



DigiCert Mark Certificates Financial Services Credit Union Case Study

CASE STUDY



Regional credit union protects and educates members with DigiCert Mark Certificates

Executive Summary

Industry: Financial services

Headquarters: North America

Key business requirements:

- Eliminate phishing attacks that impersonate credit union's domain
- Provide members with visual cue that proves legitimacy of emails coming from their domain
- Increase member engagement with emails from the credit union

Solution:

- DigiCert Verified Mark Certificates (VMCs)

Key benefits:

- Emails originating from the credit union now show verified logo
- Email open and engagement rates have increased
- Commitment to protecting consumers has reaffirmed credit union's core values

Requirement

Reassure members that they can trust emails coming from credit union domain

A regional credit union experienced a phishing campaign that shook the confidence of their nearly 1 million member base. About a year ago these members received an email that spoofed the credit union's domain, claiming to have caught a fraudulent charge. The email instructed the recipients to click a link that then asked for their usernames and passwords.

The credit union's IT security team discovered the problem almost immediately, but the event forced all members to

reset their passwords. The successful spoof led to a special meeting, where members asked how the credit union planned to address their discomfort about using email as a safe means of communication. In response, the security team announced that the credit union had deployed DMARC (Domain-Based Message Authentication, Reporting and Conformance) to combat email spoofing moving forward.

"We told our members how domains with a DMARC policy enables email providers like Gmail to reject all emails that don't come from us," the credit union's director of IT recalls. "One of our board members said, 'I don't get how all this technology stuff works, but taking your word for it isn't enough for me.' She needed some type of proof before she would interact with our emails going forward—something most everyone agreed with."

Solution

DigiCert Mark Certificates enabled their corporate logo to be displayed for authenticated emails

Fortunately, the credit union knew how to provide that proof. They needed to enable the standard, BIMl (Brand Indicators for Message Identification), which would display the credit union's logo for most consumer email accounts, like Gmail, Yahoo, and Apple. This would supply a visual indicator to assure members that the email was from the credit union's domain. In order to use BIMl to its full potential, however, they needed to use Mark Certificates. Mark Certificates act as proof to email providers that a given email sender in fact owns the domain and the logo referenced in their BIMl record. Once the email provider obtains this proof, it displays the company logo, giving members visual proof that the domain from which the email originated was legitimate and could be trusted.

The credit union's IT security team met with DigiCert, their provider of SSL/TLS certificates, and they learned they could bundle Mark Certificates with their TLS certificates. "Buying Mark Certificates from DigiCert was ideal for us because we could just add them to our current CertCentral subscription. Now we could provide our members a way to discern authentic emails from scams," the director said.

DigiCert offered sample email templates to help educate their members that really sped up the process.



Rehabilitating email as a primary communication channel

The validation process to obtain Mark Certificates was rigorous, but once the process was completed, the relief felt palpable, the director noted. Seeing that logo in his personal Gmail account was especially satisfying. “My wife said it was like getting the Good Housekeeping Seal for safety.”

Still, the credit union needed to educate members on the importance of these visual markers. “Anecdotally, I asked several of our members about whether they noticed logos in their emails, and most of them didn’t know what I was talking about,” the director said. “We knew that education was essential to rehabilitating email.”

With the help of the marketing team, the credit union did a few things. They started a dedicated email education campaign that described what a verified email was and what to look for. They sent out emails that had the subject lines like “If you see our logo, you know this email is verified” and “See the blue checkmark? That means it’s really from us.” DigiCert offered sample email templates to help educate their members that really sped up the process.

Reclaiming member engagement with trusted emails

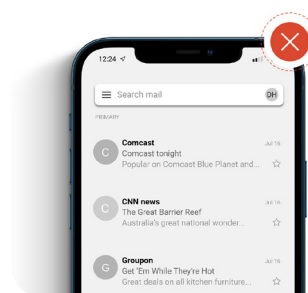
Three months after the start of their email campaign, the credit union started to see a measurable increase in open and click-through rates from emails sent to members. According to the director, the credit union’s marketing team estimates that within the next six months, email engagement will reach—and possibly exceed—the levels of engagement that they had before the spoof attack.

“I think this change speaks to our commitment to serve our members in a way the big banks really can’t,” said the director. “And part of that is listening. We’re blunt around here, and when that board member made the comment that she needed more than our assurances, we found the answer in Mark Certificates. And it’s increased member trust beyond what we could have anticipated when we first broached the idea.”

Added the director: “Now our members know what to look for in emails in general, and they’re taking this knowledge to examine all the emails for the logo that they receive from various businesses. To know we’ve made their world safer—particularly after we fell down on the job at the start of this—reminds me what’s special about our credit union in the first place.”

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