

WHITE PAPER: INTERNET TRUST
MARKS: BUILDING CONFIDENCE
AND PROFIT ONLINE

White Paper

Internet Trust Marks: Building Confidence and Profit Online

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Introduction

The fear of fraud, spoofing, phishing, identity theft, and lax website security have a sizeable percentage of consumers wary of using credit cards online. According to the 2011 Norton Cybercrime Report, cyberfears are on the rise – nearly three quarters of adults (74 percent) say that the possibility of cybercrime is something they are always aware of when online and nearly 9 in 10 adults say it's important their security software protects their computer 100 percent of the time.¹

However, having the right website security solution in place is not enough by itself to turn the tide. Online merchants need to advertise their investments in website security and the commitment to their customer's protection. As proven time and again, trust marks are one of the best ways to convey the notion of site security and establish peace of mind with would-be consumers.

This paper examines how recent trends in Internet trust marks can help restore confidence in online shopping, and as concluded by at least one recent study, even induce those who do shop to spend more.

Displaying a Trust Mark?

A trust mark is a form of advertising that communicates to online shoppers that a website meets the requirements of a trusted third-party, which helps them shop with confidence. For example, the Norton™ Secured Seal communicates, among other things, that the website and its owner or operator have been authenticated by DigiCert™, and that the website uses SSL and/or another website security solution. A trust mark needs to be highly visible on every page where a shopper even thinks of initiating a transaction in order to be effective. The home page is a standard, but the trust mark should also be placed on every page where there is a "Call to Action" button (buy, log in, submit), to strengthen customer confidence. It should also figure prominently on the Checkout page, to assuage customer anxiety and help reduce shopping cart abandonment. Search engine results are another important place to display a trust mark to convey trust to existing and potential customers early in their shopping process.

Why Trust Marks?

Trust marks have a long history in the online world, but their use has really taken off in the last several years. Like a Board of Health placard in a restaurant window, a trust mark on a website or in search results immediately telegraphs important information about the business and its practices, enabling shoppers to decide whether it's safe to transact or not.

In the "brick and mortar" world, shoppers can easily look for clues regarding the trustworthiness of a store or restaurant, from employee demeanor to dirt in the corner. In the online world, it is much harder to know for sure whether a site is trustworthy. It is all too easy for fraudsters to fake an online storefront – it is done all the time, and very convincingly, with the intent of capturing unwary individuals' credit card numbers and other important personal information.

Displaying a Trust Mark

A trust mark is a form of advertising that communicates to online shoppers that a website meets the requirements of a trusted third-party, which helps them shop with confidence. For example, the seal communicates, among other things, that the website and its owner or operator have been authenticated by DigiCert, and that the website uses SSL and/or another service to enhance security. A trust mark needs to be highly visible on every page where a shopper even thinks of initiating a transaction in order to be effective. The home page is a given, but the trust mark should also be placed on every page where there is a Buy button or a required customer log-in, to strengthen shopper conviction. It should also figure prominently on the Checkout page, to combat shopper anxiety and help protect shopping carts from last-minute abandonment. Search results are another important place to display a trust mark to convey trust to existing and potential customers early in their shopping process.

On the other hand, a trust mark posted on the website or displayed in search results, tells would-be customers that a credible third-party, such as DigiCert, has validated certain aspects of the business and found the site to be trustworthy.

What Trust Marks Prove

Unless prominently displayed, your industry-leading website security and consumer privacy measures can be overlooked by your customers. The use of trust marks highlight these measures for your customers by providing visible proof that a trusted third-party has authenticated the ownership of your website (if applicable), and stated security measures are actually in-place.

The process to obtain a DigiCert™ SSL Certificate involves rigorous authentication of the business to confirm its identity and to validate that the website, where customers share personal information, is legitimate. This authentication process is based on time-tested methods that have been used by DigiCert to authenticate more than three million businesses.

The most widely recognized trust mark today, the Norton Secured Seal indicates that a website has been authenticated as legitimate and also indicates the use of data encryption for website security. The Norton Secured Seal is displayed up to 800 million times a day on more than 100,000 websites in 165 countries and in search results on enabled browsers, as well as partner shopping sites and product review Web pages.

Other types of trust marks represent different aspects of a website's performance. For example, the Better Business Bureau has an online trust mark that indicates certain facts about an established nature of the business, its willingness to resolve disputes, and its relatively clean record from customers. Likewise, the TRUSTe seal indicates that an online business has a published privacy policy that prohibits sharing critical customer information with unauthorized parties. Each of these popular seals vouches for a different component of the online business's overall trustworthiness.

If a merchant has room for multiple trust marks, using the Norton Secured Seal in tandem sends a powerful message. If there is room for only one, the best approach is to display the most recognized trust mark.

Recognition: The True Power of a Trust Mark

Ultimately, it is consumer recognition that gives a trust mark its power. If consumers are not familiar with a particular trust mark, and do not understand what it is saying about the website, they will likely not gain any confidence from it.

Online businesses look to three critical metrics to determine the value of an individual trust mark on a website:

- Level of display: How many sites use the mark? What presence does the trust mark have among leaders of specific segments such as online retail, banking, insurance, securities trading, or healthcare?

- Exposure breeds familiarity: How many site visitors view this online trust mark and become familiar with its brand and associated value?
- Recognition: What level of awareness of the trust mark does the public have, and what is the public's perception of what this mark indicates?

Leveraging Trust Marks to Drive Competitiveness, Revenue and Profits

Addressing consumer fears about website security through the use of trust marks can help increase transactions.

A recent study investigated security concerns of online shoppers, and shed light on the value that trust marks hold in the minds of consumers:²

- 94 percent of respondents are likely to continue an online purchase when they view the Norton Secured Seal during checkout, more than when our competitors' trust seals or no seal is displayed.
- 90 percent of respondents will not complete their purchase when a warning page pops up during a purchase.
- 56 percent of respondents go to a competitor's website to complete their purchase and only 17 percent try the first website again in response to a security warning.

Almost all online crime involves a fraudster pretending to be someone they are not. Trust marks are continuing to evolve, to be more proactive in fighting online impersonation and fraud, and helping to encourage the growth of online commerce. One particularly promising innovation has been to build visible fraud detection capabilities into the Internet browser itself.

To this end, the Extended Validation (EV) SSL certificate, was introduced in 2006. Online businesses applying for EV SSL certificates undergo extensive evaluation, with rigorous authentication beyond that used in a standard SSL certificate evaluation. A security functionality embedded in most browsers, recognize when an EV SSL certificate is in-place on a website and visually indicates that the site's identity is known to be authenticated. Specific visual indicators include the address bar turning green and a security status field appearing with the name of the legitimate website owner along with the name of the Certificate Authority that issued the EV SSL certificate.

RealWorldResults with DigiCert EVSSL

Papercheck com: 87% increase in online registrations.

CRSHotels com: 30% increase in conversions.

CarlInsurance com: 18% increase in online enrollment.

Flagstarbank com: 10% increase in customer sign-ups.

CreditKarma com: 26% higher in conversion rates.

Trust Marks Evolving to New Levels: DigiCert® Seal-in-Search™

Given all the noise experienced on the Internet, online marketers need to reach customers as early as possible in the purchase cycle. By displaying a trust mark next to a link in search results, the website is naturally differentiated as customers are directed to links that display a trust mark while they're in the process of doing searches and comparison shopping.

Sample of Trust Seal in Search Results

[Hobbs Travel Safari](#)



Great prices & world class service to thousands of destinations. Hawaiian Packages voted best by Travel in Vogue three years running!

www.hobbstravelsafari.com/ - [Cached](#) - [Similar](#)



[MyWallet](#)

Travel tips, deals and shopping comparison at many of the best vacation resorts and destinations. Check your wallet at MyWallet so research and compare for your next vacation.

www.mywallet.com/ - [Cached](#) - [Similar](#)



Display of trust marks can help businesses demonstrate their trustworthiness in search results and encourage traffic to their website.

DigiCert provides a unique Seal-in-Search feature that displays the Norton Secured Seal next to links from DigiCert trusted sites within search engine results (on enabled browsers) and DigiCert partnered sites. Seal-in-Search helps to increase link visibility and improve consumer confidence, which could lead to higher click rates and improved traffic to trusted websites.

TheFind

TheFind, a rapid growth online shopping center, knew that the presence of the seal matters a lot to users and recently decided to measure how much of a difference it makes. The results: companies that display the seal next to their link on TheFind's website received 18.5% more click-throughs than their peers who did not display the seal.³ While other factors may have helped contribute to the results as well, TheFind identified the presence of the seal as a key element in the results.

Conclusion

Given persistent concerns over Internet privacy and security, the lack of a recognizable trust mark associated with a merchant's website can materially impact revenue potential. Most consumers lack the tools to verify the presence of adequate security on an e-commerce site, and trust marks address this need. Merchants need to convey that their site is a safe place to conduct commerce. A trust mark is an active demonstration of that commitment.

In strengthening consumer confidence, trust marks are proven to help drive sales, boost margins, and enhance a website's competitiveness. However, a trust mark's effectiveness is proportionate to its brand recognition. The Norton Secured Seal is far and away the world's most recognized Internet trust mark – it is seen in more places, by more people, with a higher recognition level of its value than any other trust mark.

To ensure continued brand preeminence, DigiCert invests in building consumer awareness of the Norton Secured Seal. It is also a leader in promoting cutting-edge innovations such as Extended Validation SSL and Seal-in-Search that further extend the value of trust marks. Through the use of the Norton Secured Seal, consumers and merchants alike can more fully profit from the advantages of online commerce.

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