

ABSTRACT

METHOD AND SYSTEM FOR PROCESSING CASH-WITHDRAWAL TRANSACTIONS

A method for processing cash-withdrawal transactions is provided. When available cash at a terminal device is less than a first amount that a user wants to withdraw, the terminal device presents a first option to the user to receive a first part of the first amount, which the terminal device is falling short of, as a voucher or a credit in a digital wallet. When the first option is selected, the terminal device displays a list of digital wallets and vouchers to the user. The terminal device communicates a first request to the payment network indicating a selection of the first option and one of a voucher or a digital wallet. Based on the first request, the payment network initiates crediting of the first part in the digital wallet or procuring of the voucher for the user, and the terminal device dispenses remaining part of the first amount as cash.

[FIG.6]