

Consumer Rights Reference Guide

Chapter 8.2: Online Shopping

This reference guide outlines your rights as a consumer when shopping online. Understanding these protections can help you make informed decisions and resolve issues that may arise with online purchases. Keep this guide handy as a reference for your rights and the actions you can take to exercise them.

Return and Refund Rights

FTC Cooling-Off Rule

This federal rule gives you three business days to cancel certain sales made at your home, workplace, or temporary locations. However, this rule generally doesn't apply to online purchases.

What You Can Do:

- Review the retailer's return policy before purchasing
- Save documentation of the return policy at the time of purchase (screenshots)
- Follow the stated return procedures exactly, within the timeframe specified
- Keep all receipts, confirmation emails, and tracking information for returns

State Return Laws

Some states have laws requiring retailers to post their return policies prominently. If they don't, you may be entitled to a full refund within a reasonable time. Requirements vary by state.

What You Can Do:

- Check your state's consumer protection laws (usually on your state Attorney General's website)
- Document cases where return policies weren't clearly posted
- Reference specific state laws when contacting customer service

Item Not As Described

If the item you receive is significantly different from what was advertised, you have the right to return it, even if the company has a "no returns" policy.

What You Can Do:

- Take photos of the item showing how it differs from the description
- Save screenshots of the original product description
- Contact the seller immediately to explain the discrepancy
- If the seller doesn't resolve the issue, contact your payment provider to dispute the charge

Fraud Protection and Liability Limits

Credit Card Protections (Fair Credit Billing Act)

This federal law limits your liability for unauthorized charges to \$50. Many credit card companies offer zero liability policies. You also have the right to dispute charges for goods that weren't delivered as agreed or were misrepresented.

What You Can Do:

- Monitor your credit card statements regularly
- Report unauthorized charges immediately
- File a dispute with your credit card company for undelivered or misrepresented items
- Provide documentation to support your dispute (emails, screenshots, photos)

Debit Card Protections (Electronic Fund Transfer Act)

Your liability for unauthorized debit card charges depends on how quickly you report them: \$50 if reported within 2 business days, \$500 if reported within 60 days, and

potentially unlimited if reported after 60 days.

What You Can Do:

- Monitor your bank statements very closely
- Report suspicious charges immediately
- Consider using credit cards instead of debit cards for online purchases

PayPal, Venmo, and Digital Wallet Protections

Many digital payment services offer purchase protection programs, but coverage varies by provider. PayPal's Purchase Protection covers the full purchase price plus shipping for eligible items.

What You Can Do:

- Review the protection policies of your digital payment provider
- Make purchases through the platform (not outside it)
- File claims within the required timeframe (usually 180 days for PayPal)
- Document all issues with photos and written descriptions

Shipping and Delivery Guarantees

30-Day Shipping Rule (FTC)

If no delivery time was specified, retailers must ship your order within 30 days. If they can't meet this deadline, they must notify you and offer the option to cancel for a full refund.

What You Can Do:

- Save confirmation emails with shipping estimates
- Contact the retailer if your order hasn't shipped within the promised timeframe
- Request a refund if shipping is significantly delayed
- Report violations to the FTC

Unordered Merchandise

If you receive merchandise you didn't order, you can legally keep it as a free gift. Retailers cannot send you products and then demand payment.

What You Can Do:

- Check that the item was truly unsolicited (not a gift from someone else)
- Verify it wasn't a mistake (wrong address) before keeping items
- If a company demands payment, inform them of your rights under FTC rules

Delivery Damage

If your item arrives damaged, you have the right to refuse the delivery or return the item for a replacement or refund.

What You Can Do:

- Inspect packages before accepting them when possible
- Document damage with photos immediately upon opening
- Contact the retailer immediately (not the shipping company)
- Keep all packaging materials until the issue is resolved

Data Privacy Rights

Privacy Policies

Retailers must comply with their own posted privacy policies. If they state they won't share your information but do so anyway, this may violate FTC regulations.

What You Can Do:

- Review privacy policies before providing personal information
- Opt out of data sharing when possible
- Use guest checkout options when available
- Report privacy policy violations to the FTC

State Privacy Laws

Some states have enacted comprehensive consumer privacy laws. For example, the California Consumer Privacy Act (CCPA) gives California residents the right to know

what personal data is collected, request deletion of data, and opt out of data sales.

What You Can Do:

- Check if your state has specific privacy laws
- Submit formal requests to view or delete your data when entitled
- Use privacy settings on websites and browsers
- Consider using privacy-focused browser extensions

Dispute Resolution

Chargeback Rights

If you've made a good-faith effort to resolve issues with the retailer but haven't received satisfaction, you can initiate a chargeback through your payment card provider.

What You Can Do:

- Document all attempts to resolve the issue with the retailer
- Contact your card issuer to initiate a dispute
- Provide all relevant documentation (emails, photos, etc.)
- File within the required timeframe (usually 60-120 days)

Mandatory Arbitration Clauses

Many online retailers include arbitration clauses in their terms of service, which may limit your right to sue or join class-action lawsuits. However, these don't affect your ability to file complaints with government agencies.

What You Can Do:

- Be aware of arbitration clauses in terms of service
- Consider opting out of arbitration agreements when possible (some companies allow this)
- File complaints with government agencies regardless of arbitration clauses

Where to Report Problems

Federal Trade Commission (FTC): Report deceptive business practices, fraud, and identity theft.

<https://reportfraud.ftc.gov> or 1-877-FTC-HELP

Consumer Financial Protection Bureau (CFPB): Report issues with credit cards and financial services.

<https://www.consumerfinance.gov/complaint> or 1-855-411-CFPB

State Attorney General: Report violations of state consumer protection laws.

Find your state AG at <https://www.naag.org/find-my-ag>

Better Business Bureau (BBB): File complaints against businesses.

<https://www.bbb.org/file-a-complaint>

Internet Crime Complaint Center (IC3): Report internet-related crime.

<https://www.ic3.gov>