asked. Given that the fraudster should not be able to answer the questions, access will be denied.

Why do I need to answer security challenge questions?
The challenge questions and your responses will allow us to provide an incremental layer of online security. If you access your account in a materially different way than previous logins, we may present challenge questions that must be answered to gain access to your account. Additionally these questions may be used to authenticate your identity when calling into our Help Center.

Why am I being asked challenge questions when I log on from my personal computer?
If you make changes to your personal computer by switching the browser you use or change the operating system of your computer, we may present questions to identify you.

Security Tips
The following tips will enhance your secure access to Northern Trust's online services:

- Always keep your User ID and Password confidential. Northern Trust requires the use of alpha numeric User IDs and passwords. We strongly recommend that you do not create a User ID and/or Password that contains easily identifiable groups of characters such as an account number or name preceded or followed by just one alpha/numeric character.
- Never leave your computer unattended while using Northern Trust's online services
- Always properly exit the system by clicking on the "Sign Off" button located on each page upon completing use of Northern Trust's online services
- Close your browser when you are finished using Northern Trust's online services so that others cannot see your account information.
- Always use virus protection software and update it regularly. Do not allow a virus to remain on your computer while accessing Northern Trust's server.
- We look forward to continuing to serve your financial services needs now and in the future.