

TITLE: “METHOD AND PRINTER DRIVER UNIT FOR PERFORMING TRANSACTION BY AUTOMATICALLY TRANSMITTING DATA TO EDC TERMINAL”

5 **CROSS-REFERENCE TO RELATED APPLICATIONS**

The present disclosure claims priority to Indian Provisional Patent Application No. 202041008183, entitled “METHOD AND SYSTEM FOR PRINTING ADDITIONAL DATA AT A POINT OF SALE (POS) TERMINAL”, filed on April 26, 2020. The present document is a combination of the Indian Provisional Patent Application No. 202041008183 (title mentioned above in this paragraph) and the Indian Provisional Patent Application No. 202041004192, entitled “METHOD AND SYSTEM FOR PROVIDING INTEGRATION BETWEEN POINT OF SALE (POS) DEVICE AND PAYMENT TERMINAL” filed on April 28, 2020. The contents of each of the aforementioned Indian Provisional Patent Applications are incorporated herein by reference in its entirety.

TECHNICAL FIELD

[0001] The present subject matter relates generally to a printer driver unit. More particularly, but not exclusively, discloses method and printer driver unit for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal.

BACKGROUND

[0002] Generally, Point of Sale (POS) systems, which are a type of sales management system, are commonly used in retail establishments such as supermarkets, convenience stores, departmental stores, and other retail sales stores. Multiple terminal devices (such as electronic cash registers) in the POS systems may operate and execute processes as controlled by applications installed on the terminal devices. A printer may also typically be connected to each terminal device, and produces receipts, coupons, and the like as instructed by the application installed on the terminal devices. Most of the terminal devices that command printing receipts and other forms in the POS systems, for example, use an inbuilt/Original Equipment Manufacturer (OEM) driver as the printer

driver, and the object to be printed is converted by the printer driver to raster data, that is then sent to the printer.

[0003] **FIGS. 1A and 1B** illustrate a flow diagram of a conventional POS system comprising a billing system **100a** and a payment system **100b**. Currently, the billing system **100a** (as shown in **FIG. 1A**) which are adopted in establishments, comprises a host computing device **102** and a printer **104**, for the purpose of preparing the bill/invoice and printing the bill/invoice. The host computing device **102** can be, at least one of, but not limited to, a dedicated Point of Sale (POS) device, a computer, a laptop, a desktop, a smartphone, a tablet, a phablet, and the like. Further, payment system **100b** (as shown in **FIG. 1B**) which is currently in use, may comprise an Electronic Data Capture (EDC) terminal **106** and a payment server **108**, for the purpose of performing a transaction. The EDC terminal **106** can be, at least one of, but not limited to, a card swiping machine, a payment machine, a card terminal, and the like. A merchant in the retail establishments may be using a third-party (i.e., vendor specific) billing system **100a** that may be configured for billing purpose and generating the bill/invoice using the host computing device **102**. The conventional POS system as discussed above possess a various limitation. One such limitation is that the billing system **100a** may not have a communication link to communicate with the payment system **100b**. Since, there is no communication link between the billing system **100a** and the payment system **100b**, the merchant may need to manually input final transaction amount in the EDC terminal **106** and then, seek the payment authorization from a customer, to complete the transaction/payment by entering the authorization Personal Identification Number (PIN). Based on successful authorization (i.e., using transaction request) and payment confirmation (i.e., using transaction response), a charge slip may be printed in the EDC terminal **106**. Upon successful transaction, the merchant may provide an input in the host computing device **102**, to print the bill/invoice on the printer **104**. Since, the merchant has to manually enter the final transaction amount in the EDC terminal **106**, it may be error prone, i.e. a merchant may enter an amount which is different from the final transaction amount, leading to incorrect payment. Also, since, there is no communication link between the billing system **100a** and the payment system **100b**, financial reconciliation may not be achieved. For instance, the merchant needs to manually determine and match the invoice and bank transaction details, which may be

time consuming due to manual intervention, and may also lead to error in financial reconciliation.

[0004] In another instance, even if there is communication link between the billing system **100a** and the payment system **100b**, the merchant may need to use the third-party (i.e., vendor specific) billing system **100a** to facilitate automatic insertion (i.e., automatically populate) of the final transaction amount in the EDC terminal **106**. Such third-party/vendor specific billing system **100a** may not be economically feasible to all merchants, especially small-scale merchants. For instance, the small-scale merchants may use third-party/vendor specific billing system **100a** which may not have any specific or a standard protocol. Therefore, it would be difficult to connect such billing systems with third-party/vendor specific billing systems **100a** to facilitate auto-population of the bill amount to the EDC terminal, due to compatibility issues which may occur. Further, for co-ordinating between the third-party/vendor specific billing system **100a** and payment system **100b** requires additional effort, cost, and time. Additionally, such third-party/vendor specific billing system **100a** or the payment system **100b** may not facilitate for printing bill/invoice in the EDC terminal **106**.

[0005] The information disclosed in this background of the disclosure section is only for enhancement of understanding of the general background of the invention and should not be taken as an acknowledgment or any form of suggestion that this information forms the prior art already known to a person skilled in the art.

SUMMARY

[0006] Disclosed herein is a method of performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal. The method includes receiving, by a printer driver unit associated with a host computing device, a first print request including first data related to a purchase, from the host computing device. The printer driver unit is initialized to act as an interface between the host computing device and the EDC. Further, the method includes extracting a final transaction amount from the first data. Furthermore, the method includes determining status of the EDC terminal upon extracting the final transaction amount. Thereafter, the method includes generating a second print request including the extracted final transaction amount, when the EDC terminal is determined to be in a first state. Finally, the method includes

transmitting the generated second print request to the EDC terminal to facilitate automatic insertion of the final transaction amount in the EDC terminal to initiate a payment transaction.

5 [0007] Disclosed herein is a printer driver unit for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal. The printer driver unit includes a processor, a memory communicatively coupled to the processor. The memory stores the processor instructions, which on execution, causes the processor to receive a first print request including first data related to a purchase, from a host computing device. The printer driver unit is initialized to act as an interface between
10 the host computing device and the EDC terminal. Further, the processor is configured to extract a final transaction amount from the first data. Furthermore, the processor is configured to determine status of the EDC terminal upon extracting the final transaction amount. Thereafter, the processor is configured to generate a second print request including the extracted final transaction amount, when the EDC terminal is determined
15 to be in a first state. Finally, the processor is configured to transmit the generated second print request to the EDC terminal to facilitate automatic insertion of the final transaction amount in the EDC terminal to initiate a payment transaction.

[0008] The foregoing summary is illustrative only and is not intended to be in any way limiting. In addition to the illustrative aspects, embodiments, and features described above,
20 further aspects, embodiments, and features will become apparent by reference to the drawings and the following detailed description.

BRIEF DESCRIPTION OF THE ACCOMPANYING DIAGRAMS

[0009] The accompanying drawings, which are incorporated in and constitute a part of this disclosure, illustrate exemplary embodiments and, together with the description, serve
25 to explain the disclosed principles. In the figures, the left-most digit(s) of a reference number identifies the figure in which the reference number first appears. The same numbers are used throughout the figures to reference like features and components. Some embodiments of system and/or methods in accordance with embodiments of the present subject matter are now described, by way of example only, and with reference
30 to the accompanying figures, in which:

[0010] **FIGS. 1A and 1B** illustrates a flow diagram of a conventional Point of Sale (POS) system comprising a billing system and a payment system;

5 [0011] **FIG. 2** illustrates an exemplary environment for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal, in accordance with some embodiments of the present disclosure;

[0012] **FIG. 3** illustrates an exemplary detailed block diagram of a printer driver unit for performing the transaction by automatically transmitting data to the EDC terminal, in accordance with some embodiments of the present disclosure;

10 [0013] **FIG. 4A** illustrates an exemplary sequence diagram for performing the transaction by automatically transmitting data to the EDC terminal using the printer driver unit of **FIG. 3**, in accordance with some embodiments of the present disclosure;

[0014] **FIG. 4B** illustrates an exemplary sequence diagram for auto-populating a final transaction amount in the EDC terminal, in accordance with some embodiments of the present disclosure;

15 [0015] **FIG. 5** is a flowchart depicting a method of performing the transaction by automatically transmitting data to the EDC terminal, in accordance with some embodiments of the present disclosure; and

[0016] **FIG. 6** is a block diagram of an exemplary computer system for implementing embodiments consistent with the present disclosure.

20 [0017] It should be appreciated by those skilled in the art that any block diagrams herein represent conceptual views of illustrative systems embodying the principles of the present subject matter. Similarly, it will be appreciated that any flow charts, flow diagrams, state transition diagrams, pseudo code, and the like represent various processes which may be substantially represented in computer readable medium and
25 executed by a computer or processor, whether or not such computer or processor is explicitly shown.

DETAILED DESCRIPTION

[0018] In the present document, the word “exemplary” is used herein to mean “serving as an example, instance, or illustration”. Any embodiment or implementation of the present subject matter described herein as “exemplary” is not necessarily to be construed as preferred or advantageous over other embodiments.

5 [0019] While the disclosure is susceptible to various modifications and alternative forms, specific embodiment thereof has been shown by way of example in the drawings and will be described in detail below. It should be understood, however that it is not intended to limit the disclosure to the forms disclosed, but on the contrary, the disclosure is to cover all modifications, equivalents, and alternative falling within the
10 scope of the disclosure.

[0020] The terms “comprises”, “comprising”, “includes” or any other variations thereof, are intended to cover a non-exclusive inclusion, such that a setup, device, or method that includes a list of components or steps does not include only those components or steps but may include other components or steps not expressly listed or inherent to such setup
15 or device or method. In other words, one or more elements in a system or apparatus preceded by “comprises... a” does not, without more constraints, preclude the existence of other elements or additional elements in the system or method.

[0021] Disclosed herein are a method and a printer driver unit for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal. The
20 method includes receiving, by a printer driver unit associated with a host computing device, a first print request comprising first data related to a purchase, from the host computing device. The printer driver unit may be initialized to act as an interface between the host computing device and the EDC. Further, the printer driver unit may extract a final transaction amount from the first data. Upon extracting the final
25 transaction amount, the printer driver unit may determine status of the EDC terminal. In one embodiment, status of the EDC may be one of, a first state or a second state. The first state may be indicative of a print acceptance state and a second state may be indicative of a normal state. Thereafter, if the EDC terminal is determined to be in the first state, the printer driver unit may generate a second print request including the
30 extracted final transaction amount. However, if the EDC terminal is determined to be in a second state, the printer driver unit may transmit a state change command to the EDC terminal to convert the EDC terminal from the second state to the first state.

Finally, the printer driver unit may transmit the generated second print request to the EDC terminal to facilitate automatic insertion of the final transaction amount in the EDC terminal to initiate a payment transaction. In some embodiments, the printer driver unit may also facilitate printing the first data in the EDC machine, by transmitting a
5 third print request including the first data, to the EDC machine.

[0022] Embodiments herein provide the printer driver unit to facilitate automatically transmitting data to an Electronic Data Capture (EDC) terminal, without the need for changing or modifying the vendor specific billing system. Embodiments herein provide integration between the host computing device and the EDC terminal for auto-
10 populating the final transaction amount in the EDC terminal, without the help of vendor specific billing system. Embodiments herein establish an interface between the host computing device and the EDC terminal via the printer driver unit, which in turn eliminates the need to manually input data such as final transaction amount, in the EDC terminal, thereby eliminating even the slightest chance of encountering human errors
15 while manually entering the data. Embodiments herein provides a financial reconciliation based on reconciliation parameters for example, Reference Requisition Number (RRN) and payment Identification (ID) number stored in the host computing device. Embodiments herein helps in regulatory compliance fulfilment for any merchant and fraud detection, due to the financial reconciliation and auto populating
20 the final transaction amount in the EDC terminal, respectively.

[0023] A description of an embodiment with several components in communication with each other does not imply that all such components are required. On the contrary, a variety of optional components are described to illustrate the wide variety of possible embodiments of the invention.

25 **[0024]** In the following detailed description of the embodiments of the disclosure, reference is made to the accompanying drawings that form a part hereof, and in which are shown by way of illustration specific embodiments in which the disclosure may be practiced. These embodiments are described in sufficient detail to enable those skilled in the art to practice the disclosure, and it is to be understood that other embodiments may be
30 utilized and that changes may be made without departing from the scope of the present disclosure. The following description is, therefore, not to be taken in a limiting sense.

[0025] **FIG. 2** illustrates an exemplary environment for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal, in accordance with some embodiments of the present disclosure.

[0026] The architecture **200** includes a host computing device **202**, a printer driver unit **204**,
5 and an Electronic Data Capture (EDC) terminal **206**. The host computing device **202**
may be communicatively connected with the printer driver unit **204** via a
communication network. In some embodiments, the printer driver unit **204** may be
configured within the host computing device **202**. The printer driver unit **204** may be
configured to act as an interface between the host computing device **202** and the EDC
10 terminal **206**. Further, the printer driver unit **204** may be communicatively coupled to
the EDC terminal **206** via the communication network. In some embodiments, the
communication network may be at least one of a wired communication network and a
wireless communication network. As an example, the host computing device **202** may
include at least one of, but not limited to, cellular telephones, smartphones, tablets,
15 phablets, wearable devices, Personal Computers (PCs), laptops, minicomputers,
desktops, as well as mobile devices such as handheld computers, Personal Digital
Assistants (PDAs), Personal Media Devices (PMDs), Internet of Things (IoT) devices,
Virtual Assistants (VAs), notebooks, e-readers, a dedicated device, and the like. The
EDC terminal **206** may include at least one of, but not limited to, a card swiping
20 machine, a payment machine, a card terminal, a Point of Sale (POS) terminal, an
Electronic funds transfer at Point of Sale (EFTPOS), a smart terminal/smart POS
terminal, and the like. Further, the EDC terminal **206** may be associated with a payment
server **208** for authorizing a transaction.

[0027] Further, the printer driver unit **204** may include a processor **210**, an Input/Output (I/O)
25 interface **212** and a memory **214**. The I/O interface **212** may be configured to receive
data and instructions from the host computing device **202** and EDC terminal **206** in the
context of the present disclosure. The processor **210** may extract a final transaction
amount and transmit the extracted final transaction amount to the EDC terminal **206**.

[0028] In some embodiments, the processor **210** may receive a first print request including first
30 data related to a purchase, from a host computing device **202**. The first data may
include, but not limited to, purchase data and the final transaction amount associated
with the purchase data. The purchase data, may include, but not limited to, item/service

5 details, number of items, quantity, rate per quantity, rate for purchased quantity, tax information, bar code, loyalty points information, and so on. Further, the printer driver unit **204** may extract a final transaction amount from the first data. In some embodiments, the final transaction amount may be extracted by analysing the received first data using one or more techniques, which may include, but not limited to, a visual mark-up technique, a geometric learning technique, and an algebraic learning technique. Furthermore, the processor **210** may be configured to determine status of the EDC terminal **206** upon extracting the final transaction amount. In an embodiment, the status of the EDC terminal **206** may be one of the first state that is indicative of a print acceptance state or a second state that is indicative of a normal state. In some 10 embodiments, “normal state” may be a state in which the EDC terminal **206** may accept a manual entry. In an embodiment, prior to determination of the status of the EDC terminal **206**, the processor **210** may detect, a product type of the EDC terminal **206**. The processor **210** may communicate with the EDC terminal **206** when the product type of the EDC terminal **206** corresponds to a pre-defined product range. The product type may refer to a product specific to one or more vendors, or the product of Original Equipment Manufacturer (OEM). In some embodiments, the product type may be determined based on a vendor identification number and a product identification number associated with the EDC terminal **206**. For example, the vendor identification (VID) number and a product identification (PID) number may need to be in series of 15 the pre-defined product range. For instance, the pre-defined product range which includes VID and PID may be a plurality of bit numbers used to identify the EDC terminal **206** to the processor **210**.

[0029] In some embodiments, the processor **204** may terminate the communication with the EDC terminal **206**, if the product type of the EDC terminal **206** is determined to be not 25 belonging to the pre-defined product range. In some embodiments, the EDC terminal **206** that may not correspond to the predefined product range, may be a potential fraud terminal, which means that such EDC terminals may be unauthorized terminals, non-compliant terminals, and the like. In some embodiments, when the status of the EDC terminal **206** is determined to be in the second state, the processor **210** may transmit a state change command to the EDC terminal **206** to convert the EDC terminal **206** from the second state to the first state. In some embodiments, when the EDC terminal **206** is determined to be in a first state, the processor **210** may generate a second print request, 30

that may include, but not limited to, the extracted final transaction amount. Thereafter, the processor **210** may transmit the generated second print request to the EDC terminal **206** to facilitate automatic insertion of the final transaction amount in the EDC terminal **206** to initiate a payment transaction. The EDC terminal **206** may communicate with the payment server **208** for authorizing and initiating the transaction once the authorization is completed. Upon processing the transaction, the payment server **208** may transmit, status of the transaction to the EDC terminal **206**. The EDC terminal **206** may in turn transmit the status of the transaction to the processor **210**. As an example, status of the transaction may be one of transaction successful or transaction failed. Upon completion of the payment transaction, processor **210** may further transmit a third print request, that may include, but not limited to, the first data, to the EDC terminal **206** to print the first data.

[0030] **FIG. 3** illustrates an exemplary detailed block diagram of a printer driver unit **204** for performing a transaction by automatically transmitting data to the EDC terminal **206**, in accordance with some embodiments of the present disclosure.

[0031] In some implementations, the printer driver unit **204** may include data **302** and modules **304**. As an example, the data **302** is stored in the memory **214** configured in the printer driver unit **204** as shown in the **FIG. 3**. In one embodiment, the data **302** may include first data **306**, extracted data **308**, status data **310**, and other data **312**.

[0032] In an embodiment, the data **302** may be stored in the memory **214** in the form of various data structures. Additionally, the data **302** can be organized using data models, such as relational or hierarchical data models. The other data **312** may store data, including temporary data and temporary files, generated by the modules **304** for performing the various functions of the printer driver unit **204**, and one or more predefined rules for launching/relaunching print application in an EDC terminal **206**.

[0033] In an embodiment, the data **302** stored in the memory **214** may be processed by the modules **304** of the printer unit **204**. The modules **304** may be stored within the memory **214**. In an example, the modules **304** communicatively coupled to the processor **210** configured in the printer driver unit **204**, may also be present outside the memory **214** as shown in **FIG. 3** and implemented as hardware. As used herein, the term modules refer to an application-specific integrated circuit (ASIC), an electronic circuit, a

processor (shared, dedicated, or group) and memory that execute one or more software or firmware programs, a combinational logic circuit, and/or other suitable components that provide the described functionality.

5 **[0034]** In an embodiment, the modules **304** may include, for example, a receiving module **316**, a data extraction module **318**, a status determination module **320**, a print request generation module **322**, a transmitting module **324**, and other modules **326**. The other modules **326** may be used to perform various miscellaneous functionalities of the printer driver unit **204**. It will be appreciated that such aforementioned modules **304** may be represented as a single module or a combination of different modules.

10 **[0035]** In some embodiments, the receiving module **316** may receive a first print request including first data related to a purchase, from the host computing device **202**. The first print request may include, but not limited to, first data related to a purchase, that may be stored as the first data **306**. The purchase data may be data related to the items/services entitled by a customer. For instance, consider a supermarket scenario,
15 the purchase data may include, but not limited to, item/service details, number of items, quantity, rate per quantity, rate for purchased quantity, tax information, bar code, loyalty points information, and so on.

20 **[0036]** In some embodiments, the data extraction module **318** may extract a final transaction amount from the first data **306**. As an example, the final transaction amount may be the total bill amount of a user's purchase, for which the user is ought to make a payment. The data extraction module **318** may extract the final transaction amount by analysing the received first data **306** using at least one of a visual mark-up technique, a geometric learning technique, and an algebraic learning technique. In some embodiments, the visual mark-up technique may extract information (i.e., final transaction amount) from
25 an unstructured document through visual mark-up at an estimated relative location of the final transaction amount. In some embodiments, the geometric learning technique may extract information (i.e., final transaction amount) from an unstructured document by capturing data that may aid in identifying the location and position of the final transaction amount. In some embodiments, the algebraic learning technique may extract
30 information (i.e., final transaction amount) by checking different amounts/costs for multiple items, using enforcing algebraic rules, to identify the final transaction amount. The algebraic rules may be commutative properties of addition, multiplication,

subtraction, division, and so on, of the amounts/costs for multiple items purchased by the user. In some embodiments, algebraic rule may be a method for describing the relationship between two variables such as amounts/costs/rate one or more item. The final transaction amount may be stored as the extracted data **308**. In some embodiment, data extraction module **318** may be a Machine Learning (ML) module, which is trained with first data to identify the final transaction amount. Further, the extracted final transaction amount may need to be inserted in the EDC terminal **206** to initiate a payment transaction. Such insertion of the final transaction in the EDC terminal **206** amount may initially require checking of product type and the status of the EDC terminal **206**. In some embodiments, the product type may refer to a product specific to one or more vendors, or the product of Original Equipment Manufacturer (OEM). The processor **210** may communicate with the EDC terminal **206** to check if the product type of the EDC terminal **206** corresponds to a pre-defined product range. In some embodiments, the product type may be determined based on a vendor identification (VID) number and a product identification (PID) number associated with the EDC terminal **206**. For example, the VID number and the PID number may need to be in series of the pre-defined product range. For instance, the pre-defined product range which includes the VID number and the PID number may be a plurality of bit numbers used to identify the EDC terminal **206** to the processor **210**. In some embodiments, the processor **210** may terminate the communication with the EDC terminal **206**, if the product type of the EDC terminal **206** is determined to be not belonging to the pre-defined product range. In some embodiments, the EDC terminal **206** that may not correspond to the predefined product range, may be a potential fraud terminal, which means that such EDC terminals may be unauthorized terminals, non-compliant terminals, and the like. In some embodiments, when the EDC terminal **206** is determined to be in the predefined product range, the processor **210** may synchronize with the EDC terminal **206** and transmit a command to the EDC terminal **206** to enable an accessory mode. The accessory mode in the EDC terminal **206** may allow external hardware to interact with the EDC terminal **206** in the accessory mode. This enables the host computing device **202** via the printer driver unit **204**, to detect the EDC terminal **206** as accessory and use as a printer device.

[0037] Further, in some embodiments, upon extracting the final transaction amount and also determining that the EDC terminal **206** belongs to the predefined product range, the

status determination module **320** may determine status of the EDC terminal **206**. The status of the EDC terminal **206** may be stored as the status data **310**. For instance, status of the EDC terminal **206** may be one of the first state that is indicative of a print acceptance state or a second state that is indicative of a normal state. In some

5 embodiments, “normal state” may be a state in which the EDC terminal **206** may accept a manual entry. In the “print acceptance state”, the EDC terminal **206** may accept the print request such as second/third print request. In some embodiments, the status determination module **320** may determine status of the EDC terminal **206** during initial

10 connection of EDC terminal **206** and the host computing device **202** or before generating a second print request and/or a third print request. In some embodiments, during the initial connection of EDC terminal **206** and the host computing device **202** or before generating the second print request and/or the third print request, the processor

15 **210** may transmit a command to the EDC terminal **206** to launch a print application in the EDC terminal **206**. In some embodiments, launching of the print application in the EDC terminal **206** may change state of the EDC terminal **206** from the “normal state” to the “print acceptance state”. Therefore, for determining status of the EDC terminal

20 **206**, the status determining module **320** may probe the EDC terminal **206** to determine whether the print application has been launched in the EDC terminal **206** or not. If the print application is determined as launched in the EDC terminal **206**, the status determining module **320** may determine the status of the EDC terminal to be in the first state i.e. in the “print acceptance state”, which means that the EDC terminal **206** may be ready for accepting the print request such as the second request/third request from the printer driver unit **204**. The status of the EDC terminal **206** is now in the first state which is indicative of a print acceptance state. On the contrary, if the print application

25 is determined as not launched in the EDC terminal **206**, the status determining module **320** may determine the status of the EDC terminal to be in the second state i.e. in the “normal state”, which means that the EDC terminal **206** may accept only manual inputs and not print requests such as the second request/third request from the printer driver unit **204**. In some embodiments, the EDC terminal **206** may be in the first state i.e.

30 “print acceptance state”, based on one or more predefined rules. As an example, consider a rule defines a predefined time period after which the print application needs to be relaunched. In such scenarios, the EDC terminal may be in the first state until expiry of the predefined time period from a launch time.

[0038] In some embodiments, the print request generation module **322** may generate a second print request including the extracted final transaction amount, when the EDC terminal **206** is determined to be in the first state. In some embodiments, when the status of the EDC terminal **206** is determined to be in the second state, the status determination module **320** may transmit a state change command to the EDC terminal **206** to convert the EDC terminal **206** from the second state to the first state. As an example, the state change command may include commanding the EDC terminal **206** to allow launch of the print application based on the command received from the processor **210**.

[0039] In some embodiments, the transmitting module **324** may transmit the generated second print request to the EDC terminal **206** to facilitate automatic insertion of the final transaction amount in the EDC terminal **206** to initiate a payment transaction. The EDC terminal **206** may thereafter connect with the payment server **208** for authorizing and initiating the transaction once the authorization is completed. Upon processing the transaction, the payment server **208** may transmit the status of the transaction to the EDC terminal **206**. In some embodiments, the status of the transaction may be one of transaction successful or transaction failed. The EDC terminal **206** may in turn transmit the status of the transaction to the processor **210**. Upon completion of the payment transaction, print request generation module **322** may further transmit a third print request, that may include, but not limited to, the first data **306**, to the EDC terminal **206** to print the first data **306**.

[0040] The present disclosure is explained below with the help of some exemplary scenarios. However, this should not be construed as a limitation of the present disclosure as the present disclosure may be applicable to other scenarios as well.

[0041] **FIG. 4A** illustrates an exemplary sequence diagram for performing the transaction by automatically transmitting data to the EDC terminal **206** using the printer driver unit of **FIG. 3**, in accordance with some embodiments of the present disclosure.

[0042] For instance, consider a supermarket scenario where a customer makes a purchase and provides the purchased items (or services) to a merchant. The merchant in turn inputs the purchased items by scanning the items or by any other technique, in the host computing device **202**. Further, the merchant may provide print request input in the host computing device **202**, and the host computing device **202** transmits the print

request referred as 'first print request' to the printer driver unit **204**, as shown in **FIG. 4A**. The first print request includes first data **306** related to a purchase, and the first data **306** includes purchase data and the final transaction amount associated with the purchase data. In this context, the first data **306** for instance, may include, but not limited to, item/service details, number of items, quantity, rate per quantity, rate for purchased quantity, tax information, bar code, loyalty points information, final transaction amount or total amount, and so on. Upon receiving the first print request, the printer driver unit **204**, extracts the final transaction amount from the received first print request including the first data **306**. Upon extracting the final transaction amount, the printer driver unit **204** may determine the status of the EDC terminal **206**, by transmitting a status request to the EDC terminal **206**. In turn, the EDC terminal **206** may respond to the status request by transmitting back the status response to the printer driver unit **204**. The status of the EDC terminal **206** may be one of the first state indicative of a print acceptance state or a second state indicative of a normal state. Upon determining the status of the EDC terminal **206** to be in the second state, the printer driver unit **204** may transmit a state change command to the EDC terminal **206**, to convert the EDC terminal **206** from the second state to the first state.

[0043] Once, the EDC terminal **206** is determined to be in the first state, the printer driver unit **204** may generate the second print request and transmit the generated second print request to the EDC terminal **206**. The second print request may include the extracted final transaction amount. Upon receiving the second print request including the final transaction amount, the EDC terminal **206** may automatically read the second print request and insert the final transaction amount, for instance, in a field associated with the final transaction amount on the display of the EDC terminal **206** as shown in the **FIG.4B**. Further, the EDC terminal **206** may request the customer to authorize the transaction by dipping the payment card and authenticate using a Personal Identification Number (PIN). After dipping the card, for instance, a Reference Requisition Number (RRN) may be generated at the payment server **208** and provides the same RRN to the EDC terminal **206**. Once, the customer inputs the authentication PIN in the EDC terminal **206**, the EDC terminal **206** may transmit a transaction request to the payment server **208**. In turn, the payment server **208** may provide transaction response to the EDC terminal **206**. In case, if the authentication PIN entered by the customer is incorrect or if there are no sufficient funds in a bank account associated with the card,

then the payment server **208** may transmit a message as ‘incorrect PIN’ or ‘insufficient funds’, respectively, as transaction response to the EDC terminal **206**. If the authentication PIN entered by the customer is correct and if there are sufficient funds in the bank account associated with the card, then the payment server **208** may transmit
5 ‘transaction success’ message, as transaction response to the EDC terminal **206**. Upon receiving the successful transaction response, the EDC terminal **206** may print a charge slip including a status of the transaction. The merchant and banks associated with the payment server **208** may possess the fund transfer report which contains the RRN for reconciliation purposes. Thus, enabling the merchant to match the RRN received from
10 the fund transfer report as well as from the host computing device **202**, which includes payment status for all the invoices. This helps in the reconciliation process to the merchant.

[0044] Further, the EDC terminal **206** may transmit a transaction confirmation to the printer driver unit **204**. Subsequently, the printer driver unit **204** may transmit the transaction
15 confirmation to the host computing device **202**. Upon receiving the transaction confirmation, the host computing device **202** may transmit a third print request to the EDC terminal **206**. The third print request may include the first data **306**. Finally, the EDC terminal **206** may print invoice, upon receiving the third print request which includes the first data **306**. In some other embodiments, the third print request may be
20 transmitted simultaneously with the first print request from the host computing device **202** to the EDC terminal **206**. In such a scenario, the EDC terminal **206** may place the third print request in a waiting queue, until the “transaction successful” response is received from the payment server **208**. Upon receiving the “transaction successful” response, the EDC terminal **206** may print an invoice/bill, by moving the third print
25 request from the waiting queue to printing queue.

[0045] **FIG. 5** is a flowchart depicting a method of performing the transaction by automatically transmitting data to the EDC terminal **206**, in accordance with some embodiments of the present disclosure.

[0046] As illustrated in **FIG. 5**, the method **500** includes one or more blocks illustrating a
30 method of performing the transaction by automatically transmitting data to the EDC terminal **206**. The method **500** may be described in the general context of computer-executable instructions. Generally, computer-executable instructions can include

routines, programs, objects, components, data structures, procedures, modules, and functions, which perform functions or implement abstract data types.

5 [0047] The order in which the method **500** is described is not intended to be construed as a limitation, and any number of the described method blocks can be combined in any order to implement the method **500**. Additionally, individual blocks may be deleted from the methods without departing from the spirit and scope of the subject matter described herein. Furthermore, the method **500** can be implemented in any suitable hardware, software, firmware, or combination thereof.

10 [0048] At **block 502**, the method **500** may include receiving, by a printer driver unit **204** associated with a host computing device **202**, a first print request including first data **306** related to a purchase, from the host computing device **202**. In some embodiments, the first data **306** includes purchase data and a final transaction amount associated with the purchase data.

15 [0049] At **block 504**, the method **500** may include extracting, by the printer driver unit **204**, a final transaction amount from the first data **306**. In some embodiments, the printer driver unit **204** may extract the final transaction amount by analysing the received first data **306**. In some embodiments, the printer driver unit **204** may analyse the first data **306** by using a technique which may include, but not limited to, a visual mark-up technique, a geometric learning technique, an algebraic learning technique or a
20 combination of any of the aforementioned techniques.

[0050] At **block 506**, the method **500** may include determining, by the printer driver unit **204**, status of the EDC terminal **206** upon extracting the final transaction amount. The status of the EDC terminal **206** may be one of the first state indicative of a print acceptance state or a second state indicative of a normal state.

25 [0051] At **block 508**, the method **500** may include generating, by the printer driver unit **204**, a second print request including the extracted final transaction amount, when the EDC terminal **206** is determined to be in the first state. In some embodiments, if the printer driver unit **204** determines the status of the EDC terminal **206** to be in the second state, the printer driver unit **204** may transmit the state change command to the EDC terminal
30 **206** to convert the EDC terminal **206** from the second state to the first state.

[0052] At block 510, the method 500 may include transmitting, by the printer driver unit 204, the generated second print request to the EDC terminal 206 to facilitate automatic insertion of the final transaction amount in the EDC terminal 206 to initiate a payment transaction. Upon completion of the payment transaction, printer driver unit 204 may further transmit a third print request, that may include, but not limited to, the first data 306, to the EDC terminal 206 to print the first data 306.

[0053] FIG. 6 is a block diagram of an exemplary computer system 600 for implementing embodiments consistent with the present disclosure.

[0054] In some embodiments, FIG. 6 illustrates a block diagram of an exemplary computer system 600 for implementing embodiments consistent with the present invention. In some embodiments, the computer system 600 can be a host computing device 202 that is used for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal 206, as shown in the FIG.6. In some other embodiments, the computer system 600 can be a printer driver unit 204 associated with the host computing device 202 to perform a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal 206. The computer system 600 may include a central processing unit ("CPU" or "processor") 602. The processor 602 may include at least one data processor for executing program components for executing user or system-generated business processes. A user may include a person, a person using a device such as those included in this invention, or such a device itself. The processor 602 may include specialized processing units such as integrated system (bus) controllers, memory management control units, floating-point units, graphics processing units, digital signal processing units, etc. The processor 602 may be disposed in communication with input devices 611 and output devices 612 via I/O interface 601. The I/O interface 601 may employ communication protocols/methods such as, without limitation, audio, analog, digital, stereo, IEEE-1395, serial bus, Universal Serial Bus (USB), infrared, PS/2, BNC, coaxial, component, composite, Digital Visual Interface (DVI), high-definition multimedia interface (HDMI), Radio Frequency (RF) antennas, S-Video, Video Graphics Array (VGA), IEEE 802.n /b/g/n/x, Bluetooth, cellular (e.g., Code-Division Multiple Access (CDMA), High-Speed Packet Access (HSPA+), Global System For Mobile Communications (GSM), Long-Term Evolution (LTE), WiMax, or the like), etc.

[0055] Using the I/O interface **601**, computer system **600** may communicate with input devices **611** and output devices **612**. In some embodiments, the processor **602** may be disposed in communication with a communication network **609** via a network interface **603**. The network interface **603** may communicate with the communication network **609**. The network interface **603** may employ connection protocols including, without limitation, direct connect, Ethernet (e.g., twisted pair 10/100/1000 Base T), Transmission Control Protocol/Internet Protocol (TCP/IP), token ring, IEEE 802.11a/b/g/n/x, etc. Using the network interface **603** and the communication network **609**, the computer system **600** may communicate with a printer driver unit **204**. The computer system **600** may include, but not limited to, cellular telephones, smartphones, tablets, phablets, wearable devices, Personal Computers (PCs), laptops, minicomputers, desktops, as well as mobile devices such as handheld computers, Personal Digital Assistants (PDAs), Personal Media Devices (PMDs), Internet of Things (IoT) devices, Virtual Assistants (VAs), notebooks, e-readers, a dedicated device, and the like. The printer driver unit **204** may communicate with an EDC terminal **206**. The EDC terminal **206** may include, but not limited to, a card swiping machine, a payment machine, a card terminal, a Point of Sale (POS) terminal, an Electronic funds transfer at Point of Sale (EFTPOS), a smart terminal/smart POS terminal, and the like. Further, the EDC terminal **206** may be in communication with a payment server **208**, via wired or wireless communication network. The communication network **609** can be implemented as one of the different types of networks, such as intranet or Local Area Network (LAN) and such within the organization. The communication network **609** may either be a dedicated network or a shared network, which represents an association of the different types of networks that use a variety of protocols, for example, Hypertext Transfer Protocol (HTTP), Transmission Control Protocol/Internet Protocol (TCP/IP), Wireless Application Protocol (WAP), etc., to communicate with each other. Further, the communication network **609** may include a variety of network devices, including routers, bridges, servers, computing devices, storage devices, etc. In some embodiments, the processor **602** may be disposed in communication with a memory **605** (e.g., RAM, ROM, etc. not shown in **FIG. 6**) via a storage interface **604**. The storage interface **604** may connect to memory **605** including, without limitation, memory drives, removable disc drives, etc., employing connection protocols such as Serial Advanced Technology Attachment (SATA), Integrated Drive Electronics (IDE), IEEE-1395, Universal Serial Bus (USB), fiber channel, Small Computer Systems Interface (SCSI), etc. The memory drives may

further include a drum, magnetic disc drive, magneto-optical drive, optical drive, Redundant Array of Independent Discs (RAID), solid-state memory devices, solid-state drives, etc. The memory **605** may store a collection of program or database components, including, without limitation, a user interface **606**, an operating system **607**, a web browser **608**, etc. In some embodiments, the computer system **600** may store user/application data, such as the data, variables, records, etc. as described in this invention. Such databases may be implemented as fault-tolerant, relational, scalable, secure databases such as Oracle or Sybase. Operating system **607** may facilitate resource management and operation of the computer system **600**. Examples of operating systems include, without limitation, APPLE[®] MACINTOSH[®] OS X[®], UNIX[®], UNIX-like system distributions (E.G., BERKELEY SOFTWARE DISTRIBUTION[®] (BSD), FREEBSD[®], NETBSD[®], OPENBSD, etc.), LINUX[®] DISTRIBUTIONS (E.G., RED HAT[®], UBUNTU[®], KUBUNTU[®], etc.), IBM[®] OS/2[®], MICROSOFT[®] WINDOWS[®] (XP[®], VISTA[®]/7/8, 10 etc.), APPLE[®] IOS[®], GOOGLE[™] ANDROID[™], BLACKBERRY[®] OS, or the like. User interface **606** may facilitate display, execution, interaction, manipulation, or operation of program components through textual or graphical facilities. For example, user interfaces may provide computer interaction interface elements on a display system operatively connected to computer system **600**, such as cursors, icons, checkboxes, menus, scrollers, windows, widgets, etc. Graphical User Interfaces (GUIs) may be employed, including, without limitation, Apple[®] Macintosh[®] operating systems' Aqua[®], IBM[®] OS/2[®], Microsoft[®] Windows[®] (e.g., Aero, Metro, etc.), web interface libraries (e.g., ActiveX[®], Java[®], Javascript[®], AJAX, HTML, Adobe[®] Flash[®], etc.), or the like.

[0056] Computer system **600** may implement a web browser **608** stored-program components. Web browser **608** may be a hypertext viewing application, such as MICROSOFT[®] INTERNET EXPLORER[®], GOOGLE[™] CHROME[™], MOZILLA[®] FIREFOX[®], APPLE[®] SAFARI[®], etc. Secure web browsing may be provided using Secure Hypertext Transport Protocol (HTTPS), Secure Sockets Layer (SSL), Transport Layer Security (TLS), etc. Web browsers **608** may utilize facilities such as AJAX, DHTML, ADOBE[®] FLASH[®], JAVASCRIPT[®], JAVA[®], Application Programming Interfaces (APIs), etc. Computer system **600** may implement a mail server stored program component. The mail server may be an Internet mail server such as Microsoft Exchange, or the like. The mail server may utilize facilities such as ASP, ACTIVEX[®], ANSI[®] C++/C#,

MICROSOFT®, NET, CGI SCRIPTS, JAVA®, JAVASCRIPT®, PERL®, PHP, PYTHON®, WEBOBJECTS®, etc. The mail server may utilize communication protocols such as Internet Message Access Protocol (IMAP), Messaging Application Programming Interface (MAPI), MICROSOFT® exchange, Post Office Protocol (POP), Simple Mail Transfer Protocol (SMTP), or the like. In some embodiments, the computer system 600 may implement a mail client stored program component. The mail client may be a mail viewing application, such as APPLE® MAIL, MICROSOFT® ENTOURAGE®, MICROSOFT® OUTLOOK®, MOZILLA® THUNDERBIRD®, etc. Furthermore, one or more computer-readable storage media may be utilized in implementing embodiments consistent with the present invention. A computer-readable storage medium refers to any type of physical memory on which information or data readable by a processor may be stored. Thus, a computer-readable storage medium may store instructions for execution by one or more processors, including instructions for causing the processor(s) to perform steps or stages consistent with the embodiments described herein. The term “computer-readable medium” should be understood to include tangible items and exclude carrier waves and transient signals, i.e., non-transitory. Examples include Random Access Memory (RAM), Read-Only Memory (ROM), volatile memory, non-volatile memory, hard drives, Compact Disc (CD) ROMs, Digital Video Disc (DVDs), flash drives, disks, and any other known physical storage media.

[0057] Embodiments herein provide the printer driver unit to facilitate automatically transmitting data to an Electronic Data Capture (EDC) terminal, without the need for changing or modifying the vendor specific billing system. Embodiments herein provide integration between the host computing device and the EDC terminal for auto-populating the final transaction amount in the EDC terminal, without the help of vendor specific billing system. Embodiments herein establish an interface between the host computing device and the EDC terminal via the printer driver unit, which in turn eliminates the need to manually input data such as final transaction amount, in the EDC terminal, thereby eliminating even the slightest chance of encountering human errors while manually entering the data. Embodiments herein provide a financial reconciliation based on Reference Requisition Number (RRN) and payment Identification (ID) number stored in the host computing device. Embodiments herein help in regulatory compliance fulfilment for any merchant and fraud detection, due to

the financial reconciliation and auto populating the final transaction amount in the EDC terminal, respectively.

[0058] A description of an embodiment with several components in communication with each other does not imply that all such components are required. On the contrary, a variety of optional components are described to illustrate the wide variety of possible embodiments of the invention. When a single device or article is described herein, it will be apparent that more than one device/article (whether or not they cooperate) may be used in place of a single device/article. Similarly, where more than one device or article is described herein (whether or not they cooperate), it will be apparent that a single device/article may be used in place of the more than one device or article or a different number of devices/articles may be used instead of the shown number of devices or programs. The functionality and/or the features of a device may be alternatively embodied by one or more other devices which are not explicitly described as having such functionality/features. Thus, other embodiments of the invention need not include the device itself.

[0059] The specification has described method and printer driver unit for performing a transaction by automatically transmitting data to an Electronic Data Capture (EDC) terminal. The illustrated steps are set out to explain the exemplary embodiments shown, and it should be anticipated that ongoing technological development will change the manner in which particular functions are performed. These examples are presented herein for purposes of illustration, and not limitation. Further, the boundaries of the functional building blocks have been arbitrarily defined herein for the convenience of the description. Alternative boundaries can be defined so long as the specified functions and relationships thereof are appropriately performed. Alternatives (including equivalents, extensions, variations, deviations, etc., of those described herein) will be apparent to persons skilled in the relevant art(s) based on the teachings contained herein. Such alternatives fall within the scope and spirit of the disclosed embodiments. Also, the words "comprising," "having," "containing," and "including," and other similar forms are intended to be equivalent in meaning and be open-ended in that an item or items following any one of these words is not meant to be an exhaustive listing of such item or items or meant to be limited to only the listed item or items. It must also

be noted that as used herein and in the appended claims, the singular forms “a,” “an,” and “the” include plural references unless the context clearly dictates otherwise.

[0060] Finally, the language used in the specification has been principally selected for readability and instructional purposes, and it may not have been selected to delineate or circumscribe the inventive subject matter. It is therefore intended that the scope of the invention be limited not by this detailed description, but rather by any claims that issue on an application based here on. Accordingly, the embodiments of the present invention are intended to be illustrative, but not limiting, of the scope of the invention, which is set forth in the following claims.

Referral numerals

Reference Number	Description
200	Architecture
202	Host computing device
204	Printer driver unit
206	Electronic Data Capture (EDC) terminal
208	Payment server
210	Processor
212	Input/Output (I/O) interface
214	Memory
302	Data
304	Modules
306	First data
308	Extracted data
310	Status data
312	Other data
316	Receiving module
318	Data extraction module
320	Status determination module
322	Print request generation module

324	Transmitting module
326	Other modules
600	Computer system
601	I/O Interface of computer system
602	Processor of computer system
603	Network interface
604	Storage interface
605	Memory of computer system
606	User interface
607	Operating system
608	Web browser
609	Communication network
611	Input device
612	Output device