



CyberAngels

A program of Guardian Angels
keeping it safe

What to do if you are a victim of online shopping fraud

You've made an online purchase and it wasn't what you ordered, you were overcharged, or it was never delivered. You may be a victim of fraud. Below is a checklist of actions you can take to resolve the issue.

- Gather together all of the information (receipts, e-mail confirmations, warranties, etc.) that you saved or printed when you ordered
- Call the online merchant and ask that the problem be fixed. If the seller does not have a phone number, try e-mail. Be sure to keep a record of the people that you speak to, date and any action promised.
- If you are not still not satisfied, contact the payment card issuer and give the full details and ask to have the charges removed. Debit cards do not provide this level of protection.
- Send a letter enclosing copies (not originals) of your correspondence. Be sure to send the letter by certified mail, return receipt requested.
- Check the merchant's site for a Seal Insurance Program. If they have one, contact the seal or trustmark provider directly to see if they offer a money-back guarantee.
- Consider mediation before court. Some seal programs offer alternative dispute resolution ("ADR") services: this means that if you are unable to resolve a dispute with a business, you may use a third party to help resolve it. If a business refuses to participate in the ADR process, it may lose its seal certification. If they don't have a seal, look for an alternative dispute resolution service (check with your state attorney general). It is important to read carefully: you may be waiving your right to sue.
- If the merchant did engage in fraudulent, deceptive or unfair business practices, contact the Federal Trade Commission to make a report.

Resources

Federal Trade Commission: <http://www.ftc.gov/> or 202-FTC-HELP (382-4357)

National Fraud Information Center at <http://www.fraud.org/> or 1-800-876-7060

Better Business Bureau online at <http://www.bbbonline.com/>

econsumer.gov A joint project of consumer protection agencies from 21 nations