CLAIMS:

1. A method comprising:

receiving an enrollment request of a user on a service portal hosted by a first server providing a green-score reward service, the request representing a decision by the user to perform eco-friendly actions;

creating, in a database, a user profile for the user enrolled for the green-score reward service;

based on the enrolling of the user for the green-score reward service, setting a default value of a counter in the database, the counter representing a green score in the user profile created for the user when the user enrolled for the green-score reward service and additions to the green score upon the user performing further eco-friendly actions;

receiving, by the first server from a merchant terminal via a network, a file related to a transaction performed by the user, the file being a clearance file received in a batch for batch processing by the first server at the end of a day, the file comprising a data structure that conforms to ISO:8583 standard and includes a plurality of data elements wherein one or more binary bits are added as reserved data elements in the plurality of data elements, the one or more binary bits tracking at least one eco-friendly user action of a plurality of eco-friendly user actions that the user takes while performing the transaction, and wherein the merchant terminal automatically sets a flag which indicates that the one or more binary bits, that track the eco-friendly actions performed by the user, have been set to one from a default value of zero in the file, responsive to receiving a confirmation that the at least one eco-friendly user action has been taken by the user, the confirmation of declining a user copy of payment for the transaction being based on the user swiping a payment card a first time and a second time at a device associated with the first server, wherein a status of the one or more binary bits in the received file indicates that the user has opted for at least one of an electronic-bill or an electronic-payment card statement;

determining that the flag in the file has been set;

based on the determination that the flag has been set, concluding that the one or more binary bits are set to one, and based on the conclusion, incrementing, by the first server, the counter by a predetermined number;

based on determining that a value of the counter is greater than zero, identifying the eco-friendly user actions that have environmental benefit; and

rewarding the user for the eco-friendly user actions.

2. The method as claimed in claim 1, wherein the default value in the counter in the database is set to ten.

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

sending the file to an issuing server associated with a payment account of the user, wherein the payment account is used for a financial transaction; and

receiving a confirmation of the financial transaction from the issuing server, wherein the green score is updated upon receipt of the confirmation.

4. The method as claimed in claim 1, wherein updating the green score comprises:

incrementing the green score by a predetermined number upon the determination;

resetting the green score to a default score based on a time cycle; and

rewarding the user based on the green score.

5. The method as claimed in claim 1, wherein the status of the one or more binary bits in the received file indicates that the user has declined one or more of the following:

a request for taking print of a transaction receipt during a financial transaction at an automated teller machine (ATM) terminal; and

a request for taking print of a customer copy during the financial transaction at a point of sale (POS) terminal.

6. The method as claimed in claim 1, wherein the status of the one or more binary bits in the received file indicates one or more of the following:

a decrease in an electricity bill amount paid by the user consecutively for a threshold number of months; and

a decrease in a fuel consumption of the user consecutively for a threshold number of months.

7. The method as claimed in claim 1, wherein the status of the one or more binary bits in the received file indicates that the user has purchased an eco-friendly product through e-commerce.

8. A server system comprising:

a memory configured to store instructions; and

a processor configured to execute the instructions stored in the memory, the execution causing the server system to perform operations to:

receive an enrollment request of a user on a service portal hosted by the server system, providing a green-score reward service, the request representing a decision by the user to perform eco-friendly actions;

create, in a database, a user profile for the user enrolled for the green-score reward service;

based on the enrolling of the user for the green-score reward service, set a default value of a counter in the database, the counter representing a green score in the user profile created for the user when the user enrolled for the green-score reward service and additions to the green score upon the user performing further eco-friendly actions; receive, by the server system, from a merchant terminal via a network, a file related to a transaction performed by the user, the file being a clearance file received in a batch for batch processing by the server system at the end of a day, the file comprising a data structure that conforms to an ISO:8583 standard and includes a plurality of data elements wherein one or more binary bits are added as reserved data elements in the plurality of data elements, the one or more binary bits tracking at least one eco-friendly user action of a plurality of eco-friendly user actions that is taken by the user while performing the transaction, and wherein the merchant terminal automatically sets a flag which indicates that the one or more binary bits, that track the eco-friendly actions performed by the user,

have been set to one from a default value of zero in the file, responsive to receiving a confirmation of the at least one eco-friendly user action taken by the user, the confirmation of declining a user copy of payment for the transaction being based on the user swiping a payment card a first time and a second time at a device associated with the server system, wherein a status of the one or more binary bits in the received file indicates that the user has opted for at least one of an electronic-bill or an electronic-payment card statement;

determine that the flag in the file has been set;

based on the determination that the flag has been set, conclude that the one or more binary bits are set to one, and based on the conclusion, increment, by the server system, the counter by a predetermined number;

based on determining that a value of the counter is greater than zero, identify the eco-friendly user actions that have environmental benefit; and

reward the user for the eco-friendly user actions.

9. The server system as claimed in claim 8, wherein the processor is further configured to cause the server system to perform at least in part to:

send the file to an issuing server associated with a payment account of the user, wherein the payment account is used for a financial transaction; and

receive a confirmation of the financial transaction from the issuing server, wherein the green score is updated upon receipt of the confirmation.

10. The server system as claimed in claim 8, wherein the processor is further configured to perform at least in part to:

increment the green score by a predetermined score upon the determination;

reset the green score to a default score based on a time cycle; and

reward the user based on the green score.

11. The server system as claimed in claim 8, wherein the merchant terminal is configured to automatically set the one or more binary bits upon the user performing a pre-defined gesture to confirm the performing of the at least one eco-friendly user action.

12. The server system as claimed in claim 8, wherein a status of the one or more binary bits in the received file indicates that the user has declined a request for taking print of a customer copy during a financial transaction at a point of sale (POS) terminal.

13. The server system as claimed in claim 8, wherein a status of the one or more binary bits in the received file indicates one or more of the following:

a decrease in an electricity bill amount paid by the user consecutively for a threshold number of months; and

a decrease in a fuel consumption of the user consecutively for a threshold number of months.

14. A non-transitory computer-readable storage medium having computer-executable instructions embodied thereon, wherein, upon execution by at least one processor, the computer-executable instructions cause the processor to perform operations comprising:

receiving an enrollment request of a user on a service portal hosted by a first server providing a green-score reward service, the request representing a decision by the user to perform eco-friendly actions;

creating, in a database, a user profile for the user enrolled for the green-score reward service;

based on the enrolling of the user for the green-score reward service, setting a default value of a counter in the database, the counter representing a green score in the user profile created for the user when the user enrolled for the green-score reward service and additions to the green score upon the user performing further eco-friendly actions;

receiving, by the first server from a merchant terminal via a network, a file related to a transaction performed by the user, the file being a clearance file received in a batch for batch processing by the first server at the end of a day, the file comprising a data structure that conforms to an ISO:8583 standard and includes a plurality of data elements wherein one or more binary bits are added as reserved data elements in the plurality of data elements, the one or more binary bits tracking at least one eco-friendly user action of a plurality of eco-friendly user actions that are taken by the user while performing the transaction, and wherein the merchant terminal automatically sets a flag which indicates that the one or more binary bits,

that track the eco-friendly actions performed by the user, have been set to one from a default value of zero in the file, responsive to receiving a confirmation of the at least one eco-friendly user action taken by the user, the confirmation of declining a user copy of payment for the transaction being based on the user swiping a payment card a first time and a second time at a device associated with the first server, wherein a status of the one or more binary bits in the received file indicates that the user has opted for at least one of an electronic-bill or an electronic-payment card statement;

determining that the flag in the file has been set;

based on the determining that the flag has been set, concluding that the one or more binary bits are set to one, and based on the conclusion, incrementing, by the first server, the counter by a predetermined number;

based on determining that a value of the counter is greater than zero, identifying the eco-friendly user actions that have environmental benefit; and

rewarding the user for the eco-friendly user actions.

15. The non-transitory computer-readable storage medium of claim 14, wherein the at least one eco-friendly user action comprises at least one of:

a declination of a request for taking print of a transaction receipt during a financial transaction at an automated teller machine (ATM) terminal; and

a declination of a request for taking print of a customer copy during the financial transaction at a point of sale (POS) terminal.

16. The non-transitory computer-readable storage medium of claim 14, wherein the at least one eco-friendly user action comprises one or more of:

a decrease in an electricity bill amount paid by the user consecutively for a threshold number of months; and

a decrease in a fuel consumption of the user consecutively for a threshold number of months.

17. The non-transitory computer-readable storage medium of claim 14, wherein the first server is configured to automatically set the one or more binary bits upon the user performing a pre-defined gesture to confirm the performing of the at least one eco-friendly user action.

18. The server system of claim 8, further comprising a validation module, an analysis module, and a determination module executing the instructions stored in the memory to cause the server system to perform the operations.