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FAOs

.cpa Web Domains Trusted, Verified, Secure.

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Evolution of the Internet & the Rise of Top-Level Domains

Our lives increasingly take place online. Thanks to the connecting power of the Internet, it's possible to perform the majority of activities that make up our day-to-day-banking, communication, entertainment, research, to name just a few - from our computers.

But as the Internet's power and capabilities have multiplied, so too have the bad actors who operate within it.

"Today, there's a lack of authentication and growing mistrust of online information," said Erik Asgeirsson, president and CEO of CPA.com, the technology arm of the American Institute of CPAs (AICPA). Cybercrime frequently involves the exploitation of top-level domains, or the string of letters that follow the dot in a URL or email address. A crucial part of the Internet's navigation system, there are currently more than 350 million unique domain names, a significant percentage of which are being used in phishing, malware, and ransomware schemes. To combat this, new trust and security features are being put in place, notably protected top-level web domains. While most top-level domains are available to anyone with a credit card or crypto wallet, restricted top-level domains are only accessible to verified users. "This is why many leading companies and communities, such as Amazon, KPMG, and the banking industry are moving to restricted top-level domains," Asgeirsson said. A secure, verified domain allows organizations to validate and oversee access, which restricts bad actors' ability to spoof and otherwise impersonate legitimate addresses and accounts.

Enter .cpa, a top-level web domain exclusively for the accounting profession. Owned by the AICPA and managed by CPA.com, .cpa is only available to licensed CPA firms and individually-licensed CPAs. License verification takes place at the time of purchase as well as when a .cpa domain is renewed, a process that maintains ex-



The DNS or Domain Name System specifies how domain names are translated into IP addresses. Each time you use a domain name, a DNS server must translate the name into the correct IP address. A DNS server is a computer which takes in a domain name and returns the correct IP address for the domain. This IP address represents the domain's actual location on the Internet. clusivity and allows firms to more securely communicate with clients, partners, and prospective hires.

In addition to added security, access to the .cpa top-level <u>domain¹</u> opens the door for firms to secure a URL that aligns with their desired marketplace branding and positioning, while also signaling a verified connection to the profession.

Restricted domains are more secure, promote greater trust and credibility with clients and the general public, and enable stronger branding opportunities, "Asgeirsson said. "The CPA profession recognizes this, and thousands of firms of all sizes have already secured their preferred .cpa domains."

Erik Asgeirsson

President and CEO, CPA.com

The .cpa domain initially launched in the U.S. in the fall of 2020 and received a high-level of interest from the profession. Thousands of firms ranging from sole proprietors to 90% of firms in the AICPA Major Firms Group and 80% of the Top 500 firms, have adopted .cpa domains. Many firms acquired multiple domains and were creative and strategic with their submissions, securing domains to promote firm services and expertise in a particular niche or practice area, industry vertical or geographical location.

Recognizing the growing demand from firms worldwide to enhance their brand positioning in the digital world and promote greater trust and security with clients in online communications, the AICPA and CPA.com began offering the .cpa domain to licensed CPAs and firms in Canada and Ireland. The organizations hope to launch the domain to additional countries in the future.

C.cpa O.org

A brief introduction to top-level domains.

Top-level domains are issued and managed by the Internet Corporation for Assigned Names and Numbers (ICANN), a nonprofit that serves as the Internet's governing body. The most popular top-level domain, of course, is .com, although .net,

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To differentiate a firm from competitors.

Bober Markey Fedorovich (BMF) is

a Top 200 firm whose leadership quickly realized the potential benefits of the .cpa domain and immediately secured bmf.cpa. Among the reasons BMF made the shift to .cpa? Exclusivity. "The .cpa domain is reserved only for the profession, and that really means something to us. When you get an email from a .com address, it could come from anybody. With .cpa, it stands for something important,"said Strategic Communications and Engagement Manager Stephanie Smith. Hear more from Stephanie in this <u>video</u>.



Stephanie Smith Strategic Communications and Engagement Manager, Bober Markey Fedorovich

McHardy Advisers LLC. Urgent: Payment Due Immediately Te: McHardy Advisers Customers Reply-To: CustomerSupport@mchardyadvisers.com	April 1, 2020 at 4:59 PM AB	KEY ELEMENTS: 1. Urgent subject line or headline
McHardy ADVISORS LLC		2. Incorrect or missing recipient and/or sender email addresses
	Case No. N480-659881 Issue Date: April 1, 2020	3. Threatening language with high pressure calls-to-action
Your federal tax filing is due! 3	4. Poor grammar, spelling errors, and typos	
You have three days from the date of this notification to p Customer Payment Center. If we do not recieve the neces nay risk getting fined, liens on your property, potentiel le PAY NOW	5. Requests for account or personal information, links to unfamiliar URLs, or attachments to files you did not request	
Do not reply to this email as this mailbox is not monitored. You will not receive a resp To receive emails as plain text instead of HTML, change your Notification preference		6. Contradicting or inaccurate instructions

.edu, and .gov are also frequently used. Second-level domains represent all the sites included under a top-level domain's umbrella. For example, google.com, nytimes. com, and facebook.com are all second-level domains within the .com top-level domain.

By overseeing the .cpa domain in collaboration with other global CPA organizations, the AICPA can help promote CPAs' visibility and protect their professional standing online," said Barry Melancon, CPA, CGMA, the president and CEO of the AICPA. "We also want the public to have confidence that someone using a .cpa domain address for email or a website is affiliated with the CPA profession."

Barry Melancon, CPA, CGMA President and CEO, **AICPA**

About a decade ago, ICANN began allowing organizations and other entities to apply for new top-level domain names. Since then, the organization has rolled out a select number of specialized domain extensions, including, Amazon's .aws, Google's .app, KPMG's .kpmg and, the AICPA's .cpa.

Domains, or the URL by which people can reach your site, are an important component of any business. Despite the recent addition of new options, .com remains the leviathan in the space, accounting for 40% of all registered internet address domains. That said, alternatives are growing in popularity. According to one analysis², less than half of startups use a .com.



An issue of security.

The Internet, in its ability to connect people and democratize information, is an amazing resource. But as its capabilities have grown, allowing us to perform a wide range of actions online, it's become increasingly dangerous.

"Bad actors are better funded and more sophisticated

than they once were, and the attacks are growing more numerous," said Randy Johnston, the CEO and founder of Network Management Group, which provides management, maintenance, and troubleshooting for accounting clients' IT assets. As part of his job, Johnston regularly works with CPA firms who have been taken offline due to a cyberattack. "I see this at least daily," he said. "It happens dozens of times a month."

One of the top forms of online crime is phishing, in which scammers impersonate emails from reputable companies in order to get individuals to reveal personal information, such as usernames, passwords, and credit card details. A common strategy is to use combinations of numbers, letters, and foreign characters (such as from the Cyrillic script) to mimic existing domains to deceive end users. "Everything in the message can look exactly like it's supposed to, but the included link will actually take you to an alternate site," Johnston said, who regularly receives these types of emails in his inbox. Once the receiver clicks on the email and arrives at the imitation site, they are asked to log in, allowing bad actors to capture their usernames and passwords.

Replica sites can be virtually indistinguishable from the real thing. A good illustration of this: In 2017, the credit card reporting agency Equifax mistakenly linked to an imitation website in a series of posts on Twitter³. In this case, the website in question was created by a software engineer with the intention of illustrating how easy it was to impersonate Equifax's domain. By linking to the site, Equifax inadvertently underscored his point: imitation sites are easy to make and can trick users into handing out important personal information, such as surnames and social security numbers.

More than 114,000 individuals reported being a victim of a phishing scam in 2019, according to the <u>FBI Internet Crime</u> <u>Report</u>⁴, totaling nearly \$60 million in losses. Even more concerning are the findings from the <u>FBI's Internet Crime Report</u> in 2020⁵ which, of course, provides a snapshot of how internet crime has changed amidst the COVID-19 pandemic. According to the report, more than 241,000 people reported being a victim of a phishing scam. That's more than double the previous year total (a 111% increase), and it's nearly 10x the total from 2018!

Small businesses are especially at risk: In a survey by the Pon-

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DWG CPA is a small, digitallyoriented, cloud-based accounting firm whose website plays a central role in its sales and marketing efforts, as well as in managing its ongoing relationships with clients. Having a short, memorable domain name is important to them as a strategic asset. And with .cpa, they saw an opportunity to upgrade this asset. "Over ten years ago, we secured dwgcpatx.com for our newly launched firm," said Managing Director Darrell Groves, CPA, CGMA. "But as our firm grew and matured over the years, it became clear that our domain name was just too long and hard to remember. When we thought about the value of marketing our firm, and of having a shorter url, it didn't take us long to decide we needed to make the move to a .cpa domain," he said. The .cpa domain provided a chance to secure a shorter, simplified domain that may not have been available as a .com address. Hear more from Darrell in this video.



Darrell Groves, CPA, CGMA Managing Director, DWG CPA emon Institute, 57% of small businesses reported being the target of a <u>phishing or social engineering scam</u>⁶ in the previous 12 months. For accounting firms, which handle large amounts of personal data on behalf of their clients, the consequences of a data breach are enormous.

Information security continues to be one of the utmost concerns within accounting firms. Transitioning the firm's domain to .cpa will provide the opportunity for another layer of protection, helping firms strengthen their cyber defenses while at the same time highlighting their CPA brand."

Roman Kepczyk, CPA, CITP

Director of Firm Technology Strategy, **Right Networks**



The .cpa difference.

Open, unrestricted domain extensions, such as .com and .net, are easy to spoof for two main reasons: they don't require verification and they are cheap enough to purchase in mass volumes.

The .cpa top-level domain works to solve both issues. Unlike open domain extensions, only licensed firms and individually-licensed CPAs are allowed to register and use a .cpa domain. License verification takes place at the time of purchase, as well as when a .cpa domain is renewed.

The setup should effectively limit the proliferation of spam in the .cpa space - a preferred delivery tool for ransomware, malware, and phishing - as CPA.com has committed to never posting domain owners' names and registration information on publicly listed registry records. (Spammers are therefore unable to collect .cpa domain holder addresses in order to send out email blasts.)

The restricted top-level domain approach is already be-

ing adopted by other industries in which security is a top concern, most notably banking institutions. More than 500 banks have switched from .com to .bank, according to a report in the ABA Banking Journal⁷. And through November of 2021, there have already been thousands of .cpa domains registered by accounting firms and professionals.

A branding opportunity.

As the internet has grown, so has competition for domains. Today, it's incredibly difficult for most companies to secure a .com domain that directly aligns with their desired branding and positioning – most have long been taken. Amplifying this competition: over the past few decades, a thriving cybersquatting cottage industry has emerged, in which speculators purchase a large number of domains with the intention of selling them for a profit.

As a result, many accounting firms have had to settle for longer, less relevant .com domains, often tacking on co, cpa, or llc, which complicates and detracts from the strength and memorability of their URL.

With a .cpa domain, firms can apply for shorter, more relevant domains that better represent and position their value proposition, while signaling their connection to the CPA profession.

Early adopter firms have an advantage, as .cpa domains are awarded to firms on a first-come basis, enabling fresh thinking to how they want to brand their services in the marketplace. This is important, as a company's domain name is a key component to standing out and creating a competitive advantage for both a professional and digital brand.

In addition to the branding advantage, a .cpa domain helps firms with search engine optimization (SEO). "You have better SEO performance when you use a domain name that is associated with the content of your site," Larsen said. (Google itself has paid hundreds of millions of dollars to register for a number of top-level domains, including .app, .channel, and .dev.)

Your firm's domain name is an important asset, which makes online brand protection essential. And with internet crime on the rise and competition for domains a challenge, it is important that firms establish internal strategies to leverage advancements such as .cpa top level domains to ensure a modernized approach to security and brand protection. Further, the .cpa top level domain helps improve client communication by building on the foundational trust between firm and client.



The backstory on top-level domains.

When the World Wide Web made its public debut in 1990⁸, there were <u>five original top-level domains</u>⁹: .com, .edu, .gov, .mil, and .org (with .net arriving soon after.

As the internet hurdled towards mainstream adoption, competition for existing domain names grew increasingly fierce. By the mid-90s, there was a growing belief that more top-level domains were needed.

In 1998, the U.S. government oversaw the creation of ICANN¹⁰, a nonprofit tasked with, among other things, managing domains. Over the next few years, ICANN rolled out a host of new top-level domains, including .biz and .info. It also began overseeing country domains, such as .mx for Mexico, .us for the United States, .ai for Anguilla (more on this later.

Since then, the pool of functioning top-level domains has grown from <u>22¹¹</u> (plus country domains) <u>to more than to 1,200¹²</u>. Some of these top-level domains refer to geographic locations (.berlin and .paris, for example), professions (.plumbing and, yes, .cpa), hobbies and products (.bike and .app), or characters (such as domain extensions in Japanese). Many are unrestricted, avail-able to anyone through popular domain registrar services such as GoDaddy and Network Solutions; others, such as .cpa and .bank, are reserved for verified professional organizations.

Why Firms are Adopting .CPA Domains



To strengthen a firm's digital security.

Widmer Roel PC is a mid-sized firm that moved to .cpa primarily for branding and communications purposes, but quickly realized the benefits of enhanced security. "When our third-party vendors or clients are receiving our emails, they know it's a legit email with .cpa," says firm partner Tracee Buethner, CPA. "While firm leaders were most excited about the brand development opportunities, the trust and security that come with the adoption of a .cpa domain has been equally important in practice." Hear more from Tracee in this video.



Tracee Buethner, cPA Firm Partner, Widmer Roel PC





The value of restricted top-level domains.

In April 2019, KPMG launched a corporate website under its own branded top-level domain, kpmg, moving its homepage from home.kpmg.com to home.kpmg. "The move enhances the KPMG brand through a strong, simplified name, and provides end users with a level of assurance that any site that ends with .kpmg is owned and operated by KPMG," the Big Four firm announced in a press release. "Since the top-level domain can only be used by KPMG, visitors to sites that use the new top-level domain can easily confirm its authenticity and be assured that the information they contain is reliable and secure."

Protected top-level domain names for professions carry the same benefits, which is why many banks choose to

We are a progressive and digital-first firm and a .cpa domain clearly helps position us this way in the marketplace."

Teresa Mason, CPA, CGMA Managing Partner, **Collins, Mason & Company** use .bank domains and a growing number of pharmacies choose .pharmacy. As with .kpmg, these restricted domains provides security protections while conveying a level of immediate verification to consumers.



Preparing your firm for the future.

Due to the onslaught of malicious activity on the Internet, individuals are understandably distrustful of much of the information found on the web. By controlling who is - and isn't - granted access to .cpa, the profession will be able to provide <u>an immediate level of assurance¹³</u> to clients while better protecting itself against cyber threats.

Restricted top-level domains are part of the next, more secure, generation of the Internet. The .cpa domain represents "a web 2.0 specifically dedicated to the accounting profession," Larsen said. "It's part of a global movement aimed at improving security online." For individually-licensed CPAs and CPA firms, this is what the digitization of your space is going to look like. This will be the new Internet.

To learn more and apply for your firm's unique URL on the .cpa top level domain, visit: <u>domains.cpa</u>.

Getting Started with a .CPA Domain

Once you have purchased a .cpa domain you may have some questions such as: What do I do with my existing domain? How do I change my email address or website address to .cpa? The process of adopting a .cpa domain is fairly straightforward as it applies to your firm's three biggest decisions: managing your domain, adding it to your email system, and applying it to your website.



Setting up DNS Records.

One of the first actions for using any domain is setting DNS (Domain Name System). DNS is the backbone of the internet and how its names are mapped to IP addresses so that computers can find and communicate with one another. It is used every time you visit a website or send an email, and without it, your domain just doesn't work. During the setup process of adopting .cpa, you will be asked which DNS name servers you want to use for your firm's domain. The options are to use your own, a third party, or Encirca's (the .cpa registrar). Larger firms will likely use a third party, such as Cloudflare or Amazon Web Services, or their own DNS servers whereas smaller firms generally use the free DNS offered by the domain Registrar. IT Administrators are intimately familiar with DNS and can assist with creating DNS records and setup. Since larger firms will have IT staff to take care of this for them, let's focus on how to use the DNS provided by the .cpa registrar, Encirca.

During the domain setup process you will receive email instructions on how to access the EnCirca DNS system. Simply follow those instructions to login to the EnCirca DNS panel. Once you are there you can create any DNS records that are needed. Whether setting up your email or configuring your website, refer to the instructions from that service provider for which DNS records are required. Creating DNS records is fairly straight forward, however if you have questions, you can always reach out to Encirca for assistance.

Why Firms are Adopting .CPA Domains

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Acosta Tax & Advisory was looking to capitalize on common keywords that prospective clients in the Miami area might search when seeking a CPA. The firm secured several location-driven names, including MiamiBeach.cpa. "Today, prospective clients are looking for firms online," says firm founder Julio Acosta, CPA. "And when they search, many of them search by geography they'll add a city name to the search. So when we saw that .cpa domains were finally available, we moved quickly." Hear more from Julio in this <u>video</u>.



Julio Acosta, CPA Firm Founder, Acosta Tax & Advisory



Connecting your Email.

Now that you have control of your DNS, you will want to start sending and receiving email via your new .cpa domain. If you already use Microsoft Office 365 or Google's G-Suite, the process is very simple. You must only access the management website for the email platform and add your .cpa domain. During this process you are verifying with the email provider that you are the owner of that domain (they normally ask you to create a DNS TXT record to accomplish that) and will be given several additional DNS records to create that enable the transmission of email within the email platform. Once this is done, your platform is ready to send and receive email and all that remains is to add the .cpa email address to new or existing email mailboxes. If you do not already have an email platform, then you will need to first acquire one and then follow the instructions of the email provider on how to setup and configure mail flow.

.cpa Fir

Firm Website.

Lastly, you will want to use your .cpa domain with your website. There are two ways to do this: setup a web forward or change your website address. If you have an ex-

Digital has become an increasingly strategic part of our practice. When I heard about the .cpa domain becoming available through the AICPA and CPA.com, I was immediately drawn to its value as an extra layer of security in protecting our digital assets. The branding opportunity has great benefit to us, too, since our firm has greatly expanded our social media presence."

Jeff Porter, CPA, MST, LL.M. Taxation Founder & Owner, Porter & Associates

isting website we recommend that you first set up a web forward to allow you to introduce your firm's new .cpa domain to clients and service providers before switching over to it fully. What is a web forward? It is simply a website address that redirects requests to another website. For example, if you purchased mchardyadvisors.cpa but have an existing website mchardyadvisors.com - then a forward will send requests for mchardyadvisors.cpa to mchardyadvisors.com. It is very simple to setup and also a free service from the .cpa registrar, Encirca. As you can see, a web forward is a powerful tool as it lets you begin using your .cpa domain in marketing collateral before making any changes to your existing website. Once you have used a web forward for a period of time, and you are ready to make the switch to having your .cpa domain as your only website address, you will need to refer to your website provider for instructions on how to make that configuration change. Each website hosting platform is different and as such, the steps involved will be unique for each firm. If you do not have an existing website, then you will need to procure one, and follow the setup instructions from that provider. A free starter website is included with purchase of a .cpa domain if you are looking to stand something up quickly and with minimal effort. Adopting and using your .cpa domain does not need to be a difficult or time consuming process. Using a phased approach in conjunction with your existing domain, and converting it to your primary domain over time is a smart way to start benefiting from this new asset quickly.

Additional resources to guide you.

Visit<u>domains.cpa</u> to access on-demand webcasts, firm case studies, FAQs and more. And, if you've already secured your preferred .cpa domain and are looking for recommendations or best practices on how to transition your website, consider joining <u>our monthly</u> <u>onboarding webcast¹⁴</u>. Our customer excellence team will walk you through the process, including best practices and top tips to ensure a smooth transition to your new .cpa domain.

Footnotes

- 1 <u>https://www.cpa.com/dotcpa</u>
- 2 https://www.reproof.app/blog/you-dont-need-a-dot-com
- 3 <u>https://www.nytimes.com/2017/09/20/business/</u> equifax-fake-website.html
- 4 <u>fbi.gov/news/press-releases/fbi-releases-the-internet</u> -crime-complaint-center-2019-internet-crime-report
- 5 <u>https://www.ic3.gov/Media/PDF/AnnualRe-port/2020_IC3Report.pdf</u>
- 6 <u>https://www.marketwatch.com/story/cybercrim-</u> <u>inals-are-increasingly-attacking-small-business-</u> <u>es-2019-10-07</u>
- 7 <u>https://bankingjournal.aba.com/2019/07/if-its-not-bank-its-not-my-bank</u>
- 8 <u>https://www.scientificamerican.com/article/day-the-web-was-born/</u>
- 9 <u>https://www.wired.com/2010/11/1116icann-new-tld-top-level-domains</u>
- 10 <u>https://www.nytimes.com/2020/02/04/business/custom-urls.html</u>
- 11 <u>https://www.nytimes.com/2013/09/05/technolo-gy/</u> personaltech/planting-your-flag-on-a-patch-of-theweb.html
- 12 <u>https://www.iana.org/domains/root/db</u>
- 13 <u>https://www.cpa.com/dotcpa#overview</u>
- 14 <u>https://cpacom.zoom.us/webinar/regis-</u> ter/6216104848978/WN_JbiAJyVwSSaP3ZQ3oyZ-v5Q

Why Firms are Adopting .CPA Domains



To establish trust & credibility with clients.

Driven Business Solutions is a small, online-only firm that jumped at the opportunity to improve its digital presence. The firm doesn't have a storefront or even a traditional office, instead relying heavily on digital and one-on-one interactions with clients. When firm owner Jonathan Satterfield, CPA, learned that the new .cpa domain was available, he saw a clear link between the market trends shaping the future of his firm and his decision to adopt the domain. "I'm a firm believer that in 5-10 years, a younger generation will search the internet for a CPA, and if your site isn't verified, they're going to wonder if you're legitimate," he said. Hear more from Jonathan in this video.



Jonathan Satter eld, CPA Firm Owner, Driven Business Solutions

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