

The Federal Trade Commission received more than 3 million consumer complaints last year. Online shopping is convenient but can be costly if shoppers aren't careful. It pays to know what to look for when shopping online.

Online shopping tips:

Use secure servers, sites, devices. Public WIFI might not be secure. Be cautious about entering personal or financial information. Think twice about shopping online while you're hanging out at your local coffee shop. Look for https:// in the web address. The "s" stands for secure. Some websites have the landing or home page designated as secure but that doesn't always mean all pages are secure. Before entering your credit card information, be sure to look for https:// in the web address for that page. It's more difficult to verify security on an app than on a webpage; so, you might want to do your shopping from the website. Be sure to exit, sign out, or log out of accounts before closing webpages.

Know the seller and the policies. It's always a good idea to do business only with reputable sellers. Anyone can set up shop on a website. How can you tell if the seller is reliable? One way is to confirm the address and phone number. You can also look for online reviews of the company. Be sure to read all of the seller's policies for purchases, warranties, and returns.

Read reviews. Most online sales sites post customer reviews. Previous customers write statements about their purchasing experience and the product quality. Reviews can let you know if returns are difficult, if quality was as described, if clothing or shoes are true to size. Think twice before making a purchase if the seller or product has bad reviews. More than one bad review could be a red flag.

Pay by credit card. Credit cards are usually preferable to debit cards for online shopping because of some legal protections. The Fair Credit Billing Act allows consumers to hold off on paying a charge while the purchase is under investigation. If a product or service is not as promised or if you never received the product, you can wait to pay while your creditor investigates. If you've been a victim of fraud or theft, you are only responsible for paying the first \$50 in charges. Sometimes creditors provide additional protections for their card holders. Read your policy to find out what additional benefits may be provided by your credit card company.

Check your statement. One of the best ways to monitor for fraud or theft is to check your statements regularly. You can check bank and credit card statements online weekly to look for suspicious charges. Keep copies of receipts and confirmation emails. Typically an online seller provides a receipt or invoice that you can save or print. They also often send a confirmation email. These documents can serve as your proof of purchase if case of investigation. Make sure that the charges on your card are the correct amount as shown on your receipt. Monitor statements regularly to make sure you are not charged more than once for the same purchase. If you find an error, contact the seller immediately. If the problem is not resolved, you should contact the Arkansas Attorney General's office online at arkansasag.gov or call the hotline 800-482-8982.

For more tips on consumer protection, visit www.uaex.edu/money or contact your local, county office. The Cooperative Extension Service is your source for reliable information. We nourish individuals, families, and communities by connecting trusted research to the adoption of best practices. We are a catalyst of prosperity for Arkansans.

Laura Hendrix, Ph.D.
Assistant Professor – Family and Consumer Economics

The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, sex, gender identity, sexual orientation, national origin, religion, age, disability, marital or veteran status, genetic information, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.