Online Shopping

The Best-Kept Secrets Of Online Shopping

by Cliff Hopkins

(NAPSA)—With gas prices near all-time highs and purse strings tighter than ever, we're all looking for ways to save. But you don't have to go to every store in town to compare prices or drive hours to an outlet to find deals—you can find amazing sales, comparison shop and still save money, time and gas with the use of (did you guess?) the Internet. Online averse? Not totally tech-savvy? Here's an easy guide that will make online shopping on a budget as easy as a click of the mouse:

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1. Look for special "online only" offers. Even brick-and-mortar retailers are offering incentives to encourage customers to shop online. Many will have items for sale exclusively through their Web sites or special clearance sales where savings can be found—sometimes up to 75 percent. Keep an eye out for special promotions and offers of free shipping to make online deals even sweeter.

2. Use a shopping search engine to comparison shop. Web sites like Shopping.com and BizRate are especially useful if you have a specific category in mind. Simply select a category, then a subcategory, and you're on your way. Some shopping engines even offer merchant and merchandise reviews to help inform your decision.

3. Use a secure payment system. Look for logos from companies such as PayPal or VeriSign to know if a seller is offering a safe checkout process. On eBay, for example, buyers should look for PayPal Buyer Protection, a free program that offers increased security by covering up to $2,000 for nondelivery of items, or products that are delivered not as described.

4. Be careful to check return policies. Most reputable online merchants maintain a "satisfaction guaranteed" return policy. However, some charge a restocking fee and most require customers to pay return postage. Some items, such as CDs and DVDs, can only be returned if they're unopened. Be sure to read the fine print before you complete your purchase.

5. Use tools such as PayPal to store all your personal information. With PayPal, you just have to enter your shipping and billing information once and it saves it for every point of purchase when using your PayPal account. This cuts down wasted time in the checkout process so you can complete your purchase quickly and safely. Another bonus? PayPal never shares your personal financial information with merchants, so all of your info is secure.

Shopping at a site that doesn't accept PayPal? By downloading PayPal Plug-In, you can pay using your PayPal account even when PayPal isn't an option.

How PayPal Plug-In Works

• PayPal Plug-In generates a secure, one-time-use debit card number every time you are ready to make a purchase—so you'll never have to give your credit or debit card number again.

• PayPal Plug-In is free and easy to download. Once downloaded, it can be conveniently accessed from your browser toolbar.

In addition to saving time by automatically filling in shipping and billing forms at checkout, PayPal Plug-In protects you against fraudulent Web sites, and there's zero liability on unauthorized purchases.

Learn more at www.paypal.com/plugin.

Cliff Hopkins is the online purchase pro for PayPal, an online payment company that lets anyone pay without sharing financial information and gives consumers the flexibility to pay any way they prefer, including through credit cards, bank accounts or account balances.