



The Number-One
Sign of Trust on the Internet

The VeriSign Secured™ Seal Research Review



84%

**OF AMERICANS
ARE CONCERNED
THAT THEY COULD
BECOME VICTIMS OF
IDENTITY
THEFT.**

THOUGH WEB COMMERCE GROWS, ONLINE SHOPPERS' SECURITY CONCERNS ARE WIDESPREAD

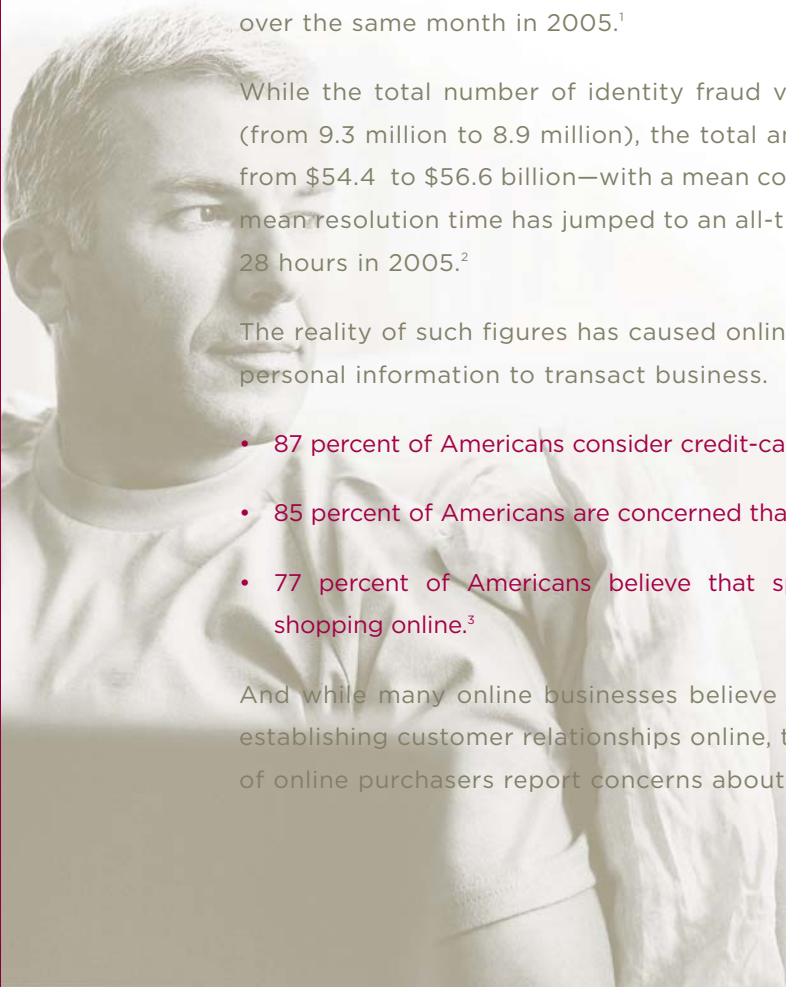
The growth in online commerce brings with it a significant increase in the variety of fraudulent Web activities. Phishing and other scams involving fraudulent use of consumers' identities online are on the rise. The Anti-Phishing Work Group—an industry association focused on eliminating identity theft and fraud resulting from online scams—reports that from July 2005 to July 2006, unique phishing reports in the U.S. rose to 23,670, an increase of 167 percent. July 2006 witnessed the highest number of new phishing sites ever recorded in one month—14,191, an increase of more than 310 percent over the same month in 2005.¹

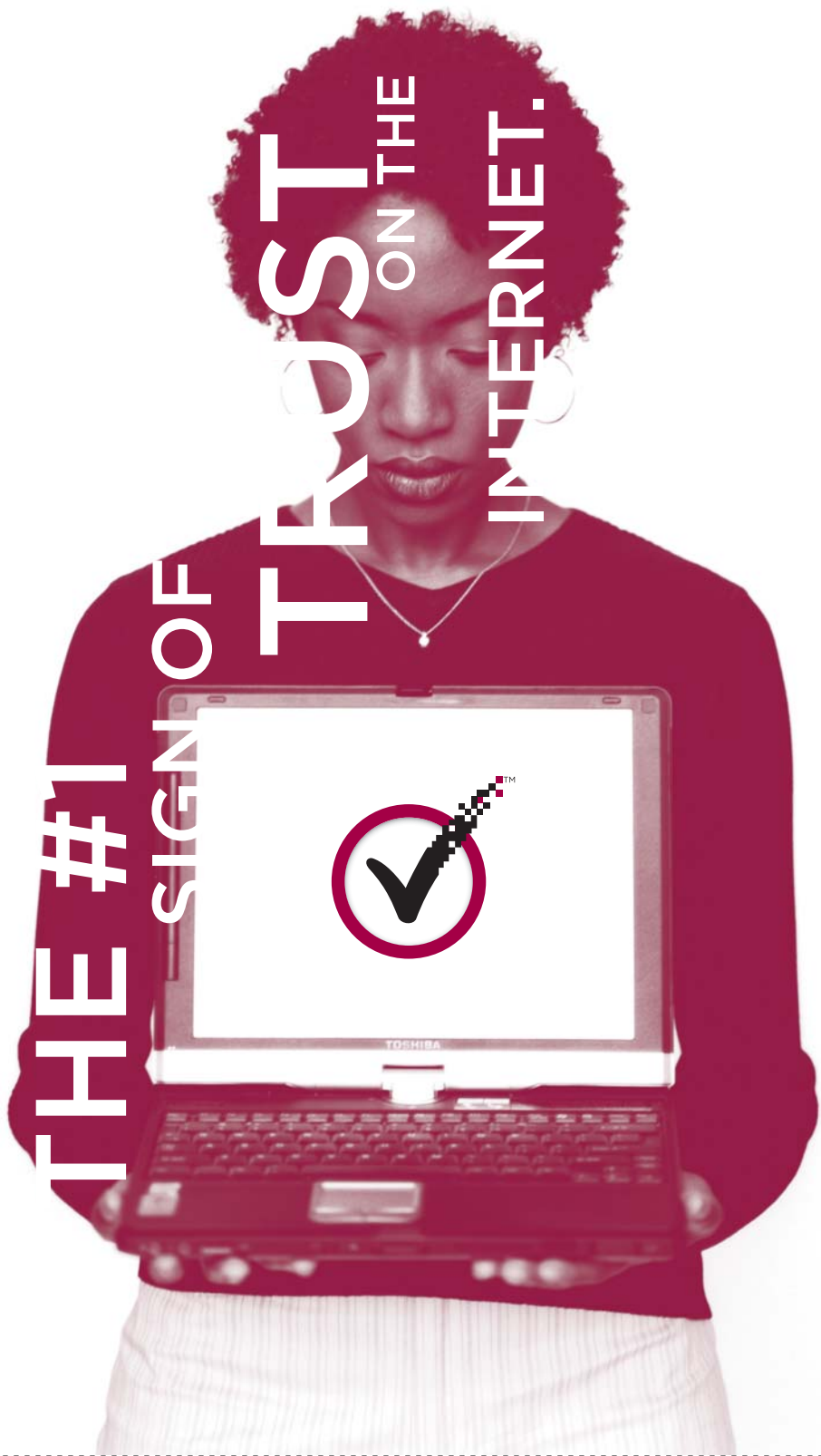
While the total number of identity fraud victims decreased slightly during this period (from 9.3 million to 8.9 million), the total amount of monetary losses actually increased from \$54.4 to \$56.6 billion—with a mean cost per occurrence of \$6,383. Additionally, the mean resolution time has jumped to an all-time high of 40 hours per victim compared to 28 hours in 2005.²

The reality of such figures has caused online shoppers to be wary of how they use their personal information to transact business.

- 87 percent of Americans consider credit-card fraud a major concern for online shoppers.³
- 85 percent of Americans are concerned that they could become victims of identity theft.³
- 77 percent of Americans believe that spyware presents a significant concern when shopping online.³

And while many online businesses believe consumers are becoming more comfortable establishing customer relationships online, the statistics tell a different story: 83 percent of online purchasers report concerns about sharing personal information on the Web.³





86%

of online shoppers say it is important for an e-commerce site to include a trust mark of some kind on its site.³

SECURITY CONCERNS ARE CAUSING SHOPPERS TO LIMIT SPENDING ONLINE

Several recent studies demonstrate that consumer concerns about online security deter potential customers from making purchases. Consider a few key statistics:

- Fully one-half of Internet users today avoid buying online because they are afraid their financial information might be stolen, and 49 percent of those who express concern about their information security do not make online purchases at all.⁴
- According to a recent *eMarketer* report, 29 percent of consumers surveyed have reduced the number of items they bought online in the past year because of concerns about the privacy and security of their personal information.⁵
- 65 percent of online shoppers have abandoned a shopping cart/basket or failed to complete an online purchase because they didn't get a sense of security and trust when it came time to provide payment information.³
- Half of all online consumers in the U.S. believe that the Web site they are purchasing from bears the responsibility for protecting their personal information.³

Consumers need constant assurances that their online transactions are protected.

THIRD-PARTY TRUST MARKS ALLEVIATE THE SECURITY CONCERNS OF ONLINE SHOPPERS

A recent study investigated security concerns of online shoppers and the value trust marks hold in the minds of consumers. The following statistics are from an August 2006 study conducted by TNS, an independent research firm.³

Consumers are very aware of trust marks and understand what they represent.

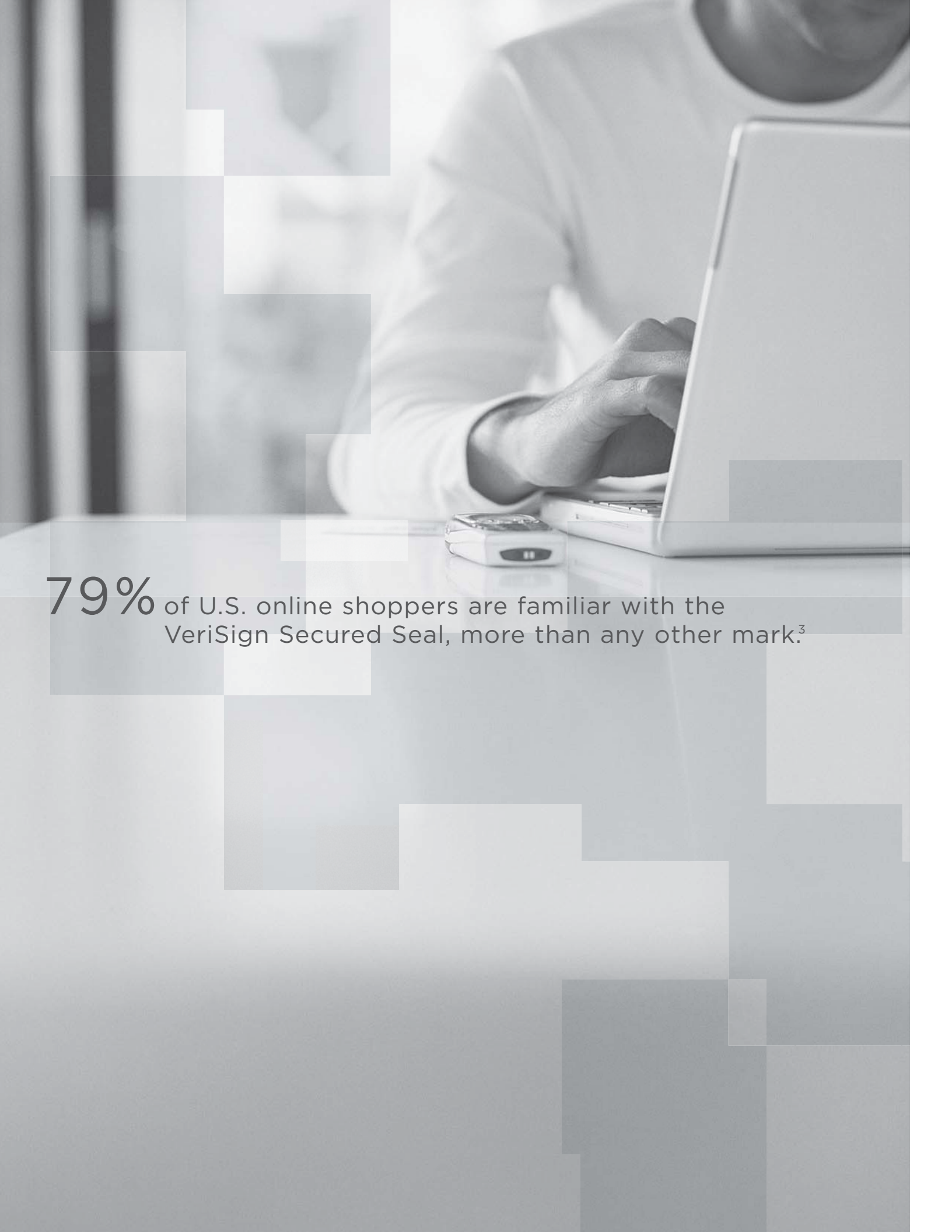
- 84 percent of online shoppers say that a seal indicates that their information is secure.
- Only 4 percent did not know what purpose they served.

The overwhelming majority of consumers feel it is important for sites to include a trust mark.

- 86 percent of U.S. online shoppers say it is important for an e-commerce site to include a trust mark of some kind on their site.
- 89 percent of online shoppers expect to see a trust mark displayed on a Web site's home page. Eighty-five percent also expect to see trust marks displayed on the page where personal information is entered and where the final transaction is completed.
- 65 percent of online consumers shop only at sites they know and trust, while 42 percent of online shoppers prefer to make purchases through sites that include a trust mark.

Shoppers not only recognize and value third-party trust marks, but the presence of a trust mark can also persuade them to complete the purchase.

- 65 percent of online shoppers have terminated an online order because they did not "trust" the transaction. Fifty-three percent of these shoppers indicate that the presence of a seal would have likely prevented the termination.

A black and white photograph of a person in a white shirt sitting at a desk, typing on a laptop. A mobile phone is on the desk next to the laptop. The background is blurred, showing another person in a white shirt. The image is overlaid with a semi-transparent grey box containing text.

79% of U.S. online shoppers are familiar with the VeriSign Secured Seal, more than any other mark.³

THE VeriSign SECURED SEAL INCREASES THE LIKELIHOOD TO BUY

With an understanding of the importance of trust marks in completing online transactions, online businesses should be sure to choose the trust mark that offers the most value. The VeriSign® Secured™ Seal is the most trusted symbol of secure transactions on the Web as evidenced by these figures from the August 2006 TNS study.

- 79 percent of U.S. online shoppers are familiar with the VeriSign Secured Seal, more than any other mark.
- Among shoppers who are aware of the VeriSign Secured Seal, 58 percent say it is their preferred seal—more than triple the nearest competitor.
- The VeriSign Secured Seal rates best overall worldwide among endorsement programs in terms of consumer trust (68 percent), with consumers indicating they believe the seal represents security, reputation, and trust.

The VeriSign Secured Seal can also affect which Web site online shoppers prefer to do business with. Seventy-seven percent of online shoppers report that they would make a purchase from a site that displayed the VeriSign Secured Seal.

VeriSign PROVIDES A SIMPLE WAY TO ALLEVIATE THE SECURITY CONCERNS THAT LIMIT TRANSACTIONS

As online shoppers become more savvy, they make purchase decisions based on their knowledge of online security. Including a trust mark on your Web site is another tool to ensure consumers view your site as secure—helping to reduce the number of terminated transactions. As the most trusted security mark on the Internet, the VeriSign Secured Seal is the best choice for businesses to communicate online transaction security to customers.

The VeriSign Secured Seal program also delivers additional features consumers demand. One such feature is our verification functionality. When a consumer clicks on the seal, information about the VeriSign services contributing to the site's security is displayed. Sixty-five percent of online shoppers say they are interested in knowing what technology and services are behind a trust mark. And 73 percent say they would use the VeriSign verification functionality while shopping online.³

The VeriSign Secured Seal is the only choice for businesses that are serious about alleviating the security concerns of online consumers. The seal is available exclusively to sites that purchase and implement VeriSign's market-leading security solutions.

Maximize your sales opportunities by displaying the VeriSign Secured Seal today.

¹ "Phishing Activity Trends Report," Anti-Phishing Work Group, July 2006.

² Javelin Strategy/Better Business Bureau 2006 Identify Fraud Survey Report.

³ "VeriSign Secured Research," TNS August 2006. This study was sponsored by VeriSign and was comprised of online shoppers at least 18 years old. U.S. respondents were recruited from the TNS NFO Panel.

⁴ Internet Security National Survey, No. 3, Cyber Security Industry Alliance, May 23, 2006.

⁵ "eMarketer: Consumers Concerned About Online Privacy," Shankar Gupta, Online Media Daily, March 15, 2006.



Online at www.Verisign.com

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