

Online Shopping



Email

Have a shopping email account, separate from the regular one you use for correspondence.

- **Shopping Site User Accounts**
Use this email to register with shopping websites, especially places you plan to shop again. This email will be where you will reset your password if you forget it.
- **Receipts**
Keep track of what you bought, when you bought it, whom you bought it from. Keep these for as long as you have the product, or think you might want more.
- **Ship Notification**
Track your package from the time it leaves the company to your doorstep. Keep these until you are sure the product isn't damaged and you don't want to return it.
- **Newsletters and Special Offers**
Get notified of sales, or deal offers not given to those who don't sign up. Keep until any special offer is expired.
Unsubscribe—Make sure to opt out of newsletters if you don't want them.
- **Other Spam**
When you use an email address to register for accounts or just to shop as a guest, you are likely to get third party spam. Delete immediately.

Money

Some types of money work better online than others.

- **Credit Cards**
Recommended due to built-in and regulated fraud protections (vs. Debit Cards, which tend not to have those protections).
- **Single Use / Virtual Credit Cards**
Generate a credit card number that works for one transaction (or merchant) only. Ask your bank or credit card company if this service is available. Also available through third party providers.
- **Gift Cards**
Pay in person, use online. Only good for certain merchants.
- **Third Party Payment Services**
Like an online check, services such as PayPal mediate between vendors and your bank account or credit card.
- **Money transfers, Money orders, or other non-reversible, non-traceable financial transactions.**
Be wary of any merchant who asks for this. Do you know who they are? Are they trustworthy? Do they have a reason for asking for this type of transfer? Only if all the answers are yes should you even consider such a thing. This type of transaction is usually reserved for dealing with financial institutions.

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Safety

Look at policies before you buy.
Be wary of online scams.

- Use common sense. Some things really are too good to be true.
- If you don't understand or something sounds shady, do a search and learn more.
- **Whom are you buying from?**
Have you done business with them before? Is it really that same business, or somebody trying to trick you (a phishing site)?
Merchant Reviews - look at other people's experience with the seller.
Contact Information - email, phone, or physical address, how do you find them if something goes wrong.
Policies - return policies, shipping policies, know before you finalize a transaction. Some sites share information with others, so look at the policies before you give them your personal information.
- **Is your connection secure?**
When you send personal or financial information, take precautions.
Do not transact on open wifi (like City Wi-Fi)
Wired or well secured wireless networks are harder to spy on than open networks.
Look for https:// or shttp:// in the URL
See a secure site connection before you submit any personal information.
- See more at: <http://www.staysafeonline.org/>

Sites

Shop regulated marketplaces or with brands and sites that have consistent, trustworthy, service.

- **Single Retailer Sites**
One brand, One company, One business, One website. Each retailer will require you to have separate accounts, newsletter settings, payment information.
Examples: ibex.com, bodenusa.com
- **Marketplace Sites**
Multiple individual sellers selling through a single, usually themed, website. You set up a single account with the marketplace, and then can purchase items from individual sellers in the marketplace. All accounts and payments go through the marketplace host, but items are shipped to you from individual sellers. Each seller might have different policies about returns, or ways to contact them.
Examples: etsy.com, rubylane.com
- **Combination Sites**
Marketplace and Single Retailers together
When a large single business also hosts a marketplace of other smaller sellers. When you search these sites you see products from both the host retailer and individual vendors. You shop these with a single account with the host site, but terms and shipping rates can differ from vendor to vendor.
Examples: amazon.com, sears.com, barnesandnoble.com