

Buying and selling online without getting scammed

Easy · 15 min · Free

On Marketplace, Craigslist and similar sites, buy from people you can meet, see the actual item, and pay in a way you can dispute. Selling? Take cash in person, never accept a check for more than your price, and never share a verification code.

YOU'LL NEED

- ☐ The site's own help page on refunds and buyer protection
- ☐ A public place to meet, like a police station lot

WHAT TO KNOW

- 1 **Buying: read the site's rules first.** Some marketplaces leave payments, returns and refunds entirely to buyer and seller; others will help if an item never arrives. Check the policy, and note any short window to claim a refund.
- 2 **Buying: check the seller and the photos.** Read recent buyers' comments, not just stars, since some reviews are fake. If you see only stock photos, you can't check the item's condition or be sure the seller has it.
- 3 **Buying: be suspicious of a low price on an expensive item.** It might be fake. Get answers to your questions in writing and keep copies.
- 4 **Buying: pay with something you can dispute.** A credit card has legal protections. Avoid sellers who insist on gift cards or money transfers, since some payment types can't be refunded (Zelle's video below says the same).
- 5 **Selling: take cash, in person.** Many sites recommend selling to a local buyer you meet in person and only accepting cash. Don't accept a mobile payment from someone you don't know.
- 6 **Selling: never take a check for more than your price.** The "overpay and send back the difference" trick uses a fake check; the bank takes the money back weeks later. See Fake check and overpayment scams.
- 7 **Selling: never share a verification code.** A "buyer" who wants to prove you're real by sending you a Google Voice code is trying to set up a number tied to your phone to scam others.
- 8 **Meet safely.** Meet in a busy, well-lit public place, bring someone, and don't give out your home address. Many police departments have a marked spot in their lot for online sales.

Watch out Fake payment notices: a "buyer" sends a screenshot or email saying they paid and hopes you hand over the item before you notice. Or they claim they paid twice and want a refund. Open your own app and check the balance before anything changes hands.

DAD NOTE *Cash, in person, in daylight, with a friend. It's boring, and boring is exactly what you want when money changes hands with a stranger.*

Full lesson: aptkeys.com/tools/spotting-scams/buying-and-selling-online-without-getting-scammed/

Checked October 3, 2026. Sources: Federal Trade Commission.