

On-line shopping (Ebay, Amazon, stores, supermarkets)



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Introduction



Not perhaps in that order!

- Remember your common sense;
- Be suspicious;
- Be careful; and
- Keep safe.

For all that, you can now buy most things on-line – if you want to!

On-line Banking



Generally, more secure than other sites.

But, not perfectly secure.

Often, you need a “security device” from your Bank.

Then, you can:

- check or download statements;
- make payments (one-off or regular);
- order cheque books, etc.

Supermarkets



The latest version of “you phone, we deliver” as used by our mothers / grandmothers ?

Initially a Home Delivery service, but
Expanding offer: “Click and Collect”

Issues:

- They choose the items from your list;
- Payment with order;
- May get the poorer quality?
- Unlikely to get bargains!

Stores



Many traditional stores now provide an opportunity to view goods, check prices and stock availability as well as order on-line, usually with an option to reserve for collection or arrange delivery.

Some examples:

Homebase, B&Q, W H Smith, Argos, Debenhams, Curry's, John Lewis

Amazon



The largest on-line supplier?

Either sells direct, or for third parties.

- Prompt delivery (sometimes free);
- Returns accepted;
- *Claims* to be cheap?

Specialist Suppliers



Many smaller specialist suppliers now offer an on-line ordering system.

You may find it is “hosted” by Amazon or eBay.

Typical Process



- Look at items, decide which to buy;
- Place it in a “Basket”;
- Carry on looking (and buying!) items;
- Go to “Checkout”;
- Select delivery details and address;
- Pay (securely!);
- Often, get a delivery code so you can check delivery status on-line.

Advantages



- Able to check items and price / availability from home;
- Compare between products and suppliers;
- Find things “they don’t sell in Radlett”;
- Delivery / Collection offered (charges may apply!);
- Prompt service (usually);
- Returns policy and procedure.

Disadvantages



- Payment – security;
- They can send you emails (for ever!);
- There may be a delivery charge (may not be stated until you get to the “check-out” page);
- What happens when it goes wrong?

Stay Safe!



On-line payment:

- There should be a padlock symbol in the browser window frame, which appears when you attempt to log in or register. Be sure that the padlock is not on the page itself ... this will probably indicate a fraudulent site.
- The web address should begin with ‘https://’. The ‘s’ stands for ‘secure’.
- If there is NO padlock in the browser window or ‘https://’ at the beginning of the web address to signify that it is using a secure link, do NOT enter personal information on the site.

eBay



In the main, an on-line “secret auction” provider, but also provides direct selling (“Buy it Now”) and an on-line shop window for other sellers (similar to Amazon). Has a strong link to PayPal – a safe means of paying on-line.

eBay Auctions



Seller lists an item for sale, and decides when the auction will end.

Prospective buyers can place bids at any time. But this “bid” is the maximum that buyer is willing to pay, the system only shows the amount needed to secure the purchase. If someone else bids more, it will then increase the first person’s bid to retain the purchase, up to that limit.

If your maximum is out-bid, eBay will email you to place a higher bid (if there’s time!)

eBay Auctions



Once you place a bid, you are required to honour it if your bid wins.

So do your homework first – is it really what you want, in the condition you want?

You can ask questions of the seller, but these and the replies may be seen by other bidders.

Buying, or Selling, on eBay



Start with small items to gain confidence in how it works and build up your “rating” (some sellers don’t like new buyers).

Look at the other person’s history – what have they bought or sold recently, what’s their “rating”, look at their “feedback”.

Photos help.

You have to register before you buy or sell.

Buying on eBay



Does it look good in the photos – is it in the condition you expect, and at a place you’re happy to buy from?

Look for:

- local items (sort on distance);
- those finishing at “odd” times;
- items poorly described (but be careful!);

Search for similar (sold) items before you bid, to get ideas on prices.

Decide how much you can afford and stick to it!

Bidding Strategy



Different options:

- Decide the most you want to pay, bid that early and then don't bid again;
- Study the other bids placed before you decide how to bid;
- Put on a small bid early, study the other bids, then bid your real maximum at the last moment – other manual bidders may not have time to react!

Watching a bidding war can be addictive!

Be eBay Savvy!



Where is the seller based?

Have they been selling for long?

Do they sell often?

Do they sell different things, or are they effectively a trader?

Do they sound genuine? (if it was a market stall, or outside their front door, would you steer clear or have a look?)

Be eBay Savvy!



Caveat Emptor: there are bargains, rubbish, con artists and mugs on both sides!

If it really IS too good to be true, someone else may bid more!

Read **all** the small print!

Don't be tempted to out-bid someone!

Last minute bidding is often automated, fast and furious!

Check about payment terms and delivery.

Selling on eBay



- Give as much helpful information as you can;
- Take good photos, uncluttered background;
- Do you want the hassle of wrapping and posting, couriers, or buyers calling?
- PayPal does charge a commission if used;
- Expect last minute bids!
- Avoid offers to sell it outside eBay;
- Be honest.

Selling on eBay



Remember you can set a Reserve.

Decide on a strategy for your Starting Bid.

It is not easy to refuse a bid – you are obliged to sell, they are obliged to buy (if they “win”).

Keep an eye on the bidding activity.

Be prepared for queries and for odd requests.

Work within eBay.

Be wary of offers to “Sell it Now” at a “good” price for a quick deal.

Feedback in general



Many on-line sellers (including Amazon) expect feedback on-line and show what others have written. This is a useful guide about the item, and the seller. But remember that dissatisfied customers are more likely to bother leaving it!

eBay Feedback



Strongly encouraged feature of eBay – use it!

Look at feedback on the seller – and what they say about others. Would you want to buy from someone that rude? Have other people been pleased with what they bought?

You've "won" on eBay!



Not really won anything – you have bought something at auction!

Buyer will want payment, so often sends a message first.

Need to agree and arrange collection / delivery and payment.

There are couriers who specialise in collecting eBay items and delivering them to you.

Send all messages via eBay, so they have a record too – just in case.

Remember to leave feedback!

eBay Disputes



Always work through eBay – don't agree to pass money in other ways (other than cash on collection).

In case of problems, use their Dispute service – it uses the records of the sale and your communications with the other party.

Feedback is a powerful weapon, but be honest!

If all else fails, you were only 1 bid more of a mug than someone else!