

POLICY EXAMPLES FOR ALL WEBSITES (required by Cardholder Associations)

PRIVACY POLICY:

This statement should tell the consumer how the merchant will be using the personal data they have collected.

“We respect and are committed to protecting your privacy. We may collect personally identifiable information when you visit our site. We also automatically receive and record information on our server logs from your browser including your IP address, cookie information and the page(s) you visited. We will not sell your personally identifiable information to anyone.” (And so on...)

Or, if they do pass along personal information for whatever reasons, they would state this instead. This policy should be tailored to how the merchant intends to use the information they are given.

SECURITY POLICY

This statement should tell the consumer how their personal information is kept secure during the transmission of payment.

“Your payment and personal information is always safe. Our Secure Sockets Layer (SSL) software is the industry standard and among the best software available today for secure commerce transactions. It encrypts all of your personal information, including credit card number, name, and address, so that it cannot be read over the internet.” (Etc.)

REFUND POLICY

This policy should be clearly and specifically spelled out to avoid disputes with cardholders.

“We offer 30 Money Back Guarantee on almost every product we offer. Please call customer service at 800-000-0000, in advance to obtain an RMA number (Return Merchandise Authorization) within 30 days of purchase date.”

Another example:

“All refunds will be provided as a credit to the credit card used at the time of purchase within five (5) business days upon receipt of the returned merchandise.”

Note - It could be that all sales are final or No Refunds. If this is the merchant’s policy, it should be stated on the website and should also be noted on the footer of the merchant receipt or invoice

Shipping Policy/Delivery Policy

This policy should clearly define the merchant's shipping policy

"Please be assured that your items will ship out within two days of purchase. We determine the most efficient shipping carrier for your order. The carriers that may be used are: U.S. Postal Service (USPS), United Parcel Service (UPS) or FedEx. Sorry but we cannot ship to P.O. Boxes.

If you're trying to estimate when a package will be delivered, please note the following:

Credit card authorization and verification must be received prior to processing. Federal Express and UPS deliveries occur Monday through Friday, excluding holidays.

If you require express or 2 day shipping, please call us at 303.477.3361 for charges.

SHIPPING AND HANDLING COSTS:

1 item (boots not included) \$9

2 or more items, including boots \$15

PLEASE NOTE: Out of state orders WILL NOT be charged sales tax. In state orders will be charged 7.8% sales tax