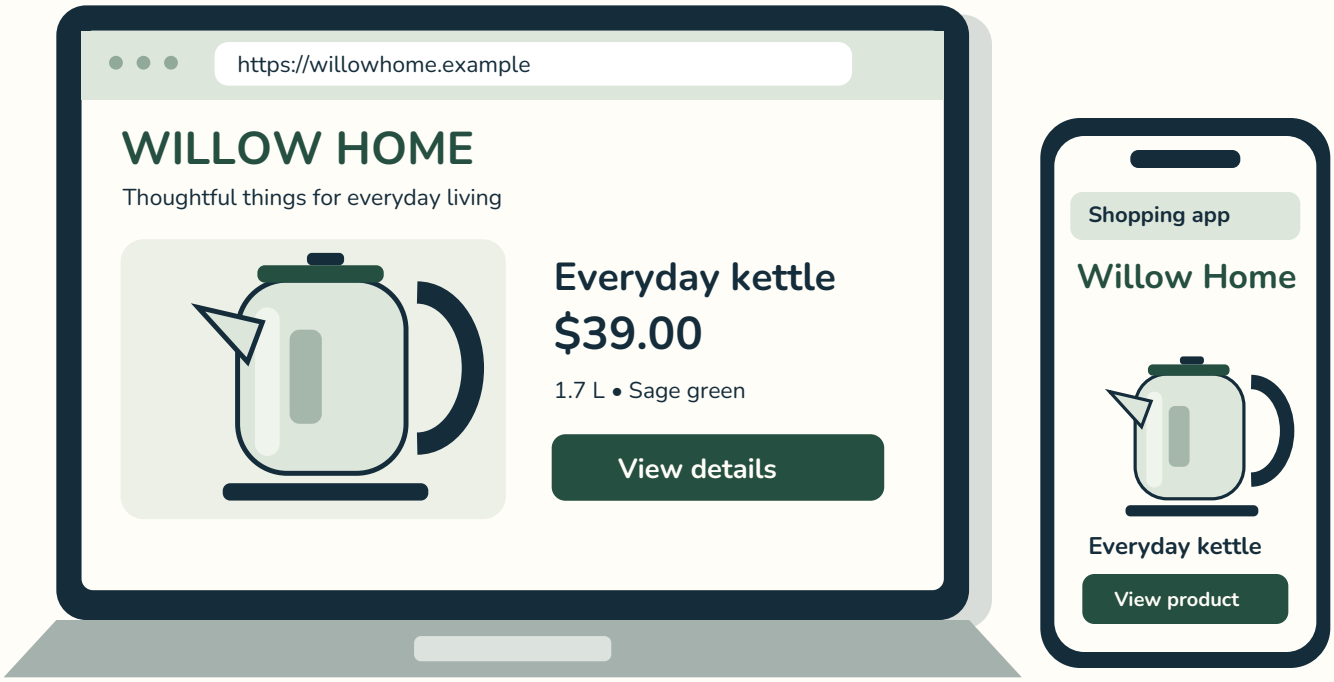
Before You Buy Online

Five Checks for Safer Shopping



1. **Open the official site or app**
2. **Check the seller and address**
3. **Compare unusually low prices**
4. **Read delivery and return details**
5. **Choose a safer way to pay**

1. Open the official site or app

Use a retailer you know, a saved bookmark, or an app you have verified.



A familiar starting point

Open a saved bookmark or a verified shopping app.

Pause before following an ad.

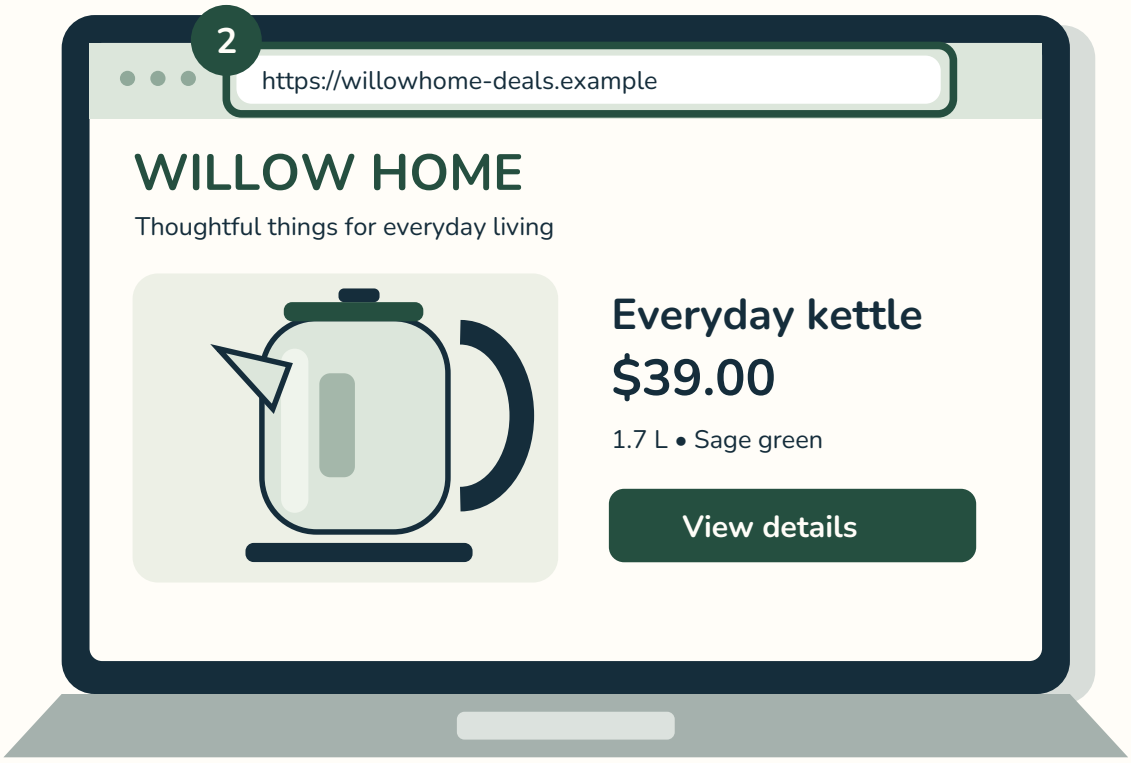
Do not let a link choose for you

Ads, search results and messages can lead to look-alike sites. Find the store independently if unsure.

Pause • Check • Then decide

2. Check the seller and address

Click or tap the address bar. Read the full website name before entering payment details.



HTTPS is not proof of a genuine shop

Extra words or a misspelled name are reasons to pause. Search the business name plus “complaint” or “scam.” Read several independent sources.

Reserved .example addresses; neither store is a real seller.

3. Compare unusually low prices

Compare the same model, size and condition at other sellers. A low price alone does not prove a scam.

3



$39

Compare the same model

3



$9

Pause and investigate

A countdown is not a deadline for you

Check the exact item description. “Refurbished” or a different model can explain a lower price. Save the listing if you need time to decide.

Pause • Check • Then decide

4. Read delivery and return details

Check the arrival estimate, return window, return shipping costs, fees and the complete total.

ORDER SUMMARY



Everyday kettle

4

Item	$39.00
Shipping	$8.00
Tax	$3.00
Total	**$50.00**

Read the return terms.

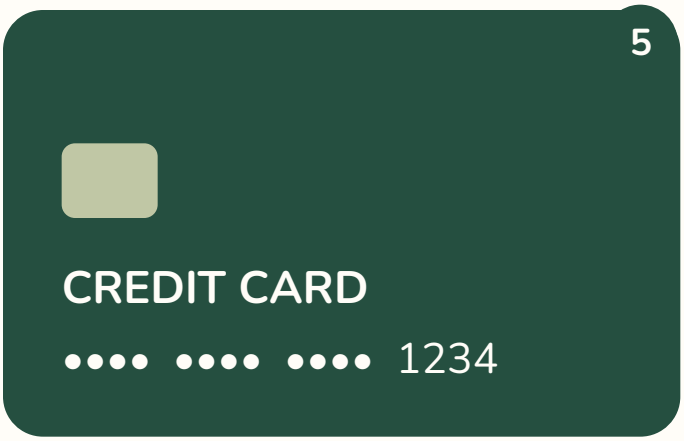
Save what the seller promised

Keep the receipt, product description, delivery estimate and return policy. In this example: $39 + $8 + $3 = $50.

Pause • Check • Then decide

5. Choose a safer way to pay

A credit card can offer protections if something goes wrong. Review the payment method before you continue.



STOP if required:

Gift card number or PIN

Cryptocurrency

Wire transfer

Payment app only

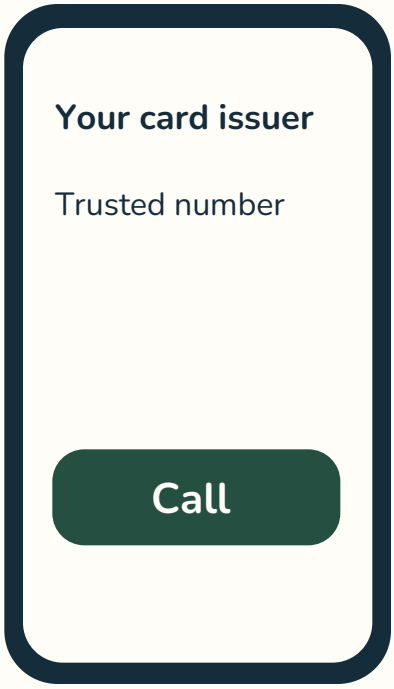
Never send gift card codes to release an order

Stop if the seller insists on gift cards, crypto, a wire transfer or a payment app as the only way to pay. No payment method guarantees a refund.

Pause • Check • Then decide

Already paid a suspicious seller?

Contact your card issuer, bank or payment service immediately using a trusted number or official app.



Contact the payment provider

Use the official app or the number on your card. Ask about reversing the payment.

Act promptly. Keep the evidence.

Keep records and protect your accounts

Save messages, receipts, the website address and screenshots. Change a shared password wherever reused, and turn on two-factor authentication. Report at ReportFraud.ftc.gov.

Ask about recovery promptly. Getting money back is not guaranteed.

Your five-check shopping reminder

You can pause, ask someone you trust, or walk away. There is no need to rush a purchase.

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Need patient help?

Call (301) 300-1716 or visit cyberguardia.io. You decide when you are ready.

Sources: consumer.ftc.gov/articles/online-shopping

consumer.ftc.gov/articles/what-do-if-you-were-scammed