

How to Buy a Diamond Online

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Introduction

Buying a diamond online has grown in popularity as retailers have focused on providing a high-quality experience that exceeds what you'll discover in a store.

Jewelers used to set up shop — most notably, in shopping malls — and customers would connect with a consultant who showed them the ins and outs of diamond rings.

The industry relied on this in-person experience for several reasons.

The first is that everyday buyers didn't know enough about diamonds to feel confident purchasing one on their own.

Understandably, they were afraid of being ripped off through overpaying for a low-quality diamond.

Secondly, most buyers want to view the piece in person before buying it, instead of relying on stock images.

It's impossible to get a feel for the details of a specific diamond when all the ones on the website look the same.

We'll start by explaining why buying a diamond ring online has become a huge part of the industry and then walk step-by-step through what you need to know to find the perfect ring for you.

Benefits of Buying a Diamond Online

Wider Selection

If you visit a typical jewelry store, there may be hundreds of diamonds available across cuts. Round-cuts likely lead the way, but you'll also find a selection of princess, oval, and cushion cuts.



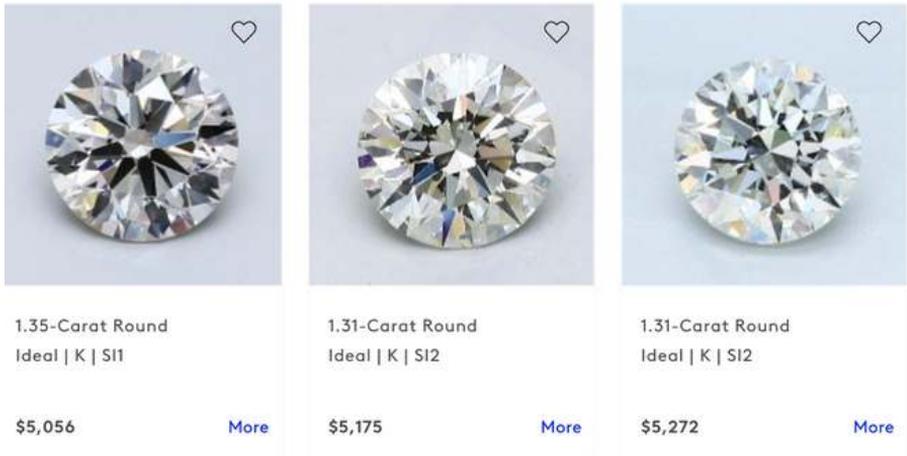
Within each cut, you could have a few options for different carat weights or clarity grades.

When it comes to settings, they'll show you a range of solitaire and pave settings, and some may even have a halo of small gems around the main one.

But their inventory is significantly limited compared to online stores.

There's no comparison between the amount of diamonds and settings available from online stores compared to their brick and mortar counterparts. For example, James Allen, a leading online jewelry store, has more than 300,000 round-cut diamonds to browse.

Blue Nile has more than 500,000 available, and Brilliant Earth lists 62,000.



You can search nearly every combination of carat weight and cut, clarity, and color grades. The same idea is true of settings.

There are too many variations for traditional retailers to stock, so your selection is limited.

At online stores, you can browse hundreds or thousands of types of settings.

This includes less popular styles that in-person retailers may choose not to stock, like vintage rings with milgrain or five-stone settings with a trellis design.

Showing 541 Results

Can be set with:  Round



14K White Gold Petite Pavé Cathedral Engagement Ring

\$1,230
(Setting Price)



14K White Gold 1.5mm Comfort Fit Engagement Ring

\$570
(Setting Price)

You might visit a jewelry store and come away disappointed that they didn't have the right combination of qualities for your diamond ring.

If you choose to search online, there's an endless number of diamonds and settings.

Lower Prices

Perhaps the most appealing benefit of buying a diamond online is lower prices.

Price is an area where most buyers feel uneducated. They don't understand how diamonds are priced and are afraid of overpaying.

You'll often find the same quality diamonds for lower prices online because there are less overhead and marketing costs associated with running the store compared to a traditional brick and mortar location.

Physical stores have to pay construction costs or rent, hire a team of jewelry professionals, and maintain an appealing storefront.

They run massive marketing campaigns to improve brand awareness and drive people to their stores.



Online jewelry stores avoid or minimize many of these costs and can pass the savings along to the customer.

They often have shorter supply chains as well.

Every step along the supply chain includes a markup, so by the time the diamond reaches the customer, its price has grown exponentially.

Many online stores work directly with wholesalers and suppliers, which reduces the number of times it changes hands.

All of these factors result in a lower cost for the buyer.

Let's look at an example.

Tiffany & Co.'s diamonds cost more than ones from Blue Nile, even if they earn the same grades from the gemologist who examines them.

Tiffany's diamonds often cost double the price.

For example, we compare the prices of Blue Nile and Tiffany's diamond rings with a solitaire setting and a round-cut diamond with the following qualities:

- Carat: 1.01
- Color: H
- Cut: Excellent
- Clarity: VVS1

At Tiffany's, the engagement ring sells for \$14,600.



At Blue Nile, it sells for \$7,356.



To give you another example, we found a diamond ring from Tiffany's that includes pave diamonds lining the shank.

It sells for \$21,000.

This ring from Blue Nile has a platinum band with pave diamonds and the same quality gem on top.



It costs \$7,696.

When comparing the prices of Blue Nile versus Tiffany's diamond rings, you can save a significant percentage by ordering the same quality ring from Blue Nile.

It's hard to make perfect price comparisons between James Allen and Zales because they package their products in different ways.

While James Allen offers diamonds and settings separately, Zales puts them together and sells them as a diamond ring.

But we can create an engagement ring on James Allen that matches the quality of one from Zales and compare their prices.

As an example, Zales sells a one-carat engagement ring in 14k rose gold, with an I color grade and I2 clarity grade.



Its original price is \$3,999.99, but Zales is offering it at \$2,799.99.

Zales often does this — mark up its inventory at a high price and then offers a significant discount.

On James Allen's site, I created a similar ring: a one-carat diamond in 14k rose gold with an I color and I1 clarity grade.



It's a higher quality diamond because it has fewer inclusions within its facets.

It also sells for a lower price at \$2,870.

You may find exceptions, where a diamond ring from an in-store retailer sells less than a comparable one online, but in general, you'll save money buying from an online store.

Quality Images

James Allen pioneered the use of quality images on their website to help sell diamonds online.

It solved the problem of consumers wanting to view the piece in detail before buying it.

Other popular retailers like Blue Nile and Ritani also have high-resolution photos of their diamonds and settings, so you know what to expect.

Let's check out this diamond from James Allen as an example.



You can tell the inclusions won't be visible to the naked eye because it even appears that way in the photo. Their website also allows you to rotate the diamond 360-degrees to view how it looks at every angle.

This is an important consideration because some diamonds hide inclusions only at certain angles.

And look at this example of a pavé setting from Blue Nile.



Even if you aren't familiar with this design, you'd have a sufficient understanding of its details to decide whether it's the right choice for you.

Available 24/7, with Fast Shipping, Returns, and Warranties

Shopping for a diamond ring doesn't have to be confined to traditional store hours. Many jewelry stores are only open from around 9 a.m. to 6 p.m., and many close on Sundays.

If you work during those hours, you might find it difficult to schedule an appointment, except for Saturdays.

Online diamond stores allow you to browse more inventory 24/7.

But just because you order it online doesn't mean you have to wait several weeks.

There's expedited shipping available. If you order a pre-set piece, you can receive it in as little as a week. For customized engagement rings, the wait is often longer.

If you're worried you'll order the wrong piece online, you're in luck.

Most online diamond stores offer free returns for 30 days.

Clean Origin, who specializes in lab-grown jewelry, offers 90-day returns.



In many cases, online diamond stores even pay return shipping.

If you experience problems with your diamond ring, many are covered by a warranty. In most cases, it's a warranty that only covers manufacturers defects. That means if you lose it or drop it and it breaks, it's likely not covered.

Always read the full warranty before buying so you know what's covered or when you'll have to pay for a repair.

Steps for Buying a Diamond Online

Decide on the 5 Cs

You've probably heard of the four Cs of buying a diamond: carat, cut, color, and clarity.

These are the factors that most impact a diamond's quality and value.

But there's a fifth "C" that's also critical: certification.

Let's explore each in more detail.

Carat

The size of a diamond is measured in carats. Carat is a unit of weight equal to 0.2 grams.

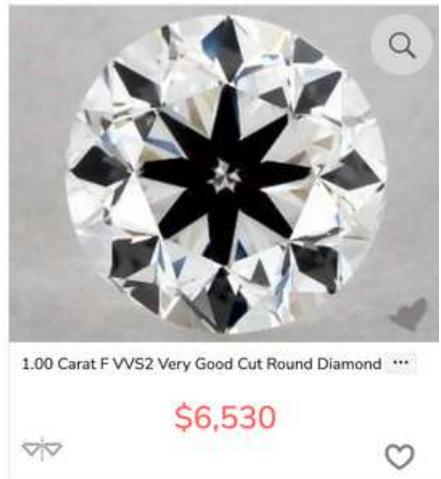
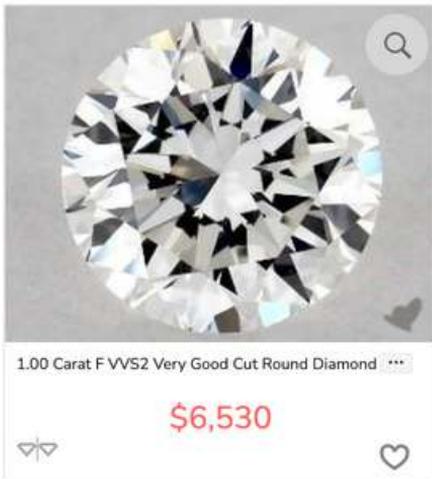
Most engagement rings are between 0.75 and 1.5 carats.

The price of a diamond increases disproportionately with its weight.

That means a two-carat diamond doesn't just cost twice as much as a one-carat diamond.

For example, we looked at prices for James Allen diamonds with very good cut, F color, and VVS2 clarity grades.

For one-carat diamonds with these qualities, prices start at \$6,530.



If we double the carat weight to two, prices start at \$34,360.



2.00 Carat F VVS2 Very Good Cut Round Diamond ...

\$34,360



2.00 Carat F VVS2 Very Good Cut Round Diamond ...

\$34,980

There are also specific instances where prices increase higher than normal.

As an example, buyers are willing to pay a premium for a one-carat diamond compared to one between 0.95-0.99 carats.

Even though the difference isn't apparent to the naked eye, you'll often see a price jump for those extra few tenths of a carat.

Another way to save on the overall cost is to choose a setting with smaller diamonds.

If the total carat weight of the ring is one carat, but that one carat includes 0.30 carats of sidestones, it'll be cheaper than a solitaire setting with a one-carat diamond.

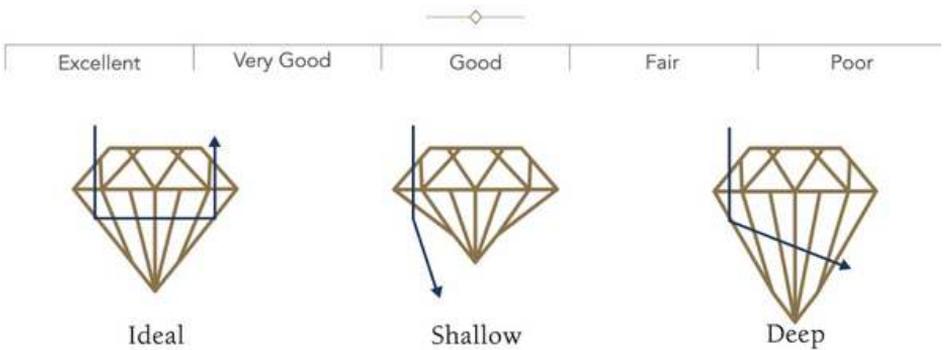
Cut

A diamond's cut is the most influential factor in its brilliance.

A poorly cut diamond will appear dull even if it has no inclusions.

There are several factors that determine cut quality. Together, they result in one of the following cut grades:

- Poor
- Good
- Very good
- Excellent



One contributing factor is symmetry.

It refers to the alignment of facets. If the table or culet are off-center, it likely won't earn an excellent symmetry grade.

The polish grade indicates the smoothness of facets. A rough diamond might earn a poor or very good polish grade.

Diamonds also have ideal proportions, like its table and depth percentage. The best proportions differ depending on the diamond's shape.

Similar to carat weight, the price of a diamond will differ based on its cut grade. Because of its critical role in the diamond's light performance, it's worth the extra costs associated with an ideal cut.

You'll often hear the term "cut" referring to the shape of a diamond, such as a princess, Asscher, or pear cut. This is distinct from the cut grade you'll find on a grading report.

These alternative cuts are known as fancy shapes.



Certain shapes aren't inherently better than others, but they do have unique benefits. The brilliant-cut facets on a round cut display the strongest light performance, especially compared to step-cuts like emerald cuts.

Overall, we recommend paying the premium for high cut grades. Brilliance is a coveted feature in a diamond and can also hide flaws related to color and clarity.

Clarity

The clarity of a diamond refers to the presence of inclusions, or blemishes, that develop within its facets. When diamonds form under the earth, the intense heat and pressure can cause imperfections.

Nearly every diamond has at least one inclusion, but ones where the inclusions can't be seen under 10x magnification are considered flawless.

One example of an inclusion is a needle. It's a thin, long line of crystal inside the diamond. Most are white or transparent, and they're often too small to see with the naked eye.



Feathers can appear like fractures in the diamond and mimic the shape of a feather.

While most are harmless, they are more likely to be visible than needles or pinpoints.

Other examples of inclusions are:

- Cavities
- Etch channels
- Indented naturals
- Bruises

Together, they make up a diamond's clarity grade.

The scale starts at flawless (FL) and moves down to I3 (included). Between them, you'll find grades like VVS1, VS2, and SI1.

GIA CLARITY SCALE



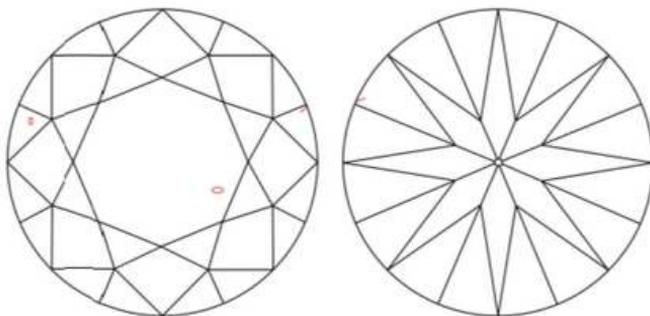
Each step down the scale indicates the inclusions have a greater impact on the diamond's appearance, durability, and brilliance.

For example, this diamond earned a VS2 clarity grade.



The report shows the presence of feathers and crystals.

CLARITY CHARACTERISTICS



KEY TO SYMBOLS*

○ Crystal

~ Feather

Because of their size, location, and color, they have minimal effects.

We recommend finding an eye-clean diamond, where the inclusions are only visible with magnification. You'll avoid the premiums charged for diamonds with high clarity grades, but they look identical.

For engagement ring diamonds between 0.5 and two carats, that often means starting at SI2 and working your way up the scale.

Color

A diamond's color grade refers to the presence of yellow or brown tints.

Colorless diamonds are more valuable and earn the highest grades on the color scale, which ranges from D (colorless) to Z (light).

Between those extremes, you'll find "near colorless" and "very light." Like the clarity scale, each step down indicates more noticeable shades of color.

This diamond earned a D color grade.



This diamond earned a J grade, which is at the bottom of the near colorless category.



When you rotate the image, you can see how the color is obvious.

Even though this is a high-resolution image, we'd expect it to show color to the naked eye as well.

You should use the same principles as clarity when selecting your diamond's color grade.

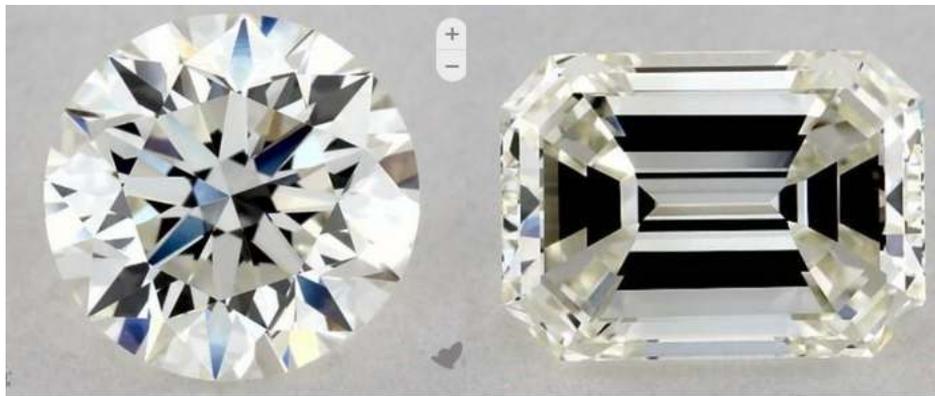
Choose one that appears colorless to the naked eye but avoid the premiums charged for those at the top of the scale.

Additionally, choosing a white gold or platinum setting can help hide color because of the way the setting reflects off the diamond. Yellow gold settings could make the diamond appear to show color.

Also consider its shape.

The brilliant-cut facets on a round cut disguise color better than step-cuts.

Check out these two diamonds.



Both earned I color grades, but the yellow is more apparent in the emerald cut.

Start your search at I, but you may have to move up to H and G depending on its size and shape.

Certification

A diamond certification varies its qualities across the other four Cs and provides additional detail.

But it's important to clarify terminology.

A grading report is created by a gemologist who asserts where it ranks the clarity, color, and cut scale and more.

In some cases, those organizations also certify the diamond, but in others, they don't officially call it a certification. So it's just a grading report.

Most buyers view them as synonymous, but we'll specify terminology where appropriate.

It's important to have a diamond certified by a reliable third party who doesn't have a stake in the exact price of the transaction.

You want to avoid paying for a diamond as if it's an excellent cut and VVS1 clarity, when instead it's more comparable to a very good cut and VS1 clarity.

Depending on the size of the diamond and degree of variance, those grades could represent differences in thousands of dollars.

Some of the most popular organizations that certify the quality of diamonds through grading reports are the Gemological Institute of America (GIA), American Gem Society (AGS), International Gemological Institute (IGI) and Hoge Raad voor Diamant (HRD).

The GIA and AGS are the most regarded by the industry in the United States.

For lab-created diamonds, IGI has earned a strong reputation.

Let's walk through an example of a GIA report.

GIA

GIA REPORT
7406718899
Verify this report at gia.edu

FACSIMILE
This is a digital representation of the original GIA Report. This representation shall not be accepted in lieu of the original GIA Report in certain circumstances. The original GIA Report includes certain security features which are not reproduced on this facsimile.

GIA NATURAL DIAMOND GRADING REPORT

October 06, 2021
GIA Report Number 7406718899
Shape and Cutting Style Round Brilliant
Measurements 7.96 - 8.02 x 5.03 mm

GRADING RESULTS

Carat Weight 2.01 carat
Color Grade G
Clarity Grade VVS2
Cut Grade Excellent

ADDITIONAL GRADING INFORMATION

Polish Excellent
Symmetry Excellent
Fluorescence Strong Blue
Inscriptions: GIA 7406718899
Comments: Additional pinpoints are not shown.

PROPORTIONS

Profile to actual proportions

CLARITY CHARACTERISTICS

KEY TO SYMBOLS:
● Claret
○ Pigeon
△ Feather
◇ Indented Natural

GRADING SCALES

GIA COLOR SCALE	GIA CLARITY SCALE	GIA CUT SCALE
D	FLAWLESS	EXCELLENT
E	INTERNAL FLAWLESS	
F	FLAWLESS	VERY GOOD
G	VVS ₁	
H	VVS ₂	GOOD
I	VS ₁	
J	VS ₂	FAIR
K	S ₁	
L	S ₂	POOR
M	I ₁	
N	I ₂	
O	P ₁	
P	P ₂	
Q		
R		
S		
T		
U		
V		
W		
X		
Y		
Z		

GIA

On the left panel, you'll find its grades along the four Cs.

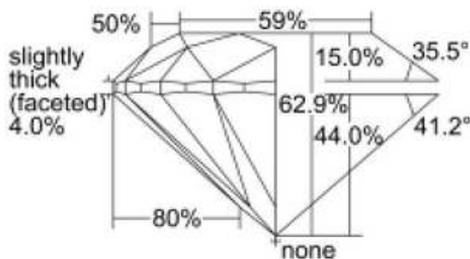
The report shows it's a round brilliant cut that weighs 2.01 carats with a G color, VVS2 clarity, and Excellent cut grades.

GIA NATURAL DIAMOND GRADING REPORT	
October 06, 2021	
GIA Report Number	7406718899
Shape and Cutting Style	Round Brilliant
Measurements	7.96 - 8.02 x 5.03 mm
GRADING RESULTS	
Carat Weight	2.01 carat
Color Grade	G
Clarity Grade	VVS2
Cut Grade	Excellent
ADDITIONAL GRADING INFORMATION	
Polish	Excellent
Symmetry	Excellent
Fluorescence	Strong Blue
Inscription(s): GIA 7406718899	
Comments: Additional pinpoints are not shown.	

The lower section provides more detail on its polish, symmetry, fluorescence, and inclusions.

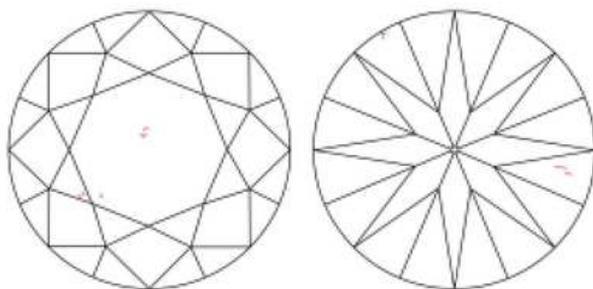
The middle panel shows a proportions diagram and clarity characteristics plot.

The proportions diagram gives detail on the quality of its cut. The percentages for its table depth and the thickness of its girdle impact light performance.



Profile to actual proportions

CLARITY CHARACTERISTICS



KEY TO SYMBOLS*

- Cloud
- Pinpoint
- ~ Feather
- ∧ Indented Natural

The inclusion plot shows the specific inclusions that are present, as well as their size and location.

The right panel is like a key to the rest of the report.

GRADING SCALES

	GIA COLOR SCALE	GIA CLARITY SCALE	GIA CUT SCALE
COULESS	D	FLAWLESS	EXCELLENT
	E	INTERNALLY FLAWLESS	
	F		
NEAR COULESS	G	VVS ₁	VERY GOOD
	H	VVS ₂	
	I	VS ₁	
J			
FAINT	K	VS ₂	GOOD
	L	SI ₁	
	M		
NEAR LIGHT	N	SI ₂	FAIR
	O	I ₁	
	P		
LIGHT	Q	I ₂	POOR
	R		
	S	I ₃	
	T		
	U		
	V		
	W		
X			
Y			
Z			

You can view how its grades are positioned on the color, clarity, and cut scales.

Grading reports from other organizations have similar formats.

Choose a Quality Vendor

Even though you should determine the quality of a diamond based on the grading report, and not the brand who sells it, choosing a vendor with a strong reputation is also important.

Blue Nile is considered a pioneer of selling diamonds online when they began doing so in the 1990s. Since then, other brands like James Allen, Brilliant Earth, Ritani, and Clean Origin have emerged. They primarily sell online but some have also built showrooms.

Other retailers who are known for the brick and mortar stores have re-focused their efforts toward the online market.

Brands like Tiffany's, Jared, Kay, and Zales make this list.

The logo for Tiffany & Co. features the brand name in a black, serif font, centered within a light teal rectangular background.

TIFFANY & Co.

The logo for Zales features the brand name in a large, bold, black sans-serif font. Below it, the tagline "THE DIAMOND STORE" is written in a smaller, black, all-caps sans-serif font.

ZALES
THE DIAMOND STORE®

The logo for Jared features the brand name in a white, serif font, with a registered trademark symbol. Below it, the tagline "The Galleria Of Jewelry" is written in a smaller, white, serif font, all set against a dark brown rectangular background.

JARED®
The Galleria Of Jewelry

The logo for Kay features the brand name in a large, black, serif font, with a registered trademark symbol. Below it, the word "JEWELERS" is written in a smaller, black, all-caps serif font.

KAY®
JEWELERS

You can find exceptional diamond rings at all these stores.

But we recommend you filter your options through a few criteria.

First, make sure the diamond has a grading report, preferably from the GIA or AGS.

Second, know that you'll pay more for a diamond of the same quality from in-store vendors like Tiffany's and Jared compared to online retailers like James Allen and Blue Nile.

The latter two have reduced overhead and marketing costs, and those savings are passed on to the buyer.

Thirdly, learn the specifics of their return policies and warranties.

It's too expensive of a purchase to regret the decision and not be able to get your money back for a reasonable period of time.

Build Your Perfect Ring

The perfect diamond ring consists of the right diamond and setting.

Fortunately, many online diamond stores allow you to customize your ring and view how specific diamonds pair with unique settings.

We'll use James Allen as an example of how to walk through this process.

In the top navigation, click "Engagement Rings" and then start with a diamond or setting.

We'll start with a diamond.

You'll be presented with a screen where you can filter diamonds across their most important characteristics like:

- The four Cs
- Price
- Grading lab
- Fluorescence
- Symmetry and polish

Earth-Created Diamonds
Lab-Created Diamonds

Shape: Round Princess Cushion Oval Emerald Asscher Heart Marquise Trapezoid Baguette Rectangular Other

Color: M L K J I H G F E D

Clarity: I1 I2 SI1 VS2 VS1 VVS2 VVS1 IF FL

Cut: Good Very Good Ideal True Hearts™

Carat: 1.00 6.00

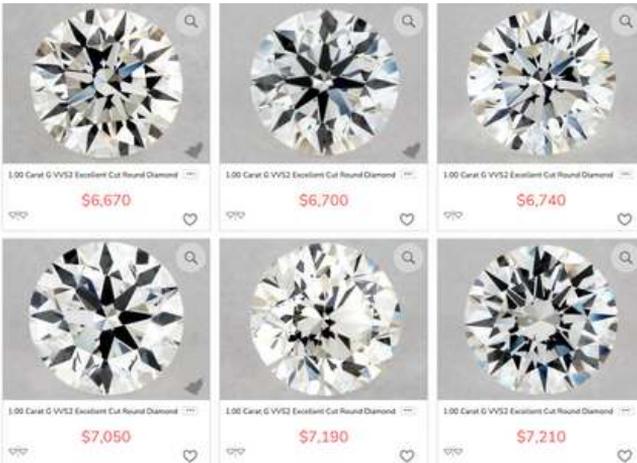
Price: \$200 \$5,000,000

Advanced Options + Clear Filters ×

Let's say we want a one-carat diamond that's eye clean and has an ideal cut.

We'll change the filter to meet this criteria, which leaves diamonds with the following grades:

- Carat: 1.00
- Cut: Ideal
- Clarity: VVS2
- Color: G



Once you've selected a diamond, it's time to combine it with a setting.

The filtering works in a similar way.

Let's say we want to look at channel settings in 18K white gold.

It returns 16 results.

Showing 16 Results

Can be set with  Round 



18K White Gold Bow-Tie Channel Set Diamond Engagement Ring

\$2,060
(Setting Price)



18K White Gold Channel Set Princess Cut Diamond Engagement Ring

\$1,770
(Setting Price)

Once you've chosen the setting, you'll see a high-resolution image of the ring with its total price.



Repeat this process with other diamonds and settings to find the perfect ring.

Buy a Couple Months in Advance

If you're buying an engagement ring, we recommend buying a couple months in advance for a few reasons.

The first is that custom rings can take several weeks to produce and ship.

Some online diamond stores won't give you exact shipping times because they aren't sure how long the ring will take to produce when it's initially ordered.

When I ordered an engagement ring from James Allen, it took a couple weeks to arrive.

You also want to leave time for a potential return. If you don't like the diamond or setting you chose, you need time to have another one sent. This can add several weeks to your timeline.

And there's always the potential for shipping delays or certain items being out of stock.

The last reason is peace of mind. If you've spent weeks planning the proposal, the last thing you want to worry about is whether the ring will arrive on time.



There's a lot that can go awry during extravagant proposals, but a proposal can't happen without the ring.

Some of the same issues can arrive if you're buying a diamond ring as a holiday gift.

Although there are many advantages to buying online versus in-store, these problems aren't as common if you buy the ring from a store, when you can take it home the same day.

Conclusion

We recommend buying your diamond ring online because of benefits like:

- A huge selection of diamonds and settings
- Lower prices
- High-resolution images

It's grown in popularity for these reasons and more. A process that used to involve leaving your house, talking with a jewelry consultant, and feeling limited in your options now doesn't have to feature any of that.

Now that you're equipped with the knowledge of how factors like cut and clarity impact price, and how to read a grading report, you'll have the confidence you need to make the right decision.

Explore retailers like James Allen and Blue Nile, and browse their selection of round, princess, emerald cuts and more. Then pair it with the setting of your choice, whether it's a halo, pave, or solitaire style.

You'll discover the right combination for you and find a diamond ring that will last a lifetime.

