



**FEDERAL TRADE COMMISSION**  
PROTECTING AMERICA'S CONSUMERS

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# Restore Online Shoppers' Confidence Act

Tags: [Consumer Protection](#)

Mission: [Consumer Protection](#)

Law: 15 U.S.C. §§ 8401-8405

Links:

<http://uscode.house.gov/view.xhtml>

Files:

 [online-shoppers-enrolled.pdf](#) (163.48 KB)

This Act prohibits any post-transaction third party seller (a seller who markets goods or services online through an initial merchant after a consumer has initiated a transaction with that merchant) from charging any financial account in an Internet transaction unless it has disclosed clearly all material terms of the transaction and obtained the consumer's express informed consent to the charge. The seller must obtain the number of the account to be charged directly from the consumer.