

## **The Value of the EV SSL Certificate to Businesses with an On-Line Presence**

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If you are a business owner with an on-line presence, or an attorney representing such a business, the value of an Extended Validation Secure Sockets Layer (EV SSL) certificate cannot be overstated. Businesses selling products and services on-line have an interest in protecting the integrity of their transactions with buyers and their buyers' financial and personal information.

The EV SSL certificate provides on-line security assurances to businesses and their customers which accept payment over the Internet. The green padlock frequently seen on the check-out page of a business web site signals sophisticated security techniques used by the merchant, an indicator on the level of importance that the merchant places on its customers' records.

There are several reasons on-line business owners want to utilize EV SSL certificates. Among the most important is that the certificate will gain the trust of visitors to the web site by providing authentication and validation. The certificate signals to customers they are dealing with a legitimate entity. In addition, it protects customer confidentiality, thereby eliminating spam and phishing incidents for those doing business on the company web site. The certificate further facilitates rapid check out, which increases sales by reducing the number of abandoned shopping carts.

Business owners who want to obtain an EV SSL certificate will need a competent attorney during the process. The certificate is issued by Certification Authorities, such as Starfield PKI, and is only issued after the business web site domain and organization are validated in accordance with accepted industry guidelines established by the Certification Authority. The validation process includes verifying the existence of the business through government registries such as the State Department to ensure legal existence, and requires an opinion letter, perhaps the most important piece of the application.

The opinion letter and the related due diligence should not be understated. The opinion letter is key to securing the certificate and requires more than filling in the blanks of a form and essentially rubber-stamping State Department corporate information. To go the form route is insufficient and can lead to liability arising from misrepresentations made by the Company and possibly the attorney opining on the matter.

An EV SSL opinion letter is best prepared by an attorney who does opinion work in general and EV SSL opinions specifically. For example, the Business Law Section for the Maryland State Bar Association has an extensive reference manual for opinion writing for practitioners in the State

of Maryland and the due diligence required by the lawyer before opining on a legal matter. The standards of the Certification Authorities are rigorous, and an opinion letter prepared by a lawyer skilled in this area that complies to the Maryland standards will not only help to ensure the certificate will be issued but will avoid potential pitfalls to the business, such as liability arising from misrepresentations.

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