



## how buySAFE is superior to other forms of online purchase protection

**buySAFE® is the only trust signal that financially guarantees the promises the merchant makes.**

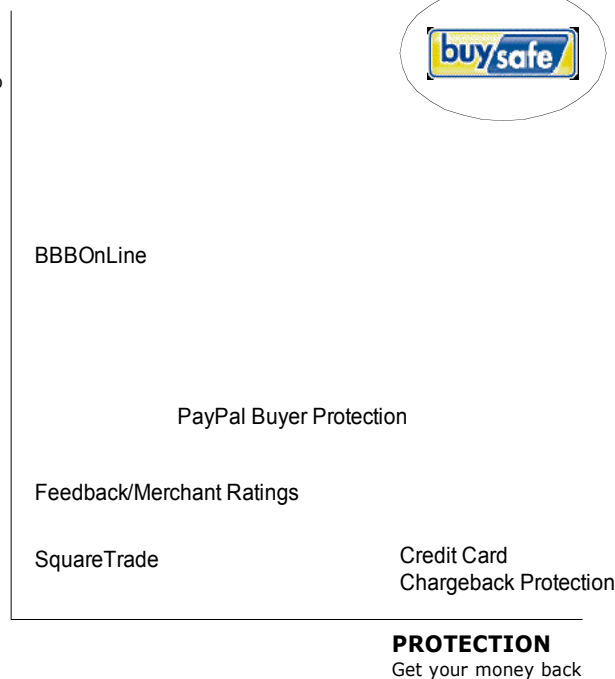
The buySAFE Business Inspection is the industry's most rigorous qualification process. Only *the best* sellers qualify to include the buySAFE Seal in their item listings, so buyers can avoid problems in the first place. Additionally, the buySAFE Seal indicates the transaction is guaranteed with a surety bond of up to \$25,000.

*No other company offers financial protection as high or a qualification process as comprehensive.*

The following map shows how other companies measure up:

### SELLER VERIFICATION

Know more about who you're buying from



### BBBOOnline

BBBOOnline sellers have to prove their reliability and commitment, but there is no guarantee or financial protection for buyers in the case of seller default or fraud.

To qualify to display the BBBOOnline Reliability Seal, merchants must:

- be a member of their local Better Business Bureau
- pledge to meet the BBBOOnline Reliability Standards for ethical business practices
- agree to resolve complaints using an online dispute resolution program

## **Feedback/Merchant Ratings**

Comments and ratings left by others who have bought from the seller do give insight into a seller's past performance, but there is no guarantee or financial protection for buyers in the case something goes wrong with current transactions. Additionally, these ratings can be manipulated and are based on the personal opinions of unknown individuals. Just one illustration of feedback's weakness involves a person easily racking up positive feedback ratings by selling a couple hundred \$0.01 items, then switching to selling higher priced items under the guise that he is experienced.

## **SquareTrade Seal Service**

Any seller, regardless of online selling experience, can qualify for SquareTrade. SquareTrade performs a check to ensure the identifying information they capture matches a real identity that isn't associated with fraudulent activity, but they do not verify that this is the identity of the applicant. This means that sellers aren't protected from identity theft, and buyers aren't fully assured they are dealing with a good seller. Additionally, SquareTrade does not guarantee the transaction. On their Seal Verify Page, SquareTrade clearly discloses, "SquareTrade does not guarantee this company's performance or endorse any product or service it offers. The SquareTrade Dispute Resolution service does not guarantee a settlement."

## **PayPal Buyer Protection**

To qualify to display the PayPal Buyer Protection signals, sellers must:

- have a minimum eBay feedback rating of 50, with 98% positive
- be in good standing with PayPal

Since one can acquire 50 feedback ratings on eBay in a single day, a large number of sellers qualify to offer this protection. Because so many sellers offer PayPal Buyer Protection, it is not a differentiator that helps shoppers determine who they should buy from. Other limitations include: the financial coverage is at most \$1,000 (and may be less or nothing depending on the availability of funds in the seller's PayPal account); buyers must pay with PayPal to receive the protection; shoppers can file only three claims per year; covers only fraud and material misrepresentation – it does not guarantee the seller's performance and all the transaction's terms of sale.

With buySAFE, shoppers can use any payment method the seller accepts, their transactions will be guaranteed up to \$25,000 per item, and there is no limit to the number of times they can receive a refund (as long as there is a legitimate problem in each case). Additionally, because the buySAFE Business Inspection is so comprehensive, only the best sellers qualify – allowing shoppers to know who to trust.

## **Credit Card Chargeback Protection**

The amount of financial protection varies across multiple credit card companies, but coverage typically conforms to what is stipulated in the Fair Credit Reporting Act. Unfortunately, since almost every online merchant will accept a credit card, this doesn't help shoppers separate the good merchants from the bad ones.

Very simply, most shoppers would rather avoid a problem in the first place, rather than fight with their credit card company for a refund. Whereas buySAFE enables shoppers to avoid problems in the first place, credit cards don't.

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