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Introduction

A global pandemic in 2020 forced consumers and businesses to social distance and increase buying and selling online. As a result, online purchase scams reported to BBB Scam TrackerSM rose from 24.3% of all scams reported in 2019 to 38.3% in 2020, according to the 2020 BBB Scam Tracker Risk Report. Reports of online purchase scams to BBB Scam Tracker indicate almost 79% lost money, making it the #1 riskiest scam type. This year, these scams continue to pose a significant risk to consumers as scammers take advantage of the rapidly changing online technology landscape.

The 2021 BBB Online Purchase Scams Report, an update to the 2020 report, aims to better understand how online purchase scams are being perpetrated, who is being targeted, the overall impact of these scams, and how we can help people avoid losing money. This report also aims to provide new information about how consumers can find trusted sources that will help them make safe buying decisions.

How and where you search, research, and conduct transactions online makes a difference in how susceptible you may be to an online purchase scam. Our research considers online social media platforms (including social ads), websites, customer reviews, search results, and online payment systems (Figure 1).

This research paper is based on two sets of data: 1) An analysis of more than 55,000 online purchase scam reports submitted to BBB Scam Tracker between 2015 and 2021, and 2) new survey research conducted in 2021 to glean additional insights from those who reported online purchase scams in 2020 and 2021.¹

¹ Survey Methodology: Survey research was conducted from August 11, 2021 to August 20, 2021 with 2,435 completed responses from people who reported online purchase scams to BBB Scam Tracker. Margin of error of +/-2% at 95% confidence level.
What is an online purchase scam?
Online purchase scams typically involve the purchase of products and/or services where the transaction occurs via a website or other online means. Scammers use technology to offer attractive deals but, once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products.

Overall impact of online purchase scams. Online purchase scams ranked among the top three riskiest scams in 2017, 2018, 2019, and 2020, according to the BBB Risk Index—a multidimensional approach to evaluating scam risk that considers three dimensions: exposure (prevalence of a scam type), susceptibility (the likelihood of losing money when exposed to a scam type), and monetary loss (the median dollar loss reported for a scam type). So far in 2021, 35.3% of all reports submitted to BBB Scam Tracker are online purchase scams, the most reported scam type. A significant number of consumers continued to lose money when targeted by online purchase scams (74.8%) in 2021. The median dollar loss for this scam type has risen in recent years, up from $76 in 2019 and $96 in 2020 to $102 in 2021 (Figure 2).

More than 35% of reports to BBB Scam Tracker thus far in 2021 involved online purchases.
Susceptibility, exposure, and monetary loss by year for online purchase scams

* Data for 2021 includes reports submitted between January 2021 and August 2021.
Whether a consumer was actively shopping for a product or passively browsing appears to have an impact on susceptibility. Sixty-four percent of survey respondents were actively searching for a product when they lost money to an online purchase scam. Thirty-six percent of those who lost money were passively looking or not searching (Figure 3).

Forty-seven percent of survey respondents who lost money were actively searching on Google versus 15% who were passively searching and 2% who were not searching (Figure 4). For those who lost money on Facebook (primarily via advertisements), 56% of survey respondents were not looking at all and 42% were passively browsing. Survey respondents also reported engaging with scams on Instagram, with most not looking (14%) or passively browsing (13%).

**Shipment tracking information.** According to our survey, 32% reported receiving shipment tracking information that seemed authentic, 30% received fake shipping information, 2% received shipping information they did not verify, and 36% received no shipping information. Several survey respondents noted that they did not suspect a scam at first because they expected shipping delays during the COVID-19 pandemic.

Several survey respondents noted that they did not suspect a scam at first because they expected shipping delays during the COVID-19 pandemic.

---

`2 This is based on an analysis of reports submitted to BBB Scam Tracker between February 2021 and July 2021.`
Comparison of shopping intention (active, passive, and not looking) by those who lost money versus those who did not lose money

FIGURE 3

How actively were you searching for this product at the time of the scam?

<table>
<thead>
<tr>
<th></th>
<th>Actively shopping</th>
<th>Passively browsing</th>
<th>Not looking</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOST $</td>
<td>64%</td>
<td>21%</td>
<td>15%</td>
</tr>
<tr>
<td>DID NOT LOSE $</td>
<td>60%</td>
<td>19%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Top online platforms reported by consumers who lost money to online purchase scams

FIGURE 4

Where did you first learn about this product or business?

- **Actively shopping**
  - GOOGLE: 47%
  - FACEBOOK: 18%
  - INSTAGRAM: 15%
  - ONLINE AD: 42%
  - VISITED WEBSITE DIRECTLY: 16%
  - OTHER: 0%

- **Passively browsing**
  - GOOGLE: 15%
  - FACEBOOK: 13%
  - INSTAGRAM: 8%
  - ONLINE AD: 18%
  - VISITED WEBSITE DIRECTLY: 0%
  - OTHER: 0%

- **Not looking**
  - GOOGLE: 2%
  - FACEBOOK: 14%
  - INSTAGRAM: 6%
  - ONLINE AD: 21%
  - VISITED WEBSITE DIRECTLY: 0%
  - OTHER: 0%
Credit cards (38.2%) were the most common payment method used for online purchase scams so far in 2021, followed by online payment systems (35.4%) and bank account debit (11.6%) (Figure 5).

**Payment method.** Survey respondents who paid by credit card or PayPal[^3] were more likely to report being able to get their money back through the company that processed their payment; those who used Cash App, wire transfer, or Zelle were less likely to report getting their money back through the payment processing company (Figure 6).

**Online payment systems.** Which online payment system a consumer uses appears to have an impact on whether they lose money. An analysis of data from BBB Scam Tracker found that the median dollar loss for online purchase scams was $90 for PayPal, which is much lower than median losses reported for Zelle ($750), Venmo[^4] ($700), Apple Pay ($750), Google Pay ($645), and Cash App ($650) (Figure 7). These results showcase the need for consumers to understand the differences between online payment systems and the protections they may or may not offer. Venmo, for example, urges users to only send money to those they trust because if you pay the wrong person or get scammed you are unlikely to get your money back.

[^3]: BBB Accredited since August 2001.
[^4]: BBB Accredited since November 2016.
### FIGURE 5  
Top payment methods reported by consumers

<table>
<thead>
<tr>
<th>PAYMENT METHOD</th>
<th>EXPOSURE</th>
<th>MEDIAN $ LOSS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2021*</td>
<td>2020</td>
</tr>
<tr>
<td>Credit card</td>
<td>38.2%</td>
<td>38.3%</td>
</tr>
<tr>
<td>Online payment system</td>
<td>35.4%</td>
<td>35.8%</td>
</tr>
<tr>
<td>Bank account debit</td>
<td>11.6%</td>
<td>13.2%</td>
</tr>
<tr>
<td>Prepaid card</td>
<td>3.1%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Wire transfer</td>
<td>1.7%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Cryptocurrency</td>
<td>0.6%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Cash</td>
<td>0.5%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Money order</td>
<td>0.2%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Check</td>
<td>0.2%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Other</td>
<td>8.5%</td>
<td>6.8%</td>
</tr>
</tbody>
</table>

* Data for 2021 includes reports submitted between January 2021 and August 2021.

### FIGURE 6  
Percentage of survey respondents who were able to get money back through payment processing company

- PayPal: 47.4%
- Credit card: 36.2%
- Bank account debit: 20.0%
- Venmo: 14.3%
- Apple Pay: 11.9%
- Prepaid card: 11.5%
- Google Pay: 7.7%
- Cash App: 3.7%
- Wire transfer: 2.0%
- Zelle: 0.9%

Those who paid via PayPal or credit card were much more likely to report recovering their funds.
Top online payment systems reported by consumers who lost money to online purchase scams

Which online payment system a consumer uses appears to have an impact on whether they lose money.

FIGURE 7

% OF ALL ONLINE PURCHASE SCAM REPORTS BY PAYMENT SYSTEM TYPE

<table>
<thead>
<tr>
<th>Payment System</th>
<th>% of Reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPal</td>
<td>45%</td>
</tr>
<tr>
<td>Zelle</td>
<td>29%</td>
</tr>
<tr>
<td>Cash App</td>
<td>19%</td>
</tr>
<tr>
<td>Venmo</td>
<td>3%</td>
</tr>
<tr>
<td>Apple Pay</td>
<td>2%</td>
</tr>
<tr>
<td>Google Pay</td>
<td>2%</td>
</tr>
</tbody>
</table>

MEDIAN $ LOSS BY PAYMENT SYSTEM TYPE

<table>
<thead>
<tr>
<th>Payment System</th>
<th>Median Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPal</td>
<td>$90</td>
</tr>
<tr>
<td>Zelle</td>
<td>$750</td>
</tr>
<tr>
<td>Cash App</td>
<td>$650</td>
</tr>
<tr>
<td>Venmo</td>
<td>$700</td>
</tr>
<tr>
<td>Apple Pay</td>
<td>$750</td>
</tr>
<tr>
<td>Google Pay</td>
<td>$645</td>
</tr>
</tbody>
</table>
Of those who lost money to an online purchase scam, 74% paid for a product/service and never received it. Others who lost money to this scam type received a fake or lower quality item (13%) or a product that was different than what was promoted and were unable to get a refund (13%) (Figure 8).

Scammers succeed by offering products consumers want at significantly reduced prices, or popular or difficult-to-find items. Those who lost money were influenced by sales price (30%), images on the website (20%), availability or hard-to-find items (17%), the advertisement (7%), and positive customer reviews (5%) (Figure 9).

The top factors survey respondents who avoided losing money considered before making an online purchase were: prominently displayed contact information (50%), a visible return and refund policy (41%), the BBB Accredited Business seal (40%), simple language/ correct spelling (34%), and positive customer reviews (28%) (Figure 10). Notably, reading customer reviews was the only factor reported by more survey respondents who lost money than those who avoided losing money. Learn more about the impact of customer reviews on page 24.
Top motivating factors for making the online purchase

What was the biggest motivating factor for making the purchase online?

- 30% Sales price/lower price/discount
- 20% Images on the website
- 17% Availability (e.g. Hard-to-find item)
- 7% Advertisement
- 5% Positive customer reviews
- 21% Other factors

Most important factors considered before making an online purchase

- Listed contact information (e.g. address, phone): 50% (43%)
- Visible return/refund policies: 41% (33%)
- BBB Accreditation seal visible: 40% (37%)
- Use of simple language/correct spelling: 34% (27%)
- Positive customer reviews: 28% (37%)

Trusting positive customer reviews was the only factor reported by more survey respondents who lost money than those who avoided losing money.
An analysis of online purchase scam reports submitted to BBB Scam Tracker found that more than 400 different types of products were used by scammers to perpetrate scams. Although scammers use a wide array of products to steal people’s money, pets/pet supplies was the most risky sales category, according to the 2020 BBB Scam Tracker Risk Report. Almost 35% of online purchase scam reports were pet-related, with 70% of people losing money, and a median dollar loss of $750. French Bulldog was the top breed used to perpetrate scams (Figure 11).

**Counterfeit products.**
Although most online purchase scams resulted from the buyer never receiving a product (74%), 13% reported receiving fake (counterfeit) or lower quality products. Our analysis found that footwear and apparel were the most common counterfeit product types (Figure 12).  

French Bulldog was the top dog breed used to perpetrate online purchase scams.

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5 The IABBB research team analyzed 9,000 complaints, negative customer reviews, and BBB Scam Tracker submissions from the past three years with allegations of counterfeit products purchased online.
Risk of online purchase scams rises during holiday season. Scammers vary the product categories they use to perpetrate scams throughout the year, capitalizing on what consumers are searching for during major events such as the pandemic, the change of seasons, and holidays. The risk to online shoppers rises around the year-end holidays with more people making online purchases and scammers paying close attention to the most sought-after items.

The risk to online shoppers rises around the year-end holidays with more people making online purchases and scammers paying close attention to the most sought-after items.

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6 BBB Accredited since June 2003.
7 BBB Accredited since March 1926.
**Beware of free-trial offers.**

Medical/nutrition, skincare, and a wide range of other products are often promoted as free-trial offers. These offers come with fine print buried on the order page or behind a link that gives people only a short period of time to receive, evaluate, and return the product to avoid being charged. In addition, the same hidden information may state that by accepting the free-trial offer, the consumer is signing up for monthly shipments of the product and that fees will be charged to their credit card. In many cases, it’s difficult to contact the seller to stop recurring charges, halt shipments, and get refunds.⁸ These types of offers are often advertised using fake celebrity endorsements with exaggerated claims of success. Many are related to claims for improved looks or anti-aging (skin creams, vitamins and supplements, performance enhancers, hair growth formulas, etc.).

---

**Age.** Exposure, susceptibility, and monetary loss for online purchase scams (Figure 13) vary by age. Although people ages 65+ reported more scams in 2021 than they did in 2020, susceptibility dropped from 73.3% in 2020 to 64.4% in 2021. As in previous BBB reports, younger consumers were more likely to report losing money to this scam type than older consumers. In 2021, consumers ages 18-24 reported losing significantly more money than older adults, with a median dollar loss of $125 compared to the next highest group (65+), who lost $108.

* Data for 2021 includes reports submitted between January 2021 and August 2021.
How you research matters.
According to BBB’s survey research, younger consumers (18-24) reported being slightly less aware of online purchase scams than those ages 65+. Although a larger percentage of young people (18-24) reported doing research before making a purchase (29%) than consumers ages 65+ (14%), this age group lost money more often (81%) than those ages 65+ (64%) (Figure 14). The top research sources for ages 18-24 were online searches (18.3% compared with 8.4% for 65+), social media (12.8% compared with 5.5% for 65+), and asking somebody they knew (7.3% compared to 0.5% for 65+).

Gender. Of the online purchase scams reported to BBB Scam Tracker in 2021, 68.9% were reported by women compared to 31.1% by men (Figure 15). Women were slightly more likely to report losing money to online purchase scams this year (76.8%) than men (72.6%), but men reported losing significantly more money ($140) than women ($100).

According to our survey research, women reported being less aware of online purchase scams (57%) than men (67%); men and women equally reported (23%) doing research before making an online purchase.

**FIGURE 14** Younger targets reported being less aware of online purchase scams, but were more likely to do pre-purchase research and lose money.

**FIGURE 15** Exposure, susceptibility, and monetary loss by gender, 2021* versus 2020

<table>
<thead>
<tr>
<th></th>
<th>Exposre</th>
<th>Susceptibility</th>
<th>Median $ Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>68.9%</td>
<td>76.8%</td>
<td>$91</td>
</tr>
<tr>
<td>2020</td>
<td>70.2%</td>
<td>80.4%</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>31.1%</td>
<td>72.6%</td>
<td>$140</td>
</tr>
<tr>
<td>2020</td>
<td>29.8%</td>
<td>77.0%</td>
<td>$100</td>
</tr>
</tbody>
</table>

* Data for 2021 includes reports submitted between January 2021 and August 2021.
**Military status.** More than 10% of online purchase scams reported to BBB Scam Tracker so far in 2021 came from the military community (active duty, spouses, and veterans). Active-duty military (78.3%) and military spouses (75.2%) were more likely to report losing money to these scam types than non-military consumers (75%). More concerning is that the median dollar loss for all military consumers—active duty ($178), military spouses ($119), and veterans ($139)—is higher than non-military consumers ($100).

*Data for 2021 includes reports submitted between January 2021 and August 2021.*
**Student status.** More than 9% of online purchase scams reported so far in 2021 came from those who self-reported as students. Students were more likely to lose money to online purchase scams (82.2%) than non-students (74.1%). Since 2020, students have lost slightly more money than non-students.

* Data for 2021 includes reports submitted between January 2021 and August 2021.
There are a variety of factors and behaviors that appear to play a role in determining who loses money to online purchase scams. These factors include prior knowledge of online purchase scams, pre-purchase research, and how that research is conducted.

**Prior knowledge of online purchase scams.** Knowledge about online purchase scams appears to provide some protection for consumers. Sixty-eight percent of those who avoided losing money reported being aware of online purchase scams; 28 percent of those who avoided losing money were not aware of this scam type (Figure 18). Fifty-two percent of those who lost money reported being aware of this scam type; 44 percent of those who lost money were not aware of online purchase scams.

**How targets avoided losing money.** Fifty-two percent of survey respondents in 2021 said they avoided losing money because they felt something was not right about the situation. Other key factors that helped consumers avoid losing money included intervention by organizations such as a bank or credit card companies (30%), checking the background of the scammer (21%), online purchase scam research (16%), knowledge about the tactics of scammers in general (15%), knowledge about online purchase scams (5%), and past experience with scams (3%).

**How targets researched the business or product.** Most survey respondents said they did not do research with an independent source before making a purchase. Of those who reported losing money, 71% did not research with an independent source before making a purchase (Figure 19). Where you do your research is important. Survey respondents who reported conducting research via BBB.org or BBB Scam Tracker were less likely to lose money, while those who did their research via online search, social media, or talking to somebody they knew were more likely to lose money (Figure 20).

Survey respondents who reported using BBB.org or BBB Scam Tracker for their research were less likely to report losing money.
Prior knowledge of online purchase scams appears to provide some protection from scams.

**FIGURE 18**

Were you aware of online purchase scams prior to this experience?

<table>
<thead>
<tr>
<th></th>
<th>THOSE WHO LOST $</th>
<th>THOSE WHO DID NOT LOSE $</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes</strong></td>
<td>52%</td>
<td>44%</td>
</tr>
<tr>
<td><strong>No</strong></td>
<td>68%</td>
<td>28%</td>
</tr>
<tr>
<td><strong>I don’t know</strong></td>
<td>4%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Most survey respondents said they did not do research with an independent source before making a purchase.

**FIGURE 19**

Did you research the business with an independent source (such as a review website or a consumer agency) before making the purchase?

<table>
<thead>
<tr>
<th></th>
<th>THOSE WHO LOST $</th>
<th>THOSE WHO DID NOT LOSE $</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes</strong></td>
<td>19%</td>
<td>24%</td>
</tr>
<tr>
<td><strong>No</strong></td>
<td>71%</td>
<td>66%</td>
</tr>
<tr>
<td><strong>I don’t know</strong></td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>
FIGURE 20

Independent sources used to research a business prior to purchase

How did you research the business before making the purchase?

- Searched for information about the business (e.g. Google): 83% of those who lost $, 79% of those who did not lose $.
- Searched social media comments: 52% of those who lost $, 48% of those who did not lose $.
- Searched BBB.org for company profile or complaints: 24% of those who lost $, 33% of those who did not lose $.
- Asked someone I knew: 13% of those who lost $, 10% of those who did not lose $.
- Searched BBB Scam Tracker: 9% of those who lost $, 22% of those who did not lose $.

2021 Online Purchase Scams Report

BBB.org/ScamTracker
Consumer trust and confidence

Trust is a critical factor for consumers making decisions about where to shop online and for businesses interested in attracting and retaining customers. Consumers’ decisions about online purchases can impact their scam risk.

We asked survey respondents to assess their own ability to detect fake online advertisements, websites, and customer reviews. Those who reported being more confident detecting fake ads, websites, and reviews were less likely to report losing money (Figure 21). However, despite some reporting confidence in spotting fake reviews, survey respondents were unable to tell a fake review from a real one (Figure 22). This finding was true both for those who lost money and those who did not.

The top sources survey respondents used to learn about trending scams were organizations such as BBB (26%), online news sources (19%), social media (14%), word of mouth (13%), and news shows on television or radio (12%) (Figure 23).
Survey respondents tested their ability to discern real from fake reviews.

Both respondents who lost money and respondents who did not lose money had the same accuracy score.

Survey respondents were unable to tell a fake review from a real one.

Top sources for learning about trending scams:
- **26%** Organizations like BBB that distribute scam tips
- **19%** Online news sources
- **14%** Social media
- **13%** Word of mouth
- **12%** News shows (TV/radio)
- **16%** Other sources

2021 Online Purchase Scams Report
PREVENTION TIPS
What consumers can do to avoid online purchase scams

General Guidelines
*If the deal looks too good to be true, it probably is.* Price was the top motivating factor for people who made a purchase and then lost money. Don’t shop on price alone.

*Be careful purchasing sought-after products.* Scammers offer hard-to-find items and highly sought-after products at great prices.

*That shipping information you received might be fake.* Look closely to make sure you are dealing with a legitimate business. Go to the shipper’s website and type in the code they’ve provided to see if it’s real.

*Before you buy, do your research.* One of the best ways to avoid scams is to do research and avoid making snap buying decisions.

*But remember, the source of your research is important.* Those who conducted research with BBB or BBB Scam Tracker were less likely to report losing money than those who researched via search engines or social media.

WEBSITES
*Don’t believe everything you see.* Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean it is. For example, if a business displays a BBB Accredited Business seal, you can verify its legitimacy by going to BBB.org and looking up the company yourself.

*Take a few moments to research a new website:*

- **Check the URL:** Scammers will create fake URLs that mimic well-known brand names. If you look closely, you can usually detect one character or something else that is incorrect.
- **Watch for bad grammar:** Read the content carefully—you may detect typos and bad grammar, indicating the website was put together quickly.
- **Research age of domain:** Scammers create attractive sites quickly to attract targets before the sites are taken down. Online tools can help you find out how long the domain has been active. If it’s a newer website, proceed with caution.
- **Search for contact information:** Is there a way to contact the business (phone, email, address, online chat)? If the only contact information you can find is an online form, that should be a red flag. Do more research.
- **Make sure it’s secure:** Look for the “https” in the URL (the extra s is for “secure”) and a small lock icon on the address bar. Never enter payment or personal information into a website with only “http” (it is not secure).
PREVENTION TIPS
What consumers can do to avoid online purchase scams

SOCIAL MEDIA AND SOCIAL ADS
Avoid making quick purchases while browsing social media. More than half of survey respondents lost money while browsing online or on social media. Be more intentional about your online purchases and avoid impulse buying.

ONLINE SEARCH
Do more research on those products you found via online search. Forty-seven percent of survey respondents who reported actively searching and losing money to a scammer first learned about the product or business via a Google search.

ONLINE REVIEWS
Do not make a buying decision solely based on customer reviews. Our research found that people were unable to tell the difference between real and fake reviews. For this reason, make sure you expand your research beyond customer reviews before you make a buying decision.

PAYMENT METHODS AND ONLINE PAYMENT SYSTEMS
Use secure and traceable transactions. Those who paid with credit card or PayPal were less likely to lose money and more likely to recover their funds. Avoid paying by wire transfer, prepaid money card, gift card, or other non-traditional payment methods.

Choose your online payment system carefully. Our research found that the median dollar loss reported for PayPal ($90) was significantly lower than other online purchase systems, including Zelle ($750), Venmo ($700), Apple Pay ($750), Google Pay ($645), and Cash App ($650).
Acknowledgements

This research report was a joint project of the BBB Institute for Marketplace Trust and the International Association of Better Business Bureaus (IABBB). Contributors include Dr. Rubens Pessanha, MBA, PMP, GPHR, SPHR, SPHR-I, IABBB senior director of research, Sean Xiangwen Lai, PhD, IABBB research and development specialist, and Melissa Trumpower, BBB Institute executive director.

About BBB Institute

The BBB Institute for Marketplace Trust (BBB Institute) is the educational foundation of the International Association of Better Business Bureaus. Our mission is to educate and protect consumers, promote best practices for businesses, and solve complex marketplace problems. Our consumer educational programs, which include a wide array of resources on fraud prevention and education, are delivered both digitally and in-person by Better Business Bureaus serving communities across North America. You can find more information about BBB Institute and its programs at BBBMarketplaceTrust.org.

About BBB Scam Tracker™

BBB Scam Tracker (BBB.org/ScamTracker) is an online tool that enables consumers to learn about the latest scams being perpetrated in their communities, report scam activity, and prevent others from losing money to similar cons.

BBB.org/OnlinePurchaseScams2021