

Your Rights When Shopping by Phone, Mail or Online

[Consumer.ftc.gov](https://consumer.ftc.gov)

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Online holiday sales are expected to shatter previous records

- ▶ Online shoppers in the U.S. spent \$218.1 billion on retail purchases during the third quarter of 2020.
- ▶ That's a 50% increase over the \$145.5 billion spent during the same time period a year ago, according to the U.S. Commerce Department.

Source: 11/12/20 | Chain Store Age



Consumer Tips from the FTC

- ▶ Know who you're dealing with
 - ▶ Especially when shopping online
- ▶ Protect your information
 - ▶ Don't email financial information
 - ▶ Check privacy policies

Source: FTC article, Shopping Online



Consumer Tips from the FTC

- ▶ Look for the best deals
- ▶ Check out the terms of the sale
- ▶ Pay by credit card
- ▶ Keep records and track your purchases



Your Rights: Shopping by Phone, Mail or Online

- ▶ The FTC's Mail, Internet, or Telephone Order Merchandise Rule (MITOR) applies to most goods you order by mail, phone, fax, or online.
- ▶ **The Rule:**
 - ▶ requires sellers to have a reasonable basis for claiming they can ship an order within a certain time
 - ▶ details what sellers should do if there's a delay

Source: FTC article, Billed for Merchandise You Never Received



Your Rights: Shopping by Phone, Mail or Online



▶ Ship Dates

- ▶ By law, a seller should ship your order within the time stated in its ads or over the phone. If the seller doesn't promise a time, you can expect it to ship your order within 30 days.

▶ Delays

- ▶ If the seller can't ship within the promised time, it must notify you, give a revised shipping date, and give you the opportunity to cancel for a full refund or accept the new shipping date.

▶ Refunds

- ▶ Payment method

Your Rights: Shopping by Phone, Mail or Online



- ▶ The **Federal Fair Credit Billing Act (FCBA)** protects consumers from unfair billing practices, including unauthorized charges and charges for unaccepted or undelivered goods and services.
- ▶ **To dispute a billing error with your credit card issuer:**
 - ▶ write to the issuer at the address given for “billing inquiries”
 - ▶ send your letter so that it reaches the credit card issuer within 60 days after the first bill with the error was mailed to you

Source: FTC article, Disputing Credit Card Charges

Reporting Fraud Helps Everyone

- ▶ The FTC just launched **ReportFraud.ftc.gov** – a new version of the FTC’s consumer reporting website



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