



CASE STUDY



## DebtHelp.com

Highly Successful Online Financial Solutions Company  
Sees Huge Boost in Customer Trust After Deploying  
VeriSign® Extended Validation SSL Certificates



## DebtHelp.com

### SOLUTION SUMMARY

A leader in offering online debt management solutions, DebtHelp.com wanted to assure its Web site visitors that the information they entered into forms was genuinely transmitting to the authentic DebtHelp.com site and not a fraudster. The solution was to deploy VeriSign® Secure Site Pro with EV SSL Certificates. In so doing, DebtHelp.com not only maintained consumer confidence but watched it grow. Site visitors seeing the green address bar began converting at an increase of 11 percent, contributing a projected five percent increase to overall company revenue in the next two years.

#### Industry

- Financial Services

#### Challenges

- DebtHelp.com needed to provide consumers with a level of comfort about the safety of data entered on its Web site.
- The company wanted to maintain the goodwill in its brand name.

#### Solution

- VeriSign Secure Site Pro with EV SSL Certificates
- VeriSign Secured™ Seal

#### Results

- DebtHelp.com has seen an ROI of over 16,000% from the VeriSign EV SSL solution.
- DebtHelp.com has had an 11% increase in online form completion in Microsoft® Internet Explorer (IE7) browsers.
- The number of inbound phone calls to DebtHelp.com's service center also has decreased—keeping overhead costs down and turnaround times up.
- Over the course of two years it will generate an additional 5% of revenue for the company.

Columbus, Ohio-based DebtHelp.com aims to supply all visitors to its Web site with all the answers they could possibly need to solve debt problems. Its staff of financial experts, innovative technology, and valuable educational content assist visitors in finding the optimal debt management solution, as promised by its slogan, *One Site, One Solution*.

John Turner, DebtHelp.com's president, stated, "We pride ourselves in providing original, high-quality content on our Web site and a truly unique, unbiased, smart solution for customers' debt consolidation needs. We are unconditionally focused on helping consumers manage or eliminate their debt."

#### + Overcoming Damage Done by Phishing

In the past few years, the financial services industry has experienced a decrease in consumer trust with online financial sites primarily due to phishing and the resulting problems with identity theft. With the myriad of identity attacks plaguing the market today, consumer trust has been on the decline, which is epidemic to online business.

"We were looking to instantly show our site visitors that when they are entering information, the data is going straight to DebtHelp.com and not to an imposter," noted Turner. "We saw other company brand names deteriorating due to consumer misdirection. Our main goal was to allow our site visitors to trust that we were handling their information securely, and in turn that would maintain our own brand integrity."

#### + Embracing Leading-Edge Security

VeriSign operates digital infrastructure that enables and protects billions of interactions every day across the world's voice, video, and data networks. For some time, DebtHelp.com has been using VeriSign Secure Site certificates. However, as soon as the Extended Validation (EV) certificates were introduced, DebtHelp.com became the first company to purchase and deploy the new EV SSL Certificates.

"VeriSign was the first to market with EV certificates and we jumped right in. We could have waited for other vendors' solutions to become available," reflected Turner, "but we felt that the longevity of the VeriSign brand—and the already inherent trust and comfort that consumers have when they see the VeriSign Secured™ Seal—meant that it made perfect business sense to deploy VeriSign Extended Validation SSL Certificates. We wanted to be the first in our industry to embrace them and roll this solution out."

#### + EV: The Latest Advance in Restoring Confidence Online

The VeriSign Extended Validation SSL Certificate solution is a key component of VeriSign's Layered Security approach, in which a variety of security solutions are delivered in tandem across consumer, brand, Web site, and network levels. Specifically, EV is used to help visitors distinguish valid sites from fraudulent ones. The Extended Validation standard defines the process for certificate validation and business authentication.

*“We’re seeing a return of over 16,000 percent on the money we spent for our VeriSign EV certificate. In other words, for every dollar spent we’re getting \$162 back! Over the course of two years it will generate an additional five percent of revenue, which is outstanding”*

John Turner  
President  
DebtHelp.com

To enable the heightened security features in new browsers, a Certificate Authority (CA) must adopt the Extended Validation certificate authentication standard and pass an audit conducted by WebTrust. The validation process requires the CA to authenticate domain ownership, organizational identity, and the requestor’s employment and authority to request this certificate. VeriSign is the world’s most trusted and recognized SSL Certificate Authority, enabling secure e-commerce and communications for Web sites, intranets, and extranets across the globe.

When a Web site uses an EV SSL Certificate to identify itself, many browsers display easily understood visual cues to provide tangible assurance of a site’s authenticity. The address bar turns green, a lock icon appears next to the address, and a new field displays to the right of the URL in the browser. This field contains the name of the organization that owns the site, as well as the security provider that issued the certificate, such as VeriSign. The most popular browsers can already detect and display EV certificate interfaces today, including Microsoft Internet Explorer 7 (IE7) and all Firefox versions containing the appropriate plug-in.

#### **+ Simple Implementation**

“EV certificates require third party authentication that the company is in existence and conducting business as it purports, so it took about two weeks to get all of our security credentials in place to meet the EV requirements,” Turner recounted. “Even though we were an early adopter, whenever we spoke with VeriSign we were always connected with customer support people that were knowledgeable about EV and we appreciated the immediate access to them.”

He continued, “People come to our Web site because they are looking for some sort of solution to a financial situation and now we have all of our consumer-facing pages covered under our EV certificates. This means our customers can be confident when submitting personal information that we really are the true recipients of their personal and confidential information.”

#### **+ A Huge Positive Impact**

Had DebtHelp.com not taken action when it did, the company faced the risk of a decrease in its online conversions due to consumer uneasiness. Fortunately it acted before any negative impact could be seen. “Actually, we had no idea what a positive effect embracing EV certificates would immediately have on the finances of our company,” said Turner. “We set out with the hope to avoid erosion of our customers’ rate of completion of financial forms. In fact, since the deployment of EV certificates we’ve had an 11 percent increase in form completion from users with IE7 browsers alone, which has contributed significantly towards our current overall rate of form completions—which are on par with or exceeding the industry averages for conversion rates.”

DebtHelp.com also has experimented with the placement of the VeriSign Secured Seal on its forms and now has it located in the place resulting in the highest level of consumer confidence and form completion. “It’s very important not only to have the EV ‘green bar’ but also to show the VeriSign Secured Seal prominently within the form,” noted Turner.



He added, “We’re seeing a return of over 16,000 percent on the money we spent for our VeriSign EV certificate. In other words, for every dollar spent we’re getting \$162 back! Over the course of two years it will generate an additional five percent of revenue, which is outstanding.”

The number of inbound phone calls to DebtHelp.com’s service center also has decreased partly because more people trust the security of the online forms. “This is a good thing because it allows us to lower our overhead and keep our product offerings competitively priced,” reflected Turner. “Also it enables us to deliver a faster turnaround for our customers.”

As more and more people move to browsers that receive the green bar indication of an EV certificate being in place, DebtHelp.com’s 11 percent increase in online form completion will continue to make a larger impact on the company’s revenue. Turner concluded, “It was a huge surprise for us to see how much of a positive difference the installation of EV certificates has made to our customers and subsequent revenue—it’s been one of the easiest and best business decisions we’ve had to make.”

**Visit us at [www.Verisign.com](http://www.Verisign.com) for more information.**

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