



Guide to Securing Your Web Site For Business



BUSINESS GUIDE



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Introduction

VeriSign, Inc., the leading provider of trust services for electronic commerce and communication, offers a cost-effective, proven solution for securely conducting business over the Internet. This proven technology is in use now—by the top e-commerce sites, virtually all of the Fortune 500 companies with a Web presence, and thousands of other leading Web sites.

By installing a VeriSign SSL Certificate (available as part of VeriSign's Secure Site Services) on your company's Web server(s), you can securely collect sensitive information online, and increase business by giving your customers confidence that their transactions are safe.

VeriSign offers a cost-effective, proven solution for securely conducting business over the Internet. This proven technology is in use now- by the top 40 e-commerce sites, all of the Fortune 500 companies with a Web presence, and thousands of other leading sites.

This guide explains the business benefits of securing your Web site, the innovative processes and technologies VeriSign uses to address Internet security issues, and the services VeriSign offers to protect and secure online businesses. We invite you, after reading this Guide, to obtain your free trial SSL Certificate at www.verisign.com/server/trial/index.html or to purchase one of VeriSign's Secure Site Services, which include either a 40-bit or a 128-bit SSL Certificate, at www.verisign.com/products/site. Both services are available with a validity period of one or two years. Two-year certificates offer the convenience of not needing to renew your SSL Certificate after one year.

Importance of SSL Encryption

Reports from the US Department of Commerce (DoC) indicate that online retail sales in the US totaled \$14.33 billion during Q4 2002. The DoC notes that this amount represents an increase of 28.2% from Q4 2001 and a 29.3% rise from Q3 2002.

Despite significant online business opportunities, challenges do exist. In a recent Yankelovich Partners study, eighty-five percent of Web users surveyed reported that a lack of security made them uncomfortable sending credit card numbers over the Internet. The merchants who win the confidence of these customers will gain their loyalty—and an opportunity to expand market share.

Eighty-five percent of Web users surveyed reported that a lack of security made them uncomfortable sending credit card numbers over the Internet. The merchants who can win the confidence of these customers will gain their loyalty—and an opportunity to expand market share.

VeriSign Secure Site Services offer you the power to secure and e-commerce enable your site, giving your customers the trustworthy Web experience they demand. Increased trust in the safety of online transactions has numerous benefits, of which increased revenue and profitability are the most important.

Fraud on the Internet

The Web presents a unique set of trust issues, which businesses must address to minimize risk. Here are some facts regarding fraud on the Internet:

- More than \$700 million in online sales were lost to fraud in 2001, representing 1.14% of total annual online sales of \$61.8 billion, according to GartnerG2. Online fraud losses for 2001 were 19 times as high, dollar for dollar, as fraud losses resulting from offline sales.
- According to the Gartner Group, fraud on the Internet is taking its toll on e-tailers. Gartner surveyed more than 160 companies and found that 12 times more fraud exists in Internet transactions than in traditional retail.
- Research from Jupiter Media Metrix showed that fears of online fraud are more common than fraud itself. "Online shopping gets a bad rap in the press, but most of the stories reported are anecdotal tales of companies that haven't put successful defensive measures in place," said Harry Wolhandler, VP of Market Research at ActivMedia. "Web businesses running proper screening of customer information are suffering very little, with average fraud losses held to just over 1%. Fraud control is clearly possible online, although many companies do not implement stringent screening and prevention measures."

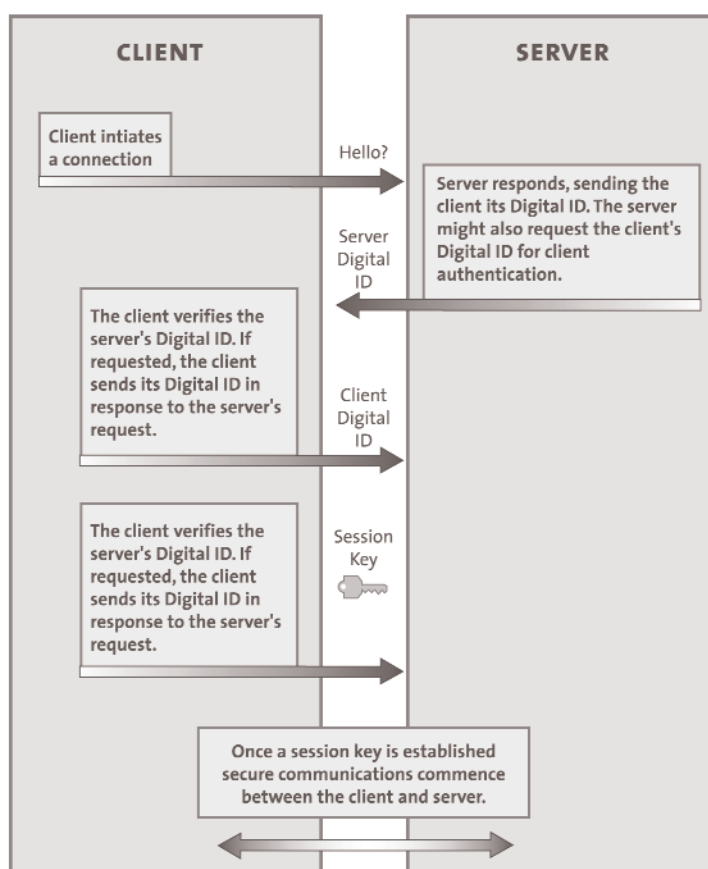
VeriSign Secure Site solutions help businesses and customers avoid the real and perceived risks of transacting online. Our unique set of encryption technologies and authentication processes enable safe online transactions that protect customers and your business.

Encryption Technology and SSL Certificates

Encryption, the process of transforming information to make it unintelligible to all but the intended recipient, forms the basis of data integrity and privacy necessary for e-commerce. Customers submit sensitive information and purchase goods or services via the Web only when they are confident that their personal information is secure. The solution for businesses that are serious about online business is to implement a trust infrastructure based on encryption technology.

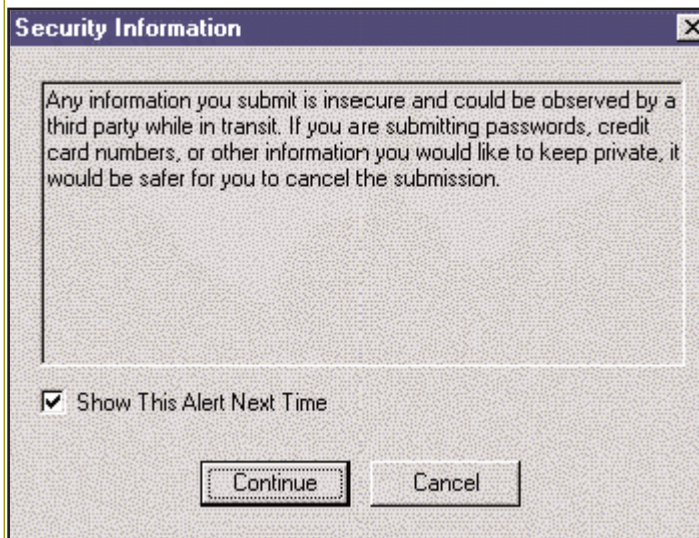
An SSL Certificate is an electronic file that uniquely identifies individuals and Web sites and enables encrypted communications. SSL Certificates serve as a kind of digital passport or credential. Typically, the "signer" of a certificate is a "Certificate Authority" (CA), such as VeriSign.

The diagram below illustrates the process that guarantees protected communications between a Web server and a client. All exchanges of SSL Certificates occur within seconds, and require no action by the consumer.



Making online business easy for your customers

Installing VeriSign SSL Certificates not only makes business safer for your customers; it actually makes it easier to submit sensitive information over the Internet. Internet browsers have built-in security mechanisms to prevent users from unwittingly submitting their personal information over insecure channels. If a user tries to submit information to an unsecured site (a site without a SSL Certificate), the browsers will, by default, show a warning, which will lead the customer to question the trustworthiness of the site.



In contrast, if a user submits credit card or other information to a site with a valid SSL Certificate and an SSL connection, the warning does not appear. The secure connection is seamless, making the online shopping experience more pleasant.

Importance of Using VeriSign

Attract More Customers with the VeriSign Secure Site Seal

The VeriSign Secure Site Seal assures your online customers that your Web business is legitimate and authentic, and that all financial transactions with your site are secured by SSL encryption.

With the VeriSign Secure Site Seal, included with every Secure Site Service, you can display the number-one trust brand on the Internet (Cheskin/Studio Archetype) to give your customers the confidence to communicate and transact business with your site. The Seal also allows your visitors to check your SSL certificate's information and status in real time—increasing their trust in your online business and increasing your sales and revenues.



Authenticate Your Business to Ensure Trust

Encryption alone is not enough to ensure a secure Web site and to build trust between you and your customers. It is imperative that your business identity be verified to improve Web visitors' trust in you and your Web site. VeriSign assures trust by coupling rigorous business authentication practices with state-of-the-art encryption technology in its SSL certificate solutions. VeriSign will only issue an SSL Certificate to your online business after it has performed the following authentication procedures:

- Verifying your identity and confirming that your organization is a legal entity
- Confirming that that your organization has the right to use the domain name included in the certificate
- Verifying that the individual who requested the SSL certificate on behalf of the organization was authorized to do so

VeriSign's rigorous authentication practices set the industry standard. VeriSign documents its carefully crafted and time-proven practices and procedures in a Certificate Practices Statement. And VeriSign annually undergoes an extensive SAS 70 Type II audit by KPMG. (The Statement of Auditing Standard 70, SAS 70, was established by the American Institute of Certified Public Accountants to certify trusted practices.)

VeriSign's established authentication and verification procedures help merchants grow their online businesses, inspiring trust and confidence in consumers by verifying online merchants' identities and reducing the risk of fraud. These procedures are the result of years of operating trusted infrastructure for the Internet and authenticating over half a million businesses.

VeriSign Solutions

VeriSign 40-bit SSL Encryption

The SSL Certificate included with your Secure Site service enables visitors to verify your site's authenticity and to communicate with it securely via state-of-the-art SSL encryption, which protects confidential information from interception and hacking.

40-bit SSL (Secure Server) IDs, included with Secure Site service, are ideal for security-sensitive intranets, extranets, and Web sites. They enable 40-bit SSL when communicating with export-version Netscape and Microsoft Internet Explorer browsers (used by most people in the U.S. and worldwide), and 128-bit SSL encryption when communicating with domestic-version Microsoft and Netscape browsers. You must use one SSL Certificate per domain name per server. 40-bit SSL (Secure Server) IDs run on virtually all server software platforms.

VeriSign 128-bit SSL Encryption

The SSL Certificate included with your Site Trust service enables visitors to verify your site's authenticity and to communicate with it securely via state-of-the-art SSL encryption, which protects confidential information from interception and hacking.

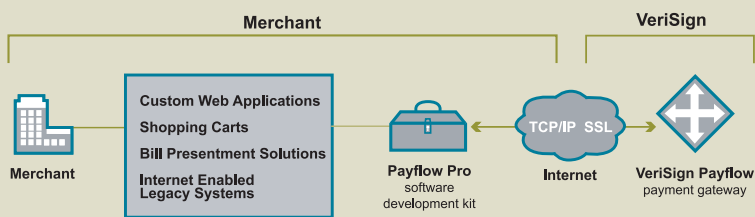
128-bit SSL (Global Server) IDs, included with Secure Site Pro, enable the world's strongest SSL encryption with both domestic and export versions of Microsoft® and Netscape® browsers. 128-bit SSL is the standard for large-scale online merchants, banks, brokerages, health care organizations, and insurance companies worldwide. You must use one SSL Certificate per domain name per server. 128-bit (Global Server) IDs can run on server software from any non-U.S. software vendor, or software from a U.S. software vendor properly classified by the U.S. Department of Commerce.

VeriSign Solutions Grow with Your Business

Simplify management of multiple SSL Certificates

Is your site hosted on 10 or more servers? With one simple purchase, VeriSign's Managed PKI for SSL service lets you issue all the SSL Certificates you need—either standard or true 128-bit SSL certificates— in bundles of 10, 25, 50, 100, or more. A convenient one-step purchasing process lets you take advantage of a single purchase order, and volume discounts make Managed PKI for SSL the most cost-effective way to secure Web sites with large numbers of Web servers or other trust devices.

Managed PKI for SSL is simple to set up and configure: start issuing server certificates quickly via our intuitive Web-based process. Renewing IDs or buying additional IDs is just as easy. To find out more about Managed PKI for SSL, go to <http://www.verisign.com/products/onsite/ssl/index.html>



Accept Online Payments with VeriSign Payment Services

VeriSign Payment Services provide the ideal payment transaction platform for merchants who want to conduct business on the Internet. Regardless of your business' size or demands, VeriSign delivers the right solution: a fast, scalable, and reliable Internet payment platform that enables companies to authorize, process, and manage multiple payment types. VeriSign Payment Services bring affordability, flexibility, and convenience to Internet payment processing by combining a flat-fee monthly pricing model with a growing menu of services and solutions for merchants,

financial institutions, resellers, and developers.

VeriSign's Commerce Site and Commerce Site Pro Services combine SSL Certificates with the VeriSign Payflow Pro service to form a complete, integrated solution that's ideal for e-merchants and online stores.

- Commerce Site includes a 40-bit SSL Certificate and Payflow Pro, plus additional value-added services.
- Commerce Site Pro includes a 128-bit SSL Global Server ID and Payflow Pro, plus value-added services.

VeriSign's Payflow Pro is designed especially to help Web merchants securely accept and process credit card, debit card, purchase card, and electronic check payments. Payflow Pro is the most robust, versatile solution for online payment processing—ideal for large-scale e-commerce merchants that require peak performance and complete customizability.

Conclusion

By setting up an online presence, businesses can reach the millions of people around the world who already use the Internet for transactions. And by ensuring the security of online payments, businesses can minimize risk and reach a far larger market: the large percentage of Internet users who still hesitate to shop online because of security concerns.

A VeriSign SSL Certificate enables you to immediately begin conducting online business securely, with authentication, message privacy, and message integrity. As a result, you can minimize risk, win customer confidence, and, ultimately, gain a competitive edge.

To speak with a VeriSign security expert about your Web site security needs, please call toll free 866-893-6565 or call 650-426-5112. We can also be reached via email at: internetsales@verisign.com

International Customers: We encourage you to obtain your SSL certificate through your local VeriSign Affiliate. Please review our list of international affiliates at <http://www.verisign.com/international/>

Try a VeriSign SSL Certificate for free

You can secure your Web site for a free two-week trial. To apply for your free trial 40-bit SSL Certificate, please visit <http://www.verisign.com/products/srv/trial/intro.html> now. You can complete the entire enrollment process online in about 15 minutes and immediately begin using your trial SSL Certificate.

Learn more about VeriSign Payment Services at: <http://www.verisign.com/products/payment.html>



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