BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 1964

Updated November 2026

Shopping the commissary and exchange online

An Extended Guide · No. 1964 · VETERANS

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit · billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

Benefits you earned, now easier to use 3

Who can shop, and where 4

Proving your eligibility online 5

Shopping the exchange online 5

Shopping the commissary in person and online 6

What the discounts are really worth 7

Setting up your accounts 8

Avoiding scams aimed at veterans 9

Common worries, answered plainly 10

A simple plan to start shopping 11

A brief history that explains the confusion 12

Getting your groceries without the aisles 13

Keeping your benefit active and your details current 14

Your visit — and my promise 15

A Note From Bill 15

Your Visit — and My Promise 16

1 Benefits you earned, now easier to use

Two of the oldest and most valued benefits of military service are the commissary — the on-base grocery store that sells food at a discount — and the exchange, the department store where service members and veterans shop tax-free. For generations these required a trip onto a base, which put them out of easy reach for many veterans living far from an installation.

In recent years, though, both have moved partly online, and eligibility has expanded, so a great many veterans can now use these benefits from home who never could before.

The changes are genuinely good news, but they have also created confusion about who can do what, and where, and how to prove eligibility online. The rules differ between shopping online and shopping in person, and between different groups of veterans, and the whole thing rests on verifying your status through a website — exactly the kind of modern hoop that can trip people up. This guide sorts it out plainly, so you can claim the benefits you earned without frustration.

Whether you are a veteran who can now shop the exchange online from your living room, or one with full access to a nearby base's commissary and its online grocery pickup, this guide shows you what you are entitled to, how to prove it online, and how to actually place an order. These are benefits you earned through service; the only thing standing between many veterans and them is knowing the current rules and clearing a one-time online verification — both of which we will handle here.

2 Who can shop, and where

The single biggest source of confusion is that eligibility is not one thing — it depends on both who you are and whether you are shopping online or in person. Sorting out which group you fall into is the first step, because it determines everything that follows. The good news is that nearly every honorably discharged veteran can at least shop the exchange online, and a significant group has full access to the physical stores as well.

For online exchange shopping, the door is wide: all honorably discharged veterans are eligible to shop the exchanges online, a benefit opened in late 2017. This online-only access does not by itself let you onto a base or into the physical store — it is purely for online purchases — but for a veteran far from any installation, it is a real and useful benefit, bringing the tax-free exchange to any mailbox.

For full in-person access — to walk into the commissary and the exchange on base and shop there — the eligible group is more specific. Beyond active-duty, retirees, and their families, a 2020 expansion granted full in-person access to all veterans with a VA service-connected disability rating, to Purple Heart recipients, to former prisoners of war, and to primary family caregivers enrolled in the VA's caregiver program.

If you are in one of those groups, you can shop the physical commissary and exchange, including the commissary's discounted groceries, in addition to everything available online.

3 Proving your eligibility online

Whichever benefit you are claiming, the modern gatekeeper is online verification — proving to a website that you are an eligible veteran. For many older veterans this is the genuinely new and sometimes frustrating part, because the proof they carried for decades is now expected to happen through a computer. It is a one-time hurdle, though, and once you are verified, shopping is straightforward from then on.

For online exchange shopping, you verify your veteran status when you create your account at the exchange website, and the system confirms your honorable discharge against official government records. Often this happens automatically; if the records do not immediately confirm you, there is a process to verify by providing documentation. Increasingly this verification is handled through ID.me, the same identity service used for VA benefits and many veteran discounts, so if you have already set up ID.me for other purposes, you may be most of the way there already.

For in-person commissary and exchange access, the physical proof is typically your Veteran Health Identification Card (the VHIC) if you qualify through VA health enrollment and a service-connected rating, or another qualifying ID. Separate guides cover setting up ID.me and obtaining veteran ID cards in detail, and they pair naturally with this one — because the verification they describe is exactly what unlocks the shopping benefits here. The key reassurance is that this is a one-time setup: clear the verification once, and the benefit is simply yours to use.

4 Shopping the exchange online

Once you are verified, shopping the exchange online works much like any familiar shopping website, with the pleasant difference that your purchases are tax-free and often competitively priced. The main exchange websites — run by the Army and Air Force, the Navy, the Marines, and the Coast Guard — sell a wide range of goods, from clothing and electronics to home goods, and any eligible veteran can use them regardless of which branch they served in.

The experience is comfortingly ordinary: you browse or search for what you want, add items to a cart, and check out with a card, having your purchases shipped to your home. The tax-free aspect is a genuine saving, especially on larger purchases like electronics or appliances, and the exchanges frequently run sales and offer their own credit and rewards programs. For a veteran who values the benefit but lives nowhere near a base, this online access delivers a real piece of it to the doorstep.

It is worth knowing that the main shopping site, often called ShopMyExchange, is the Army and Air Force exchange's site and is the one most veterans use, though the Navy, Marine, and Coast Guard exchanges have their own sites too. Any eligible veteran can shop any of them, so it is worth a look across them for the best price or selection on a given item. The one-time verification covers you; after that, it is simply shopping, with a tax-free bonus you earned.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

5 Shopping the commissary in person and online

For veterans with full access — those qualifying through a service-connected disability, Purple Heart, former-POW status, or as a VA-enrolled caregiver — the commissary offers discounted groceries at the on-base store, and it too has moved partly online through a service called CLICK2GO. This is a real convenience for anyone who can get to a base but would rather not wander the aisles, and especially for those for whom mobility makes a full shopping trip difficult.

CLICK2GO lets you order your groceries online ahead of time and schedule a free curbside pickup at the commissary — you place your order, choose a pickup window up to several days out, drive to the store, and a worker brings your bagged groceries out to your car. At some locations, home delivery is also available, with the program

expanding over time.

For an eligible veteran near a base, it combines the commissary's grocery savings with the ease of not having to shop the aisles in person, which is a genuine help.

Using the commissary, in person or through CLICK2GO, does require the in-person eligibility and the physical ID that proves it, since even curbside pickup happens at the base store. So the commissary benefit, unlike online-only exchange shopping, is for that specific group of veterans with full access. If you are in that group, it is well worth setting up — the grocery savings are real and add up over a year, and CLICK2GO removes much of the effort that might otherwise keep you from using it.

6 What the discounts are really worth

It is fair to ask whether these benefits are worth the trouble of setting up, and the honest answer is that it depends on how you shop, but for many veterans the savings are real and meaningful. The commissary sells groceries at close to cost, which can represent a genuine saving over regular grocery stores for someone who shops there regularly, particularly for a household that buys a lot of the staples the commissary carries.

The exchange's tax-free pricing is a steady, if smaller, saving that is most noticeable on larger purchases.

Like any shopping benefit, though, the savings are real only if the prices genuinely beat what you would pay elsewhere for the same items, so it pays to compare rather than assume. The commissary is often a strong value for groceries; the exchange is competitive and tax-free but not automatically cheaper than every online retailer on every item.

The sensible approach is to use these benefits where they clearly save you money — the commissary for a regular grocery run if you have access and live near a base, the exchange for tax-free larger purchases — and to compare prices as you would

anywhere.

For many veterans, though, the value is not only financial. These benefits are a tangible, ongoing acknowledgment of service, a connection to the military community, and for some a reason to visit a base and feel that belonging again. That is worth something real too, beyond the dollars, and it is part of why so many veterans value keeping these benefits active even when the savings on a given trip are modest. The benefit you earned is yours to use for whatever reason you value it.

7 Setting up your accounts

Getting set up to shop online is a one-time task, and taking it in order keeps it smooth. The heart of it is creating your account on the relevant website and clearing the veteran verification, after which the shopping itself is ordinary. Here is the path, start to finish.

1. Decide what you are eligible for: online exchange shopping (all honorably discharged veterans) and, if you qualify, full in-person commissary/exchange access.
2. For online exchange shopping, go to the exchange website (such as ShopMyExchange.com) and create an account, which will verify your veteran status against official records — often automatically, or via ID.me or document upload if needed.
3. If the automatic check cannot confirm you, follow the verification steps the site offers, which may use ID.me or ask for your discharge documentation.
4. For in-person commissary access (if eligible), make sure you have your qualifying ID, such as a VHIC, and set up a CLICK2GO account to order groceries online.
5. Once verified, save your login, and shopping is simply browsing, adding to cart, and checking out from then on.

GOOD TO KNOW

Because the online verification leans on the same ID.me identity service used for VA benefits and veteran discounts, setting up ID.me once can smooth your way into all of them. If you have already done it for another purpose, you may find exchange verification quick; if not, it is worth doing once and reusing everywhere.

8 Avoiding scams aimed at veterans

Anything involving veterans, benefits, and online accounts attracts scammers, and the world of military shopping benefits is no exception. Knowing the patterns keeps your identity and your money safe while you claim what you have earned. As always, the common thread is an unsolicited approach and pressure to hand over information or money, dressed up in official-looking language.

Be wary of emails, texts, or websites claiming to offer 'veteran discounts' or 'exchange access' that ask you to pay a fee, hand over your Social Security number, or sign in through a link they provide. The genuine benefits are free to claim, and you reach the real sites by typing their addresses yourself — ShopMyExchange.com and the official commissary site — never by clicking a link in an unexpected message. A site with a slightly wrong address, or one pressuring you to act fast, is a red flag.

WATCH OUT

No legitimate military shopping benefit charges you a fee to 'unlock' or 'verify' your eligibility — the verification is free and built into the official sites. Anyone demanding payment to grant you access, or asking for sensitive details through an unsolicited message, is running a scam. Reach the official sites directly, and ignore the rest.

9 Common worries, answered plainly

The questions veterans ask me most about these benefits.

Can I shop if I live nowhere near a base?

Yes — online exchange shopping is open to all honorably discharged veterans and ships to your home, no base trip needed. The in-person commissary, though, requires qualifying access and a visit to the store.

Why can't I get into the commissary when my neighbor can?

Full in-person commissary access is for specific groups — those with a VA service-connected disability rating, Purple Heart recipients, former POWs, and VA-enrolled caregivers, plus active/retired military. Online exchange shopping is broader.

The website won't verify my service — what now?

Follow its verification steps, which may use ID.me or ask for your discharge paperwork (your DD-214). If you cannot find your DD-214, request a copy from the National Archives first.

Are the savings actually worth it?

Often yes — the commissary's near-cost groceries and the exchange's tax-free pricing save real money, especially for regular shoppers and larger purchases. As anywhere, compare prices to be sure on a given item.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

10 A simple plan to start shopping

You can claim these benefits over a session or two, and once verified they are simply yours to use.

Start by figuring out your eligibility — online exchange shopping is open to every honorably discharged veteran, while full in-person commissary and exchange access is for those with a VA service-connected disability rating, Purple Heart recipients, former POWs, VA-enrolled caregivers, and active or retired military. Then set up what applies: create your account at the exchange website and clear the veteran verification (often automatic, or through ID.me or your discharge papers if needed), and, if you have full access, set up a CLICK2GO account for commissary grocery pickup with your qualifying ID in hand.

From there, it is ordinary shopping with benefits attached — browse the tax-free exchange online and have purchases shipped home, or order groceries from the commissary for a free curbside pickup. Reach the official sites by typing their addresses yourself, ignore any message demanding a fee to 'verify' you, and compare prices to use the benefits where they genuinely save you money. These are benefits you earned through service; a one-time verification is all that stands between you and using them from the comfort of home.

> *The verification is a one-time hurdle; the benefit is yours for good. Clear it once, and the tax-free exchange — and, if you qualify, the commissary — come to you.*

11 A brief history that explains the confusion

Some of the muddle around who can shop where makes more sense once you know how these benefits evolved, because the rules did not arrive all at once but in stages over several years, which is exactly why veterans you know may have different access than you do. For most of their history, the commissary and exchange were strictly for active-duty members, retirees, and their families, available only on base.

If you served but did not retire, you generally lost access when you left — which is why many veterans assume, incorrectly, that they have no access today.

The first big change came in late 2017, when the online exchange benefit opened to all honorably discharged veterans. This was a deliberate recognition that service itself, not just retirement, earned a connection to these stores — and because it was online-only, it sidestepped the thorny question of base access entirely. Then, in 2020, a further expansion granted full in-person access to specific groups: veterans with VA service-connected disability ratings, Purple Heart recipients, former prisoners of war, and VA-enrolled primary caregivers.

Each wave added a group, which is why eligibility today is a patchwork rather than a single simple rule.

Understanding this history takes the mystery out of the current rules. If you are an honorably discharged veteran, the 2017 change means you can shop the exchange online regardless of anything else. If you also fall into one of the 2020 groups, the physical stores opened to you as well.

And if you are active or retired military, you have always had the full benefit. Knowing which wave you belong to tells you exactly what you can do — and the rest of this guide shows you how to claim it.

12 Getting your groceries without the aisles

For eligible veterans who find a full grocery trip tiring — whether from distance, mobility, or simply the effort of it — the commissary's CLICK2GO service deserves special attention, because it transforms the benefit from something that requires wandering a large store into something close to effortless. For many older veterans with full access, this is the feature that finally makes the commissary savings practical to use regularly rather than only on good days.

The appeal is in how little it asks of you. Instead of walking the aisles, you build your grocery order from home on the computer or phone, at your own pace, over however many sittings you like — adding things as you think of them, right up until you place the order. You pick a pickup time that suits you, drive to the commissary at that time, and park in a designated spot; a worker loads the bagged groceries into your car, and you drive home.

For someone who would struggle with a full in-store shop, this turns the commissary into a genuinely accessible benefit.

It is worth setting up the CLICK2GO account in advance, while you are not in a hurry, so that when you want groceries the ordering is already familiar. Building that first order can take a little patience as you learn where things are on the site, but subsequent orders go quickly, especially since you can often reorder your usual items.

For eligible veterans, pairing the commissary's real grocery savings with the ease of curbside pickup is one of the more quietly valuable benefits available — and exactly the kind of setup worth doing once so it is ready whenever you need it.

13

Keeping your benefit active and your details current

Once you are set up, a little attention keeps your access smooth over the years, because the systems that verify you rely on records and accounts that can drift out of date if ignored. It is a mild annoyance to discover at checkout, or while placing an order, that something needs re-verifying — far better to keep the small details current so your access simply keeps working whenever you want to use it.

The main things worth keeping current are the account itself — a working password you remember, and a current email and phone on file so you can recover it if needed — and your underlying verification. If your eligibility rests on a VHIC or a VA record, keeping that current (and your VA health enrollment active, if that is your path) keeps the in-person benefit intact.

If you verify online through ID.me, keeping that account in good order keeps the online benefit smooth, and conveniently serves your other VA and veteran-discount needs at the same time.

None of this requires frequent attention — a glance once a year is plenty, perhaps alongside other annual tidying — but it spares you the frustration of a benefit that quietly stops working because an old email address or an expired verification got in the way. These are benefits you earned for life; a few minutes of upkeep now and then ensures they remain genuinely, easily available for life, ready whenever you want to shop from the comfort of home.

14 Your visit — and my promise

Getting you set up to use these benefits — sorting out exactly what you are eligible for, creating your exchange account and clearing the online verification (including setting up ID.me if needed, or digging out and uploading your DD-214), and getting a CLICK2GO account going if you have commissary access — is exactly the kind of practical help I am glad to give at your kitchen table, step by step and at a calm pace.

My promise is simple: I will treat your service with the respect it deserves, never make you feel foolish for finding the online verification confusing, and leave you able to shop the benefits you earned from the comfort of your own home, on your own.

Bill Davis — Bill's Home Tech. Phone or text (330) 200-8042. Email bill@billshometech.com. Based in Atwater, Ohio, serving all of Portage County. Monday–Friday, 9 AM–5 PM (closed weekends); Sophie answers day or night.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

Call or text (330) 200-8042 · bill@billshometech.com

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.