CLAIMS

What is claimed is:

1. A method for conducting a cardless and offline payment transaction to provide humanitarian aid, the method comprising:

scanning, by a merchant terminal, a unique machine-readable code associated with a beneficiary, the unique machine-readable code generated in response to an enrollment of the beneficiary for a benefit program;

determining, by the merchant terminal, a total number of redeemable points in the unique machine-readable code;

authenticating, by the merchant terminal, the beneficiary based on identification data of the beneficiary comprised in the unique machine-readable code, the identification data of the beneficiary comprising a PIN or biometric data of the beneficiary;

facilitating, by the merchant terminal, a purchase of one or more commodities from a list of commodities provided in a benefit program using a pre-defined number of redeemable points of the total number of redeemable points needed for purchasing the one or more commodities;

determining, by the merchant terminal, an updated total number of redeemable points based on deducting the pre-defined number of redeemable points from the total number of redeemable points; and

facilitating, by the merchant terminal, printing of an updated unique machine-readable code comprising the updated total number of redeemable points for a future purchase,

wherein scanning, determining the total number of redeemable points, authenticating the beneficiary, facilitating purchase, determining the updated number of redeemable points and facilitating printing are performed in an offline mode in which the merchant terminal is disconnected with a server managing the benefit program.

2. The method as claimed in claim 1, wherein facilitating the purchase of one or more

commodities comprises:

accessing, by the merchant terminal, the beneficiary profile based on the unique machine-readable code; and

displaying, by the merchant terminal, the list of commodities to the beneficiary.

3. The method as claimed in claim 2, further comprising:

facilitating, by the merchant terminal, a selection of the one or more commodities by the beneficiary;

deducting, by the merchant terminal, the pre-defined number of redeemable points from the total number of redeemable points, wherein the deducted pre-defined number of redeemable points correspond to a cumulative price of the purchased one or more commodities; and

updating, by the merchant terminal, the total number of redeemable points based on the deducted pre-defined number of redeemable points.

4. The method as claimed in claim 3, wherein deducting the pre-defined number of redeemable points comprises:

completing, by the merchant terminal, a payment transaction of the purchased one or more commodities based on the deducted pre-defined number of redeemable points.

5. The method as claimed in claim 3, wherein updating the total number of redeemable points further comprises:

adding, by the merchant terminal, details of the purchased one or more commodities to the beneficiary profile;

generating, by the merchant terminal, an updated beneficiary profile comprising the updated total number of redeemable points and the details of the purchased one or more commodities; and

generating, by the merchant terminal, an updated unique machine-readable code for the beneficiary based on the updated beneficiary profile.

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

sending, by the merchant terminal, the updated beneficiary profile to a benefit provider

of the benefit program using a short-range wireless communication technique.

7. A method for conducting a cardless and offline payment transaction to provide aid in geographical locations with limited network connectivity, the method comprising:

creating a beneficiary profile of a beneficiary to enroll the beneficiary for a benefit program, the beneficiary profile created based on an identification data of the beneficiary, the identification data of the beneficiary comprising a PIN or biometric data of the beneficiary;

generating a unique machine-readable code of the beneficiary, the unique machine-readable code comprising the identification data of the beneficiary and a total number of redeemable points;

facilitating a purchase of one or more commodities from a list of commodities provided in a benefit program using a pre-defined number of redeemable points of the total number of redeemable points needed for purchasing the one or more commodities;

determining an updated total number of redeemable points based on deducting the pre-defined number of redeemable points from the total number of redeemable points; and

facilitating printing of an updated unique machine-readable code comprising the updated total number of redeemable points for a future purchase,

wherein creating the beneficiary profile, generating the unique machine-readable code, facilitating purchase, determining the updated number of redeemable points and facilitating printing are performed in an offline mode.

8. The method as claimed in claim 7, wherein facilitating the purchase of one or more commodities comprises:

accessing the beneficiary profile based on the unique machine-readable code; and

displaying the list of commodities to the beneficiary.

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

facilitating a selection of the one or more commodities by the beneficiary;

authenticating the beneficiary for purchasing the selected one or more commodities based on the identification data of the beneficiary;

deducting the pre-defined number of redeemable points from the total number of redeemable points, wherein the deducted pre-defined number of redeemable points correspond to a cumulative price of the purchased one or more commodities; and

updating the total number of redeemable points based on the deducted pre-defined number of redeemable points.

10. The method as claimed in claim 7, wherein deducting the pre-defined number of redeemable points comprises:

completing, by the merchant terminal, a payment transaction of the purchased one or more commodities based on the deducted pre-defined number of redeemable points.

11. The method as claimed in claim 9, wherein updating the total number of redeemable points further comprises:

adding details of the purchased one or more commodities to the beneficiary profile;

generating an updated beneficiary profile comprising the updated total number of redeemable points and the details of the purchased one or more commodities; and

generating an updated unique machine-readable code for the beneficiary based on the updated beneficiary profile.

12. The method as claimed in claim 11, further comprising:

sending the updated beneficiary profile to a benefit provider of the benefit program using a short-range wireless communication technique.

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

receiving a request from the beneficiary for generating a new unique machine-readable code based on a loss of the unique machine-readable code provided to the beneficiary;

upon receiving the request, verifying the beneficiary based on the identification data of the beneficiary; and

generating the new unique machine-readable code upon successful verification of the beneficiary.

14. A system for conducting a cardless and offline payment transaction to provide aid in geographical locations with limited network connectivity, the system comprising:

an electronic device associated with a benefit provider, the electronic device comprising:

a first memory storing executable instructions; and

a first processor configured to execute the executable instructions to cause the electronic device to at least perform:

creating a beneficiary profile of a beneficiary to enroll the beneficiary for a benefit program, the beneficiary profile created based on an identification data of the beneficiary, the identification data of the beneficiary comprising a PIN or biometric data of the beneficiary; and

generating a unique machine-readable code of the beneficiary, the unique machine-readable code comprising the identification data of the beneficiary and a total number of redeemable points; and

a merchant terminal, the merchant terminal comprising:

a second memory storing executable instructions; and

a second processor configured to execute the executable instructions to cause the merchant terminal to at least perform:

scanning a unique machine-readable code associated with a beneficiary, the unique machine-readable code generated in response to an enrollment of the beneficiary for a benefit program;

determining a total number of redeemable points in the unique machine-readable code;

authenticating, the beneficiary based on identification data of the beneficiary comprised in the unique machine-readable code;

facilitating a purchase of one or more commodities from a list of commodities provided in a benefit program using a pre-defined number of redeemable points of the total number of redeemable points needed for purchasing the one or more commodities;

determining an updated total number of redeemable points based on deducting the pre-defined number of redeemable points from the total number of

redeemable points; and

facilitating printing of an updated unique machine-readable code comprising the updated total number of redeemable points for a future purchase,

wherein scanning, determining the total number of redeemable points, facilitating purchase, determining the updated number of redeemable points and facilitating printing are performed in an offline mode in which the merchant terminal is disconnected from a server managing the benefit program.

15. The system as claimed in claim 14, wherein the electronic device is further caused to at least perform:

receiving a request from the beneficiary for generating a new unique machine-readable code based on a loss of the unique machine-readable code provided to the beneficiary;

upon receiving the request, verifying the beneficiary based on the identification data of the beneficiary; and

generating the new unique machine-readable code upon successful verification of the beneficiary.

16. The system as claimed in claim 14, wherein for facilitating the purchase of one or more commodities the merchant terminal is further caused to at least perform:

accessing the beneficiary profile based on the unique machine-readable code; and

displaying the list of commodities to the beneficiary.

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

facilitating a selection of the one or more commodities by the beneficiary;

deducting the pre-defined number of redeemable points from the total number of redeemable points, wherein the deducted pre-defined number of redeemable points correspond to a cumulative price of the purchased one or more commodities; and

updating the total number of redeemable points based on the deducted pre-defined number of redeemable points.