

Shopping Online Safely: Best Practices for Seniors

A Step-by-Step Guide for Confident, Secure Online Purchases

Shopping online can be safe, convenient, and even fun — when you know what to look for. This guide will walk you through everything you need to know so you can protect yourself from scams and shop with confidence.

Take it one shopping cart at a time!

Before You Start Shopping

Make sure your device is secure:

- Your computer or tablet is up to date
Updates fix security holes that hackers exploit
- You have antivirus software installed for Windows operating systems
Windows Defender (built-in) works well for most people
- You're connected to your home Wi-Fi
Never shop on public Wi-Fi (like at a coffee shop) unless you use a VPN
- Your web browser is current
Chrome, Safari, Firefox, Edge... keep it updated

How to Spot a Safe Website

Not all websites are trustworthy. Here's how to tell if a site is safe before you buy...

Look for these indicators of a SAFE website:

- ★ The web address starts with "https://"
The 's' means secure — your information is encrypted
 - ★ There's a padlock icon in the address bar
Click it to see security details
- The website address looks right
Amazon.com is safe; Amaz0n-deals.com is NOT
- ★ The site has contact information
Real businesses list a phone number and address

- ★ Prices seem reasonable
If it's too good to be true, it probably is

WARNING SIGNS — Do NOT buy from sites that:

- Have lots of spelling mistakes, look unprofessional or dated
- Only accept wire transfers or gift cards as payment
- Have no Google reviews, or only perfect 5-star reviews posted on the website
- Pressure you with "Only 1 left!" or countdown timers
- Don't have a clear return policy

Recommended Trustworthy Websites

When in doubt, stick to well-known retailers. Popular sites like these are generally safe:

- ★ Amazon.ca — Wide selection, easy returns, reliable delivery
- ★ Walmart.ca — Good prices, in-store pickup available
- ★ Costco.ca — Great for bulk items
- ★ BestBuy.ca — Electronics and appliances
- ★ Well.ca — Health, beauty, and household products
- ★ Chapters.Indigo.ca — Books, gifts, and home items
- ★ Canadian Tire — Tools, automotive, home and garden
- ★ London Drugs — Pharmacy, electronics, photolab

Pro Tip #1: Type the website address directly into your browser (beginning with https://) instead of clicking links in emails!

Paying Safely Online

How you pay matters! Some methods protect you better than others.

SAFE payment methods:

- ✓ Credit card
Best protection — you can dispute charges if something goes wrong
- ✓ PayPal
Keeps your card info private from the seller
- ✓ Apple Pay or Google Pay
Secure and doesn't share your real card number

AVOID these payment methods for online shopping:

- X Debit card
Less protection than credit cards if something goes wrong

- X Wire transfers (Western Union, MoneyGram)
Cannot be reversed — scammers love these
- X Gift cards as payment
Legitimate businesses never ask for gift cards
- X Cryptocurrency
No buyer protection, favourite payment method for criminals

NEVER give your full credit card number over email or text message!

Creating Accounts and Passwords

- Use a strong, unique password for each shopping site
Don't reuse passwords!
- Consider using a password manager
It remembers passwords for you securely
- Set up two-factor authentication if offered
Adds an extra layer of security
- Use your real email address
You'll need it for order confirmations
- Don't check "Save my payment info" on sites you rarely use
Only save on sites you trust and use often

Pro Tip #2: A good password example is Purple-Elephant-Dances-42 (memorable but difficult to guess!).

Step-by-Step: Making a Purchase

Here's what a safe online purchase looks like from start to finish:

1. Go directly to the website
Type the address yourself — don't click email links
2. Find what you want to buy
Use the search bar or browse categories
3. Read the product description carefully
Check size, color, quantity, and what's included
4. Look at customer reviews
Real reviews mention specific details, good and bad
5. Check the return policy
Know your options before you buy
6. Add to cart and review your order
Make sure quantities and items are correct
7. Check the total price
Look for shipping costs and taxes — no surprise fees
8. Enter shipping information
Double-check your address for accuracy

9. Choose your payment method

Credit cards are safest

10. Review once more, then place your order

You'll receive a confirmation email

11. Save or print your confirmation

Keep it until your item arrives safely and you're confident you're satisfied with your purchase.

After You Buy

- ❖ Check your email for order confirmation
Save this — it has your order number
- ❖ Track your package
Most sites email shipping updates so you can see where your package is
- ❖ Review your credit card statement
Make sure the charge matches what you expected
- ❖ Inspect items when they arrive
Report problems right away
- ❖ Keep packaging until you're sure you want to keep it
Makes returns easier

How to Recognize Shopping Scams

Scammers are clever, but there are patterns. Watch out for these red flags: 

- ➔ Unbelievable prices
80% off brand-name items? Probably fake
- ➔ Emails saying "Your order has shipped"
...when you didn't order anything. It's a trick!
- ➔ Requests to pay outside the website
"Send payment to this email" = scam
- ➔ Pop-ups saying you won something
You didn't. Close the window.
- ➔ Pressure to act immediately
"Offer expires in 5 minutes!" — take your time
- ➔ Requests for personal information
No legitimate site needs your SIN to sell you shoes
- ➔ Spelling mistakes and poor grammar
Professional businesses proofread

What to Do If Something Goes Wrong

A) Item never arrived?

Contact the seller first, then your credit card company if no response

B) Received wrong or damaged item?

- Take photos, contact the seller, request a return/refund
- C) Charged the wrong amount?
Compare your receipt to your credit card statement. Dispute if needed
- D) Think you were scammed?
Contact your bank immediately, report to the Canadian Anti-Fraud Centre
- E) Have a suspicious email about your order?
Don't click links — go directly to the website to check

Pro Tip #3: Suspect fraud? Call the Canadian Anti-Fraud Centre at 1-888-495-8501 or visit their site at <https://antifraudcentre-centreantifraude.ca>.

Quick Safety Checklist

Before completing any online purchase, consider this quick checklist:

- Website address starts with https:// and has a padlock icon
- I typed the web address myself (didn't click an email link)
- The prices seem reasonable, not too good to be true
- I'm paying with a credit card or PayPal
- I'm not public Wi-Fi
- I've read the return policy
- I know the total cost, including taxes and shipping
- There are social proofs (such as Google reviews) that this is a legitimate business

Notes, Reminders, & Action Items:

We Offer Tech Coaching & Support for the 55+ Community

Contact: ParksvilleTech.com • Support@ParksvilleTech.com • 1 (250) 228 6520

Serving the Oceanside Community & RDN with Professional Tech Support