



Wider interests

Beginner's guide to

Money and shopping

8.2 Shopping and auctions

This activity will help you shop safely on the Internet using online shops and eBay.

What will I learn?

- How you can shop online
- How you can buy safely on eBay
- How you can stay safe when paying for things online

-  Use this document with the glossary
-  A helper should take you through this guide



How do I do it?

Be safe! If you're using this hand-out on a shared or public computer, remember to:

- **Log on using a 'strong password': one that includes upper and lower case letters, numbers, and isn't something that someone else could guess.**
- **Never share or write down your password.**
- **Log out when you're finished.**

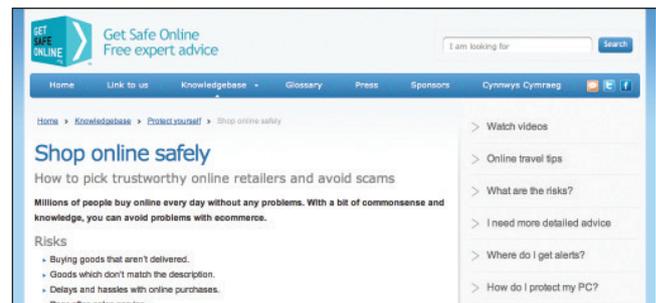
The web links referred to throughout this document can be found in the Useful Links section at the end.

How can I shop safely online?

1. Shopping online is a great way to find what you need and save money. There is no need to travel so you are not restricted to local shops or making a special journey. And if you don't like queuing, you don't have to. Millions of people shop online every day and you can too.
2. Shopping safely online isn't that different to shopping in safety in your high street. Make sure you can trust the seller, and be careful when you pay:
 - Look for a postal address and phone number (you could even give them a call to make sure your item is in stock).

- Find the shop's terms and conditions to check their returns policy.

3. Go to the Get Safe Online shopping web link and read the advice to find out more about shopping safely.



Get Safe Online shopping web page

Practise shopping online (you won't actually buy anything)

4. Think of well-known shop you use often, like a clothes shop:
 - Use a search engine to find and go to the company's online store, for example 'Next online store'.
 - At the bottom of the site's home page, see if you can find the company's:
 - privacy policy (how they protect your personal information)
 - terms and conditions (how they protect your rights as a consumer – this link might have a different name).
 - Use a search engine to find and go to the company's online store, for example 'Next online store'.

Explore how you can browse and search the site to find something you might like to buy.



Next security policy web page

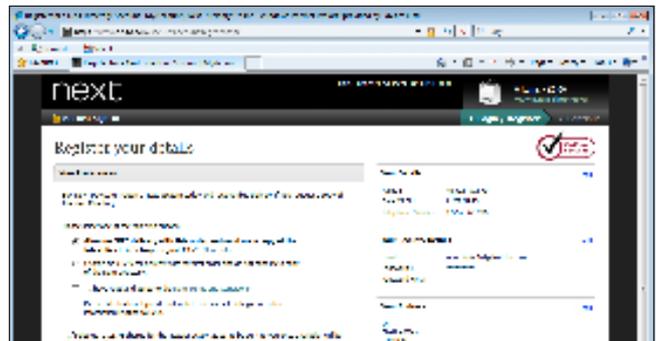
5. You buy things online by doing the same things you'd do in a shop:

- You first add them to a 'shopping basket': a stored list of items you have chosen. (Next calls their shopping basket a shopping bag and uses a bag picture to represent this. Other sites might use a shopping trolley or basket or something similar).
- Click to add an item to your shopping basket. You may need to select a colour or size using buttons or a drop-down menu.
- You may see a number appear next to a shopping basket symbol or 'your basket' near the top of the page. This shows you how many items you've chosen.

6. When you've chosen your items, you pay at the 'checkout':

- Click on 'go to checkout': this will show you a list of the things you have chosen.
- You can edit this and go back and buy anything you've forgotten. This lets you make sure you won't spend too much or forget something important.
- You might need to select a delivery option at this point. Make sure you know how much delivery costs will add to your order total, and how long delivery should take. You might need to think about where you

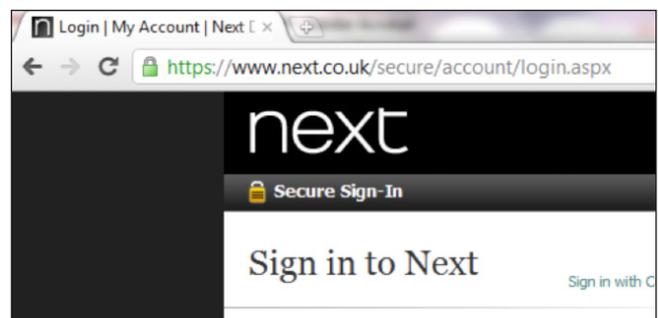
get your ordered delivered, if you're at work during the day.



Next web page: registration

7. Finally, select the option to pay:

- Look carefully at the web address bar in your web browser. The 'http://' part should change to 'https://', to show that this is now a secure connection allowing you to pay in safety (see below). You may also see a padlock sign in the web address bar.



Example of secure web site

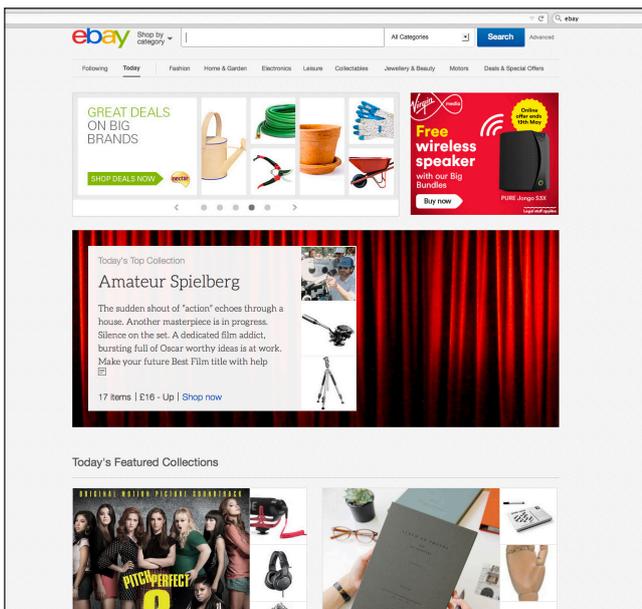
- Click on the writing or padlock to the left of the 'https'. This shows the site's security certificate, so you can check that it's genuine.
- You may need to register your personal details, but some sites give you a 'quick' or 'express' option (see Top tips for registering safely).



Now close this web page without paying – you're not going to buy anything for now.

How do I buy safely on eBay?

8. eBay lets you buy new and second-hand goods by paying a fixed price or by taking part in an online auction for the item:
 - Go to the eBay web link and sClick on 'Help & Contact' at the top of the page.
 - Expand the Buying link by clicking on it. Have a look at the advice on buying.
 - On the 'Help & Contact' page, search using a word of 'trust' and then find the link for 'Trusting the Seller Overview' and look at the advice here.



eBay home page

9. Once you've read these tips, return to the home page. Think of something you'd like to buy and use the search bar to look for it in the listings:
 - The results page will show you all the listings for items like the one you searched for.
 - You may be able to select from:
 - auctions: items on which you need to bid against other people
 - buy it now: items that you can buy straight away.

- Choose an item and read the description and postage and payment details by clicking on those tabs.

10. You need to enter a bid for an item being sold through an auction.
 - You can enter a single bid, or set your maximum bid and let eBay bid automatically on your behalf, up to your maximum.
 - This means you don't have to keep coming back. You need to register with eBay to do this – see Useful Links.
 - Try putting 'how does bidding work' in the search facility on the Using the 'Help & Contact' page.
 - Follow the links to make sure you understand how manual and automatic bidding works.
11. Go to the Get Safe Online auctions web link and use the search facility for extra advice on eBay.

Bidding on eBay commits you to buying the item if you win the auction.

How can I stay safe when paying for things online?

12. You generally need a debit or credit card to pay for something online:
 - Make sure you can trust the site.
 - Look for the 'https://' sign that shows the payment page is secure, and look for a padlock in the web address bar.
 - Don't buy online using a shared or public computer if you think other people can see your screen.
 - Always close the web browser programme after using a shared or public computer.
13. Go to the Get Safe Online payments web link to find out more.

14. Some card companies offer additional protection that you can sign up for. This makes you enter a password to confirm that it's really you using your debit or credit card. If you're buying an item worth more than £100, a credit card may offer you protection against fraud or non-delivery of your item.

The image shows a 'Verified by VISA' security page. At the top left is the 'Verified by VISA' logo. To the right, it says 'Your Bank' with an arrow pointing to the text 'Your bank's logo'. Below this, it says 'Please submit your Verified by Visa password.' The form contains the following fields: 'Merchant: Online Retailer Ltd.' (with an arrow pointing to 'The name of the retailer that you are shopping with'), 'Amount: GBP 9.99' (with an arrow pointing to 'The value of the purchase'), 'Date: 01:01:10' (with an arrow pointing to 'Today's date'), 'Card number: XXXX XXXX XXXX 1234' (with an arrow pointing to 'The last four digits of your card number'), and 'Personal Message: A personal greeting' (with an arrow pointing to 'The personal message that you set when registering'). There is a password input field with a 'Forgot your password?' link below it. At the bottom are 'Submit', 'Help', and 'Cancel' buttons.

Example of Verified by Visa

16. You will need to register to use PayPal. Use the guides listed in Top tips to help you register safely.



PayPal is the best way to pay for items on eBay. If you've received money by selling items on eBay, you can use the balance in your PayPal account to pay for things you buy on other sites.

Never shop online where your personal information will be seen or heard by others. Always close your browser program after using a shared or public computer to shop online.

15. You can also pay using an online payment service like PayPal: PayPal lets you register your card details and, if you want, your bank account as well. You can choose how you'll pay, and PayPal keeps your details secure. Because your own financial details aren't shared with the site you are buying from, this can be a safer way to pay:

- Go to the PayPal web link.
- Have a look at the link on the Paypal home page as to why so many people use it.
- Watch the video and then scroll down and click on the tabs to find out how PayPal works.

Useful Links

You may want to use these links in your session:

Get Safe Online: shopping

<https://www.getsafeonline.org/shopping-banking/shopping1/>

eBay:

<http://www.ebay.co.uk>

Get Safe Online: payments:

<https://www.getsafeonline.org/shopping-banking/online-payments/>

PayPal:

<https://www.paypal.co.uk/uk>

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