

UNIT 3 Case Study-1

About Online Shopping :-

Online shopping is a form of electronic commerce whereby consumers directly buy goods or services from a seller over the internet without an intermediary service.

Due to rapid growth of technology, business organizations have switched over from the traditional method of selling goods to electronic method of selling goods. Business organizations use internet as a main vehicle to conduct commercial transactions.

Top Online shopping websites:

- eBay
- Flipkart
- Amazon
- Junglee
- Mantra
- Jabong

Methods of Payment:

Credit Card: The most popular payment method. The advantage is the ease for the customer to pay.

Debit Card : Debit card, alternately called a bank card or check card. Most online merchants will accept debit card purchases.

Payment Websites : Websites like PayPal and Google Checkout offer a means of instant payment if both parties have an account with them.

PayPal : PayPal is an e-commerce payment processing company owned by eBay.

Purchase Order : A purchase order, or P.O., is a request or agreement to be paid at a later date for an order placed.

Mobile Payments : The mobile payment option is relatively new and gaining popularity in foreign countries.

Bank Transfer: The bank transfer is similar to the debit card method – it's a method of transferring cash from one bank account to another account.

Advantages of online shopping:

- **Convenience:** One of the biggest benefits of online shopping is that you can buy almost anything you could imagine without ever leaving your house.
- **Selection:** Online stores are able to carry more selection than traditional brick-and-mortar stores. Information: Online shops tend to provide more information about items for sale than you would get in a physical store (unless you asked a sales associate).
- **Online shopping saves money:** To attract customers to shop online, e-tailers and marketers offer discounts to the customers. Due to elimination of maintenance, real-estate cost, the retailers are able to sell the products with attractive discounts through online. Sometimes, large online shopping sites offer store comparison.
- **Availability:** Online retailers accept orders twenty-four hours a day while consumers who wish to shop at traditional stores have to be available to visit the store during normal business hours.
- **No pressure shopping:** Generally, in physical stores, the sales representatives try to influence the buyers to buy the product. There can be pressure, whereas the customers are not pressurized in any way in online stores.

Disadvantages of online shopping:

1. Delay in delivery

Long duration and lack of proper inventory management result in delays in shipment. Though the duration of selecting, buying and paying for an online product may not take more than 15 minutes; the delivery of the product to customer's doorstep takes about 1-3 weeks. This frustrates the customer and prevents them from shopping online.

2. Lack of significant discounts in online shops

Physical stores offer discounts to customers and attract them so this makes it difficult for e-retailers to compete with the offline platforms.

3. Lack of touch and feel of merchandise in online shopping

Lack of touch-feel-try creates concerns over the quality of the product on offer. Online shopping is not quite suitable for clothes as the customers cannot try them on.

4. Lack of interactivity in online shopping

Physical stores allow price negotiations between buyers and the seller. The show room sales attendant representatives provide personal attention to customers and help them in purchasing goods. Certain online shopping mart offers service to talk to a sales representative.

5. Lack of shopping experience

The traditional shopping exercise provides lot of fun in the form of show-room atmosphere, smart sales attendants, scent and sounds that cannot be experienced through a website. Indians generally enjoy shopping. Consumers look forward to it as an opportunity to go out and shop.

6. Lack of close examination in online shopping

A customer has to buy a product without seeing actually how it looks like. Customers may click and buy some product that is not really required by them. The electronic images of a product are sometimes misleading. The colour, appearance in real may not match with the electronic images.

People like to visit physical stores and prefer to have close examination of good, though it consumes time. The electronic images vary from physical appearance when people buy goods based on electronic images.

7. Frauds in online shopping

Sometimes, there is disappearance of shopping site itself. In addition to above, the online payments are not much secured. So, it is essential for e-marketers and retailers to pay attention to this issue to boost the growth of e-commerce. The rate of cyber crimes has been increasing and customers' credit card details and bank details have been misused which raise privacy issues.

Traditional Shopping :

Traditional shopping is a term used to refer to the way of doing shopping where you visit stores and buy goods. In traditional shopping one has to leave home, either walk or take a ride to the store or shopping centre in order to buy what one wants.

Advantages of traditional shopping:

- You can try on clothes
- You can check the material
- You can see the design from close
- You get the product immediately after you pay
- You know from where does the product comes

Disadvantages of traditional shopping:

- You lose a lot of time
- You are under pressure, because you want to see everything and visit every shop
- You forget the prices you've seen in the previous shops, so you can't compare them
- You must wait for a free dressing room to try on the clothes
- You must meet a lot of strangers and to go through the fuss

Traditional shopping Vs Online shopping

S. No	Traditional Shopping	Online Shopping
1.	In Traditional shopping if you want to buy you have to go nearby mall or shop and then purchase the item you like from there.	Online shopping as the name suggest is done over internet and therefore you do not have stand in line or go anywhere from your home to purchase the stuff you like.
2.	Traditional shopping one does not have too much of choices as one has to buy the product which is available at shop and if that product is not available then either you buy the product which is your second choice or wait for that product to come and then buy.	In online shopping one can look many products and that too multiple times without buying them and therefore it offers lot of flexibility.
3.	In case of traditional shopping there is no such risk because consumer try it first and then buy and therefore there is no scope of difference between actual and perceived product.	In Online shopping if one is buying products like shoes or clothes then one cannot try the product before placing the order and therefore the chances of actual product being different from perceived product is high.
4.	In Traditional shopping one does not have this luxury because the buyer has to purchase the product at a price which is quoted by seller as there is no way of finding whether the price quoted by seller is fair or not.	Online shopping is transparent in the sense that one can compare the price of product over different websites to ensure that he or she buys the product at cheapest price
5.	In Traditional physical shopping this is not possible and hence if you want to buy mobile and trousers then you have to go to two different shops as these product are different and hence it leads to time wastage	online shopping thousands of different products are available at one place or website

3.1.3 Online Product Shopping Websites

Case study of Amazon

About Amazon

Amazon is an American international e-commerce company.

- It was started by Jeffrey P. Bezos in the year 1994.
- Named after the Amazon River: a place that is “exotic and different”
- Jeff Bezos founded Amazon.com in 1994 and launched it online in 1995 as an online bookstore.
- It is a world’s largest online retailer
- When many .com companies were not able to survive during the 90’s, Amazon managed to survive and is successful now.
- The structure of website will make you to buy.
- Buying suggestions based on your search.

Meaning in their new logo.



The smile that goes from A to Z tells that the company is willing to deliver any product, anywhere in the world.

How to Create Amazon Account

1. Get started. Go to amazon.com. In the upper right-hand corner, you’ll see a menu marked “Your Account.” When you hover over it, a drop-down menu appears. Click on the “Start Here” link directly beneath the yellow “Sign In” button.



- 2.** Enter your personal information. The registration form will ask for your name and email address, and it will prompt you to choose a password.

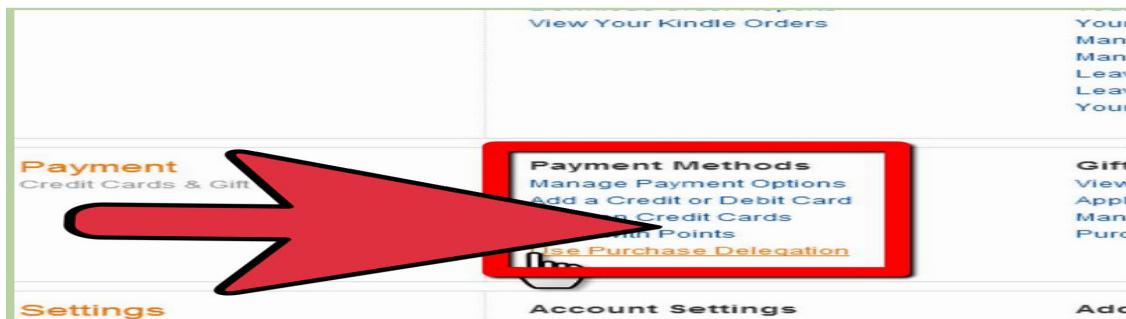
Note that you can also enter a phone number. This is not mandatory, but it provides better account protection. Amazon will not call you, so don't worry about that – it's only used for security purposes.



3. Create your account. When you've filled in all the necessary information, click "Create Account." You will be redirected immediately to Amazon's welcome page. Congratulations! You now have an official account with Amazon.

4. Edit your payment options. As soon as you've created your account, you'll want to decide on your preferred method of payment. Click on "Your Account" on the top right-hand side of the screen. Under the "Payment Methods" menu, select "Add a Credit Card." Enter the relevant information for whichever kind of credit card you plan to use, including your billing address.

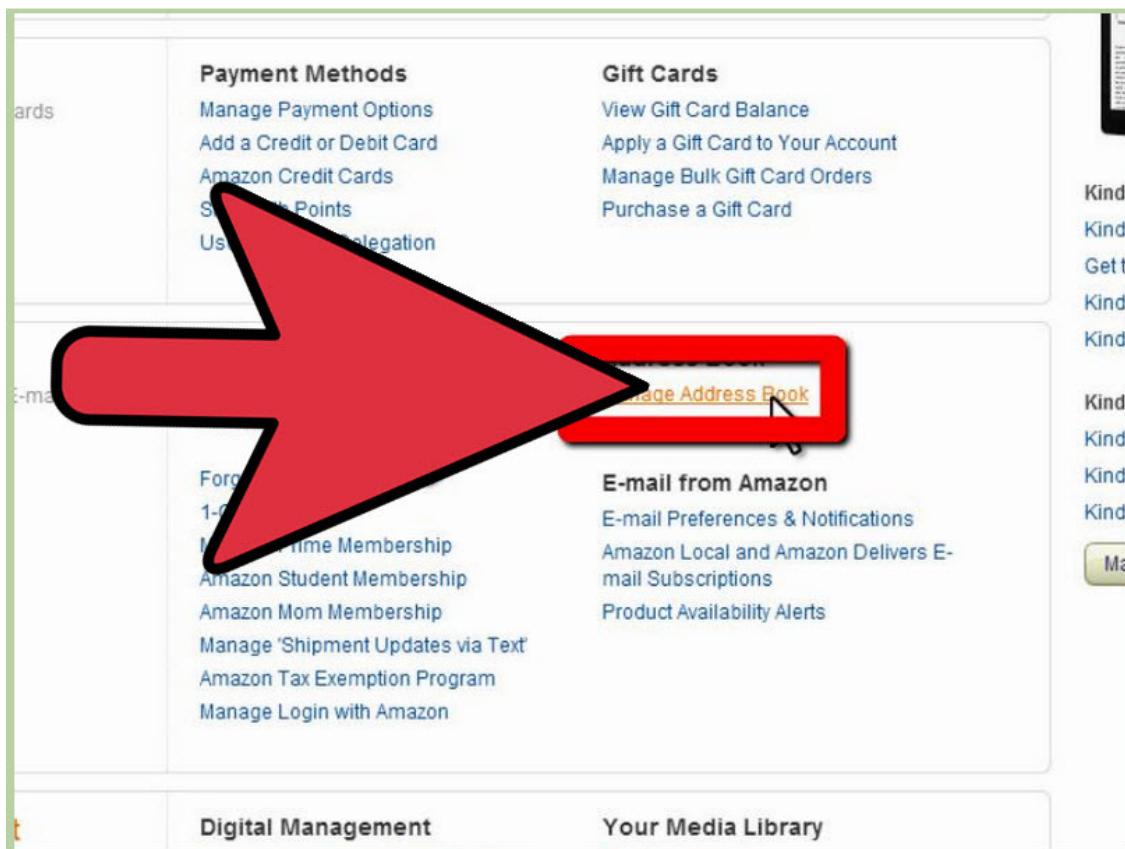
Once you've done this, you can confirm that you've correctly entered your information by going to "Manage Your Payment Methods." Your credit card should now appear there.



5. Add a shipping address. Click on "Your Account" again and navigate to the "Account Settings" area. Click on the option to "Add New Address." Enter your password, then fill out the form with your name and shipping address. Click "Save and Continue." You are now ready to shop on Amazon!.

6. Create an address book. The address book is an optional feature, but many people find that it makes for a better shopping experience. Go to “Your Account” and click on “Manage Address Book.” You’ll be prompted to enter additional addresses, for yourself and people you might buy gifts for.

When you mark an address as a “Gifting Address,” Amazon will automatically include a gift receipt with orders sent to that address.



7. Connect with social networks. Go to “Your Account” and click on “Your Social Settings” under the “Personalization” sub-heading. You’ll be directed to a window where you can choose to connect your Amazon account with your Facebook account. You’ll also have the option to click on “Twitter Settings” and connect with Twitter as well.

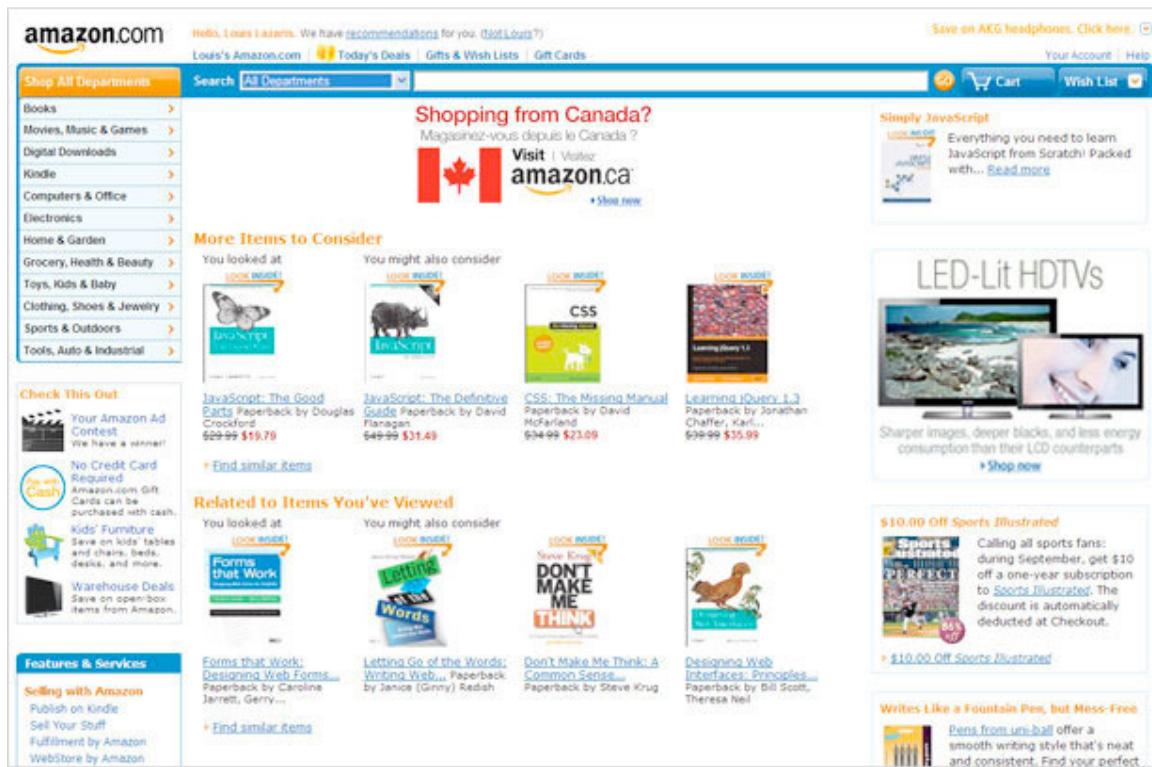
Connecting to Facebook and Twitter allows you to take full advantage of your profile by sharing the products you bought and liked.

Features of Amazon Web Design

1. TWO-FOLD PURPOSE MADE CLEAR

The Amazon shopping experience begins, of course, on the home page, where the user is visually notified of the website's two-fold purpose:

PRODUCT SEARCH AND ONLINE PURCHASING



When you scan the Amazon home page (screenshot above), the navigation section in the upper-left, and the search/shopping cart controls near the top.

- The user is able to quickly find and purchase products
- The seller is able to quickly process online purchases and make a profit

2. KEEP TRACK OF CURRENT USER CONTENT

- Once they have established the website's product search and online shopping capabilities, users will most likely want to take advantage of those features right away—starting with search.
- Amazon uses cookies to keep a user logged in, and that user's shopping habits are tracked and stored server-side.

This is a good enhancement, because it dynamically customizes the user's experience based on prior searches, page views, wish-list additions, written reviews and, ultimately, purchases.

3. RELATED ITEMS DISPLAYED

One example of customized content is seen on the home page, which modifies the main content based on how the user (whether logged in or not) has interacted with the product search feature:

The screenshot shows the Amazon home page with personalized product recommendations. At the top, there's a section titled "More Items to Consider" with two sections: "You looked at" and "You might also consider". Red arrows point from the text labels to the respective sections. Below these are four product cards: "JavaScript: The Good Parts" (looked at), "JavaScript: The Definitive Guide" (might consider), "CSS: The Missing Manual" (looked at), and "Learning iQ" (might consider). Further down, there's a section titled "Related to Items You've Viewed" with similar "You looked at" and "You might also consider" sections, again with red arrows pointing to the text labels. Product cards include "Forms that Work: Designing Web Forms..." (looked at), "Don't Make Me Think: A Common Sense..." (might consider), "Letting Go of the Words: Writing Web..." (looked at), and "Designing Web Interfaces" (might consider).

4. IMPROVES SEARCH ENGINE OPTIMIZATION

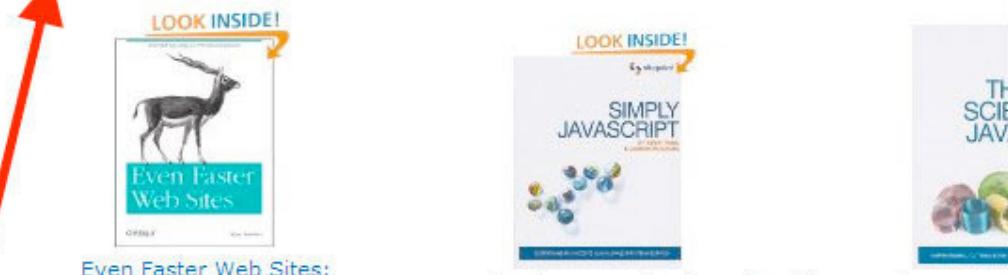
Amazon web store design helps to create a worldwide recognition of your products since it helps to showcase all your items on Google's and Yahoo's natural search results.

5. RECOMMENDED ITEMS BASED ON PRIOR ACTIVITY

This same type of customized content appears on subsequent visits, as long as browser cookies are kept intact:

Today's Recommendations For You

Here's a daily sample of items recommended for you. Click here to [see all recommendations](#)



[Even Faster Web Sites:](#)
Performance (Paperback) by
Steve Souders
 (7) \$23.10
[Fix this recommendation](#)



[Simply JavaScript](#) (Paperback)
by Kevin Yank
 (19) \$26.37
[Fix this recommendation](#)



[The Art & Science of Java](#) (Paperback)
by James Gosling
 (5) \$26.37
[Fix this recommendation](#)

[Any Category](#)

Algorithms

Boxed Sets

Business & Culture

Java

Graphic Design

Microsoft

Networking

Networks, Protocols & APIs

New

SQL

6. EASY CHECKOUT AND SAFE BILLING OPTION

Amazon checkout option is highly beneficial for hassle-free transactions since it enables the customers to use their existing Amazon account to make faster and reliable checkout. Amazon Webstore credit card processing system gives every business the same level of security and safety like credit card processing in Amazon.com site. In addition, you don't need to create a new merchant account or host separate shopping cart software.

7. PRICES COMPARED TO SUGGESTED RETAIL

You looked at

[Professional JavaScript for Web Developers](#) Paperback by Nicholas C. Zuckas
~~\$49.99~~ \$31.49

You might also consider

[JavaScript: The Definitive Guide](#) Paperback by David Flanagan
~~\$49.99~~ \$31.49

[JavaScript: The Good Parts](#) Paperback by Douglas Crockford
~~\$29.99~~ \$19.79

[JavaScript Step by Step](#) Paperback by Suehring
~~\$39.99~~ \$27.05

[Find similar items](#)

Recommended for You

[Even Faster Web Sites](#) Paperback by Steve Souders
~~\$35.00~~ \$23.10
(Fix this recommendation)

[High Performance Web Sites: Essential...](#) Paperback by Steve Souders
~~\$29.99~~ \$19.79
(Fix this recommendation)

[Building Scalable Web Sites: Building...](#) Paperback by Cal Henderson
~~\$39.99~~ \$26.39
(Fix this recommendation)

[Hadoop: The Guide](#) Paperback by White
~~\$45.00~~ \$29.70
(Fix this recom

Each product displayed above has not only the discounted price offered by Amazon, but also the MRSP (manufacturer's suggested retail price, or "list price").

This simple feature, which is instantly understood by the user because of the strike-through text, is seen with virtually every product on Amazon

Amazon : Mobile Application



- Apps for all smart phone operators and tablets
- Fast and convenient good use of bar codes and pictures
- Amazon App store for Android

Drawbacks of Amazon:

- NOT A COMPLETE SOCIAL MEDIA INTEGRATION Twitter & Facebook Account, but not integrated into the shopping experience
- CLUTTERED WEBSITE
- NO HUMAN CONTACT
- Amazon is not everywhere and differs from country to country.

Conclusions

- The shopping experience needs to keep up with new Technologies& Trends.
- The quality of the operations and logistics high standards are within the level of the online user experience making the Amazon brand stronger.

Case study of Snapdeal

About Snapdeal :-

- Snapdeal is an Indian e-commerce company based in New Delhi, India. The company was started by Kunal Bahl and Rohit Bansal in February 2010.
- It is a daily deals website that features discount offers across lifestyle segments such as dining, health & beauty, entertainment and travel. It also offers discounts on products like electronics, perfumes, watches, bags, sunglasses, coaching classes, apparels and mobile phones.
- From the merchant's standpoint, they are passing on the customer acquisition cost in the form of a discount offer. For the merchants who partner with Snapdeal, it is a cost- effective channel for acquiring new customers. It also works as a risk-free alternate marketing channel. Snapdeal.com serves as an advertising platform for merchants and a discount platform for customers.
- In June 2010, Snapdeal.com acquired Bangalore-based group buying site, Grabbon.com for an undisclosed amount.

Snapdeal Sign Up Procedure:

Below we are providing step by step procedure to create an account or register or log in to the snapdeal.com

- To create an account in Snapdeal, you need to go to snapdeal.com
- Move to the top right corner and you will find login option.



- When you click on the log in button a new window will open showing 2 options login or register. If you already have an account in Snapdeal click on the login button or else to create a new account click on register. Then you will get register page, then you need to enter your mobile number and click on continue button.

Create a **freecharge** account to register on Snapdeal

Common accounts across Freecharge & Snapdeal

Checkout in under 10 seconds

Earn rewards on shopping

Register

Create a Freecharge account

Mobile number and email

By continuing with registration I agree to [Terms & Conditions](#)

OR

[Facebook](#) [Google+](#)

Already a member with us? [Login](#)

- Snapdeal Register with Mobile No.

Want to go back

Register using Email/Mobile

Mobile Number

Email Address

Password

Confirm Password

Enter Pincode

password should have a minimum of 6 characters, at least 1 numeric and 1 alphabet

REGISTER

freecharge account

- Snapdeal Register Through Facebook:

Now choose your preferred mode of signup



SIGN UP WITH FACEBOOK

OR

◀ back

Email Id: eg. xyz@gmail.com

Password:

Confirm
Password:

Gender: Male Female

SUBMIT >

- You can also register with your existing Gmail Account. Enter your Gmail id and password to register in Snapdeal.

Google

One account. All of Google.

The image shows a simplified version of the Google sign-in process. It features a large circular profile placeholder icon at the top. Below it is a white input field with a blue border containing the placeholder text "Enter your email". Underneath the input field is a solid blue rectangular button with the word "Next" in white. To the right of the "Next" button, there is a link in blue text that says "Need help?".

- You need to enter 4 digits pin to verify your phone number.

Verify

Please enter verification code sent to +91 XXXXXXXXX



Want to go back

I			
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Resend? Call Me in 00:11 ⏱

SUBMIT

- You can change your Snapdeal password once your account gets verified.

The screenshot shows the Snapdeal website's 'My Account' page. On the left, there's a sidebar with 'ORDERS' (Orders), 'FREECHARGE' (Balance: Rs 0, Saved Cards, Saved Addresses, Change Password), and 'PROFILE' (Shortlist, Shopping List). The main content area has a 'Search products & brands' bar and navigation links for 'Home > My Account > Change Password'. The 'CHANGE PASSWORD' section is highlighted with a red box. It contains three input fields: 'Current Password *', 'New Password *', and 'Confirm New Password *'. Below these fields is a note: 'Password should have a minimum of 6 characters, at least 1 numeric and 1 alphabet.' A large orange 'SUBMIT' button is at the bottom right of the form.

This is how your Snapdeal account looks like after registering. Now you can continue your shopping with ease.

[Home](#) > [My Account](#) > [My Orders](#)**MY ACCOUNT**

ORDERS

[Orders](#)

FREECHARGE

[Balance](#)

Rs 0

[Saved Cards](#)[Saved Addresses](#)[Change Password](#)

PROFILE

[Shortlist](#)[Shopping List](#)**MY ORDERS**

NO ORDERS AVAILABLE

That's it! your account will be created on Snapdeal.com. Now you can buy anything online by using snapdeal.com

Steps to Buy things from Snapdeal

Step 1: Open Snapdeal official website, i.e. "**www.snapdeal.com**". On the homepage, you may see "**Login**" and "**Register**" option. To buy anything from Snapdeal, you need to register yourself first by creating a Snapdeal account. As mentioned above.



Login Register

The banner features three models (two men and one woman) posing in colorful, trendy clothing. Text on the banner includes "FULL ON FASHION SALE", "350+ TRENDY BRANDS", "40-80% OFF", and "MEN | WOMEN | KIDS". A "SHOP NOW" button is at the bottom right.

- All Offers
- Mobiles & Tablets
- Computers, Office & Gaming
- Electronics
- Women's Fashion
- Men's Fashion
- Kids Toys & Fiction
- Home & Kitchen
- Daily Needs
- Sports, Fitness & Outdoor
- Books, Media & Music

Step 2: In the next step, you need to enter your email address with your Snapdeal password in order to login to your Snapdeal account.

Login

Want to go back

Login using
Email/Mobile

Enter mobile number or email

Enter password

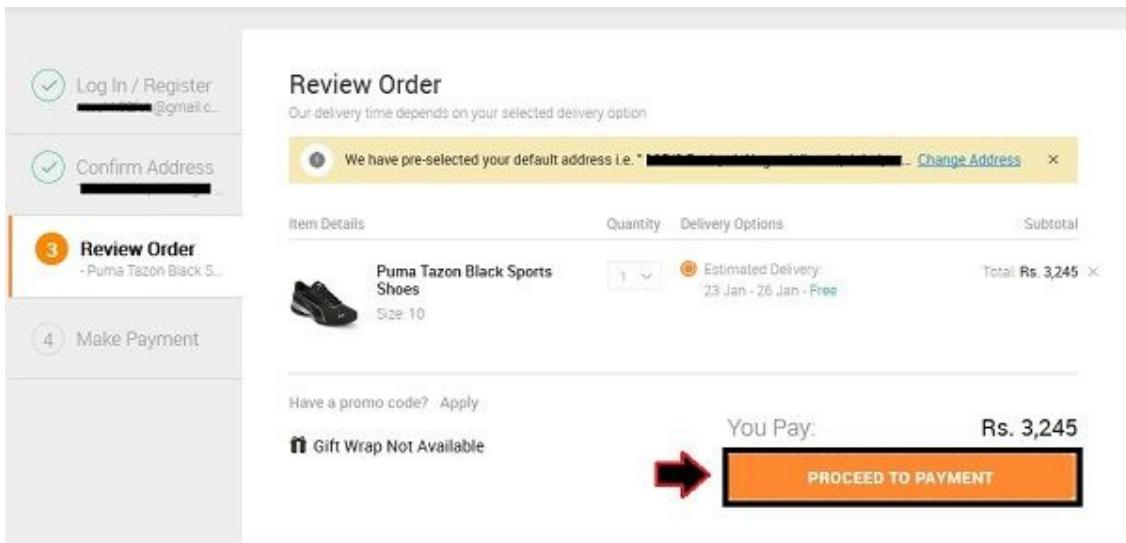
LOGIN

Forgot password?

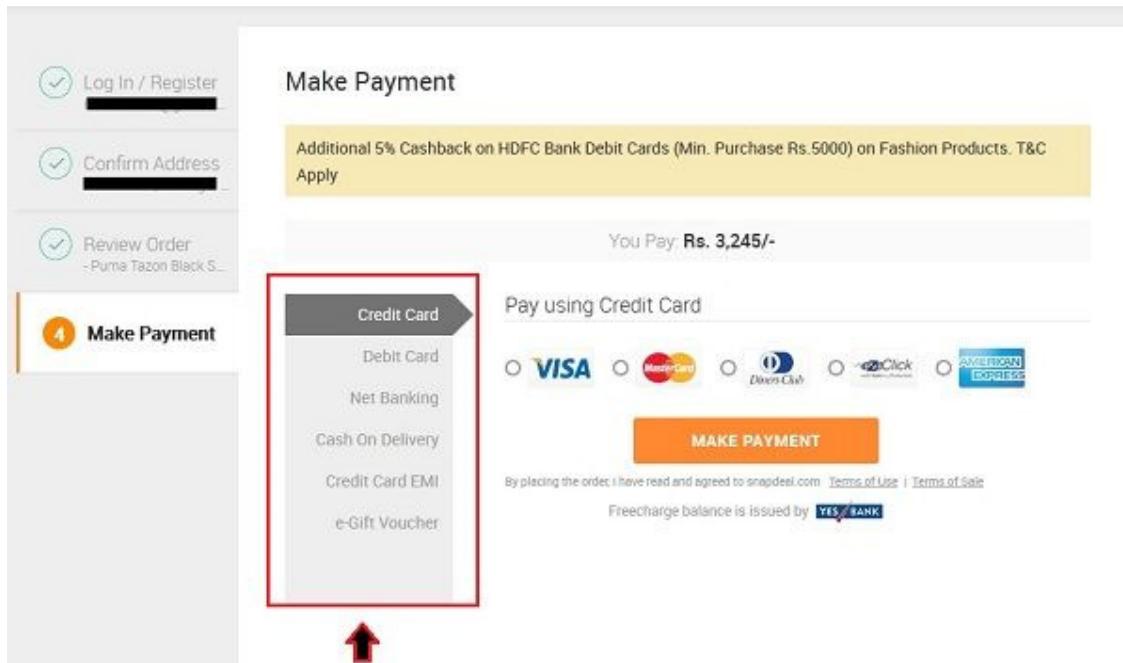
Step 3: Now, search the product that you want to buy, Snapdeal contains a large variety of products in different categories. For demonstration purpose, we are choosing Puma Sports shoes. Before buying any products online, it is always recommended to review the product and then click on “Buy Now” button. You can also select “Add to cart” option, if you want to buy your product later.



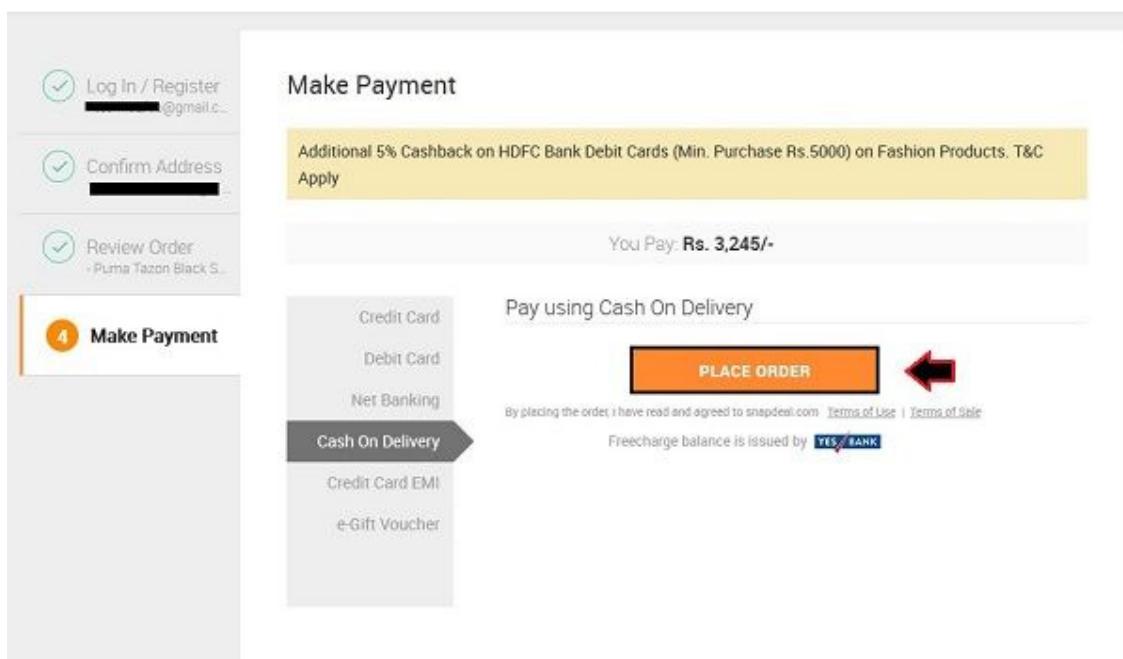
Step 4: In the next step, you need to review your order, which includes your order quantity, Delivery options and order subtotal. After reviewing your details thoroughly, just click on “**Proceed to payment**” button.



Step 5: In the next step, you need to select your payment option. Here, you may see different payment options like Credit card, Debit card, Net Banking, Cash on delivery, EMI, etc.



Step 6: Here, we are selecting cash on delivery option as you can see in the image below. Now, what you need to do is to just click on the “**Place Order**” button.



Step 7: Finally, you may see a message saying “**Thank You, your order (Order_id) has been placed successfully**”.

 **Thank You Ritesh!**
Your order (Order ID: 11232315089) has been placed successfully.

Your Order ID: 11232315089
Placed on: Wed, 20 Jan, 2016
Check your email: [REDACTED]@gmail.com

Easily track and manage this order using My Orders

 Track  Cancel  Return/Replace [GO TO MY ORDERS](#)

Item Details	Price	Status	Subtotal
 Puma Tazon Black Sports Shoes Size: 10	Rs. 3,245	Processing Estimated Delivery: 23 Jan - 26 Jan	Total: Rs. 3,245

Shipping Information: **Customer Information:** **You Pay:** **Rs. 3,245**

  100% Safe and Secure Payments TrustPay: 100% Money Back Guarantee, 7 Days Easy Return Policy

Features of Snapdeal

- **Snapdeal.com introduces unique Scan and Sell feature for sellers**

Snapdeal.com has launched a unique seller-aid feature ‘Scan and Sell’ for its seller mobile app. The Scan and Sell feature will enable the sellers to list their products for sale on the platform in less than 5 minutes with just a scan of the products barcode and keying in the pricing details.

Key Benefits of the Scan & Sell feature:

- **Automates the system to reduce errors caused while manually listing the products**
- **Sellers can scan, list and sell on the go**
 - Constant innovation and good branding.
 - Vast network of retailers across nation.
 - Excellent service through convenient processes.
 - Wide range of deals and transactions to choose.
 - Lots of awards and recognition as best start-ups ecommerce etc.

Drawbacks of Snapdeal

1. Services not available in all cities.
2. Dependence on internet only.

Case Study of Flipkart :

Flipkart is an e-commerce company through which we can shop for various categories including movies, music, games, mobiles, cameras, computers, healthcare and personal products, home appliances and electronics, stationery, perfumes, toys, apparels, shoes – and many more.

It gives you many ease options like Cash on Delivery, a 30-day replacement policy, EMI options, free shipping and attractive price offers.

Flipkart went live in 2007 with the objective of making books easily available to anyone who had internet access. They're present across various categories including movies, music, games, mobiles, cameras, computers, healthcare and personal products, home appliances and electronics – and still counting!

Sachin Bansal CEO and Co-founder And Binny Bansal COO and Co-founder of Flipcart.

Flipkart, was established by Sachin Bansal and Binny Bansal both are alumni of Indian Institute of Technology Delhi and worked for Amazon.com before quitting and founding their own company.

Why Flipkart ?

“We Do Not Sell Used Books” tagline. “We DO NOT sell old books or used books. All the books listed at Flipkart.com are new books. The books listed at Flipkart.com are NOT available for free download in eBook or PDF format....”

Payment

- cash on delivery.
- auto redirection to banking site...
- Flipkart has added a prepaid Wallet feature to its e-commerce platform that allows shoppers to store money on the site and use it to purchase items, without having to reach for their credit card for each transaction.



Inventory

Not like only when an order is placed. they get the product. The products are all there in the godown. When u order u get it after the specified number of days. Strictly abide by “never promise something that u don't have” rule.

- Flipkart has offices, warehouses and customer service centers across India. Warehouses are located in the following cities, often near airports.
 - Bangalore
 - Chennai
 - Delhi
 - Hyderabad
 - Mumbai
 - Noida
 - Pune
 - Kolkata

Reason For Success

Product category selection

Flipkart started with books first – a product category with high margins, low maintenance and items that are easy to transport.

Convenience

Flipkart offered the convenience of buying books to customers without stepping outside their homes or offices. Considering that most of their initial customers were corporate employees living and working in large metropolitan areas, the convenience offered by Flipkart freed the customers' leisure time on weekends.

Supply chain efficiency

By tying up with national courier companies in the initial days, they were able to ensure their first stage of their marketing via word of mouth, with customers telling their friends how quickly their orders were fulfilled.

Focus on customer service

While the other ecommerce players in India were spending heavily on high decibel marketing, Flipkart put its money in customer service. Not only did this improve their conversions, but assured customers a personal touch where they felt that someone was concerned that they were inconvenienced.

Discounts and free shipping

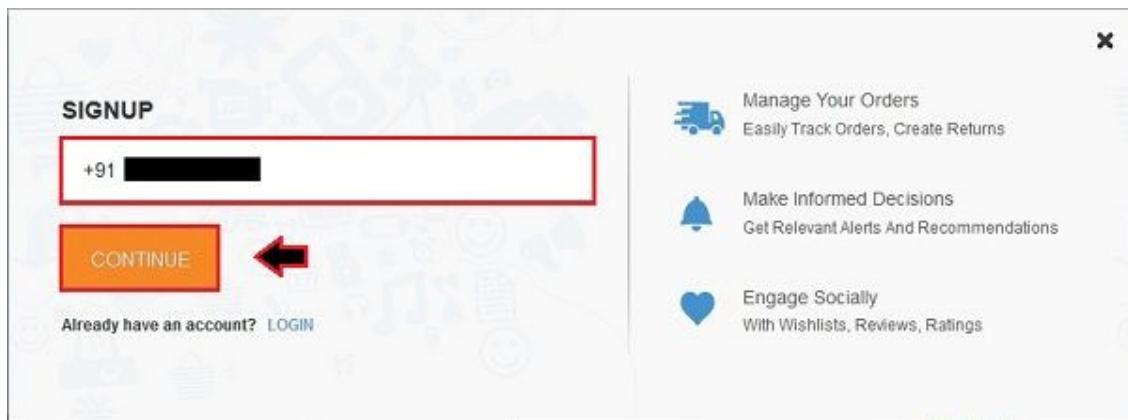
When Flipkart started as an online book seller, one of their biggest draws was the discounts they offered on each book. Books are a high margin product category and even the neighbourhood book seller can afford to give discounts to customers.

Steps to create a Flipkart account:

Step 1: First go to the Flipkart official website, i.e. “www.flipkart.com” and then click on the “Signup” button as shown in the image below.



Step 2: In the next step, you need to provide your mobile number to continue further.



Step 3: After a while, you may receive an OTP (One time password) for user validation. In the next step, you need to enter the same OTP with your mobile number and password and then click on the “Sign Up” button, as shown in the image below.

How to buy products from Flipkart

Step 1: Logon to the **Official Website** of Flipkart (flipkart.com).

The screenshot shows the Flipkart homepage. At the top, there's a search bar with the placeholder "Search for a product, category or brand". Below the search bar is a navigation bar with categories like ELECTRONICS, MEN, WOMEN, BABY & KIDS, BOOKS & MEDIA, HOME & KITCHEN, MORE STORES, and OFFERS ZONE. A "SEARCH" button is located at the top right. The main banner features the text "DEALS OF THE DAY STARTING AT ₹99!" and "SHOP NOW ON THE FLIPKART MOBILE APP". There are also sections for "MOBILE WEEKENDS", "MINIMUM 40% OFF On Top Fashion Brands", "BILLION DOLLAR APP Flipkart Exclusive", and "EXCLUSIVE LAUNCH Braun Epilator". To the right, there are promotional boxes for "SHOP & WIN OLYMPUS CAMERAS", "MOTO E Priced For All", "No more Waxing Braun Epilators", and "LAUNCHING 8M SMART MOVIE BOX SAWAAL PUCHO". Below the main banner, there are four deals: "JUST RS. 18 Party Supplies", "FLAT 63% OFF Pigeon Iron", "JUST RS. 999 Karbonn K93", and "FLAT 20% OFF Denim Den Combo". A timer indicates "ENDS IN 23 : 09 : 29".

Step 2: Either you can Type the Item you want to search in the “Search Option” at the top or you can search the item by Selecting the appropriate Categories just below the search option.

The screenshot shows the Flipkart homepage with a search bar containing "Nokia 105". Below the search bar, a dropdown menu lists suggestions: "nokia 105", "in Mobiles", "nokia 105 mobile", "nokia 105 (black) dual sim", "nokia 105 mobile phone", and "nokia 105 cyan". Below these suggestions, there's a section for "Popular Products" featuring two items: "Nokia 105" (Rs. 1120) and "Nokia 105" (Rs. 1162). The background of the page features a wooden plank design. Promotional banners for "MOBILE WEEKENDS", "MINIMUM 40% OFF On Top Fashion Brands", "BILLION DOLLAR APP Flipkart Exclusive", and "EXCLUSIVE LAUNCH Braun Epilator" are visible. To the right, there are promotional boxes for "SHOP & WIN OLYMPUS CAMERAS", "MOTO E Priced For All", "No more Waxing Braun Epilators", and "LAUNCHING 8M SMART MOVIE BOX SAWAAL PUCHO".

Step 3: You will find the List of the Items you selected to search. Here I have selected “Nokia 105” and click on it.

MOBILES

SEARCH: nokia 105

nokia 105

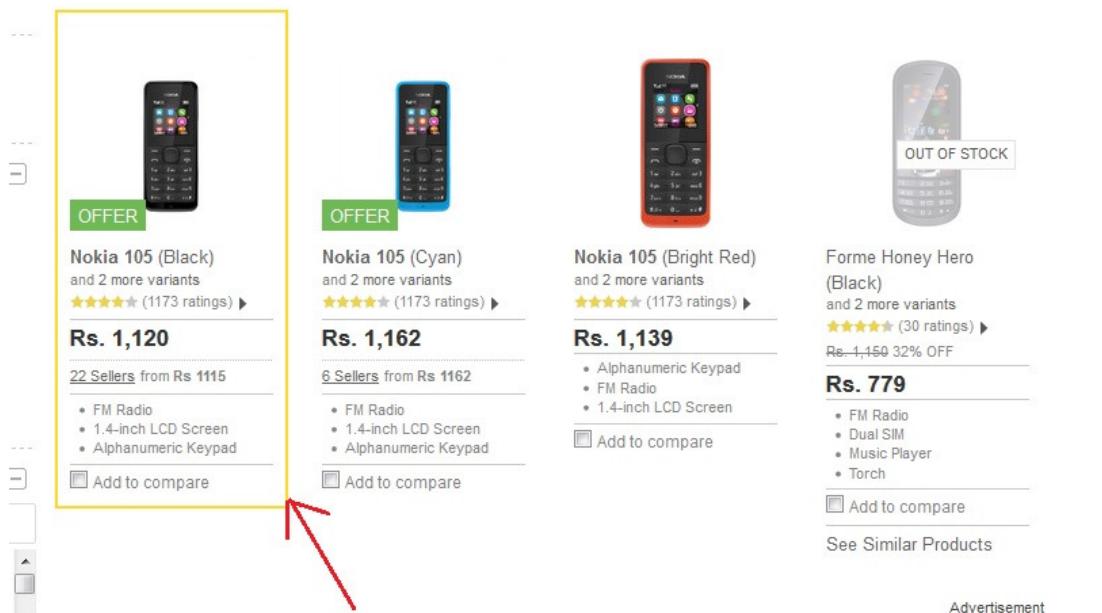


Found what you want? Yes / No

Showing 4 products

Sort by: **Relevance** ▾

Sort by: Relevance ▾



Step 4: On pointing a cursor on the item, you will see the Full Image of that particular item which you have selected.

Home > Mobiles & Accessories > Mobiles > Nokia 105 (Black)

Nokia 105

(Black)

★★★★★ 1173 Ratings | 357 Reviews

[Write a Review](#) [Add to My Wishlist](#) [Add to compare](#)

- FM Radio
- 1.4-inch LCD Screen

- Alphanumeric Keypad

1 year manufacturer warranty for Phone and 6 months warranty for in the box accessories Nokia India

Warranty and Free Transit Insurance.

Rs. 1,120

Inclusive of taxes

(Free delivery)

[22 Sellers](#) from Rs 1115

Seller: **WS Retail**

84% positive feedback [?]

(3,528,569 ratings)

2 OFFER

✓ Airtel Offer - 100 free Minute Airtel-Airtel for 1 month, 400 free (Local+National#) SMS for 1 month. Same offer applicable on recharge of Rs.50* in subsequent month (*recharge amount varies from circle to circle). ?

• **COMBO OFFER:** Exciting combos available [View combos](#)

BUY NOW

✓ 30 Day Replacement Guarantee

In Stock.

Check your delivery options:

Enter Your Pincode

CHECK

Standard delivery in 2-3 business days [?]

Step 5: You will find the ‘Key Features’ of that item and the ‘Specifications’ of the item like “General Features”, “Platform”, “Display” etc.

SPECIFICATIONS OF NOKIA 105 (BLACK)

GENERAL FEATURES

In the Box	Battery, User Guide, Handset, Charger
Brand	Nokia
Model ID	105
Form	Bar
SIM Size	Mini SIM
SIM Type	Single Sim, GSM
Touch Screen	No
Keypad	Yes, Alphanumeric
Call Features	Conference Call, Loudspeaker, Call Divert
Handset Color	Black

PLATFORM

Operating Freq	GSM - 900, 1800
OS	(Series 30)

DISPLAY

Type	LCD
Size	1.4 Inches
Resolution	128 x 128 Pixels
Color	64 K

Step 6: If you want to buy that item, then click on “BUY NOW” button.

The screenshot shows the product page for the Nokia 105 (Black). At the top right, there is a rating of 4.5 stars from 1173 reviews. Below the rating, there are three bullet points: "FM Radio", "1.4-inch LCD Screen", and "Alphanumeric Keypad". To the right of these, it says "1 year manufacturer warranty for Phone and 6 months warranty for in the box accessories Nokia India". Below this, the price is listed as "Rs. 1,120" with a note about inclusive taxes and free delivery. There are 22 sellers from Rs 1115. To the right of the price, it says "Seller: WS Retail" with a 84% positive feedback rating. A dashed box highlights two offers: "Airtel Offer - 100 free Minute Airtel-Airtel for 1 month, 400 free (Local+National) SMS for 1 month. Same offer applicable on recharge of Rs.50* in subsequent month (*recharge amount varies from circle to circle)." and "COMBO OFFER: Exciting combos available View combos". At the bottom left, there is a "BUY NOW" button with a red arrow pointing to it. Below the button, it says "30 Day Replacement Guarantee" and "Cash on Delivery may be available". To the right, it says "In Stock" and "Check your delivery options: Enter Your Pincode" with a "CHECK" button. It also mentions "Standard delivery in 2-3 business days." and "Faster Delivery may be available".

Step 7: You will find the Price of the item, the Delivery Details like ‘in how many days it will take to reach you’, and finally the subtotal after adding the delivery charges. Now click on “PLACE ORDER”.

CART (1) Digital Cart (0)

ITEM	QTY	PRICE	DELIVERY DETAILS	SUBTOTAL
 MOBILE Nokia 105 (Airtel Offer - 100 free Minute Airtel-Airtel for 1 month, 400 free (Local+National) SMS for 1 month. Same offer applicable on recharge of Rs.50* in subsequent month (*recharge amount varies from circle to circle).)	1	Rs. 1120	Free Delivered in 2-3 business days. Faster options may be available during checkout. [?]	Rs. 1120 

Enter Your Pincode

< CONTINUE SHOPPING Need Help?  1800 1080 1800 or [contact us](#)

PLACE ORDER



Step 8: After clicking on place order, you need to register on flipkart to complete the order. Enter your valid email id and then click on “CONTINUE”.

1. SIGN IN, check out faster!

signing in saves you time!

Email Address*

I have a Flipkart account

CONTINUE 

Sign in with your social account
No posts on your behalf, promise!

 Facebook

 Google

2. DELIVERY ADDRESS

3. ORDER SUMMARY 1 items Total: Rs.1120

4. PAYMENT METHOD

Step 9: Fill up the delivery details and then click on “SAVE & CONTINUE”.

Where would you like us to deliver?

2. DELIVERY ADDRESS

Name	Smita Sharma
Pincode	600061
Address	flat no 3 nanganallur, chennai
Landmark	(Optional)
City	Chennai
State	Tamil Nadu
Country	India (Service available only in India)
Phone	+91 9566296179
<input type="button" value="SAVE & CONTINUE"/> Please enter your phone number	

3. ORDER SUMMARY 1 items Total: Rs.1120

4. PAYMENT METHOD

Step 10: After filling the delivery details you have to Check the Order Summary. After checking the details, click on “CONTINUE”.

Review your order & proceed to pay

3. ORDER SUMMARY 1 items

Seller: WS RETAIL	ITEM	QTY	PRICE	DELIVERY DETAILS	SUBTOTAL
	MOBILE Nokia 105 Black (Airtel Offer - 100 free Minute Airtel-Airtel for 1 month, 400 free (Local+National) SMS for 1 month. Same offer applicable on recharge of Rs.50* in subsequent month (*recharge amount varies from circle to circle).)	1	Rs.1120	<input type="radio"/> by Tomorrow @ Rs. 90 <input checked="" type="radio"/> by Wed, 10th Sep [FREE] <small>Standard Delivery [?]</small>	Rs.1120 <input checked="" type="checkbox"/>

Send Order Confirmation SMS alert to +91 9566296179

Amount Payable: **Rs.1120**

4. PAYMENT METHOD

Step 11: Now you need to select the “Payment Type” from the left panel. I have selected “Cash on Delivery” i.e cash will be paid on the delivery of the product.

You can select many other options available for the payment like Debit Card, Credit Card, EMI, Net Banking, EGV.

When you select the type as “COD” then you need to enter the Captcha shown above the field and then click on “CONFIRM ORDER”.

How would you like to pay?

4. PAYMENT METHOD

COD

Net Banking

Credit Card

EMI

Debit Card

EGV

PAYZIPPY

Pay using Cash-on-Delivery

v6v25v

Verify Order
Type the characters you see in the image on the left. Letters shown are not case-sensitive.

CONFIRM ORDER

Total Rs.1120

Amount Payable **Rs.1120**

Step 12: You have Ordered the Item Successfully. You can view the Order Summary like the date of delivery and the price of the item.

Email Invoice | Contact Us | Print

Thank you for your order!

Your order has been placed and is being processed. When the item(s) are shipped, you will receive an email with the details. You can track this order through [My orders](#) page.

✓ **Rs. 1120** paid through Cash on delivery

You can now [TRACK](#), [CANCEL](#) & [RETURN](#) ordered items from [MY ORDERS](#)

Order Placed → Processing → In-transit → Delivery

YOUR ORDER SUMMARY 1 Item

Order ID	Seller	Delivery
ODA6851421825UKHRT00	WS Retail	Rs. 1120 [?]
Nokia 105 Color: Black Qty: 1	Standard Delivery by Wed, 10th Sep ?	- Rs. 1120

Advantages of Flipkart

1. Flipkart is really India's largest online mega store. They have huge number of products in multiple categories. I don't think there is another Indian online portal where you can see such number categories of products.
2. Flipkart has tie ups with multiple courier services and hence can deliver most of the products to most of the areas in time. The delivery service is also professional. Cash on Delivery option is available with a 30 day replacement warranty.

3. They have wide range of blu-ray and 3D movies, Flyte music downloads, games available.
4. Flipkart also launched Clothing, Sports Wear and Cosmetics range which are of the best brands in the market.
5. Flipkart offers good discounts on many of the products available which you hardly find on other websites.
6. Flipkart sells only good quality, branded and non-damaged products only.

Disadvantages of Flipkart :

1. They deliver products only in India. No service available outside India even if you are willing to pay extra money. The service is not available for certain areas in India also. You can check availability by giving the place pin code in their site.
2. The service is not upto the mark in villages when compared to the urban areas. Sometimes they take lot of time to deliver products in rural areas.
3. The minimum order for free home delivery is increased to 500/- recently while some other sites are doing it for lesser than that.

3.1.2 Online Reservation System

Case Study of Railway Reservation System

About IRCTC

Indian Railway Catering and Tourism Corporation (IRCTC) is a subsidiary of the Indian Railways that handles the catering, tourism and online ticketing operations of the Indian railways.

IRCTC website has various kinds of information that helps regarding booking of tickets via railways.

Users will be able to search the train availability, the exact fare, the arrival and departure time of the train and they can also book the ticket by using the debit, credit or master card and after booking the ticket if the user wants to cancel it then they can easily do it also.

Objective of IRCTC :

- To provide high quality catering services directly as well as through network of professionally competitive licensees and franchisees.
- To provide single window solution to its customers including train travel, road travel, air travel, hospitality, hotel accommodation and catering etc.
- To promote tourism across the country especially for all segments of Rail Passengers.
- Using innovative practices of marketing and vending of quality products to increase productivity of man power and optimize resources.
- Develop superior standards of work ethics, cost control and quality management.

Services Provided By IRCTC

• Tourism:

IRCTC provide exclusive tour packages all around the country. IRCTC provides arrangements for charter of full train coaches and cabins and programs for reserved births through trains for promoting tourism. Already, 50,000 passengers have benefited from the program.

• Internet Reservations:

There has been a tremendous demand for ticket availability at the door step. IRCTC has already started these services in Mumbai, Bangalore, Kolkata, Delhi and Chennai. They are aiming to extend these services to Ahmadabad, Hyderabad and Pune in the near future. After this, the service will be expanded to other cities. The relevant website for internet booking is www.irctc.co.in.

- **Food Plazas:**

The IRCTC has planned to set up hundreds of food plazas across the various stations in the country. These are multi cuisine kiosks catering to the vast numbers of passengers. The food plazas will have air conditioned ambience, contemporary décor, and 24x 7 operations for the convenience of passengers. They charge competitive, market driven pricing.

- **Call Centers:**

The IRCTC has opened a call centre. Any customer can dial from anywhere in the country to get information on Indian railways.

- **Other Services:**

The IRCTC time table is a comprehensive Indian Railways time table, which provides all information about running trains. Using the website, one can access IRCTC login train timings, which provide information on IRCTC train schedule.

How To Create New Account on IRCTC Website

Registration and Signup Process

Step 1: First Open www.irctc.co.in

The screenshot shows the IRCTC Login page. At the top, there are fields for 'User ID' and 'Password'. Below them is a 'Captcha' field containing the text '9KAYQ - c'. There is a checkbox for 'Request OTP'. At the bottom of the page, there are links for 'Forgot Password', 'Sign up' (which is highlighted with a red box), 'NGEI Agent Login', 'Agent Login', and 'Mumbai Suburban Season Ticket'. A blue 'Login' button is also visible.

Click on the Irctc Sign up Link to register on IRCTC.

You will be redirected to Registration Form.

Individual Registration

* mandatory.

GARBAGE/JUNK VALUES IN PROFILE MAY LEAD TO DEACTIVATION
Please use a valid E-Mail ID and mobile number in registration.

User ID*	<input type="text"/> Check Availability
Password*	***** Min 8 character & Max 15 character. Password must contain at least one small & one capital alphabet and numeric digit.
Confirm Password*	<input type="text"/>
If you forget your password, we will identify you with this information.	
Security Question*	—Select your Security Question—
Security Answer*	<input type="text"/>
Preferred Language*	English

Personal Details

First Name*	<input type="text"/>
Middle Name	<input type="text"/> (Optional)
Last Name*	<input type="text"/>
Gender*	<input type="radio"/> Male <input type="radio"/> Female
Marital Status*	<input type="radio"/> Married <input type="radio"/> Unmarried
Date Of Birth*	<input type="text"/> 01 JAN 1998
Occupation*	—Select Occupation—
Aadhaar Card No.	<input type="text"/> (Optional)
PAN Card	<input type="text"/> (Optional)
Email*	<input type="text"/>
Mobile*	+91 <input type="text"/>
Nationality*	— Select a Nationality —

Residential Address

Flat/Door/Block No.*	<input type="text"/>
Street/Lane	<input type="text"/> (Optional)
Area/Locality	<input type="text"/> (Optional)
Country*	— Select a Country —

Residential Address

Flat/Door/Block No.*	<input type="text"/>
Street/Lane	<input type="text"/> (Optional)
Area/Locality	<input type="text"/> (Optional)
Country*	— Select a Country —
pin code*	<input type="text"/>
state*	<input type="text"/>
City/Town*	— Select city —
Post Office*	— Select a Post Office —
phone*	<input type="text"/>

Copy Residence to office Address

Yes No

Type code shown 
 [refresh](#)

Captcha letters are case sensitive and to be entered in Upper Case only

Subscription to IRCTC New letters/ Promotions/IRCTC SBI Card through email/ SMS

IRCTC Newsletters	<input checked="" type="radio"/> Yes <input type="radio"/> No
Commercial Promotions	<input checked="" type="radio"/> Yes <input type="radio"/> No
Please inform me about IRCTC SBI Card through phone*	<input type="radio"/> Yes <input checked="" type="radio"/> No

Submit Registration Form>>>

Now first fill the username and check its availability. Then fill all your details with valid email and Mobile no. As it will send your Password and verification code to your mail and mobile.

Then click on the **Submit Registration Form** button.

Then click on **Ok** to continue your registration.

Now it will ask you to Accept its conditions. For this Click on the **Accept Button**.

[Accept](#) [Decline](#)

Then a thanking message will appear with some information.

Thank you.
You have been successfully registered .
Your user registration confirmation mail has been sent to your registered mail id
[Please click here to login and activate your account](#)

Note: International users should contact care@irctc.co.in for verification of their account at IRCTC after online submission of registration forms at www.irctc.co.in along with their nationality documents such as passport etc. for due verification.

Activate Irctc Account

As now you have created your account, you need to verify your mobile no and email id. So go to Irctc login page and login with your username and password.

Mobile and Email Verification Process

Dear Customer ! Your Mobile and Email Verification is not completed ,kindly complete it in below to use the services

Mobile * Edit Mobile Mobile Number Not Verified

Verify Mobile No with OTP

Email * Edit Email Email Id Not Verified

Verify Email Id with OTP

Now click on Verify Mobile no with OTP and enter the OTP that you received on your mobile no. Similarly verify your email id.

It might take some time to get otp on mobile.

It's done you have successful registered to IRCT

How to Book Railway Ticket online on IRCTC Website

Step 1: First Open www.irctc.co.in



Enquiries

Feedback | [हिन्दी वेबसाइट \(Beta\)](#) | Contact Us

Tour Packages

Flights

Hotels

Tourist Train

Cabs

New

Product Launch > SMS/USSD based Mobile booking [Download Brochure](#)

Login

Username :

Password :

[Login](#)

[Signup](#)

[Forgot Password?](#)

[Agent Login](#)

Mumbai Suburban Season Ticket

Alerts & Updates

IRCTC opens World class Executive Lounge at New Delhi Railway Station.

Penalties for activities affecting cleanliness at railway premises.
[Click here to know more](#)

[SMS 139](#)

[For Railway Enquiry](#)

[Dial 139](#)

24x7 Support

An Appeal to passengers

Travel without Printout of E-Tickets

Travel on SMS sent by IRCTC or with Electronic ticket on Laptop/IPAD Environment Friendly

[Know More](#)

Must carry your valid ID



Now Book Flight with IRCTC

Hurry! Book your Flight Today

- Quick Cancellation & Quick Refunds
- Lowest Cancellation Charges
- Most Banks Debit Cards accepted

- Transparent Charges
- 24x7 Customer Care

get **Rs110 Talktime on recharge of Rs100**



use airtel money to recharge your airtel prepaid

[know more](#)

*Terms & Conditions and charges apply.

Step 2: Fill your **Username** and **Password** and Click on **Login** Button. (If you don't have username and password you can Create your account on irctc check How To create New Account on irctc)

Step 3: You will redirected to **Plan My Travel** page.

Plan My Travel

From*	<input type="text"/> Enter City Name
To*	<input type="text"/> Enter City Name
Date*	20/7/2013
Ticket Type*	e-ticket
Quota *	General

[Find Trains](#) [Reset](#)

Plan My Travel

From*	JAIPUR (JP)
To*	DELHI (DLI)
Date*	20/7/2013
Ticket Type*	e-ticket
Quota *	General

[Find Trains](#) [Reset](#)

- Enter your source and destination city name in from and to.
- Select Your date of traveling. (You can Book ticket upto three month from the date of booking)
- Ticket Type will be **E-ticket**

- Select your Quota, there are three option available **General** (for normal booking), **Tatkal**(For urgent Booking) and **Ladies**(for ladies only).
- Then Click on **Find Trains** Button to search the trains.

It will search and list trains according to your city and date.

List of Trains

Train No.	Train Name	Departs	Arrives	1A	FC	2A	3A	3E	CC	SL	2S
12462	<u>MANDOR EXPRESS</u>	01:00	06:45		X			X	X		X
12957	<u>SWARNA J RAJ EX</u>	02:50	07:30		X			X	X	X	X
19565	<u>UTTARANCHAL EXP</u>	04:00	10:40	X	X		X	X	X		X
12915	<u>ASHRAM EXPRESS</u>	04:40	10:10		X			X	X		X
14660	<u>JSM DLI EXPRESS</u>	05:00	11:10		X			X	X		X
22985	<u>DEE DOUBLE DCKE</u>	06:00	10:30		X	X	X	X	X	X	X
12985	<u>DEE DOUBLE DCKE</u>	06:00	10:30	X	X	X	X	X		X	X

Now You have to chose your train and Class 1A(First Ac), 2A(Second Ac), 3A(Third Ac) CC(Chair Car), SL(Sleeper Class) and 2S(Second Sleeper).

When you select your option for your Train and Class, It will display the **Available Seats**.

Train Details		Availability	
Get Fare			
From: JP	Class: 3A	27/7/2013 RLWL8/WL8	Book
To: NEW DELHI (NDLS)	Date: 27/7/2013	28/7/2013 RLWL16/WL14	Book
Train Name: MANDOR EXPRESS	Train No: 12462	29/7/2013 RLWL15/WL8	Book
Runs On: M T W TH F S SU	Quota: GN	30/7/2013 RLWL5/WL5	Book
		31/7/2013 AVAILABLE-0001	Book
		1/8/2013 RLWL1/WL1	Book

Train Details		Availability	
Get Fare			
From: JP	Class: 3A	27/7/2013 RLWL8/WL8	Book
To: NEW DELHI (NDLS)	Date: 27/7/2013	28/7/2013 RLWL16/WL14	Book
Train Name: MANDOR EXPRESS	Train No: 12462	29/7/2013 RLWL15/WL8	Book
Runs On: M T W TH F S SU	Quota: GN	30/7/2013 RLWL5/WL5	Book
		31/7/2013 AVAILABLE-0001	Book
		1/8/2013 RLWL1/WL1	Book

It Displayed the seat availability. Here WL (waiting list), RAC (Reservation Against Cancellation) and Available (Seat Available).

Now Click on **Book** Button. It will redirect you to **Ticket Reservation Form**.

Ticket Reservation

Train Name: MANDOR EXPRESS	Class: AC 3 Tier(3A)	Date: 27-JUL-2013
From: JP	To: DLI	Train No: 12462
Boarding Point: JP	Reservation Upto: DLI	Quota: General

Passenger Details

SNo	Name	Age	Sex	Berth Preference	Select of your Travel List.	Select of Passengers from your Master List	Senior Citizen
1	I []	[]	[Select]	[Choose Ber[]]	[]	[]	[]
2	[]	[]	[Select]	[Choose Ber[]]	[]	[]	[]
3	[]	[]	[Select]	[Choose Ber[]]	[]	[]	[]
4	[]	[]	[Select]	[Choose Ber[]]	[]	[]	[]
5	[]	[]	[Select]	[Choose Ber[]]	[]	[]	[]
6	[]	[]	[Select]	[Choose Ber[]]	[]	[]	[]

CHILDREN BELOW 5 YEARS (FOR WHOM TICKET IS NOT TO BE ISSUED).

Child Passenger Details

SNo	Name	Age	Sex
1.	[]	[Select]	[Select]
2.	[]	[Select]	[Select]

Consider for Auto Upgradation. (Please check the PNR (upgraded) status before boarding the Train.)

Berth preference does not guarantee allotment of preferred berth type. If you need assured Lower Berths or assured Compact Accommodation (in same coach) please select one of the options below:

- None
- Book my ticket only if atleast one lower berth is allotted.
- Book my ticket only if atleast two lower berths are allotted.
- Book my ticket only if all the above passengers are allotted berths in the same coach.

Passenger Mobile Number: +91- 9166888641 SMS will be sent to this Mobile Number.

Enter Verification Code



Enter the text from Image :

Letters are case sensitive..

Click here for new Image

Now fill this form, you can book ticket for 6 person (in case of general) and 4 person (for tatkal booking) at a time. Fill the Name, Age, Sex and Berth Preference of Traveller. If the Person is Senior Citizen you can check the box (you must have valid id card for this). Some discount scheme is there for Senior Citizens.

If there is any child passenger (age must be less then 5), you can fill its name in child section.

Fill the passenger mobile no to receive ticket on your mobile through **SMS**. You can show this ticket to TC, you did not need to take print out.

Now fill the Captcha and click on the **Go** button.

It will redirect you to Payment Section. Now Click on **Make Payment**.

Credit Cards	Mobile/Net Banking	Debit Cards	Cash cards	EMI Option			
Note: If for any reason, the reservation output details are not displayed on your screen after you have made payments, please check the details in "Booked Tickets" under "Booking History" in left navigation bar. You may also check your mail for the details of your booking.							
Click Here For Bank Transaction Charges.							
Silver Category (Success rate between 70 - 80%)							
<input type="radio"/> CITI Bank ?							
Bronze Category (Success rate < 70%)							
<input type="radio"/> ICICI Debit Card		<input type="radio"/> SBI ATM-cum-Debit Card ?					
<input type="radio"/> Punjab National Bank ?		<input type="radio"/> Andhra Bank ?					
<input type="radio"/> Canara Bank ?		<input type="radio"/> Indian Bank ?					
<input type="radio"/> Bank Of India ?		<input type="radio"/> Union Bank Of India ?					
If you have any Visa/Master Debit card not listed above, any of the below Visa/Master Payment Gateways can be used for ticketbooking (If enabled by card issuer). Click Here For List of Banks							
PAYMENT GATEWAYS							
Silver Category (Success rate between 70 - 80%)							
<input type="radio"/> Visa/Master (Powered by HDFC Bank) ?		<input type="radio"/> Visa/Master (Powered by AXIS Bank) ?					
<input type="radio"/> Visa/Master (Powered by Citi Bank) ?		<input type="radio"/> Visa/Master (Powered by ICICI Bank) ?					

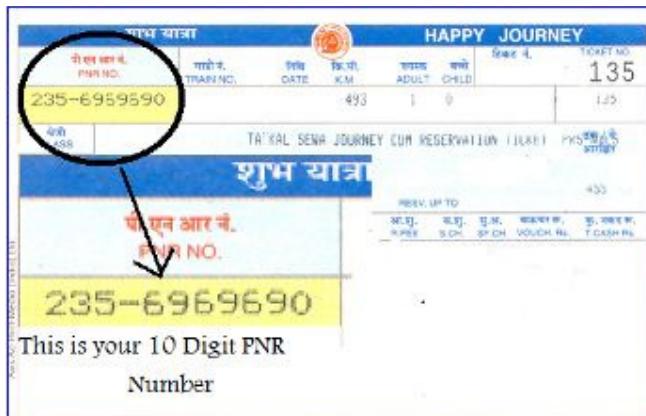
Now Select Your **Card Type** (credit / debit/ or Internet banking) then Select Your **Bank**.

Then it will redirect you to the **Payment Gateway**. Fill your card details and Click on **Make Payment** to complete your process of ticket booking.

You will receive a SMS and a mail on your id. Either you can take print or can use SMS

What is PNR number in Indian Railways?

PNR stands for Passenger Name Record; it is an important 10 digit number that represent train reservation information of passenger(s) in Railway's database. It is written on the top left corner of Indian Rail Ticket. PNR Booking Enquiry is available only between 05:00 hrs to 23:00 hour's Indian standard time.



The PNR number details may include:

- Passenger Details (Name, Age, Sex, Birth Preference)
- Ticket Details (Train No, Date, From, To, Boarding Station, Reservation Upto, Class, Birth, Quota)
- Transaction / Payment Details (Transaction ID, Payment Mode, Ticket Charge)

First 3 Digits:-

They tell us from which PRS the ticket has been booked. (PRS: Passenger Reservation System. Developed by CRIS, PRS is a total networking solution to Indian Railways Passenger Reservation System.)

The PNR numbers' starting digit does not depend on the PRS from which it has been booked. It depends upon: Zone of the Train, w.r.t. starting station of the train.

1	SCR	Secunderabad PRS
2,3	NR, NCR, NWR, NER	New Delhi PRS
4,5	SR, SWR, SCR	Chennai PRS
6,7	NFR, ECR, ER, ECOR, SER, SECR	Calcutta PRS
8,9	CR, WCR, WR	Mumbai PRS

Ex. If a ticket is booked in Rajdhani Express (Mumbai to New Delhi), as the starting station is Mumbai, PNR will start from 8.

The subsequent 2 digits detail specific PRS in the zone.

Ex. If you book from Dadar PRS center, it can be 57 (For an example only). For Ahmedabad, it may be 24.

To sum up, if the first 3 digits are 824, then it says that the zone is either CR, WCR or WR and the PRS centre is Ahmedabad.

Last 7 Digits :-

They are randomly generated numbers using the Random function. They represent no information about the ticket or journey. This is done to make the PNR number unique.

Case Study Of Bus Reservation System

About GSRTC:

The Gujarat State Road Transport Corporation (GSRTC) is the Gujarat state's own corporation that provides bus services in Gujarat and from Gujarat to its neighbouring states. The GSRTC employs around 50000 workers.

Born on 1st May 1960, the same day as the formation of Gujarat, it has grown exponentially

This growth would not have been possible without the massive 50000 hardworking workforces. Their efficient management and unfaltering support helped in building this massive transportation network with superior technical facilities.

Facilities :-

In 2009, 1500 buses (20 air conditioned buses, 50 sleeper coaches, 2 Volvo buses) were purchased in 2009.

Ticket booking facility is made available online and through mobile phones. The Volvo buses also provide commuters free Wi-Fi.

Special Services

Following special services are provided by the GSRTC:

- Accommodating major railway schedules.
- Services for festivals.
- Building industrial zone connectivity.
- Building connectivity among educational institutions.
- Connecting pilgrim places.
- Buses can also be taken by the public on a contract basis for special occasions.
- Online time table for Express buses.
- The intercity services are well networked to all major cities like Ahmedabad, Vadodara and Rajkot. The services provides quick and rapid transport mode.

There are varieties of buses available according to speed, amenities and comfort. The different buses available are- luxury, semi-luxury, ordinary and intercity express, etc.

Awards

The GSRTC has won the national award for fuel economy from the India State Road Transport Undertaking and Ministry of Road Transport & Highway in 2006-2007

3.1.3 Online Product Shopping System

CaseStudy of BigBasket

About Bigbasket :

- India's largest online food and grocery store.
- Over 18,000 products and over a 1000 brands in their catalogue
- Selection for time slot for delivery and the order will be delivered right to the doorstep, anywhere in Bangalore, Hyderabad, Mumbai, Pune, Chennai, Delhi, Noida,

Mysore, Coimbatore, Vijayawada Guntur, Kolkata, Ahmedabad-Gandhinagar, Lucknow-Kanpur, Gurgaon, Vadodara, Visakhapatnam, Surat, Nagpur, Patna, Indore and Chandigarh Trinity.

- bigbasket.com provides multiple payment options for your convenience:

- Online payment using VISA / Master credit card
- Online payment using Debit Cards, Net Banking, Cash Cards
- Cash / Ticket & Sodexo passes on delivery



How BigBasket started?

It all began in 1999, when Hari Menon along with five of his friends- VS Sudhakar, Vipul Parekh, Abhinaya Choudhary and V S Ramesh launched their online retail website called 'Fabmart'.

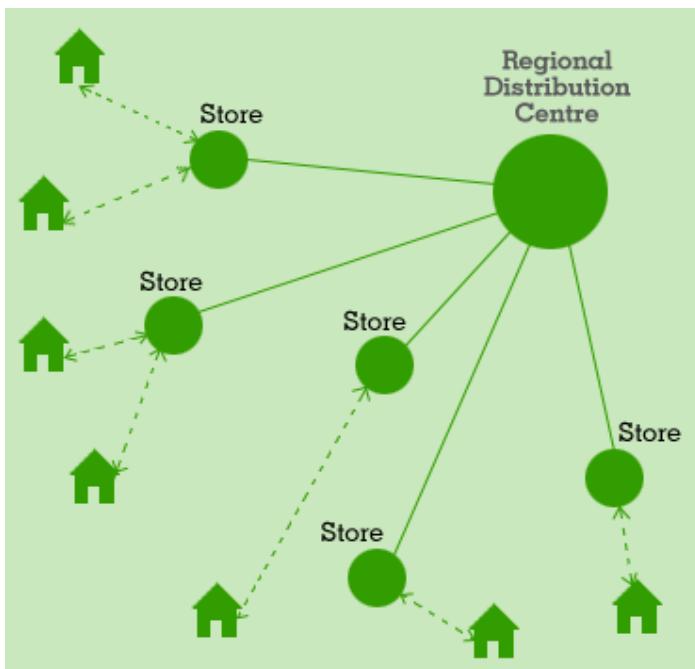
Implementing many strategies and with hard work, in a matter of seven years, they succeeded to expand their business to 200 stores across Andhra Pradesh, Tamil Nadu, Karnataka and Kerala. Around the same time, they also decided to sell-off the business to Aditya Birla Group.

Why to Use Big basket ?

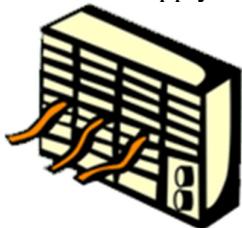
- An easy relaxed way of browsing and shopping for groceries.
- Shop for all your food and grocery needs from the comfort of your home or office.
- Green basket facilities available.

Green Basket Facilities

- Being green is part of the culture at big basket. An offline grocery store requires stocks to move from a regional distribution centre to the individual stores, and then someone from each family has to make multiple trips to the store to do their shopping.



Supermarkets consume a lot of energy for lighting, air-conditioning and powering their refrigerators and freezers. We bypass these, bringing products to you straight from the wholesaler to your doorstep which cuts down on a lot of carbon emissions generated by the traditional supply chain and also reduces the number of cars on our roads.



We minimize the use paper and plastic bags while delivering our products, all products are delivered in crates which are taken back and reused. Our fruit and vegetable trays are recyclable and we request our customers to return them to us so that we can reuse them.



How do order?

1. Browse bigbasket.com for products or use the search feature



2. Add item to your Shopping Basket.
3. Choose a convenient delivery time from our 4 Slots* a day

Time Slots – 7:00 AM - 12:00 PM

5:00 PM – 10:00 PM

*Slot timings may vary across cities

4. Select suitable payment option(Cash, Sodexo, Credit Card)
5. Your products will be home-delivered as per your order

Pros of BigBasket

- BigBasket stocks all sorts of fruits, veggies and other perishable items, and they are generally delivered fresh, at your doorstep, without having to step a foot outside.
- There are exotic items listed (not usually easily available) and in case you're really in a hurry, they have an express delivery option as well.

Cons of BigBasket

- The delivery system is flawed/overburdened, and many-a-time, my order has been delivered even a couple of days later, with no prior information whatsoever
- The prices are generally slightly higher than the market rates, and of course, you cannot bargain here.

CaseStudy of mithai4all

Description : Online sweet and namkeen store shipping globally.

Company Overview: Mithai4all is India's first mithai portal where one can buy mithai and namkeen from India's leading mithai vendors.

Shipping to 30 plus cities in India and 20 Plus countries in the world.

500 plus varieties of mithai, Namkeen, biscuits and cookies of leading brands from different parts of India.

List of Brands

- Karachi Bakery, Hyderabad
- Anand Sweets, Bangalore
- Kaka Halwai Sweet Center, Pune
- Bikanervala, Delhi

Cutomised delivery and packaging for bulk orders of corporate, event management companies, wedding organizers etc.

Homepage URL: <http://www.mithai4all.com>

Industry: Ecommerce

Number of Employees: 10

Shipping & Delivery Policy (Products and Services)

1. All efforts will be made by us to ensure a reliable, quick and prompt shipping and delivery of your order, once your order process is complete.
2. To ensure the products reach your address in the best condition, we follow the packing procedures as laid down by international standards:
3. Products packed in glass bottles, jars etc... are all individually bubble wrapped
4. All orders are packed in 5+ ply corrugated boxes
5. Any empty spaces around the products in the box are stuffed with bubble sheet ensuring the products are securely held in place
6. All orders placed with us will be delivered to your address through logistics express surface service or through our despatch and delivery team. All processed orders can be tracked using the Track Shipping option on our online store.
7. The normal delivery time of the products ordered is based on location and vary across different cities in India. Our products can be delivered anywhere across India, through our logistics express surface service or through our despatch and delivery team.
8. In case of urgent or faster delivery of your order, please contact our customer care team for air freight options, available at an extra surcharge. Note: not all products are allowed as air cargo.
9. Below is an indicative maximum lead time for delivery, to some cities across India. Deliveries to:
 10. India : 2 to 7 working days
11. For the items delivered by express courier, their respective policies apply.

12. We are not responsible for missed/late deliveries due to curfews, acts of government, acts of nature, holidays, incorrect addresses or acts of war. We reserve the right to deny services to any sender, without any explanation and are not liable for more than the retail cost of products.
13. We shall try our best for prompt delivery; delayed/early delivery for whatever reason shall not entitle the user for any damages or compensation.
14. In spite of full caution taken at the time of delivery, we will not be responsible for a mis-delivery if the receiver of the product at the address on the order form misappropriates, damages or fails to hand over the product to the person named on the order form and takes the item posing himself to be the correct person.
15. Delivery of our services will be confirmed on your email ID as specified during registration.
For any issues in utilizing our services you may contact us through email
- info@mithai4all.com
16. Shipping charges are as below
17. Local delivery charges within Pune :Rs. 72/- per Kg (gross weight including packaging)
18. National delivery within Pune other than Pune local :Rs. 72/- per 500 gms(gross weight including packaging)
19. International (US, UK, Canada, Singapore & Dubai)
 - a. Rs. 1183/- for first 500 gms
 - b. Rs. 407/- for every subsequent 500 gms till 6 kg
 - c. Rs. 589/- for every Kg after 6 kg (gross weight including packaging)

3.2 Online payments

3.2.1 Security measures of online payment systems

1) The Encryption Approach

Encryption is a process of converting plain text or data into ciphertext so that the transmitted information cannot be accessed by anyone other than the receiver and the sender. The idea of encryption is

- (1) to secure stored data
- (2) to guard information transmission.

There are various types of encryption that differ in features as well as the context of deployment. Nevertheless, Public Key Encryption and Symmetric Key Encryption are the two most popular methods implemented at large by the ecommerce industry.

In Public Key Encryption two mathematically correlated digital keys are used, which are a private key and a public key, while in Symmetric Key Encryption, both the receiver and the sender use identical keys to encrypt and decrypt the information.

2)Secure Socket Layer (SSL)

Developed by Netscape Communications Corporation, Secure Socket Layer, or SSL, is apparently the most prevalent security model deployed by e-commerce businesses worldwide to secure its payment channels.

The SSL implements data encryption, optional client authentication, server authentication, and message integrity for TCP/IP connections. The protocol's design aims to prevent eavesdropping, tampering of information, and forgery while transmitting data over the Internet between two interacting applications.

Secure Socket Layer is a traditional protocol, widely adopted across the ecommerce industry. It meets the following security provisions –

- Encryption
- Authentication
- Non-reputability
- Integrity

“<http://>” is used for HTTP URLs without SSL, whereas for HTTP URLs with SSL, “<https://>” is applied.

3)Secure Hypertext Transfer Protocol (S-HTTP)

S-HTTP enhances security over the internet by empowering the HTTP internet protocol with authentication, public key encryption, and digital signatures.

Secure HTTP strives to make transactions more secure by negotiating encryption schemes used between a server and the client. Created to coexist and seamlessly integrate with the HTTP, it enables optimal end user security through multiple defence mechanisms.

4) Secure Electronic Transaction (SET)

The SET specification, collaborated by MasterCard and VISA, ensure the safety of all parties involved in an e-commerce transaction. It is specifically designed to perform critical functions like –

- Authenticating cardholders and merchants
- Ensuring confidentiality of information and payment data
- Define protocols and electronic security service providers

Secure Electronic Transaction enables interoperability between applications across diverse platforms and operating systems. SET integrates the following components –

- **Digital Wallet Software** – Secures cardholder's online purchases via point and click interface.
- **Merchant Software** – Helps merchants interact with financial institutions and customers in a secure manner.
- **Payment Gateway Server Software** – Provides support for merchant's certificate request, enabling an automatic and standard payment process.
- **Certificate Authority Software** – Assists financial institutions issue digital certificates to merchants and cardholders to register for secure electronic commerce.

5) Safe Login Screen

It is critical to make the login system as secure as possible. Otherwise, it will be easy for the hackers to infiltrate and get access to sensitive data. Implementing this safety protocol is moderately easy, but it can efficiently ward off many security threats.

6) Digital Signature

Digital signature is an encrypted message with a unique private key capable of verification. The signature is linked to the data in such a way that in case the data is altered, the electronic signature is automatically invalidated.

Securing the safety and confidentiality of customer's' payment information is a serious issue. The above guidelines will help e-commerce enterprises decrease the possibility of security breaches, boosting their confidence to expand businesses online.

7) PCI Compliance

One of the first steps to take is to make sure your payment system is Payment Card Industry (PCI) compliant. The Payment Card Industry Security Standards Council was formed in 2006 to regulate major payment brands and help merchants keep their customers' financial data safe. It's their prerogative to maximize information security by implementing 12 security requirements.

8) Updated Operating Systems

It's also smart to stay current with all security updates that are available for your business's network of computers. Because hackers are constantly coming up with new techniques, it's critical to stay one step ahead. If you haven't done so already, you should sign up for automatic updates for your entire network.

3.2.2 Payment gateways

Payment gateways is a software that facilitates the communication of Transaction information.

- A payment gateway is a software program integrated to a merchant's website to transmit transaction data to
 - Credit Card
 - Net Banking
 - Cash Card
 - Mobile Payment
- acquirer for authorization and settlement.
- It includes whether there are sufficient funds available, whether the details all matched correctly and whether there has been any fraudulent activity.
 - In order to check these details, the Payment Gateway will communicate with the Card Schemes and Issuing Banks.
 - And then report back with its findings and relevant transaction response.
 - Merchants gain the ability to perform real-time Credit Card authorizations from website over the Internet.
 - Customers can pay for purchases across the Internet through Credit Cards within seconds, after the gateway obtains authorization from the Credit Card institutions.

EXAMPLE



- Payment gateway protect credit card details encrypting sensitive information such as credit card number.
- To ensure that information passes securely between the customer and the merchant and also between the merchant and the payment process.

3.2.3 Concept of NEFT, RTGS,IMPS

NEFT :National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals can electronically transfer funds from any bank branch to any individual having an account with any other bank branch in the country participating in the Scheme.

Transaction Timings :

Monday to Saturday(Except 2nd and 4th Saturday)

Timings : - 8:00 AM to 6:30 PM

How does NEFT system operate

Step 1: First of all, the remitter has to provide the requisite information like

- Beneficiary's Name.
- Beneficiary's Account number.
- Beneficiary's Account type (cash credit, loan account, etc)
- Bank name, location & base branch in which the beneficiary account is held.
- IFSC code of beneficiary bank etc in order to start the process of NEFT.

Step 2: The bank branch at which the fund transfer request originated, prepares a message and sends it to its pooling centre (also called the NEFT Service Centre).

Step 3: The pooling centre forwards the message to the NEFT Clearing Centre (operated by the National Clearing Cell, RBI, Mumbai) to be included in the next available batch.

Step 4: The RBI at the clearing centre sorts the transactions bank- wise and prepares accounting entries to receive funds from (debit) the originating banks and give the funds to (credit) the destination banks. Thereafter, bank-wise remittance messages are forwarded to the destination banks through their pooling centre (the NEFT Service Centre).

Step 5:The destination banks receive the remittance messages from the Clearing Centre and pass on the credit to the beneficiary accounts.



Benefits:

- Faster – Its faster and more convenient than sending Demand Drafts / Cheques / Telegraphic Transfers.
- Easier – Forget long queues and time-consuming DDs, cheques and pay orders! No need to visit the bank branch and search for a courier.
- Reach – No Geographical limitations within India as long as it is a participating bank in the RBI's RTGS/NEFT system.

Indian Financial System Code(IFSC)

- IFSC Code is 11 digit code for identifying the bank and branch
- Used by both RTGS and NEFT finance transfer systems
- code consists of 11 characters-
- first 4 characters – entity
- fifth position - ‘0’
- last 6 characters – branch number

E.g. (ICIC0000039) is an IFSC code of one of the branches of ICICI Bank.

RTGS

'RTGS' stands for Real Time Gross Settlement, which can be defined as the continuous (real-time) settlement of funds individually on an order by order basis (without netting).

'Real Time' means the processing of instructions at the time they are received rather than at some later time.

'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis). Considering that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable.

The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is Rs 2 lakh. The maximum limit is Rs 10 lakh per day.

NEFT Vs RTGS

S. NO	Criteria	NEFT	RTGS
1.	Settlement	Done in batches (Slower)	Real time (Faster)
2.	Minimum amount of moneytransfer limit	No Minimum	1 lacs
3.	Maximum amount of money transfer limit	No Limit	No Limit
4.	When does the Credit Happen in beneficiary account	Happens in the hourly batch between Banks	Real time between Banks
5.	Maximum Charges as per RBI	Upto 10,000 – Rs 2.5 from 10,001 – 1 lac – Rs 5 from 1 – 2 lacs – Rs 15 Above 2 lacs – Rs 25	Rs 25-30 (Upto 1 – 5 lacs) Rs 50-55 (Above 5 lacs) (Lower charges for first half of day)
6.	Suitable for	Small Money Transfer	Large Money Transfer

IMPS

The IMPS (Immediate Payment Service) from Bank helps you access your bank account and transfer funds instantly and securely.

You can send money using Net banking on an internet-powered laptop or PC.

IMPS enable you to transfer funds from your account to any account of same bank or different bank account. The beneficiary account is credited immediately when a fund transfer request is made from your side.

This service is available 24x7, throughout the year including Sundays and any bank holiday.

Objective of IMPS

- Available – 24*7*365
- No more sharing of bank account details
- Instant
- Payment – Simple, convenient
- Time & cost saving
- Safe & secure
- Immediate Confirmation
- Use existing payments infrastructure (existing ATM networks)

3.2.4 Online Payment System using Mobile apps :

PayTM is one of the largest mobile commerce platforms in India, offering its customers a digital wallet to store money and make quick payments.

One97 is cloud based company which provide various online services like Online Mobile recharge, Gas bill payment, Dish Tv recharge, Bus ticket Booking, Track the bus before boarding, Mobile Games, Online shopping, Direct selling on their website, online wallet, Payment solutions etc. It was established by Vijay Shekhar Sharma in 2000 in Delhi.

One97 Pvt. Ltd. sell all their services under a brand name PAYTM. Paytm is their brand to provide the services like Recharge, Online shopping, ticket booking etc. Customer can get their services from the website of Paytm i.e. www.paytm.com or the mobile/tablet application of all smart phone platforms like Android, ios, Blackberry, windows.

Service Quality of Paytm:

1. **Access:** - The Access of their website and the application is very great. The size of website is so less that anyone can open it even with the 2G internet connection. The mobile application is also easily available on their respective platforms.
2. **Availability-** Service of Paytm recharge is a cloud based service so it is available by 24x7. Customer can easily access their website or app and recharge their mobile number even at mid night also.
3. **Commitment-** Paytm make a commitment/mission, “One97 delivers mobile content and commerce services to millions of mobile consumers through India’s most widely deployed telecom applications cloud platform.”
4. **Communication-** The way of communication of one97 under Paytm brand is totally different then the other online recharge operators. They provide an customer care email id which customer can use 24x7. They create the two way communication by using social networking like facebook, twitter, LinkedIn, blog.
5. **Functionality-** One97 continually working on increasing their ability to handle the Internet traffic. It enhances the server capacity and maintain it by server experts. It handles so many services at a hand including mobile recharge.
6. **Reliability-** The tag line of Paytm confense “Seal of Trust”.

7. **Responsiveness-** The main big Credit worthiness of one97 is their “Response to Customer” system. They provide 24x7 email support to consumer queries. But there is a gap in tele communication at One97. They did not provide direct customer care executive contact but they provide a number at where customer can record their complains and after analysing that they call back to the customer in come cases.

BHIM

Bharat Interface for Money (BHIM) provides fast, secure, reliable medium to make digital payments through your mobile phone using UPI (Unified Payment Interface) platform via Mobile App and USSD (Unstructured Supplementary Service Data) platform via *99# service.

BHIM is developed by the National Payment Corporation of India (NPCI), a not-for-profit company for providing retail payment systems in the country under guidance from Reserve Bank of India.

BHIM has been designed for quick and secure user on-boarding, BHIM has been a huge boon for merchants who can now accept payments directly into their bank accounts.

How does it work?

- After downloading the app, give necessary permission and verify mobile number linked with bank account. Register your bank account with BHIM, and set a UPI PIN for the bank account using last 6 digits of your debit card and expiry date. Your mobile number is your payment address (PA), and you can simply start transacting.
- **Send / Receive Money:** Send money to or receive money from friends, family and customers through a mobile number or payment address. Money can also be sent to non-UPI supported banks using IFSC and MMID. You can also collect money by sending a request and reverse payments if required.
- **Check Balance:** You can check your bank balance and transactions details on the go.
- **Custom Payment Address:** You can create a custom payment address in addition to your phone number.
- **QR Code:** You can scan a QR code for faster entry of payment addresses. Merchants can easily print their QR Code for display.
- **Transaction Limits:** Maximum of Rs. 10,000 per transaction and Rs. 20,000 within 24 hours. The limit for USSD has currently been set at ₹5,000 per day.

Benefits:

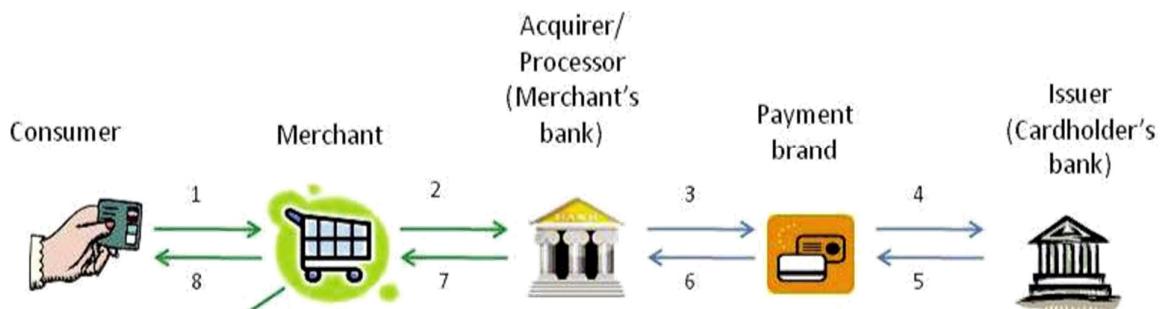
1. One digital payment app for all bank accounts.
2. Money remains in your bank account, so you earn interest.
3. No charges from using BHIM app infra, minimal UPI charges from banks for making transactions.
4. Simple, secure and light.
5. BHIM framework *99# works without internet.
6. Transaction from ₹ 1/- to ₹ 10,000/-
7. Daily transaction limit of ₹ 20,000/-

3.2.5 Online payment process through Credit and Debit Card

DEBIT CARD

- Debit card is a plastic card which provides an alternative payment method to cash when making purchases.
- Functionally, it can be called an electronic check, as the funds are withdrawn directly from either the bank account, or from the remaining balance on the card.
- It is also known as BANK CARD or CHECK CARD.
- Debit cards can also allow for instant withdrawal of cash, acting as the ATM card for withdrawing cash and as a cheque guarantee card. Merchants can also offer "cash back"/"cash out" facilities to customers, where a customer can withdraw cash along with their purchase.
- It is used instead of a check to make purchases, anywhere Visa is accepted
- It is used instead of a credit card to pay bills such as utilities, insurance and car payments
- PIN-system security
- Change your PIN at any Merchants Bank branch
- No annual fee

Payment process through Debit Card



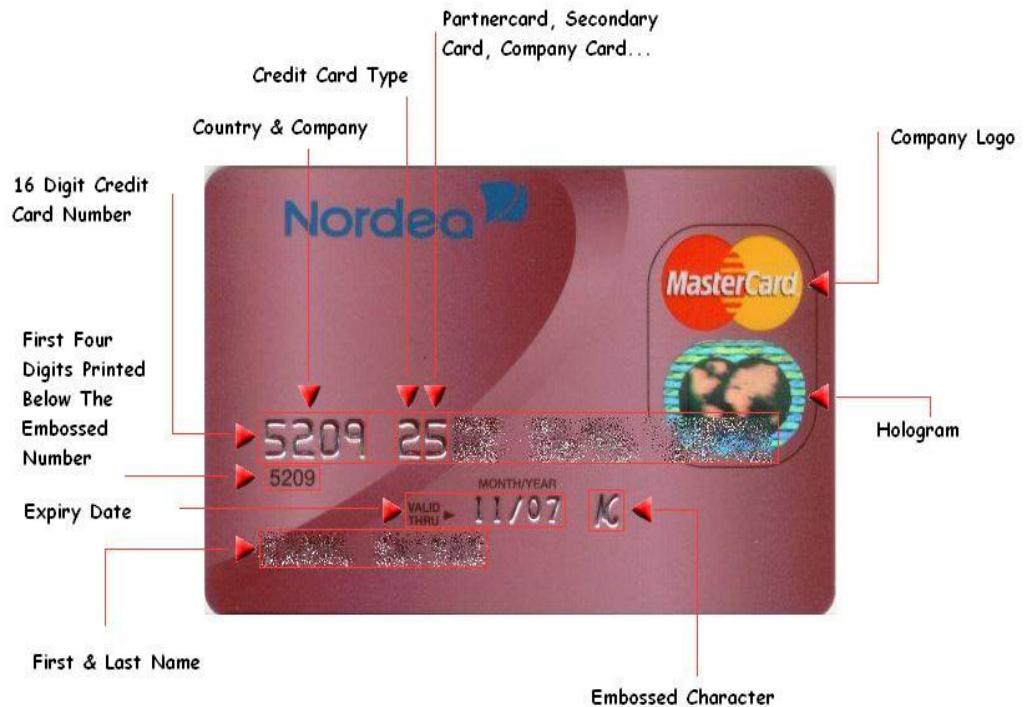
1. The consumer selects a card for payment. The cardholder data is entered into the merchant's payment system, which could be the point-of-sale (POS) terminal/software or an e-commerce website.

2. The card data is sent to an acquirer/payment processor, whose job it is to route the data through the payments system for processing. With e-commerce transactions, a “gateway” provider may provide the link from the merchant’s website to the acquirer.
3. The acquirer/processor sends the data to the payment brand (e.g. Visa, MasterCard, American Express, etc.) who forward it to the issuing bank/issuing bank processor
4. The issuing bank/processor verifies that the card is legitimate, not reported lost or stolen, and that the account has the appropriate amount of credit/funds available to pay for the transaction.
5. If so, the issuer generates an authorization number and routes this number back to the card brand. With the authorization, the issuing bank agrees to fund the purchase on the consumer’s behalf.
6. The card brand forwards the authorization code back to the acquirer/processor.
7. The acquirer/processor sends the authorization code back to the merchant.
8. The merchant concludes the sale with the customer.

Credit Card

Credit cards allow you to 'buy goods now and pay later' - called 'buying on credit'.

- They aren't linked to your bank account.
- If you don't repay your bill in full by the date shown you're charged interest on the whole amount of the bill for that month.
- The rates of interest - indicated by the APR (annual percentage rate) - is very high.
- A credit card is different from a charge card, where a charge card requires the balance to be paid in full each month.
- In contrast, credit cards allow the consumers to 'revolve' their balance, at the cost of having interest charged.



Payment Process

- **AUTHORIZATION** – Approval code which the merchant stores with the transaction.
- **BATCHING** – Transactions stored in “batches” which are send to the acquirer.
- **CLEARING AND SETTLEMENT** – debits the issuers for payment and credits the acquirer.
- **FUNDING** - Merchant receives the amount totaling the funds in the batch minus the “discount rate.”
- **CHARGEBACKS** - Chargeback is an event in which money in a merchant account is held due to a dispute relating to the transaction.

SHORT NOTES :-

1. What is CAPTCHA?

CAPTCHA or Completely Automated Public Turing test to Tell Computers and Humans Apart is a technique to distinguish between humans and computers.

CAPTCHA is mainly used as a security check to ensure only human users can pass through. Generally, computers or bots are not capable of solving a captcha.

Captcha is generated by distorting an image with text/numbers, in such a way that any OCR technology fails, and only a human eye can read and make sense.

1. Generated- Randomly using predefined algorithms.
2. Used- To stop the fake traffic on website.
3. Checked- The entered text is matched with the displayed characters.

2.What is criteria to create strong password?

Passwords are a first line of protection against any unauthorized access into your personal computer. The stronger the password, the higher level of protection your computer has from malicious software and hackers.

A strong password isn't just about one password, it's important that you guarantee strong passwords for each account that you access through your computer. When you are utilizing a corporate network, the network administrator may encourage you to use a strong password.

- A strong password must be at least 8 characters long.
- It should not contain any of your personal information—specifically your real name, user name, or even your company name.
- It must be very unique from your previously used passwords.
- It should not contain any word spelled completely.
- It should contain characters from the four primary categories, including: uppercase letters, lowercase letters, numbers, and characters.

3.What is Shopping Cart?

Software used to make a site's product catalog available for online ordering, whereby visitors may select, view, add/delete, and purchase merchandise.

Shopping carts can be sold as independent pieces of software so companies can integrate them into their own unique online solution, or they can be offered as a feature from a service that will create and host a company's e-commerce website.