

# Consumer Corner

## Steering Clear Of Deceptive Online Marketing

(NAPSA)—When it comes to “free” online offers, it could pay for buyers to beware.

Deceptive marketing associated with a “negative option feature” can dupe consumers into a cycle of recurring payment for products or services they don’t want. In fact, a recent Visa survey found that 29 percent of U.S. consumers said they have been victimized by unauthorized recurring charges on their credit or debit card each month as a result of an offer accepted online.

### How It Works

Consumers accept an offer online, often for a “free trial or sample” and don’t realize they are actually agreeing to be billed monthly for future shipments. Often consumers are required to “unclick” or “opt out” of a pre-checked terms and condition or payment authorization box to avoid being billed a recurring monthly charge at the end of the product’s trial period. With negative option features, a company takes a consumer’s failure to cancel as permission to continue billing. In some cases, the “opt out” disclosure to the consumer is buried in the fine print. Cancelling can also be complicated by merchants with poor customer service, slow response times and untimely refunds.

### How To Avoid It

The Federal Trade Commission (FTC), Visa Inc. and Better Business Bureau (BBB) now work together to educate consumers about negative option marketing scams. They offer these tips:

- Read and understand all terms and conditions. Exercise caution when a purchase involves a free trial.



**It’s important for online shoppers to opt out of automatic renewals if they do not want their cards to be charged each month.**

- Pay particular attention to any prechecked boxes before submitting payment card information for an order. Failure to unclick boxes may bind the consumer to all of those terms and conditions.

- Try to resolve the situation with the merchant. If unsuccessful, contact the card issuer immediately to dispute the charge.

- Always review credit and debit card statements on a regular basis for any unauthorized charges. Notify the card issuer promptly of any unusual activity or unauthorized charges.

- Report abusive practices to the FTC’s complaint assistance center at the Web site [www.ftc.gov/complaint](http://www.ftc.gov/complaint). BBB also takes complaints at [www.bbb.org](http://www.bbb.org) and helps consumers resolve issues with merchants.

Additionally, U.S. consumers are protected against unauthorized purchases when they use their Visa cards. For more information on how to protect yourself from e-commerce scams, visit [www.visa.com/negativeoption](http://www.visa.com/negativeoption).