**Six Ways to Protect Yourself during Craigslist Transactions**

Beginning as a simple email list of events in San Francisco, [Craigslist](https://www.craigslist.org/about/sites) has ballooned into a website that, [on average for each month](http://www.craigslist.org/about/factsheet), reports 50 billion page views from more than 60 million individuals in the US alone. These users post over 80 million classified ads (including reposts and renewals), selling everything from antiques to Zambonis.

Unfortunately, the informality of these peer-to-peer transactions (two individuals interacting directly with each other, without intermediation by a third-party, or without the use of a company of business selling a product or service) – as well as transactions on other sites such as eBay and Airbnb that are part of the [sharing economy](https://www.legalshield.com/blog/how-sharing-economy-disrupts-law-transportation-hospitality) – creates abundant opportunities for scammers and criminals to take advantage of trusting individuals.

How can you avoid becoming a victim?

According to Daniel F. Mantzaris, a partner at LegalShield provider law firm de Beaubien Knight Simmons Mantzaris & Neal LLP, consumers buying products and services directly from other individuals should follow these tips:

1. **Get It In Writing.** Don’t rely on an [implied contract](http://www.shakelaw.com/blog/implied-contracts-legally-binds/) use a service like [Shakelaw.com](http://www.shakelaw.com). The buyer should get written confirmation of the transaction that includes, at a minimum, a description of the item to be purchased, the anticipated delivery date, and the amount of the purchase. Especially for large purchases, a [contract](http://www.shakelaw.com/blog/get-everything-in-writing-advice-from-a-creative-lawyer/) should be written and executed by both parties. Although a written and executed contract is the best course of action, an email confirmation can also be helpful.

Of course, the most significant challenge to buying online is that, for most items purchased, the buyer does not have a good opportunity to inspect the product before buying it,” Mantzaris said. “Therefore, if something is wrong with the item or the item is stolen, then the buyer is forced to try and seek a refund or replacement product after the fact, which can be extremely difficult, especially if the seller is in another state or out of the country.”

1. **Protect Your Safety**. Never agree to meet a person at your home or any place where they could predictably find you in the future. Similarly, never meet in a secluded area; always meet in a public place and during the day.
2. **Inspect Before You Buy.** Whenever possible, request the opportunity to inspect the item to be purchased in advance. The buyer should request a meeting in a public place, like a shopping center parking lot or a coffee shop during day light hours. If the item is large and cannot be easily moved (think a piano or furniture), then the buyer should arrange a meeting at the location where the item is located, but bring a companion with him. If the seller does not want to let the buyer inspect the item in advance, or if the seller is located too far away to make an inspection practical, then another seller should be considered.
3. **Avoid Using Cash.** Unless the buyer has fully inspected the item, he should use a credit card or a PayPal account to pay for it. This gives the buyer the opportunity to revert or stop the transfer of funds if the item is not what it was supposed to be or the buyer was defrauded. Note, however, that if the buyer simply decides after a purchase that he does not want the item, he may not have any recourse to stop a credit card or PayPal transaction. If using a credit card, the buyer should always use an independent, separate site with the appropriate indication of encryption. Under no circumstances should a buyer give a seller a credit card number over the phone.
4. **Get to Know Your Seller.** If the buyer cannot inspect the item in advance, then obtaining background information on the seller is a good way to avoid problems. Many online sales sites include seller ratings based on buyers’ prior experiences. If the seller has negative ratings, the buyer may want to consider another seller. If the seller is a business entity, conduct an online search of the business name. The buyer’s online reputation may provide insight as to whether the buyer wants to do business with them. This can also protect a buyer from accidentally purchasing stolen property; the seller should get as much information as possible about how the seller obtained the property, especially if it is an item that is typically stolen, like electronics, car parts, artwork, etc.

“Online sellers are typically not brick and mortar stores and therefore have no real assets to attach or collect against, even if litigation is successful,” Mantazaris pointed out. “As a result, exercising ‘due diligence’ before purchasing something online and using payment methods that allow for recourse after the purchase are critical to protecting a buyer’s interests.”

1. **Avoid Buying Tickets.** Due to the propensity of fraud through ticket scalping and duplication you should only buy tickets (i.e. to a sporting event) from a verifiable source such as one of the major ticket outlets. The same advice can apply to artwork and other unique items whose value depends on their legitimacy; be wary of purchasing such an item from a seller who cannot authenticate the identity of the piece.

The preceding tips are designed to help you make an informed decision when conducting a Craigslist transaction. **Call your LegalShield provider law firm with any questions you may have about Craigslist transactions.** If you are not a member, contact your human resources department to find out more about the benefits of a LegalShield membership.