

**Innovative Payment  
Solutions Provider Helps  
Ensure Online Data  
Communication Protection  
and Cardholder Confidence  
With Thawte SSL  
Certificates**

# Innovative Payment Solutions Provider Helps Ensure Online Data Communication Protection and Cardholder Confidence With Thawte SSL Certificates

Founded in Australia in 2006, e-Path provides a unique online payment service for many small businesses worldwide. The e-Path payment gateway eliminates the need to permanently store customer credit card information, thereby increasing security and reducing the opportunity for unauthorised access or theft of customers' personal or credit card details.

## Protect cardholder information during online authorisation and delivery

Fraud is a serious issue for credit card companies, businesses, and cardholding consumers. "In recent years, well over 250 million credit card details have been stolen, the overwhelming majority from real-time credit card payment processing systems," says Peter Thwaites, Managing Director at e-Path.

The theft and resulting fraud have cost businesses and the industry itself billions of dollars and has pushed credit card service prices upwards. There is also the human cost associated with falling victim to fraud which is always exceedingly unpleasant.

High-profile cases have led business owners and consumers alike to demand more vigorous online security and to question the need for online credit card payment processing companies to be permanently storing highly sensitive credit card and identity data within their systems in the first place.

With Thawte's SSL certificates with Extended Validation (EV), e-Path has both of these serious concerns well covered.

e-Path offers a service that vastly reduces the risk of online credit card and identity data theft by uniquely eliminating the need to permanently store sensitive credit card and identity details. Unlike other online credit card payment gateways, with e-Path no credit card, identity or transaction history data is permanently stored

### SOLUTION SUMMARY

#### Industry:

- Secure online credit card payment gateway

#### Key Challenges:

- Reduce the risk of credit card data theft in online payment authorisations
- Instil confidence in customers through visible indication of security

#### Solution:

- [Thawte SSL Certificates with Extended Validation \(EV\)](#)
- Subject Alternative Name (SAN) functionality

#### Results:

- Provided secure data encryption to the highest standard
- Visible security compliance reassures businesses and cardholders
- Authentication

The logo for e-Path, featuring the text "e-Path" in a bold, orange, sans-serif font with a registered trademark symbol (®) to the upper right.

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*"Serious businesses expect the absolute highest level of security and trust. Using Thawte's SSL certificates with Extended Validation (EV) allows us to deliver on those expectations."*

**—Peter Thwaites, Managing Director, e-Path Pty Ltd.**

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within its systems. As Thwaites points out “It’s a brand new way of doing things that delivers the ultimate online security for cardholder data — you can’t steal something that doesn’t exist.”

On the merchant side, e-Path also breaks new ground by removing risks associated with credit cards being automatically and instantly transacted on the open internet without the business owner knowing — said to be the method used to perpetrate over 95% of online credit card fraud in the world today.

The e-Path service uniquely enables the business owner to decide whether to accept an online payment and then charge the card themselves safely offline, well away from the risks of the open internet. Merchant accounts are completely removed from being instantly accessible to anonymous individuals on the World Wide Web. “Business owners are in control with e-Path, no longer do they have to accept the often devastating consequences when credit cards are instantly transacted blindly online by anonymous individuals and into their private merchant accounts without their knowledge. That deplorable risk ends with e-Path.” Thwaites said.

While the innovative e-Path solution helps to terminate core risks by design, as Thwaites further points out, “The e-Path service is nothing without the critically important front-line protection afforded to our systems by Thawte’s SSL certificates with Extended Validation (EV).”

“PCI compliance together with a host of additional behind the scenes encryption systems count for little if the front end of e-Path cannot do the job of protecting highly sensitive data being entered,” says Thwaites. “This is where Thawte’s SSL certificates with Extended Validation (EV) delivers its advantage. Communication between customer and e-Path is encrypted to the highest industry standards and people feel much safer and more confident making an online payment when the identity of the site owner has been properly validated and is clearly displayed.”

“We have complete and total trust in Thawte,” says Thwaites. “Thawte has an impeccable reputation. They are the trusted SSL provider to some of the world’s leading corporations and are particularly highly regarded within the financial sector. You can’t fake reputation.”

## Solution

### CERTIFICATION PROVIDES SECURITY AND TRANSPARENCY

e-Path chose to install Thawte SSL Certificates with Extended Validation (EV). In addition to Thawte’s industry-leading data encryption, Extended Validation (EV) provides the utmost assurance to customers and cardholders by demonstrating that e-Path has undergone a rigorous validation process.

“Any visitor to a secure e-Path gateway site will immediately see a green address bar displaying the name of our organisation and the name of the certificate authority,” says Thwaites. “This instils confidence in our processes. They can see who we are and will know we are dealing with their sensitive information securely.”

By choosing the EV option, e-Path submitted to a more lengthy review process—but Thwaites didn’t consider that a drawback. In fact, he appreciated Thawte’s thorough approach. “The amount of detail Thawte required proves how serious they take the vetting process for extended validation,” he says. “That’s certainly good to see.”

Thwaites was also impressed by Thawte’s global technical support. “E-commerce stops for no man or woman, so it’s important to have round-the-clock support if needed,” says Thwaites. “Fortunately, we’ve seen no need to call the help desk but knowing it’s there is a comfort.”

## Results

### VISIBLE PROTECTION PROVIDES PEACE OF MIND FOR BUSINESSES AND CARDHOLDERS

Implementing Thawte SSL Certificates with Extended Validation (EV) has allowed e-Path to provide its business customers with a secure data encryption solution for them to accept credit card authorisations and the reassurance that e-Path is committed to credit card security. “Serious businesses expect the absolute highest level of security,” says Thwaites. “Using Thawte’s SSL certificates with Extended Validation (EV) allows us to deliver on those expectations.”

Thawte SSL Web Server Certificates with Extended Validation (EV) enable the most visible security indicator: the green address bar in high-security browsers. Seeing the green bar assures users that the site is secure and that the site owner's identity has been authenticated to the industry's highest standard. Studies show that customers are more likely to proceed with an online purchase when they can be certain that their information is being handled securely and the green browser bar provides a quick visual check for cardholders without interrupting the payment process. "Extended validation greatly improves the level of security that cardholders experience, and the green bar builds confidence,"

says Thwaites. "We are already seeing that confidence translate into increased completions of the payment process."

## Future

e-Path is currently expanding its services to more merchants worldwide — and Thawte is playing a key role in e-Path's global expansion. "It's a premium product," says Thwaites, "that perfectly complements the level of security e-Path has been engineered to deliver."

### More Information

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*Protect your business and translate trust to your customers with high-assurance digital certificates from Thawte, the world's first international specialist in online security. Backed by a 17-year track record of stability and reliability, a proven infrastructure, and world-class customer support, Thawte is the international partner of choice for businesses worldwide.*