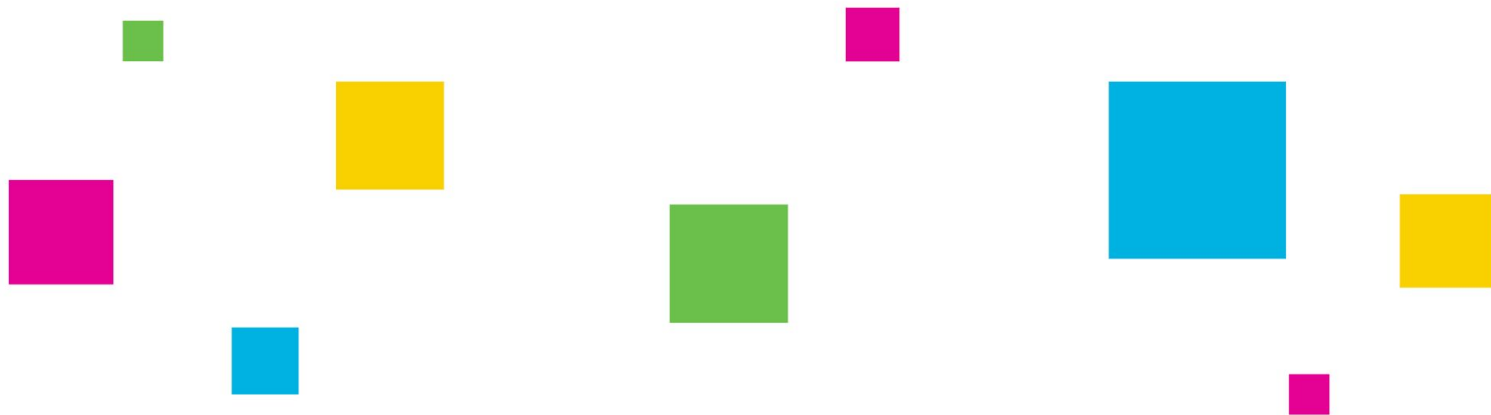


Online Shopping

This module will cover how to safely shop online. This includes making sure a site is trustworthy and secure, why it is important to shop on secure sites, and other best practices when online shopping such as price monitoring and managing purchasing information by checking out as a guest or with an account.



Make Sure the Website is Secure



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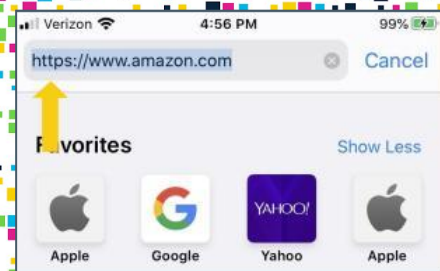
HTTP vs. HTTPS

There are two protocols for how information from your browser gets to a website and how information gets from the website to your browser.

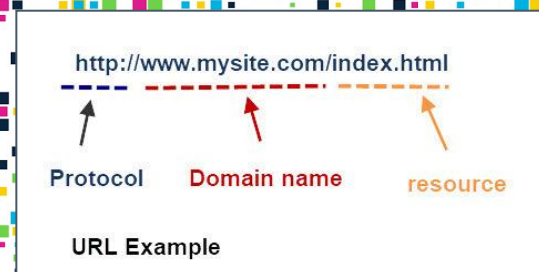
HTTP stands for HyperText Transfer Protocol and **HTTPS** stands for HyperText Transfer Protocol Secure.

The main difference is that HTTPS is secure (encrypted) and HTTP is not.

- ★ Someone who maliciously intercepts your data when you use HTTP can see or read what you have sent
- ★ Someone who maliciously intercepts your data when you use HTTPS cannot see or read what we have sent



Amazon.com is using HTTPS



The URL structure of an http: hosted website

Personally Identifying Information

Personally Identifying Information (PII) is any information that can be used to figure out who you are and potentially steal your identity. This includes your name, birthday, address, social security number, credit card information, and more.

You should never send any Personally Identifiable Information, also known as **PII**, over HTTP. Only send it over HTTPS.

Never post PII to a shared drive like Google Drive or to a shared calendar space. PII should be shared only with those who need to know it.

Some ways to check if an online retailer's website is legitimate can be:

- ★ Is this an established retailer who has physical locations as well as an online presence?
- ★ Are there online reviews for this retailer?
- ★ How well is the site designed and is it easy to use?
- ★ Are there typos or poor usage of grammar on the site?

Checking out as guest vs. creating an account



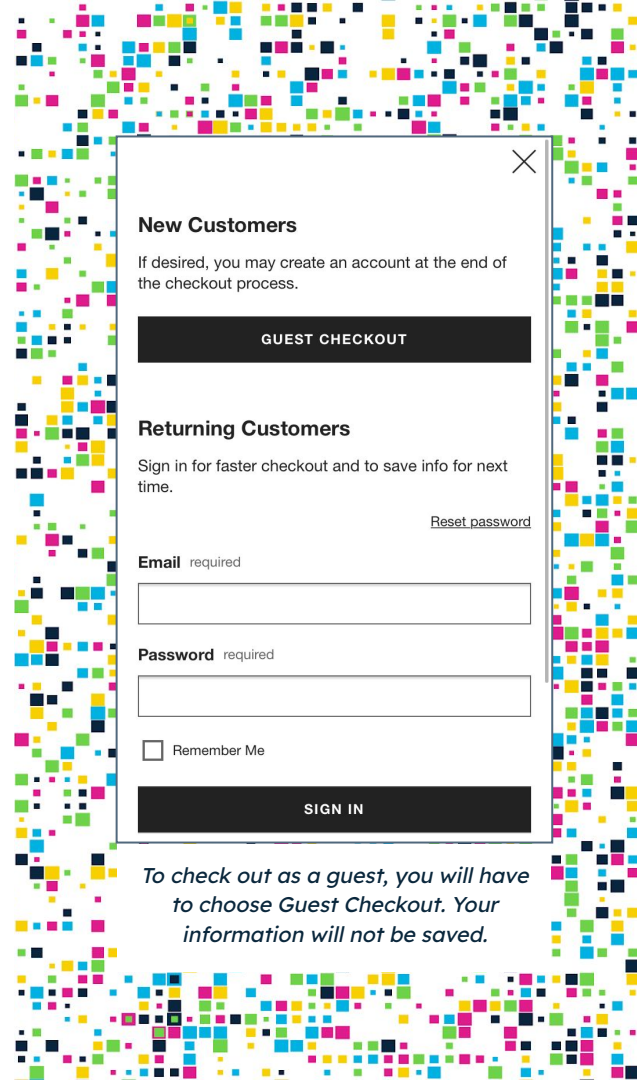
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Making Purchases as a Guest

When making a purchase online, most platforms have two options-- to pay as a guest or to set up an account with the platform.

Purchasing Items as a Guest

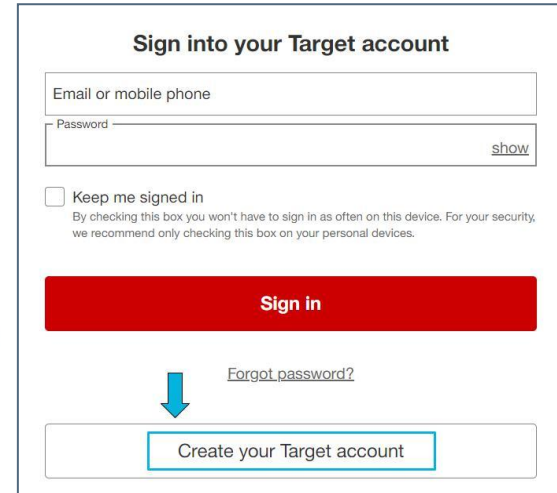
Purchasing items as a guest means that your information is not saved by the online retailer for use in future transactions. The next time you purchase from that seller you will have to re-enter all of your data. In many cases this option is faster and may feel more secure to some individuals since you are not allowing the online retailer to store your information on their servers.



To check out as a guest, you will have to choose Guest Checkout. Your information will not be saved.

Creating an Account

Creating an account at an online retailer comes with many benefits. You will not have to re-enter your payment and shipping information the next time you wish to purchase from the company. The company may also provide additional perks like discounts, coupons, or rewards points to those with accounts. The trade-off to these benefits is that you do have to trust them to store your personal information securely.



The image shows a screenshot of the Target website's sign-in page. The page title is "Sign into your Target account". It features two input fields: "Email or mobile phone" and "Password". The password field has a "show" link to its right. Below the fields is a checkbox labeled "Keep me signed in" with a sub-note: "By checking this box you won't have to sign in as often on this device. For your security, we recommend only checking this box on your personal devices." A large red "Sign in" button is positioned below the checkbox. A blue arrow points from the "Forgot password?" link to a callout box that highlights the "Create your Target account" button.

Example of button for creating an account at online retailer Target.com

Online Shopping Habits



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Reading Reviews

Reading online reviews can help you make decisions about your purchases and helps you be aware of any issues with the product you are buying or online retailer you are buying from. You should read reviews from a variety of sources. You can find reviews by using **Google.com** to search specific **keywords** for the product followed by the word “review.” For example, if you were looking to purchase a Galaxy S10 phone from Samsung, you would type the keywords “Samsung Galaxy S10 Review” into the Google.com search bar.

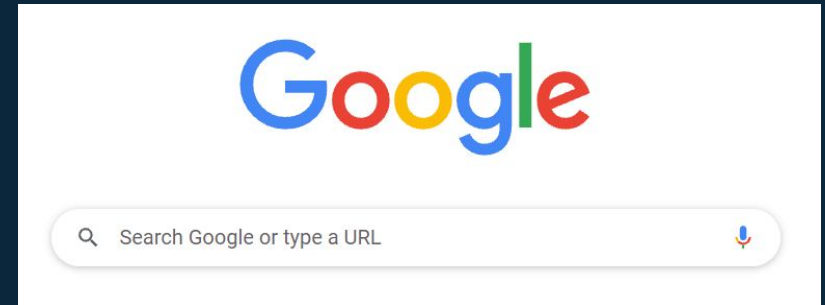


Image of the search bar at Google.com

Keyword

Keywords are words that describe the topic you are searching for. For example, if you are searching for product reviews, using a keyword search of “Samsung Galaxy S10 Review” will provide better results than just searching the word “Samsung.”

Another good place to look for product reviews would be on the website you are purchasing from. Usually they have a section for reviews of the product.

Product reviews are often displayed near the item you are purchasing.

[Shop all Sharpie](#)

3pk Highlighters Tank Smear Guard Chisel Tip Multicolor - Sharpie

● In stock at Newburgh · Aisle F15

★★★★★ 58

Guest Ratings & Reviews

5 stars	97%
4 stars	2%
3 stars	2%
2 stars	0%
1 star	0%

5.0 **83**

★★★★★ 58 star ratings 83% would recommend 6 recommendations

4.5 Quality out of 5 4.8 Value out of 5

Review images

School supplies

★★★★★ **Would recommend**

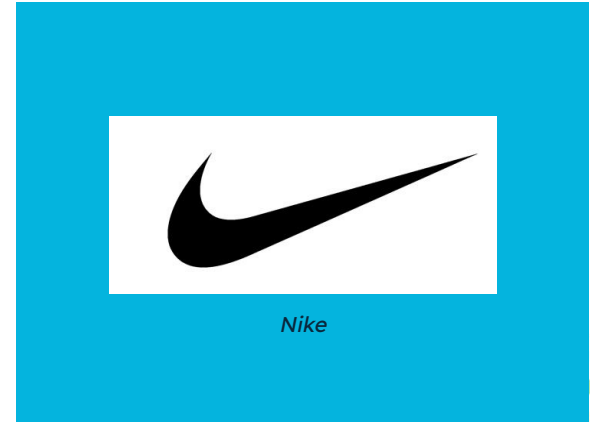
Tex05 - 2 months ago, Verified purchaser

Great buy. At a great store

You can read product reviews that have been left by others to learn about the item's quality or a buyer's experience with an online retailer.

Identifying a Known Brand

What is a known brand? A brand is the product line or maker of a product. It could be a brand you have seen in person at a physical store, or a brand you've purchased before. If something is a familiar brand to you, you have an idea of what you can expect from that product. An example of a known brand might be Nike, a well-known maker of sneakers and sporting goods.



Compare Prices

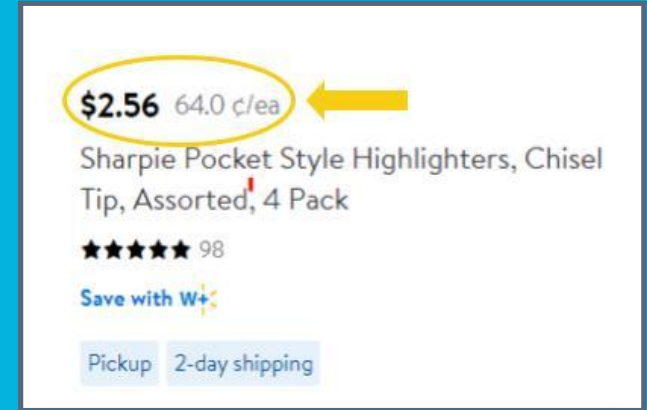
Before making a purchase, it is good to compare prices for that item from different online sellers. This can help you get a good idea of what a fair price is for the item and help you avoid overpaying or getting scammed. One thing to be aware of is the frequency of online shopping scams.

What is a Scam?

A scam is a term used to describe any fraudulent scheme that takes money or other goods from an unsuspecting person. Online scams have become very prevalent. While they used to be pretty obvious, they have become more sophisticated in recent years. Scams can be simple or more complex. They can be found in email, websites, and on social media. Remember: If something seems too good to be true, it probably is!

If a price is “too good to be true,” it probably is. The item could be of a lower quality than you anticipated or could even be a knock-off or forgery of a known brand. In order to compare prices, you can visit other online stores that sell the same item.

For example, if you see an item for sale on **Amazon.com**, a popular online retailer, you can check to see the price of the same product at **Walmart.com** and compare the two online retailer prices. You can also check prices on similar items. You could compare the price of a sweatshirt from Nike and one from Adidas to see which has a better price or is better suited for your needs.



Walmart.com



Price Comparisons: Target.com

Shopping on Trusted Platforms

Knowing your online retailer or seller can give you some peace of mind. An example of a trusted platform is an online version of a traditional store like Target, Walmart, or Macy's.

Amazon.com is another example of a commonly trusted platform, but you should keep in mind that not all products are sold directly from Amazon. They may be sold by a third-party vendor, like Ebay or Etsy. When buying from a third-party seller on Amazon, make sure you read the reviews for the item and the seller, and compare prices to know if what you're buying is priced appropriately.



Online shopping can be a convenient and safe way to shop when you are armed with all the right information!