

# How to Shop Online with Confidence

*The ins and outs of internet shopping,  
from getting a great deal to avoiding  
pitfalls and keeping your card details safe*



*An Employee-Owned Company*

# Chapter 1

## The Basics

*I'm going to start by walking through the process of buying something on the internet – just to give you an overview of it how it works. There'll be plenty more detail about each of the stages in the rest of the book, so if you feel like you want to know more about any particular bit, don't worry – we'll make sure it's all covered.*

## *How Shopping Online Works*

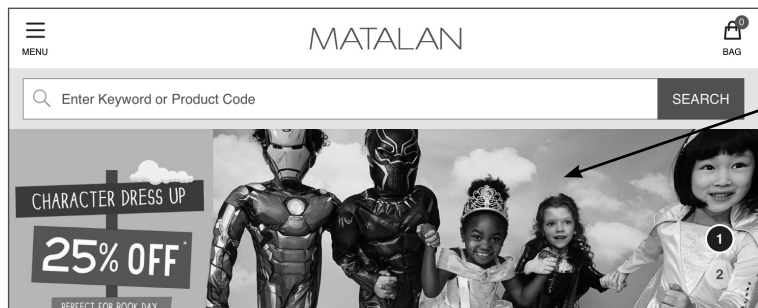
Shopping online usually follows the same basic process, whatever website you're on – there'll be a few differences in how websites are organised, and on some websites the order things happen might vary slightly – but let's not get bogged down with the detail for now.

I'm going to use the example of buying a Captain Hook costume from Matalan – but I could just as easily have used the example of buying a case of wine from Laithwaites, a toy dinosaur from Argos, a tent from Mountain Warehouse, some toiletries from Boots... the list goes on. (I won't buy all of those things now, though, or my bank balance will shout at me!)

*Later in the book (Chapters 3 and 10) I'll show you how to hunt around different online shops and compare prices.*

### ***Looking at products on the website***

You need to start by finding the shop you want to buy from and the the thing you want to buy. I've already decided to shop at Matalan because I've spotted they've got a sale on fancy dress clothes.



On the shop's main "home" page, you'll probably see some special offers or featured products, and if that's what you want you can tap on them to find out more.

There are various ways of finding what you want on a website – you can browse categories or use the search box to search for the thing you want. More about that in Chapter 3.

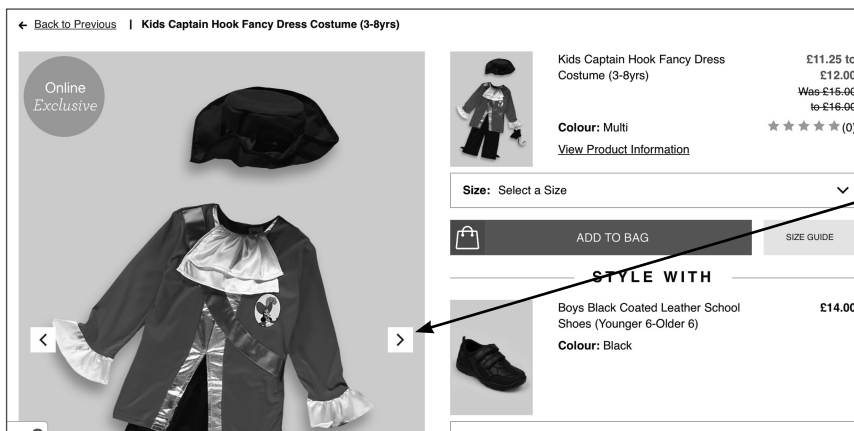
You'll usually find the products laid out a bit like this – lots of small pictures of each one, with basic details and a price:



*This one looks perfect!*

## Getting full product details

If you click or tap on the one you're interested in (either the picture or the info under it) it'll give you full details and a few pictures of it:



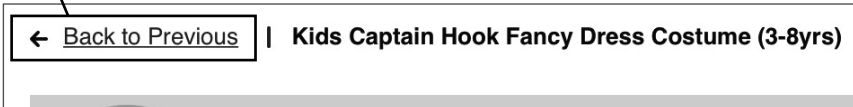
*You can see more photos using the arrows, or by swiping from side to side on the picture.*

There's more on reviews in Chapter 9.

If there isn't a back arrow, just go back a page in your browser the usual way – e.g. the browser's back button or your phone or tablet's back button.

You can usually see even more details about the product by scrolling further down the screen – things like what it's made of, what's included, what batteries it takes (if relevant), etc. Some websites will also have reviews from other customers in the product details section, which can be useful to read.

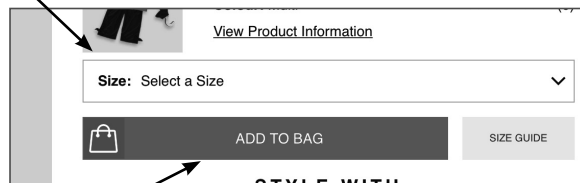
If you want to buy, great – if not, you can usually click or tap on a back arrow in the website window, and carry on looking.



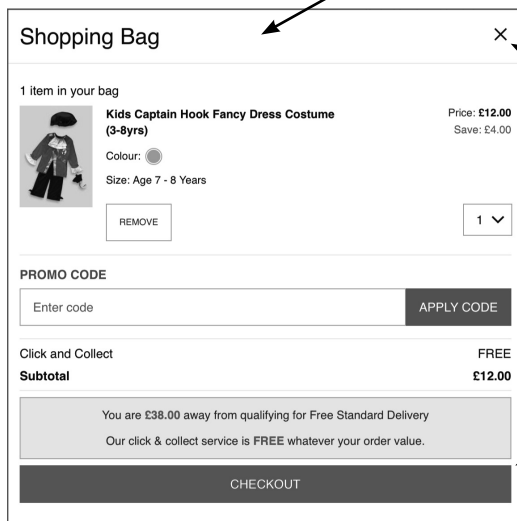
### Adding to basket/cart

- 1) If you're buying something that has options of different sizes or colours, you'll have to choose those before you add it to the basket – usually it's a drop-down menu, and you click or tap on the size/colour you want.

By the way, if some of the options are greyed out, it's probably out of stock in that size/colour.



- 2) You then click or tap on “Add to basket”, “Buy now” or words to that effect. On the Matalan website it’s “Add to bag”.
- 3) When you add the product, it'll either take you to your shopping basket to show you what's in it, or it'll pop up a little message to tell you what you've added. Sometimes the pop up disappears, but if it doesn't you can close it using the cross in the top corner or by clicking or tapping away from it.



- 4) Adding something to the basket doesn't mean you've bought it yet – it is like in a real shop where you put something in a shopping basket and either carry on walking round the shop adding more things, or go straight to the checkout with one thing in the basket.
- 5) To go straight to the checkout there's usually a button on the basket screen that you tap or click.

## Checking your order

When you've finished putting things in the basket, you need to go to the checkout. Sometimes there'll be a link simply called "Checkout", or sometimes you'll need to click or tap on a picture of the basket, shopping trolley or bag. —————→



Before you complete the order, you'll always get a chance to check all the details – but it happens at different stages on different websites. On some websites, that time is now! On other websites, you might get another chance to check later on before completing the order, but I'd recommend checking it carefully now – just in case.

## Putting in your details

The next stage is giving company all details they need to complete the order – your name and address, email address, etc.

If you've shopped with the company before and have an account with them, you can log in and it will remember your details from last time – things like your name, billing address, delivery address, etc.

If you haven't shopped with them before, you might need to set up an account with them now, or you might just need to enter your details and then it'll give you the option of whether to save them or just "check out as a guest". This varies from website to website.

There's a bit more about accounts in Chapter 2.

### What details do they need?

- **Name**
- **Billing address** (i.e. the address of the person who's paying)
- **Delivery address** – this doesn't necessarily need to be the same as the billing address. You can order something and have it delivered to someone else (or to your work address if you're not going to be in).
- **Email address** – most companies insist on an email address so that they can email you an order confirmation.
- **Phone number** – in case the delivery driver needs to get in touch with you.
- **Payment details** – more on this later.

**Filling in your details**

Filling in these forms is pretty straightforward, and companies try to make it as easy as possible.

For example, when it asks you for an address, you can usually just type in a postcode and there'll be a "find address" button – click or tap that and it lists all the houses in that postcode area so you just need to pick one.

And you can usually tick a box or tap a button to say that the delivery address is the same as the billing address – to save you putting the same address in twice. It'll automatically fill that in for you.

The next stage is choosing delivery options...

## Delivery options

You can usually choose from a few different options – these are the main ones:

- **Standard home delivery** – sometimes free if you spend over a certain amount.
- **Express or courier delivery** – available on some websites, and almost always more expensive than standard delivery.
- **“Click and Collect”** – available on a lot of high street stores’ websites. You get the order sent to your nearest store and pick it up from there yourself, and it’s often free.

On the Matalan website, I’ve already chosen not to use “Click and Collect”, so I see this screen, giving me two delivery options:

You can also click or tap here for more detail about delivery options (although on a lot of websites this is a link at the very bottom of the webpage). We’ll cover lots more about delivery and returns in Chapter 6.

## Paying for it

To pay for your order, the most common way is by using a credit card – pretty much all online shops will accept standard credit cards like Visa and Mastercard, but not all of them accept American Express. They’ll often give you a few other options, such as PayPal, and I’ll explain all about that, as well as other payment methods, in Chapter 5.

To pay by credit card, first double-check you’re on a secure website – usually you can tell because there’ll be a padlock in the address bar at the top of the page (more about security in Chapter 2).

*“Click and Collect” might not be available in all stores at the moment to help prevent the spread of the virus.*

*Check the cost of delivery, especially if you’re expecting free delivery. Sometimes the website automatically chooses a faster, more expensive delivery option, so you might need to actually **choose** free delivery to get it.*

*You can also use gift vouchers to pay on a lot of websites – see page 68 for how that works.*

Padlock symbol here show it's a secure website. (It might look slightly different in your browser.)

The screenshot shows the Matalan checkout process. At the top, the URL bar displays 'matalan.co.uk' with a padlock icon. The Matalan logo is centered. Below it, a progress bar shows five steps: 1. Billing Address (checked), 2. Delivery Address (checked), 3. Delivery Method (checked), 4. Payment Method (active), and 5. Order Complete. The main content area is divided into three columns: 'BILLING ADDRESS' (Claire Armstrong, Broughton-in-Furness), 'DELIVERY ADDRESS' (Claire Armstrong, Broughton-in-Furness), and 'DELIVERY OPTIONS' (Standard (£3.95)). Below these is an 'ADD GIFT CARD' button. The 'Total bag value: £40.70' is displayed, followed by a link to 'Terms & Conditions'. The 'PAY BY CARD' section includes fields for 'Card Number \*', 'Expiry Date \*', and 'Security Code \*'. A 'PAY SECURELY' button is at the bottom. A note at the bottom left states '\* Indicates a required field'.

Credit card security's a big deal now, so you might find there's an extra step before it'll put the payment through. I'll cover a bit more about all that in Chapter 5.

As you'd expect, you just type in your credit card details here, where it asks you to. Double check the final amount you're paying, then click or tap on the big obvious button that'll probably be labelled "Buy now", "Place order" or (like here) "Pay securely".

## Order confirmed!

And that's it done!

- 1) Once the payment's gone through, it'll take you to a confirmation screen with an order number – You can print the whole screen off if you want to, or you could just make a note of your order number (just in case you need to chase anything up later).

The screenshot shows the order confirmation screen. It is divided into three main sections. The left section, titled 'Thank You For Your Order', contains the order number '35232801', the delivery method 'Standard', and the email address 'wanderingclaire@hotmail.com'. The middle section, titled 'Expected Delivery Date', states 'You can expect your order on or before:' followed by a calendar icon showing 'Friday 21 February'. The right section, titled 'Order Status', shows a progress bar with three stages: 'Order Placed' (checked), 'Processing' (active), and 'Despatched'. Below the progress bar, it says 'We'll send you a further email once your items are on their way to you.'

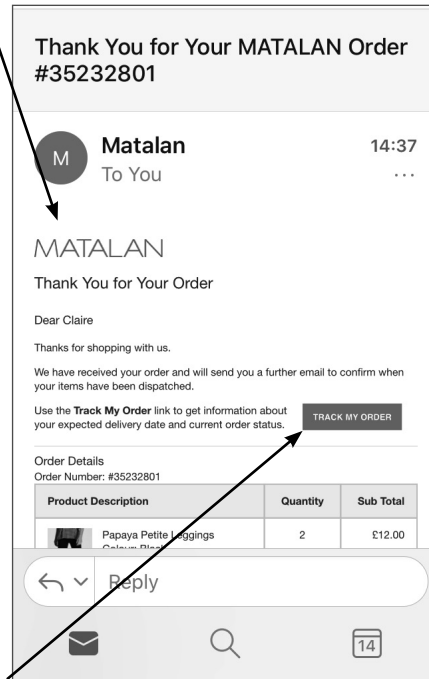
It might also tell you when you can expect the parcel.



- 2) Check your email after you've ordered – they'll usually email you an order confirmation straight away, which will list all the details of the order – what you've ordered, where it's being sent, price paid, and so on.

*If you don't get an email within a few minutes, don't panic – sometimes they won't send the confirmation until the start of the next working day (and bear in mind the time difference if you're ordering from abroad).*

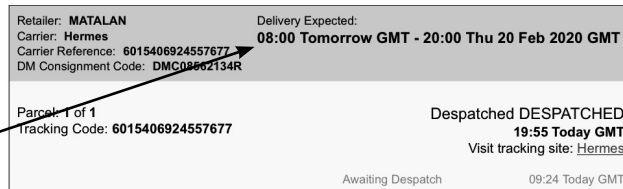
*But if you haven't had a confirmation email within a (working) day or two, it's worth contacting the company again to make sure they did get your order.*



*Remember to check your spam folder too. If it's a company you haven't used before, your email provider might not realise it's a genuine email.*

- 3) The order confirmation might give you an estimate of delivery date, or it might even give you a button that you can click or tap to track the parcel.

- 4) You'll often get another email a bit later, to confirm the parcel's actually been sent, and to give you an idea when to expect it:



*Not all companies will do this but a lot do, and sometimes the timings are quite specific, e.g. "between 11:08 and 13:08 on Thursday 21st".*



- 5) And you might get (yet) another email to confirm that it's been delivered, or if it's been left in a safe place, it might tell you where, or even send a map and photo of the parcel propped up behind your wheelie bin!

- 6) They might even send you another email a week or so later, to ask you to write a review of the product. You don't have to do this, though – it's entirely up to you.

# Booking Delivery Slots

*During the outbreak, supermarkets will be very busy, so you might need to book a delivery slot a couple of weeks in advance.*

When you buy groceries online, you'll often be asked to book a time slot as you check out. This is also true for click & collect, and for large items of furniture. I'll show you how to do that for a Tesco delivery, but the process is pretty much the same on other websites.

## How to book your slot

- 1) Once you've filled your basket with everything you want to buy, click or tap on the "Checkout" button.
- 2) Next, choose whether you want Home Delivery or Click+Collect.
- 3) You'll see a page with your delivery address or collection point near the top of the page. Underneath that, you'll see a menu like this:

Guide price  
**£ 6.79**

A minimum basket charge of £4.00 may be added to your basket

**Checkout**

- 4) Decide whether you want a 1-hour slot or a 4-hour window here.
- 5) Then choose the date and time you want from this grid. The price button will change to something like a tick or the word "Booked" when you click or tap on it.

**Choose a slot type**

☒ **Fixed 1hr slot**  
Busy day? Pick a fixed 1 hour slot for delivery and we'll deliver to your fridge door

☐ **Flexi saver slot**  
Flexible? Choose your window & we'll confirm a 1 hour slot on the day of delivery

**Choose a date and time**

Mar 05 - 11    Mar 12 - 18    Mar 19 - 25

	THU 05	FRI 06	SAT 07	SUN 08	MON 09	TUE 10	WED 11
08:00 - 09:00	Unavailable	£ 7.00	£ 7.00	Unavailable	£ 6.00	£ 6.00	£ 4.00
09:00 - 10:00	Unavailable	£ 7.00	£ 7.00	Unavailable	£ 6.00	£ 6.00	£ 4.00
10:00 - 11:00	Unavailable	Unavailable	£ 7.00	£ 7.00	£ 5.50	£ 6.00	£ 3.00
11:00 - 12:00	Unavailable	£ 6.00	£ 7.00	£ 7.00	£ 4.50	£ 5.00	£ 3.00
12:00 - 13:00	Unavailable	Unavailable	£ 6.00	£ 6.00	£ 4.00	£ 4.00	£ 2.50
13:00 - 14:00	Unavailable	£ 6.00	£ 6.50	£ 5.00	£ 4.00	£ 4.00	£ 2.00
14:00 - 15:00	Unavailable	£ 5.50	£ 5.50	£ 5.50	£ 3.50	£ 3.50	£ 2.00
15:00 - 16:00	Unavailable	£ 4.00	£ 4.00	Unavailable	£ 2.50	£ 2.50	£ 1.00
16:00 - 17:00	Unavailable	Unavailable	£ 3.50	Unavailable	£ 2.50	£ 2.00	£ 1.00
17:00 - 18:00	Unavailable	Unavailable	£ 3.50	Unavailable	£ 3.00	£ 2.50	£ 1.50
18:00 - 19:00	Unavailable	£ 5.00	£ 4.50	£ 6.00	£ 4.00	£ 3.00	£ 2.00
19:00 - 20:00	Unavailable	£ 5.00	£ 5.00	£ 5.50	£ 4.00	£ 3.50	£ 2.00

£ 1.00    £ 1.00

£ 1.00    **Booked**

- 6) You can use these tabs to see the slots for another week if you like (as long as you aren't going to run out of milk in the meantime!).
- 7) Once it says "Booked", you can continue shopping, or if you're done you can use the checkout button to finish placing your order.

The cost of delivery can vary, so if you can be flexible with your time, you could save money by booking a 4-hour window instead of a 1-hour slot. Generally it's more expensive if you want it delivered the next day, so a bit of advance planning can be helpful too!