

[Brandmark of TELUS Wise]

[TELUS Wise online basics]

[20. TELUS Shop Online]

[A laptop appears on the screen, displaying a cart.]

[Voice of a Woman]: There are a lot of advantages to shopping online. First, it's very convenient.

[Objects appear on the screen surrounding the laptop: a microwave oven, a joystick, mittens and an office chair.]

All you need is a secure internet connection, in order to buy products from around the world.

Also, You can often get better prices than you would shopping in person

[Consumer notices appear below the objects on the screen, indicating the following:

- the microwave oven: Powerful and easy to clean – Sahar M.; four and a half stars.
- the joystick: Good quality for the price – Jordan K; four stars.
- mittens: Very good value for money and good product – Alif R.; five stars.
- the office chair: Fair quality. Easy to sit – Sal P.; three and a half stars.]

It's easy to research products, services, and individual vendors before you make a purchase, by looking at online customer reviews.

[The page of a generic shopping site appears on the screen. The words "online shopping" and icons from different product categories are displayed. The doigt clicks on the icône of shoes. The page of a pair of shoes is displayed. The finger taps on the arrow of Quantity up to four peers. The price goes up from \$0.00 to \$459.80.]

But like anything you do on the internet, online shopping has it's risks too. It can be too convenient. It's easy to get carried away and buy more than you intend.

[The page of a coffee maker is displayed. The original price of \$79.95 is crossed out and the new price is \$39.95. The words "Golden Deal!" appear on the screen.]

Scammers sometimes offer deals that are too good to be true. Selling things that are counterfeit, stolen, damaged, or just don't exist.

[The "Checkout" page of a generic store site appears on the screen. A \$24.99 T-shirt and an \$89.95 pair of shoes are close to being paid. The subtotal is \$119.94. The finger taps on the buton "Proceed to payment"]

Even legitimate online shopping site can have hidden costs, that make what you are buying more expensive than you originally thought...

[The "Delivery Options" page is displayed. The options are Standard, for \$11.99 and Express for \$24.99. The message "Customs fees may apply" is also displayed.]

...like shipping charges, and duty fees. But there are steps you can take to protect yourself.

[The home page of an online shopping site is displayed, as are the words: "Buy only from secure sites."]

Only buy from websites that are secure

[The address bar of the site is in close-up. The web address begins with "https" and contains a padlock. The padlock and the letter "s" are in close-up.]

The signs of a secure website, are the padlock on the address bar, and a web address that begins with an https, with an "s" at the end, rather than just http.

[The words "Do not use a public WiFi network to shop online" are displayed.]

Don't buy anything when using public wifi, like at a library or coffee shop.

[A magnifying glass appears on the screen. The following words are displayed:

- Office of Business Ethics
- Return policy
- Contact information
- Customer reviews]

Do some research before you buy anything from a website.

Does the company have a listing with the Better Business Bureau? Does the company have a return policy?

Is there contact information like an email address or phone number that you can use if you have problems

Are there any customer reviews you can read about the product, service, or company?

[The page of an email is displayed. An order confirmation message is in the Inbox. The finger taps on the message and the email opens. The following text is displayed:

"Your receipt is attached. Thank you for shopping with us. »]

Keep any emails sent to you by the website and save your receipts. While most websites will email your receipt or order confirmation after you've made your purchase...

[The order confirmation page of a shopping site is displayed. A camera icon appears on the screen. The camera takes a picture. The photo is saved.]

... you can also take a screenshot of the order confirmation page that is displayed once you've checked out.

[Mark of PayPal]

The website take-a-screenshot.org will show you how to do that on your device

If you payed by PayPal, which is an online payment platform, you can check your account right away, to make sure the correct amount was charged.

[A credit card appears on the screen, near the PayPal mark.]

If you pay by credit card, you will need to watch for the charge to show up on your statement.

["Most department stores sell online. »]

Most big retail stores, including grocery stores sell online now...

[The Amazon home page is displayed.]

... and of course, Amazon, which only sells online is one of the biggest companies in the world and carries a huge range of products.

The finger taps on the flag of the United States near the search bar, then on the link to change country/regions. A new page is displayed and the menu to change the country/regions unfolds. The finger clicks on Canada, then on the button "Go to a website". Amazon's Canadian site is displayed. The "Amazon.ca" address is in close-up.]

In many cases, there might be an American and Canadian version of the same site, for instance, amazon.com and amazon.ca. The Canadian version of the site will have the .ca address. This site might not have the exact same stock as the American site, and product price and shipping rates may differ.

[The Google home page is displayed. The words "usd to cad" are entered in the search bar.]

Also remember that non-Canadian sites will have prices listed in other currencies, like US dollars, or British pounds.

[The result for the exchange rate of U.S. dollars to Canadian dollars is displayed.]

You can use Google to compare exchange rates.

[The home page of Amazon's Canadian site is displayed. The finger taps on the "Categories" menu and it unfolds. Many product categories are available.]

Most websites offer both search boxes and categories for navigation. You can use these to search the whole site, to browse by category, or to search in specific categories

[The page of a ninja professional mixer is displayed. The screen scrolls to the bottom of the page and consumer reviews are displayed. One of the reviews is in close-up.]

A lot of sites lets customers review products. Look at the bottom of a product listing or for a link that says "Customer Reviews."

[The finger taps on the "plus" button which opens a new tab. The Google home page is displayed. A search for the name of the same professional blender with the word "reviews" begins. The results are displayed.]

You can also open Google and in a new tab and search for the name of the product with the word "review".

[The page of a blender on a generic shopping site is displayed. The finger taps on the button "Add to cart".]

Most shopping sites use the idea of a cart or basket. When you've found something you want, click on the "Add to cart" or "Add to basket" button.

[The cart icon is in close-up, indicating a product in the cart. The finger taps on the icon.]

You can see what's in your cart or basket at any time, by clicking on its icon, usually found in the top-right corner. Once you've finished shopping on a website, and as long as you have one or more items in your cart, you can then checkout.

[The finger taps on the button "Go to the checkout". The "Create an account" and "Continue as a guest" options are displayed.]

When you checkout, you may be asked to register if you don't already have an account or you might be able to complete your purchase as a guest.

[Finger taps on the "Continue as guest" option]

It is recommended to check out as a guest if you can, but in either case you will need to enter your email address.

[A screenshot of TELUS Alert video is displayed.]

If you do create an account, remember to choose a strong password. Watch our "Keeping your devices and accounts safe, PINs, and passwords" video to learn more about how to set a strong password.

[Payment options are displayed: credit card, PayPal and gift card.]

Then you'll need to decide how to pay. There are three ways you can pay online: with a credit card, with PayPal or with a gift card.

[The home page of the PayPal is displayed. The finger taps on the "Connect" button. The Logins page and then the page for an account PayPal are displayed.]

PayPal is an online payment service you need to sign up for, in order to use.

[The finger taps on "Add money" and then on the link "Link a bank account or card". The "Link a map" page opens.]

Once you've signed up, you can either deposit money into your PayPal account or connect it to your bank account or credit card in order to start using it as a method of payment when you shop online. Putting a limited amount of money into your account, can be a good way to limit how much you spend.

[The "Checkout" page of a generic shopping site is displayed. The finger taps on the button "Proceed to payment". The "Payment Methods" page opens. The options are credit card and gift card. The finger taps on the gift card button.]

Using a gift card also helps to control spending and lets you limit how much of your personal information you share when shopping online.

[The gift card window is in close-up. There are two fields: GC# and PIN. The gift card number and PIN are entered.]

It is recommended that you hold on to your gift card until after you've received your merchandise. If you decide to return your purchase, the refund may be put back onto the same card.

[The following words are displayed on the screen: Purchase Protection, Credit Card, PayPal. Credit card and PayPal symbols are also displayed.]

Both credit cards and PayPal gives you purchase protection if you are scammed, or if something else goes wrong. Specific details may vary, but purchase protection can help you in different situations like if the item delivered isn't as described, arrives damaged or doesn't arrive at all.

[The page for confirming a transaction on a generic shopping site is displayed. The message "Your payment has been processed. Thank you for your order! " appears on the screen. Then, the question "Do you want to save your payment information" is displayed. The finger taps "No.]

After you've made your payment, the website might ask you if you would like to store your payment information for future purchases. Say "No" to prevent impulse purchases in the future and to minimize the chances of your payment information being at risk in the event of a data breach.

[The finger taps on the Profile menu and then on the "Sign out" link]

If you are required to create an account on the site, make sure to log out when you are done so no one else can use your account. If you used PayPal, you should log out of that too.

[The page of an online shopping site for used items appears on the screen. A used, good condition mountain bike is available for \$400. The finger taps on the button "Contact the seller".]

Buying used items isn't that different from buying new, but you need to be extra careful to make sure you will be satisfied with your purchase.

[A text messaging window opens. The following dialog is displayed:

Customer: "Hello, how many years has the bike?"

Seller: "2017"

Client: "OK, I'd like to come see him with my friend. Can you meet us at the downtown mall? »]

It's usually much harder to return used items. Find out what, if anything, the site will do if something goes wrong. Make sure to stay safe when you pick up the item or have it delivered. You can either bring someone with you, or arrange to pick it up in a public place.

[The preceding dialogue continues:

Seller: "No problem. If you send me a deposit now and pay me the rest in cash, I do it to you at \$100"]

Be especially cautious if the deal seems too good to be true.

Most people selling products online are honest, but there are some scams out there. And remember, if you're buying something from someone directly...

[The preceding dialogue continues:

Client: "Thank you but I will continue my research."]

... don't pay them until you've seen and received the product. Also, avoid sending a deposit, even a small one, to hold an item.

[TELUS Brand Warned]

For more information on online basics, check out the other videos in this series. Visit our website, at TELUS.com/WiseOnlineBasics.

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