

This manuscript is to be used together with the PowerPoint presentation *Safe Online Shopping*. The numbers correspond to those in the presentation. Point 1 corresponds to slide 1 (page 1) in the PowerPoint presentation, point 2 to slide 2 etc. The text can also be found as notes under each slide.

Text in **bold** is comments for the course instructor. Text in CAPITAL LETTERS is headings. The rest of the text can be read aloud or used as a guide for the course instructor while teaching.

Manuscript

1. **Go through the learning objectives with the course participants before you begin teaching. This will make it easier for them to learn and to remember what they have learned.**

Remember that online shops are different, and take the time to answer questions as you go along.

It might be a good idea to ask the participants to bring their own debit card, credit card and online banking code generators to class so that they can make purchases when you have finished teaching.

2. WHAT IS AN ONLINE SHOP?

Some online shops sell clothes or objects, but you can also order services, book travel and hotel rooms and a lot more.

Some people shop online to save time and money. Others feel that they can find products and services online that they can't find anywhere else.

The first step when you want to buy something online is to find out which online retailer you want to use. Most people may know in advance which online shop they want to use. If you know what kind of product you want to buy but you're not sure which online shop would have such a product, you can try to search for/google the product in your web browser to see if you can find any shops that appear to sell the product in question.

3. Here are some examples of different online shops.
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5. Here are some examples of different online shops.
6. Here are some examples of different online shops.

7. Most online shops have a pretty similar structure.
8. The first thing you'll see is often a page where you can search for and read about the products.
9. On this page you'll also see a 'shopping trolley' or 'basket' where the products and services you want to buy will end up.
10. To choose a product, click on it.
11. Just like in a normal shop, you can choose to buy one or more products.
12. Just like in a normal shop, you can choose to buy one or more products.
13. You can also buy several different products.
14. When you have put everything you want to buy into your basket, you need to find the checkout and pay.
If you click 'Buy', you will see that the product is placed in your basket.
15. If you click 'Buy', you will see that the product is placed in your basket.
16. This basket only has one product in it.
17. If you put more products in, the basket will be updated.
18. Also, the online shop has a checkout where you have to confirm your purchase and decide how you want to pay and how you want to have your product delivered. We'll go back to this later.
19. Online shops are not all the same.
Some use other terms than 'basket' and 'checkout'. Some use 'Order' or 'Add to basket'.
20. Some online shops are also in other languages. But the process you go through is the same.
 1. Find the goods you want to buy.
 2. Proceed to checkout when you are ready to pay.
 3. Pay for your goods.

21. HOW TO PAY

22. To pay, first you need to find the checkout. The easiest way to find it is to click on the basket. Besides showing you which products, you have chosen, doing this will usually also give you an option to go to the checkout from there. Look for a button or link that says 'Checkout', 'Go to payment', 'Proceed to checkout' or something similar that will allow you to complete your purchase.
23. To pay, first you need to find the checkout. The easiest way to find it is to click on the basket. Besides showing you which products, you have chosen, doing this will usually also give you an option to go to the checkout from there. Look for a button or link that says 'Checkout', 'Go to payment', 'Proceed to checkout' or something similar that will allow you to complete your purchase.
24. At the checkout, you usually have to provide the following information to complete a purchase:
25. Name and address of recipient (you can choose to send the products to a friend or a family member)
26. Name and address of the person paying, usually called the billing address (which will be you)
27. Your email address and phone number (preferably a mobile number)
28. Form of payment. You can often choose to be sent an invoice, to pay with a debit or credit card or another payment option.
29. If you choose to pay with a debit or credit card, you will also be asked to give the name of the card owner, the card number and expiry date (found on the front of the card) and the CVC code (found on the back of the card, the CVC consists of the last three digits to the far right on the same line as your signature).
30. To complete the purchase, you must also agree to the terms and conditions of the online shop you are using.

The terms and conditions are often given as lists that can seem long and overwhelming. Still, it is important that you take the time to read quickly through them so that you know what you are agreeing to.

Pay particular attention to the parts that concern delivery, cancellation, returns and cancellations.

31. When you have familiarised yourself with this, you can tick the box to agree to the terms and conditions if you still want to buy the products.

Another important part of the purchase process is that you as the purchaser undertake to pay for the products. The online shop you are using should give you clear information about this as well as about your cancellation right.

The payment process may vary slightly from one online shop to another, so follow the instructions on the screen closely.

32. When your purchase is complete, you will usually come to a page where it says that your order has been received. Often, you will also get an email with the details of your order. Many online shops will even send you emails during the packaging and shipping process so that you know what's happening to your products.

33. To summarise: you always need to go through the following steps to buy a product online:
Find an online shop

34. Choose products

35. Place products in your basket

36. Go to checkout

37. Enter delivery address

38. Enter billing address

39. Enter mobile number and email

40. Choose payment method and fill in any additional information related to this

41. Read the terms and conditions

42. Accept the terms and conditions

43. Check that you receive an order confirmation

It may seem like a lot to remember, but it's not difficult once you get used to it.

Some people worry about fraud when shopping online. The chances of this happening to you when you shop through reputable and popular online shops are pretty small, but it is still useful to keep some general guidelines in mind whenever you shop online.

44. AVOIDING FRAUD

Some people are worried about fraud when shopping online, but if you follow certain guidelines, you will minimise the risk of this happening to you.

We'll go through those guidelines now.

45. Here are some good rules of thumb for online shopping:

You shouldn't do business with anyone you don't trust. If you're in doubt, you can always check whether the phone number and contact address of the online retailer are real and correct.

46. Make sure that you shop using a safe service. Check the web address in the address field. If it says https, or if you see a padlock symbol in the address field, the information you enter will be protected and can't be intercepted by others.

Don't give any information about yourself or your payment card unless you see an S in https or the padlock symbol in the address field.

47. REMEMBER: When shopping online, only give your card number, expiry date and CVC to the online shop you are doing business with. If you are redirected to a page where you have to enter a code from your online banking code generator along with your password, you may do this as well. NEVER give anyone your PIN.

It's a good idea to use credit cards when shopping online.

If you enter your credit card details when you shop online, the amount won't be charged to your account, but registered on your credit card invoice.

This will give you plenty of time to check the amount and receive the product before you pay for it. If the product never arrives, or if it is faulty or defective, your rights as a consumer are strong when you pay with a credit card.

Regardless of whether you use a credit card or a debit card to pay for the product, never give anyone the PIN for your card (the PIN is the four-digit code you use when you withdraw money from a cash machine or use your card to pay in a shop).

Keep an eye on your account statements. If you see a transaction you don't recognise, or that you think is a fraud, contact your bank. They will help you to find out what has happened.

48. If you are asked to transfer money to a bank account to pay for your purchase, you have reason to be sceptical.

If you choose to pay this way, you will have fewer rights, and it may be harder to get help if you regret your purchase or if the product never arrives.

49. Pay attention, and make sure that the product arrives when the online shop said it would arrive in its terms and conditions. If the product doesn't arrive, you shouldn't pay for it. In such cases, you should contact your bank.

50. **Take the time to help anyone who wants to order something online.**

It might also be a good idea to print out a list of the different steps and precautions to take (ideally with illustrations) and hand it out to the participants.