

Introducing the Internet

Part Four Shopping Online (e-commerce)



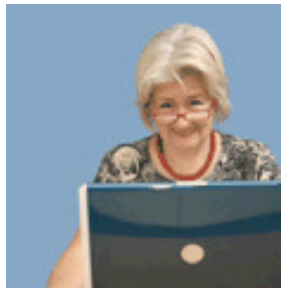
Introduction

Dear Friend,

Welcome to The Web on Wheels' Introducing the Internet, Part Four in this series!

It's amazing! Without ever leaving the comfort of our homes, we can conduct grocery shopping, Christmas shopping, book shopping, order pizza delivery, buy theatre or cinema tickets and purchase memberships for nearly any service worldwide, just like The Web on Wheels membership. In this part, we're going to explain how to shop online with safety, savvy, and eBay.

Our main goal in this series is to help you to gain confidence with the Internet, and make it into a useful everyday tool, rather than thinking of it as something rather frightening. Believe it or not, if you go through these Guides slowly and carefully, you will become competent at using the Internet, and firm in understanding what it is and how it can help you do what you need.



Part Four of this series involves e-commerce, or shopping over the Internet. Simple and straightforward, we'll introduce you to shopping online, shipping charge awareness, considering whether a merchant is safe, memberships, and other online signups. By the end, you'll be a smart online shopper, equipped for taking advantage of all the wonderful purchases to be made electronically. Enjoy!

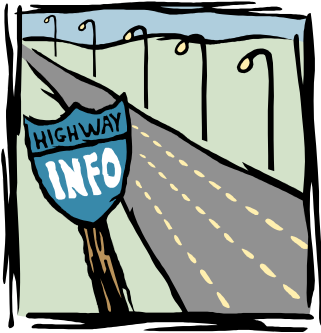
Keep in mind the websites and companies recommended in this series are current Autumn 2010 (Australia). If you're viewing this series later, the sources and popular sites may have changed. Feel free to send me an email or call so I can point you in the right direction.

My contacts: (03) 9787 7500 or email: info@thewebonwheels.com.au

Part Four

e-commerce

Shopping Online



We've heard of the Internet referred to as the information superhighway. Well, in Part Four, we'll consider the Internet the information shoppinghighway. Electronically, you can conduct business with stores locally and across the globe with a credit card and the click of a button. Part Four revolves around purchases made over the Internet, or e-commerce for short. We want to show you all the fantastic parts of shopping that can be paperless and personless (i.e., you won't have to go there physically), but we also want to arm you with the knowhow to recognise frauds, scams, and potential threats to your identity by evaluating a site and avoiding a risky purchase. There's so much to learn, and we want to make sure you easily and confidently grasp the concepts without becoming overwhelmed. So, let's go shopping ... eshopping that is.

Here's what we'll cover in Part Four:

1. Ecommerce, When Shopping Online, What's Out There?
2. Shipping Charges and Other Hidden Costs
3. Purchases ... PayPal or Credit Card?
4. Avoid the Risky Purchase
5. eBay, Memberships, Listservs and Signups



1. Ecommerce, When Shopping Online, What's Out There?

Let's look at just a few types of shopping that can be done electronically.

Book eshopping

Instead of borrowing from the library or paying full price at the retail stores, it's worth your time to see if the book you want is available online.

Australia's best online book sites are as follows:

<http://www.booktopia.com.au/> \$6.50 shipping anywhere in Australia. All books discounted. Does not list used books.

www.thenile.com.au/ free shipping for orders over \$45 with books from many subjects and genres. Does not list used books.

<http://www.bookworm.com.au/> Australian books along with other subjects. Does not list used books.

<http://dstore.com.au/books/> Australian owned and operated, but ships books from US, so it may take up to 3 weeks for delivery. Does not list used books.

If you're willing to pay for the international shipping, www.amazon.com \$4.99 shipping on books and media (such as DVDs) for 18-32 business days' delivery. Offers a vast selection of new and used books.

Grocery eshopping

<http://www.coles.com.au/> Delivery fee starts around \$9 depending on your postcode.

<http://www.woolworths.com.au/> Delivery fee starts at \$12 depending on your postcode. Has a video tutorial to help you learn how to use their online grocery shopping.

Other eshopping

Restaurant/Fast Food Delivery – your favourite pizza, Chinese, and other delivery food chains may have online ordering available. Check out their website to see if this option is available.

Gift shopping – Start at <http://www.myshopping.com.au/>

2. Shipping Charges and Other Hidden Costs

Always remember that since you're ordering something that's going to be delivered to your doorstep, someone must be paid to make the delivery and the company has to pay for the transport of goods.

Quantity Matters Grocers may charge you a delivery fee per bag, or they may waive a deliver fee for a large order.

Time Matters Grocers and appliance retailers may also charge more if you're wanting a one-hour delivery window versus a three-hour delivery window.

Size Matters When ordering books, CDs, DVDs, and other media online, you'll pay for shipping. If the item you purchase is extra large and/or extra heavy, they'll charge for that as well.

Region Matters When buying DVDs you will need to be aware that different parts of the world have different regions. You'll need to consider where you live and be sure that the DVD you're buying will play on your player.

Tips? Here in Australia, it isn't customary to tip unless someone such as a waiter gives you great service. Would you tip a postal worker? Probably not. Would you tip the pizza delivery guy? Probably yes. Are you required to tip the grocery delivery worker? Not normally, but depending on the country you're in, their website will say whether a tip is optional.

Read the fine print when shopping online. Make sure you're getting all the details when you click 'purchase' and that you print out a receipt. The online vendor must provide you a final price, including taxes and delivery costs, and the list of charges should be included in your final price.

3. Purchases... PayPal or Credit Card?



Obviously, we can't pay cash or cheque online as there's no register in which to insert it. Online, credit card or direct bank withdrawal are your options. We suggest using a credit card only, as having a third party directly access your bank account may bring an element of risk. Take advantage of that buffer of time the credit card companies offer.

Well, continually entering your credit card number, security code, and expiration date into the fields every time you make an online purchase can be tedious. To streamline this process, PayPal is the answer. PayPal allows you to use a secure third party to manage your online purchases.

On the PayPal website, you sign up for an account. Then, you may enter in your credit card information once. When making online purchases, many vendors will have a PayPal button in the checkout as a payment option. That means if you have a PayPal account with your credit card information already entered, you simply need to click the PayPal button, sign in to your PayPal account, confirm you want to make the purchase, and all the number entering is done for you. This saves the bother of getting out your credit card and entering in the card number, expiration and security code every time.

Although PayPal allows you to set up direct withdrawal from your bank, we still only recommend that you use a credit card. If you're in a dispute over a purchase, the credit card charge can quickly be put on hold, usually without a fine, whilst a bank may charge you a pretty penny for a stop-payment action.

<http://www.paypal.com.au/au>

The site offers some quick introductory information on the homepage.

What is PayPal? How does PayPal work? How can I contact PayPal? These questions and more can easily be answered on their site.


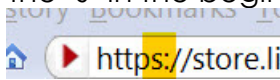
4. Avoid the Risky Purchase

We have to say it. Online shopping is risky. When information is passed electronically, there is a record made. If that record is not kept secure, it could be compromised and get into the wrong hands. We suggest that you always purchase from trustworthy companies, and frequently check your credit card transaction history and your bank account transactions. If you see a purchase you don't recall making, call immediately to check, and cancel or put a hold on the account.

Start with <http://www.shopsafe.com.au/>

This website provides listings of Australian companies. The listings include prices, delivery details or shipping charges, reviews, star ratings, and purchasing security. They've got Coles and Woolworths reviewed as well as many other Aussie stores. The only drawback is a large number of ads and boxes with ads in between the listings. Just keep scrolling down the page and you'll be able to view all the listings.

Stay safe online.

- Follow your own common sense, when shopping online.
- Buy only from reputable businesses. If it looks shonky, well it probably is.
- Make sure the site is secure – look for the gold padlock. 
- Also look for the 's' in the beginning of the website address, which means it's secure: 
- Pay with Visa, MasterCard or PayPal

Many people have experienced wonderful, safe online shopping. There's no reason to avoid all online shopping due to fear ... just be conscientious. If you would like more help, or one-on-one coaching, please call Viv on: (03) 9787 7500 or email: info@thewebonwheels.com.au

5. eBay, Memberships, Listservs and Signups

Online Auctions

Most of us have heard of eBay. eBay is an online site where you may bid on an item and if your bid is higher than others bidding on the item, then you “win” the auction, and you’ll receive the product by post. There are two sites we want to suggest as legitimate places to bid on items through the Internet.

eBay <http://www.ebay.com.au/> Sign up, or register, for an account.

OZtion <http://www.oztion.com.au/> Sign up, or join now, to create an account.

Memberships and Accounts

Sites that offer shopping or services normally want to keep your record on file as you’ll probably be returning again in the future to make another purchase. This is why many sites require you to create an account in order to buy an item or service.

Legitimate Questions Sites May Ask

- username, you create your own
- password, you create your own... make sure your online passwords are at least different from very important passwords like your bank account
- full name
- postal address
- phone number
- email address

Questions You May or May Not Have to Answer

- date of birth
- age
- security question and answer (in case you forget your password, they will use this question and an answer only you know to confirm it's you who is requesting the password be sent or reset.

Questions **NO** Site Should Ask You

- social security number or government ID (unless you’re applying for a credit card or similar, legitimate institution)
- password or pin number for your bank account
- bank account details such as BSB, account, routing or transit number

NEVER give out the above information. No legitimate site will ever ask for it. If you see a site asking for this information, stop filling out the form, clear it if you can, and exit the site immediately.

Try to keep your usernames on a piece of paper in a safe place in your home. You don’t want to forget the username. Make sure your password is memorable yet secure; if you forget your password, normally providing your email address will be enough, and they’ll send your password or a new one to your email account.

Listservs

Funny spelling, a listserv is a large collection of email addresses all receiving the same information via email. People join listservs so they may receive information that's interesting to them. You might enjoy French cooking, so a French cooking listserv may send out monthly or weekly or daily French recipes to your email inbox. You might enjoy playing Bridge, and so you'd find a Bridge listserv and thus receive daily, weekly, or monthly emails pertaining to topics Bridge players enjoy. An example of a listserv is Yahoo! Groups. Why not visit: <http://groups.yahoo.com/> and click on the Search box, and find a topic that interests you. When you make your account with Yahoo! you can join a group and you'll receive the group emails and can just sit back and watch, or join in and contribute to the conversation.

Signup

A similar type of listserv is called a signup. It's the same concept, but it's done in person: you sign up to receive future communications that pique your interest. You might put down your email address at a carnival or festival or at your favourite restaurant. The company will send you emails from time to time advertising their products and sharing information that may align with your interests. You may always opt out of the listserv by clicking on 'opt out' or 'unsubscribe' at the bottom of the emails. Doing so will cease future emails from that company.

Unwanted Solicitations

Spam email is any email you receive from someone you don't know (or from a company) that you did not specifically request to receive.

There is a hidden factor to online shopping. Information is sometimes traded, and companies acquire and sell lists of email addresses and contact information from the customers who purchase their products. You have a choice as to whether you want to receive any information from a company after you purchase their services or products, but they can be sneaky about gaining your consent.

If a website or online company asks for your email address, look out for any automatically selected check boxes that may indicate your consent to receive emails or electronic newsletters or other communiqué from their company or affiliates. This means you may receive advertising emails, calls, or post from them in the future. If you uncheck the box, they will not be able to send you information. Some sites don't even give you a choice.

If somehow you begin receiving emails from a company from which you don't wish to receive ads, there is a way out. In any marketing email or advertisements, you may opt out of the list by clicking on a link somewhere at the bottom of that email. Look for the 'opt out' or 'unsubscribe' link. If you receive calls, simply request that you be removed from their list, and then hang up. If you receive post from a company and want it to stop, call the contact number and request to be removed from the list.

But rest easy – most businesses are sick of spam themselves, and the vast majority keep your email details private, and not sell them to other parties.

Part 4 Summary

Well, that's ecommerce for you! We hope this short overview has given you some confidence and knowhow to be a smart and safe online shopper.

Part Four covered the bare essentials of ecommerce. We introduced you to some of the types of online shopping out there: books, groceries, restaurants, gifts, etc. We provided some reliable and safe recommendations for vendors who sell these products and services online.

As electronic shopping can't instantly deliver a physical product except through post or delivery service, we explained shipping charges and other hidden costs that legitimate sites may charge. It's important to consider the cost for these extra charges in comparing whether to shop at a physical store.

We also covered payment options online, and recommended using either a credit card or a PayPal account. We touched briefly on some tips for avoiding risky purchases. If you're ever in doubt, feel free to contact The Web on Wheels so we may help you determine a site's legitimacy.

Finally, we looked at online auction sites eBay and OZtion, and talked about memberships, listservs and signups, explaining what each of these terms mean and what you may be getting when you give a site or a company your email address.

In Part Five, we're going to briefly summarise online media, like pictures, videos, and live communications as well as social media like Facebook, chat, and Twitter. Social media has become a primary means of sharing about your life and interests. We'll outline the simple ways for you to get involved and use these sometimes daunting technologies to keep up with friends and family worldwide.

This concludes Part Four of the 'Introducing the Internet' series.

If you would like more help, or one-on-one coaching,

please call Viv on: (03) 9787 7500 or email: info@thewebonwheels.com.au