

YOUR MONEY GUIDE



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What Store Am I Really Shopping In?

You searched Amazon, and found what you were looking for on the site, and now you clicked "buy." Odds are, however, that you didn't actually from Amazon. More than 60 percent of the site's sales are made by third-party vendors, the company says.

Amazon isn't the only major retailer that's expanding its business as a middle man. Walmart, Target, Macy's, Chewy, Best Buy and J.Crew are just among many retail websites that are known as third party marketplaces. In other words, these retailers are operating less like a store and more like a mall or flea market. These marketplaces can be a crazy mix of sellers, ranging from large corporations to people working out of their garages. Product quality and customer service can vary drastically. Items sold by third-party sellers may not be properly manufactured, stored, handled or ethically sourced, because they operate outside major retailers' supply chains. You may even be purchasing stolen, expired, recalled or even counterfeit products. The INFORM Consumers Act, which requires retailers to protect buyers from shady third-party sellers should help, but the law won't eliminate bad actors. Here are some ways you can protect yourself and shop more safely.

"Many vendors operate within the biggest retail websites, here are some ways to recognize which ones are safe"

Check out the seller

One easy way to protect yourself is to buy directly from the retailer that runs the website. You can usually find the seller's name on the protect page near the button for buying the item. Otherwise, click the seller's name for more info, including its product selection. If you get a random mishmash, this could be a red flag. Also, read the user reviews, not just the ratings. One way to filter out fake review and unreliable sellers is to use "Fakespot software (fakespot.com)."



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Locate the shipper

By the seller's name on Amazon, look for the "Ships From" information. It's important! If you need to return an item to anywhere overseas, you may have to pay a fortune. In addition, it will take weeks for items shipping from overseas to arrive.



Spot return gotchas

When buying from third parties, pay special attention to each product's return policies, including costs. You may have some protections: Walmart, for example, lets you return third-party items to its stores. Amazon's A-Z Guarantee has a lot of fine print. They get many emails from customers confused about whom to contact when something goes wrong because they purchased an item from a "third-party seller" who has disappeared and can no longer be contacted.



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