



A weekly question/answer column

How Can I Be A Smarter Online Shopper?

Karen Biers answers:*

Cyber shopping is fast and convenient and opens a whole new world of merchandise and services for you and your family. Here are some tips that may help you be a smarter and safer online shopper.

- If the seller is unfamiliar, read more about the company, often found in a section on the Web site called “About Us.”
- See if the seller has any reliable endorsement logos or seals on its homepage, such as the one from the Better Business Bureau. (Of course this is only an indication of the seller’s reputability, not a guarantee.)
- To see how other consumers rated the shopping experience at many online stores, check BizRate. (www.bizrate.com)
- Check the methods and prices for shipping. A low sale price may no longer be a bargain after adding high shipping charges.
- Read the seller’s privacy policy so you understand how information about you may be used. Opt out of additional mailings if you don’t want to receive email or other offers.
- Some consumers are fearful about shopping online because they are afraid that their credit card information or number will be stolen. The chances that your credit card will be misused are very remote, particularly if you transmit your number to the merchant in a secure manner. Most merchants use secure Web sites, where your personal information is encrypted or scrambled, so that it cannot be easily intercepted. Do not send your credit card number by email as opposed to a secure order form. Emails are not secure.

You can tell if you are entering your personal information on a secure page of a Web site if:

- A notice pops up on the screen alerting you to that fact;
- You see a closed lock or unbroken key in the bottom corner of your screen; or
- The first letters of the Internet address of the page you are viewing change to “https.”
- If you still do not feel comfortable providing your credit card number online, many sellers allow you to either call or fax it to them.

To help make sure you receive the right merchandise at the price you want, be sure to:

- Understand if the product is new, used, or reconditioned.
- Compare the price of the product you are considering at a variety of online stores by using several shopping comparison sites such as MySimon (www.mysimon.com). A list of

popular shopping comparison sites can be found on the shopping page of www.consumerworld.org.

- Check if the product is in stock or how long a wait there is.
- After entering your order, check that the total price, including shipping and any taxes, is correct.
- Make sure that any special discounts offered or coupons used are properly deducted from your total before you finalize the order.
- Print a copy of your order confirmation screen, and check your email for any further confirmation.
- For more information about shopping online, visit www.safeshopping.org and www.ftc.gov/bcp/conline/pubs/online/payments.htm

* Karen Biers is Utah State University Extension Entrepreneurship/Home-Based Business Specialist