

## Web-Based Financial Services Company Builds Confidence with GeoTrust SSL Certificates

Launched in 2006, eMedical Lending (EML) is a leading provider of financial services for the elective healthcare industry. EML connects customers with a network of lenders that provide loans to finance elective cosmetic surgery and dentistry, as well as to help patients with large insurance co-pays and other costs associated with non-elective procedures. Based in Manhattan Beach, California, EML works with patients, lenders, and medical providers nationwide.

### **Challenge: Safeguard Online Loan Platform and Customer Information**

As a chief technology officer with more than a decade of experience, Awah Teh knows that online security plays an important part in the success of any web-based business. As Teh points out, however, security is even more critical to an online financial company like eMedical Lending. "Many people are familiar with paying bills and banking online, and they've come to expect their information will be safe," he says. "We're automatically held to a much higher standard just because we're in the financial services space."

At the EML web site, eMedicalLending.com, customers can submit a single application to get multiple loan offers from a variety of lenders. "When we process an application, we ask for social security numbers, income amounts, and other highly sensitive information," says Teh. "We need to prove to our customers that our platform is safe and that we can be trusted, or our business would be in big trouble."

To secure online loan applications and protect customer information while building confidence in the EML site, Teh and his team needed a cost-effective SSL certificate solution that was backed by a recognized, credible brand.

### **Solution: Affordable SSL Security Backed by Superior Customer Support**

Teh and his team started looking for an inexpensive SSL solution that still came from a well-known, respectable SSL provider. They quickly discovered that GeoTrust offered the reputation and affordability that they needed. "When we looked at GeoTrust, we discovered that it offered great name recognition at a price point that was very attractive," Teh says. "That made switching to GeoTrust an easy choice."

To Teh, the superior quality of GeoTrust's customer service was just as important as affordability. "I've managed several SSL deployments over the course of my career, but this was my first wildcard SSL implementation," he says. "We used GeoTrust's online knowledge base to guide us through the process, and when questions came up, it was refreshing to be able to call GeoTrust customer support and talk to someone who was knowledgeable and could help us right away. The customer service there is simply top-notch."

#### **Solution Summary:**

Online security is important to any online business, but for web-based financial services provider eMedical Lending, it is absolutely critical. After switching to GeoTrust SSL certificates, the company has been able to instill confidence in its web site and online lending platform, building trust with customers while strengthening partnerships with lenders.

#### **Industry:**

- Financial services for elective healthcare

#### **Key Challenges:**

- Meet high customer expectations for online security
- Protect sensitive information on web-based loan applications
- Implement cost-effective SSL security from a well-known, credible provider

#### **Solution:**

- GeoTrust® True BusinessID Wildcard

## Results: Building Confidence with Customers and Lenders Alike

After implementing GeoTrust SSL certificates, eMedical Lending has been able to build confidence in its web site and online lending platform, reassuring customers that their confidential application data is secure and proving that the company is credible. "People used to question our site security all of the time. They'd ask us why they didn't see 'https' or the little padlock icon in their browser," says Teh. "Now, GeoTrust SSL certificates answer all of those questions for us. When you don't have people asking if your site is safe or not, that's your biggest benefit every day."

In addition to building trust with customers, GeoTrust SSL certificates have also helped EML to strengthen its partnerships with lenders. "Before a lender decides to work with us, we usually undergo a rigorous screening process," Teh says. "With GeoTrust, not only do we get strong encryption, but we can also show that we've been validated by a well-known, credible company. That goes a long way to help prove that we're serious about security and protecting our systems."

## Future: Upgrading to Extended Validation to Send a Clear Signal

In the future, eMedical Lending plans on upgrading to GeoTrust SSL certificates with extended validation to give customers and lenders an even clearer signal that their site is secure. "With EV SSL, visitors will see a green bar in the browsers that will tell them our site is safe almost instantly," says Teh. "We're excited about working with GeoTrust to get EV SSL certificates on our site and we're looking forward to seeing some great results."

## About GeoTrust

The internet's one million most-visited domains rely on GeoTrust SSL more than any other certificate authority.\* GeoTrust is the largest low-cost SSL brand solely focused on security. With GeoTrust, you get inexpensive SSL without sacrificing convenience, choice or reliability. We're a trusted security partner with a proven track record for reliability, quality and convenience.

### Results:

- Reassures customers that loan application information is protected
- Eliminates questions and concerns about site security
- Demonstrates to partner lenders that web site and lending platform are safe

"[I]t was a refreshing change of pace to be able to call GeoTrust customer support and talk to someone who was knowledgeable and could help us right away. The customer service is simply top-notch."

—Awah Teh, Chief Technology Officer,  
eMedical Lending

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\* August 4, 2010: Netcraft Survey Shows GeoTrust SSL Secures More Alexa Top 1 Million Domains than Any Other SSL Provider

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