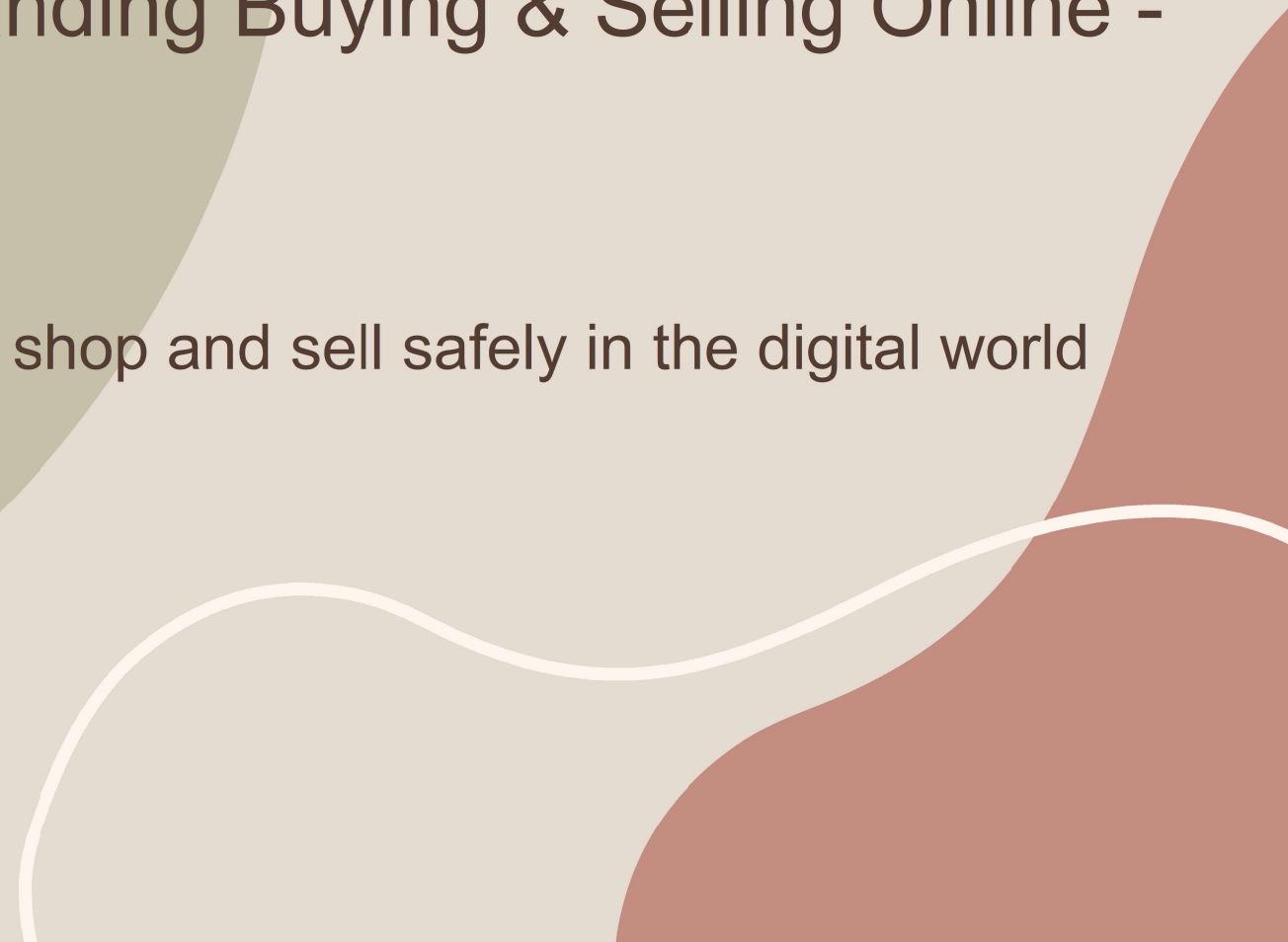




Understanding Buying & Selling Online - Part 2

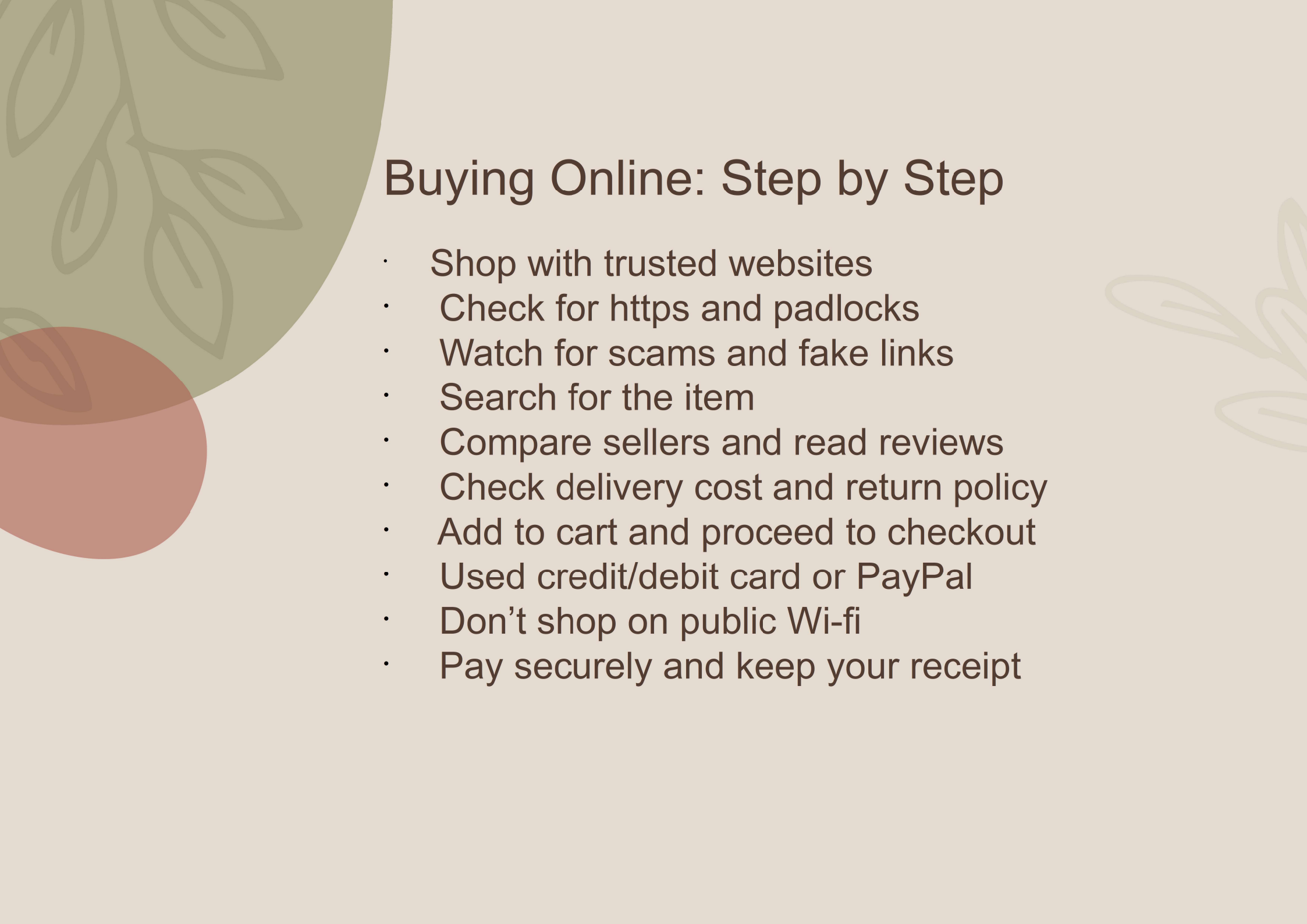


Helping you shop and sell safely in the digital world



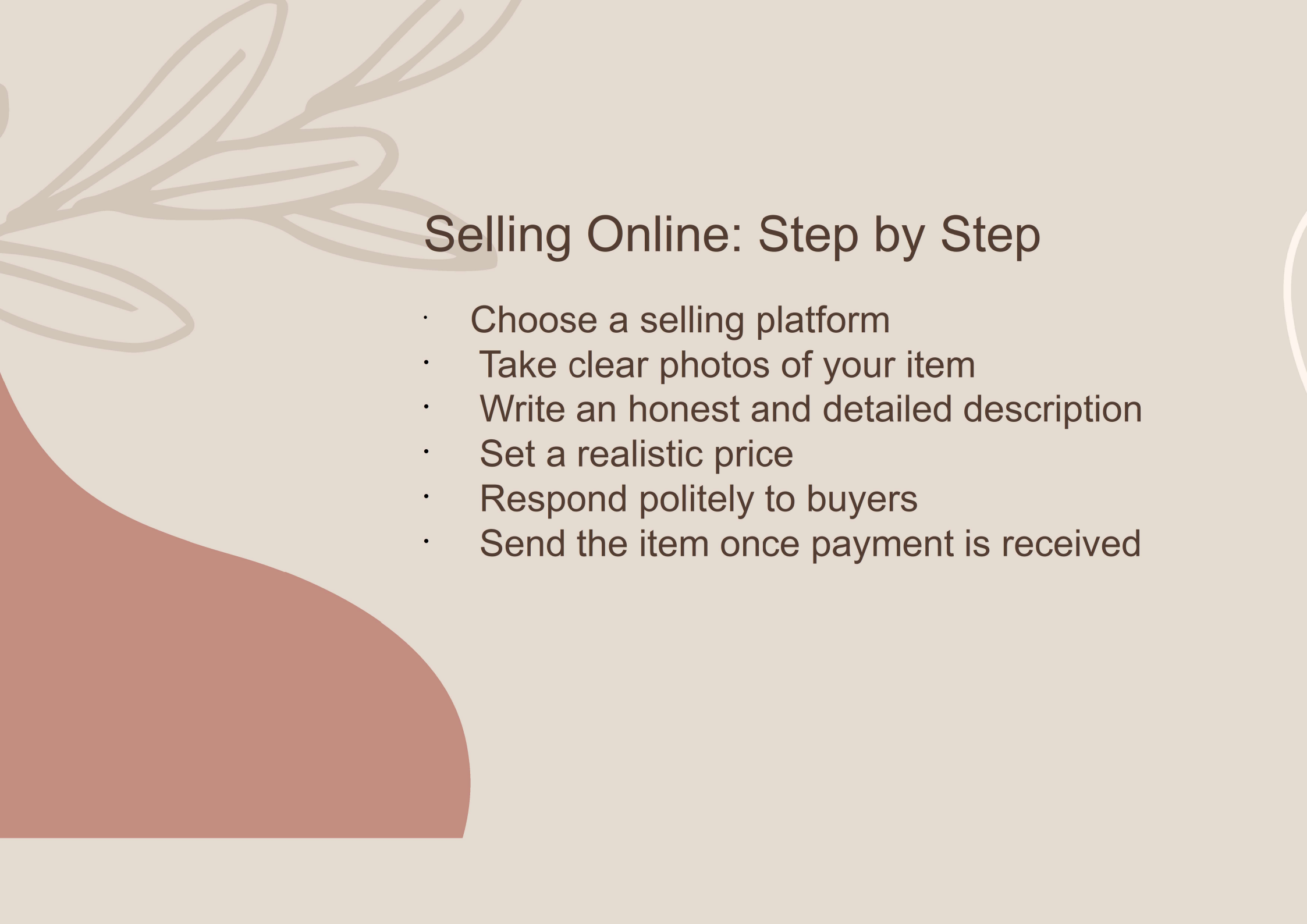
Recap from
previous
session...





Buying Online: Step by Step

- Shop with trusted websites
- Check for https and padlocks
- Watch for scams and fake links
- Search for the item
- Compare sellers and read reviews
- Check delivery cost and return policy
- Add to cart and proceed to checkout
- Used credit/debit card or PayPal
- Don't shop on public Wi-fi
- Pay securely and keep your receipt



Selling Online: Step by Step

- Choose a selling platform
- Take clear photos of your item
- Write an honest and detailed description
- Set a realistic price
- Respond politely to buyers
- Send the item once payment is received

Session Overview

In this activity, you'll learn about some of the options for making payments online, including direct transfers from your bank account, credit and debit card payments, and a very popular third-party payment system called PayPal.



Different ways to pay for goods online
You can't use deposit cash to pay for goods and services from most online stores, but there are several reliable electronic methods you can use instead.

These include:

- Direct Deposit
- Credit or Debit Card
- Third-Party payment systems, such as PayPal

Click icon to add picture

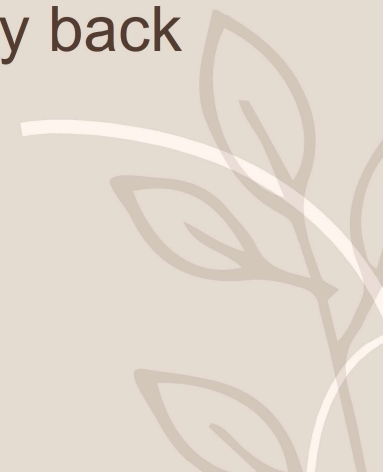
eSafety Tip

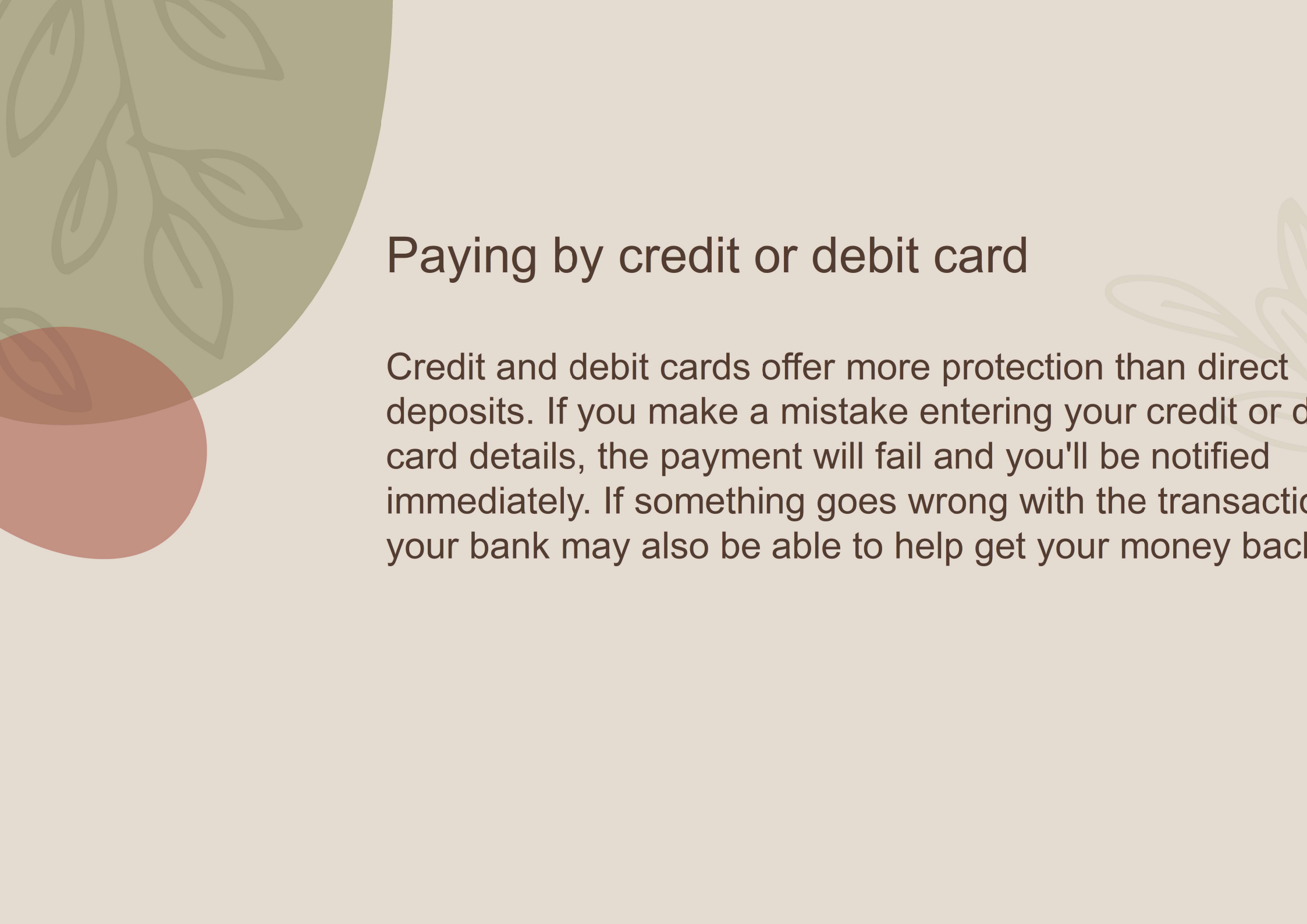
Some online stores, like Gumtree and Facebook Marketplace, help buyers and sellers meet in person to exchange cash for goods. It's best to avoid this, but if it is necessary, make sure you meet in daytime in a public place, and take a friend or relative with you.

Paying by direct deposit

One of the easiest ways to pay for goods electronically is to make a direct deposit from your online bank account. This transfers funds from your bank account into the bank account of the store or person you're buying from.

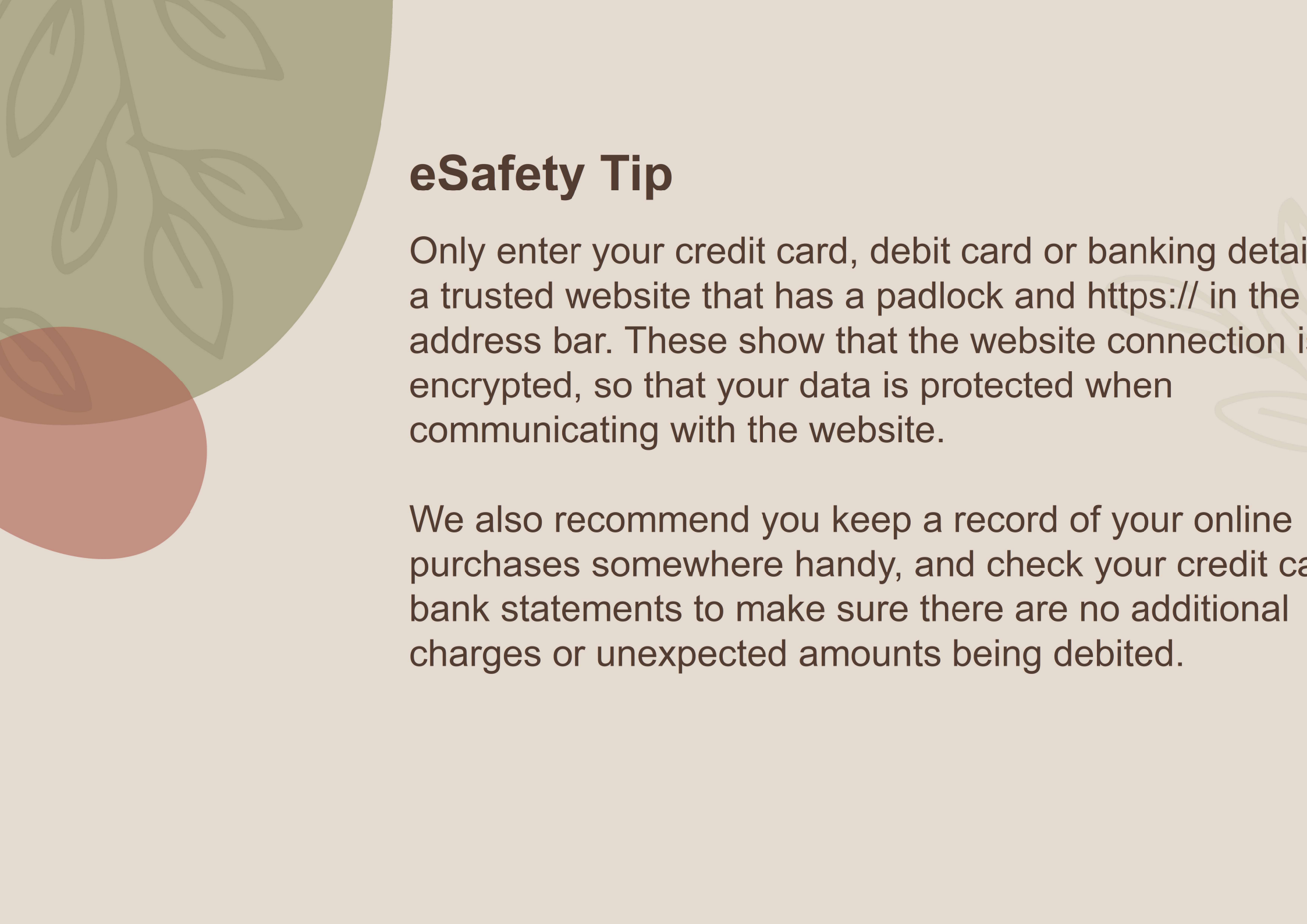
Direct deposits can be risky, however. If you enter the seller's account details incorrectly, or if something goes wrong with the transaction, you have less chance of getting your money back than if you pay by credit card or PayPal.





Paying by credit or debit card

Credit and debit cards offer more protection than direct deposits. If you make a mistake entering your credit or debit card details, the payment will fail and you'll be notified immediately. If something goes wrong with the transaction, your bank may also be able to help get your money back.



eSafety Tip

Only enter your credit card, debit card or banking details on a trusted website that has a padlock and https:// in the address bar. These show that the website connection is encrypted, so that your data is protected when communicating with the website.

We also recommend you keep a record of your online purchases somewhere handy, and check your credit card bank statements to make sure there are no additional charges or unexpected amounts being debited.

How is using PayPal safer?

PayPal provides even greater protection for online purchases than credit cards.

When you pay with PayPal, the seller does not receive your payment until your item has been shipped. If you don't receive the item, it arrives broken or is not how it was described, PayPal will refund the cost of the item and the shipping cost.

This is very useful for sites like Gumtree or Facebook Marketplace, where private sellers can't always provide the guarantees you would get from a shop or reputable online retailer.



Is PayPal the only option?

Several services work in a similar way to PayPal, including Apple Pay, Google Pay and Samsung Pay.

While PayPal is used mostly used for online purchases, the other services are mostly used to buy physical items in the real world, using your smartphone, but can also be used to make purchases on eBay.

Setting up PayPal account. <https://vimeo.com/445091000?fl=pl&fe=sh>





thank you & well done

You've reached the end of Buying & Selling Online and the Ways to pay for goods online activity.

You have learned about some of the options for paying online, and which way offers you the most protection.