

12 POINT CHECKLIST FOR ONLINE SHOPPING, DECEMBER 1, 2001

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When you're shopping online for the holidays, or any time, there are key things to look for to make your experience safer and happier. This checklist from the Trans Atlantic Consumer Dialogue, consumer organizations in Europe and the United States, is based on voluntary guidelines for e-commerce from the Organization for Economic Cooperation and Development. There may be other important things to consider depending on the laws of your country. Check with the consumer authorities and organizations in your area.

Who is the business and how can you reach it?

Does the Web site provide the name and physical address of the business? Is there a way to contact the business by email or phone? Are you already familiar with this company? If not, have you checked it out with consumer authorities, Better Business Bureaus, or other possible sources of information about complaints? Does the business belong to any programs that require it to meet good standards for conduct and reliability?

What are you buying?

Can you tell exactly what you're getting based on the description on the Web site? Are pictures, illustrations, fabric contents, measurements or other information you may need provided? Do you understand how the product or service works?

How much does it cost?

Are all costs disclosed, including the price, shipping, taxes, or other charges you may have to pay? Do you understand what's included in the price and what might be extra? If the costs are in a foreign currency, does the Web site provide a way for you to calculate them in your currency?

How should you pay?

What choices do you have for how to pay? Have you checked with your consumer authorities to find out if you have particular legal rights if you pay a certain way? For instance, in some countries you can dispute credit card charges if you don't get the product or it was misrepresented. Does your payment card issuer have a voluntary policy or program that gives you extra protection when you use it to buy online? Are there other payment options that offer protection, such as using an escrow service in an online auction transaction?

When will you get it?

Does the Web site tell you when items will be shipped or services will be performed? Does it tell you if there are any geographic or other restrictions for shipping and delivery? What choices do you have for how items will be shipped, and who pays the cost? What does the Web site say about shipping insurance?

What if you don't want it?

Can you cancel the transaction before completing it online? After the transaction is made, can you cancel it? Can you return the purchase later, and if so, are there time limits or other restrictions? Is there a cost to you for cancellations or returns? Do you get your money back or store credit only for returns?

Is it guaranteed?

Are there warranties or guaranties on the products or services? What do they include? What are the limitations? How long do they last? Can you easily exercise your rights under the warranty or guaranty?

How do you get service?

How can you reach customer service? Is there an easy way to get repairs or service that you may need later?

How do you prove what the company promised? How does the business confirm your order? Can you print out the information about the transaction in case you need it later? Does that information include the order or customer number that identifies your purchase?

How can you complain?

Does the Web site tell you how to make complaints? Does it explain how complaints are handled? Does the Web site say that you are bound by the laws of another country? Does the business provide an easy way for you to get disputes resolved without giving up the legal rights of your country?

Is your information secure?

Does the Web site tell you how your financial or other personal information is protected during transmission and in storage if it is kept after the transaction?

Is your privacy protected?

Does the Web site allow you to browse anonymously? If it collects information about you, does it tell you what information it collects and how it is used? Does it require you to provide personal information that is not needed to make a purchase? What control do you have over the collection, use and accuracy of your personal information? If you don't want to receive direct marketing solicitations from that company or from others with whom it might share your information, is it easy to exercise your choice?