ageUK

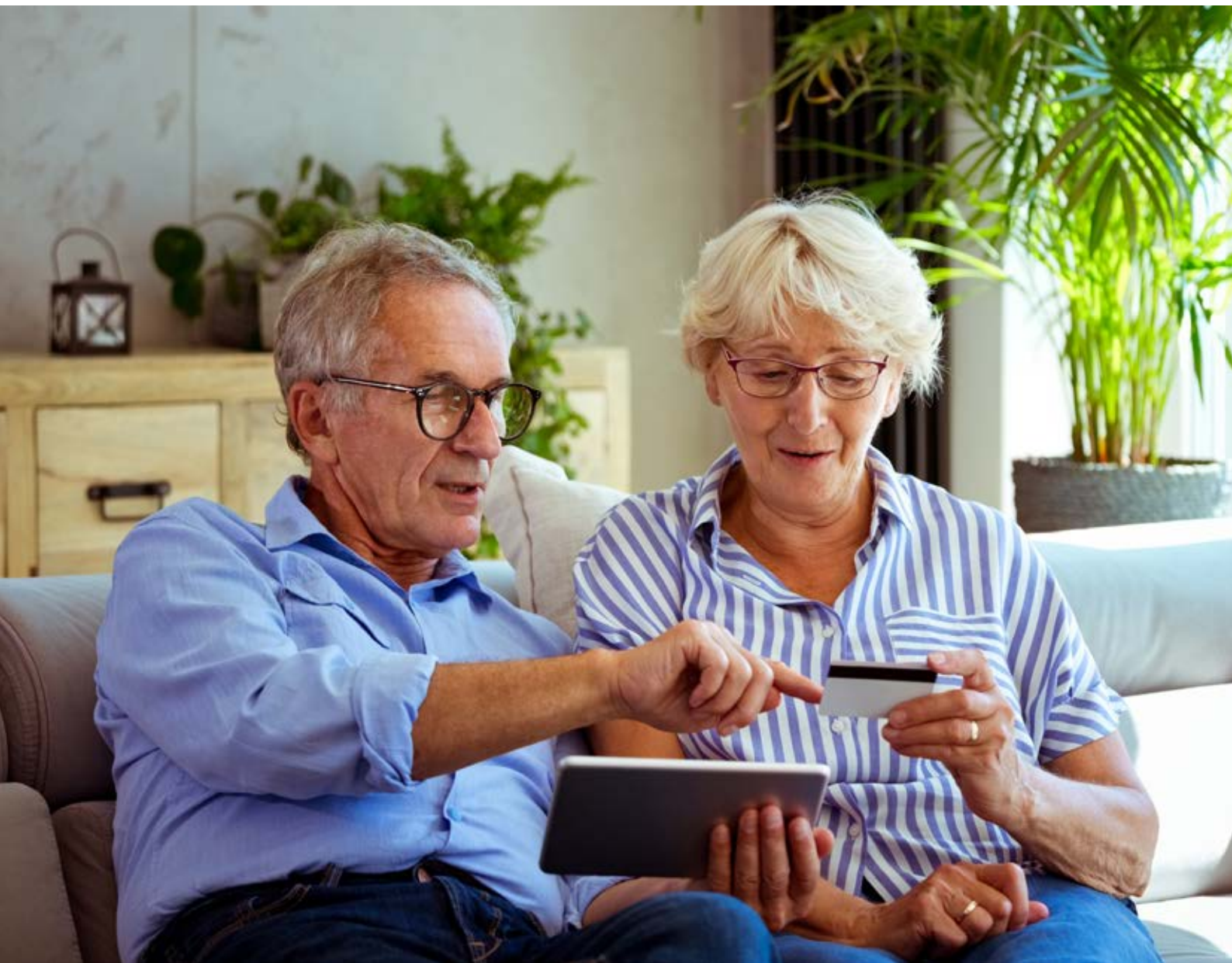# A beginner's guide to doing your shopping online

Helping you to shop online

# Contents

# 1. Introducing you to online shopping

# 1. Introducing you to online shopping

Hello,

Welcome to Age UK's beginner's guide to online shopping. We've created this guide to show you how to shop for groceries and other household items on the internet. We'll talk you through how to set up shopping accounts with some popular online supermarkets, as well as giving you tips on keeping your personal information safe online.

## Why shop online?

More and more shops, including most British supermarkets, now offer an online service. Online stores work in a similar way to real ones. You browse for the goods you want, put them in your cart or basket, and then pay for them at checkout. With supermarkets, you are usually given the option to 'click and collect', which means you can order online and pick up your goods in-store, or you can arrange for them to be delivered to your home.

I appreciate you might be a bit nervous about online shopping, particularly if, like me, you've spent most of your life shopping on the high street and in supermarkets. But, with a bit of practice, I've found it can be a much more convenient and simple way to buy items, particularly bulky goods and my weekly food shop. I can also save my favourite items in an online shopping basket, which makes it easy to place repeat orders when I need to.

## How to shop online

This guide will show you how to set up online accounts with the following shops:

- Amazon

- Morrisons

- Sainsbury's

- Tesco

These are some of the most popular online stores but if you don't normally shop at any of these, that's not a problem. These are just examples and most of the tasks you'll learn in this guide will be transferable to other online shopping websites.

You'll probably be familiar with the three British supermarkets listed above. If you aren't aware of Amazon, this is a popular online superstore that sells pretty much everything you can think of, from groceries, clothes and furniture to gadgets, books, toys and gifts.

We don't want to overwhelm you with too much information, as we know there's a lot to take in. To keep things simple, choose the shop in this guide that's most relevant to you and focus on that section.

## 1. Introducing you to online shopping

### Getting support

You can go through this guide by yourself, with the support of an Age UK Digital Champion, or with the help of friends, family and carers.

If you've got any questions as you work your way through the guide, you may be able to get support from your local Age UK or local Age Cymru. You can find your local Age UK at **www.ageuk.org.uk/services/in-your-area/**

I hope you find this guide useful.

**Ruth, 72**

# 2. Using this guide

This is a guide for people wanting to shop online. Before using this guide, you'll need:

• access to the internet using a device like a desktop computer, laptop, tablet or smartphone. Be aware that you'll need to fill in your payment details and delivery information using your device's keyboard, which can be tricky to do on smaller devices like smartphones.

• an email address to sign up for online shopping accounts. This will be used initially to register your account and then each time you log in to make a purchase. For more information on setting up an email address, see Age UK's 'A beginner's guide to email'.

• a bank card or other online payment method to pay for your goods. For more information on the different ways to pay online, see the National Cyber Security Centre website: **www.ncsc.gov.uk/**

# 3. Understanding key terminology

## 3. Understanding key terminology

To help you get to grips with shopping online, we've put together this useful list of common words and phrases that you might come across. These are in alphabetical order so you can refer to them easily when working through the guide:

**Address bar:** This is at the top of your web/internet browser. It's where the address of a website (URL) appears. You can type a web address straight into the address bar, for example, typing '**www.ageuk.org.uk**' will take you to our website.

**Apple Pay:** A mobile payment service for people who use Apple devices such as iPhones and iPads.

**Application, or 'app':** A type of program that you can download for your computer, laptop, tablet or smartphone. There are lots of apps available, from games and puzzles to banking. For example, if you shop at Amazon, you can download the Amazon app to do your shopping.

**App Store:** An official, pre-installed program on iPhone and iPads which gives you access to apps.

**Basket (also known as a cart or trolley):** This is your online shopping basket. When you find an item you like, you can select it and add it to your basket, cart or trolley. You will usually be given the option to select how many of a particular item you'd like to add.

**Billing information:** When you buy things online, you need to share details of how you'd like to pay for your goods, so the store knows where to bill. This is known as your billing information.

**Checkout:** Once you have added items to your online basket/cart, then you will be prompted to go to the checkout. This, much like in a real store, is where you pay for your items. You will be asked to provide your billing information and delivery address.

**Cookies:** Most websites pop up with a message asking you to 'accept cookies'. A cookie is a small piece of data that is stored on your computer, laptop, smartphone or tablet when you visit a website or app. They allow the website to track information about your activity, such as how many times you have visited and how long you spent on the website or app. Websites use this information to improve your experience but your personal information won't be shared with anyone. You don't have to accept cookies, but it might mean that you can't access some websites. You can find more information about cookies at **https://accessibility.campaign.gov.uk/cookies-and-privacy/**

**Cursor:** This is the arrow you see on the screen of a desktop computer or laptop that you use to navigate around the page. You move it using a mouse or your finger on a touchpad.

**Encrypted:** If an app or a website is encrypted, this means that all the communication between you and the website is secure and can't be read by anyone else. Encrypted websites have web addresses that start with 'https'. The 's' stands for secure.

**Google Pay:** A mobile payment service for people who use Android devices.

## 3. Understanding key terminology

**Hack:** An attempt to gain unauthorised access to a computer or account.

**http/https:** Most web addresses start with 'http' or 'https'. It refers to how the information is shared over the internet. Make sure the website you're using starts with 'https' if you're entering personal or financial details. The 's' stands for secure.

**Link (or hyperlink):** Text, an image or a button that you can click or tap on to access a website. The link may be blue in colour and underlined, and may include wording such as 'click here for more information' or 'find out more'.

**Log in:** If you have set up an online account for anything including email, banking, shopping or social media, you will need to use a username (often your email address) and password to access the account. This is known as logging in.

**One-time password:** When registering for a new online account, the store or company might send you a 'one-time password' by text or email to verify who you are. This is usually a number or a random combination of words and numbers.

**Online account:** This is where you register your details with an organisation to access its services on the internet. For example, if you shop regularly with Amazon, you will log in to your account by signing in with your username and password. Once logged in, you can see your order history, billing and delivery information, and any other information personal to you.

**Password:** Your password is chosen by you and keeps your email account secure. The National Cyber Security Centre recommends you use three random words as your password, for example, 'cupwalldog' or 'raincowbox'.

**Payment method:** When you shop online and go to pay for your goods, you will usually be given multiple payment options, for example Visa, Mastercard, PayPal, Google Pay or Apple Pay. Some online stores also offer 'buy now, pay later' options, like Klarna and Clearpay. These are all different payment methods.

**PayPal:** An online account that you link to your bank account or payment card which allows you to pay for online purchases.

**Play Store:** An official, pre-installed program on Android devices which gives you access to apps.

**Pop-up:** A small window that suddenly appears (or 'pops up') on a webpage, with an advertisement or an alert.

**Price match:** When a store sells an item online, they might offer to price match it if you find it cheaper from another online retailer. They do this to secure the sale from you and stop you from being tempted to shop with a competitor.

**Search bar:** If you're looking for a specific piece of information or a product on a website you can use the search bar to look for it. It's a text box, usually found at the top of the homepage. Type in what you're looking for and then click the magnifying glass or press enter to start your search.

## 3. Understanding key terminology

**Search engine:** These help you to find information on the internet. Popular search engines include Google and Bing. You can type in keywords in the space provided. The search engine will search through relevant webpages and display them in a list. Someone might tell you to 'Google' something, which means looking up information online using Google. You access search engines through a web browser (see below).

**Secure website:** A secure website is encrypted, which means that the communication between you and the website is private and can't be read by anyone else who might be trying to access personal or financial information. These websites have web addresses which start with 'https'. The 's' stands for secure.

**Spam or junk mail:** An email that you didn't request which may have been sent to a lot of other people. For example, someone pretending to be from a mobile phone company or bank.

**Tab:** These are at the very top of your web browser. They're like the sticky notes you can use to organise and bookmark different sections in a document. On a laptop or computer, you can click on the '+' symbol to open a new tab. Then you can visit a different website without closing the webpage you're on. You can have multiple tabs open at one time.

**Two-factor authentication:** An additional form of online security that helps to prove who you are. You might be asked for this when you try to log in to an online account. Usually, once you enter your password, you'll need to enter a code sent to your email account or by text message to confirm your identity.

**Web/internet browser:** A program that runs on your device. It allows you to access webpages on the internet.

**Wish list:** Some online stores like Amazon let you add things to a wish list. This is a place where you can store items you like, but don't want to buy yet. You can share your wish list with other people, for example at Christmas time, so they can see what items you might like as gifts.

# **4.** The benefits of online shopping

# 4. The benefits of online shopping

The past few years have seen a huge surge in online shopping with almost every high street store and supermarket now selling their goods online. While you may not get the experience of seeing your goods in person before you buy them, it's becoming an increasingly popular way to shop. Here are some of the benefits:

## Convenience

When you shop online you can have your goods delivered direct to your door. This is really useful if you have any mobility issues or if you don't drive, particularly if you're shopping for bulkier items like washing powder, which can be difficult to carry.

## Variety

You can shop for almost anything online, from everyday groceries to white goods, electrical items, furniture and more. There are lots of stores to choose from too, many of which will price match if you find an item cheaper elsewhere online.

## Speed

Once you get the hang of it, online shopping can be quicker than shopping in person. It can be quicker to browse products online than in the aisles, and as many online stores give you the option to remember your previous purchases, you can quickly add your regular purchases to future shops.

## Delivery

If you're buying fresh produce like food or drink or big-ticket items like fridges, furniture or TVs, most online stores allow you to choose the date and time of your delivery. This means you can make sure the delivery arrives at a time that's convenient for you.

## Budget

When shopping online, the value of the items in your basket or cart will be added up as you go. This means you can see exactly what you'll be spending before you purchase anything and can easily take things out of your basket if you go over your budget. Also, some online stores give you the option to save your previous orders so you can repeat them in the future. This will help you to budget from week to week.

## Gifting

Online shopping is a great way to send items to other people because on most shopping websites you can enter a separate delivery address to your billing address. This means you can send gifts directly to friends and family, often with a gift note.

# 5. Is online shopping safe?

## 5. Is online shopping safe?

We understand you might have some concerns about sharing your personal information online, but by following a few simple guidelines you can make sure you shop safely:

### 1. Shop with retailers you trust

As mentioned previously, most high street shops and supermarkets now have online stores. While you get used to shopping online, we recommend you shop with retailers that you're already familiar with. If you don't already know the store's web address, type their name into your search engine (like Google or Bing) and click on the website from the search results. See Age UK's 'A beginner's guide to staying safe online' for tips on checking if a web address is secure.

### 2. Beware of imitation websites

Never click on links in texts or emails from retailers you've had no previous contact with as they might be fake. And, even if you have shopped with a retailer before, be cautious of opening any links that don't look legitimate. Make sure the URL of the website is authentic and has the name of the store in it. For example, **www.marksandspencer.com**.

### 3. Avoid public WiFi

Free WiFi that you connect your device to in shops, cafes and hotels is often on an unsecure network connection. This could put you at risk of fraud. Stay safe by doing your online shopping at home on a secure line.

### 4. Use a credit card, if you can

Paying by credit card means it's easier for you to receive a refund if you're a victim of fraud. It also means if your payment details are stolen, your main bank account won't be affected. There are also other online payment methods like PayPal, Apple Pay and Google Pay, which can authorise your payments. This means the retailer doesn't even see your payment details.

### 5. Read customer reviews

If you do decide to shop at an independent online retailer, a good way to check if they're trustworthy is to read their customer reviews. Trustpilot – **www.trustpilot.co.uk** – is a good website to read honest feedback about a company. Go to the website and type the name of the retailer into the search bar on the homepage.

### 6. Share only mandatory details

When you buy something online, you'll usually be expected to share your name, address, email address, payment details and delivery address. The boxes you must fill in for your order to be processed are usually marked by an asterisk '*'. You might also be asked if you want to opt in to marketing from the company you're buying from.

## 5. Is online shopping safe?

**TOP TIP**

### How do I know if a website is secure?

Make sure that you're using a secure website before entering any personal details. There are ways to spot that a website is secure, including:

- The web address starts with 'https' – the 's' stands for secure.

- The address bar is green.

- There's a padlock symbol in the address bar.

- There's a current security certificate registered to the correct address – this appears when you click on the padlock.

# 6. Setting up online shopping accounts

## 6. Setting up online shopping accounts

If you plan to return to the same online store again, it can be useful to set up an online account with them. This means that each time you visit the store's website you can log in using a username and password. Once logged in, you'll see your account details, including your order history, saved delivery addresses and, if you've given permission, your saved billing information.

Once logged in, you might also see product recommendations or offers from the retailer of things they think you might like, based on your previous order history.

Setting up online shopping accounts with your favourite retailers will save you time as it means you don't have to enter all your personal information every time you make a purchase.

Most shopping websites have a similar layout and the process of browsing and paying for goods is fairly similar whichever store you choose to visit. For the purposes of this guide, we're going to show you how to set up online accounts with four popular online retailers: Amazon, Morrisons, Sainsbury's and Tesco.

The instructions provided are for accessing these websites on a web browser, like Google Chrome, Microsoft Edge, Safari or Firefox. The layout of these websites may vary depending on which device you're using (desktop computer, laptop, tablet or smartphone), but the instructions should be the same.

## 6. Setting up online shopping accounts

### Setting up an Amazon account for general shopping

1. Go to your web browser and type **www.amazon.co.uk**. Note: Amazon has different websites for all the different territories it operates in, so make sure you use '.co.uk' to go to the UK version of the site.
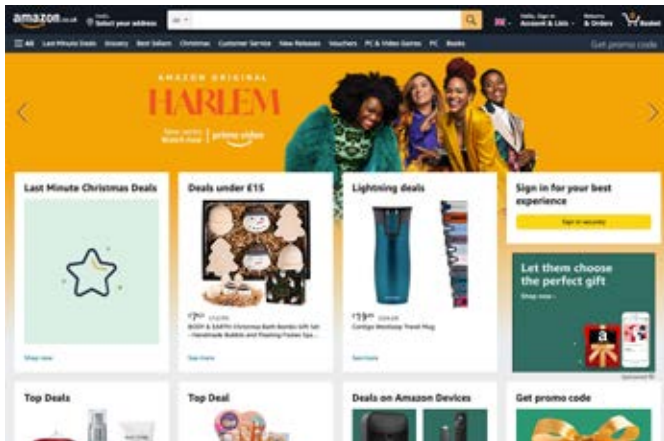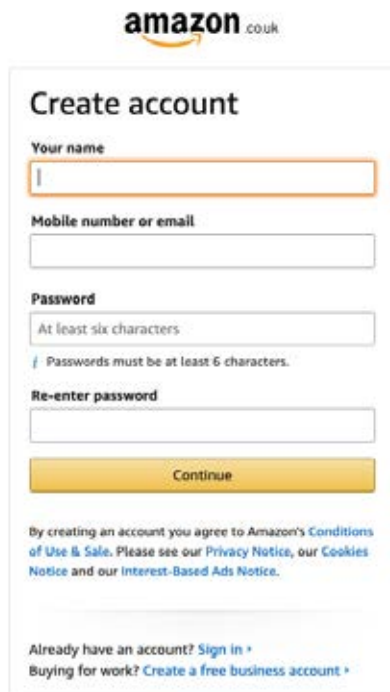


2. As this is your first time using Amazon, click on the grey button labelled 'Create your Amazon account'.
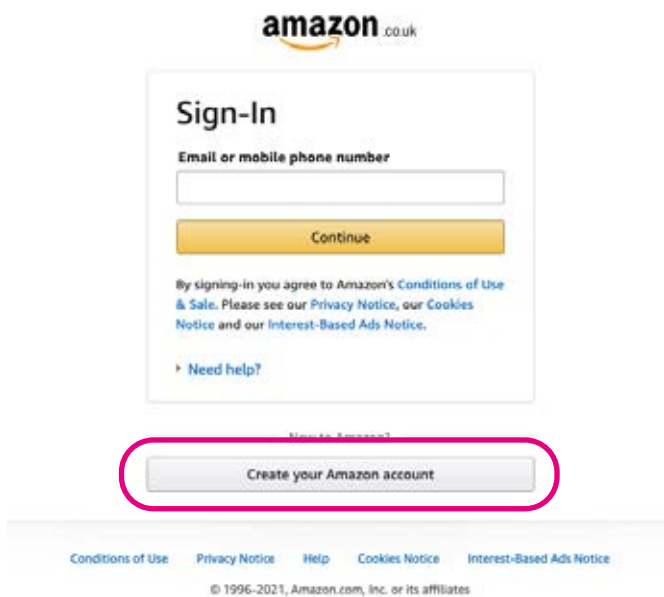
## 6. Setting up online shopping accounts

3. You'll then be asked to enter your name, email address, create a password and then click 'Verify password'. For tips on creating a secure password see Age UK's 'A beginner's guide to staying safe online'.



4. You might then be asked to solve a puzzle. This is to prove to the website that you're a legitimate person and not an internet bot, a type of computer program that can access personal information. Click 'Solve puzzle' and complete the task.

5.  Amazon will then send a one-time password to your email address for you to verify your account. This is usually a six-digit number. Log in to your email address in a separate tab or use an email app to locate the new email from Amazon, and retrieve the password (see Age UK's 'A beginner's guide to email'). Then enter the password into the box on the Amazon website and click 'Verify'.



6.  To verify your account, you'll need to add a mobile phone number so that Amazon can send you a one-time password by text. Again, this is to verify that you are a legitimate person and not an internet bot setting up a fraudulent account. Do this and click 'Verify'.

    **Note:** unfortunately, it's not possible to use a friend or family's mobile phone number to verify your account as Amazon can only assign one mobile phone number to each account. This means if you don't have your own mobile phone number, you won't be able to set up an Amazon account.

7.  Check your mobile phone's text messages and enter in the new one-time password you should have received. Again, this should be a six-digit number. Enter this and click 'Create your Amazon account'.

8.  You are now signed in and ready to start shopping.

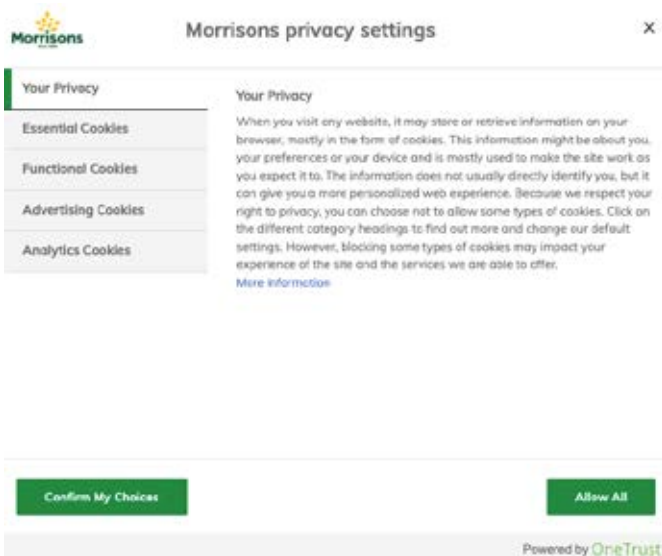# 6. Setting up online shopping accounts

## Setting up a Morrisons grocery account

1. Go to your browser and type **www.morrisons.co.uk**.
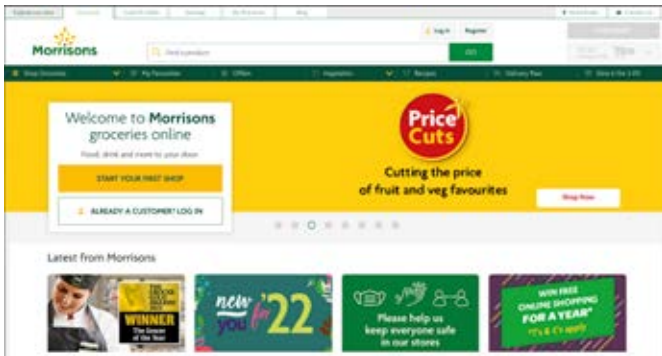


2. A pop-up box will appear asking if you are happy to accept cookies. This allows Morrisons to track data about your activity on the site. The supermarket will use this information to find out the type of goods you're interested in and send you relevant product offers in the future.

   If you are happy for them to do this, click the green 'Accept all cookies' button. If not, click on the green 'Cookies settings' link to the left of the button and work your way through the different settings options, then click 'Confirm my choices'.

**3.** As this is your first time on the website, you'll need to set up an account. To begin, click on the yellow 'Start your first shop' button.
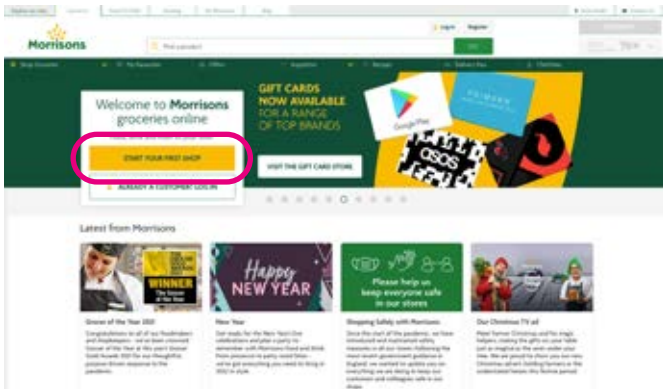


**4.** Before you set up an account, you'll be asked to enter your postcode to confirm whether Morrisons can deliver in your area.

**5.** If Morrisons can deliver in your area, you'll then be asked to fill in your name, email address and to set up a password. For tips on creating a secure password see Age UK's 'A beginner's guide to staying safe online'.

**6.** At this stage, you'll also be asked if you'd like to tick a box to opt in to hear about Morrisons' latest offers by email or post. If you'd like to receive these communications, tick the box and then click 'Register'.
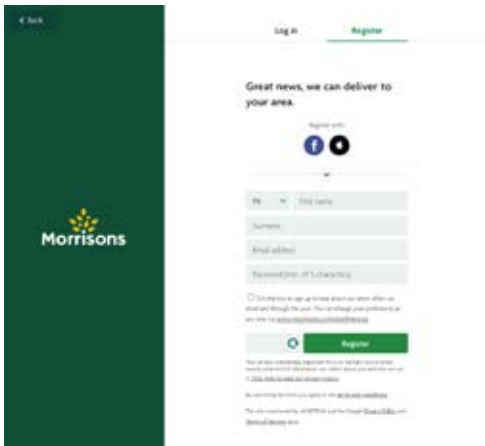


**7.** You have now registered your online account with Morrisons and can begin shopping.

### Setting up a Sainsbury's grocery account

1. Go to your browser and type **www.sainsburys.co.uk**.

2. On the homepage of the website, go to 'Log in', which is in the top right-hand side of the screen.



3. A drop-down menu will then appear where you'll be asked to choose what type of account you'd like to register for. For the purposes of this guide, click on 'Groceries account'.

**4.** At this point a pop-up box might prompt you to accept cookies. This allows Sainsbury's to track data about your activity on the site. The supermarket will use this information to find out the type of goods you're interested in and send you relevant product offers in the future.

If you're happy for them to do this, click 'Accept all cookies'. If not, click on 'Manage preferences and work your way through the different settings options, then click 'Confirm my choices'.

### Cookie Preference Centre

Learn more about what each cookie category does and choose your settings (toggle right to opt in or left to opt out). Cookie Policy

**Allow All**

### Manage Cookie Preferences

**Strictly Necessary**                                    Always Active

These technologies are needed to enable our websites and apps to run and to keep it secure.
Cookies Details

**Performance / Analytics**

These technologies tell us how customers use our sites and apps, and provide information to help us improve the website, apps and your browsing experience.
Cookies Details

**Marketing**

These technologies help us decide which products, services and offers may be relevant for you. We use this data to customise the marketing content you see on websites, apps and social media. They also help us understand the performance of our marketing activities. These technologies are set by us or our carefully-selected third parties.
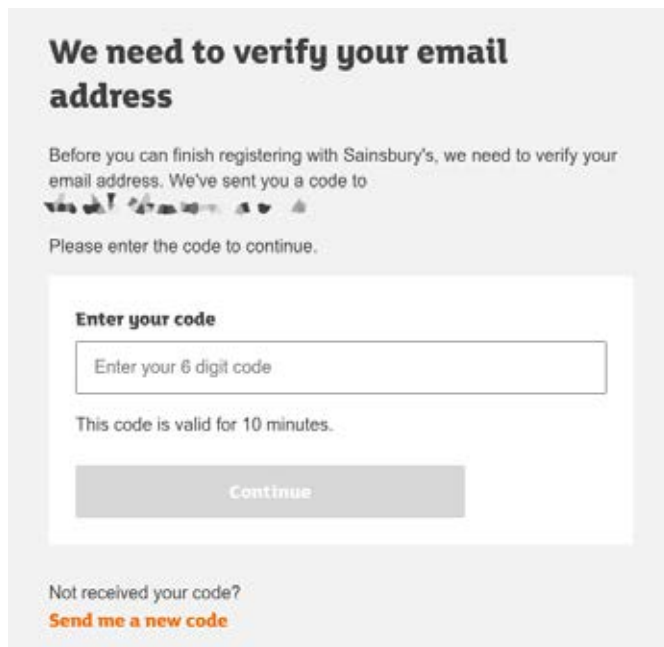Cookies Details

**Confirm My Choices**                          Powered by OneTrust

**5.** Then, to set up a new online account with Sainsbury's click on 'Register here'.

## 6. Setting up online shopping accounts

**6.** Enter your email address. You'll then be sent an email containing a six-digit code to verify your account. Log in to your email address in a separate tab or use your email app to locate the new email from Sainsburys and retrieve the code (see Age UK's 'A beginner's guide to email').

### We need to verify your email address

Before you can finish registering with Sainsbury's, we need to verify your email address. We've sent you a code to

Please enter the code to continue.

**Enter your code**
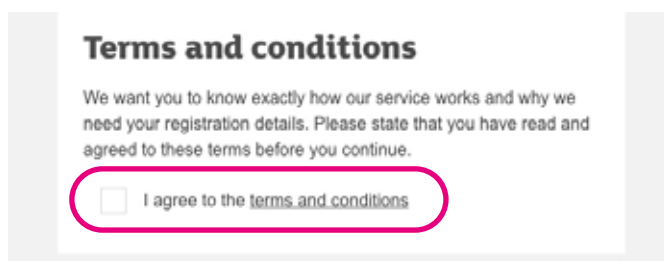
[ Enter your 6 digit code ]

This code is valid for 10 minutes.

[ Continue ]

Not received your code?
**Send me a new code**

**7.** Enter the code into the box on the Sainsbury's webpage and click 'Continue'.

**8.** You'll then be asked to enter some personal details, including your name and phone number, and to set a password. For tips on creating a secure password see Age UK's 'A beginner's guide to staying safe online'.

**9.** At the same time, you'll be asked to tick a box to confirm you're happy to comply with Sainsbury's terms and conditions. To read these, click on the underlined link 'Terms and conditions'. This will open a new tab in your browser, where you can read this information. Once happy, close the 'Terms and conditions' tab, tick the box and click 'Continue'.

### Terms and conditions

We want you to know exactly how our service works and why we need your registration details. Please state that you have read and agreed to these terms before you continue.

[ ] I agree to the terms and conditions

**10.** You'll then be asked to enter your postcode and, if you have a Nectar card, you can enter your card number at this stage too. This means you can collect Nectar points each time you shop at Sainsbury's online. If you don't have a Nectar card leave this box blank.

# 6. Setting up online shopping accounts

**11.** At this stage you can also set your communication preferences, which lets Sainsbury's know if you'd like to receive marketing emails from them. You can opt in by clicking 'Yes please' or opt out by clicking 'No thanks'. If you click 'No thanks' you'll be asked if you would like to opt in to receive marketing from one of Sainsbury's partner companies. You can tick the ones you are interested in, or if you're still not keen to receive any marketing communications, leave all the boxes blank.



**Communication preferences**

As a valued customer, we'd love to stay in touch with you with things like offers and ideas. Please be assured, we'll always treat your information carefully as described in our privacy policy.

**Would you like to hear about offers and ideas from the Sainsbury's Group ?**

⬜ Yes please    🔘 No thanks

**Choose who you want to hear from:**

| | |
|---|---|
| ⬜ Sainsbury's | ⬜ Argos |
| ⬜ Sainsbury's Bank | ⬜ Tu |
| ⬜ Argos Financial Services | ⬜ habitat |

We won't send you marketing messages if you tell us not to, but we will still need to send you occasional service-related messages. You can change your mind anytime by going to My Account and changing your preference settings.
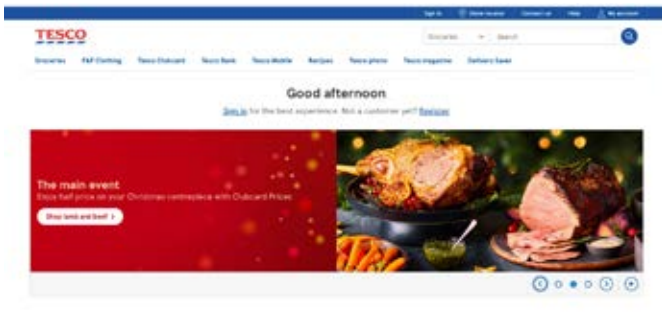
**12.** Once you're happy with your communication preferences, click 'Register account'. You've now registered your online account with Sainsbury's and can begin shopping.
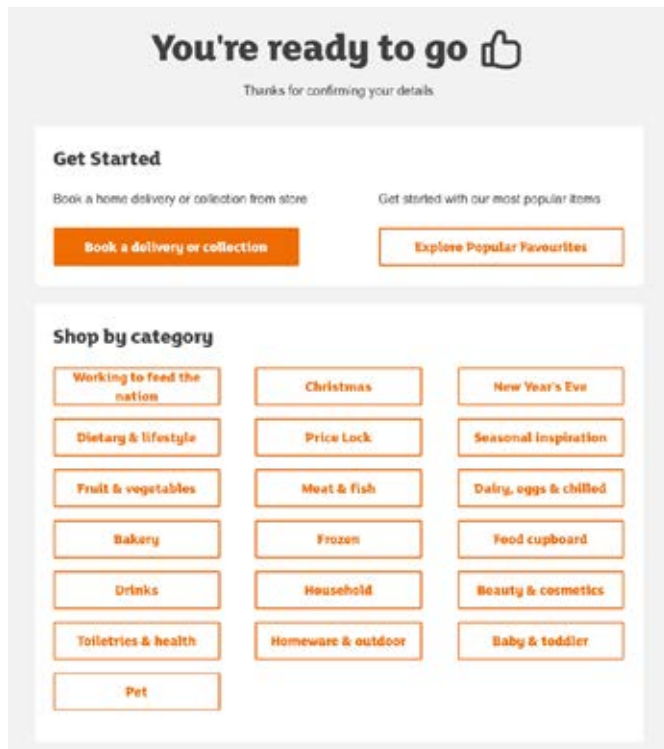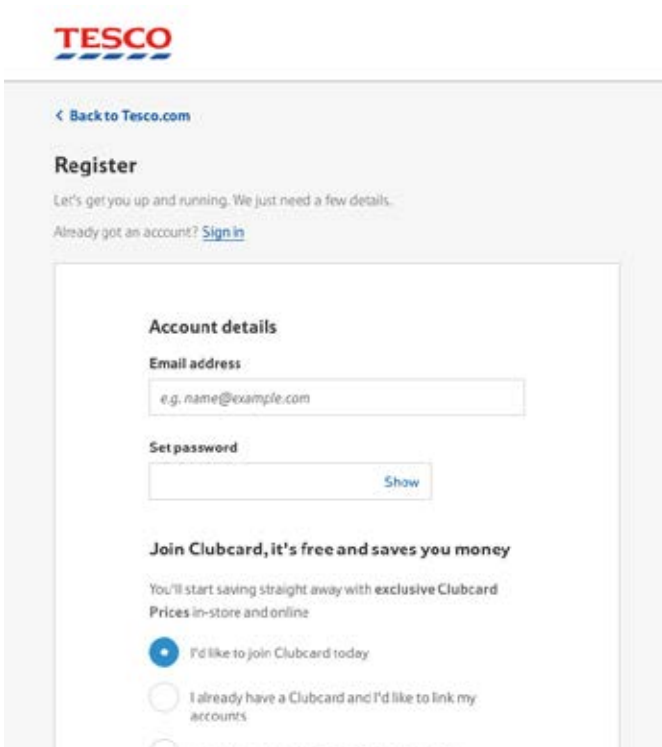
## 6. Setting up online shopping accounts

### Setting up a Tesco grocery account

1.  Go to your browser and type **www.tesco.com**.



2.  There should be a prompt on the homepage to 'Register' a new customer account. If you don't see this, go to 'My account' in the top right-hand corner of the screen and click on it. This will take you to a new page with an option to 'Register for an account'.

3.  On the 'Register an account page', you'll be asked to fill in some personal information. This includes your email address, creating a password, your Tesco Club Card number (if you have one), your name, phone number and postcode.

    For tips on creating a secure password see Age UKs 'A beginner's guide to staying safe online'.



4.  When you enter your postcode, a drop-down menu will appear for you to choose your home address. Select your address details from the drop-down menu, and it will automatically be inserted into the online form.

**5.** You can then choose to opt in or opt out of Tesco marketing communications. If you opt in, you are giving Tesco consent to contact you by email or post with offers and other marketing. Tick or untick the boxes to set your preferences.

**Marketing communications**

Our customers enjoy receiving special offers, helpful information and money saving coupons by email, text, phone and post.

**So you don't miss out, simply tick the boxes below**
Remember, you can opt out at any time.

☐ **Tesco Stores** (this includes Groceries, Clubcard, Jack's and similar goods and services)

☐ **Tesco Bank** (by ticking this you are confirming you are over the age of 18)

☐ **Tesco Mobile**

If you've already signed up to receive offers and promotions from Tesco Bank or Tesco Mobile, you'll need to contact them directly to opt out.

**Create account**

**6.** Once the form is complete, click 'Create account' to register your account.

**7.** If you didn't already have a Tesco Club Card, they'll have created one automatically for you. This means you can save money as you shop when you buy items labelled with Club Card offers. These offers or discounts will automatically be applied at the online checkout when you pay for your shop.

# 7. Next steps

## 7. Next steps

Once you feel comfortable setting up an online shopping account with a retailer of your choice, you can move onto our intermediate guide. This will show you how to:

- log in to your account

- search for items

- add items to your cart or basket

- pay for items at an online checkout.

We hope you've enjoyed working your way through this guide and taking your first steps into the world of online shopping.

If you feel you need some extra support, your local Age UK or local Age Cymru may be able to help. You can find your local Age UK at **www.ageuk.org.uk/services/in-your-area**

**My Digital Champion**

Telephone number:

**Notes**

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

**Age UK Advice: 0800 678 1602**

Lines are open seven days a week from 8am to 7pm.
You can find more information at **www.ageuk.org.uk**