Quietech's Smart Shopper's Guide

Shop confidently. Avoid scams. Protect your money.

Shopping should be convenient, not confusing. Use this quick checklist before buying online or from a seller you do not know. The next pages explain what to watch for and what to do if something goes wrong.

Before You Buy: A 10-Point Checklist

1. **Know who is selling.** Find the actual seller, not just the platform displaying the advertisement.
2. **Check the website address.** Search for the store yourself. A familiar logo or paid ad is not proof.
3. **Look beyond star ratings.** Read reviews on several independent websites, not just the seller's page.
4. **Compare the total price.** Include shipping, taxes, fees, and any unusually large "discount."
5. **Read the product details.** Check size, model, condition, included parts, and expected delivery.
6. **Find the return policy.** Know the deadline, restocking fees, and who pays return shipping.
7. **Ignore artificial urgency.** A countdown timer or "last day" story is not a reason to rush.
8. **Choose a safer way to pay.** For online orders, consider a credit card you can pay off in full.
9. **Save proof of the purchase.** Keep the listing, advertised price, return policy, and receipt.
10. **Give yourself permission to walk away.** If the answers are unclear or the pressure rises, stop.

A HELPFUL REMINDER

A padlock or "https" means your connection to a website has basic security protections. Even scam websites can have these, so they do not prove the store itself is trustworthy.



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Spot fake stores and misleading deals

A trustworthy-looking website or heartfelt story is not the same as a trustworthy seller.

Warning signs worth investigating:

- **Too good to be true.** A brand-name product is offered at a fraction of its usual price, especially through an unfamiliar advertisement.
- **An emotional backstory.** A "retiring craftsperson" or "family store closing" story may be real, but verify the business independently before ordering.
- **No meaningful contact information.** You cannot identify the actual seller, understand where a return would go, or find a reasonable way to get help.
- **Artificial pressure.** Countdown clocks, claims that dozens of shoppers are waiting, or a special deal that supposedly expires in minutes.
- **Strange payment requirements.** A seller insists on gift cards, wire transfers, cryptocurrency, or a direct person-to-person transfer instead of normal checkout.
- **Reviews that do not add up.** Identical wording, irrelevant photos, or reviews that seem to describe a different item. Compare more than one source.

Shopping through an advertisement?

A social-media ad or sponsored search result is paid placement, not a guarantee of legitimacy. Search for the company by name, check the actual web address, and look up independent experiences before paying.

Facebook Marketplace, Craigslist, and local sellers

- **Inspect first.** For local purchases, see the actual item before handing over payment whenever practical. Avoid deposits for unseen merchandise.
- **Choose a sensible meeting place.** A busy, public location is preferable for small items. Consider bringing another person for higher-value or bulky purchases.
- **Verify money in your account.** If selling, do not accept a screenshot, email, or text as proof that a digital payment arrived. Check your actual account.
- **Never share verification codes.** A buyer or seller does not need the one-time sign-in code sent to your phone. Treat requests for those codes as a warning.

CASH STILL HAS A PLACE

Cash can work well for smaller local purchases. Examine the item before paying, because cash offers little protection if the deal goes wrong.

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How to pay with more confidence

The best method depends on whom you are buying from and what protections you may need.

Online purchases: Favor a credit card when practical

A credit card often provides useful dispute protections when an order never arrives, is not as described, or a seller fails to provide an owed refund. It is not a guarantee that every dispute will succeed. Pay your balance in full when possible so interest does not erase the savings.

Debit cards: Useful, but different

A debit card takes money directly from your bank account. Federal protections apply to unauthorized transactions, but the rules and remedies can differ from a credit-card purchase dispute. Report suspected unauthorized withdrawals to your bank promptly.

Tap your card or use a phone wallet

Tapping a contactless card generally offers better protection against magnetic-stripe skimming than swiping. Each tap uses a transaction-specific security code. Phone wallets, such as Apple Pay or Google Wallet, commonly use substitute card numbers and require device authentication.

Virtual credit card numbers

Some card issuers offer separate numbers for online purchases. Depending on the issuer, they may be limited to one merchant or spending amount. Availability and features vary, so ask your card provider.

Gift cards: Know the difference

Buying a gift card to give someone is perfectly normal. But if a caller, stranger, or supposed business representative tells you to purchase gift cards and read the numbers or PINs to them to settle a bill, fix a computer, pay taxes, or help a relative, stop. That is a scam.

IMPORTANT DISTINCTION

Tapping your phone at a store checkout is not the same as sending money to an unfamiliar person through a payment app. Do not assume a person-to-person transfer includes purchase protection.

What to do when a purchase goes wrong

A frustrating return is not always a scam, and you do not have to know every consumer law to begin resolving it.

1. **Document the problem.** Save receipts, the order confirmation, product description, return policy, photos, and tracking information. Keep notes about dates and conversations.
2. **Contact the seller in writing.** Explain what happened and the specific resolution you want: a replacement, a return, a refund, or a missing refund correction. Save the messages.
3. **Know which kind of problem you have.** Wrong size or a change of mind usually depends on store policy. Non-delivery, a defective item, an incorrect charge, or a promised refund may involve additional protections.
4. **Ask the card issuer about a dispute.** If the seller does not resolve the issue, contact your bank or card issuer promptly. For certain credit-card billing errors, a written notice may be required within 60 days after the statement showing the error.
5. **Report a suspected scam.** If you believe the seller was fraudulent, contact the payment provider and report the scam to the FTC at ReportFraud.ftc.gov. If gift-card numbers were given away, immediately contact the gift-card issuer and ask about recovery.

A SIMPLE WAY TO ASK FOR A REFUND

"My order number is ____. I ordered ____ on ____. The problem is ____. I am requesting a refund or replacement. Please reply in writing with the next steps."

FYI: YOUR CARD NUMBER DOES NOT ALWAYS NEED REPLACING

A dispute over an ordinary purchase is different from stolen payment information. Ask the card issuer whether your number should be replaced if you suspect it was exposed.

Trusted resources:

FTC shopping guidance: consumer.ftc.gov/articles/online-shopping

Credit-card disputes: consumerfinance.gov (search: dispute a charge)

Gift-card scams: ftc.gov/giftcards

Report fraud: ReportFraud.ftc.gov

This guide is general consumer information, not individualized legal or financial advice.

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