CLAIMS

What is claimed is:

1. A method for electronically booking a cab for a user by a merchant at a merchant terminal, the method comprising:

electronically facilitating, by the merchant terminal, a cab booking option for the user by the merchant while generating a purchase bill for the user, the purchase bill corresponding to one or more purchased items of the user;

upon selection of the cab booking option, sending, by the merchant terminal, a booking request signal to a cab reservation system to book the cab, the booking request signal comprising a pre-booking amount data for booking the cab, a pre-determined pick-up location data of the user and a contact number data of the user;

receiving, by the merchant terminal, a booking confirmation signal for the user from the cab reservation system;

sending, by the merchant terminal, a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal, the payment transaction request signal comprising a payment card data of the user, the purchase bill data and the pre-booking amount data;

completing, by the payment server, a payment settlement for the purchase bill and the pre-booking amount data between an issuer of the user and the acquirer of the merchant;

receiving, by the payment server, a total cab fare data of the booked cab from the cab reservation system upon completion of a trip of the user by the booked cab;

updating, by the payment server, the total cab fare data based on deducting the pre-booking amount data from the total cab fare data; and

completing, by the payment server, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system,

wherein the payment server is associated with a payment network, the payment network being connected to the acquirer of the merchant and the acquirer of the cab reservation system.

2. The method as claimed in claim 1, wherein the booking confirmation signal comprises at least one or more of a booking identification (ID) number of the user, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and a description of a type of cab.

3. The method as claimed in claim 1, wherein sending the booking request signal comprises:

receiving, by the merchant terminal, a selection input for the cab booking option provided by the merchant based on a consent from the user to book the cab;

displaying, by the merchant terminal, a cab booking interface to the merchant upon receipt of the selection input, the cab booking interface associated with the cab reservation system;

receiving, by the merchant terminal, a booking data input provided by the merchant in the cab booking interface, the booking data input comprising a pre-booking amount data input, a pre-determined pick-up location data input corresponding to location of a merchant facility of the merchant, a contact number data input and a type of cab data input; and

transmitting, by the merchant terminal, the booking request signal based on the booking data input.

4. The method as claimed in claim 3, wherein receiving the booking data input comprises:

facilitating, by the merchant terminal, setting of a drop-location data in the cab booking interface for booking the cab by the merchant based on a destination data provided by the user;

determining, by the merchant terminal, whether the destination data is pre-registered to a database of the merchant terminal; and

fetching, by the merchant terminal, the drop-location data from the database based on the determination.

5. The method as claimed in claim 4, wherein the drop-location data is categorized into one of a home residence category and a merchant establishment category, the merchant establishment category comprising at least one of a restaurant, a theatre and a retail store.

6. The method as claimed in claim 5, further comprising:

determining, by the merchant terminal, availability of an offer if the drop-location data corresponds to the merchant establishment category, the offer comprising at least a discount coupon, a gift card and a cashback offer.

notifying, by the merchant terminal, the offer to the user based on the determination.

7. The method as claimed in claim 4, further comprising:

setting, by the merchant terminal, the drop-location data as a null address data when the destination data is not provided by the user, the null address data updated thereafter when the user boards the booked cab.

8. The method as claimed in claim 1, further comprising:

receiving, by the merchant terminal, a cancellation signal provided by the merchant for cancelling a currently booked cab in a cab booking interface;

upon cancelling the currently booked cab, sending, by the merchant terminal, a refund request signal to the acquirer of the merchant for a refund of the pre-booking amount, the refund being sent to the payment server by the acquirer thereafter; and

triggering, by the merchant terminal, a defer signal for deferring the cancelled booked cab, the cancelled booked cab being assigned to a next user thereafter.

9. A merchant terminal for electronically booking a cab for a user by a merchant, the merchant terminal comprising:

a memory comprising stored instructions; and

a processor configured to execute the stored instructions to cause the merchant terminal to perform at least in part to:

electronically facilitate a cab booking option for the user by the merchant while generating a purchase bill for the user, the purchase bill corresponding to one or more purchased items of the user;

upon selection of the cab booking option, send a booking request signal to a cab reservation system to book the cab, the booking request signal comprising a pre-booking amount data for booking the cab, a pre-determined pick-up location

data of the user and a contact number data of the user;

receive a booking confirmation signal for the user from the cab reservation system;

send a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal, the payment transaction request signal comprising a payment card data of the user, the purchase bill data and the pre-booking amount data;

complete, by the payment server, a payment settlement for the purchase bill and the pre-booking amount data between an issuer of the user and the acquirer of the merchant;

receive, by the payment server, a total cab fare data from the cab reservation system, the total cab fare data generated upon completion of a trip of the user by the booked cab;

update, by the payment server, the total cab fare data based on deducting the pre-booking amount data from the total cab fare; and

complete, by the payment server, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system,

wherein the payment server is associated with a payment network, the payment network being connected to the acquirer of the merchant and the acquirer of the cab reservation system.

10. The merchant terminal as claimed in claim 9, wherein the booking confirmation signal comprises at least one or more of a booking identification (ID) number of the user, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and a description of a type of cab.

11. The merchant terminal as claimed in claim 9, wherein for sending the booking request signal, the merchant terminal is further caused to perform at least in part to:

receive a selection input for the cab booking option provided by the merchant based on a consent from the user to book the cab;

display a cab booking interface to the merchant upon receipt of the selection input, the

cab booking interface associated with the cab reservation system; and

receive a booking data input provided by the merchant in the cab booking interface, the booking data input comprising a pre-booking amount data input, a pre-determined pick-up location data input corresponding to location of a merchant facility of the merchant, a contact number data input and a type of cab data input; and

transmit the booking request signal based on the booking data input.

12. The merchant terminal as claimed in claim 11, wherein for receiving the booking data input, the merchant terminal is further caused to perform at least in part to:

facilitate setting of a drop-location data in the cab booking interface for booking the cab by the merchant based on a destination data provided by the user;

determine whether the destination data is pre-registered to a database of the merchant terminal; and

fetch the drop-location data from the database based on the determination.

13. The merchant terminal as claimed in claim 12, wherein the drop-location data is categorized into one of a home residence category and a merchant establishment category, the merchant establishment category comprising at least a restaurant, a theatre and a retail store.

14. The merchant terminal as claimed in claim 13, wherein the merchant terminal is further caused to perform at least in part to:

determine availability of an offer if the drop-location data corresponds to at least the restaurant, the theatre and the retail store, the offer comprising at least a discount coupon, a gift card and a cashback offer.

notify the offer to the user based on the determination.

15. The merchant terminal as claimed in claim 12, wherein the merchant terminal is further caused to perform at least in part to:

set the drop-location data as null address data when the destination data is not provided by the user, the null address data is updated thereafter when the user boards the booked cab.

16. The merchant terminal as claimed in claim 9, wherein the merchant terminal is further caused to perform at least in part to:

receive a cancellation signal provided by the merchant for cancelling a currently booked cab in a cab booking interface;

upon cancelling the currently booked cab, send a refund request signal to the acquirer of the merchant for a refund of the pre-booking amount, the refund being sent to the payment server by the acquirer thereafter; and

trigger a defer signal for deferring the cancelled booked cab, the cancelled booked cab being assigned to a next user thereafter.

17. A method for electronically booking a cab for a user by a merchant at a merchant terminal, the method comprising:

completing, by a server system associated with a payment network, a payment settlement for a purchase bill and a pre-booking amount data of the user between an issuer of the user and an acquirer of the merchant, the pre-booking amount data corresponding to a cab booked for the user by the merchant;

receiving, by the server system, a total cab fare data of the booked cab from a cab reservation system upon completion of a trip of the user by the booked cab;

updating, by the server system, the total cab fare data based on deducting the pre-booking amount data from the total cab fare data; and

completing, by the server system, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system

wherein the payment server is associated with a payment network, the payment network being connected to the acquirer of the merchant and the acquirer of the cab reservation system.

18. The method as claimed in claim 17, further comprising:

receiving, by the server system, a refund for the pre-booking amount from the acquirer of the merchant upon cancellation of a current booked cab of the user; and

sending, by the server system, the refund to the issuer.