

A SYSTEM AND METHOD FOR AUTHORIZING PAYMENTS OF A TRANSPORT COMPANY

FIELD OF INVENTION

The invention relates to a payment authorization. More particularly, the invention relates to a system and method for authorization of payments of a transport company.

BACKGROUND OF THE INVENTION

Fleet cards are a type of payment card that allows transport companies to manage their expenses associated with their vehicles they own and operate. These fleet cards, also known as fuel cards are provided to their drivers for ease of re-fuelling process in any petrol station while on duty. Currently, the payment using the fleet cards for re-fuelling are being managed either by prepaid or postpaid method. In prepaid method, the transport company deposits a prescribed amount of money into the fleet card. In postpaid method, the transactions are made first then, the transport company pays later for the transactions. This fleet card is a handy solution which is assigned to the driver based on trust between the driver and transport company. However, there is always a risk of drivers misusing the fleet card for their personal use, such as pumping fuel/petrol into their personal vehicle using company's fleet card, and re-fuelling diesel into an external fuel tank instead of the company's vehicle for illegal resale purpose, aka fuel theft. Such misuse of the fleet card may certainly cause a huge lost to the transport company and it is extremely tedious to track and catch the culprit red-handed. One of the solutions to prevent the fuel theft is by terminating suspicious illegal transaction upon detection. But this solution very often is not efficient and too late due to third parties such as credit card company or petrol kiosk company are involved.

Over the years, various systems and methods for fuel purchase are developed. For

instance, United States of America Patent Application Number US20140289115A1 discloses a method for facilitating the purchase of fuel from a fuel pump, by a driver using a credit instrument to make a request for fuel, for a vehicle forming part of a fleet of vehicles owned by a fleet owner having fleet management software, comprising causing the driver to be prompted to submit vehicle information and driver information via the fuel pump, responsive to a credit request to purchase fuel for a vehicle using the credit instrument, ensuring the credit instrument has the required credit, confirming the vehicle information and the driver information, and if the ensuring and confirming are affirmed: authorizing the dispensing of fuel by the fuel pump; and if the ensuring or the confirming are denied: declining the dispensing of fuel by the fuel pump.

Accordingly, it is desirable to provide a system which requires authorization prior to making a payment for availing products and/or services at a petrol station. This invention offers a solution to this problem.

SUMMARY OF INVENTION

The present invention discloses a system for authorizing payments of at least one transport company towards products and/or services comprises: an identity retrieval device arranged at a kiosk or counter to receive an identity information related to an employee of the at least one transport company and to convert the received identity information into a triggering token for transmission to a server; and, the server comprising: a personal identity validation module is configured to: process the triggering token to retrieve the identity information of the employee upon receiving the triggering token; retrieve a roster duty and attendance information of the employee from a database of the respective transport company based on the retrieved identity information; determine whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information; and, generate and transmit an approval token to the kiosk or counter for authorizing the

payments towards the products and/or services in the event of the employee is determined to be eligible.

Further, the server comprises: a credit network management module is configured to: manage a plurality of accounts related to the transport companies and each account of the transport company includes a plurality of sub accounts for individual employees.

Further, the credit network management module is configured to: manage an account related to a third-party entity associated with the transport companies; and, manage the accounts related to the financial services provided to the transport companies by the third-party entity.

Further, the credit network management module configured to: manage an account related to the petrol station associated with the transport companies; and, manage authorized payments towards purchase of the products and/or services performed by the employees of the transport companies

Further, the server comprises a trustworthy scoring module configured to calculate a credit accountability score of each transport company, determine a trustworthy score for that transport company based on the calculated credit accountability score of each transport company and their respective employee's performance record; and, generate a set of allowable goods and/or services for the respective employee to purchase at the petrol station based on the determined trustworthy score.

Further, the server comprises a station routing module configured to: retrieve a scheduled route information of that employee from the database of the respective transport company based on the received request; create a route map showing the path of the scheduled route using retrieved information; identify and display number of associated petrol stations located within a pre-determined range along the path of the

scheduled route; generate a list of identified petrol stations; and, transmit the generated list of associated petrol stations to a user device of the employee or the transport company to select a designated petrol station for refuelling.

Further, when the petrol station is in form of mobile skid tank, the station routing module configured to: receive a request to refuel at a remote area from the employee via the user device, where the request includes current location details; retrieve the employee information from the database of the respective transport company; instruct the personal identity verification module to generate an authentication key based on the retrieved information; identify at least one associated mobile skid tank located nearby the remote area; generate and transmit a request token to one or more of the identified mobile skid tanks to confirm their availability; and, transmit the location details identified associated mobile skid tank to the user device of the employee upon the confirmation from the identified mobile skid tank.

The present invention also discloses a method for authorizing payments of at least one transport company towards products and/or services comprising the steps: receiving, by an identity retrieval device arranged at a kiosk or counter, an identity information related to an employee of at least one transport company and converting the received identity information into a triggering token to be transmitted to a server; and, receiving, by the server, the triggering token further comprising the steps: processing, by a personal identity validation module, the triggering token for retrieving the identity information of the employee upon receiving the triggering token; retrieving, by the personal identity validation module, a roster duty and attendance information of the employee from a database of the respective transport company based on the retrieved identity information; determining, by the personal identity validation module, whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information; and, generating and transmitting, by the personal identity validation module, an approval token to the kiosk

or counter for authorizing the payments towards the products and/or services in the event of the employee is determined to be eligible.

Further, the server comprising the steps: managing, by a credit network management module a plurality of accounts related to the transport companies and each account of the transport company includes a plurality of sub accounts for individual employees.

Further, the credit network management module comprising the steps: managing an account related to a third-party entity associated with the transport companies; and, managing the accounts related to the financial services provided to the transport companies by the third-party entity.

Further, the credit network management module comprising the steps: managing an account related to the petrol station associated with the transport companies; and, managing authorized payments towards purchase of the products and/or services performed by the employees of the transport companies.

Further, the server comprising the steps: calculating, by a trustworthy scoring module a credit accountability score of each transport company; determining, by the trustworthy scoring module a trustworthy score for that transport company based on the calculated credit accountability score of each transport company and their respective employee's performance record; and, generating, by the trustworthy scoring module a set of allowable goods and/or services for the respective employee to purchase at the petrol station based on the determined trustworthy score.

Further, the server comprising the steps: retrieving, by a station routing module a scheduled route information of that employee from the database of the respective transport company based on the received request; creating, by the station routing module a route map showing the path of the scheduled route using retrieved

information; identifying and displaying, by the station routing module number of associated petrol stations located within a pre-determined range along the path of the scheduled route; generating, by the station routing module a list of identified petrol stations; and, transmitting, by the station routing module the generated list of associated petrol stations to a user device of the employee or the transport company (140a to 140n) to select a designated petrol station for refuelling.

Further, when the petrol station is in form of mobile skid tank, the station routing module comprising the steps: receiving a request to refuel at a remote area from the employee via the user device, where the request includes current location details; retrieving the employee information from the database of the respective transport company; instructing the personal identity verification module to generate an authentication key based on the retrieved information; identifying at least one associated mobile skid tank located nearby the remote area; generating and transmitting a request token to one or more of the identified mobile skid tanks to confirm their availability; and, transmitting the location details identified associated mobile skid tank to the user device of the employee upon the confirmation from the identified mobile skid tank.

One skilled in the art will readily appreciate that the invention is well adapted to carry out the objects and obtain the ends and advantages mentioned, as well as those inherent therein. The embodiments described herein are not intended as limitations on the scope of the invention.

BRIEF DESCRIPTION OF THE DRAWINGS

For the purpose of facilitating an understanding of the invention, there is illustrated in the accompanying drawing the preferred embodiments from an inspection of which when considered in connection with the following description, the invention, its

construction, and operation and many of its advantages would be readily understood and appreciated.

Fig. 1 is a schematic diagram illustrating a general architecture of a system for authorization of payments.

Fig. 2 is a block diagram illustrating a process flow for authorization of payments.

Fig. 3 is a block diagram illustrating a sub process flow for authorization of the payments.

Fig. 4 is a schematic diagram illustrating a relationship between a server, a transport company, and a petrol station for financial management.

Fig. 5 is a schematic diagram illustrating a detailed relationship between the server, the transport company, and the petrol station for a credit network management.

Fig. 6 is a route diagram displaying at least one associated petrol station located along the route.

Fig. 7 is a block diagram illustrating a process flow for identification of associated petrol station along the route.

Fig. 8 is a block diagram illustrating a process flow for identification of mobile skid tank.

DETAILED DESCRIPTION OF THE INVENTION

The invention will now be described in greater detail, by way of example, with reference to the drawings.

Fig.1 illustrates a system (100) for authorizing payments of at least one transport company towards products and/or services comprises: an identity retrieval device (110), a server (120), a database (130), at least one transport company (140a to 140n) & its associated database (141a to 141n) and at least one user device (142a to 142n) used by their employee. Preferably, the transport company (140a to 140n) is registered with server (120) and provides the rights to the server (120) to establish communication with associated database (141a to 141n). Preferably, the products and/or services includes but not limited to petrol refuelling, vehicle wash, vehicle servicing, and any other services known in the art.

The identity retrieval device (110) arranged at a kiosk or counter of a petrol station to receive an identity information related to an employee of the at least one transport company (140a to 140n). The identity retrieval device (110) is configured to allow the employee of the transport company to verify their identity. Preferably, identity retrieval device (110) comprises a card reader, a biometric reader, a 2D/3D code reader, or a keypad to receive identification information from the employee. The card reader is configured to allow the employee to insert their identification card into it to capture the identity information related to the employee via, an identification information storage chip. The biometric reader is configured to scan the employee's biometric data such as fingerprint, iris scan, or any other biometric data known in the art. The 2D/3D code reader is configured to scan an QR Code representation of the employee. The keypad is configured to allow the employee to key in the special pin code representation of the employee. Further, the identity retrieval device (110) is configured to convert the received identity information into a triggering token and to transmit the triggering token to the server (120).

Preferably, the server (120) is a fleet management server configured to receive the triggering token comprises a personal identity verification module (121), a credit network management module (122), a trustworthy scoring module (123), and a station routing module (124). The personal identity validation module (121) is configured to process the triggering token to retrieve the identity information of the employee upon receiving the triggering token. Preferably, the personal identity validation module (121) is configured to capture, store, and validate the identity of the employee based on the retrieved identity information. Preferably, the personal identity validation module (121) is configured to store the employee ID, photo of the employee, the frequency of a vehicle used by the employee while on duty, and the employee's biometric data for authentication in the database (130) on timely basis. Further, the personal identity validation module (121) configured to retrieve a roster duty and attendance information of the employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the retrieved identity information. Preferably, the personal identity validation module (121) is configured to retrieve the employee's information from the transport company database (141a to 141n) include current on-duty employee's (name & identity), their routine/route/duty roster details, and their attendance (on-leave/medical leave/emergency leave). Further, the personal identity validation module (121) is configured to determine whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information. Preferably, the personal identity validation module (121) is configured to use data checking algorithm. If the identity of the employee is successfully validated then the personal identity validation module (121) configured to generate and transmit an approval token to the kiosk or counter then authorize the employee to make payments towards the products and/or services in the event of the employee is determined to be eligible. Else, the personal identity validation module (121) configured to reject the transaction and generate a report on it.

The credit network management module (122) is configured to manage a plurality of accounts related to the transport companies (140a to 140n) and each account of the transport company (140a to 140n) includes a plurality of sub accounts for individual employees. Preferably, the credit network management module (122) is configured to control or limit spending types on the products and/services at the designated convenient stores of the associated petrol station (150) with the transport company (140) using their respective accounts based on a trustworthy score. As shown in the Fig.4 & Fig.5, the credit network management module (122) is further configured to manage an account related to a third-party entity (not shown in the Figs) associated with the transport companies (140a to 140n) and to manage financial transactions of the different accounts. Preferably, the third-party entity is a financial institution can be granted access to provide financial service. Preferably, the credit network management module (122) configured to work as an embedded financial platform provider and acts as an admin prime. Preferably, the third-party entity is a financial provider in both credit and debit manner. Further, the credit network management module (122) configured to manage an account related to the petrol station (150) associated with the transport companies (140a to 140n) and to manage authorized payments towards purchase of the products and/or services performed by the employees of the transport companies (140a to 140n). Preferably, the credit network management module (122) is also configured to allow the third-party entity to issue credit aid to the petrol station (150a to 150n) in credit account with invoice financing used to enable credit financing between the petrol station (150) and the transport company (140) using their respective accounts. Further, the credit network management module (122) is configured to allow the third-party entity to provide credit finance to the transport company (140a to 140n) using their respective accounts. Furthermore, the credit network management module (122) is configured to allow the petrol station (150a to 150n) to provide credit postpaid/ debit prepaid to the transport company (140a to 140n) using their respective accounts.

The trustworthy scoring module (123) is configured to calculate a credit accountability

score of each transport company (140a to 140n). The trustworthy scoring module (123) is also configured to determine a trustworthy score for that transport company based on the calculated credit accountability score of each transport company and their respective employee's performance record. Further, the trustworthy scoring module (123) is configured to generate a set of allowable goods and/or services for the respective employee to purchase at the petrol station based on the determined trustworthy score. Using the trustworthy score, the credit network management module (122) is configured to check whether the employee is eligible to purchase the goods and/or services prior to payment.

The station routing module (124) is configured to retrieve a scheduled route information of that employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the received request. The station routing module (124) is also configured to create a route map showing the path of the scheduled route using retrieved information as shown in the Fig.6. Further, the station routing module (124) is configured to identify and display number of associated petrol stations located within a pre-determined range along the path of the scheduled route on the created map. Further, The station routing module (124) is configured to generate a list of identified petrol stations and transmit the generated list of associated petrol stations to the user device (142a to 142n) of the employee or the transport company to select the designated petrol station (150a to 150n) for refuelling. Additionally, the station routing module (124) is configured to provide warning regarding absence of the associated petrol stations and suggestion regarding the identified associated petrol stations along the path. In case, where the petrol station (150a to 150n) is in form of mobile skid tank, the station routing module (124) is configured to receive a request to refuel at a remote area from the employee via the user device (142a to 142n), where the request includes current location details. The station routing module (124) is configured to retrieve the employee information from the database (141a to 141n) of the respective transport company (140a to 140n). The station routing module (124) is configured to instruct the personal identity

verification module (121) to generate an authentication key based on the retrieved information. Further, the station routing module (124) is configured to identify at least one associated mobile skid tank located nearby the remote area. Further, the station routing module (124) is configured to generate and transmit a request token to one or more of the identified mobile skid tanks to confirm their availability. Furthermore, the station routing module (124) is configured to transmit the location details identified associated mobile skid tank to the user device (142a to 142n) of the employee upon the confirmation from the identified mobile skid tank.

Fig. 2 & Fig. 3 illustrates a process flow (steps 210 to 290) for authorizing payments of the transport company (140a to 140n) towards products and/or services comprises the steps: (Step 210) receive the identity information related to the employee of at least one transport company (140a to 140n), by the identity retrieval device (110) arranged at the kiosk or counter. Then, (Step 220) convert the received identity information into a triggering token to be transmitted to the server (120), by the identity retrieval device (110). Then, receive the triggering token by the server (120), further comprises the steps carried out by the personal identity validation module (121): (Step 230) process the triggering token for retrieving the identity information of the employee upon receiving the triggering token. Then, (Step 240) retrieve the roster duty and attendance information of the employee from a database (141a to 141n) of the respective transport company (140a to 140n) based on the retrieved identity information. Next, (Step 250) determine whether the employee is eligible for the purchase of one or more products and/or services based on the retrieved roster duty and attendance information. Next, (Steps 260 & 270) generate and transmit the approval token to the kiosk or counter for authorizing the payments towards the products and/or services in the event of the employee is determined to be eligible. Then (Step 290) authorize the employee to make payments towards the products and/or services. Else, (Step 280) reject the transaction and generate the report on it. Preferably, in the (Step 250) to determine whether the employee is eligible includes the steps: (Step 251) calculate the credit accountability

score of each transport company (140a to 140n), by the trustworthy scoring module (123). Then (Step 252) determine the trustworthy score for that transport company (140a to 140n) based on the calculated credit accountability score of each transport company (140a to 140n) and their respective employee's performance record, by the trustworthy scoring module (123). Then, (Step 253) generate the set of allowable goods and/or services for the respective employee to purchase at the petrol station based on the determined trustworthy score. Next, (Step 254) check if the employee has purchased the goods and/or services, by the credit network management module (122) if yes, then (Step 256) cross check with the employee's cart with allowable goods and/or services by the credit network management module (122). Else, (Step 255) store the information in the database (130), by the credit network management module (122).

The server (120) further comprises the steps carried out by the credit network management module (122): manage the plurality of accounts related to the transport companies (140a to 140n) and each account of the transport company (140a to 140n) includes the plurality of sub accounts for individual employees. Further, manage the account related to the third-party entity associated with the transport companies (140a to 140n); and, manage the accounts related to the financial services provided to the transport companies (140a to 140n) by the third-party entity. Further, manage the account related to the petrol station (150a to 150n) associated with the transport companies (140a to 140n); and, manage authorized payments towards purchase of the products and/or services performed by the employees of the transport companies (140a to 140n).

Fig. 7 illustrates the process flow for identification of associated petrol station along the route, the server (120) further comprising the steps carried out by the station routing module (124): (Step 310) retrieve the scheduled route information of that employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the received request. Then (Step 320) create a route map showing the path of

the scheduled route using retrieved information. Then (Step 330) identify and display number of associated petrol stations (150a to 150n) located within a pre-determined range along the path of the scheduled route. Next (Step 340) generate the list of identified petrol stations (150a to 150n); and, (Step 350) transmit the generated list of associated petrol stations (150a to 150n) to a user device (142a to 142n) of the employee or the transport company (140a to 140n) to select a designated petrol station for refuelling. Subsequently (Step 360) providing warning regarding absence of the associated petrol stations (150a to 150n) and suggestion regarding the identified associated petrol stations (150a to 150n) along the path.

Fig. 8 illustrates the process flow for identification of mobile skid tank, wherein when the petrol station is in form of mobile skid tank, the server (120) further comprising the steps carried out by the station routing module (124): (Step 410) receive the request to refuel at the remote area from the employee via the user device (142a to 142n), where the request includes current location details. Then (Step 420) retrieve the employee information from the database (141a to 141n) of the respective transport company (140a to 140n). Then (Step 430) instruct the personal identity verification module (121) to generate an authentication key based on the retrieved information. Then (Step 440) identify at least one associated mobile skid tank located nearby the remote area; Then (Step 450) generate and transmit the request token to one or more of the identified mobile skid tanks to confirm their availability; and, (Step 460) transmit the location details identified associated mobile skid tank to the user device (142a to 142n) of the employee upon the confirmation from the identified mobile skid tank.

The present disclosure includes as contained in the appended claims, as well as that of the foregoing description. Although this invention has been described in its preferred form with a degree of particularity, it is understood that the present disclosure of the preferred form has been made only by way of example and that numerous changes in the details of construction and the combination and arrangements of parts may be

resorted to without departing from the scope of the invention.

CLAIMS

1. A system (100) for authorizing payments of at least one transport company (140a to 140n) for products and/or services comprising:

an identity retrieval device (110) arranged at a kiosk or counter to read an identity information of an employee of the at least one transport company (140a to 140n) and to convert the received identity information into a triggering token for transmission to a server (120), wherein the identity information is in the form of a personal identification card and/or biometric data of the employee; and,

the server (120) comprising:

a personal identity validation module (121) configured to:

process the triggering token to retrieve the identity information of the employee upon receiving the triggering token;

retrieve a roster duty and attendance information of the employee from a database (141a to 141n) of the respective transport company (140a to 140n) based on the retrieved identity information;

determine whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information; and,

generate and transmit an approval token to the kiosk or counter for authorizing the payments for purchasing the products and/or services in the event of the employee is determined to be eligible.

2. The system (100) according to claim 1, wherein the server (120) further comprising:

a credit network management module (122) configured to:

manage a plurality of accounts related to the transport companies (140a to 140n) and each account of the transport company (140a to 140n) includes a plurality of sub accounts for individual employees.

3. The system (100) according to claim 2, wherein the credit network management module (122) is further configured to:

manage an account related to a third-party entity associated with the transport companies (140a to 140n); and,

manage the accounts related to financial services provided to the transport companies (140a to 140n) by the third-party entity.

4. The system (100) according to claims 2 or 3, wherein the credit network management module (122) is further configured to:

manage an account related to a petrol station (150a to 150n) associated with the transport companies (140a to 140n); and,

manage authorized payments of the products and/or services performed by the employees of the transport companies (140a to 140n) using the account to purchase the products and/or services.

5. The system (100) according to claim 4, wherein the server (120) further comprising:
a trustworthy scoring module (123) configured to:

calculate a credit accountability score of each transport company (140a to 140n);

determine a trustworthy score for that transport company (140a to 140n) based on the calculated credit accountability score of each transport company (140a to 140n) and their respective employee's performance record; and,

generate a set of allowable goods and/or services for the respective employee to purchase at the petrol station (150a to 150n) based on the determined trustworthy score.

6. The system (100) according to claims 4 or 5, wherein the server (120) further comprising:

a station routing module (124) configured to:

retrieve a scheduled route information of that employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the received request;

create a route map showing the path of the scheduled route using retrieved information;

identify and display number of associated petrol stations (150a to 150n) located within a pre-determined range along the path of the scheduled route;

generate a list of identified petrol stations (150a to 150n); and,

transmit the generated list of associated petrol stations (150a to 150n) to a user device (142a to 142n) of the employee or the transport company (140a to 140n) to select a designated petrol station (150a to 150n) for refuelling.

7. The system (100) according to claim 6, wherein when the petrol station is in form of mobile skid tank, the station routing module (124) configured to:

receive a request to refuel at a remote area from the employee via the user device (142a to 142n), where the request includes current location details;

retrieve the employee information from the database (141a to 141n) of the respective transport company (140a to 140n);

instruct the personal identity verification module (121) to generate an authentication key based on the retrieved information;

identify at least one associated mobile skid tank located nearby the remote area;

generate and transmit a request token to one or more of the identified mobile skid tanks to confirm their availability; and,

transmit the location details identified associated mobile skid tank to the user device (142a to 142n) of the employee upon the confirmation from the identified mobile skid tank.

8. A method for authorizing payments of at least one transport company for products and/or services comprising the steps:

reading, by an identity retrieval device (110) arranged at a kiosk or counter, an identity information of an employee of at least one transport company (140a to 140n) and converting the received identity information into a triggering token to be transmitted to a server (120), wherein the identity information is in the form of a personal identification card and/or biometric data; and,

receiving, by the server (120), the triggering token further comprising the steps:

processing, by a personal identity validation module (121), the triggering token for retrieving the identity information of the employee upon receiving the triggering token;

retrieving, by the personal identity validation module (121), a roster duty and attendance information of the employee from a database (141a to 141n) of the respective transport company (140a to 140n) based on the retrieved identity information;

determining, by the personal identity validation module (121), whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information; and,

generating and transmitting, by the personal identity validation module (121), an approval token to the kiosk or counter for authorizing the payments towards the products and/or services in the event of the employee is determined to be eligible.

9. The method according to claim 8, wherein the server (120) further comprising the steps:

managing, by a credit network management module (122) a plurality of accounts related to the transport companies (140a to 140n) and each account of the transport company (140a to 140n) includes a plurality of sub accounts for individual employees.

10. The method according to claim 9, wherein the credit network management module (122) further comprising the steps:

managing an account related to a third-party entity associated with the transport companies (140a to 140n); and,

managing the accounts related to financial services provided to the transport companies (140a to 140n) by the third-party entity.

11. The method according to claims 9 or 10, wherein the credit network management module (122) further comprising the steps:

managing an account related to a petrol station (150a to 150n) associated with the transport companies (140a to 140n); and,

managing authorized payments of the products and/or services performed by the employees of the transport companies (140a to 140n) using the account to purchase the products and/or services.

12. The method according to claim 11, wherein the server (120) further comprising the steps:

calculating, by a trustworthy scoring module (123) a credit accountability score of each transport company (140a to 140n);

determining, by the trustworthy scoring module (123) a trustworthy score for that transport company (140a to 140n) based on the calculated credit accountability score of each transport company (140a to 140n) and their respective employee's performance record; and,

generating, by the trustworthy scoring module (123) a set of allowable goods and/or services for the respective employee to purchase at the petrol station (150a to 150n) based on the determined trustworthy score.

13. The method according to claims 11 or 12, wherein the server (120) further comprising the steps:

retrieving, by a station routing module (124) a scheduled route information of that employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the received request;

creating, by the station routing module (124) a route map showing the path of the scheduled route using retrieved information;

identifying and displaying, by the station routing module (124) number of associated petrol stations (150a to 150n) located within a pre-determined range along the path of the scheduled route;

generating, by the station routing module (124) a list of identified petrol stations (150a to 150n); and,

transmitting, by the station routing module (124) the generated list of associated petrol stations (150a to 150n) to a user device (142a to 142n) of the employee or the transport company (140a to 140n) to select a designated petrol station (150a to 150n) for refuelling.

14. The method according to claim 13, wherein when the petrol station is in form of mobile skid tank, the station routing module (124) further comprising the steps:

receiving a request to refuel at a remote area from the employee via the user device (142a to 142n), where the request includes current location details;

retrieving the employee information from the database (141a to 141n) of the respective transport company (140a to 140n);

instructing the personal identity verification module (121) to generate an authentication key based on the retrieved information;

identifying at least one associated mobile skid tank located nearby the remote area;

generating and transmitting a request token to one or more of the identified mobile skid tanks to confirm their availability; and,

transmitting the location details identified associated mobile skid tank to the user device (142a to 142n) of the employee upon the confirmation from the identified mobile skid tank.