

What is claimed is:

1. A computer-implemented method for processing cash-withdrawal transactions, the method comprising:

receiving, by a terminal device, a cash-withdrawal transaction requested by a user for withdrawing a first amount of cash from the terminal device;

determining, by the terminal device, whether sufficient cash is available to the terminal device to cover the first amount of cash;

in response to determining that sufficient cash revenue is not available to the terminal device to cover the first amount of cash, presenting, by the terminal device, at least one option to the user to receive a first part of the first amount as one of a first voucher or a credit in a first digital wallet and a second part of the first amount dispensed as cash at the terminal device;

receiving, by the terminal device, a first request indicating a selection of the at least one option by the user, wherein the selection of the at least one option indicates that consent is provided by the user to receive the first part of the first amount as one of a first voucher or a credit in a first digital wallet and the second part of the first amount as cash dispensed from the terminal device; and

initiating, by the terminal device, procuring of the first voucher for the user or crediting of the first part of the first amount in the first digital wallet, based on the first request.

2. The method of claim 1, further comprising:

receiving, by a server from the terminal device, a cash-withdrawal transaction request for the cash-withdrawal transaction requested by the user at the terminal device; and

initiating, by the server, an authorization of the cash-withdrawal transaction prior to initiating procuring of the first voucher or crediting of the first part.

3. The method of claim 2, further comprising communicating, by the server, an authorization response to the terminal device based on the authorization of the cash-withdrawal transaction.

4. The method of claim 1,

wherein the second part of the first amount is a difference between the first amount and the first part of the first amount.

5. The method of claim 1, further comprising communicating, by the terminal device to the user, voucher details of the first voucher that is procured for the user.
6. The method of claim 1, further comprising presenting, by the terminal device to the user, a set of digital wallets including the first digital wallet when the user selects the at least one option, wherein each digital wallet in the set of digital wallets is selectable by the user.
7. The method of claim 1, further comprising presenting, by the terminal device to the user, a set of vouchers including the first voucher when the user selects the at least one option, wherein each voucher in the set of vouchers is selectable by the user.
8. The method of claim 1, further comprising dispensing, by the terminal device, the second part of the first amount as cash.
9. The method of claim 1, wherein the initiating, by the terminal device server, procuring of the first voucher for the user or crediting of the first part of the first amount in the first digital wallet, based on the first request, includes communicating, by the terminal device to an issuer, the cash-withdrawal transaction request for authorizing the cash-withdrawal transaction, wherein the server initiates procuring of the first voucher for the user or crediting of the first part of the first amount in the first digital wallet.
10. A system for processing cash-withdrawal transactions, the system comprising:
 - a payment network server that is configured to:
 - receive, from a terminal device, a first request indicating a selection of at least one option by a user,
 - wherein the at least one option is presented on the terminal device when a cash-withdrawal transaction is requested by the user at the terminal device for withdrawing a first amount of cash and when a second amount of cash available at the terminal device is less than the first amount, and
 - wherein the selection of the at least one option indicates that consent is provided by the user to receive a first part of the first amount as one of a first voucher or a credit in a first digital wallet and a second part of the first amount dispensed as cash at the terminal device, and
 - initiate procuring of the first voucher for the user or crediting of the first part of the first amount in the first digital wallet, based on the first request.

11. The system of claim 10, wherein the payment network server is further configured to:
receive a cash-withdrawal transaction request for the cash-withdrawal transaction requested
by the user at the terminal device, and
initiate an authorization of the cash-withdrawal transaction prior to initiating procuring of
the first voucher or crediting of the first part of the first amount.
12. The system of claim 11, wherein the payment network server is further configured to
communicate an authorization response to the terminal device based on the authorization of
the cash-withdrawal transaction.
13. The system of claim 10, wherein the payment network server is further configured to
determine based on the first request a first value of the first part for initiating procuring of the
first voucher or crediting of the first part.
14. The system of claim 13, wherein
the second part of the first amount is a difference between the first amount and the first part
of the first amount.
15. The system of claim 10, wherein the payment network server is further configured to
communicate, to the user, voucher details of the first voucher that is procured for the user.