

網路拍賣交易指引¹

林廣宏* 翻譯

壹、前言	伍、買方需知
貳、網路拍賣規則	陸、賣方需知
參、付款方式	柒、如何尋求協助
肆、詐欺類型	

壹、前言

當你想找收藏品或考慮賣骨董時，網路拍賣或許是一個非常適合的地方。網路拍賣自 1995 年興起以來，幾乎已成為網際網路上最熱門的現象。它提供買方一個可以從全球各地購買各式商品的虛擬跳蚤市場，也提供了賣方可將商品行銷至全球的虛擬店面。

但是聯邦貿易委員會 (Federal Trade Commission: FTC; 防止交易市場詐欺、欺騙及不公平交易行為之美國聯邦政府機構) 指出，線上拍賣也可能是個非常有風險的商業活動。在 FTC 每年收到數千件的消費者申訴案件中，有關網路拍賣的申訴案件，總是高居申訴排行榜首位或前幾名。這些申訴案件的內容包括：購買的商品延遲送達、未收到貨品或收到的貨品不如拍賣網站廣告宣稱所宣稱的品質、造假的線上付款機制或履約保證服務；或是詐欺的業者透過一些合法的拍賣網站來提供表面上看起來不錯的交易來引誘投標人。大部分的申訴案件都跟賣方有關，但部分案例中，買方則是被申訴的對象。不管你是買方或賣方，瞭解網路拍賣的運作方式，將可協助你避免這些問題。

¹ 本文系翻譯自 Internet Auctions-A Guide for Buyers and Sellers 資料

* 作者為交通大學工業工程碩士，現任行政院第六組諮議

貳、網路拍賣規則

拍賣網站可說是網際網路上的商店街。部分的拍賣網站是屬於企業對個人(business-to-person)的商業活動，也就是網站上所有的銷售的商品，都由該網站經營者所掌控，銷售的貨款亦由網站經營者收取。但是大部分的拍賣網站都屬於個人對個人(person-to-person)的交易方式，此類的拍賣網站是由一般個人或小企業透過網站直接向消費者拍賣他們的物品，在這種情況下，賣方擁有這些貨品，而非網站經營者。個人對個人的拍賣網站，會要求賣方在上網拍賣貨品之前先註冊，以取得使用者帳號名稱或代號，賣方並必須同意在每次的拍賣中支付一定費用給網站經營者。

大部分的賣方會對貨品訂定拍賣的期限，在部分情況下也會訂定可接受的最低貨品價格。當貨品訂定的拍賣期限屆滿時，出價最高的競標者便贏得購買的權利。如果沒有競標者出價高於所定的最低價格，則此項拍賣品將流標。當一個成功的個人對個人拍賣完成時，買方及賣方通常會透過電子郵件聯繫，安排有關交貨及付款的問題。

參、付款方式

贏得拍賣的競標者通常會透過信用卡、借方卡、個人支票、銀行本票、匯票等方式支付貨款，或是在收到貨品時支付現金。其中信用卡可能是提供買方最好的保護的付款方式，當貨品未送達或送達的貨品不是你所訂購的東西時，買方可利用發卡銀行所提供的止付或退費等機制來保護自己的權益。通常企業對個人的拍賣網站，賣方都會接受信用卡付款。相對地，在個人對個人的拍賣網站，賣方會要求在寄送貨品前收到銀行本票或匯票。

另在在許多情況下，可利用線上付款服務及履約保證服務來幫助付款的進行。

(一)線上付款服務機制

線上付款服務受到賣方及買方雙方的歡迎，它可以讓買方利用信用卡或電子銀行轉帳的方式，付款給可能接受信用卡或電子銀行轉帳的賣方。它也可以保護買方免於其信用卡或銀行帳戶被非法使用，因為相關的帳戶

資訊是由線上付款服務機構保有而非賣方。許多賣方也比較喜歡透過線上付款服務來取得貨款，因為它比個人支票來得更有保障。

在線上付款服務中，買方及賣方都必須設立帳戶，以透過這個帳戶來進行付款或接受付款。買方提供付款資訊，例如銀行帳號或信用卡號碼，而賣方則提供存放付款的資訊。

要完成一筆交易，買方告訴線上付款服務機制將交易的金額轉給賣方，賣方便能馬上取得扣除服務費用後的金額。

(二)線上履約保證服務機制

線上履約保證服務機制的運作方式則有所不同，它最主要的目的是避免買方及賣方遭受到詐欺的交易。線上履約保證服務接受並保有買方的付款，通常是透過支票、匯票或信用卡，一直到買方收到並認可該項貨品，然後線上履約保證服務機制才將貨款轉給賣方。買方須支付費用給線上履約保證服務機構，費用通常是貨品交易金額的一定百分比，線上履約保證服務通常運用在比較大金額的交易上，例如電腦、汽車及珠寶。

肆、詐欺類型

大部分向 FTC 申訴有關網路拍賣時賣方的詐欺行為有以下幾類：

1. 貨品未送達
2. 送達的貨品較其廣告中所宣導的價值更低
3. 貨品未能及時送達
4. 未提供充分的貨品資訊或交易條件

另有部分的買方遭遇到下列的其他問題：

1. 詐騙者透過提供相同品質但價格更低的產品，引誘投標者離開合法的網站來向其交易，他們的目的是騙取買方寄送貨款，但卻不會寄出所販賣的貨品。由於買方離開先合法的拍賣網站，買方將無法獲得該網站所提供的各項保障。
2. 賣方利用誘餌詐欺方式，故意競標出價來抄高貨品的價格。
3. 一些詐欺的買方故意出很高的競標價，使其他的競標者退卻後，然後再撤回該出價，以便讓其所熟悉的人能以較低的價格取得該貨品。

另外一種類型的詐欺為買方或賣方冒充履約保證服務機構來不當取得貨品或貨款。這個所謂的賣方透過拍賣網站來銷售商品，並要求可能的買方一定要使用特定的履約保證服務，一旦買方將付款資訊提供給履約保證服務機構，履約保證服務機構不會保留這付款，而是直接轉給這個所謂的賣方。而買方將無法收到其標購的商品，也無法找到賣方，而且因為履約保證服務機構也是詐騙計畫的一環，所以無法取回任何的付款。

在某些情況下，詐欺者假裝是買方，在標得貨品後，堅持賣方必須要使用特定的履約服務，履約服務哄騙將貨品寄給他，但從不將貨款送給標售者或退回商品。

伍、買方需知

儘管有一些詐欺的申訴案件，但是如果能夠謹慎進行交易，網路拍賣依然是個有趣、高效率及相對安全的商業交易模式。

(一) 投標前

1. 先熟悉該拍賣網站之運作方式，絕對不要假設某一拍賣網站的規則可適用至另一網站。如果網站有提供逐步的拍賣流程線上教學，最好先瀏覽學習該教學課程，如此可避免在後來拍賣交易過程的產生挫折或失望。
2. 瞭解網站提供給買方那些保障，一些網站對於未遞送商品、膺品或廣告不實的商品提供免費的保險或保證。
3. 充分瞭解你所投標的商品，詳讀賣方對商品或服務的說明，如果有附相片，仔細觀看貨品實體相片。並仔細閱讀相關說明，尋找是否有下列字眼：重新整修過、清倉拍賣、已停產、平價品牌等，特別是在購買電腦或電器用品時，以便更清楚瞭解拍賣商品之條件及狀況。
4. 在投標前試著去判斷商品價值，對於太過誘人的好價格應存疑，到實體商店查詢或瀏覽網路上之價格比較網站，可以作為查核價格是否合理的重要依據。
5. 儘可能找出賣方的資訊，避免跟無法確認身份的賣方交易，特別是那些以較佳的交易條件，引誘你離開拍賣網站的賣方。小心有些的詐欺者會利用為假的電子郵件帳號，讓你很困難或無法進行後續的聯繫，設法取

得賣方的電話，以便你能有其他的聯繫管道，並試撥電話確認電話是否正確。一些網站會依據其他買方的評論公布賣方的反應評比，交易前先查看該評比以為參考。雖然那些評論或評比可提供你在進行交易時參考，但必需知道，這些評比可能是賣方所刻意填送的資料。

6. 考慮商品是否有保固或是提供後續的服務，部分賣方不具備專業知識或設備提供其銷售商品的一些服務，在這種情況下，在出價前你要確認是否願意喪失這種保護。
7. 確認是誰支付貨品遞送的相關費用，通常賣方會明確說明的貨品遞送的費用，也會讓買方可以選擇支付額外的費用來以快遞來寄送貨品。如果你不確定貨品遞送的費用，在競標前應先向賣方確認。
8. 查核賣方的退貨政策，如果對商品不滿意是否可完全退費？如果退貨，是否負擔運送的費用或重新訂貨的費用？
9. 如果有任何問題，利用電子郵件或電話向賣方聯繫，在獲得明確且滿意的答案前，不要競標。

(二) 投標時

1. 先設定一個你能接受的最高價格，這可確保你可以得到一個合理價格，並不致被刻意抄高的出價所誘騙。對於你不想買的東西，不要出價，如果你是最高的出價者，你有義務完成該筆交易。一些網站禁止未付款的競標者進行以後的競標活動。
2. 儲存所有的交易資訊，列印賣方的身份資料、商品說明及交易的日期、時間和價格。列印並儲存你和賣方及拍賣網站往來之所有電子郵件。

(三) 付款前

1. 瞭解賣方可以接受的付款方式，如果賣方只收銀行本票或匯票，則需決定是否要承擔在未收到商品前付款的風險。
2. 保護你的隱私。在未對賣方、線上付款服務或履約保證服務之合法性進行查核前（如果有利用該二種付款機制的話），絕對不要提供個人社會安全號碼（身份證號碼）、信用卡號碼或銀行帳戶資訊。
3. 如果賣方堅持使用你從未聽過的線上付款服務或履約保證服務機制，一定要到該網站進行查核。如果網站設計的品質很差，如拼錯字或宣稱是政府的附屬機構，那麼該網站便很可疑。撥打顧客服務專線，如果沒有顧客服務專線，或是無人接聽電話，便不要使用該服務。

4. 在你同意使用線上付款服務或履約保證服務前，詳讀該服務的契約條文：
 - (1) 如果是線上付款服務，確認是否提供購者任何的資源，當賣方未完成交易時或當買方不滿意貨品時，是否可防止賣方取得貨款，以及誰負擔信用卡退費或交易回復的費用。如果線上付款服務無法由賣方處獲得補償，他可能會藉由你的信用卡或銀行帳號資訊向你尋求補償。為了避免過多的損失，應考量針對線上交易申請一專屬的信用卡、儲值卡或銀行帳號。
 - (2) 檢查線上付款服務或履約保證服務的隱私權政策及安全措施。在提供財務及個人資訊前，應先確認這些資訊蒐集的目的、如何被使用以及被保護。
5. 對於無法處理自己交易且要求開設線上付款服務帳戶的履約保證服務機構，應該小心謹慎。合法的履約保證服務絕不會如此。
6. 查詢你的居住地及線上付款服務或履約保證服務機制所在地的較佳企業局 (Better Business Bureau)、州檢察長或消費者保護機構，是否該服務有未解決的申訴案件。必須注意的是沒有申訴案件不代表就沒問題。

陸、賣方需知

(一)瞭解法律責任

1. 依據聯邦法律，賣方必須正確且誠實地廣告所銷售的商品及服務，以及告知交易所有條款。不可刻意出價去提高標售的價格，或者在拍賣網站的客戶評論區提供不實或造假的產品證詞。
2. 禁止拍賣非法的商品。雖然許多拍賣網站會進行監督，以確保網站內沒有非法的商品，但是確保該項交易合法的責任仍落在買賣雙方身上。有些拍賣網站會公告禁止交易的商品項目，以為指引。
3. 你必須在拍賣中所承諾的時間內將貨品送達，如未規定送達的時間，亦應在三十日內送達。如果無法在承諾的時間內送達，你必須給買方取消交易的機會並全部退費，或則應請求買方同意新的送達期間。

(二)商品廣告

1. 當介紹你的產品及其現況時，應說明是新品、已使用過或是重新翻修過。

2. 預測買方可能關切的問題，並於產品或服務的說明中予以答覆。
3. 應儘可能附上產品的相片，在網站拍賣中，相片較文字說明更具說服力。
4. 應訂定你所能接受的最低合理價格。
5. 說明由誰負擔貨品運送的費用，以及是否將貨品運送至國外。
6. 說明你的退貨政策，包括退貨時誰負責運送費用、重新補貨的費用。
7. 讓潛在的競標者瞭解你是否是提供後續的服務，如果不提供，應告知何處可取得這些服務。

(三)與競標者之溝通

1. 應儘速回應競標者對你所拍賣商品或交易條件的問題。
2. 當拍賣結束時，列印所有的交易資訊，包括購買者的資料、商品說明及交易的日期、時間和價格。列印並儲存你和成功的買方及拍賣網站往來之所有電子郵件。
3. 拍賣結束後應儘速和得標者取得聯繫，確認最後的成交價格，包括運送的費用並且告訴買方如何付款。

(四)安排付款方式

1. 如果你可以直接接受買方的信用卡付款，必須在貨品寄出後再予以扣款。
2. 如果賣方堅持使用你從未聽過的線上付款服務或履約保證服務，一定要到該網站進行查核。如果網站設計的品質很差，如拼錯字或宣稱是政府的附屬機構，那麼該網站便很可疑。撥打顧客服務專線，如果沒有顧客服務專線，或許無人接聽電話便不要使用該服務。
3. 在你同意使用線上付款服務或履約保證服務前，詳讀該服務的契約條文：
 - (1) 如果是線上付款服務，確認是否提供購者任何的資源，當賣方未完成交易時或當買方不滿意貨品時，是否可防止賣方取得貨款，以及誰負擔信用卡退費或交易回復的費用。如果線上付款服務無法由賣方處獲得補償，他可能會藉由你的信用卡或銀行帳號資訊向你尋求補償。為了避免過多的損失，應考量針對線上交易申請一專屬的信用卡、儲值卡或銀行帳號。
 - (2) 檢查線上付款服務或履約保證服務的隱私權政策及安全措施。在提供財務及個人資訊前，應先確認這些資訊蒐集的目的、如何被使用及被保護。
4. 對於無法處理自己交易的且要求開設線上付款服務帳戶的履約保證服

務，應該小心謹慎。合法的履約保證服務絕不會如此。

5. 查詢你的居住地及線上付款服務或履約保證服務所在地的較佳企業局(Better Business Bureau)、州檢察長或消費者保護機構，是否該服務有未解決的申訴案件。必須注意的是沒有申訴案件不代表就沒問題。

柒、如何尋求協助

如果在交易中發生任何問題，試著直接和買方、賣方及拍賣網站經營者聯繫來解決，如果無法獲得圓滿解決，可向下列的機關提出申訴：

- (一)所在地之州檢察長辦公室。
- (二)州或郡之消費者保護機構。
- (三)較佳企業局(Better Business Bureau)
- (四)透過免付費申訴專線或網站向聯邦貿易委員會申訴。

Internet Auctions: A Guide for Buyers and Sellers

Whether you're looking for a collectible or thinking about selling an antique, an Internet auction may be just the place for you.

Since they began in 1995, Internet auctions have become perhaps the hottest phenomenon on the Web. They offer buyers a "virtual" flea market from which to choose an endless array of merchandise from around the world, and they provide sellers a worldwide storefront from which to market their goods.

But online auctions can be risky business, according to the Federal Trade Commission (FTC), a federal agency that works to prevent fraud, deception and unfair practices in the marketplace. Among the thousands of consumer fraud complaints the FTC receives yearly, those dealing with online auction fraud consistently rank at or near the top of the list. The complaints generally deal with late shipments, no shipments, or shipments of products that aren't the same quality as advertised; bogus online payment or escrow services; and fraudulent dealers who lure bidders from legitimate auction sites with seemingly better deals. Most complaints involve sellers, but in some cases, the buyers are the focus.

Whether you're a buyer or a seller, understanding how Internet auctions work can help you avoid these problems.

Auction Rules

Internet auctions are online bazaars. Some are the scenes of business-to-person activity, where a Web site operator physically controls the merchandise for sale and accepts payment for the goods. But most specialize in person-to-person activity where individual sellers or small businesses auction their items directly to consumers. In these auctions, the seller — not the site — has the merchandise.

The person-to-person sites require sellers to register and obtain a "user account name" (or "screen name") before they can place items for bid. Sellers also must agree to pay a fee every time they conduct an auction.

Many sellers set a time limit on bidding and, in some cases, a "reserve price" — the lowest price they will accept for an item. When the bidding closes at the scheduled time, the highest bidder "wins." If no one bids at or above the reserve price, the auction closes without a "winner."

At the end of a successful person-to-person auction, the buyer and seller communicate — usually by email — to arrange for payment and delivery.

Payment Options

Successful bidders usually pay by credit card, debit card, personal check, cashier's check, money order, or cash on delivery. Credit cards may offer buyers the best protection in that they allow buyers to seek a credit from the credit card issuer (also known as a "charge back") if the product isn't delivered or isn't what they ordered. Typically, sellers on business-to-person auction sites accept credit card payments. In contrast, most sellers in person-to-person auctions require a cashier's check or money order before they send an item.

In many cases, an online payment service or an escrow service is used to facilitate payment.

Online Payment Services

Online payment services are popular with both buyers and sellers. They allow buyers to use a credit card or electronic bank transfer to pay sellers who may not be set up to accept credit card or electronic bank transactions. They also may protect buyers from unlawful use of their credit cards or bank accounts because the online payment service, not the seller, holds the account information. Many sellers prefer online payment services because payment services tend to provide more security than, say, personal checks.

In online payment services, both the buyer and seller set up accounts that allow them to make or accept payments. Buyers provide payment information, such as bank account or credit card numbers, and sellers give information about where payments should be deposited.

To complete a transaction, the buyer tells the online payment service to direct appropriate funds to the seller. The seller then has immediate access to the funds, minus any service fee.

Online Escrow Services

Online escrow services operate differently. Their primary purpose is to protect buyers and sellers from fraud. Escrow services accept and hold payment from the buyer — often a wire transfer via check, money order or credit card — until the buyer receives and approves the merchandise. Only then do they forward the payment to the seller. The buyer pays the fee for an online escrow

service — generally a percentage of the cost of the item. Online escrow services usually are used for big-ticket items, like computers, cars or jewelry.

Types of Fraud

Most people who complain to the FTC about Internet auction fraud report problems with sellers who:

- fail to send the merchandise
- send something of lesser value than advertised
- fail to deliver in a timely manner
- fail to disclose all relevant information about a product or terms of the sale.

But some buyers experience other problems, including:

- "bid siphoning," when con artists lure bidders off legitimate auction sites by offering to sell the "same" item at a lower price. Their intent is to trick consumers into sending money without proffering the item. By going off-site, buyers lose any protections the original site may provide, such as insurance, feedback forms or guarantees.
- "shill bidding," when fraudulent sellers or their "shills" bid on sellers' items to drive up the price.
- "bid shielding," when fraudulent buyers submit very high bids to discourage other bidders from competing for the same item and then retract those bids so that people they know can get the item at a lower price.

Another type of fraud occurs when sellers or buyers pose as escrow services to improperly obtain money or goods. The so-called seller puts goods up for sale on an Internet auction and insists that prospective buyers use a particular escrow service. Once buyers provide the escrow service with their payment information, the escrow service doesn't hold the payment: The payment goes directly to the so-called seller. The buyer never receives the promised goods, can't locate the seller, and, because the escrow service was part of the scheme, can't get any money back.

In some cases, a fraudster poses as a buyer and, after placing the winning bid on an item, insists that the seller use a particular escrow service. The escrow service tricks the seller into sending the merchandise and doesn't send the payment or return the goods to the seller.

Tips for Buyers...

Despite complaints of fraud, online auctions remain a fun, efficient and relatively safe way to do business — if you act prudently. Here's how:

Before Bidding

- Become familiar with the auction site. Never assume that the rules of one auction site apply to another. If the site offers a step-by-step tutorial on the bidding process, do it. It may save you frustration and disappointment later.
- Find out what protections the auction site offers buyers. Some sites provide free insurance or guarantees for items that are undelivered, not authentic or not what the seller claimed.
- Know exactly what you're bidding on. Read the seller's description of the item or service, and if a photograph is posted, look at it. Read the fine print. Look for words like "refurbished," "close out," "discontinued," or "off-brand" — especially when shopping for computer or electronic equipment — to get a better idea of the condition of the item being auctioned.
- Try to determine the relative value of an item before you bid. Be skeptical if the price sounds too low to be realistic. "Brick-and-mortar" stores and price comparison sites may be good for reality checks.
- Find out all you can about the seller. Avoid doing business with sellers you can't identify, especially those who try to lure you off the auction site with promises of a better deal. Be aware that some fraudulent sellers may use a forged email header that makes follow-up difficult, if not impossible. Get the seller's telephone number so that you have another way to get in touch. Dial the number to confirm that it is correct. Some auction sites post feedback ratings of sellers based on comments by other buyers. Check them out. Although these comments and ratings may give you some idea of how you'll be treated, know that sometimes, comments may be submitted by the seller or "shills" paid by the seller.
- Consider whether the item comes with a warranty and whether follow-up service is available if you need it. Many sellers don't have the expertise or facilities to provide services for the goods they sell. If this is the case with your seller, be sure you're willing to forfeit that protection before placing a bid.
- Find out who pays for shipping and delivery. Generally, sellers specify the cost of shipping and give buyers the option for express delivery at an additional cost. If you're uncertain about shipping costs, check with the seller before you bid.
- Check on the seller's return policy. Can you return the item for a full refund if you're not satisfied with it? If you return it, are you required to

pay shipping costs or a restocking fee?

- Email or call the seller if you have any questions. Don't place any bids until you get straight — and satisfactory — answers.

When Bidding

- Establish a top price and stick to it. This can help ensure that you get a fair price and protect you from "shill bidding." Don't bid on an item you don't intend to buy. If you're the highest bidder, you're obligated to follow through with the transaction. Some auction sites bar "non-paying" bidders, also known as "deadbeats," from future bidding.
- Save all transaction information. Print the seller's identification; the item description; and the time, date and price you bid on the item. Print and save every email you send and receive from the auction company or the seller.

Before Paying

- Know and understand what form of payment the seller accepts. If the seller accepts only cashier's checks or money orders, decide whether you're willing to risk sending your payment before you receive the product.
- Protect your privacy. Never provide your Social Security number, driver's license number, credit card number, or bank account information until you have checked out the seller and the online payment or escrow service, if you're using one, to ensure legitimacy.
- If the seller insists on using a particular escrow or online payment service you've never heard of, check it out. Visit its Web site. A site that is generally of poor quality with, say, misspelled words or claims that the service is affiliated with the government, is suspect. Call the customer service line. If there isn't one or if you call and can't reach someone, don't use the service.
- Before you agree to use any online payment or escrow service, read the service's terms of agreement:
 - If it's an online payment service, find out whether it offers buyers any recourse if sellers don't keep their end of the bargain, whether it prevents sellers from accessing their funds if buyers are not satisfied with the product, and who is responsible for paying for credit card charge backs or transaction reversal requests. If the online payment service cannot recover the loss from the seller, it

might try to recover its loss from you, using the credit card or bank account information in its file. To limit your exposure, consider reserving a separate credit card, stored-value card or bank account to use just for online transactions.

- Examine the online payment and escrow service's privacy policy and security measures. Never disclose financial or personal information unless you know why it's being collected, how it will be used, and how it will be safeguarded.
- Be suspicious of an online escrow service that cannot process its own transactions and requires you to set up accounts with online payment services. Legitimate escrow services never do this.
- Check with the Better Business Bureau, state attorney general or consumer protection agency — where you live and where the online payment or escrow service is based — to see whether there are any unresolved complaints against the service. Keep in mind that a lack of complaints doesn't necessarily mean that a service has no problems.

Tips for Sellers...

Know Your Legal Obligations

- Under federal law, you're required to advertise your product or service and the terms of the sale honestly and accurately. You can't place "shill" bids on your item to boost the price or offer false testimonials about yourself in the comment section of Internet auction sites.
- You're prohibited from auctioning illegal goods. While many auction sites monitor their sites to ensure that illegal items are not being offered, the responsibility for ensuring that a sale is legal rests with the seller and buyer. Some auction sites post a list of prohibited items as a guide.
- You are required to ship merchandise within the time frame specified during the auction, or, if a time frame is not specified, within 30 days. If you can't meet the shipping commitment, you must give the buyer an opportunity to cancel the order for a full refund or agree to the new shipping date. To learn more about your responsibilities when shipping products, see ***A Business Guide to the Federal Trade Commission's Mail or Telephone Order Merchandise Rule.***

Advertising Your Product

- When describing your item and its condition, state whether it's new, used

or reconditioned.

- Anticipate questions buyers might have and address them in the description of your item or service.
- When possible, include a photograph of the item. The saying that a picture is worth a thousand words is especially relevant in Internet auctions.
- Specify the minimum bid at the lowest fair price you're willing to accept.
- Specify who will pay for shipping, and note whether you'll ship internationally.
- State your return policy, including who's responsible for paying for shipping costs or restocking fees if the item is returned.
- Let prospective bidders know whether you provide follow-up service; if you don't, tell them where they can get it.

Dealing with Bidders

- Respond as quickly as possible to bidders' questions about the item you're auctioning or the sales terms.
- When the auction closes, print all information about the transaction, including the buyer's identification; a description of the item; and the date, time and price of the bid. Save a copy of every email you send and receive from the auction site or the successful bidder.
- Contact the "winning" bidder as soon after the auction closes as possible; confirm the final cost, including shipping charges, and tell the buyer where to send payment.

Arranging for Payment

- If you accept credit card payments from the buyer directly, bill the credit card account only once you've shipped the product.
- If a buyer insists on using a particular escrow or online payment service that you've never heard of, check it out. Visit its Web site. Be suspicious of claims about being affiliated with a government agency. Call the customer service line. If there isn't one, or if you call and can't reach someone, don't use the service.
- Before agreeing to use an online payment or escrow service, read the terms of agreement:
 - If it's an online payment service, find out who pays for credit card charge backs or transaction reversal requests if the buyer seeks them.

- Examine the service's privacy policy and security measures. Never disclose financial or personal information unless you know why it's being collected, how it will be used, and how it will be safeguarded.
- Be suspicious of an online escrow service that cannot process its own transactions and requires you to set up accounts with online payment services. Legitimate escrow services never do this.
- Check with the Better Business Bureau, state attorney general or consumer protection agency — where you live and where the online payment or escrow service is based — to see whether there are any unresolved complaints against the service. Be mindful that a lack of complaints doesn't necessarily mean that the service has no problems.

For Buyers and Sellers...

Where to Turn for Help

If you have problems during a transaction, try to work them out directly with the seller, buyer or site operator. If that doesn't work, file a complaint with:

- the attorney general's office in your state.
- your county or state consumer protection agency. Check the blue pages of the phone book under county and state government.
- the Better Business Bureau.
- the FTC. File a complaint online at www.ftc.gov or call toll-free 1-877-FTC-HELP (1-877-382-4357).