



B.Com Honours

Semester V

Calicut University

COMPUTER APPLICATIONS IN BUSINESS

Course Code: COM5EJ307 • Module 3 Notes

Module III: E-Commerce & Digital Payment Systems

Covers e-commerce business models, technical requirements for e-commerce portals, fulfillment delivery modes, and digital payment infrastructure in India.

Unit 5: E-Commerce Business Models & Website Requirements

E-Commerce: Commercial transactions conducted electronically over the Internet. Business Models:

- 1. **B2B (Business-to-Business):** Bulk wholesale transactions (e.g. Alibaba, IndiaMART).
- 2. **B2C (Business-to-Consumer):** Retail online storefronts (e.g. Amazon, Flipkart).
- 3. **B2G (Business-to-Government):** Public procurement tenders & e-Procurement (e.g. GeM Portal).
- 4. **C2C (Consumer-to-Consumer):** Peer-to-peer marketplaces (e.g. OLX, eBay).
- 5. **B2E (Business-to-Employee):** Internal employee portals for benefits & procurement.

E-Commerce Website Requirements: Shopping cart software, payment gateway integration, SSL encryption, database server, inventory management, and digital fulfillment tracking.

Unit 6: Digital Payments Infrastructure & Payment Terminals

Digital Payment Modes: USSD (*99# feature phone banking), NUUP, AEPS (Aadhaar Enabled Payment System), UPI (Unified Payments Interface - Instant 24/7 VPA transfers), Debit/Credit Cards, Prepaid Cards, Internet Banking, Mobile Banking, & E-Wallets. Payment Terminals: POS (Point of Sale), M-POS (Mobile POS), & V-POS (Virtual POS).

Practical Case Framework 1 (E-Commerce Business Models Matrix): Compare transaction volume, target buyer, pricing structure, and revenue model across e-commerce types.

E-Commerce Business Model Reference Table:			
E-Commerce Model	Primary Stakeholders	Typical Order Size & Pricing	Real-World Platform Example
B2B (Business-to-Biz)	Wholesalers & Manufacturers	Bulk Orders / Negotiated Contract Price	IndiaMART / TradeIndia / Alibaba
B2C (Biz-to-Consumer)	Retail Merchant & End Consumer	Individual Unit / Retail Standard Price	Amazon / Flipkart / Myntra
B2G (Biz-to-Govt)	Private Suppliers & Govt Depts	Large Tender Contracts / L1 Bidding	Government e-Marketplace (GeM)
C2C (Consumer-to-Cons)	Individual Sellers & Buyers	Second-hand Goods / Peer Bargaining	OLX / Quikr / eBay

Practical Case Framework 2 (Digital Payment Infrastructure Matrix): Map payment mechanism, authentication protocol, settlement speed, and hardware requirements.

Digital Payment Infrastructure Systems Table:

Payment System	Underlying Technology	Authentication Method	Hardware / Access Requirement
UPI (Unified Payment Interface)	IMPS Infrastructure / NPCI	UPI PIN (2-Factor Auth)	Smartphone & Active Data/Internet
AEPS (Aadhaar Payment)	Micro-ATM / NPCI Central Bio Server	Biometric Fingerprint Scan	Micro-ATM POS Scanner & Aadhaar No.
USSD (*99#)	GSM Telecommunication Protocol	MPIN via USSD Session	Feature Phone (No Internet needed)
POS / M-POS Terminals	EMV Chip / Contactless NFC	Card PIN / Bio Sensor	POS Terminal Hardware / Smartphone

Acing your exams is just a click away!

Visit www.degreeelive.in to download the next module for free.

DegreeLive