

M.Com Part I  
Semester I  
Subject : E Commerce  
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Unit II  
Portals and Payment Solution

# Introduction to Portals

Portals are online platforms that allow businesses to conduct interactions and transactions with customers and suppliers instantly facilitating a more initiative and connected operation.

## Features of Portals

- i. Content management capabilities
- ii. Organize product catalogues
- iii. Multiple payment modes
- iv. User policies

# Portals in India



# Difference Between Website & Portal

Website	Portal
Informational aim only	The aim is to inform, collect information from users and provision of service
A small range of topics	A wide range of topics
Simple construction	Modular construction
Equal approach to users	Identifying different user groups
All content available without logging in	Access to some sections may require authorization
The same content for all people	The content matches a specific user
The user has access to content and simple interactions (e.g. subscription to newsletter)	There is a two-way communication between the user and the portal- forms, applications, checkboxes
One team of administrators	Many admin teams and multi-level access policy
Usually simplified security and control mechanism	Complex security and control mechanism

# E Commerce Portals



# Vertical Portals

A vertical portal is a unique access point to a certain industry, market niche, or area of interest.

## Examples

a) [www.contractor.com](http://www.contractor.com) - Construction Industry

# Horizontal Portals

These are web portals which focus on a wide array of interests and topics. They are also called as mega portals.

## Examples

1. Yahoo ([www.yahoo.com](http://www.yahoo.com))
2. MSN ([www.msn.com](http://www.msn.com))

# Spot Portals

1. This is the third type of portal attempting to take the advantage of vertical & horizontal portals.
2. It is broader in the range of product it carries than a vertical portal & provides products along with its information.



# Enterprise Information Portal

1. An Enterprise Information Portals (EIP) is a class of applications that enables organizations to unlock internally and externally stored information and provide users a single gateway to the personalized information needed for business decisions.
2. Integration and presentation are the two main functions of an EIP. An EIP should be able to extract information from multiple sources and adjust the information in the portal.

# Payment Gateways

A payment gateway is an online payment's services which is integrated with the e-commerce platform and is devised as the channel to make and receive payments.



# Smart Card



- In the Net business, the smart card functions as a separate currency. Credit cards are the currency of internet. Almost all online purchases are paid via these cards, which provide a secure, fast and easy-to-use method of payment for both merchants and customers.
- Smart card is like a credit card of a bank relating to the bank transaction and it is the most convenient device to draw cash from Automatic Teller Machine (ATM), but also to check weapons in and out of the armoury and for personnel tracking and identification purposes.