

Stay Safe When Shopping Online

Shopping online is fast and convenient, but before you make a purchase here are some tips to help keep your information safe.

Know who you're dealing with

Anyone can set up a website, so be sure you shop trustworthy sites. If the site is secure, its URL (web address) should start with "https://." You also may see a picture of a small closed lock. Confirm online seller's physical address phone number in case you have questions or problems.

Do your homework

Research the product before you buy. You can checkout websites that offer product and price comparisons. Read the fine print, and look for key words in the seller's description that may indicate the quality of the product.

Proof of payment

Do not send cash or money transfers as payment under any circumstances. It's advised that you pay by credit card, so if there is a problem you can dispute the charges. Be sure to regularly review your credit card statement. Print or save records of your online transactions, including the product description and price, receipt/confirmation and emails you send and receive from the seller.

Know the terms and conditions before you buy

Don't assume the seller has a refund policy or that you'll receive a full refund should you want to return the item. Find out who is responsible for the shipping costs or if you will be charged a restocking fee.

When should you expect to receive your purchase

A Federal Trade Commission (FTC) rule requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised. Many sites offer tracking options, so you can see exactly where your purchase is and estimate when you'll get it.

Don't email any financial information

Do not provide your personal or financial information in an email or in response to a pop-up message. Those are not secure methods of transmitting your private information. Legitimate companies don't ask for information that way.

Beware of scams or "too good to be true" deals

Legitimate businesses do not send emails claiming problems with an order, account or a package to lure the buyer into revealing financial information. Free offers or very low prices, may not be what they seem. Know what you're getting before you agree to it.

How to Report Online Shopping Fraud

If you have problems during a transaction, try to work them out directly with the seller, buyer, or site operator. If that doesn't work, file a complaint with our department at: www.pinellascounty.org/consumer.