COMPUTER CENTER ONLINE · FREE GUIDE · LEVEL 1

Shopping Online Safely

Check the seller, pick a safe way to pay, and spot scams.

Credit card
Strongest protection

Debit card
Report problems fast

Gift cards, wires, crypto to strangers
Almost no way back

Before you buy

Search the store's name with the word reviews or scam, and read what people say on other sites. Look for a real address, a phone number and a clear return policy. Check the web address for spelling tricks. A price that seems too good is a warning. Read the return policy before you pay.

How to pay

A credit card is the safest choice. You can dispute a wrong or unauthorized charge, and the most you can owe for unauthorized charges is $50. A debit card pulls money straight from your bank account, so report problems the same day. With either card, tell your card company within 60 days of the statement that shows the charge.

Do not pay a stranger this way

Do not pay with a gift card, wire transfer, cryptocurrency or payment app when someone insists on it, and do not deposit a check and send money back. Honest sellers do not demand these, and the money is almost impossible to recover.

Signs of a scam

- You are pressured to act right now.
- You won a prize you never entered.
- A message says your account is locked and sends you to a link.
- Someone you only know online asks for money.
- A job asks you to pay a fee first.

Real companies do not ask for your password or a code.

Used items and marketplaces

Meet in a public place and check the item before you pay. Be wary of anyone who asks you to pay first or sends a check for more than the price.

Names and addresses

Your bank sets the name on your card, and some banks can print your chosen name on it even if your legal name has not changed. Ask yours. For delivery, a PO box, a store pickup point or a trusted friend's address can work. Some pickup points ask for ID, so check first.

If something goes wrong

Contact the seller, then your card company. Save your order confirmations and report scams at ReportFraud.ftc.gov.

Sources: FTC (consumer.ftc.gov); FDIC and CFPB card-dispute guidance. General information, not legal or financial advice. Last checked November 2026. Is something unclear or out of date? Use the contact form on our website and choose Guide feedback.