TECH SAVVY SENIORS
The NSW ‘Tech Savvy Seniors’ program is a key initiative of the NSW Ageing Strategy and the Telstra Digital Literacy Strategy.

‘Victorian Tech Savvy Seniors’ is a Seniors Card Age Friendly Partners program with Telstra delivering training through rural and remote libraries across Victoria.

INTRODUCTION TO ONLINE SHOPPING AND BANKING
Part 1

BEGINNERS GUIDE
## INTRODUCTION TO ONLINE SHOPPING AND BANKING

### SHOPPING AND BANKING ON THE WEB

You no longer need to head to the bank branch to perform every transaction, and you can buy just about anything you need online without ever stepping outside your door. You can transfer money, pay bills, buy groceries and other goods, and even make all your travel arrangements online.

### WHO IS THIS WORKSHOP FOR?

While you will have heard of email, you may not know exactly how it works, what you need to get set up, or how to use it. You won’t have an existing email account, either… but you will after this workshop!

### WHAT YOU’LL NEED

An internet-connected laptop or desktop computer; either your own or supplied by the workshop organisers. You may need to share a computer with others in the workshop.

### WHAT YOU’LL LEARN

You know that you can shop, bank and pay bills online, and are interested to learn more and try it yourself. You want to know how to find things to buy, where to buy from, and how to make payments safely over the internet.

### TIMETABLE

This workshop will be broken into five topics, with a break in the middle and a quick review at the end. Feel free to ask questions at any time.

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>DURATION</th>
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<tbody>
<tr>
<td>Introduction</td>
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<tr>
<td>Searching for – and researching – goods and services</td>
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<td>Tips for buying things online</td>
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<tr>
<td><strong>Break</strong></td>
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<tr>
<td>Buying online: a sample experience</td>
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<tr>
<td>How to pay for things online</td>
<td>15 minutes</td>
</tr>
<tr>
<td>Summary</td>
<td>10 minutes</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>140 minutes</td>
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What are some of the things you can buy or order online that would make your life easier or that are hard to get in Australia?

There’s no question that the internet is the world’s largest shopping mall. You can buy almost anything you can imagine online, and you can also buy goods from Australia or from all over the world.

Some of the things you might consider buying online include:

- Food and drink (even fast food like pizza)
- Books
- Gifts
- Clothes and fashion
- Gardening, cooking and other home equipment
- Automotive gear
- Music and videos
- Pharmacy and health products
- Electronics, appliances and white goods
- Travel tickets and bookings (including flights and accommodation).

Shopping online also has many advantages:

- No queues or walking around shopping centres to see what is available in different stores – you can do that all from your desk at home!
- You can shop at any time of the day or night
- It’s easy to compare prices between different websites
- You can order things from overseas that you can’t get in Australia
- You can save money (sometimes lots of money).

By the end of this workshop, you should have your first experience with online shopping.

First we’ll walk through the initial phase – finding who is selling what you need

Second we’ll talk through some tips, tricks and traps of online shopping

Then we’ll get to the good part – we’ll walk through an online shopping experience

Finally we’ll talk about the different ways you can pay for things online.
<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>SEARCHING FOR – AND RESEARCHING – GOODS AND SERVICES</th>
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<tr>
<td>TIME</td>
<td>35 minutes</td>
</tr>
<tr>
<td>KNOWING WHERE TO LOOK</td>
<td>The first challenge of any online shopping experience is finding online stores that have what you need. There are some techniques you can try:</td>
</tr>
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</table>

**Word of mouth**
Word of mouth works for internet sites too. If someone you know has bought things online, ask them about their experiences.

**Googling**
Go to [www.google.com](http://www.google.com) and type in the name of the product category or the specific product you'd like to buy.

You can also add **buy online** or **online store**, **shop** or **price** to your search terms if your first search doesn’t turn up what you need.

If you want to restrict yourself to Australian stores, you can click on the **Pages from Australia** filter on the left-hand side of the **Search Results** page.

Google also has a product search you can try at [www.google.com/shopping](http://www.google.com/shopping).

**Sensis**
Go to [www.sensis.com.au](http://www.sensis.com.au). This is the online version of the White and Yellow pages.

Select the **Yellow Pages** tab, and perform a search for the business type and location. Many Sensis search results include a link the company's website. If the company has an online store, you can follow the link to it.

**Shopping aggregators**
There are a number of sites that aggregate the contents of many other online stores.

These allow you to perform a search for a particular product, and they will tell you who is selling that product.

They will also compare prices for you.

A good example is [www.shopbot.com.au](http://www.shopbot.com.au). Several others are listed at the end of this document.

Go to [www.shopbot.com.au](http://www.shopbot.com.au) and perform a search for a product (or simply browse categories).
Before ordering a given product, it may be a good idea to research the product. After all, unlike a regular retail store, you can’t actually touch and play with a product that you buy online. It can also be harder to return it.

If you need more details about the product, just go to www.google.com and perform a search on the specific product name. One of the results should lead you to the manufacturer’s web page, which will typically have more details on the product. You can also search by manufacturer name to find their website.

A simple way to find online reviews of a particular product is to go to www.google.com and then just search for [product name] review, for example Acme fridge.

Oddly enough, www.youtube.com is also a very good place to search for product reviews. YouTube hosts user-uploaded videos, and you may be surprised at the number and depth of specific product reviews there.

Some shopping sites, like www.amazon.com, allow buyers to post reviews of products below the product description. You need to be a little careful, however – many sites might filter negative reviews, and show only the positive reviews. (Amazon allows all reviews, positive and negative).

You can also try popular online magazines for reviews, like www.choice.com.au or www.cnet.com.au.

Choose a product category you’re interested in. It can be anything.

Use the techniques above to find online stores that sell the product you’re looking for.
## SUBJECT

<table>
<thead>
<tr>
<th>TIPS FOR BUYING ONLINE</th>
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<td>15 minutes</td>
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## HOW TO SHOP SAFELY

Shopping online is not without potential pitfalls. In order to stay safe when shopping and get the best bargains, follow these guidelines:

- Choose reputable companies you’ve heard of before
- If you haven’t heard of a company before:
  - Check the company has an actual address, not just a PO box
  - Ring the company to check the phone number works and isn’t just a voicemail
- Trust your instincts – if a website seems suspicious, check the company’s credentials or shop elsewhere
- Compare prices between different websites and shops
- Check for an itemised price list that includes postage costs
- Check what currency the price is in
- Check the company’s return or refund policy
- Check for a privacy policy to ensure the company will not pass your personal information on to marketing companies
- Don’t shop on shared computers, like those at libraries and internet cafes
- Don’t enter your credit card details into a website that doesn’t seem secure
- Double-check your order before pressing the Confirm or Buy button
- Print receipts of all transactions

## BUYING INTERNATIONAL

The internet lets you buy from foreign stores as easily as domestic ones. You can get some incredible bargains buying products from overseas (books and media, for example, are much cheaper in the US and UK than here), as well as find products you might not be able to get here. But be careful:

- Carefully check delivery costs – they may wipe out any price advantage you get
- Anticipate long (and unpredictable) delivery times
- If you buy electronics, remember you may also need to buy a power adapter, since other countries use different power plugs
- There may be other incompatibilities as well: for example, US mobile phones may not work on Australian networks.
With the workshop group, let’s walk through the process of buying something online (you don’t need to actually buy something to complete this task – we can cancel it before the end). Here are the main steps:

Choose an item that you’d like to buy. It could be a fridge, a Monopoly set or an Akubra hat.

Perform a search for stores that sell that product.

Pick a store, then go to its website.

Add the product to your (virtual) shopping basket. This is usually done with an Add to Basket/Add to Cart button on the product page (or something similar).

When you’ve added all the items you need, go to the checkout. This is usually done by clicking on the Shopping Cart/Checkout icon (on most stores, it’s located near the top right).

The site will then ask you to create a user account with them. They need your personal and address details as well as your email address before they can send the goods to you. You’ll also be asked to provide a password (which you should make a note of!).

Note that you can actually create an account before adding items to your shopping basket.

You can keep your account with that store, and log on any time you visit it, so you only need to go through this account setup process once for each store.

After you’ve done that, you’ll go through the checkout process.

This varies from store to store, but it usually involves checking delivery addresses, choosing delivery options (which will affect the final price) and entering payment details.

There will be a final confirmation page, before the transaction is finalised. This will include a list of all the items to be delivered and the final cost (including delivery charge).

We can cancel the transaction at this stage – unless you actually want to purchase the product!

If you do go through with the purchase, the online store will send you an email with the details of the purchase.

Most online stores also have a facility to track orders and see order histories. Usually it’s under the My Account section – you have to be logged into the site to see it.
**SUBJECT**  
**HOW TO PAY FOR THINGS ONLINE**  

**TIME**  
15 minutes

<table>
<thead>
<tr>
<th>PAYMENT OPTIONS</th>
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| **Credit cards** | Credit cards are by far the most common way to pay for things online. If you plan on doing any serious online shopping, you will need a credit card! A shop will ask you for your credit card name, number, expiry and possibly CCV (card code verification; that’s the three digit number on the back of the card). They will also ask what type of card it is (Visa, Mastercard, American Express etc.).  
| **PayPal** | PayPal is an online service that puts a layer of security between you and an online store. You can create a PayPal account at [www.paypal.com](http://www.paypal.com). Creating an account is free. You can either buy PayPal credits, or give PayPal your credit card number. Then, when you make a purchase at an online store and choose the PayPal payment option, the store redirects you to the PayPal site, where you log in and authorise the transaction. PayPal will deduct the money from your PayPal credits or directly from your credit card. This saves you from having to give the online store your credit card details. PayPal pays the store, and you pay PayPal. PayPal is the only one who knows your credit card number, and can prevent overcharging and fraud. PayPal is particularly popular on auction sites like eBay (which we will cover in the next workshop).  
| **BPay** | BPay is a service that provides direct funds transfer from your bank account to another account. You can make BPay payments using your online banking service, if you have one. You can also use phone banking to make BPay payments. (We cover online banking in the next introduce to online shopping and booking workshop). It's usually used for paying bills – like electricity, telephone and rates – and not all that often on online stores. The store or biller gives you a biller code and a bill reference number. You need those when you make the payment online. |
## SUMMARY

You should now be well-equipped to search for items you’d like to buy and make purchases online. You should be able to:

### TIME

10 minutes

### RECAP

- Find stores online
- Search for product reviews and information
- Sign up for an account with an online store
- Add items to your shopping basket and checkout.

### ADDITIONAL WORKSHOPS

We have another workshop on online shopping and banking as well. In that workshop we look at:

- Managing all your finances online using online banking services
- Paying bills with BPay

### USEFUL WEBSITES

If you need a head start with online shopping, you can also check out some of these popular sites and stores:

#### SHOPPING PORTALS/AGGREGATORS

- Google Product Search: [www.google.com/shopping](http://www.google.com/shopping)

#### SPECIAL DEAL SITES


#### GROCERIES

<table>
<thead>
<tr>
<th>Category</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOOKS AND MEDIA</td>
<td>Amazon: <a href="http://www.amazon.com">www.amazon.com</a></td>
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<tr>
<td></td>
<td>The Book Depository: <a href="http://www.bookdepository.co.uk">www.bookdepository.co.uk</a></td>
</tr>
<tr>
<td></td>
<td>StrawberryNet: <a href="http://www.strawberrynet.com">www.strawberrynet.com</a></td>
</tr>
<tr>
<td>ELECTRONICS, WHITE GOODS, OFFICE EQUIPMENT AND GADGETS</td>
<td>Appliances online: <a href="http://www.appliancesonline.com.au">www.appliancesonline.com.au</a></td>
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## Glossary

<table>
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<th>TERM</th>
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<tr>
<td>BPAY</td>
<td>A method of paying bills using online backing or phone banking.</td>
</tr>
<tr>
<td>ONLINE BANKING</td>
<td>A way of conducting transactions from your bank account via your bank’s secure website rather than in a branch or over the phone.</td>
</tr>
<tr>
<td>PAYPAL</td>
<td>A payment service for online stores.</td>
</tr>
<tr>
<td>SECURE SITE</td>
<td>A website that’s encrypted to prevent people from snooping on your activity. The URL starts with https:// instead of http://.</td>
</tr>
<tr>
<td>SHOPPING AGGREGATOR</td>
<td>A website that lists the contents of many online stores, and allows you to compare prices between them.</td>
</tr>
<tr>
<td>SHOPPING BASKET OR CART</td>
<td>A part of an online store that lists all the things you’ve marked as wanting to buy at that store. When you’ve chosen everything you want to purchase at the store, you go to checkout to make a payment.</td>
</tr>
<tr>
<td>URL</td>
<td>Another term for a web address.</td>
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**Explanation**

**BPAY**: A method of paying bills using online backing or phone banking.

**ONLINE BANKING**: A way of conducting transactions from your bank account via your bank’s secure website rather than in a branch or over the phone.

**PAYPAL**: A payment service for online stores.

**SECURE SITE**: A website that’s encrypted to prevent people from snooping on your activity. The URL starts with https:// instead of http://.

**SHOPPING AGGREGATOR**: A website that lists the contents of many online stores, and allows you to compare prices between them.

**SHOPPING BASKET OR CART**: A part of an online store that lists all the things you’ve marked as wanting to buy at that store. When you’ve chosen everything you want to purchase at the store, you go to checkout to make a payment.

**URL**: Another term for a web address.
VICTORIAN TECH SAVVY SENIORS

Everyone can benefit from being connected and online irrespective of their age, income, ability or geographical location. The Victorian Tech Savvy Seniors Program is a Seniors Card Age Friendly Partners Program in partnership with Telstra.

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