

TECH SAVVY SENIORS

INTRODUCTION TO ONLINE SHOPPING AND BANKING

PART 2 ADVANCED GUIDE



IT'S HOW
WE CONNECT



TOPIC	INTRODUCTION TO ONLINE SHOPPING AND BANKING – PART 2
BANKING AND BIDDING ONLINE	The internet provides tremendous tools for managing your finances. All those financial tasks that you had to grind through previously – lining up at the bank, paying bills, filling out forms – can now be done online, at your own convenience, at a time of your choosing. Online banks let you pay bills, transfer money and check accounts at the click of a mouse button. There are other conveniences offered by the internet as well, including the ability to participate in millions of auctions without ever leaving your home. In this workshop, we'll take a look at eBay, the world's most popular auction site.
WHO IS THIS WORKSHOP FOR?	You may be looking to follow-up what you learned in the <i>Introduction to Online Shopping and Banking Part 1</i> workshop with some hands-on activities, or perhaps you have a basic understanding of online shopping and billing and want to see how they work and what you need to get set up before deciding to use them at home.
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'll learn how easy and convenient it is to shop and bank online. We'll discuss why online banking is safe and secure, and how you can save time when you pay your bills online. You'll also learn how to browse, buy and sell on the internet using websites such as eBay. Note that this workshop follows on from our <i>Introduction to Online Shopping and Banking Part 1</i> session. Having attended that workshop would be a great help for this one, as it works through the online shopping experience (which is similar the experience of paying bills online) as well as looks at online payment options like PayPal.

TIMETABLE

This session will be broken into four parts, with a 15-minute break in the middle. As always, feel free to ask questions at any time.



SUBJECT	DURATION
Introduction and review	10 minutes
Paying bills online	30 minutes
Net banking	35 minutes
Break	15 minutes
Using eBay	40 minutes
Summary	10 minutes
TOTAL	140 minutes

SUBJECT	INTRODUCTION AND REVIEW
TIME 	10 minutes
RECAP 	In our first <i>Introduction to Online Shopping and Banking</i> workshop, we looked at how to: ▶ 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. In this session we will walk you through the process of bidding for an item on an auction site, and explain how to get set up for net banking so that you can do your personal banking over the internet, including moving money between accounts, transferring funds to people and paying everyday bills with BPay. You can also learn how to pay your Telstra phone and broadband accounts over the internet in the <i>Paying Your Telstra Bills Online</i> handout. 

SUBJECT	PAYING BILLS ONLINE
TIME 	30 minutes
OVERVIEW 	Paying bills on the internet is now quite common. You might be surprised at the number of people paying bills online. According to BPay, more than 85% of Australians pay at least some of their bills online! You can now pay many of your bills online, including:  Gas or electricity  Water  Car registration  Council rates  Phone and internet  Credit card  Income and other taxes  Insurance and many more!
ADVANTAGES OF PAYING BILLS ONLINE 	Paying your bills online has many benefits, including:  It saves you time  You can check your payment history any time you like  You can pay your bills at any time, so if you can't make it to the bank or post office during the day, you can pay your bills in the evening instead  It saves paper – help the environment, save cutting down trees and arrange to have your bills emailed to you  It's easy and quick – it's much easier than paying bills over the phone. You can see what you're doing and if you enter a number incorrectly you can delete it rather than having to start the whole transaction again. You also avoid any phone queues!

ADVANTAGES OF PAYING BILLS ONLINE



So how do you do it? There are actually three different ways you can pay your bills online. When you get a bill in the mail or by email, the bill itself should actually list your online options. They can include:

The vendor's website. Going to the website of the company whose bill you want to pay. Many businesses have online payment options, although you will likely need a credit card. Head to the website of the company and follow the links to the payment options. Some sites will ask you to create an online account with them first, some will let you just enter your account or bill number and credit card details and click Pay.

Using BPay. BPay is a method for paying bills online and over the phone. On the back of your bill, there will be a company reference number and a bill number. When you log into your online banking and go to the bill payment section, you can type these numbers in to transfer money straight from your bank account. We'll go more into online banking shortly.

The Post BillPay site (www.postbillpay.com.au). Post BillPay is a service provided by Australia Post to allow you to safely pay your bills through their website or over the phone. It's similar to BPay; the company or organisation will give you a BillPay code and a bill reference number. Go to the BillPay site, enter in these details, add your credit card or PayPal details and click on Pay.

The screenshot shows the Australia Post BillPay website. At the top is a navigation bar with the Australia Post logo and a search bar. Below this is a menu with links to Shop, Parcels & mail, Money & insurance, Travel & ID, and Business solutions. The main content area is titled 'Pay a bill' and contains a form to 'Pay your bill now'. The form includes fields for Billpay code, Reference no., Payment amount, Payment method (Credit Card or PayPal), Card number, Expiry date (Month and Year), CVN, and Receipt email address. A 'Show biller name' button is next to the Billpay code field. At the bottom of the form, it states 'Use of this service constitutes acceptance of the Terms and Conditions'.

Australia Post's
BillPay site

IS IT SAFE?



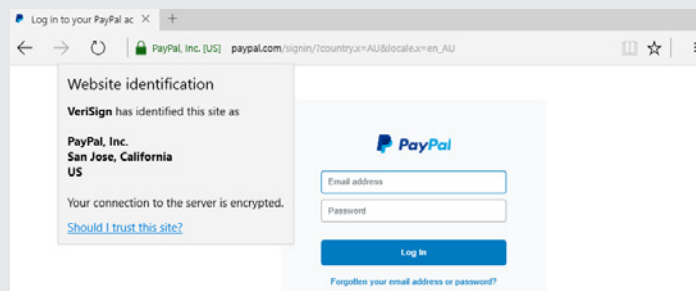
For the most part, paying bills online is very safe. Bill-paying transactions are usually sent over an encrypted connection to help protect your bank account or credit card details.

An encrypted connection means that information is scrambled using a special code before it is sent over the internet. Only you and the organisation or company can see the details.

There are two browser features that show a transaction is encrypted:

1. The padlock symbol.

This appears on secure sites in all internet browsers. Look for it where the web address is displayed.



2. https in the website address.

You'll notice a funny thing that happens on encrypted sites: the normal **http://** at the beginning of a web address (the http stands for hypertext transfer protocol) turns into **https://**. The **s** is for **Secure**.

You should always check that the padlock symbol appears somewhere in the browser window before entering your bank or credit card details into a website.

KEEPING YOURSELF SAFE WHEN PAYING BILLS AND SHOPPING ONLINE



Because there are still some people who are uncomfortable using their credit card to make purchases over the internet, we've listed the top ways to prevent internet fraud:

1. Look for the **padlock symbol** in your browser window when making purchases. This indicates the website is secure.
2. Look for **https** at the beginning of the website's URL. This indicates the information is sent over an encrypted connection.

KEEPING YOURSELF SAFE WHEN PAYING BILLS AND SHOPPING ONLINE



3. A website requiring a password and a second criterion (two steps) to login significantly increases the security of your account. The second step will often involve a code sent by SMS (text message) to your mobile phone. It's a good habit to enable two-step login, also called two-factor authentication, when offered. Most banks now only allow transactions to third parties using this two-step process.
4. Read the website's privacy policy before submitting any personal information to find out how this information will be used. Double-check that your personal details won't be sold or shared with other organisations.
5. Only provide personal information, such as your address, telephone number, bank account details or email address, to websites that you trust.

Carefully review your credit card and bank statements each month. Notify your bank immediately if there are any charges you didn't authorise.
6. Regularly scan your computer with **antivirus software** that detects spyware (if you don't know what this is, we can recommend our *Introduction to Cyber Safety* workshop). This ensures dubious shopping websites can't install spyware on your computer.

RECEIPTS

Just like saving your ATM receipts, it's good practice to print the receipt page or make a note of the transaction number whenever you pay a bill online, especially if you pay using the company's website. This means you have a record of the transaction to refer to in future.

This is not always necessary if you use online banking. If you use BPay, for example, your bank will keep a full transaction record online, which you can access at any time.

SUBJECT	NET BANKING
TIME 	35 minutes
OVERVIEW 	Thanks to the internet, you may never have to queue at a bank branch again. Nearly all your banking transactions, barring the physical deposit of cheques, can be handled online. You can use online banking to: ▶ Check your account balance ▶ View a list of transactions on your accounts, including a complete history of all your transactions with that bank ▶ Pay bills or set up regular direct debits ▶ Transfer money between your accounts ▶ Deposit money into other people's accounts ▶ Redeem credit card rewards and increase or decrease credit limits ▶ Even apply for personal loans. Some of the advantages of online banking include: ▶ You don't have to wait until your statement arrives to check transactions on your bank account ▶ Your bank may not charge you fees for online transactions ▶ You can access your bank account any time of the day or night ▶ You can feel more in control of your finances because you can always access a record of your transactions ▶ You can access your bank account anywhere, even if you're not near a bank or if you're travelling overseas.
HOW DO I GET AN ONLINE BANKING ACCOUNT? 	You have to contact your bank or visit their website to learn how to get setup for online banking. Every financial institution does things a little differently. You will have to go through a sign-up procedure, and you may have to wait until the bank mails you passcodes and logins; unsurprisingly, they're very particular about security!

ONLINE BANKING IN ACTION: PAYING A BILL



Once you get an account, you go to the bank's website in your browser and log onto their online banking service. This will take you to your account page, with a top-level view of current balances. You can then follow links to get more details on accounts, perform transactions or pay bills.

While we can't run through paying a bill as an activity, we can show you how it can work. Note that these shots are taken from The ANZ Bank service. Other banks have different interfaces.

To pay a bill using BPay, you would click on the **Payments** header. This will take you to a page of options from which you can select **BPay**.

The screenshot shows the ANZ online banking interface. At the top, there's a navigation bar with 'Contact', 'Mail', and 'Log out' links. The main content area is titled 'Add BPAY biller'. It contains several input fields: 'Biller name' (with a help icon), 'Biller Code' (with a note 'Located near BPAY logo on your bill.'), 'Reference' (with a note 'Biller may change the reference number with each bill. Please check the reference number located near BPAY logo on your bill.'), and 'Biller nickname (description)' (with an example 'For example "My phone provider"'). There is a checkbox labeled 'Save this biller to my BPAY biller list' which is checked. On the right side, there is a section titled 'Important information' with text explaining the importance of correct Biller Code and Reference, and a note about registered BPay billers. At the bottom right, there are 'Cancel' and 'Continue' buttons.

First you choose which account you want to pay from. Next, select who want to make a payment to by clicking **Add biller**.

Next you type in the **biller code**. This is the company's unique BPay identifier. This will be on the bill, under the BPay section. If you've already paid a bill for this company, you can actually just select it from the menu.

Then you type in the **customer reference number**. This is also printed on the bill, under the BPay section. This is your unique identifier with that biller. Again, if you've paid a bill with that company before, and you selected the company from the drop-down list, then this will be filled in for you.

Type in the amount you want to pay.

Choose when to pay it. It defaults to paying it right now, but you can schedule a payment on a certain date instead. You can even set up recurring payments.

Then you just click on **Continue** and **Confirm**.

IS ONLINE BANKING SAFE?



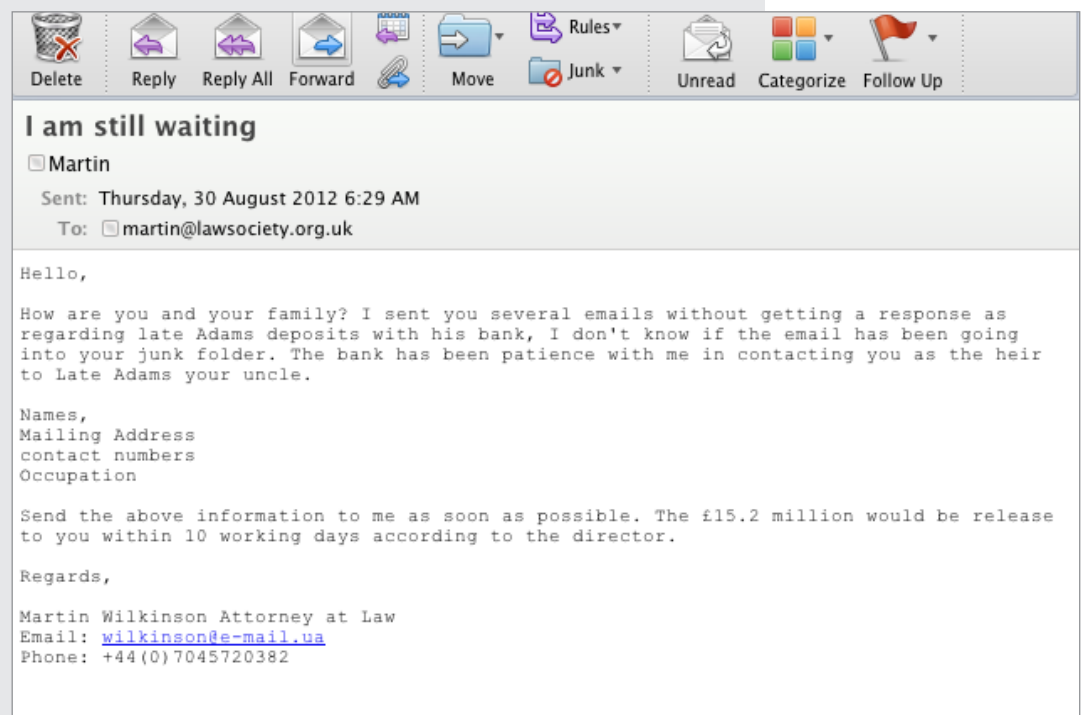
If you take some simple safety precautions, online banking should be as safe as banking over the counter at your local branch. It's the banks' business to make sure your money stays safe. They take every precaution necessary to ensure you can access your account online without any problems and perform transactions safely.

The main thing you need to be aware of when using online banking is **phishing attacks**.

Phishing is a funny term for a serious problem. If you've attended our *Introduction to Cyber Safety* workshop, you might remember it. It's usually a fraudulent email that appears to be sent from a bank or official institution and attempts to get you to divulge your personal information.

Typically they go something like this: an email arrives in your Inbox, claiming to be from your bank. It warns you that something terrible will happen to your finances if you don't log into your online banking service right away. A handy link is embedded in the email that purportedly takes you to your online banking site. Except that it doesn't; it takes you to a site that's made to look exactly like your bank's website. It is, in fact, a front run by criminals. When you use your net banking password to log in, they harvest that password, and then use it to invade your *real* online bank service.

Example of a phishing email



IS ONLINE BANKING SAFE?



There is a simple solution to this: never, ever reply to an email that attempts to get you to enter your account details or password into a website. It's important to remember that a bank will never send you a legitimate email asking for your personal information. If you're not sure if an email is genuine, ring your bank to check.

If you're really worried, you can also log onto your website manually. That is, don't follow the link in the phishing email, but go to the website by typing its address into your web browser's address bar. Never click on a link from an email to access your banking website, no matter how realistic an email or website appears.

Don't ever reply to a phishing email. Just delete it and move on. A reply only lets the criminals know that you're a real target.

SUBJECT	USING EBAY
TIME 	40 minutes
OVERVIEW 	eBay is an auction website where you can buy and sell goods to people locally or anywhere in the world. Some of you may already have heard of eBay, and use it as a fast and fun way to shop and sell goods. eBay has made it much more fun to shop online! It's easy to use eBay to compare the prices of similar products. Can you think of some other benefits of using eBay, or how eBay has changed the way people shop?  You can buy items from all over the world, not just in your local neighbourhood  It's much easier to find people with similar interests, hobbies and collections who are selling unique items you want  You can make some handy pocket money by selling goods you don't use any more  It's quick, easy and fun! Some people have used eBay to make money in an unusual way. They have started their own businesses selling items for other people on eBay, and running courses on how to buy and sell items on eBay effectively! Anyone can buy or sell an item on eBay. You just need to set up a free account (eBay takes a small percentage of every sale).
THE EBAY PROCESS 	A common process to auction an item on eBay:  A seller posts the item that they want to sell on eBay and sets the minimum bid  You enter your bid  Other buyers bid on the auction  The buyer with the highest bid at the end of the auction period (which is set when the item is posted) wins the items  The buyer pays the seller the cost of the item plus the cost of postage  The seller posts the item to the buyer.

THE EBAY PROCESS



eBay has a special feature, however, that sets it apart from regular auctions: **auto-bidding**.

When you set your bid, just enter the maximum amount you'd be willing to pay for the item; you don't have to keep rebidding like in a live auction. When you set the upper-limit bid, that *does not* automatically become your bid.

Instead, eBay will bid for you, just enough to win. If another bid then beats you, then eBay will automatically bid again for you, up to the limit you set.

Let's take an example of an item that has a current top bid of \$100, and say you were prepared to pay up to \$200 for it.

You enter your bid of \$200. That's not necessarily the price you *will* pay, just the price you *would* be willing to pay.

eBay automatically sets your bid at \$105, putting you in the lead.

Somebody else comes and bids \$150. eBay automatically then sets your bid to \$155, putting you in the lead again.

If nobody else bids before the auction ends, you win the auction and only end up paying \$155 for the item.

If somebody came along and bid, say, \$210, however, you would lose the auction. (eBay would send you an email letting you know that you've been outbid, so you could increase your bid if you really wanted to).

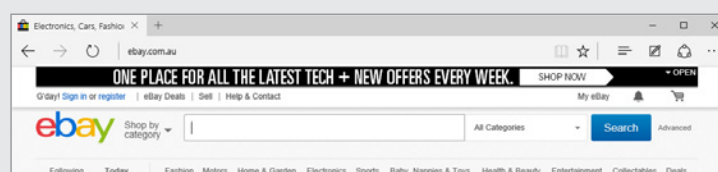
LET'S EXPLORE EBAY



Go to **www.ebay.com.au**.

At the top of the window, you'll see a **Search** bar. Type in the sort of item you're looking for. It can be anything, including:

- ▶ electrical goods
- ▶ tickets
- ▶ clothes
- ▶ jewellery
- ▶ sporting goods
- ▶ even cars and houses!



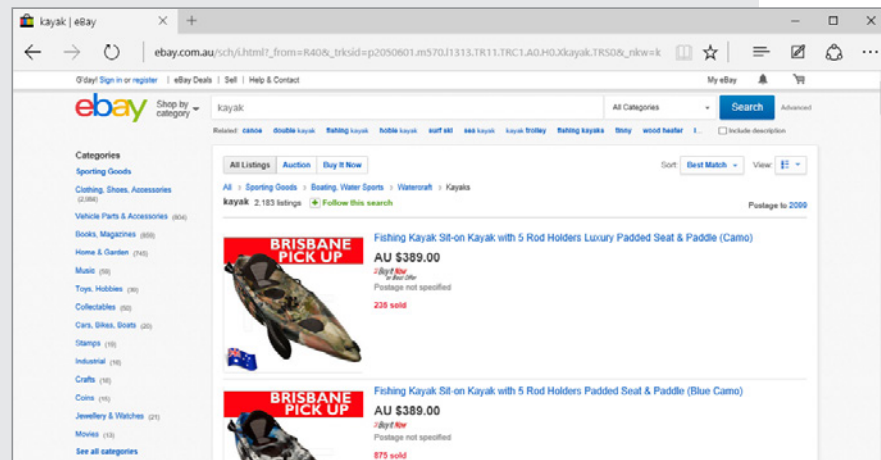
You could type **kayak**, for example, if you're looking for a new or used kayak.

LET'S EXPLORE EBAY



If you can't think of anything, you can also click on **Categories** to just browse.

If you did a search, a page listing current matches will appear.

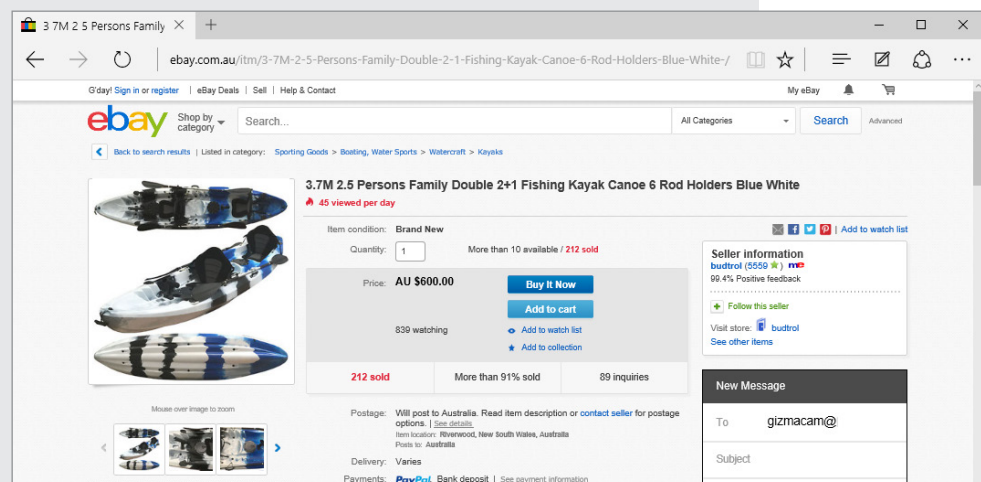


Search results for 'kayak'

By default, it will be sorted so that the items with the least amount of time left in the auction will be listed first.

There will be a picture next to most items listed.

If one takes your fancy, click on the link. This will take you to its auction page.



CAN I SELL MY OWN STUFF?

Of course! You will need some photos of what you plan to sell, and you'll need to write a description of it, but anybody with an account can sell stuff on eBay. Remember that eBay has a reputation system built in, and people can rate and post notes about you as a seller. So if you keep to your word and don't try and swindle anybody, you'll get a good reputation and it will be easier in the future to sell your gear.

LET'S EXPLORE EBAY



On the left you'll see photos of the item. On the right, it will tell you who the seller is, as well as how well they've been rated by other people who bought from them. You can click on their name to get more information.

In the middle is the auction panel. If you want to bid on an item, just enter a bid that's higher than the current highest bid into the bid field, and click on **Place Bid**. (Note: this will only work if you've created an account with eBay by clicking on **Register** at the top of the page; if you haven't got an account, eBay will offer to sign you up).

Remember that auto-bidding works for everyone! For example, if an item is currently listed at \$89, and you bid \$90, don't be surprised if you are immediately outbid by someone else's auto-bid. That's why you just type in the maximum you'd be willing to pay. eBay will take care of the rest.

Spend a few minutes exploring eBay. You may be amazed at what you can find!

If you need help or questions answered, click on **Help and Contact** in the top left-hand corner of the page.

IS IT NEW OR USED?

It's not just people's second-hand stuff you find on eBay. In fact, the majority of sales on eBay are actually for new items. Many people have set up legitimate stores using eBay and many well-known retail stores have an eBay store too, .

To go with that, there's a feature you'll see next to many items for sale. It's called the **Buy It Now** button, and it lets you buy the item immediately, for a fixed price. You don't need to wait for the auction to finish and you don't need to bid. It's just like buying from a regular store.

SUMMARY

Congratulations, you've taken the first steps into a world of convenient online shopping and banking. Today you have learnt:

TIME

10 minutes

RECAP



- ▶ How to pay bills online, either through a biller's site or through net banking
- ▶ To understand the benefits of online banking and shopping
- ▶ How to take precautions to stay safe online
- ▶ Buy and sell items on eBay.

USEFUL WEBSITES



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

Banking sites

- ▶ ANZ: www.anz.com.au
- ▶ Commonwealth Bank: www.commbank.com.au
- ▶ National Australia Bank: www.nab.com.au
- ▶ Westpac: www.westpac.com.au

Auction sites

- ▶ Grays Online: www.graysonline
- ▶ Gumtree: www.gumtree.com.au
- ▶ Quicksales: www.quicksales.com.au

GLOSSARY



TERM	EXPLANATION
BPAY	A method of paying bills using online banking or phone banking.
EBAY	The world's most popular online auction site.
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.
PHISHING	A particular type of scam, where an email or web message is used to try and trick people into giving up passwords and financial information.
POST BILLPAY	A service provided by Australia Post for the payment of bills online.
SECURE SITE	A website that's encrypted to prevent people from snooping on your activity. The URL starts with https:// instead of http:// .
SECURITY SUITE	A comprehensive set of tools for protection you online. They include antivirus, firewall, spam filters and more.
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.

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