

ONLINE MARKETPLACE PURCHASES



Looking for an online deal? Hoping to find a bargain on a previously owned item? Online marketplaces are gaining popularity as a convenient way to purchase new and used goods - from apple peelers to zip-up hoodies and scooters to campers. Online marketplaces are accessible on social media accounts, online ads, and other online sites.

Before making a purchase from any online marketplace, check the seller's rules about refunds and returns, investigate what recourse is available if problems arise, and use safe payment methods.

Be a Savvy Online Marketplace Shopper

Each online marketplace will have its own way of displaying items, processing payments, or managing other parts of the shopping experience. Marketplaces are designed to showcase items for sale and create an easy and straightforward buying experience. However, not all online marketplaces are what they seem to be. Research the site, the seller, the item, and payment methods before providing a credit card number and personal information.

Check Out the Marketplace Site

- Search online for the site's name, with the word "complaint" or "review," to see what other people say about their experiences.
- Some sites require that an account is created up prior to making a purchase. Before setting one up, find out how the site uses and protects personal information.
- Look for HTTPS at the beginning of the URL. The 's' means the site is encrypted — but it doesn't mean it's a legitimate site. Scammers know how to encrypt sites, too. When in doubt, manually enter the domain name into a browser.

Check Out the Individual Seller

Check the seller's ratings and read comments from recent buyers.

- Be sure the seller's listing includes contact information and a verifiable physical location. If the seller's answers aren't satisfactory, choose a different seller.
- Certain services, such as product warranty, free shipping, or the right to return an item, may or may not be included in the sale of an item. Check the item listing for any inclusions, or ask the seller before making a purchase. Ask for the services in writing and keep copies.

Check Out the Item

- Look closely at the photos the seller posts. Is there more than one picture? Do the posted photos show various angles of an item so it can be viewed in its entirety? Is there an option to request additional images? Without photos, there is no way to judge the accuracy or legitimacy of an item posted for sale.
- Read the seller's description of the item. If a seller says something is "refurbished," "vintage," "used," "as is," or "close-out," it probably isn't in top condition.
- If a seller lists an expensive item for a very low price, it might be counterfeit.

Use Safer Payment Methods

- Buy from a seller or site that accepts safer payment methods like credit cards, which have legal protections if something goes wrong, or a secure online payment system that protects buyers in case there is a problem.
- Don't pay with wire transfers through companies like MoneyGram or Western Union.
- Don't pay using gift cards like iTunes or Google Play, cash reload cards like MoneyPak, or cryptocurrency. Paying with these methods is like sending money; once it's gone – it's gone.
- Don't make a purchase outside the marketplace's payment system. Chances are any protection or refunds the site offers will be null and void.

Keep Records

- Keep track of deadlines for sending returns, asking for refunds, or asking for help from the site.
- Keep copies of any email correspondences or messages from the seller and the site.

Resolving and Reporting Problems

- Contact the seller immediately if there are any issues or concerns. If that doesn't work, contact the marketplace to report the seller.
- File a dispute with the credit or debit card company used to make the purchase. Ask the company to withhold payment during its investigation.
- Report dishonest sellers to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)