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## Online Shopping—continued

### Objectives

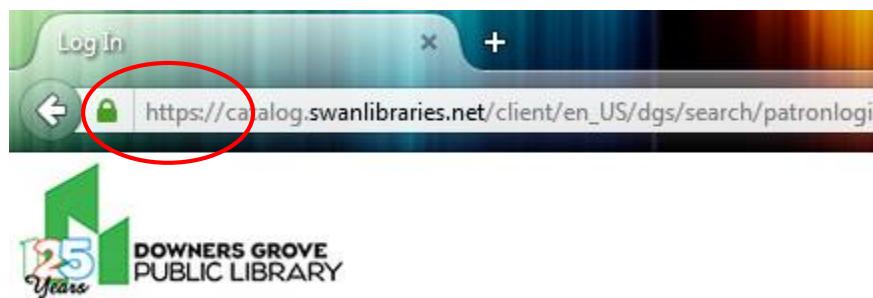
By the end of this class, you should be able to:

- Identify the signs of a reliable site
- Choose a payment option that works for you
- Find product guides and reliable reviews
- Know what to look for in the “fine print”
- Know where to go to compare prices and find bargains

### Is the Site Reliable?

One key rule to online shopping is to make sure that the site is reliable. Here are some guidelines for deciding whether to purchase from a site.

Make sure that the site is secure. Look at the address bar to see that the address starts with “https.” You should also see a picture of a small padlock in the address bar. Clicking on the padlock will give you more information about the site’s security. These tell you that the website encrypts your data, making it much more difficult for your information to be intercepted.



Buying from well-known websites, like Amazon, or those associated with major brick and mortar stores, is a good idea. If you are not sure about the store, look for the following:

- Contact information that includes a complete street address and phone number, as well as an e-mail address. A Postal Box number is not a good sign. Confirm the information by searching for it on a search engine like Google or Google Maps. It should be easy to contact the seller. If not, you might want to think twice about doing business with them.

## Online Shopping—continued

- See whether there are icons for consumer organizations like the Better Business Bureau. If there are any, click to make sure that they link to the organization's actual website.
- Search online for the name of the company and the website to see if there are any reviews or complaints.

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### Quick Tip

If you are having trouble locating information about the site, look for links at the bottom of the homepage such as FAQs, Help, About, Policies, Contact Us, or Forums.

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## Payment Options

In today's online world, there is no 100% safe way to pay for online purchases. However, you do have many options.

In general, a credit card is the best way to pay for an on-line purchase, because it gives you the greatest protections. Generally, there are limits on your liability for any unauthorized purchases made with it, protections for stolen merchandise, and often there are extended warranties on the products that you purchase. Using a debit card offers the same convenience, but you may not have similar protections. If you are concerned about giving out your credit card number, one option is to use only one credit card for making online purchases. If your account is compromised, you only need to close one account.

If you do not want to place purchases on your credit card, another option is to use a separate bank account for online purchases. By limiting the amount of money you place in that account for a specific purchase, you may minimize the risk of someone emptying your bank account. If you use online banking, you can set up notifications whenever your debit card is used, and you can notify your bank immediately if something is unauthorized.

PayPal® (<https://www.paypal.com/home>) is another way to pay for your purchases. Not all, but many online stores, such as overstock.com, Walmart and Newegg, will accept this form of payment. In addition to privacy, it offers certain

## Online Shopping—continued

protections if you were charged for something you did not purchase, or your order is never received. Reimbursement is also offered on eligible purchases.

It is free to sign up. All that you will need is your legal first and last names, address, phone number, e-mail address, and a new password for your account. You register the card you wish to be charged for your purchases with PayPal®, and the transaction is handled through PayPal® without revealing your credit card information to the seller. This is a particularly popular way to pay for transactions between private parties on sites such as e-Bay.

Two other payment options similar to PayPal® are Apple Pay™ (<http://www.apple.com/apple-pay/>) and Android Pay (<https://www.android.com/pay/>).

## Reviews and Buying Guides

Most shopping websites publish buyers' reviews of their merchandise, and some will respond to questions about items. This information can be really helpful when making a decision, but it is important to remember that not all of the reviews are authentic. Some sellers will solicit positive reviews in return for merchandise, and others actually hire companies to write positive reviews for their products.

If you are not sure about a particular item, read reviews about the item from more than one website. If you start to see the same reviews over and over again, it is a pretty good sign that these were solicited and could be biased. Also watch for reviews that suggest the item advertised may not be the one that you will receive. For example, someone might mention that the item they received was not in the packaging shown in the picture, or that they owned one previously and this is different, although it is the same model.

Speaking of models, if you are looking for a name brand item like a power tool or small kitchen appliance, check out the item on the manufacturer's website. You may find that there is a newer model at the same or similar price, or that the manufacturer is selling older models at a reduced price. The manufacturer's website is also usually the best place to compare features and obtain full specifications. Checking them against the product description on another website may save you from purchasing an item that will not live up to your expectations.

Another source of reviews are websites devoted to particular kinds of products. You can find these easily using your favorite search engine using the terms: reviews and the type of item that you are looking for.

## Online Shopping—continued

Buying guides usually describe the distinguishing features of a product, explain the nature of these features, and frequently provide side-by-side comparisons of different brands and/or models. These are excellent resources to use when you are considering making a major purchase, especially for rapidly changing products like televisions and computer electronics. They enable you to make an informed decision, and may save you money by helping you decide what features really matter to you.

Many of the large companies' websites include buying guides on their websites: Best Buy, Overstock.com, Lowe's, Abt and Home Depot, are just a few. Even National Geographic has buying guides for green products.

There are many buying guides for tech and related products. Some of my favorites are CNET, PC Magazine, and Kim Komando.

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### Quick Tip

You can find links to all kinds of buying resources at the Downers Grove Library website (<http://dglibrary.org/research>). Click on Consumer Information. As a Downers Grove Library cardholder, you have free access to Consumer Reports online.

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## About Shopping in General

Amazon.com is the largest online retailer in the world, and if you know how to navigate Amazon, you will be able to shop anywhere. The site is loaded with extra features and sells everything from machinery to appliances, clothing, groceries and services. In order to make a purchase on the site, Amazon requires you to open an account with your e-mail address and password.

Notice that Amazon provides you with links to their Conditions of Use, Privacy Notice, and Help. If you have any questions, read through them before you sign up.

## Online Shopping—continued

You can search for a specific item using the search box on top, or you can browse by department. If you choose the department on the left side of your screen, another box will open giving you more specific choices of sub-departments.

One thing you should know about Amazon (and this is true for other large retail websites) is that not everything you see on the site is sold by Amazon. Amazon sells websites and services to outside sellers, and factors like return policies, shipping fees, warranties and other services differ. Therefore, it is important to notice from whom you are actually purchasing the merchandise.

**Hamilton Beach 64650 6-Speed Classic Stand Mixer, Stainless Steel**

by [Hamilton Beach](#)

 1,446 customer reviews | 135 answered questions

#1 Best Seller in Household Stand Mixers

List Price: \$49.21

Price: **\$45.08 & FREE Shipping**

You Save: \$4.13 (8%)

In stock.

Estimated Delivery Date: Feb. 19 - 24 when you choose Standard at checkout.

Ships from and sold by [Alphaben](#).

Package Quantity: 1

- Plastic, Stainless Steel
- Made in USA or Imported
- 4 qt. stainless steel bowl
- 6 speeds & QuickBurst button
- Bowl RestTM mixer stabilizer
- Doubles as a hand mixer
- 290-Watts peak power makes mixing easy

▼ Show more

66 new from \$25.99 1 used from \$23.19

The process of shopping is actually very easy. When you find something that you want, specify any options you may have such as size or color, the number of items that you want, and click to place it in your shopping cart. On Amazon, the availability and prices on the items are updated, and when you click on your cart the next time you go online, you will see a list of any changes.

## Online Shopping—continued

Many sites have other options besides your shopping cart, like wish lists and shopping lists. These are convenient. If you see something that you might want to go back to later, you can add it to one of these lists and it will be saved. On Amazon, you can make a number of different lists, such as gift suggestions for individuals or filler items for the next time you shop.

If you are not registered on a shopping site, you may not be able to save lists. An alternative is to keep track of items you may want to return to by bookmarking them or marking the sites as favorites, and saving them in groups. You can do this on any browser.

The checkout process is very similar across sites. You will need to have:

- The recipient's shipping address
- Your billing address (which should be the same as the one on the credit card you are using)
- Telephone numbers
- Charge card numbers and expiration dates
- To select the type of delivery that you want
- Provide delivery instructions if other than normal promo codes or coupon codes.

You will have the ability to modify your cart and all of your information before you are ready to click the Buy button. Remember to click it once and wait until the transaction has been processed. You will see a confirmation page that you will want to save or print for your records.

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### Quick Tip – Keeping Secrets

If you are shopping online for gifts and others have access to your computer, you may want to shop incognito. Make sure that your browser is set to erase your browsing history, or open a private browsing window that will not keep a record of your search history.

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## Finding the Best Price

[DealNews](#) is a great site for shopping and looking for best price information. This site lists outstanding on-line bargains everyday with constant updates. I think that it is a great site if you have a generic idea of what you are looking for, such as coffeemakers. This search will find the coffeemakers that are the best deals. If you are looking for a specific brand or model, you can complete a form with the brand, keyword, and price range that you are looking for, and receive an e-mail alert when your specifications are met. There are also Apple and Android apps available for your mobile devices.

[CamelCamelCamel](#) is a great help for Amazon shoppers in particular, and a good reference point for prices in general. Here you can type in the name of an item or an Amazon URL and find highest and lowest prices on Amazon as well as for third party new and used products. A graph shows price fluctuations over time periods ranging from three months to one year. The app even indicates whether the current price is a “good deal” and it links to the item on Amazon. As with [DealNews](#) you can set price alerts and even import your entire public Amazon wishlist. You may choose to receive price notifications via e-mail, RSS and Twitter.

[CamelCamelCamel](#) also offers the [Camelizer](#), browser extensions available for Google Chrome, Mozilla Firefox and Safari, that enable you to access it without leaving the Amazon, BestBuy, or Newegg websites.

Joining mailing lists and “liking” stores on social media like Facebook and Twitter. Are excellent ways to stay informed of sales and special offers. Often stores have one-day or even 4-hour specials with substantial savings. If you choose to do this with e-mail, I strongly suggest that you open a separate e-mail account for this purpose, because your inbox can be overwhelmed with ads.

## Coupons

There are websites and apps for your portable devices that are dedicated to providing you with coupons and promo codes that can be used online as well as in stores. Most of the time, these sites require that you register with them, and they will send you updates about their current deals. Some of them allow you to select the kinds of updates you would like, and some even allow you to control how often you receive them. If you signed up through e-mail, most of these are e-mail communications. Individual store apps may send you text messages with links to their ads as well as e-mails.

## Online Shopping—continued

One thing to be aware of is that sometimes these sites are not really offering anything that you cannot already get by going directly to the store site. It is a good idea to check both sites to make sure you are getting the best discounts.

Some of the most popular coupon sites are:

Retail Me Not

<http://www.retailmenot.com/>

Coupons.com

<https://www.coupons.com>

Coupon Cabin

<https://www.couponcabin.com/>

Free shipping.org

<http://www.freeshipping.org/>

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### Quick Tip

At check-out, most order forms have a space to enter a coupon or “promo” code. These codes often provide a discount on your total order or free shipping. If a promo code is not advertised on the site, do a search for the name of the store and promo code or check the coupon sites to see if there is one that will apply to your order.

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## Shipping

One drawback to online shopping can be shipping costs. If you are buying a low-cost item or getting a small discount, the shipping and handling cost can reduce or negate your savings. However, there are other options to be aware of:

- Many stores will ship free if you exceed a certain dollar threshold. This can vary from as little as \$35 (for example, Amazon), to as much as \$200 at high end retailers.
- Always check the store’s website to see whether they are having special promotions. Some of the stores that I shop in regularly, offer reduced rates or free shipping on a regular basis.
- There are websites dedicated to finding the best shipping deals. Sometimes if you are a regular store customer, they will send special codes to be used to reduce shipping. People share these on the websites. Some good sites to check are:

<http://www.freeshipping.org/>

## Online Shopping—continued

<https://www.couponcabin.com/free-shipping/>

[http://www.rather-be-shopping.com/free\\_shipping](http://www.rather-be-shopping.com/free_shipping)

- If none of the above work, try searching for “free shipping and the name of the store.” You may find something that was overlooked.

## Return and Exchange Policies

The process of returning or exchanging an item, intact or damaged, varies from store to store. It is very important to know what the company’s policies are before you buy. These policies are usually easy to find on a website. Most often you will be able to find a link at the bottom of the homepage.

Here are some important points to remember:

- Always save a copy of your online order and your e-mail order confirmation, which may be your only receipts.
- Not all stores will accept returns or even make exchanges, especially if the item is from a deeply discounted site, or if the item is identified as a closeout or final sale.
- There are almost always time limits for filing for a return, typically 7 to 30 days. Read the fine print to see when the time frame starts. It could be from the date you order, the date the item is sent, or the date you receive the item.
- Time limits for returns are often extended around the holidays, but check to make sure of what they are. Some extend to the end of January, but others end much sooner.
  - Find out whether you are responsible for paying for return shipping. Most often, you will want to pay for insurance to assure the return is received, and this could cost more than you paid to have it shipped to you. Check to see whether the item is being shipped directly from a foreign country, like China. This could be exceptionally expensive.
- Many sites have more specific restrictions on returns of items such as electronics, CDs and DVDs. In many cases, you may not return items if their original packaging has been opened unless the item is obviously defective.
- Most items need to be returned in their original packaging, including electronics and toys. Unpack the item carefully and save the box and packaging until you are sure that you will keep the item or until the warranty expires.

## Online Shopping—continued

- Many sites require you to contact them before you return an item. They may specify the method of shipping the return. They will often provide you with a return number and will e-mail you a printable label. Sometimes the return shipping will be free to you until they receive the item, and they will subtract the shipping cost from your refund.
- Many sites charge a restocking fee if you return the item. This almost always applies to electronics and computers. It is usually a percentage (around 15 to 25 percent) of the original cost. If you think that you may need to return an item, compare prices and policies between stores. You may be able to pay a slightly higher price with less costly restocking and reshipping fees.
- More and more frequently, you may be able to return an item bought online to a brick and mortar store without any fees. This is particularly useful for clothing purchases where sizes may vary, and for gifts.
- If the item arrives damaged, take photos of the package and the damaged contents, and contact the seller immediately. It may be necessary to provide these to the seller or shipper.

### More Fine Print

There have been some recent court cases challenging “nondisparagement clauses.” These have been found in the really fine print of the terms of agreement on some unscrupulous websites. Essentially, you as a user of the website or a customer are prohibited from stating anything negative about the merchant and its products. In an extreme case, the terms essentially prohibited a customer from complaining about the merchandise, and when she did, was subject to being charged \$250 plus additional fees for any further correspondence with the company and any legal costs incurred.

Internet shopping can be a wonderful experience. Many department stores offer free shipping and discount coupons, and allow you to exchange or return items at their brick and mortar stores. The ability to comparison shop, find the best price, and have it delivered to your door could not be easier. Just remember to shop at reputable stores and read the fine print before you place your order.

## Protecting Your Privacy

One way to minimize your risk of exposure to cybercrime is eliminating accounts at sites you no longer use. If you signed up with a website that you will never use again it is a good idea to cancel that account. The personal information that you provided is probably still on those computers and vulnerable to the next hacker.

The difficulty of deleting your accounts varies from site to site. Sometimes it takes a great deal of hunting and clicking to figure out how to cancel your account. In other cases, you may never find it. I recently learned about an interesting site that can make this task much easier.

[Justdelete.me](#) is a directory of over 300 sites with direct links to their account cancellation pages. Within the directory each site is rated for ease of canceling accounts: green for easy, red for hard, and black for impossible.

That's right. It says *impossible*. According to the website, some sites, including some very popular ones, do not allow you to completely remove your account. For that scenario, [justdelete.me](#) provides a work-around called "Fake Identity Generator" that will give you a name, address, date of birth, bio, username, and password. Update your account with this information, and if the site is compromised, you will not need to worry about a stolen identity. (Note that this could be a violation of the terms of agreement, so you need to be aware of that risk.)

If you remembered to keep a list of the sites you have joined, now may be a good time to remove those accounts altogether. If you did not, you may be able to find a list of those sites if you allowed your browser to remember your passwords. The way to do this differs from browser to browser.

This link to an article on Kim Komando's website can help:

[http://www.komando.com/tips/12319/secure-your-online-passwords-in-your-browser/3.](http://www.komando.com/tips/12319/secure-your-online-passwords-in-your-browser/3)

## For Further Information

If you have any other questions about online shopping or would like some personal assistance, we are here to help. If you have a quick question, feel free to call, e-mail, or drop by the Computer Help Desk.

If your question is lengthy, or you would like personal assistance, you can contact us to make an appointment to “Book a Tech.” The person who can best assist you will contact you to make an appointment at a mutually convenient time for up to one hour. This is a free service for all Downers Grove Library members. Please don’t hesitate to ask.

You can reach us by phone at 630-960-1200 and ask for the Computer Help Desk, or go to <http://dglibrary.org/content/book-tech> and complete the form.

Thank you for attending this class. If you are interested in learning about other topics, please let us know.