**BiteSize Basics - how to shop online**

Welcome to your bite sized basic session designed for seniors to improve your digital skills. Brought to you by Abilitynet in partnership with the BT Group. I'm Lizi Green. I'm the workplace and Education Inclusion consultant at the charity Ability Net. This short video is focused on an introduction to online shopping. Let me introduce you to Ability Net. At Ability Net, we are a charity passionate about digital inclusion, ensuring no one is left behind in a digital world. We help people age 65 plus improve their digital skills in partnership with the BT Group. At Ability Net, we support older people and disabled people with technology. We have a helpline on oh 300-180-0028 where anyone, older or disabled, can call for advice on technology. We have an amazing team of over 450 volunteers across the UK and they give up their free time to help older and disabled people at home with their technology. In partnership with BT we are offering digital skills training in selected regions across the UK and we also have a whole host of free online resources to help make the most of the your digital world. These include fact sheets, free webinars and a handy tool called My Computer Myway that has a library of over 500 guides offering step by step instructions to make your device easier to use. So why should we shop online? There are many benefits to online shopping. It allows us to shop around for the best prices. We can avoid those High Street crowds. We can easily check product details and reviews. We have a much wider choice of sizes and products. We can repeat order our groceries. We can have things delivered to our door or to a local shop or drop off point which can save us time and money on travel. So what can you buy online? The answer is really just about anything and everything. There are websites available for selling clothes, groceries, holiday, travel services, ensure like insurance or TV subscriptions. You could even bid to buy a house online if you wanted to, so we'll start by taking you through some common terms that you might come across when you start online shopping. We have click and collect. This is where we order something online and collect it from a shop or store. PayPal. PayPal is an online account used to pay online and transfer money. Price comparison website. These are websites that compare different suppliers of products and services and tell you which one will be the cheapest for you. A delivery pass. This is a monthly or annual payment for delivered deliveries. Often for something like shopping for your groceries. You can pay for a pass to get your deliveries to you each month, or even something like Amazon Prime, which offers you free delivery on all of your items for an annual fee, shopping cart, or basket. This is where you save all the items that you want to buy off one website in one place until you're ready, meaning that you can buy them all at once in one transaction with one payment. Imagine this is a virtual shopping trolley for that store, customer or seller reviews. So these are reviews given by people who have purchased the items before.

 Another good indication as to the quality of the product that you might be buying or the service provided by a particular seller. OTP or one time Passcode. These can be used in Asphalt for vet to verify a payment you're making. There will often come from your bank where they would send you a text or an e-mail with a code to verify that it's you that is making that purchase. There are a couple of things that we can look for on websites to make sure they are safe. Before we start shopping. We can check for a padlock on the website address. This will be shown on the web bar as in the picture on the screen on the left hand side, just before the web address.

So some browsers might not have this pad padlock icon, but you may see the letters HTTPS in front of that website address and this stands for secure. So another thing we can do it look for That S also something else we can do to enable safe purchasing is where possible to use a credit card rather than a debit card. If you have this option available to you, you have more protection built into your credit card should you need to make a claim back from a purchase.

To get started with online shopping, there are a few things that you will need. You'll need a stable Internet connection, an e-mail address, and a credit or debit card.

A good way for you to get to grips with online shopping is purchasing your groceries. All of the major UK supermarkets offer online shopping and you can do shopping for a one off delivery or you can set up for repeat orders or you can even order your shopping and collect it from the supermarket before you start shopping. On most sites you will need to register and set up an account. To do this you will need to have an e-mail address and you'll be asked to create a password. This needs to be a strong password which we will look at later. You may be asked to verify your e-mail address. What this means is they will send you an e-mail and you will have a link to click on to show that that e-mail address is actually yours. They will then ask you to pick your marketing preferences. You need to think carefully about this as this can generate quite a lot of emails about products and services.

However, you should be able to update these preferences within the account at anytime after you have set it up. If you are getting a few too many emails through, it may ask you for a post code to check that the delivery is available in your area and it will give you the privacy settings and the terms and conditions that it will ask you to agree to.

So passwords is your defence against those hackers. You need to make it something that's easy for you to remember but not easy for other people to guess. So some tips on how to create a strong password are to use different types of characters. What we mean by this is using both upper and lower case letters, numbers and special characters like the exclamation mark or the percentage sign or a pound symbol. Using a mixture of these will make your password much stronger and harder for people to guess.

So how to make a purchase? So first you need to put all the items that you'd like to buy into your basket. It's a good idea then to have a second look through your basket just to make sure that you have everything you need and also double check the quantities of items that you have popped in there. You will then be asked to proceed to a checkout where you will confirm your payment details. You have to provide the mandatory details for delivery and payment.

So and as we mentioned earlier, you might be asked for that one time passcode which might be required to verify your payment and again these will be sent either via e-mail or text message from your bank. You then need to wait on the website for the confirmation to come through that the order has been successful, and a confirmation should also be sent to you by e-mail.

Things to remember are that an online store should never ask for security details such as your mother's maiden name or your choice of your first pet. And unless you have forgotten your password and are trying to reset it, it will never ask you those questions when you are checking out and making a purchase. So a few few tips on how you can shop safely online, so check the reviews from different websites. So you could use a search engine like Google, type in the name of the website and the word reviews and see what comes up and what people have to say about them. You could search a company's details on Gov UK. This is where you can check that they are a registered company in the UK. But we do need to be mindful though that some of the online sites that we want to shop from might not be based in the UK.

As we mentioned previously, if you are able to, paying by credit card can offer you some more protection to debit cards and tried to avoid unofficial websites offering big discounts if the discount seems too good to be true, that's probably because it is. Official sites are always going to be the safest place for you to shop.

Ignore emails that might have come from scammers. So we can do this by checking the e-mail address that the e-mail has been sent from to see if it looks like a legitimate e-mail. And again, if they're offering big discounts or things that seem too good to be true, that's probably because they are.

Avoid clicking on adverts in social media. Again, these are often offering these things like big discounts, but might not be taking you to the official site and instead it's much better idea to search for that official site.

Remember to take your time, look through the sights and make sure everything looks OK before you carry on with your purchase.

That brings us to the end of our mini bite sized session brought to you by Abilitynet in partnership with Vt. If you need any further digital skills support, please call the helpline on 0300 180 0028 or e-mail enquiries at abilitynet.org.uk.