

Shopping Online With Cash-Back Services*

By Galen Garretson

What are online cash-back services?


Cash-back sites are a popular way to earn extra cash. Most often you will access the website you are purchasing from through your cash-back program site or activate a cash-back extension in your browser window while you are on the purchase website. You earn cash or other benefits based on your purchases.

How do cash-back services work?

Each time you make a purchase from a participating website you will accrue a percentage of the amount you spent. At given intervals you will receive your accumulated cash back in a variety of ways, depending on the cash-back program you subscribe to. For example, your cash back could be in the form of a check, deposit to your PayPal account, gift cards, or other methods.

Here's an example:

Suppose you're shopping for a laptop and thinking about an HP. Normally you'd go to HP's site, choose your model and check out -- same as you would for any other product at any other site. To score cash back you simply detour to a cash-back service -- for example Ebates -- check out the rebate percentage for HP and then click on the provided link to proceed to the HP website. Choose your model, check out like normal and you're done.



Up to 11.0% Cash Back

Shop Now

Cash Back Terms

11.0% Cash Back on Business Laptops and Business Desktops
4.0% Cash Back on everything else

If you happened to do that today, you'd have had the opportunity to get 11% cash back on business laptops and desktops and 4% cash back on everything else. So, for example, if you purchased an HP ProBook 440 priced at \$649.00 your rebate would total \$71.39.

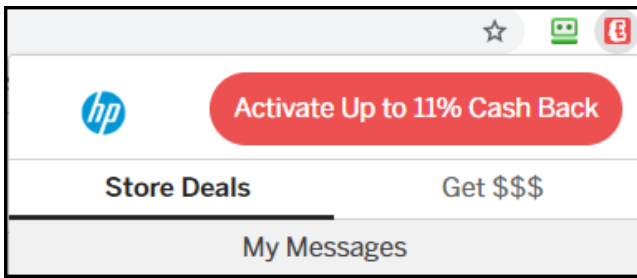
That's just one example. Cash-back rates vary from service to service, store to store and sometimes even week to week. It's extra money you wouldn't have saved otherwise, and just as the percentage points you get from your credit card add up over time, so does this.

You can even get better prices by using the coupons available at Ebates or traditional coupon sites. They can be applied to an already discounted price. Here's one from today:

15% off select Laptops + Desktops \$799+. + Up to 11.0% Cash Back Shop Now

Excludes: HP Spectres HP Stream HP Chrome 3DR45AV_1 4SX04AV_1 4NC87UA#ABA 4NC66UA#ABA 3DZ22AV_1 4VS76AV_1 3BJ31AV_1 4DQ30AV_1 5LK59AV_1

Code: **HPBMSM150119** ⌚ Exp. 02/01/2019



Some cash-back programs have an extension for your browser that alerts you to cash back on websites that you may go to directly. Here's the Ebates extension pop-up notice given when going directly to the HP website:

Any additional benefits?

Some cash-back programs reward you for referring people to them and reward new users. It's a win-win situation. For example, you invite a friend to Ebates. They join and spend at least \$25. You'll receive \$25 and your friend will get \$10. Other cash-back programs operate in a similar fashion. Referral rewards and incentives vary.

Another new feature offered by Ebates is in-store cash back. I don't know whether other cash-back programs offer this feature. Click here to get the details: [Ebates In-Store Cash Back](#).

What's in it for the cash-back program?

Using the example above, when Ebates sends you to hp.com and you buy something, Ebates earns a cut of that purchase -- and gives you a cut of that cut. This is called affiliate marketing, and it's extremely common on the internet these days.

What's the cash-back catch?

I'm sure there is some tracking and data-gathering involved. These sites use browser cookies to track your purchase, which is necessary to confirm that purchase and give you your rebate. And, they probably compile and sell this data. If you read the terms and conditions and privacy policy pages, you'll see that most of them say they reserve the right to do so. On the other hand, what sites don't do that these days?

My use of Ebates hasn't resulted in an increase in spam, junk mail, telemarketing calls or anything like that. I only get emails from Ebates advising me of special offers or letting me know what recent cash back has been applied to my account.

CNET's Four top rated cash-back programs (click on a picture to go to website)

Ebates	Honey	Dosh	TopCashback
• Founded: 1998	• Founded: 2012	• Founded: 2017	• Founded: 2011
• Sign-up bonus: \$10	• Sign-up bonus: \$0	• Sign-up bonus: \$5	• Sign-up bonus: \$0
• Referral bonus: \$25	• Referral bonus: \$5	• Referral bonus: \$5	• Referral bonus: \$10
• Mobile app: Yes	• Mobile app: Coming in 2019	• Mobile app: Yes	• Mobile app: Yes

There are plenty more cash-back programs out there. Do a google search.

There is one other cash-back program I'd like to mention - [FlipGive](#).

FlipGive is an online fundraising platform that pays individuals, teams or organizations for shopping. Essentially, you shop through FlipGive's online portal at one of its affiliated online retailers. Then, your fundraiser receives a percentage of that cash back.

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So, what are you waiting for? Earn some cash back now, for you or for a team fund raiser!

\*Information sources include [cnet.com](#), [ebates.com](#), [the pennyhoarder.com](#)