

## How does an SSL certificate work?

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An SSL certificate ensures safe, easy, and convenient Internet shopping. Once an Internet user enters a secure area — by entering credit card information, email address, or other personal data, for example — the shopping site's SSL certificate enables the browser and Web server to build a secure, encrypted connection. The SSL "handshake" process, which establishes the secure session, takes place discreetly behind the scene without interrupting the consumer's shopping experience. A "padlock" icon in the browser's status bar and the "https://" prefix in the URL are the only visible indications of a secure session in progress. By contrast, if a user attempts to submit personal information to an unsecured website (i.e., a site that is not protected with a valid SSL certificate), the browser's built-in security mechanism triggers a warning to the user, reminding him/her that the site is not secure and that sensitive data might be intercepted by third parties. Faced with such a warning, most Internet users will likely look elsewhere to make a purchase.

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