

## Chip

## Shop online for your valentine gifts

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# Shop online for your valentine gifts

## KEY DETAILS

### SKILL LEVEL

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Moderate

### NOW YOU CAN

- Shopping for gifts online

### PROJECT TIME

45 Minutes

### WHAT YOU WILL NEED

- Internet connection
- Internet Browser

*Valentine's Day gives you an opportunity to bring out your romantic side. But what if you cannot manage to buy a gift for your better half thanks to all the work piled up on your desk and a deadline staring at you in your face? Here's a list on virtual shopping option to help you save your life and salvage your relationship!*

BY KAMAKSHI S

Valentine's Day is not just for couples who meet each other for a romantic evening. Looking at the recent transition of urban cultures, people gift presents to their loved ones irrespective of a romantic angle. While some romantics make most of this day, being a working day, it gets difficult to please everyone. And for most working professionals, Valentine's Day comes at wrong time. There's the annual budget, filing of tax papers, savings and deduction along with a day like this right in the middle of the month! Moreover, if you are in a long distance relationship, it becomes all the more difficult to keep up your commitments and make your special someone feel loved and important. So if you don't have time for a date, want to surprise your valentine by mailing them gifts at home

## IS VIRTUAL SHOPPING SAFE?

Virtual shopping helps you save time on many levels including returns and refunds. Although there are several safety norms undertaken by the credit card companies and payment gateways, you still need to exercise caution with regards to where you shop from. It's always safe to shop with a credit card as you can always ask for a reversal of payment. You will not have this option if you are using direct debit options like net banking or PayPal to purchase the products. Make sure you read the terms and conditions carefully, especially if it is your first purchase from that particular website. Also check the if the browser security indicator lock is on.

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and want to defer paying for the gifts you purchase, online shopping is the way to go!

### REDIFF SHOPPING

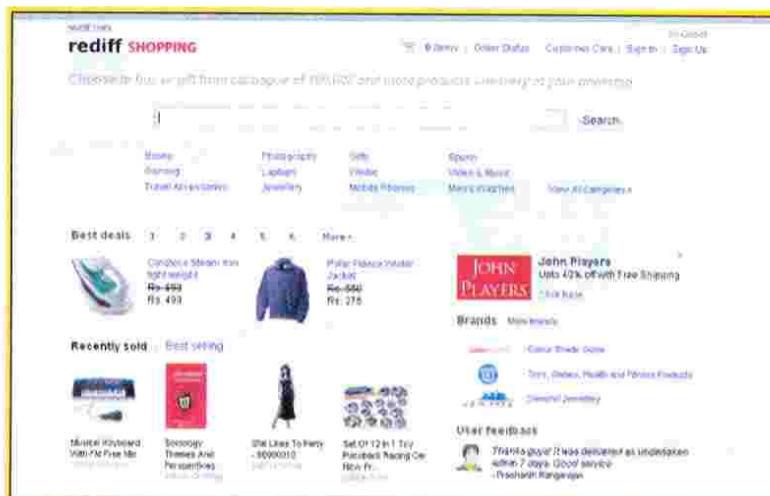
Founded in 1996, Rediff.com is one of the earliest dot-com companies based and operating out of India. To shop using this portal, visit [www.rediff.com](http://www.rediff.com) and click the 'Shopping' icon. The products are classified under categories such as Apparels & Accessories, Art, Baby Care, Computers & Peripherals, Electronics, Faith & Beliefs, Flowers, Food & Beverages, Gifts, Health & Fitness, Home Decor & Appliances, Office Products, Personal Care & Beauty, Services, Sports, Toys & Games, Travel, Valentine and Video & Music to cater to recipients with varied tastes. They also come up with special pages for gifting on special occasions. Various features of the web portal are as listed below:

- ▶ Products like flowers and cakes are listed as 'Express Delivery' is delivered within 24-hours in select cities.
- ▶ If you don't like anything on their shopping link you can try Rediff Auctions for gift options too.
- ▶ You can pick from a variety of payment options such as demand drafts, cheques, net banking, COD (cash on delivery), ITZ, Bill Junction, PayMate or credit cards.
- ▶ While the website offers cancellation procedures, there are certain preconditions. Promotional products which come under special Events & Promotions (like Valentine's) or are marked for Express Delivery cannot be cancelled. You can cancel orders placed for perishable goods, but after paying for the product in full.
- ▶ Any refund and returns request needs to reach the website with seven days of delivery. A list of valid refund and returns reasons can be found under the customer care section of the website.
- ▶ You can ask for a refund if you found the gift to be different from what you ordered online.

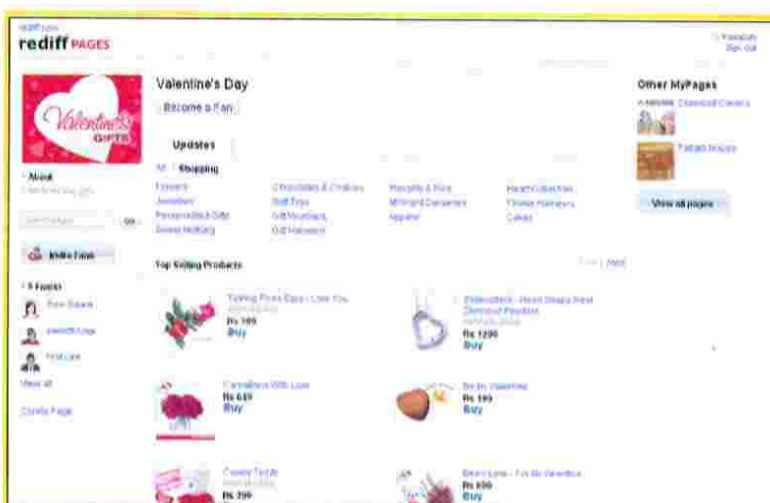
### INDIATIMES

Indiatimes came into existence in 1999, and it is a venture of The Times Group. The web portal is home to over 30,000 products listed under sections like Apparel & Jewellery, Movies, Music & Games, Books & Magazines, Health & Beauty, Electronics & Computers, Mobiles & Cameras, Flowers & Gifts, Home & Office, Baby, Toys & Sports, Art & Paintings, and Astro & Services. Various features of the web portal are as listed below:

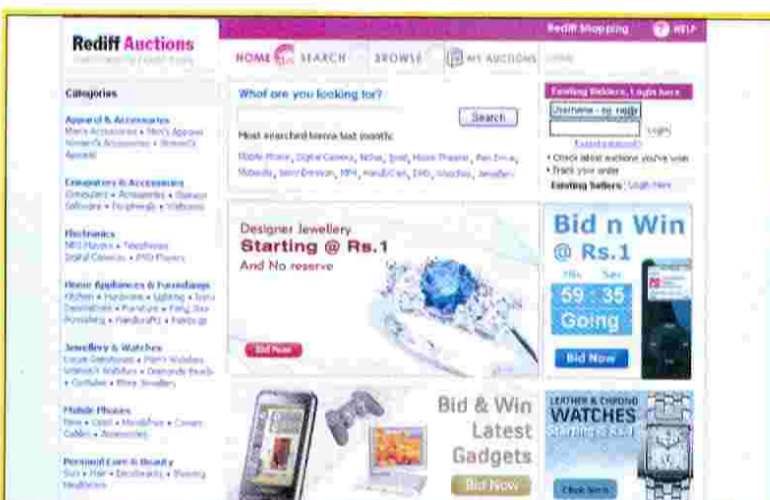
- ▶ Products like flowers, gifts and cakes come with an assured 24-hour delivery clause.
- ▶ The website offers very good cross branding



The best part about shopping on Rediff.com is that it is very light on your system, and the clean layout ensures your order processing time is considerably reduced.



Special occasions are featured as separate pages on the Rediff Shopping website. This ensures that the website is easily navigable.



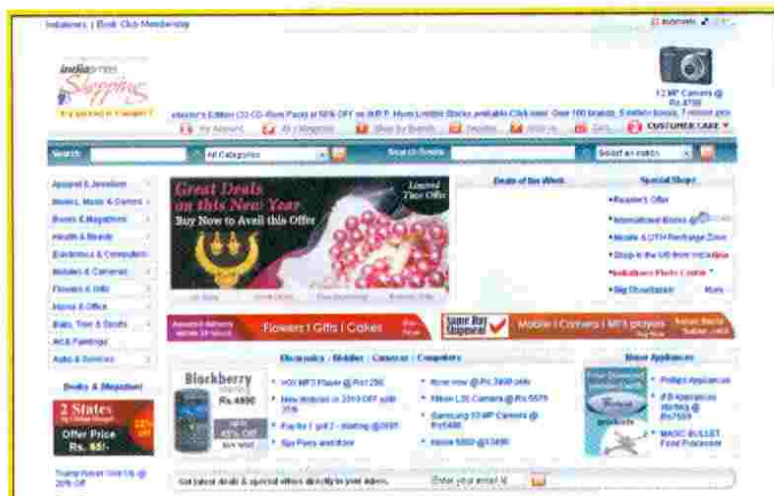
If the price is an issue for you or you are unable to find a particular product, you can try your luck at Rediff Auctions instead.

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Indiatimes Shopping is a good option especially if you are looking for products like lingerie which you would be probably not comfortable purchasing across the counter at a mall.



Just like Rediff shopping you can browse for gifting solutions which are available for specific occasions. Usually such gifts are off the shelf after the occasion has passed.



While browsing through Future Bazaar, you can shop from three physical shops at once, i.e. from eZone, Pantaloons and Big Bazaar.

of various products under special offers and discounts.

- ▶ You can opt for the Indiatimes Book Club membership program to receive special offers on newly released books and bestsellers.
- ▶ You can pick from a variety of payment options such as demand drafts, cheques, net banking, COD (cash on delivery), ITZ cash card and Done cards, mobile payments gateways like mCheck and Paymate or credit cards.
- ▶ For any refund and returns request needs to reach the website with 21 days of delivery. A list of valid refund and returns reasons can be found under the customer care section of the website.
- ▶ You can ask for a refund if you found the gift to be different from what you ordered online.

### FUTURE BAZAAR

Another popular retailing chain headquartered in Mumbai since as early as 1987, [futurebazaar.com](http://futurebazaar.com) is best described as an 'e-tailing' portal for the mega retail chain. It provides an online mall for the Future Group, which has its wings well spread across all verticals of retailing, like fashion chain Pantaloons, consumer durables eZone, food chain Big Bazaar and Food Bazaar, to name a few. Various features of the web portal are as listed below:

- ▶ Unlike the other web portals, you can walk into any of the retail stores to see what the product is like.
- ▶ You can pick from a variety of payment options such as demand drafts, cheques, net banking or credit cards.
- ▶ The best selling and most widely ordered products are listed under the 'Deals & Promotions' section of the website.
- ▶ The website claims free shipping on most of its products and also promises 50% money back if the product is not delivered within 7 days, however, it is advisable to read the terms and conditions carefully.
- ▶ Any refund and returns request needs to reach the website within 15 days of delivery. A list of valid refund and returns reasons can be found under the returns policy of the website.

### SHOPPERS' STOP

This is the online version of the retail chain of stores. You can shop across various departments on the website which include Apparel, Accessories and Footwear for both men and women, Mustang Jeans, Hidesign, Kids Toys, Mothercare, Watches, Home & Travel, Fragrances, Skincare, Cosmetics and Makeup, Gift Ideas, Gift Vouchers, Crossword, Zoozoo Collection

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apart from their special offers section. Various features of the web portal are as listed below:

- ▶ You can either pay using your net banking account or credit cards.
- ▶ Unlike futurebazaar.com, the website doesn't feature its entire physical collection for sale online.
- ▶ For any refund and returns request needs to reach the website with 14 days of delivery. You can also return products purchased online through their physical stores too. A list of valid refund and returns reasons can be found under the returns policy of the website.

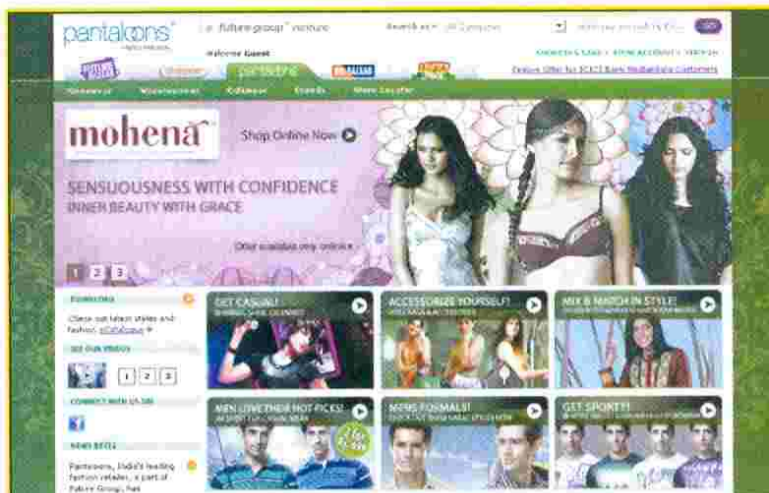
### EBAY

Its' not a typical e-tailing or e-commerce website, eBay can be best described as a peer-to-peer auction website. Although the company is headquartered in

### SECURING YOUR ONLINE PAYMENT TRANSACTIONS

Whenever you transact online, make sure you use a payment option which will help you keep a track of your payments. Hence payment systems like PayPal, PaisaPal, Credit cards are always preferred. Even DDs and cheques are said to be more reliable than a COD or direct account debit as the risk of account phishing decreases manifold. Most websites use third payment gateways to receive the transaction amount. When using payment gateways always check for the following:

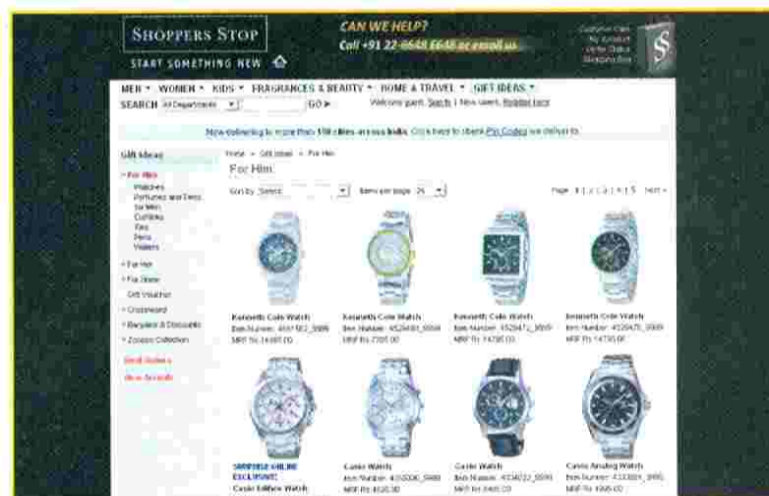
- ▶ **Security certificates:**  
Verisign is the most commonly used temporary security certificate used in India.
  - ▶ **SSL security:**  
The address of a SSL secured website would begin with an "https://" instead of the standard "http://"
  - ▶ **Paying by CC:**  
If the goods are different than what you ordered, or lower in quality or quantity than promised, you can ask your credit card company to recall the amount paid on proving your case successfully.
- In order to protect yourself from being a victim of phishing,**
- ▶ Keep a check on websites which ask for secure data.
  - ▶ Do not give out personal information to random sites.
  - ▶ Ensure that the website is secure and uses an SSL Connection.



Through the interlinked portals, Future Bazaar enables you to shop for everyone all at once, the gadget freaks, the homely ones and the fashion lovers.



Although you cannot shop for all the Shoppers Stop products available at their retail outlets, you can still exchange the products purchased online in their stores.



The website does not have any specific pages for any occasion, but you can still browse through the 'Gift Ideas' section to pick a gift.

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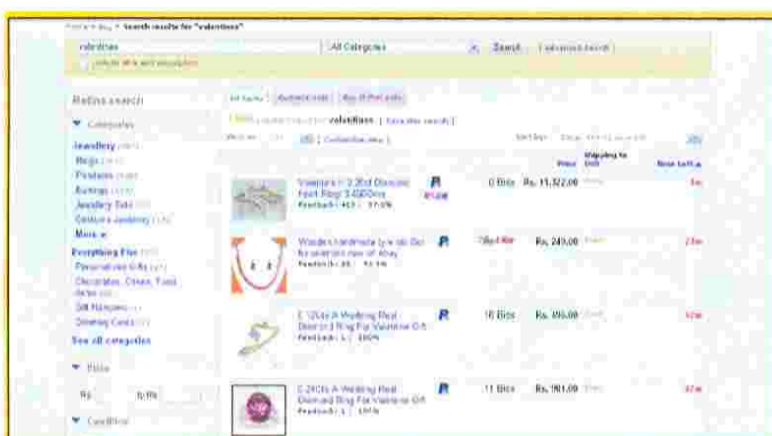
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eBay is not a traditional e-commerce site but a peer-to-peer auction site. And hence you should be diligent while buying stuff from the site.



There are no specific sections or links for occasion based purchases but you can search for products on the basis of keywords.

San Jose, USA, there are localized websites stationed in almost 30 countries. Other big names that the company owns are PayPal and Skype among others. You can purchase and sell many items on the website that are categorized under Apparel & Accessories, Books & Magazines, Cameras & Optics, Cars, Bikes & CVs, Coins & Notes, Collectibles, Antiques, Computers & Peripherals, Consumer Electronics, Fitness & Sports, Fun Stuff, Health & Beauty, Home, Decor & Furnishings, Jewellery, Kitchen & Home Appliances, Memory Cards, Pen Drives & HDD, Mobiles & Accessories, Movies & Music, Musical Instruments, Services & Real Estate, Stamps, Tools & Hardware, Toys, Games & Baby, Travel, Video & Computer Games, Watches, Alternative Energy -Solar/Wind, etc. So if you receive a Valentine gift you don't like, you can sell it on eBay and make some money off it!

- ▶ You don't need to register with the web portal unless you want to buy or sell products. You can look through the products without the need to sign in to the website.
- ▶ You can sell anything from valuable items to intangibles as long as they don't violate eBay terms and conditions.
- ▶ Some products attract little or no shipping costs if sent anywhere in India.
- ▶ You can pick from a variety of payment options such as demand drafts, cheques, net banking, bank deposits, COD (cash on delivery), credit cards or PaisaPay, which is the Indian version of PayPal.
- ▶ You can also shop from eBay USA directly if you want to use your PayPal account instead. There are certain offers and products available exclusively for PayPal users.
- ▶ For any refunds or replacements, you will have to contact the seller directly. ❌

ONLINE SHOPPING SITES AT A GLANCE					
	Rediff Shopping	Indiatimes Shopping	Future Bazaar	Shoppers Stop	eBay.in
Number of payment options	8	8	4	2	7
Refund	✓	✓	✓	✓	✓
Returns policy (number of days after delivery)	7	21	15	14	-
In store product experience	✗	✗	✓	✓	✗
Number of sections	19	13	37 (Across three sub portals)	17	32
Online gift cards	✗	✓	For ICICI banking users only	Redeem loyalty cards point online	NA
website	<a href="http://shopping.rediff.com">http://shopping.rediff.com</a>	<a href="http://shopping.indiatimes.com">http://shopping.indiatimes.com</a>	<a href="http://www.futurebazaar.com">www.futurebazaar.com</a>	<a href="http://www.shoppersstop.com">www.shoppersstop.com</a>	<a href="http://www.ebay.in">www.ebay.in</a>

### WHAT IS PHISHING?

Phishing basically is a criminal and fraudulent technique of retrieving confidential details like banking and transaction passwords, credit card details like CVV numbers and ATM PIN, especially by fooling a person into believing that the fraudulent site is indeed the real deal. Auction sites, online shopping sites and bank sites are the common targets for such Phishing activities. Phishing techniques usually urge the user either through e-mails or instant messages to enter sensitive data to a specific website. They then use these details to siphon out your account details.