CLAIMS

1. A system (100) for authorizing payments of at least one transport company (140a to 140n) for products and/or services comprising:

an identity retrieval device (110) arranged at a kiosk or counter to read an identity information of an employee of the at least one transport company (140a to 140n) and to convert the received identity information into a triggering token for transmission to a server (120), wherein the identity information is in the form of a personal identification card and/or biometric data of the employee; and,

the server (120) comprising:

a personal identity validation module (121) configured to:

process the triggering token to retrieve the identity information of the employee upon receiving the triggering token;

retrieve a roster duty and attendance information of the employee from a database (141a to 141n) of the respective transport company (140a to 140n) based on the retrieved identity information;

determine whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information; and,

generate and transmit an approval token to the kiosk or counter for authorizing the payments for purchasing the products and/or services in the event of the employee is determined to be eligible.

2. The system (100) according to claim 1, wherein the server (120) further comprising:

a credit network management module (122) configured to:

manage a plurality of accounts related to the transport companies (140a to 140n) and each account of the transport company (140a to 140n) includes a plurality of sub accounts for individual employees.

3. The system (100) according to claim 2, wherein the credit network management module (122) is further configured to:

manage an account related to a third-party entity associated with the transport companies (140a to 140n); and,

manage the accounts related to financial services provided to the transport companies (140a to 140n) by the third-party entity.

4. The system (100) according to claims 2 or 3, wherein the credit network management module (122) is further configured to:

manage an account related to a petrol station (150a to 150n) associated with the transport companies (140a to 140n); and,

manage authorized payments of the products and/or services performed by the employees of the transport companies (140a to 140n) using the account to purchase the products and/or services.

5. The system (100) according to claim 4, wherein the server (120) further comprising:

a trustworthy scoring module (123) configured to:

calculate a credit accountability score of each transport company (140a to 140n);

determine a trustworthy score for that transport company (140a to 140n) based on the calculated credit accountability score of each transport company (140a to 140n) and their respective employee's performance record; and,

generate a set of allowable goods and/or services for the respective employee to purchase at the petrol station (150a to 150n) based on the determined trustworthy score.

6. The system (100) according to claims 4 or 5, wherein the server (120) further comprising:

a station routing module (124) configured to:

retrieve a scheduled route information of that employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the received request;

create a route map showing the path of the scheduled route using retrieved information;

identify and display number of associated petrol stations (150a to 150n) located within a pre-determined range along the path of the scheduled route;

generate a list of identified petrol stations (150a to 150n); and,

transmit the generated list of associated petrol stations (150a to 150n) to a user device (142a to 142n) of the employee or the transport company (140a to 140n) to select a designated petrol station (150a to 150n) for refuelling.

7. The system (100) according to claim 6, wherein when the petrol station is in form of mobile skid tank, the station routing module (124) configured to:

receive a request to refuel at a remote area from the employee via the user device (142a to 142n), where the request includes current location details;

retrieve the employee information from the database (141a to 141n) of the respective transport company (140a to 140n);

instruct the personal identity verification module (121) to generate an authentication key based on the retrieved information;

identify at least one associated mobile skid tank located nearby the remote area;

generate and transmit a request token to one or more of the identified mobile skid tanks to confirm their availability; and,

transmit the location details identified associated mobile skid tank to the user device (142a to 142n) of the employee upon the confirmation from the identified mobile skid tank.

8. A method for authorizing payments of at least one transport company for products and/or services comprising the steps:

reading, by an identity retrieval device (110) arranged at a kiosk or counter, an identity information of an employee of at least one transport company (140a to 140n) and converting the received identity information into a triggering token to be transmitted to a server (120), wherein the identity information is in the form of a personal identification card and/or biometric data; and,

receiving, by the server (120), the triggering token further comprising the steps:

processing, by a personal identity validation module (121), the triggering token for retrieving the identity information of the employee upon receiving the triggering token;

retrieving, by the personal identity validation module (121), a roster duty and attendance information of the employee from a database (141a to 141n) of the respective transport company (140a to 140n) based on the retrieved identity information;

determining, by the personal identity validation module (121), whether the employee is eligible for a purchase of one or more products and/or services based on the retrieved roster duty and attendance information; and,

generating and transmitting, by the personal identity validation module (121), an approval token to the kiosk or counter for authorizing the payments towards the products and/or services in the event of the employee is determined to be eligible.

9. The method according to claim 8, wherein the server (120) further comprising the steps:

managing, by a credit network management module (122) a plurality of accounts related to the transport companies (140a to 140n) and each account of the transport company (140a to 140n) includes a plurality of sub accounts for individual employees.

10. The method according to claim 9, wherein the credit network management module (122) further comprising the steps:

managing an account related to a third-party entity associated with the transport companies (140a to 140n); and,

managing the accounts related to financial services provided to the transport companies (140a to 140n) by the third-party entity.

11. The method according to claims 9 or 10, wherein the credit network management module (122) further comprising the steps:

managing an account related to a petrol station (150a to 150n) associated with the transport companies (140a to 140n); and,

managing authorized payments of the products and/or services performed by the employees of the transport companies (140a to 140n) using the account to purchase the products and/or services.

12. The method according to claim 11, wherein the server (120) further comprising the steps:

calculating, by a trustworthy scoring module (123) a credit accountability score of each transport company (140a to 140n);

determining, by the trustworthy scoring module (123) a trustworthy score for that transport company (140a to 140n) based on the calculated credit accountability score of each transport company (140a to 140n) and their respective employee's performance record; and,

generating, by the trustworthy scoring module (123) a set of allowable goods and/or services for the respective employee to purchase at the petrol station (150a to 150n) based on the determined trustworthy score.

13. The method according to claims 11 or 12, wherein the server (120) further comprising the steps:

retrieving, by a station routing module (124) a scheduled route information of that employee from the database (141a to 141n) of the respective transport company (140a to 140n) based on the received request;

creating, by the station routing module (124) a route map showing the path of the scheduled route using retrieved information;

identifying and displaying, by the station routing module (124) number of associated petrol stations (150a to 150n) located within a pre-determined range along the path of the scheduled route;

generating, by the station routing module (124) a list of identified petrol stations (150a to 150n); and,

transmitting, by the station routing module (124) the generated list of associated petrol stations (150a to 150n) to a user device (142a to 142n) of the employee or the transport company (140a to 140n) to select a designated petrol station (150a to 150n) for refuelling.

14. The method according to claim 13, wherein when the petrol station is in form of mobile skid tank, the station routing module (124) further comprising the steps:

receiving a request to refuel at a remote area from the employee via the user device (142a to 142n), where the request includes current location details;

retrieving the employee information from the database (141a to 141n) of the respective transport company (140a to 140n);

instructing the personal identity verification module (121) to generate an authentication key based on the retrieved information;

identifying at least one associated mobile skid tank located nearby the remote area;

generating and transmitting a request token to one or more of the identified mobile skid tanks to confirm their availability; and,

transmitting the location details identified associated mobile skid tank to the user device (142a to 142n) of the employee upon the confirmation from the identified mobile skid tank.