



Website Security Solutions



**PREPARING
FOR THE 2014**
holiday shopping season





Online Merchants-Tips on How to Sell More While Keeping Your Website Secure This Cyber-Shopping Season

With 93% of people doing at least some of their holiday-season shopping with online merchants, e-tailers of every kind need to get their websites in gear.¹ Whether it's shopping online, in-store pick-up, or even browsing and wish lists, customers are offering you an unprecedented amount of data and sales this season. But fail to keep your customers safe with good website security, and all you'll get is a lump of coal in your stocking.



The Most Wonderful Time of the Year

«2013 was the year in which online sales wagged the entire retailing dog, in a revolution that is permanent. And while reports on the 2013 holiday season show in-store shopping on Thanksgiving weekend was slightly down, online shopping on Cyber Monday hit \$2.29 billion in sales, up 16% year over year; in the full holiday season after Thanksgiving, total online sales are up 26% year over year.»

Robert Peston, business editor for BBC News

The holidays are a joyous time and an especially profitable one for retailers. Of course, for customers, holiday shopping can take the shine out of the tinsel as streets get crowded and shopping lines lengthen.

That's why more and more people have turned to online shopping. More than 80% of the online population has used the Internet to purchase something online, and e-commerce annual sales are growing by more than 19% a year, putting it on track for nearly \$1.4 trillion in 2015.

Your biggest boom days are closer than you think, and you need to get ready now. The first 2014 Christmas ad this year was launched by Kmart in early September, and despite the hype about Black Friday, the larger holiday shopping season officially begins as soon as Halloween is packed up.

Customers will expect you to keep their data safe and your website malware-free. This year, you will be able to confidently offer your customer the protection they expect. Symantec's unprecedented new program guarantees online merchants a 20x return on their online security investment. Norton Shopping Guarantee will help you secure your site while giving your consumers increased confidence to do business on your website. For more on Norton Shopping Guarantee, see below.

Last Season

The 2013 holiday season broke all sorts of e-commerce records, as new peak shopping days emerged and confidence in e-commerce and delivery reached new heights.

- **The online boom lasts longer than ever.** As customers have become more confident with online shopping (83% report being “satisfied” with the experience), the most intense shopping season of the year has expanded from Labor Day through New Year’s Day.
- **Thanksgiving: the new Black Friday.** Major retailers have all but adopted the tradition of offering big sales on Thanksgiving Day, starting at 6 a.m. The day’s online shopping sales broke the billion-dollar mark (\$1.06 billion) in 2013, with online spending up 18% year over year and 42% of people saying they expect shopping to be in their plans for Thanksgiving Day 2014.²
- **The battle for Black Friday.** Last year, online spending set a new record (\$1.93 billion)—up by more than 30% year over year.²
- **Cyber Monday sales continue.** Internet retailers accounted for 42% of the day’s total sales, and earned 55% of revenue—\$961 million (web) vs. \$801 million (brick and mortar).³

While this may all seem rosy, it’s probably no surprise that threats to e-commerce sites have similarly increased. With breaches at several major retailers in 2014, people are paying more attention to Point of Sale security, in stores and online. Symantec and Norton are the most recognized trust marks on the web and help give your consumers more confidence in your online security. When people see this mark, they know their information will be kept safe and secure.



Have Yourself a Fear-Free Holiday Season

The trends are set and the potential is there for you to smash your own sales conversion rates this shopping season. However, security, efficiency, availability and tailoring to holiday shoppers' needs have to be your focus if you want to have yourself a merry holiday season this year.

When it comes to online shopping, there is a definite link between sales, security and consumer confidence. The major brands often have ample security measures in place, and they are rewarded with buyers who don't hesitate to click and purchase.

But it's important that mid-sized and smaller businesses assess their security measures with the same degree of seriousness. Smaller businesses have a tendency to assume that it's unlikely that they—of all the companies that could be hacked—are in danger of being attacked.

They're wrong to make that assumption. Roughly a third of targeted attacks are aimed at small businesses each year.⁴ Why? "Small businesses represent low risk and little chance of exposure for thieves," says Neal O'Farrell of Think Security First.⁹ "They typically lack the monitoring, forensics, logs, audits, reviews, penetration testing, and other security defenses and warning systems that would alert them to a breach."

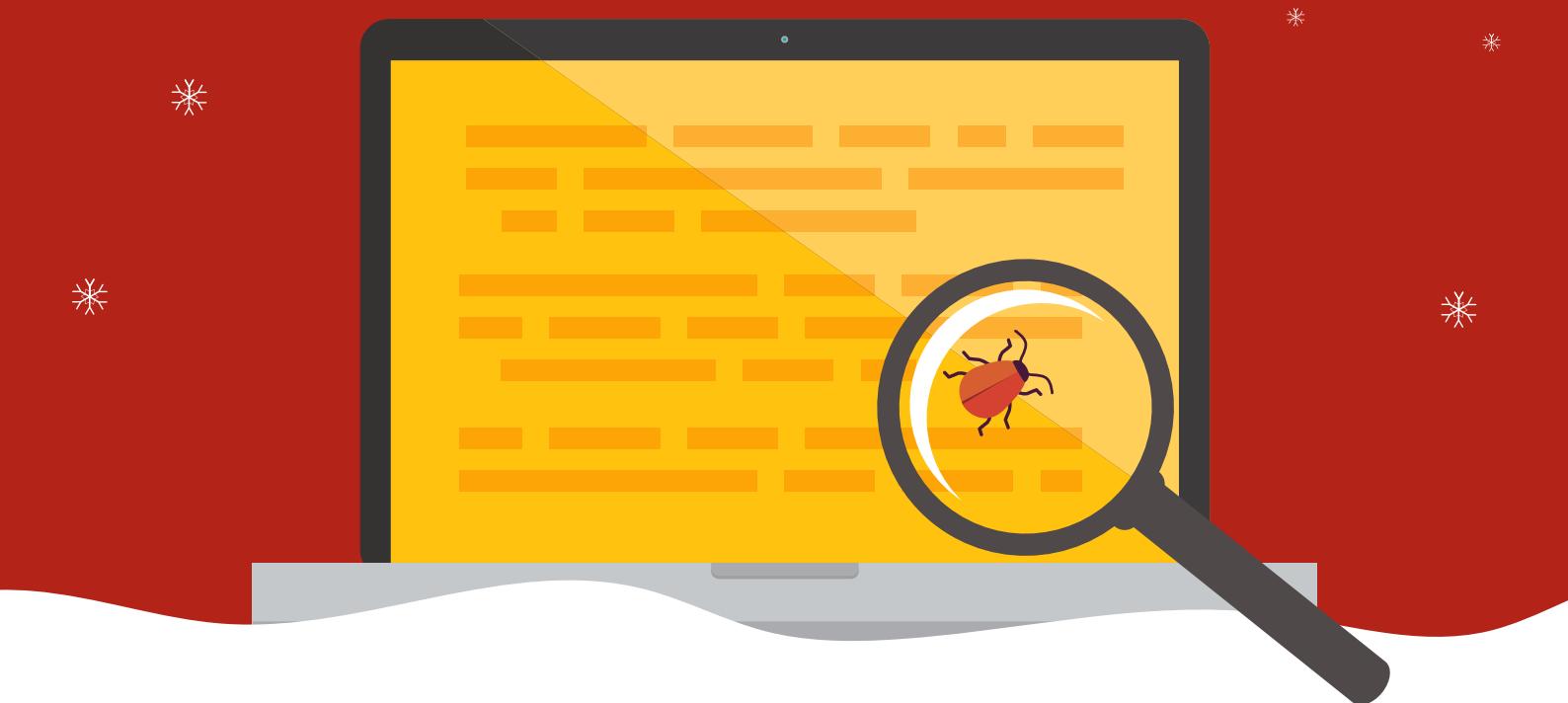
According to the National Cyber Security Alliance, "one in five small businesses falls victim to cybercrime each year. And of those, some 60% go out of business within six months after an attack. Now let's pause for a moment and restate that another way: You've got a 20% chance of being hacked, and if it happens there's a good chance your business is finished."

It's because of vulnerabilities like these that Norton Shopping Guarantee was created. It addresses natural concerns that your buyers have about their information security, purchase security and lowest-price promises.



**IS SOLD EVERY
10 SECONDS⁴**

In the Bleak Mid-Winter: Understand What Your Customers Fear



People might be happy that they don't have to traipse out in the snow, but online shopping doesn't remove all the trials and tribulations of shopping.

With so many people going online, hackers and online criminals will also be upping their efforts to get a slice

of the holidays-revenue cake. Online shoppers are already pretty savvy about this, and those who aren't are bombarded with messages from all fronts about how to stay safe and what to look for when deciding whether or not to trust a website.

Peace Online This Holiday Season?

Newspaper articles, security experts and law enforcement alike join forces in the festive season to warn online shoppers about the risks they face. As a website owner, you need to know what customers are thinking and being told about online shopping so that you can effectively counter their concerns with the right security precautions.

WARNING MESSAGE

You're at risk from identity theft – especially if you give away details like address, date of birth or credit card details.

SSL certificates are a no-brainer for encrypting information in transit between devices, sites and servers, but ideally you want [Extended Validation](#), which turns address bars green to prove that you've also been through a rigorous business identity check, so people are sure about who they're giving their details to. In addition, [Norton Shopping Guarantee](#) helps increase consumer confidence by offering comprehensive identity theft protection of up to \$10,000.

WARNING MESSAGE

Look for trust marks to prove that the company you're buying from is legitimate.

The Norton Secured Seal is the [most trusted mark on the Internet](#). People are going to be on the lookout for proof that their purchase is safe – so place your trust mark somewhere obvious and always display it on the checkout screen.



WARNING MESSAGE

Look for signs that your session is encrypted, like "https" or a padlock symbol in the address bar.

Rather than just securing payment pages, protect your customer's shopping habits and other data too. [Always-On SSL](#) means that every page on your site is encrypted — not just checkout pages. It ensures every interaction a customer has with your site is protected – great if you want to encourage product reviews and other social interaction.

WARNING MESSAGE

Go directly to sites — don't trust social media messages or emails that sound too good to be true.

Be sure to keep your social media accounts secure, with strong passwords and limited access. And be sure to make your website clear so people can find it on their own if they don't want to click your link.

WARNING MESSAGE

Never reply to an email with personal details.

Help customers distinguish between you and an imposter by telling people what you will and won't contact them about, when you ask for their email address.

WARNING MESSAGE

Make sure you've got good security software on your device to avoid getting viruses.

According to [Symantec research](#), 77% of legitimate websites have exploitable vulnerabilities. Your website could be the unwitting distributor of malware if you don't regularly scan and update your web servers and website software.

WARNING MESSAGE

Make sure your buyers can shop with the utmost confidence. If they have any doubts whatsoever, they may well abandon your site.

Norton Shopping Guarantee provides your prospective buyers with three critical assurances:

1. \$10,000 Identity Theft Protection —Provides blanket protection for 30 days to help allay concerns about the security and privacy of customers' personal information.
2. \$1,000 Purchase Guarantee—A guarantee for 30 days after purchase reinforces your commitment to providing great customer service and helps build confidence in the minds of your customers that you will deliver on your terms of sale.
3. \$100 Lowest Price Guarantee—if the price is lowered within 30 days of the purchase, your customer will be refunded the difference.



Wishing You Stress-Free Holidays

Even without all those warnings, people are still very wary of any sign that your website might be compromised. If any of your SSL certificates are expired, or if Google discovers malware hidden on your site by hackers, then visitors are going to see warning signs. And warning signs mean you can kiss your holiday bonus goodbye.

The University of California, together with Google, undertook a study to track real-world click-through rates from real browser security warnings in Google Chrome and Mozilla (two of the most popular web browsers).

They found that between 77% and 91% of people will not click through a malware or phishing warning, and in Mozilla Firefox at least two-thirds of users will not click through an SSL warning of any kind.⁵

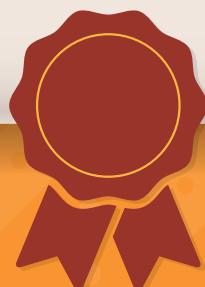
Make sure your holidays remain joyful and safe by staying off search engine blacklists. Get your website in order now and ensure that all your SSL Certificates are up to date and that your site has been scanned for vulnerabilities and malware. To help you out, [Symantec SSL Certificates](#) come with regular website scanning as standard, and premium certificates come with a free vulnerability assessment.



91% of Internet users avoid visiting a link if a malware or phishing warning appears



Two-thirds of users will not click through an SSL warning of any kind



Winter Wonderland: Getting to Know Your Customers



The green bar of EV SSL increases the feeling of safety for consumers by 60%.

Website security isn't a standalone activity: it ties in with your marketing efforts to attract visitors and drive conversions.

Knowing what customers are wary of, and adding a few SSL certificates, isn't enough if you want to make the most of the 2014 shopping season. You also need to know how they shop and what they want.

Increasingly, one thing online buyers are coming to expect is for security guarantees to be displayed throughout their buying process, helping to reduce their concerns about information security, product authenticity, timely delivery and locking in a good price. That's exactly where [Norton Shopping Guarantee](#) has you covered at this critical time of year—it makes it easy for you to put these concerns to rest for your customers.

Engendering Trust

You have to create that same faith in your customers if you want to win their online business. [Engendering trust](#) is a vital part of the marketing and sales cycle, and your website security can help.

Trust logos and Seal-in-Search are great first steps. If a customer uses Norton security on their device, for example, Seal-in-Search displays the Norton Secured Seal next to your website when you come up in a Google search. This lets the customer know, without even having to risk a click, that you offer a safe website and that your identity as a business has been verified by Symantec.

You should also use [Extended Validation SSL certificates](#). These require you to complete a more extensive set of questions about your business, which are then verified by a certificate authority (like Symantec).

As a sign that you've been through this process and implemented EV certificates, a visitor's address bar will turn green when they arrive on your site. This little signal of credibility matters: the SSL EV green bar increases the feeling of security for 60% of shoppers, according to a Symantec Online Consumer Study.

Fortunately, enhanced security measures keep getting better for the e-commerce community. [Norton Shopping Guarantee](#) is a unique new service designed for savvy online retailers. It helps enable them to increase their conversion rates and average order values, and solidifies repeat buyers and boosts customer satisfaction.

Having Faith

Trust doesn't just lure people in: it drives up conversions and can even increase revenue per visitor (RPV). Trust logos are available once you have an SSL certificate from a particular certificate authority. So, if you have a Symantec SSL Certificate, you can display the Norton Secured Seal.

We're obviously going to advocate the Norton Secured Seal, but you don't have to take our word for it that it's the best: it's been shown by [third-party studies](#) to be the most recognizable trust logo on the Internet. That matters. [US Cutter](#), for example, saw an 11% increase in RPV for all traffic with the addition of the Norton Secured Seal.

Having a trust logo is great, but which logo you use and where you place it matter, too. [Conversion Voodoo found](#) that by placing the trust logo next to the most critical or sensitive fields in a form outperforms placement anywhere else. It's worth running A/B tests now to maximize the effect of your trust logo, before the holiday season rush starts.

This holiday season, Symantec's various tools and other security measures—such as Norton Shopping Guarantee—allow you to sleep soundly, knowing that your customers are as safe as possible.

**“ ‘Twas the night before Christmas,
when all through the house, not
a creature was stirring, not even
a mouse.”**

The silence is probably because so many people now use tablets and smartphones for their online shopping. Not only did 2013 see a big rise in online holiday season shopping, it also revealed some new trends about how people are doing that shopping.

- **Mobile devices.** 15% of online retail sales will be made on a mobile device this year. And in the first quarter of 2014, retail revenue generated via mobile devices was up 35% over last year's first quarter. Even when in retail stores, 84% of store visitors use their mobile devices before or during a shopping trip.⁶ One out of every five sales these days comes from a mobile device.⁷
- **Personalization.** Online retailers missed out on billions during the 2013 holiday period because they failed to focus on the customer journey, [according to Qubit](#). Knowing their journey lets you target the right messages (like delivery guarantees) at the right time (like the week before Christmas).
- **In-store pick-up.** “This Christmas we've seen innovative retailers using [in-store pick-up] and other approaches to make a virtue of both their website and their physical shops. And that's something we see growing in importance. The interaction between online and physical stores is becoming [ever more entwined](#), meaning websites need to offer customers more choice and flexibility.”⁸

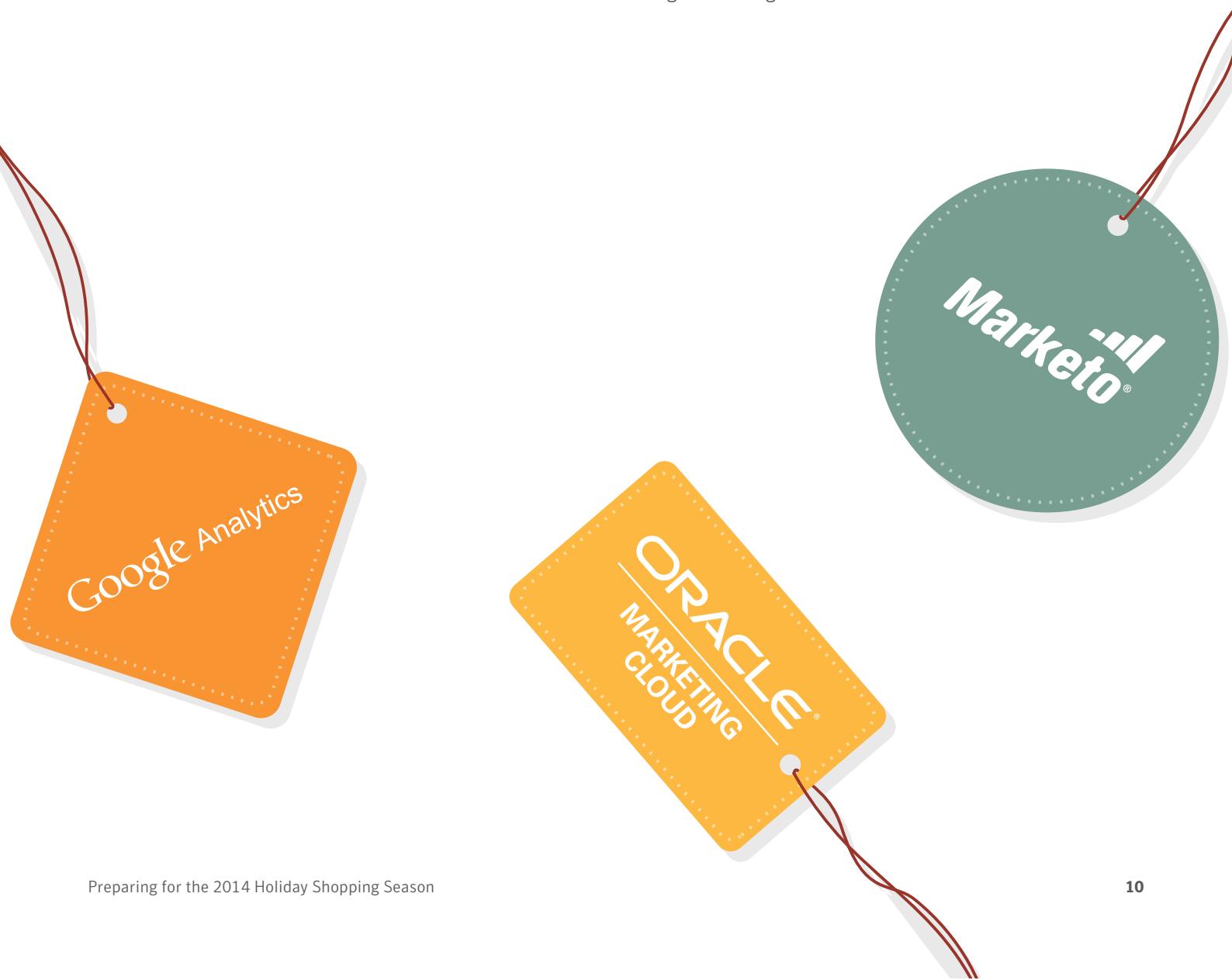
Let It Snow

All of these trends require you to gather more information about your customers and how they behave. [Modern marketing software](#) allows you to track visitors and where they've come from, helping you, for example, pinpoint abandonment areas on your site and better tailor your offers and information.

Targeted content and [automated inbound marketing](#) is becoming the new norm. More than half of consumers said they expect retailers to use purchasing and behavioral data to offer relevant promotions, according to the [IBM Fourth Annual UK Online Retail Christmas Readiness Report](#).

Robust, multilayered website security is essential here, too. As you gather more customer data and build up a more personal picture of an individual's habits, you create a honeypot for cybercriminals. Extended Validation helps by reassuring customers that they're sharing their personal preferences with a genuine, trustworthy business.

In addition, [Always-On SSL](#) will encrypt every interaction a customer has with your site, preventing criminals from eavesdropping on the kind of data they could use in a social engineering or targeted scam. Always-On SSL is set to become the new standard for trustworthy websites, and [Google recently announced](#) that switching to an "https" website will actually improve your search engine ranking.



The Grinch: How Criminals Try to Steal Your Data



The warnings that customers receive aren't exaggerated. They are at risk of fraud, identity theft, scams and malicious code hiding on legitimate websites.

Just consider these stats from [Symantec's 2014 Internet Threat Security Report](#), and ask yourself how easy you're making it for criminals to take advantage of your business.

- Over two-thirds of websites used to distribute malware were identified as legitimate, compromised websites.
- One in eight websites has critical vulnerabilities that could allow attackers to access sensitive data, alter the website's content or compromise visitors' computers.
- Of the ten most frequently exploited websites in 2013, shopping sites ranked #6.

And that doesn't even begin to touch on the threat of watering hole attacks, where criminals infect specific legitimate websites in order to target specific visitors, or the high cost of data breaches that a compromised web server can leave you open to.

As an online retailer, why be anxious when your customers feel confident shopping on your website while you are also guaranteed a return on your investment? The benefits of Norton Shopping Guarantee pay off on many different levels:

- \$10,000 in Identity Theft Protection lets your customers feel safe;
- \$1,000 Purchase Guarantee increases consumer confidence;
- \$100 Lowest Price Guarantee lets people know they can buy without regret.

Getting Through The Holidays

Website security is something you should never put off. For the most profitable season of the year, it's essential that you get a head start.

The holiday season is here, so be sure to:

- Make sure all your SSL certificates are up to date.
- If you haven't already done so, upgrade to Extended Validation SSL, which turns a visitor's address bar green and improves your credibility.
- Consider using Always-On SSL to encrypt your customers' entire purchase journey on your site.
- Conduct a vulnerability assessment and daily website malware scanning to protect your site from hackers.
- Start testing and optimizing the placement of your [trust logos](#).
- Explain your security policy clearly and prominently, and reassure customers that you have their interests—not just their credit cards—in mind.
- Make sure shoppers feel confident shopping on your website with [Norton Shopping Guarantee](#).

And finally, be sure to pick a security partner who has the experience and resources to keep your customers, your site and your business safe. As of September 2013, over half of websites using Extended Validation SSL chose the Symantec brands, and our robust PKI infrastructure includes military-grade data centers and disaster recovery sites.

Just think of Symantec as a workshop of security-focused elves, who are working tirelessly to defeat the Grinch and help you have the best, most profitable holiday season ever.



Website Security Solutions



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¹ "Christmas 2013 Online Shopping Survey Report." Econsultancy.

² "Mobile Drives Thanksgiving, Black Friday Shopping To New Records." www.cpcstrategy.com

³ "Shopping In A Digital World: Cyber Monday Blows Past \$2B In Online Sales." www.cmo.com

⁴ "Security Response Publications." Internet Security Threat Report.

⁵ "How Customers Really React to Web Browser Security Warnings." Endpoint, Cloud, Mobile & Virtual Security Solutions.

⁶ "Deloitte Study: Digital Influences More than \$1 Trillion in Retail Store Sales." NEW YORK, April 28, 2014 /PRNewswire

⁷ "2014 Holiday Sale Predictions." Logicbroker.

⁸ "Click and collect takes off as retailers ready for Christmas battle." The Guardian.

⁹ "Hackers put a bull's-eye on small business." PC World. August 12, 2013

Preparing for the 2014 Holiday Shopping Season