

Signs of assurance

Most of us still have a healthy amount of caution when it comes to buying online, but web trading organisations aim to provide peace of mind. Wendy Brewer finds out whether affiliation with such schemes really does mean member sites are more secure

The worldwide web is a bit like Aladdin's cave: so full of enticing delights, it's hard to know which to plump for. With countless online retailers offering discounts, special rates and free delivery, the armchair shopper is hard pushed to differentiate between deals. But for many of us, the knowledge that an attractive online shop doesn't necessarily equate to exemplary business credentials is a concern, even as we obligingly tap in our credit card details. This is where web trading accreditation schemes have come in.

Quite rightly, as online buyers we want to be able to cut through the gloss of the internet shopping mall and know that when we buy anything via the web our money and private details are in safe hands. Accreditation schemes were set up to offer this level of reassurance. However, our ConsumerWatch investigations reveal that there are no real guarantees for safe shopping.

Shop assistance

Many organisations offer their own schemes, which they allocate to companies based on certain criteria, such as delivery records, customer service and reputation, but it is really up to the individual to decide which scheme and, indeed, which organisation they are willing to trust.

"More than trusting any scheme we try to give the customer knowledge to help themselves when shopping," said Graham Miller of Shopsafe.co.uk. "I don't think people go to a website just because it's accredited, but I think it does add to the

confidence factor when they get there. It also gives a customer some comeback – if they have a bad shopping experience we can step in and try to resolve it."

"Consumers should look for the TrustUK logo. TrustUK vets and accredits hallmark schemes," added *Which?*'s Gareth Headon.

Bizrate.com, a US-based scheme, awards its icon to the top five scorers in each of its trading categories, such as electronics, for example, by monitoring those sites, shopping on them and then reviewing them. "Although many people wouldn't go specifically to a site which has our icon, many visitors click on it to find

out what it is," said a Bizrate.com spokesman. "Our research has shown us that once people are aware of the scheme, they will choose the site with the icon over the one without."

The Consumers Association has its own accreditation scheme under its public *Which?* banner. "Two-thirds of online shoppers surveyed by us said they would feel more confident in the knowledge that the site included some form of independent guarantee," said *Which?*'s Headon.

Shopsafe currently has about 1,000 shops listed in its directory but this represents just 10 percent of those that

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applied to Shopsafe. To maintain reliable databases, organisations rely on customer feedback. "We have removed people from our directory from time to time. If we receive complaints we follow them up until they are resolved," said Shopsafe's Miller. "If we get lots of complaints about a particular merchant and they don't get resolved we remove the merchant and ask them to remove our logo from their site."

Cover up

There are many types of accreditation schemes available and not all operate in the same way. Technosure, for example, does not monitor sites for their customer service standards or reputation. Instead, it provides internet insurance, offering customers some reassurance that they are covered in the case of fraud, whether that takes the form of having your credit card details stolen or finding the products you've bought are never delivered.

The client goes directly to Technosure's dispute resolution service and the company will investigate their claim and award compensation where it feels appropriate. Companies that subscribe to the service have the dual benefit of being able to reassure customers by displaying a legitimising logo which, web trading organisations agree, has a positive effect on sales, as well as being covered in the event of legal action.

Other schemes, such as Paybox, take the pressure off the retailer. Acting as a third party, the company allows users to pay via their mobile phone and then pays the online retailer from its own account. This means the shoppers' private details are never revealed. "There are levels of accreditation schemes which have many different requirements. Although Paybox isn't an accreditation scheme as such, it does provide the user with convenience and reassurance," explained a Paybox spokesperson.

"It is good to look at a variety of schemes and research what they involve. The more a customer knows about what's out there, the better chance they have of reducing online fraud," said a Trading Standards Institute spokesman.

Playing it safe

But while organisations that provide accreditation schemes agree that using an accredited site is advisable, they also stress the importance of education when shopping online. "Customers can't always shop at sites which are accredited and therefore they must be aware of key elements and their rights if things go wrong," said a spokesman at TrustUK. "Researching a company may be a good idea where large (expensive) transactions are being made," he added.

Headon advises: "Consumers should follow a commonsense regime when shopping online, but it's also useful for them to know there is a third party they can go to if they experience problems." *Which?* has a list of useful tips for online shoppers at <http://sub.which.net/shopping/guide.html>.

Recommended schemes

- Bizrate.com (www.bizrate.com) Bizrate monitors web traders across all sectors and awards them points based on various trading criteria, such as their service standards and pricing. Only the top five retailers in each trading category can qualify for a logo.
- Icra (www.icra.org.uk) The Icra filter provides a guarantee to parents that the sites carrying the logo have blocked off adult content from children. This ensures that children running a search of products to buy will not be given access to adult goods.
- Shopsafe (www.shopsafe.co.uk) Advertises the products of all the companies signed up to its scheme. Shopsafe visits and buys

goods from all Shopsafe's member sites to evaluate delivery times, range of goods and pricing compared to other online shops. Each retailer is awarded a star rating depending on how they score in each trading category. Shopsafe has more than 1,000 listed members.

- Technosure.com (www.technosure.com) Participating sites purchase online insurance from Technosure, a private company, to protect their customers against fraud. A dispute resolution service enables customers to bring their cases directly to Technosure, which will then take up the matter with the retailer in question.
- Truste (www.truste.com) This is a US-based scheme that ensures companies have agreed to certain guidelines and requirements. The company also offers a dispute resolution system for consumers who experience problems dealing with an online company.
- TrustUK (www.trustuk.org.uk) A non-profit-making organisation endorsed by the government to encourage online shopping. The body vets other web trading organisations that regulate online shopping sites, as well as offering its own regulating service. Where companies are unsure of which scheme to trust they should look out for the Trust symbol of reassurance, alongside other web trading regulators' icons, such as *Which?*'s. Members are required to adhere to strict codes of practice, such as those enforced by trade associations.
- Which? (www.which.net) The consumer watchdog's Web Trader award is bestowed after a series of vigorous checks carried out by experts who search sites for hidden costs and trawl through terms and conditions to check there are no unscrupulous return policies. The scheme has more than 2,100 members signed up, ranging from large retailers, such as Comet and Debenhams, to small independent ones.
- Paybox (www.paybox.co.uk) Users pay Paybox for goods using a code via their mobile phone. Paybox then pays the online retailer, so customers don't have to reveal their bank details to the retailer. Rather than offering peace of mind that the retailer is legit, it means their details are held with only one company from which they have a source of comeback should things go wrong. ■