



Tech Savvy Seniors

INTRODUCTION TO ONLINE SHOPPING AND BANKING

PART 1 BEGINNERS GUIDE

TOPIC: INTRODUCTION TO ONLINE SHOPPING AND BANKING – PART 1

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?

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.

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

In this workshop you will learn the basics of online shopping, whether you want to book a holiday or buy groceries. We'll walk you through the process of buying something online, and you will also learn how to stay safe online for banking and shopping.



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.

Subject: Introduction. Duration: 15 minutes

Subject: Searching for – and researching – goods and services. Duration: 35 minutes

Subject: Tips for buying things online. Duration: 15 minutes

Break. Duration: 15 minutes

Subject: Buying online: a sample experience. Duration: 35 minutes

Subject: How to pay for things online. Duration: 15 minutes

Subject: Summary. Duration: 10 minutes

Total. Duration: 140 minutes

SUBJECT: INTRODUCTION

Time: 15 minutes.

OVERVIEW

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.

SUBJECT: SEARCHING FOR – AND RESEARCHING – GOODS AND SERVICES

Time: 35 minutes.

KNOWING WHERE TO LOOK

The first challenge of any online shopping experience is finding online stores that have what you need. There are some techniques you can try:

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 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.

Google also has a product search you can try at www.google.com/shopping.

Sensis

Go to www.yellowpages.com.au. This is the online version of the Yellow Pages.



Perform a search for the business type and location. Many search results include a link to 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.

Aggregation sites let you search for a particular product and tell you who is selling that product. They will also compare prices for you.

A good example is www.shopbot.com.au. Several others are listed at the end of this document.

Go to www.shopbot.com.au and perform a search for a product (or simply browse categories).

FINDING MORE INFORMATION

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 review.

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, such as 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 might find that amazon.com won't ship products to Australia and you need to use amazon.com.au

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

Once you've found a site that you like (and if you have a good experience with them), remember to bookmark/favourite it!

In Edge (or Internet Explorer,) go to the website, click on the star icon on the top right of the window and select "Add to Favourites".



PUTTING THIS INTO PRACTICE

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: TIPS FOR BUYING ONLINE

Time: 15 minutes.

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, or on unsecure public WiFi networks (often called WiFi hotspots)
- Don't enter your credit card details into a website that doesn't seem secure. Secure websites will start with a https page address in the internet browser and display a small padlock in the address bar.
- 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, can be



cheaper in the US and UK than here), as well as find products you might not be able to get locally. But be careful:

- Check the currency exchange rate and delivery cost – these may wipe out any price advantage
- Anticipate long (and unpredictable) delivery times
- Some foreign stores won't ship to Australia due to complications with GST.
- Other countries use different power plugs and voltages, so electronic equipment may not be compatible with Australian standards
- There may be other incompatibilities as well: for example, US mobile phones may not work on Australian networks.

SUBJECT: BUYING ONLINE: A SAMPLE EXPERIENCE

Time: 35 minutes.

AN ONLINE SHOPPING EXPERIENCE

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.

The site will need your personal and address details as well as your email address before it 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 online 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.

PAYMENT OPTIONS

During the last exercise, you probably saw several payment options. Different stores have different options. These include:

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- or four-digit number on the back or front of the card).

They will also ask what type of card it is (MasterCard, VISA, 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. Creating an account is free.

You can either transfer money into your PayPal account, or give PayPal your credit card number or bank account.

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 balance or directly from your credit card or bank account.

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 popular on auction sites like eBay (which we cover in the Online Shopping and Banking - Part 2).

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 Online Shopping and Banking - Part 2 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



- Participating in online auctions on eBay (www.ebay.com.au).

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

- GetPrice: www.getprice.com.au
- Google Product Search: www.google.com/shopping
- My Shopping: www.myshopping.com.au
- Shopbot: www.shopbot.com.au
- StaticICE: www.staticice.com.au

SPECIAL DEAL SITES

- All The Deals: www.allthedeals.com.au
- Catch of the Day: www.catch.com.au
- OzBargain: www.ozbargain.com.au

GROCERIES

- Coles: www.colesonline.com.au
- Woolworths: www.woolworths.com.au

FAST FOOD

- Crust Pizza: www.crust.com.au
- Dominos Pizza: www.dominos.com.au
- Pizza Hut: www.pizzahut.com.au

BOOKS AND MEDIA

- Amazon: www.amazon.com.au
- The Book Depository: www.bookdepository.com
- Dymocks: www.dymocks.com.au

TRAVEL, TICKETS AND BOOKINGS

- Expedia: www.expedia.com.au
- Travel.com.au: www.wotif.com.au
- Webjet: www.webjet.com.au



PHARMACEUTICALS AND COSMETICS

- Chemist Direct: www.chemistdirect.com.au
- Home Pharmacy: www.homepharmacy.com.au
- Chemist Warehouse: www.chemistwarehouse.com.au

ELECTRONICS, WHITE GOODS, OFFICE EQUIPMENT AND GADGETS

- Appliances Online: www.appliancesonline.com.au
- JB Hi-Fi: www.jbhifi.com.au
- Officeworks: www.officeworks.com.au
- Jaycar: www.jaycar.com.au

GLOSSARY

Term: BPAY. Explanation: A method of paying bills using online banking or phone banking.

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

Term: PAYPAL. Explanation: A payment service for online stores.

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

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

Term: SHOPPING BASKET OR CART. Explanation: 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 a 'checkout' to make a payment.

Term: URL. Explanation: Another term for a web address.

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