

CLAIMS

~~What is claimed is:~~

1. A method, comprising:

receiving, by a server system, a first transaction request for performing a combined transaction ~~for~~including one or more scheduled transactions initiated at a first transaction terminal by a first user, wherein the first transaction terminal is in remote communication with a second transaction terminal for completing the combined transaction, and wherein the first transaction terminal is configured to:

generate one or more machine readable codes for the one or more scheduled transactions, each machine readable code of the one or more machine readable codes ~~being~~including data associated with the first user and a scheduled transaction of the one or more scheduled transactions;

generating, by the server system, a composite machine readable code ~~based on~~by combining the one or more machine readable codes received in the first transaction request and at least one authentication attribute of ~~an assignee~~a second user authorized by the first user to conduct the combined transaction at the second transaction terminal, the at least one authentication attribute for authenticating the second user;

transmitting, by the server system, the composite machine readable code to the first transaction terminal;

causing the first transaction terminal to print the composite machine readable code, wherein the first transaction terminal is incapable of dispensing money for the one or more scheduled transactions;

receiving a second transaction request for performing the combined transaction via ~~at~~the second transaction terminal, wherein the second transaction terminal scans the printed composite machine readable code and receives authentication data of the second user to (a) authenticate the second user by comparing the at least one authentication attribute in the scanned composite machine readable code to the received authentication data, and (b) generate the second transaction request ~~comprising the composite machine readable code; and~~

~~facilitating~~in response to authenticating the second user, wherein the second transaction terminal is one of (i) an automated teller machine (ATM) configured to perform one or more ATM transactions for the combined transaction ~~based at least on authentication~~

~~of the composite machine readable code, wherein the~~, and (ii) a merchant terminal configured to perform one or more merchant transactions for the combined transaction ~~is associated with the one or more scheduled transactions,~~ and wherein the second transaction request comprises the composite machine readable code; and transmitting, by the server system, instructions to the second transaction terminal to complete the combined transaction after the server system authenticates the composite machine readable code, wherein the instructions cause the second transaction terminal to perform the one or more ATM transactions when the second transaction terminal is a remote ATM, and wherein the instructions cause the second transaction terminal to perform the one or more merchant transactions when the second transaction terminal is a remote merchant terminal.

2. The method ~~as claimed in~~according to claim 1, wherein receiving the first transaction request comprises:

receiving, by the server system, at least one biometric data from each of ~~one or more the~~ first and second users ~~for associated with~~ the one or more scheduled transactions;
determining, by the server system, respective user accounts of the ~~one or more~~ first and second users based on the at least one biometric data; and
authenticating the ~~one or more~~ first and second users, wherein authenticating a user of the ~~one or more~~ first and second users comprises:
receiving, by the server system, a graphical code for authenticating an identity of the user accessing a user account of the user; and
authenticating, by the server system, the identity of the user by comparing the graphical code with a pre-stored graphical code of the user account.

3. The method ~~as claimed in~~according to claim 2, wherein determining the user account of the user comprises:

comparing, by the server system, the at least one biometric data of the user with a plurality of biometric data, each biometric data of the plurality of biometric data ~~being~~ associated with the user account of a plurality of user accounts;
identifying, by the server system, a biometric data of the plurality of biometric data similar to the at least one biometric data; and
determining, by the server system, the user account associated with the biometric data.

4. The method ~~as claimed in~~according to claims 2~~-or 3~~, wherein the at least one biometric data is one of:
one or more facial features;
an iris pattern;
a finger print; and
one or more speech features.
5. The method ~~as claimed in~~according to claim 1, wherein generating the composite machine readable code comprises concatenating the one or more machine readable codes and the at least one authentication attribute of the ~~assignee~~second user.
6. The method ~~as claimed in~~according to claim 1, further comprising:
upon generation of the composite machine readable code, reserving, by the server system, cash corresponding to the combined transaction at the second transaction terminal.
7. The method ~~as claimed in~~according to claim 1, wherein the at least one authentication attribute of the ~~assignee~~second user is at least one~~or more~~ of:
~~an assignee~~account information associated with the second user;
a facial feature of the ~~assignee~~second user;
an iris pattern of the ~~assignee~~second user;
a finger print of the ~~assignee~~second user; and
one or more speech features of the ~~assignee~~second user.
8. The method ~~as claimed in~~according to claim 1, wherein each machine readable code of the one or more machine readable codes for the one or more scheduled transactions includes at least one of:
a transaction amount;
a validity of the machine readable code;
identity of a user; and
user account details.
9. The method ~~as claimed in~~according to claim 1, wherein receiving the second transaction request comprises:

receiving, by the server system, at least one biometric data of the ~~assignee~~second user for the combined transaction;

determining, by the server system, a user account of the ~~assignee~~second user based on the at least one biometric data of ~~a~~the second user;

receiving, by the server system, a graphical code for authenticating identity of the ~~assignee second user~~; and

authenticating, by the server system, the identity of the ~~assignee~~second user by comparing the graphical code with a pre-stored graphical code of the user account.

10. The method ~~as claimed in~~according to claim 9, further comprising:

~~receiving, by the server system, the composite machine readable code from the second transaction terminal;~~

reading, by the server system, the composite machine readable code for retrieving transaction information related to the one or more scheduled transactions; and

determining, by the server system, a validity of the composite machine readable code by checking an expiry of the composite machine readable code.

11. The method ~~as claimed in~~according to claim 1, wherein causing the second transaction terminal to perform the one or more ATM transactions for the combined transaction ~~associated with the one or more scheduled transactions~~ further comprises at least one of: dispensing money ~~associated with~~from a user account of the first user, supplying an account balance of the user account, or depositing money into the user account at the ATM, and wherein causing the second transaction terminal to perform the one or more ~~scheduled merchant~~ transactions; ~~and further comprises~~ purchasing, using the user account, one or more goods associated with the one or more scheduled transactions from ~~a~~the merchant terminal.

~~12. The method as claimed in claim 1, further comprising:~~

~~facilitating, by the server system, printing of the composite QR code at the first transaction terminal.~~

~~13. The method as claimed in claim 1, wherein the second transaction terminal is at least one of:~~

~~an Automatic Teller Machine (ATM) interface;~~

~~a Point of Sale (POS) terminal; and~~

~~an online merchant interface.~~

14.12. A server system, comprising:

a memory comprising stored computer-executable instructions; and

at least one processor configured to execute the stored computer-executable instructions to cause the server system to perform at least:

receiving a first transaction request for performing a combined transaction ~~for~~including one or more scheduled transactions initiated at a first transaction terminal by a first user, wherein the first transaction terminal is in remote communication with a second transaction terminal for completing the combined transaction, and wherein the first transaction terminal is configured to:

generate one or more machine readable codes for the one or more scheduled transactions, each machine readable code of the one or more machine readable codes ~~being~~including data associated with the first user and a scheduled transaction of the one or more scheduled transactions;

generating a composite machine readable code ~~based on~~by combining the one or more machine readable codes received in the first transaction request and at least one authentication attribute of ~~an assignee,~~

~~receiving~~ a second ~~transaction request for performing user~~ authorized by the first user to conduct the combined transaction ~~via~~at the second transaction terminal, the ~~second transaction request comprising at least one~~ authentication attribute for authenticating the second user;

transmitting, by the server system, the composite machine readable code, ~~and to the~~ first transaction terminal;

~~facilitating~~causing the ~~combined first~~ transaction ~~based at least on authentication of~~ terminal to print the composite machine readable code, wherein the ~~combined first~~ transaction ~~includes~~terminal is incapable of dispensing money ~~associated with~~for the one or more scheduled transactions;

receiving a second transaction request for performing the combined transaction via the

second transaction terminal, wherein the second transaction terminal scans the printed composite machine readable code and receives authentication data of the second user to (a) authenticate the second user by comparing the at least one authentication attribute in the scanned composite machine readable code to the received authentication data, and (b) generate the second transaction request in response to authenticating the second user, wherein the second transaction terminal is one of (i) an automated teller machine (ATM) configured to perform one or more ATM transactions for the combined transaction and (ii) a merchant terminal configured to perform one or more merchant transactions for the combined transaction, and wherein the second transaction request comprises the composite machine readable code; and
transmitting instructions to the second transaction terminal to complete the combined transaction after the server system authenticates the composite machine readable code, wherein the instructions cause the second transaction terminal to perform the one or more ATM transactions when the second transaction terminal is a remote ATM, and wherein the instructions cause the second transaction terminal to perform the one or more merchant transactions when the second transaction terminal is a remote merchant terminal.

~~15.13.~~ The server system ~~as claimed in~~ according to claim ~~14~~12, wherein for receiving the first transaction request₂, the server system is caused to perform:
receiving at least one biometric data from each of ~~one or more~~the first and second users ~~for associated with~~ the one or more scheduled transactions;
determining respective user accounts₂ of the ~~one or more~~first and second users based on the at least one biometric data; and
authenticating the ~~one or more~~first and second users, wherein authenticating a user of the ~~one or more~~first and second users comprises:
receiving a graphical code for authenticating an identity of the user accessing a user account of the user; and
authenticating the identity of the user by comparing the graphical code with a pre-stored graphical code of the user account.

~~16.14.~~ The server system ~~as claimed in~~ according to claim ~~14~~12, wherein for receiving

the second transaction request, the server system is caused to perform:

- receiving at least one biometric data of the ~~assignee~~ second user for the combined transaction;
- determining a user account of the ~~assignee~~ second user based on the at least one biometric data of ~~a~~ the second user;
- receiving a graphical code for authenticating identity of the ~~assignee~~ second user; and
- authenticating the identity of the ~~assignee~~ second user by comparing the graphical code with a pre-stored graphical code of the user account.

~~17.15.~~ The server system ~~as claimed in~~ according to claim ~~16~~ 14, wherein the server system is further caused to perform:

- ~~receiving the composite machine readable code from the second transaction terminal;~~
- ~~and~~
- reading the composite machine readable code for retrieving transaction information related to the one or more scheduled transactions; and
- determining a validity of the composite machine readable code by checking an expiry of the composite machine readable code.

~~18.16.~~ A first transaction terminal, comprising:

- a database for storing executable instructions;
- a communication interface configured to receive a first transaction request for performing a combined transaction ~~for~~ including one or more scheduled transactions initiated at the first transaction terminal by a first user, wherein the first transaction terminal is in remote communication with a second transaction terminal for completing the combined transaction, and is incapable of dispensing money for the one or more scheduled transactions; and
- a processing module electronically coupled to the communication interface and the database, the processing module configured to execute the executable instructions to perform at least:
 - generating one or more machine readable codes for the one or more scheduled transactions, each machine readable code of the one or more machine readable codes including data associated with the first user and a scheduled transaction of the one or more scheduled transactions; ~~and~~

generating a composite machine readable code ~~based on~~ by combining the one or more machine readable codes and at least one authentication attribute of ~~an assignee, a~~ second user authorized by the first user to conduct the combined transaction at the second transaction terminal, the at least one authentication attribute for authenticating the second user; and printing the composite machine readable code,

wherein the composite machine readable code is configured to perform the combined transaction at a the second transaction terminal, and wherein each of the one or more scheduled transactions is an automated teller machine (ATM) transaction when the second transaction terminal is an ATM, and wherein each of the one or more scheduled transactions is ~~a cash withdrawal for one or more users, and wherein the combined-merchant~~ transaction when the second transaction terminal is a merchant terminal ~~group cash withdrawal by an assignee for the one or more users.~~

~~19.~~17. The first transaction terminal ~~as claimed in~~ according to claim ~~18~~16, further comprising:

a sensor module comprising one or more sensors in operative communication with the processing module, the sensor module configured to receive at least one biometric data from ~~a user~~ at least one of the first and second users for the ~~scheduled-combined~~ transaction, wherein a biometric data is one of one or more facial features, an iris pattern, a finger print, and one or more speech features.

~~20.~~18. The first transaction terminal ~~as claimed in~~ according to claim ~~18~~16, further comprising a graphical keypad in operative communication with the processing module, the graphical keypad ~~is~~ configured to receive a graphical code for authenticating identity of a user accessing a user account.