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Shopping the Internet for goods and services allows you get things that are not available locally and you may even pay less than you normally would in conventional shops. But before you boot your computer and reach for your credit card, there are some things that you should know both about the benefits and the potential pitfalls.

## Convenience

You may order products and service from any location where you have Internet access and have them delivered directly to you. You don't have to leave your home and travel to a store that sells the product, saving valuable time and gasoline. The Internet is open 24/7. Regardless of when, if you wish to shop, you can.

## Greater choice of products

You can deal with companies anywhere in the world. This provides access to an almost overwhelming array of goods and services that could not be found locally. You may even be able to find rare or unusual items

## More information

It is often faster and cheaper to use the

Internet to find out about products and compare prices and other information. Visiting the manufacturer's web site, you can get detailed product technical data. It is also very likely that you can find published reviews of the product to find out what other people thought of it.

## Lower prices

You will probably be able to locate many more suppliers of the particular product that you are looking for. Among this group of suppliers, there may be some who are willing to sell an item at a lower price.

## The Risks

If you have never shopped on the Internet, there are a few things that you need to think about.

## Product information

When shopping in a traditional retail store, many people rely completely on the sales staff to provide them with the information



- ★ • *A Guide to Online Shopping*
- ★ • *WNYLC Web Statistics*
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about the product, how it works and how it will meet their needs. When you shop on the Internet, you must make your own determination about the product and how it will meet your requirements. The information is usually readily available, but you must locate it.

### Merchant information

When you purchase from local merchants, you are able to determine exactly who sold you the product, where they are located, the exact price that you will be charged for an item, how it will be sent to you and the terms and conditions of the sale. When purchasing items on the Internet, many people fail to gather this important information with catastrophic results.

### **All things considered, it is relatively safe**

Being aware of potential problems and how to avoid them will greatly reduce the chance that anything will go wrong. In general, purchasing items over the Internet should be similar to purchasing items from local retailers. You should have enough information about the product before you decide to buy it. You must decide whether to trust the person or business that you are buying it from. Lastly, you should also make sure that you are fully informed about cost, delivery charges, warranty, etc.

### **Using a Shopping Web Site**

There are many Internet sites that can

help you locate vendors for the product you wish to purchase, check out those vendors for reliability, and get the best price. There are hundreds of shopping websites to choose from, but four of the most common are:

<http://shopping.yahoo.com>

<http://shopping.msn.com>

<http://webcenter.shop.aol.com/main.asp>

<http://www.pricegrabber.com>

Generally, all of these sites function in a similar manner. Upon entry into the site, users have the option of locating items for purchase by browsing through the general categories of merchandise until the desired item is located, or entering a couple of keywords that describe the item and click on "Search".



When you have finally narrowed your choices down to a single specific item, the shopping website will give you a complete set of technical specs for the item, a list of all sites that claim to carry that product, the cost of the item, the amount of the sales tax (if any), shipping cost, total cost of the item, and whether the vendor has the item in stock. Most sites will allow users to sort the information provided by many different criteria, including bottom-line price and vendor rating.

As important as this information is, the most important information provided is about the merchants who are offering to sell the product. This is the stuff that you need to know before deciding to buy from a specific vendor:





- The icon of a locked padlock or an unbroken key at the bottom of the screen (Netscape)
- The icon of a lock in the status bar of the screen (Internet Explorer)
- The web address at the top of the screen begins with "https:" instead of "http:"

If you are not satisfied that the information you are providing is secured from prying eyes, do not send it over the Internet.

### The Ultimate Weapon, Almost

The safest way to pay for purchases is by credit card. If a dispute with the merchant arises, the Fair Credit Billing Act gives customers the ability to dispute charges billed to their credit card, but have not yet been paid if they meet specific criteria. If your credit card information is used illegally, Federal law limits the liability for unauthorized use of a credit card to \$50. In addition, some credit card issuers will provide extended warranties on items purchased with their credit cards.

For customers who are reluctant to send credit card information over the Internet, there is an option. Some vendors will allow customers to order online, and give credit card information over the telephone. Many vendors provide a special "800" number that customers can call to provide their credit card information directly to a salesperson at the vendor company.



### Finishing Up

If you used a credit card as payment and the "Ship to" information differs from the "Bill to" information, contact the credit card company to inform them. In order to reduce fraud, many credit card issuers will automatically withhold payment approval when items are shipped to an address that is not known to them. Most credit card companies will allow cardholders to add alternate shipping addresses to their credit card profiles.

Make sure that you print out a copy of the web pages that include the order number, seller's name, address and telephone number; the web pages that describe the items that you ordered; and any screens that describe the seller's legal terms of sale and service.

Now, it is time to wait for the ordered item to arrive.

### What if Things Go Wrong?

Check the vendor's web site for a "Customer Service" or "Contact Us" link that will provide you with an email address, telephone number or postal address to contact the vendor. If you have a complaint, state in clear language what you think is reasonable solution to the problem. If the vendor refuses to respond or you feel that the response is inadequate, contact the Better Business Bureau, <http://www.bbb.org>, The FTC Consumer Complaint Form, <https://www.ftc.gov/ftc/complaint.htm>, or the Office of the Attorney General in the state where the seller is located via <http://www.naag.org/find.htm>.



## A Consumer Checklist for Internet Purchases

### The Product

- ☐ Do you have detailed product information?
- ☐ Do you have the manufacturer's name and product number?
- ☐ Is there a manufacturer's warranty; what does it cover; how long does it last; who must be contacted for repair, refund or replacement under the warranty?

### The Merchant

- ☐ Have you found out any information about the merchant's reputation?
- ☐ Does the merchant have any reliability, trust, quality assurance certificates or seals?
- ☐ Do you have the merchant's address and telephone number?
- ☐ Is the merchant an authorized seller of this product?
- ☐ Does the vendor claim that the products sold on the site are authentic, brand-name items, intended for sale in the U.S.A, and are factory-fresh?
- ☐ How long will it take the merchant to process your order before it is shipped?
- ☐ Have you read the merchant's terms and conditions of sale?
- ☐ Do you understand the merchant's return and refund policies?
- ☐ If it becomes necessary, do you know how to cancel your order?
- ☐ Is there a restocking fee if you return the merchandise and under what conditions does it apply?
- ☐ Does the merchant use a secure transaction system to protect your financial information?
- ☐ What is the merchant's policy for protecting your personal and financial information?

### The Purchase

- ☐ Is the item shown on the order screen the correct one?
- ☐ Is the quantity and price correct?
- ☐ Is the cost of shipping correct?
- ☐ Does the merchant claim to have the item in stock at the time of the purchase?
- ☐ When asked for payment information, is the vendor using a secure method?
- ☐ If you do not wish to give your credit card information over the Internet, is there an option where you can phone it in to the merchant?
- ☐ Did you print out a copy of the order that includes the order number?



## WNYLC Web Statistics For March 2003

Total Hits . . . . .	1,121,774	Accessed Using Internet Explorer . . .	97%
Total User Sessions . . . . .	38,542	Accessed Using Netscape . . . . .	2.3%
Average Hits/Day		Operating Systems Used:	
(Monday—Friday) . . . . .	40,622	Windows 98 . . . . .	10%
Average User Sessions/Weekday . . .	1,135	Windows 2000 . . . . .	81%
Number of Pages Viewed . . . . .	874,765	Windows XP . . . . .	4.1%
Average Number Of Pages		Windows 95 . . . . .	< 2%
Viewed Per Day . . . . .	28,218	Windows ME . . . . .	< 1%
Number of Documents Viewed . .	83,179	Windows NT . . . . .	< 1%
		Macintosh . . . . .	< 1%



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