

# 23 tips all online shoppers should know

Find the best bargains every time and avoid rip-offs with our smart strategies

**Y**ou click on “Buy” and then wonder, “Could I have gotten it cheaper somewhere else?” Maybe you even ask yourself whether you can trust your credit card with this seller. Well, ShopSmart has been covering online shopping for the past two years, and during that time we’ve learned a few things about making sure you get the best deal every time you shop. We’ve boiled it all down for you here. The advice below includes the basic tricks that the savviest Web shoppers know by heart. So the next time you ask yourself, “Did I shop smart?” you can pull out this list and know you’ve made all the right clicks.

## How to nab the best deals

■ **Start with price-comparison sites.** No matter what you’re buying, always check at least two or three price-comparison sites. We’ve found that no one site has the best deals every time. PriceGrabber.com, Shopping.com, and Google.com/products are a few of our favorites because they’re easy to use and great for digging up bargains. And all three can provide tax and shipping fees. Also check out BizRate.com, Shopping.Yahoo.com, BeatMyPrice.com, and specialized search engines such as Retrevo.com for electronics.

■ **Comb through product reviews to zero in on the best buy for you.** Buyers who have used a product can tell you whether that lint roller actually gets Fluffy’s fur off your sweater or warn you that the Pilates machine will fall apart after a few months. Many shopping sites, including QVC, Petco, and Zappos.com, post user reviews. Or try Buzzillions.com or Epinions.com. Another trick: Google the name of the product (or the retailer) and the word “complaints.” (You can, of course, also subscribe to ConsumerReports.org for expert product reviews and advice.)



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■ **Grab a promotional code.**

Dozens of sites collect promotional codes for discounts on Web purchases. To find them, Google the name of the shopping site with the words "coupon code" or "promotion code." A shortcut: Go straight to RetailMeNot.com, which keys you in to the most promising codes.

■ **Shop retailer sites.** To keep on top of special Web deals, coupons, and sales at your favorite stores, go to retailers' sites and sign up for their e-mail alerts. Some sites also offer RSS feeds that

■ **Take advantage of Web sites that round up the sales.**

You can scan sales at tons of retailers at iStorez.com. Pick a product category, such as "bedding & bath" or "kids & baby," or select a specific retailer, and you'll be able to click through to its site. Don't miss the "last-minute deals" category. And as we've reported in previous issues, ShopItToMe.com is a great site for combing through sales on clothing and shoes. It will e-mail you daily or weekly alerts about discounts on labels ranging from Ann Taylor to Chanel.



## LOOK FOR 'SHIP TO STORE'

Many e-retailers will deliver your order to a store for pickup, eliminating shipping charges. Store pickup can save you really big money if an item is heavy or bulky. Walmart, Nordstrom, and many other retailers offer this service.

send you product updates every time you go online. To get started, you need an RSS reader. Microsoft's Internet Explorer 7 has one built in; so do personal home pages such as My Yahoo and My AOL. You can also download free RSS reader software at sites like FeedDemon.com and FeedReader.com. Once you set up your reader, subscribe to feeds by going to your favorite retailers' sites and following the RSS instructions there. The feeds will be automatically sent to you.

■ **See if eBay has it cheaper.**

Enter the item in the search box, then click on "advanced search" and select "show completed listings only." You'll see a list of the prices paid for that item (new and used). Our shoppers have found that some retailers offer better prices on eBay than they do at their own sites.

■ **Get a rebate.** Even if you've found a rock-bottom price, you can cut it even more by scoring a rebate. Ebates.com gives you a percentage back on purchases

from more than 1,000 retailers. Every quarter or so, the site hands over a check with your rebate money. Another rebate site, MyPoints.com, awards you gift cards, not cash. Also, if you have a credit card that accrues rewards points, use it to pay online. It's another way to get more mileage from your purchase.

■ **Leave the item in your cart.**

If you don't check out, the price might go down. A recent survey from the E-tailing Group, an online-commerce consulting firm in Chicago, showed that if you leave something in your cart but don't buy, you have a decent chance of getting a follow-up e-mail offering a discount. Warning: The price might also go up.

■ **Get free shipping.** Double-check the total cost before you buy. Many search engines, including Shopping.com and Google Product Search, let you type in your ZIP code so you can see how much shipping charges and tax add to the cost. To find online sellers that deliver free, go to Freeshipping.org.

■ **Shop the stores.** Don't assume that the price you see online is the best deal around. Try calling or visiting local stores if you have the time. A big-box retailer might be able to give you a break on a floor model, for example. Also, check Walmart.com and Target.com, which might not always turn up on price-comparison sites.

■ **Keep an eye on prices.**

PriceProtectr.com, DealAlert.com, and PriceSpider.com track prices on thousands of items and will e-mail price alerts. If something you just bought goes on sale, you might be able to get a refund for the difference; many e-tailers, including Kohl's and Target, offer price guarantees for a limited time. You can also use price trackers to request alerts, so when the price of something you'd like to buy drops, you can jump on it.

# Don't get cheated

■ **If the site is unfamiliar, go to BBB.org.** Click on "USA site," then on "Check out a business or charity," and then on the "Phone, URL, Email" tab. The Better Business Bureau recently replaced its "satisfactory/unsatisfactory" ratings with letter grades from A to F, which will give you more details on how good or bad a Web site really is.

■ **Scan for negative seller reviews.** Several price-comparison sites, including PriceGrabber.com and Google.com/products, allow customers to rate sellers. Look at negative reviews to make sure the situations described are something you can live with. (At the Google site, click "sort by seller rating" and scroll to the bottom.) Also, look at the dates of the reviews. Focus on those written in the last six months. But beware if there are only a handful of reviews, or if they're all glowing. An unscrupulous seller might have planted the praise.

■ **Check seals of approval.** Those little symbols at the bottom of a Web page can help you determine if a site is legit. Hacker Safe (now McAfee Secure) and VeriSign Secured attest to a site's security; TRUSTe certifies that a site meets its minimum privacy standards. Be warned: These seals can be fraudulently copied and pasted onto a page. To spot a fake, go to the seal issuer's site ([www.mcafeesecure.com](http://www.mcafeesecure.com) or [www.truste.org](http://www.truste.org)) and look for the seller's name or URL. For VeriSign, click on the emblem; a pop-up window will validate its authenticity.

■ **Get to know the seller.** Always check three things when dealing with any e-commerce site: a street address and phone number (not just an e-mail

address) so you can contact the seller with questions and complaints, a privacy policy describing how the site will use your info, and secure checkout (look for an "https" prefix or a lock symbol next to the URL when you hit the checkout page). But keep in mind that none of those things is a guarantee that you're dealing with a reputable site. There's no substitute for checking online reviews. (For more info on staying safe online, go to [www.ConsumerWebWatch.org](http://www.ConsumerWebWatch.org).)

■ **Put away the checkbook.** Never pay by check or money order when buying online. If something goes wrong, the seller has your money and the onus is on you to try to get it back. The safest way to pay is with a credit card.

■ **Try an alternate payment method.** Some smaller sellers don't accept credit cards but do take PayPal. If you use PayPal, link it to your credit card, not your checking account. It's easier to have the charges reversed if you're not satisfied. Another option at checkout: BillMeLater; with this choice you can elect to receive your bill in the mail or online.

■ **Eyeball the site's return policy.** It can usually be found under the "help" or "customer service" tab. At many stores, certain product categories, such as electronics, have shorter return windows. And check to see what you need to keep (such as the packaging or receipts) to receive a full refund.

■ **Be careful when returning to a store.** If you buy something online, don't assume you can bring it back to a store. Many online sellers, including Home Depot, Macy's, and Target, have



## SCRAMBLE YOUR CREDIT CARD

Many credit cards now allow you to generate a number for one-time use online, so that your real card number won't fall into the wrong hands. To see if your card issuer offers this service, call the customer service number on the back of the card or check the issuer's Web site.

tighter restrictions for products bought on their sites than in their stores.

■ **Watch out at online megamalls.** Sites like Amazon sell products from other merchants that set their own policies on shipping and returns. Look carefully at the name of the vendor. If it's different from the name of the site you started on, Google the seller's name and go directly to the site to make sure you're OK with shipping fees and guarantees.

■ **Watch for red flags.** If the site has typos, misspellings, or a URL that ends in .CN, .RO, .RU, or some other odd suffix, or only accepts checks, click someplace else! It could be a scam.