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Tips for Shopping Online

by **SCOTT GAWNE**

Buying online can be scary

Is the product going to work? How do I know the product I'm about to purchase is what I need? Will I be able to return it if it doesn't work? Will I actually get the product? Will the product I receive be the product the seller says it is? How can I be sure my credit card and other personal information is safe and secure? How do I know I'm getting a good deal?

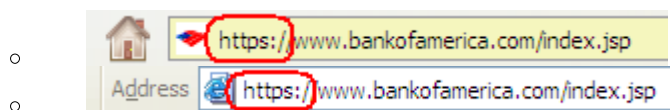
Read this article to become a smart online shopper and answer the questions below!

Keeping your personal information secure when shopping online:

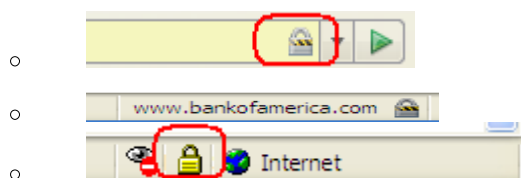
Always check to make sure the site you are buying from is secure!

Never enter personal information such as a credit card, social security or a pin number on a website that is not secure. A secure site means your data is [encrypted](#) along it's path between you and the persons you intend to receive it, no one else can see the data you are sending. The five bullets below show you how to check to make sure the site is secure.

Make sure the website address starts with https rather than http.



Be sure there is a small lock icon on the status bar along the bottom and/or off to the right of the address bar.



Some more modern browsers (Internet Explorer 7 and Firefox) will also color code the address bar to make it more evident the site is a secure.

Make purchases using a credit card:

Credit cards often times provide some form of their own protection incase of a dispute between you and the seller. You can withhold payments while a dispute is in process.

Never give out your social security number:

There is no need for an e-commerce site to require your social security card. Giving out this information could lead your identity being stolen.

Do not give your password to anyone:

Your password is the key to any information the e-commerce website may have saved on you to help speed up the purchasing process. If someone has your password they can easily log in and view all of your personal information. Select a strong password so it cannot be easily guessed. You should have at least 8 characters with a mixture of letters, numbers, symbols and mixed case. The longer the password the more secure it will be, longer passwords mean more possible combinations for hackers to try.

Tips for finding the best deals and companies to purchase from

Read reviews on the product to be sure it lives up to its claims. Many e-commerce (electronic commerce) websites allow visitors to leave comments and rate the product they sell. You should take the time to skim through them but take them with a grain of salt. I've found upset people are more likely to come back and leave a comment than satisfied customers. Just because someone had a bad experience doesn't necessarily mean that you will also, but if a lot of people are complaining you may want to re-consider your purchase.

Check professional reviews from a company that gives in depth product reviews. Here is a list of some of the more popular review websites.

General Product Research:

- Wize: <http://wize.com>
- Shop Wiki: <http://shopwiki.com>

Mountain Bikes:

- mtbr: <http://www.mtbr.com/reviews/>

Technology:

- c|net: [reviews http://reviews.cnet.com/](http://reviews.cnet.com/)
- PC MAG Reviews: <http://www.pcmag.com/category2/0,1874,13,00.asp>

Digital Cameras:

- Digital Photography Review: <http://www.dpreview.com/reviews/>

Research the product on price comparison websites, the internet is full of them. Most comparison sites not only compare prices but also allow you to compare products side by side to be sure you're getting the features you need at the best price.

Product Comparison Sites:

- ShopWiki: <http://shopwiki.com>
- Become: <http://www.become.com>
- Google Product Search: <http://www.google.com/prdhp>

Use coupons when making your purchases. There are plenty of sites that focus solely on providing coupons. Try searching on Google or Yahoo using the store name along with the keyword "Coupons", i.e. "[Best Buy Coupons](#)". Typically these coupons work in one of two ways:

Two common ways online coupons work:

- The coupon site will have a link that takes to you to the stores website and presents you with a coupon you can redeem.
- The coupon site will give you a coupon code you can enter just before you complete your purchase and have the product in you cart.

Purchase only from sites you know and trust. If you are unsure of the site you are about to purchase from you should do a little research first. One of the easiest ways to research a company is to search the company's name online using a popular search engine like Google or Yahoo. Try running multiple searches using the company name and adding keywords like "scams", "fraud", "identity theft" or "complaints". Take a look at the results and search for anything that looks suspicious.

You can also check the [Better Business Bureau](#) to find out how long the company has been in business and learn about complaints reported against this company.

Tips for purchasing through an online auction site like ebay:

Ensure the seller has a good reputation.

Most auction sites give a seller rating based off feedback from prior purchasers. Check the seller's feedback and make sure the seller rating is near 100% and that the seller has a large number of sales for the rating to be based off of.

Pay attention to the shipping information.

Who is responsible for paying the shipping costs and what are they? Are there any restrictions such as geographic location or someone must be available to sign? Is insurance required and who pays?

Double check the return or cancellation information.

Is there a time restriction on returns or cancellations? Will you get a full refund or a store credit? Is there a product warranty? Is there a person you can call to work out any issues?

Be sure to keep copies of all correspondence.

Retain copies of any correspondence you have with the seller, and keep copies of the product descriptions, advertisements and photos of the product. This is so if there is a dispute you have the information required to prove your claim.

Sources and links for further reading:

- Privacy Rights Clearinghouse: [Online Shopping Tips: E-Commerce and You](#)
- NY Attorney General: [Tips for Buying Online](#)
- [Related Blogs](#)

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