

## GeoTrust SSL Helps Cloud-Based Loan Services Provider Protect Borrower Data, Pass Security Audits and Build Client Confidence

MortgageDashboard is a software-as-a-service (SaaS) loan origination system that allows mortgage banks, community banks, and credit unions to simplify and streamline the application process for home loans. In addition to loan origination, the MortgageDashboard platform offers customer relationship management (CRM) tools, document and appraisal management systems, and other functionalities. Founded in 2001 and based in Austin, Texas, the company works with numerous financial institutions located across the United States.

### Challenge: Safeguard Confidential Home Loan Applications

As the developer of MortgageDashboard, Jorge Sauri knows that one of the platform's greatest strengths is the fact that any financial company of any size can use it to originate home loans quickly and cost effectively. "With MortgageDashboard, it doesn't matter if you have one loan officer or one thousand," he says. "Our system is ideal for loan originators, processors, brokers, underwriters, and closers at banks and credit unions large and small."

Even though MortgageDashboard has a diverse customer base, Sauri—now the company's Chief Technology Officer—notes that all of the company's clients demand one key feature: top-notch security. "When people apply for a mortgage, they have to give out their social security numbers and other sensitive information," he says. "MortgageDashboard collects, stores, and processes all of that data, so it's critical that the system is secure. If there was a breach, it would not only damage our reputation, but it could be devastating for our clients and their customers as well."

Given these stakes, Sauri knew he needed to find a reliable SSL solution to secure the MortgageDashboard system and protect confidential borrower data during every stage of the loan origination process. Moreover, finding a credible, respected SSL provider that would help MortgageDashboard pass its banking clients' rigorous security audits was an absolute must.

### Solution: Universal Browser Compatibility and the Flexibility to Secure Multiple Subdomains

When Sauri launched MortgageDashboard, he used SSL certificates from an obscure provider but found that they did little to build confidence in the platform since it wasn't well-known in the United States and didn't offer a warranty. That's when he turned to one of the company's IT services vendors for a recommendation for a better solution. "We were working with our data center and we started talking about different SSL providers," he says. "The staff at our data center has a lot of experience securing data in the cloud, so when they said we should go with GeoTrust, I knew it would be a great choice for us."

To give the MortgageDashboard team the most flexibility, Sauri opted for GeoTrust® True BusinessID Wildcard SSL Certificates. "In addition to the MortgageDashboard app, we have about ten subdomains that we wanted to protect with SSL," he says. "With a GeoTrust Wildcard certificate, it's easy to secure multiple domains and we can add more as our company grows."

#### Solution Summary:

MortgageDashboard works with a range of lending institutions that all demand strong SSL security from a credible provider. After fielding questions in security audits for using SSL from an obscure Certificate Authority (CA), the company turned to GeoTrust. Now, MortgageDashboard passes security audits without any questions about its SSL security and has succeeded in building confidence in its cloud-based applications with both clients and end users.

#### Industry:

- Financial services software-as-a-service (SaaS)

#### Key Challenges:

- Protect social security numbers and other confidential borrower data
- Assure clients and end users that cloud-based platform is secure
- Find credible, cost-effective SSL security partner trusted by banks and other lenders

#### Solution:

- GeoTrust® True BusinessID Wildcard

For Sauri, the fact that GeoTrust SSL certificates offer a significant warranty and universal web browser compatibility also played a key part in his decision. "If users get error messages when they try to access our platform, then they'll start to question whether or not the system is really safe to use," he says. "With GeoTrust, we've never had any reports of broken or invalid certificates or complaints. For us, that's huge and we consider it one of the most important benefits we've gotten."

### Results: Building Confidence with Lenders and End Users

After switching to True BusinessID Wildcard SSL Certificates, MortgageDashboard has been able to protect borrower data and secure the entire home loan origination process from start to finish, factors that have helped the company establish relationships with lenders across the financial industry. "In our line of business, we have to pass tough security audits before a client will agree to work with us, so we show them our SAS-70 audit and our GeoTrust SSL certificates and all of their questions are answered," says Sauri. "When it comes to SSL, your security is only as good as the provider that backs your certificates. With GeoTrust, no one ever questions our SSL security because they know we work with a well-known, credible company."

Beyond building confidence with clients, GeoTrust SSL security has also enabled MortgageDashboard to show employees at lending institutions that the system is safe to use. "It's one thing to demonstrate our security to IT teams at corporate headquarters, but we also want to make sure that end users at local branches know our system is protected," says Sauri. "With the GeoTrust True Site Seal, employees can see that the application is secure, so they can enter in borrower information without worrying."

### Future: Utilizing GeoTrust SSL to Protect Private Data Clouds

In the near future, MortgageDashboard plans to explore adding new functionality to its mobile device applications, as well as increase its focus on offering private Cloud services to its clients. As the company expands even further, MortgageDashboard will continue to rely on SSL certificates from GeoTrust. "SSL security is a vital part of our company, and it will be even more important as we create more private Clouds for our clients," Sauri says. "We plan on sticking with GeoTrust all the way."

### 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.

### Contact Us

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#### Results:

- Easily pass rigorous security audits required by clients
- Protects borrower data with strong, reliable security
- Utilizes GeoTrust True Site Seal to demonstrate safety to end users

"In our line of business, we have to pass rigorous security audits before a client will agree to work with us. When it comes to SSL, your security is only as good as the provider that backs your certificates. With GeoTrust, no one ever questions our SSL security because they know we work with a well-known, credible company."

—Jorge Sauri, Founder and  
Chief Technology Officer,  
MortgageDashboard

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

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