

# COMPUTER GURU

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## Buying Stuff Online

I regularly buy stuff from Amazon, one of many online “e-tail” stores, because it’s either cheaper or unavailable elsewhere. I order clothes from L.L. Bean when they have a sale. Prescriptions from online pharmacies are less expensive than CVS, and the pills arrive in my mailbox every month automatically. DiscountFilters.com sells furnace filters cheaper than Home Depot, and my outdoor house lights cost less from Lowe’s website than at the lighting store.



Buying things online is really convenient, and no different than ordering from the erstwhile<sup>1</sup> Sears catalog—except that you buy your stuff from a website instead of a ten-pound book.

But some folks are wary of internet shopping because they have to provide their credit card information. With all the news of hackers stealing credit card numbers, I get their concern. But it’s the credit card that makes online shopping safe! If you lose your card or it’s stolen, the U.S. Fair Credit Billing Act limits your liability to \$50. **If, on the other hand, your credit card number is stolen, but not the card itself, you are not liable for any unauthorized use.**<sup>2</sup> Zip. Nada. Bupkis. That’s a key point, because you don’t give online sellers your card—only the number. You can’t accidentally leave your credit card at Amazon or L.L. Bean. The worse that can happen if someone charges stuff to your account is that you’ll need to get a new credit card, which is a pain in the *tuches*, but not an existential threat to your financial stability.<sup>3</sup>

Not convinced? Consider that when you use your credit card at a restaurant or gas station, that card is out of your control until the staff returns with the credit slip to sign. If you give someone a personal check, they have your bank account information and your signature. And paying with cash is fraught with, well, fraught.

Please—I’m not questioning the honesty of restaurants or gas stations, only pointing out that if you’re willing to give your credit card to someone you don’t know, you should be comfortable giving your credit card number to L.L. Bean. Now, that said, be careful buying from online vendors you know little about, or if a deal is too good to be true. Always order from websites whose address begins with “https.” And never send your credit card information to anyone via email.

**Happy returns.** If the item you bought from Amazon is defective or isn’t what you ordered, you let Amazon know, receive a return code, and then take it to Kohl’s, who will repack the item and send it back to Amazon (this is a new service from Kohl’s). Returns to L.L. Bean are easy, too, though you may have to take those all-weather skivvies you don’t like to the UPS store. But be careful: if you ordered the wrong thing, you may have to pay the return shipping, which can be expensive. (Example: the six-foot wide flat-screen TV that Amazon delivered didn’t fit your space because you didn’t measure first. Or your spouse doesn’t like it.) I usually buy big stuff at local stores, many of which will match online prices, so I can easily return the item.

Do you feel better about online shopping now? I hope so.

Next month, I’ll write about Apple Pay and Google Pay, which let you use your smart phone as a “digital wallet” to pay for stuff. It’s both convenient and secure.

If you need help with online purchases or just want us to hold your hand while you buy toothpaste from Amazon for the first time, visit the PSRC Tech Lab on Tuesdays from 10:00 a.m. to 4:00 p.m., Wednesdays from 1:00 to 4:00 p.m., or Fridays from 10:00 a.m. to 1:00 p.m.

1 I was looking for an opportunity to use erstwhile.

2 I’m only discussing credit cards. Debit cards are not as secure, and I wouldn’t use one for online purchases.

3 Was I too sarcastic here? Tell me if I was too sarcastic.