

Shopping On The Internet

The internet is a great tool for those living in Germany and deployed to Kosovo. You can buy books and videos not available in the PX. However, it must be used cautiously, or you risk becoming a victim of identity theft or fraud.

What Four Things Should I Look For When I Attempt To Purchase Something Online:

First, you want to make sure that you are dealing with a legitimate business or seller. Is this a well-known corporation? If not, you should find out more information about this company or individual. Check the Better Business Bureau or your states Attorney General's office. You can also go to www.whois.net to get the address and phone number of the company. For online auctions, check for feedback areas where past customers can give input as to the experience they have had with the corporation or individual.

Second, you want to make sure that it is safe to send your information through the web site you are purchasing the item from. Look for a "lock" icon on the browser status bar and the phrase "https" on the address portion of the web page. These two features tell you that it is probably safe to send your information over the web site you are using. Web pages that contain the BBB Online seal are also probably safe to use, as they are participants in the Better Business Bureau Online Privacy Program.

Third, you want to check the privacy policy of the web page you are using. Want to avoid endless junk e-mails? Find out how the information you give will be used. Look to see if you can opt out of any of the web site's information sharing practices. Also check on the site's security statement to see what type of protections they will provide for your personal information.

Fourth, read and understand the refund and shipping policies of the corporation or individual you are buying from. When you shop for clothes, don't you want to try them on? Well, when you purchase something online you do not have that luxury upfront. If you do not check the refund policy, you may pay a lot of money for an item you ultimately do not want without the option of obtaining a refund.

What Should I Do After I Purchase An Item On The Internet:

Save all records of the transaction. Companies, such as Amazon.com, FTD.com, and Bluenile.com, will send you an order confirmation notice. Keep this notice, as it will be proof that you ordered something through their web site. Many companies will also send a shipping notice. Again you want to keep this notice so that you can track the package in case it gets lost.

How Should I Pay For Online Purchases:

This will depend upon the web site. Web sites run by major corporations, such as Amazon.com and Interflora.com will probably take credit cards and debit cards. Web sites run by individuals offering personalized services may only take checks.

If you have the option, consider making your payments via credit card. With a credit card, you can limit your loss for fraud or erroneous transactions to just \$50, compared to up to \$500 for debit cards. In addition, if you pay by credit card, there is a gap between when the charge is placed on your card and when you will have to pay it. This will give you some time to wait for the merchant to perform his/her obligations, and to contest the billing if he/she defaults. Unlike debit cards, your credit card purchases will be protected under the Fair Credit Billing Act.

For those of you who participate in online auctions, you should consider paying via an online escrow service. This provides you with some security, in that the money does not go to the seller until you instruct the service to pay the seller. This gives you the chance to ensure that you receive what you have ordered. Otherwise, you will be relying on the good faith of the seller.

I Ordered Something Online More Than 30 Days Ago, And Have Still Not Received The Item, Are There Any Laws To Protect Me:

Yes, the Mail or Telephone Order Merchandise Rule, enforced by the Federal Trade Commission (FTC), protects you. This law requires e-merchants to ship their orders within the time promised, or within 30 days if no time is specified, after receiving the order. If the e-merchant cannot fulfill this requirement, the merchant must give notice to the consumer, and give the consumer the right to cancel the order.

If you have a problem with your e-purchases not arriving, contact the seller first. If the seller is unresponsive, go to www.ftc.gov and file a complaint under the Mail or Telephone Order Merchandise Rule. The FTC has taken an active role in prosecuting violators of this law.

Final Tips:

1. Never give out your password, or use a password that can easily be determined.
2. Do not give out your social security number or credit card information, unless you know how it will be used and the security of the site.
3. Find out as much as you can about the seller.
4. Keep records of all transactions.
5. Remember, while you may get a lower price buying from an individual seller, you will get better protections if you buy from a corporation.

For more information go to
www.ftc.gov
www.safeshopping.org

www.bbb.org or
Your local legal assistance office.