ALL ABOUT SSL

WHAT IS SSL (SECURE SOCKET LAYERS)

SSL is a protocol that creates a secure channel for private communications over the Internet. Using a digital certificate, SSL enables:

- encryption of information between a website and a user
- proof of identity of the holder of the certificate (this is generally the company that owns the website, and is also known as "authentication")
- proof that the company has the right to use the domain name used in the website

WHY USE SSL?

SSL provides users with peace of mind. Most users understand that the little padlock at the bottom of their browser means that their information is secure from "hackers"; many will also know that if they click on the padlock they will be able to see information about the certificate and the owner of the certificate.

Using SSL on your website gives you credibility and also protects you from problems that could arise from having your customer's information disclosed to others. Computer Security issues are really the realm of the experts and it is important to ensure that you have expert third party help when dealing with this sort of problem; an SSL certificate from a respected supplier such as Verisign or Thawte is important should a problem arise.

HOW SAFE IS SSL?

The level of encryption provided by different certificates varies from 40-bit (less secure) to 512-bit (currently most secure). The "bits" indicate the size and therefore complexity of the key that is used to encrypt and decrypt the information going to and from your website and your user's browser.

In researching this paper we have found that the Westpac Bank uses 512 bit encryption on an application form on its website. But, the highest encryption available to the market through the Verisign website is 128 bit.

No matter how complex the encryption there is no such thing as 100% secure, at least not according to computer security experts, but you need not be too worried about that. To crack or hack systems deliberately people generally have to have a good reason, and most small businesses are just not that interesting to crackers.

WHAT SHOULD I USE ON MY WEBSITE?

In most cases you will want to purchase the current standard SSL certificate, it is cheaper and is the most commonly used throughout the Internet. I recommend this over using a directory of your hosting company's SSL certificate. I do this for 2 reasons.

Firstly, if your user is having second thoughts about placing an order on-line and decides to click on that padlock, they are not going to be reassured by what they read because it will be all about another company. It will make your business look small and if you have spent good money on getting a professional looking site you don't want to be let down by something as inexpensive as a trusted SSL certificate.

Secondly, it is always a good idea to do business in your own right, you can be responsible for the way you run your business, but not for the way other people run theirs. Also, if an issue does arise where you have concerns over the effectiveness of the encryption it will be best if you are dealing directly with the supplier. The hosting company will have little interest in your concerns about encryption.

When it comes to choosing brands there are four things to consider, they are:

- Reputation
- Effectiveness
- Service
- Price

If you want to buy the brand with the reputation you can go no further than Verisign, (http://www.verisign.com/ it is the SSL certificate brand of the Internet and is favoured by most of the larger companies.

Thawte, (http://www.thawte.com/ however comes up well on the other three criteria (and it is owned by Verisign). A Thawte certificate is virtually the same as a Certificate from Verisign but costs about US$150 less.

Geotrust won the business of Web Assets on price, service and effectiveness. Although not as widely known they are building a strong reputation for speed and service. Web Assets is now a reseller for Geotrust SSL certificates. Please call us on 1300 656 196 to discuss your requirements.

Other related reading form the Web Assets Resource Library:

All About Credit Card Merchant Clearing Services
The Basics of Selling Through Your Website

CONCLUSION

SSL equals peace of mind for both you and your users.