

# This Holiday Season, One Creature Will be Stirring: Your Mouse

## Tips for avoiding major pitfalls while buying and selling online

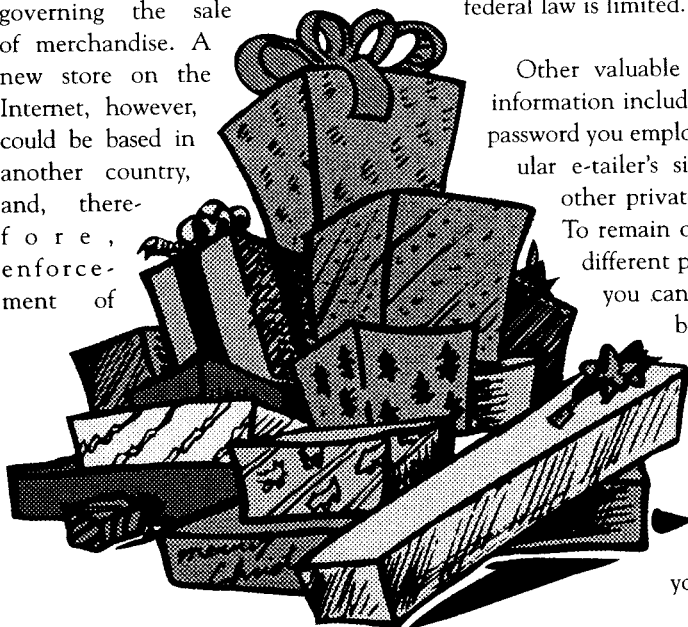
By Ari Kaplan

I wonder if kids are e-mailing Santa their wish lists this year. And if they are, what is his e-mail address? I, of course, do not know; however, I would guess that if Santa is online, rather than make everything himself (which always seemed quite labor intensive to me), he's downsizing his workforce and buying gifts directly over the Internet. I mean, come on, he's got to be able to get bulk rates on his stuff, no?

Aside from the big guy himself, during the holiday blitz 2000, more consumers than ever are likely to venture into cyberspace for at least some of their shopping. But whether you are a consumer or a merchant, there are many issues to think about before embarking on that journey.

### RELIABILITY & REPUTATION

As a consumer, try to use reliable and reputable vendors that you know. Remember, when buying something from a new store down the street, you receive the benefit of U.S. regulations governing the sale of merchandise. A new store on the Internet, however, could be based in another country, and, therefore, enforcement of



your rights and certain protections you take for granted here in the United States may not be available in that country.

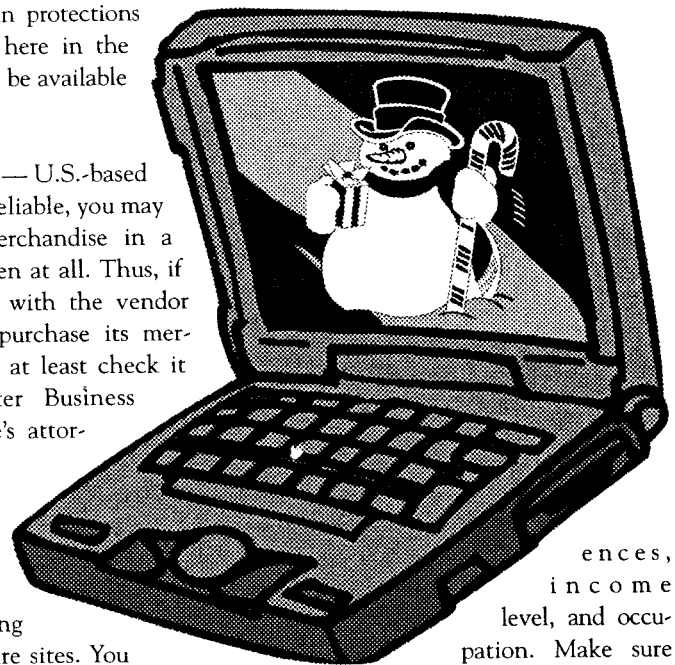
Also, if the vendor — U.S.-based or otherwise — is unreliable, you may not receive your merchandise in a timely manner, or even at all. Thus, if you are not familiar with the vendor and really want to purchase its merchandise, you should at least check it out with the Better Business Bureau or your state's attorney general's office.

### E-SHOPPING SAFEGUARDS

When ordering online, use only secure sites. You can generally identify a site that uses a secure server by the picture of a lock at the bottom of your screen. For further protection, you should pay with a credit card, because if someone else obtains your number and an unauthorized charge appears on your bill, your liability under federal law is limited.

Other valuable pieces of personal information include the username and password you employ to access a particular e-tailer's site, as well as any other private data you provide. To remain on the safe side, use different passwords as often as you can. Though this may be confusing, it will help safeguard your identity.

In addition, do not freely distribute information about yourself such as your personal prefer-



ences, income level, and occupation. Make sure the prospective cyber merchant has a privacy policy and adheres to it.

### SHIPPING & HANDLING

Keep in mind that different rates of shipping may be available and that it is often your choice. Also, make sure you keep track of your merchandise and stay in touch with the seller. Vendors are required to ship their merchandise within promised time frames (normally no more than 30 days from the order date). If they cannot deliver, you should have the option of canceling your order.

Online shopping can be convenient and hassle-free, but beware, if you do not remain focused, you could be taken for a joyride on the information superhighway.

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insurance, life insurance and a 401(k) retirement plan, but employee benefits manager Bernice Bisaha, said a company survey indicates they need to add more.

"Our package is really all inclusive, but you can always add things, so we will probably add voluntary type benefits," she said, such as a wider selection of insurance.

Deutsche Bank AG of New York, parent company of Deutsche Banc Alex Brown in Baltimore, is already there, and offers its employees the option to buy car, home, pet and personal accident insur-

ance, as well as home warranty plans and legal services.

Johns Hopkins University gives its employees a choice of five medical plans, three dental options, five group life insurance options, two dependent liability options, and long term care insurance, Kellner said.

"I think as far as the kind of things we are doing, we are giving choice with different price tags and a full range of benefits from which they can pick and feel fairly secure," he said. The university plans to step up enrollment in their long-term care insurance program this fall.

A tight labor market coupled with employers, especially start-up information technology firms, demanding workers log more hours in order to compete in a nonstop global economy, makes play time and flexibility a premium these days, many human resources managers said.

Employers "are recognizing demands among both the boomers and younger workers for a better balance between their personal and professional lives," said David Albertson, *Employee Benefits News* editor.

TIL

**from Holidays - page 6****FOR ALL THOSE E-TAILERS OUT THERE**

Now, if you are a merchant, good luck! This should be a robust holiday season. By avoiding certain hazards, you could enhance your business presence on the Net and save yourself a headache or two.

Here's a Grand Canyon-sized pitfall to avoid — the Mail or Telephone Order Rule. "What's that rule, Santa?" you ask. Well young one, it is a requirement by the Federal Trade Commission that online businesses (as well as certain others) have a reasonable basis for advising buyers that it can ship within a certain time. If you fail to provide shipment information, you only have 30 days.

Not only that, but if you find that after taking the order, you cannot ship within the time you stated or within 30 days, tell your customer and get his or her consent for the delay. In some cases, the FTC will allow you to treat silence

as consent to the delay. If the buyer chooses, promptly refund all monies paid for the unshipped goods.

Bear in mind that regardless of the restrictions that the FTC imposes, your primary goal is to satisfy your consumer. If you cannot make prompt delivery and do not alert your customer, you could have bigger fish to fry than the FTC; you could be in bankruptcy court!

**DISCLAIMERS & DISCLOSURES**

Another major issue that can catch a holiday frenzied cyber seller off-guard is advertising. Any old advertising will not cut it online, just as it does not cut it offline. All advertisements on the Internet must be truthful, cannot mislead consumers, and should be substantiated. That's the big picture, but there is also fine print.

Consumers must be able to notice, read (or hear, depending upon the medium), and understand any disclaimers or disclosures a retailer makes. Basically, do not hide what you are trying to say. And if you promise dissatisfied customers refunds, give it to them.

Here's "Ari's golden rule": do not screw your consumers! If you tell them something, make sure it is true and if you promise them something, stick to your promise. Again, without satisfied customers, you have nothing.

**CHILD-PROOF YOUR ADS**

A related point to take into account, especially during the holidays, is that if you are advertising to children, consider that kids have greater difficulty evaluating advertising claims and understanding the information you provide. So, especially in this case, take care not to misrepresent a product or its performance when focusing on children.

What I am saying here is that whether you are a consumer or a merchant, navigating the obstacles on the Internet can be tricky. Follow the tips above and perhaps this year, the Grinch won't steal Christmas.

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