

ELECTRONIC METHODS AND SYSTEMS FOR CAB BOOKING WHILE PERFORMING PAYMENT TRANSACTION FOR A PURCHASE

TECHNICAL FIELD

[0001] The present disclosure relates to payment technology and, more particularly to, methods and systems for electronically enabling a payment purchase transaction combined with a commuting cost for a user.

BACKGROUND

[0002] Users visit merchant facilities, such as grocery stores, convenience stores departmental stores, retail stores, or the like for purchasing. After completing the purchase, some of the users may search for a cab to commute to a desired destination. For instance, a user purchases items of 5-6 bags from a convenience store. The user searches for a cab to ride with purchased items. The user may search for a nearby cab by using a cab booking application installed in a user device of the user. However, there may be times that searching and booking the cab by the user may be inefficient and cumbersome. For example, a cab booked by the user may take long to pick-up the user due to traffic, a cab driver of the booked cab may find difficulty to identify the pick-up location, or the like. Consequently, there is a waiting time involved that affect the user experiences.

[0003] In some cases, the user may explore a merchant facility and make use of the waiting time. However, it may be inconvenient for the user to move around the merchant facility with bags of the purchased items. When the user experience is hindered, marketing efficiency in the merchant facility is affected. This may ruin business and reputation of the merchant facility. Such negative user experience may prevent the user from visiting the merchant facility frequently. Moreover, the user may be encouraged to purchase or shop from an online merchant application so as to avoid the hassle. In some circumstances, the user may book the cab prior to a payment checkout to avoid any waiting time. The cab may reach early at the pick-up location and wait for the user to board the cab. However, the cab may get cancelled by the cab driver if the user takes time to board the cab. In such circumstances, the user not only loses the cab but also ends up paying for the cancellation,

which adds up to the bad experience.

[0004] In view of the above-mentioned problems, there appears a need to provide techniques for providing an aggregated purchase bill inclusive of the commuting cost, while improving user experience of users in an efficient and feasible manner.

SUMMARY

[0005] Various embodiments of the present disclosure provide systems, methods, electronic devices and computer program products to electronically book a cab for a user by a merchant at a merchant terminal while the user is making a purchase transaction at the merchant terminal. More specifically, an aggregated payment bill that includes commuting cost of the user is generated by the merchant.

[0006] In an embodiment, a method for electronically booking a cab for a user by a merchant at a merchant terminal, is disclosed. The method includes electronically facilitating, by the merchant terminal, a cab booking option for the user by the merchant while generating a purchase bill for the user. The purchase bill corresponding to one or more purchased items of the user. The method includes upon selection of the cab booking option, sending, by the merchant terminal, a booking request signal to a cab reservation system to book the cab. The booking request signal includes a pre-booking amount data for booking the cab, a pre-determined pick-up location data of the user and a contact number data of the user. The method includes receiving, by the merchant terminal, a booking confirmation signal for the user from the cab reservation system. The method further includes sending, by the merchant terminal, a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal. The payment transaction request signal includes payment card data of the user, the purchase bill and the pre-booking amount data.

[0007] In another embodiment, a merchant terminal for electronically booking a cab for a user by a merchant, is disclosed. The merchant terminal includes a memory that includes stored instructions and a processor. The processor is configured to execute the stored instructions to cause the merchant terminal to perform at least in part to electronically facilitate a cab booking option for the user by the merchant while generating

a purchase bill for the user. The purchase bill corresponding to one or more purchased items of the user. The merchant terminal is caused to send a booking request signal to a cab reservation system to book the cab upon selection of the cab booking option. The booking request signal includes a pre-booking amount data for booking the cab, a pre-determined pick-up location data of the user and a contact number data of the user. The merchant terminal is caused to receive a booking confirmation signal for the user from the cab reservation system. The merchant terminal is further caused to send a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal. The payment transaction request signal includes payment card data of the user, the purchase bill and the pre-booking amount data.

[0008] In yet another embodiment, a method for electronically booking a cab is disclosed. The method includes completing, by a server system associated with a payment network, a payment settlement for a purchase bill and a pre-booking amount data of the user between an issuer of the user and an acquirer of the merchant. The pre-booking data corresponding to a cab booked for the user by the merchant. The method includes receiving, by the server system, a total cab fare data from a cab reservation system upon completion of a trip of the user by the booked cab. The method includes updating, by the server system, the total cab fare data based on deducting the pre-booking amount data from the total cab fare data. The method further comprising completing, by the server system, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system.

BRIEF DESCRIPTION OF THE FIGURES

[0009] For a more complete understanding of example embodiments of the present technology, reference is now made to the following descriptions taken in connection with the accompanying drawings in which:

[0010] FIG. 1 illustrates an example representation of an environment, related to at least some example embodiments of the present disclosure;

[0011] FIG. 2 represents a sequence flow diagram representing booking a cab for a

user by a merchant at a merchant terminal during a purchase bill checkout, in accordance with an example embodiment of the present disclosure;

[0012] FIG. 3 represents a flow chart diagram of setting of a drop-location by the merchant based on a destination provided by the user, in accordance with another example embodiment of the present disclosure;

[0013] FIG. 4A represents a sequence flow diagram representing cancelling a currently booked cab of the user, in accordance with an example embodiment of the present disclosure;

[0014] FIG. 4B represents a sequence flow diagram representing cancelling a currently booked cab of the user, in accordance with another example embodiment of the present disclosure;

[0015] FIG. 5 represents a sequence flow diagram of completing a payment settlement by a payment server, in accordance with an example embodiment of the present disclosure;

[0016] FIG. 6A shows an example representation of a user interface (UI) displayed to a merchant on a display screen of a merchant terminal displaying a cab booking option upon generating a purchase bill for the user, in accordance with an example embodiment of the present disclosure;

[0017] FIG. 6B shows an example representation of a UI displayed to the merchant on a display screen of the merchant terminal displaying booking of a cab for the user by the merchant from the merchant terminal, in accordance with an example embodiment of the present disclosure;

[0018] FIG. 6C shows an example representation of a UI displayed to the merchant on a display screen of the merchant terminal displaying a booking confirmation for the cab, in accordance with an example embodiment of the present disclosure;

[0019] FIG. 7A shows an example representation of a UI displayed on a device of a cab driver of the booked cab displaying a booking information of the user, in accordance with an example embodiment of the present disclosure;

[0020] FIG. 7B shows an example representation of a UI displayed on the cab driver interface displaying a trip completion of the user, in accordance with an example embodiment of the present disclosure;

[0021] FIG. 8 illustrates a flow diagram of a method for booking a cab for a user by a merchant at a merchant terminal, in accordance with an example embodiment of the present disclosure;

[0022] FIG. 9 illustrates a flow diagram of a method for booking a cab for a user by a merchant at a merchant terminal, in accordance with another embodiment of the present disclosure;

[0023] FIG. 10 is a simplified block diagram of a merchant terminal for booking a cab for a user by a merchant at a merchant terminal, in accordance with an embodiment of the present disclosure;

[0024] FIG. 11 is a simplified block diagram of a server system, in accordance with an embodiment of the present disclosure;

[0025] FIG. 12 is a simplified block diagram of a payment server, in accordance with an embodiment of the present disclosure;

[0026] FIG. 13 is a simplified block diagram of an issuer server, in accordance with an embodiment of the present disclosure;

[0027] FIG. 14 is a simplified block diagram of an acquirer server, in accordance with an embodiment of the present disclosure; and

[0028] FIG. 15 is a simplified block diagram of a user device, in accordance with an embodiment of the present disclosure.

[0029] The drawings referred to in this description are not to be understood as being drawn to scale except if specifically noted, and such drawings are only exemplary in nature.

DETAILED DESCRIPTION

[0030] In the following description, for purposes of explanation, numerous specific details are set forth in order to provide a thorough understanding of the present disclosure. It will be apparent, however, to one skilled in the art that the present disclosure can be practiced without these specific details.

[0031] Reference in this specification to “one embodiment” or “an embodiment” means that a particular feature, structure, or characteristic described in connection with the embodiment is included in at least one embodiment of the present disclosure. The appearance of the phrase “in an embodiment” in various places in the specification is not necessarily all referring to the same embodiment, nor are separate or alternative embodiments mutually exclusive of other embodiments. Moreover, various features are described which may be exhibited by some embodiments and not by others. Similarly, various requirements are described which may be requirements for some embodiments but not for other embodiments.

[0032] Moreover, although the following description contains many specifics for the purposes of illustration, anyone skilled in the art will appreciate that many variations and/or alterations to said details are within the scope of the present disclosure. Similarly, although many of the features of the present disclosure are described in terms of each other, or in conjunction with each other, one skilled in the art will appreciate that many of these features can be provided independently of other features. Accordingly, this description of the present disclosure is set forth without any loss of generality to, and without imposing limitations upon, the present disclosure.

[0033] The term "payment account" used throughout the description refers to a financial account that is used to fund the financial transaction (interchangeably referred to as "payment transaction"). Examples of the payment account include, but are not limited to a savings account, a credit account, a checking account and a virtual payment account. The payment account may be associated with an entity such as an individual person, a family, a commercial entity, a company, a corporation, a governmental entity, a non-profit organization and the like. In some scenarios, a payment account may be a virtual or temporary payment account that can be mapped or linked to a primary payment account,

such as those accounts managed by PayPal®, and the like.

[0034] The term "payment network", used throughout the description, refers to a network or collection of systems used for transfer of funds through use of cash-substitutes. Payment networks may use a variety of different protocols and procedures in order to process the transfer of money for various types of transactions. Transactions that may be performed via a payment network may include product or service purchases, credit purchases, debit transactions, fund transfers, account withdrawals, etc. Payment networks may be configured to perform transactions via cash-substitutes, which may include payment cards, letters of credit, checks, financial accounts, etc. Examples of networks or systems configured to perform as payment networks include those operated by Mastercard®, VISA®, Discover®, American Express®, etc.

[0035] The term "payment card", used throughout the description, refers to a physical or virtual card linked with a financial or payment account that may be used to fund a financial transaction to a merchant or any such facility via the associated payment account. Examples of the payment card include, but are not limited to, debit cards, credit cards, prepaid cards, virtual payment numbers, virtual card numbers, forex cards, charge cards and stored-value cards. A payment card may be a physical card that may be presented to the merchant for funding the payment. Alternatively, or additionally, the payment card may be embodied in form of data (*e.g.*, a digital token) stored in a user device, where the data is associated with payment account such that the data can be used to process the financial transaction between the payment account and a merchant's financial account.

OVERVIEW

[0036] Various example embodiments of the present disclosure provide methods, systems, user devices and computer program products for enhancing purchasing experience of a user by enabling booking of a cab for the user by the merchant from a merchant terminal.

[0037] In various example embodiments, the present disclosure provides a merchant terminal configured to facilitate selection of a cab booking option for the user by

the merchant. The booking option is displayed on the merchant terminal while generating a purchase bill of the user. The purchase bill corresponds to one or more purchased items of the user. The cab booking option is selected by the merchant based on a consent of the user to book the cab. In an embodiment, the merchant provides a selection input for the cab booking option in the merchant terminal. When the merchant terminal receives the selection input, a cab booking interface is displayed in the merchant terminal. The cab booking interface is facilitated by a cab reservation system. The merchant provides a booking data input in the cab booking interface. The booking data input includes a pre-booking amount for booking the cab, a pre-determined pick-up location of the user corresponding to location of a merchant facility of the merchant, a type of cab and a contact number of the user. After providing the booking data input, a booking request is sent to the cab reservation system to book the cab.

[0038] The cab reservation system books the cab upon receipt of the booking request. After the cab is booked, the cab reservation system sends a booking confirmation to the merchant terminal. The booking confirmation includes one or more of a booking identification (ID) number, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name and a description of the type of cab. The merchant terminal displays the booking confirmation to the merchant. The booking confirmation is notified to the user. In an example, the booking confirmation is sent to a user device of the user using the contact number. The merchant provides a bill, *i.e.*, an integrated bill that includes the purchase bill and the pre-booking amount to the user. Further, the merchant terminal sends a payment transaction request that includes a payment card information of the user, the purchase bill and the pre-booking amount to a payment server via an acquirer of the merchant. The payment server further completes a payment settlement for the purchase amount and the pre-booking amount between an issuer of the user and the acquirer of the merchant.

[0039] In one embodiment, the merchant terminal facilitates setting of a drop-location for booking the cab by the merchant based on a destination provided by the user. The merchant terminal determines whether the destination is pre-registered to a database of the merchant terminal. The drop-location is fetched from the database based on the determination. The destination is categorized into a home residence category and a

merchant establishment category. The merchant establishment category includes at least one of a restaurant, a theatre or a retail store. In case the drop-location corresponds to the merchant establishment category, the merchant terminal determines availability of an offer. The offer includes one or more of a discount coupon, a gift card, a cashback offer and the like. The merchant terminal sends the offer to the user using the contact number. In another embodiment, the merchant terminal sets the drop-location as a null address when the destination is not provided by the user. The null address is updated thereafter by the user when the user boards the booked cab. For example, the drop-location is updated in a cab driver interface installed in an electronic device of a cab driver of the booked cab.

[0040] When a trip is completed, the cab reservation system sends a total cab fare to the payment server. The payment server updates the total cab fare based on deducting the pre-booking amount from the total cab fare. The payment server sends a payment transaction request to the issuer of the user based on updating the total cab fare. The payment transaction request includes the payment card information and the updated total cab fare. The payment server completes a payment settlement for the updated total cab fare and the pre-booking amount between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system. In some cases, a current booked cab is cancelled based on a cancellation provided by the merchant. In such cases, a refund request is sent to the acquirer of the merchant for a refund of the pre-booking amount. The refund is further sent to the payment server by the acquirer. Thereafter, the cancelled booked cab is deferred for assigning to a next user.

[0041] Various example embodiments of present disclosure are described hereinafter with reference to FIGS. 1 to 15.

[0042] FIG. 1 illustrates an example representation of an environment 100, in which at least some example embodiments of the present disclosure can be implemented. The environment 100 is depicted to include a user 102 in a merchant facility 110. The merchant facility 110 includes a shopping mall, a convenience store, a restaurant, etc. In an illustrative example scenario, the user 102 visits a merchant facility, such as a merchant facility 110. The user 102 is standing in a counter of the merchant facility 110 for a purchase bill checkout. A merchant, such as a merchant 104 generates a purchase bill corresponding to one or more purchased items of the user 102. The purchase bill is

generated using a merchant terminal, such as merchant terminal 106. In an embodiment, the merchant terminal 106 facilitates selection of a cab booking option for the user 102 by the merchant 104 upon generating the purchase bill. For instance, the cab booking option is displayed in the merchant terminal 106. The merchant terminal 106 receives a selection input for the cab booking option provided by the merchant 104. The selection input is provided by the merchant 104 based on a consent from the user 102 to book a cab, such as cab 108. Further, the merchant terminal 106 displays a cab booking interface, such as cab booking interface 122 to the merchant 104 upon receiving the selection input. In an embodiment, the cab booking interface 122 is facilitated by a cab reservation system 114. In one example embodiment, the cab reservation system 114 may belong to a third-party that provides cab services. The merchant 104 may be associated with the third-party for providing cab booking services to users (such as, the user 102) of the merchant facility 110.

[0043] The merchant 104 further provides a booking information in the cab booking interface 122. The booking information includes a pre-booking amount for booking the cab 108, a pre-determined pick-up location of the user 102 corresponding to location of the merchant facility 110 of the merchant 104, a type of cab and a contact number of the user 102. The merchant 104 defines the type of cab based on determining quantity of the one or more purchased items. For example, the user 102 may have 5 or 6 bags of purchased items. The merchant 104 may book a cab, such as the cab 108 that has space for the 5 or 6 bags of purchased items. Moreover, the type of cab may range from cabs providing free Wi-Fi to cabs providing personal assistance to users, or the like.

[0044] In one embodiment, the merchant terminal 106 facilitates setting of a drop-location of the user 102 in the cab booking interface 122 by the merchant 104 based on a destination provided by the user 102. The merchant terminal 106 determines whether the destination is pre-registered to a database (not shown in FIG. 1) of the merchant terminal 106. In one embodiment, the database may be embodied in the merchant terminal 106. In another embodiment, the database may be stored in a remote location accessible by the merchant terminal 106 using a network, such as a network 112. If the destination is pre-registered, then the drop-location is fetched from the database.

[0045] In another embodiment, the drop-location is set as a null address when the

destination is not provided at the time of booking. Further, the drop-location is categorized into one of a home residence category and a merchant establishment category. The merchant establishment category includes at least one of a restaurant, a theatre or a retail store. The merchant terminal 106 determines availability of an offer if the drop-location corresponds to the merchant establishment category. The offer includes at least a discount coupon, a gift card or a cashback offer. The merchant terminal 106 notifies the offer to the user 102 based on the determination. In an illustrative example scenario, the drop-location is a movie theatre. The merchant terminal 106 determines if there is any offer provided by the corresponding movie theatre. For instance, the movie theatre has a 50% cashback offer for booking three tickets. The merchant terminal 106 notifies the cashback offer to the user 102. The offer may be notified through a short-messaging service (SMS), an email or the like using contact details of the user 102, such as a mobile number of the user 102, an email id of the user 102 or the like.

[0046] Further, the merchant terminal 106 sends a booking request to a cab reservation system 114 via a network, such as the network 112. The network 112 may include wired networks, wireless networks and combinations thereof. Some non-limiting examples of the wired networks may include Ethernet, local area networks (LANs), fiber-optic networks, and the like. Some non-limiting examples of the wireless networks may include cellular networks like GSM/3G/4G/5G/LTE/CDMA networks, wireless LANs, Bluetooth, Wi-Fi or Zigbee networks, and the like. An example of the combination of wired and wireless networks may include the Internet. A wireless network may be a wireless local area network (“WLAN”), a wireless wide area network (“WWAN”), or any other type of wireless network now known or later developed. Additionally, the network 112 may be or include the Internet, intranets, extranets, microwave networks, satellite communications, cellular systems, personal communication services (“PCS”), infrared communications, global area networks, or other suitable networks, etc., or any combination of two or more such networks.

[0047] The cab reservation system 114 books the cab 108 upon receipt of the booking request. The merchant terminal 106 receives a booking confirmation for the booked cab 108 from the cab reservation system 114. The booking confirmation includes at least one or more of a booking identification (ID) number of the user, an estimated time

of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and a description of the type of cab 108. Further, the booking confirmation is notified to the user 102. In one example embodiment, the booking confirmation is notified to the user 102 by using the contact number. In an alternate example embodiment, the booking confirmation is notified to the user 102 via a cab booking application (not shown in FIG. 1) installed in a user device, such as user device 124. The cab booking application is similar to a cab booking interface 122 hosted by the cab reservation system 114 for users, such as the user 102.

[0048] After receiving the booking confirmation, the merchant terminal 106 sends a payment transaction request to a payment server 116 via an acquirer of the merchant 104, such as acquirer 118a. The payment transaction request includes a payment card information of the user 102, the purchase bill and the pre-booking amount. The acquirer 118a is a financial institution usually called the “merchant bank” or the “acquiring bank” or “acquirer bank”. The merchant 104 notifies the user 102 the payment for the purchase bill and the pre-booking amount, which an integrated payment bill is inclusive of the commuting cost of the user 102. Further, the payment server 116 completes a payment settlement for the purchase bill and the pre-booking amount between an issuer of the user 102, such as the issuer 120, and the acquirer 118a. The payment settlement refers to the transfer of financial data or funds between a merchant's account, the acquirer (*e.g.*, the acquirer 118a), and the issuer (*e.g.*, the issuer 120), related to the transaction. Usually, transactions are captured and accumulated into a “batch”, which is settled as a group.

[0049] The issuer 120 is associated with a financial institution normally called as an “issuer bank” or “issuing bank” or simply “issuer”, in which the user may have an account, which issues a payment card, such as a credit card or a debit card. The issuer 120 also validates the payment transaction request. The payment transaction request includes a payment card information of the user 102, the purchase bill and the updated total cab fare. In an example embodiment, the payment server 116 is associated with a payment network (not shown in FIG. 1). The payment network may be used by the payment cards issuing authorities as a payment interchange network. Examples of payment interchange network include, but are not limited to, Mastercard® payment system interchange network. The Mastercard® payment system interchange network is a proprietary communications

standard promulgated by Mastercard International Incorporated® for the exchange of financial transaction data between financial institutions that are members of Mastercard International Incorporated®. (Mastercard is a registered trademark of Mastercard International Incorporated located in Purchase, N.Y.). Further, Mastercard Digital Enablement Service (MDES) is a service / a tokenization platform facilitated by Mastercard® payment system interchange network that allows issuers, registered users, token requestors and merchants to turn the payment card numbers into digital tokens to secure digital payment transactions.

[0050] When the cab 108 completes the trip for the user 102, a total cab fare is generated. In an illustrative example scenario, the total cab fare is displayed in a cab driver interface installed in an electronic device of a cab driver of the cab 108 (not shown in FIG. 1). In an example embodiment, the cab reservation system 114 sends the total cab fare to the payment server 116 via the network 112. The payment server 116 receives the total cab fare from the cab reservation system 114. The payment server 116 updates the total cab fare based on deducting the pre-booking amount from the total cab fare. The updated total cab fare is notified to the cab driver via the cab reservation system 114. Further, the payment server 116 sends a payment transaction request to the issuer 120 based on updating the total cab fare. The payment transaction request includes the payment card information of the user 102 and the updated total cab fare. The payment server 116 completes a payment settlement for the updated total cab fare and the pre-booking amount between the issuer 120, the acquirer 118a and an acquirer of the cab reservation system 114, such as acquirer 118b.

[0051] In some cases, the booked cab, such as the cab 108 may be cancelled by the merchant 104 from the merchant terminal 106. For instance, the user 102 may decide to continue shopping and ask the merchant 104 to cancel the cab 108. In such cases, the merchant 104 cancels the cab 108 in the cab booking interface 122. After the cancellation, the merchant terminal 106 initiates a refund process for the pre-booking amount. The cancelled booked cab (*i.e.*, the cab 108) is deferred for assigning to next user. In some other cases, the user 102 may be outside the merchant facility 110 and decide to cancel the cab 108. In such cases, the user 102 cancels the cab 108 using the cab booking application in the user device 124. In an example embodiment, the payment server 116 shares details

of the merchant terminal 106 and other information related to preference of the user 102 to the cab reservation system 114. For instance, the payment server 116 sends a unique identification (ID) number of the merchant terminal 106 to the cab reservation system 114. Further, the cab reservation system 114 shares details of the cab 108, such as the booking confirmation to the merchant terminal 106 using the unique ID.

[0052] Various embodiments of the present disclosure provide mechanisms such that the merchant 104 is enabled to book the cab 108 so that there is no waiting time for the user and thereby improve shopping experience of the user. Even if there is waiting time, the user can make use of the wait time by exploring the merchant facility 110, or the like. Some non-exhaustive example embodiments booking the cab 108 by the merchant 104 for the user using the merchant terminal 106 are described with reference to the following description, particularly with reference to FIGS. 2 to FIG. 15.

[0053] FIG. 2 represents a sequence flow diagram 200 of booking a cab, such as the cab 108 of FIG. 1 for the user 102 by the merchant 104 at the merchant terminal 106 during a purchase bill checkout of the user 102, in accordance with an example embodiment of the present disclosure. The user 102 and the merchant terminal 106 are explained with reference to FIG. 1. As explained with reference to FIG. 1, the merchant terminal 106 facilitates a selection of a cab booking option when the purchase bill is generated for the user 102.

[0054] At 202, the purchase bill is generated in the merchant terminal 106. For instance, a purchase bill of \$1000 is generated for one or more purchased items of the user 102. When the purchase bill is generated, the merchant 104 asks the user 102 if there is a need for a cab. At 204, the merchant terminal 106 receives a selection input for the cab booking option provided by the merchant 104 based on a consent from the user 102 to book the cab, such as the cab 108.

[0055] At 206, the merchant terminal 106 displays a cab booking interface (such as the cab booking interface 122 of FIG. 1) to the merchant 104 upon receiving the selection input. The cab booking interface 122 is facilitated by the cab reservation system 114. The cab booking interface 122 and the cab reservation system 114 are explained with reference to FIG. 1.

[0056] At 208, the merchant terminal 106 receives the booking data input provided by the merchant 104 in the cab booking interface 122. The booking data input includes the pre-booking amount, the pre-determined pick-up location, the type of cab and the contact number of the user 102. In one example embodiment, the pre-booking amount, such as \$150 is generated by the cab reservation system 114. The pre-booking amount is displayed in the cab booking interface 122. The pre-determined pick-up location is the address of the merchant facility 110 shown in FIG. 1. In another example embodiment, the pre-booking amount, such as \$350 may be manually set by the merchant 104 in the cab booking interface 122. The type of cab is selected based on determining quantity of the one or more purchased items by the merchant 104. It shall be noted that the contact number used throughout the present disclosure does not limit the scope of the invention and any other contact details of the user 102, such as email ID of the user 102 or the like may be used.

[0057] In one example embodiment, the booking information includes a drop-location of the user 102. At 210, the merchant 104 sets the drop-location of the user 102 in the cab booking interface 122 for booking the cab 108. The drop-location is set based on a destination provided by the user 102 to the merchant 104. In some cases, the drop-location is set as a null address when the destination is not provided by the user 102 at the time of booking. The setting of the drop-location is further explained with reference to FIG. 3.

[0058] At 212, the merchant 104 sends a booking request to the cab reservation system 114 based on the booking data input. At 214, the cab reservation system 114 books the cab, such as the cab 108 upon receipt of the booking request. At 216, the cab reservation system 114 sends a booking confirmation to the merchant terminal 106. The booking confirmation includes at least one or more of a booking ID number of the user 102, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and/or a description of a type of cab.

[0059] At 218, the merchant terminal 106 sends the payment transaction request to the payment server 116 via an acquirer of the merchant 104 (*i.e.*, the acquirer 118a of FIG. 1) based on receiving the booking confirmation. The payment transaction request includes the payment card information of the user 102, the purchase bill and the pre-booking amount. Further, the merchant 104 notifies the purchase bill, the pre-booking amount and the booking confirmation to the user 102. In an example embodiment, the user 102 is

notified through the cab booking application in the user device 124. In some cases, the user device 124 may not install the cab booking application. In such cases, the merchant 104 sends the purchase bill, the pre-booking amount and the booking confirmation to the user 102 using the contact number. For instance, a short-messaging service (SMS) that includes the purchase bill, the pre-booking amount and the booking confirmation is sent to the user using the contact number. At 220, the payment server 116 completes a payment settlement for the purchase bill and the pre-booking amount between an issuer of the user 102 (*i.e.*, the issuer 120) and the acquirer 118a.

[0060] FIG. 3 represents a flow chart diagram 300 of setting of the drop-location by the merchant 104 based on a destination provided by the user 102, in accordance with an example embodiment. In an illustrative example scenario, the user 102 provides a destination, such as a 'Retail Store ABC' to the merchant 104. The flow chart 300 starts at step 302.

[0061] At step 304, the merchant terminal 106 receives the destination 'Retail Store ABC' provided by the merchant 104. At step 306, the merchant terminal 106 determines whether the destination is pre-registered to a database of the merchant terminal 106. If yes, then proceed to step 308. In case the destination 'Retail Store ABC' is found not pre-registered to the database 110, then go to step 310.

[0062] At 308, merchant terminal 106 fetches the drop-location from the database. At step 310, the merchant terminal 106 registers the destination 'Retail Store ABC' to the database.

[0063] As mentioned in FIG. 1, the drop-location is categorized into one of a home residence category and a merchant establishment category. The merchant establishment category includes at least one of a restaurant, a theatre, a retail store or the like. At 312, the merchant terminal 106 checks if the drop-location corresponds to a merchant establishment category. At step 314, if the drop-location does not belong to the merchant establishment category then the drop-location corresponds to the home residence category. When the drop-location corresponds to the home residence category, then proceed to step 320.

[0064] At 316, the merchant terminal 106 determines availability of an offer at the

drop-location corresponding to the merchant establishment category. For example, the drop-location 'Retail Store ABC' belongs to the merchant establishment category, *i.e.*, the retail store. The offer includes at least a discount coupon, a gift card or a cashback offer.

[0065] At step 318, the merchant terminal 106 notifies the offer to the merchant 104 and the user 102. In some cases, the merchant 104 provides the offer in form of a physical coupon card or gift card of the retail store 'Retail Store ABC'. In some other cases, the offer may be provided by sending a link, a digital code, a machine-readable code, or the like to the user 102 using the contact number, or an email ID of the user 102. At step 320, the merchant terminal 106 determines no offer is available if the drop-location corresponds to the home residence category. At step 322, the method ends.

[0066] In some cases, the user 102 may not provide the destination to the merchant 104 at the time of booking. In such cases, the merchant terminal 106 sets the pre-location as a null address. The null address is updated afterwards when the user 102 boards the cab 110. In an illustrative example scenario, when the user 102 boards the cab 108, the user 102 provides the destination to a cab driver of the cab 108. The cab driver enters the destination provided by the user 102 in a cab driver interface (not shown in FIG. 1) installed in an electronic device of the cab driver. The null address is updated according to the destination. In one example embodiment, the destination provided by the user 102 may be sent to the merchant terminal 106 via the cab reservation system 114. The merchant terminal 106 determines the category of the drop-location and accordingly provides details of the offer corresponding to the drop-location category (*i.e.*, the merchant establishment category) to the user 102. In an alternate embodiment, the user 102 updates the null address in the cab booking application in the user device 124.

[0067] Further, there may be scenarios of cancelling the booked cab 108 of the user 102, which is explained next with reference to FIGS. 4A and 4B.

[0068] Referring now to FIG. 4A, a sequence flow diagram 400 representing cancelling of a currently booked cab 108 of the user 102 by the merchant 104 is shown in accordance with an example embodiment of the present disclosure. In an illustrative example scenario, the merchant 104 cancels the booked cab, such as the cab 108 at the merchant terminal 106 based on a cancellation provided by the user 102.

[0069] At 402, the merchant terminal 106 cancels the currently booked cab 108 in the cab booking interface 122 based on the cancellation. At 404, the merchant terminal 106 sends a refund request to the acquirer 118a for a refund of the pre-booking amount upon cancelling the current booked cab 108. At 406, the acquirer 118a processes the refund request. The acquirer 118a debits the pre-booking amount from a payment account of the merchant 104. In some cases, the pre-booking amount may be transferred to the acquirer of the cab reservation system 114, such as the acquirer 118b. In such cases, the acquirer 118a sends the refund request to the acquirer 118b. The acquirer 118b processes the refund request and refunds the pre-booking amount to the acquirer 118a.

[0070] At 408, the acquirer 118a sends the refund of the pre-booking amount to the payment server 116. At 410, the payment server 116 further sends the refund of the pre-booking amount to the issuer 120. The pre-booking amount is refunded and credited to the payment account of the user 102 by the issuer 120.

[0071] At 412, the merchant terminal 106 defers the cancelled booked cab 108. At 414, the merchant terminal 106 assigns the deferred booked cab 108 to a next user. In one example embodiment, the user 102 may cancel the booked cab 108 by sending a cancellation message to the merchant terminal 106 via an SMS. The user 102 sends the cancellation message corresponding to the booking ID. For instance, the user 102 sends 'CANCEL <space> BOOKING_ID' to the merchant terminal 106 through the SMS.

[0072] In another example embodiment, the user 102 cancels the booked cab 108 using the user device 124, which is explained next in FIG. 4B.

[0073] Referring now to FIG. 4B, a sequence flow diagram 420 representing cancelling a currently booked cab, such as the cab 108 of the user 102 is shown in accordance with another example embodiment of the present disclosure. As explained with reference to FIG. 1, the user device 124 includes the cab booking application (not shown in FIG. 1) hosted by the cab reservation system 114. The user 102 provides the cancellation request for the booked cab via the cab booking application.

[0074] At 422, the user device 124 sends a cancellation request to the cab reservation system 114 using the cab booking application. At 424, the cab reservation

system 114 notifies the cancellation to the merchant 104. For instance, the cancellation is received by the cab booking interface 122 in the merchant terminal 106. The cancellation is displayed to the merchant 104.

[0075] At 426, the merchant terminal 106 initiates a refund process for the pre-booking amount paid by the user 102 for booking the cab 108. It is noted that the refund process is explained with reference to FIG. 4A and not described herein for brevity purpose. At 428, the merchant terminal 106 defers the cancelled cab, *i.e.*, the cab 108. At 430, the merchant 104 assigns the cancelled cab to next user.

[0076] In an embodiment, a payment settlement amongst the issuer 120, the acquirer 118a and the acquirer 118b is completed by the payment server 116, which is explained next with reference to FIG. 5.

[0077] Referring now to FIG. 5, a sequence flow diagram 500 representing completion of a payment settlement amongst the issuer 120, the acquirer 118a and the acquirer 118b by the payment server 116 is shown in accordance with an example embodiment of the present disclosure. In an illustrative example scenario, the cab 108 completes a trip for the user 102. After the trip completion, a total cab fare is generated and displayed in a cab driver interface installed in an electronic device of a cab driver of the cab 108. The trip completion and the total cab fare are notified to the cab reservation system 114. In one example embodiment, the total cab fare is generated by a cab meter in the cab 108. The trip completion is provided to the cab reservation system 114 from the cab driver interface. In another example embodiment, the trip completion status is sent to the cab reservation system 114 from the cab driver interface in the cab 108. The cab reservation system 114 generates the total cab fare upon receipt of the trip completion status.

[0078] At 502, the cab reservation system 114 sends the total cab fare to the payment server 116. In an example embodiment, the total cab fare is sent to the payment server 116 using the booking ID of the user 102.

[0079] At 504, the payment server 116 accesses the pre-booking amount corresponding to the booking ID. At 506, the payment server 116 deducts the pre-booking

amount from the total cab fare. At 508, the total cab fare is updated based on the deduction.

[0080] At 510, the payment server 116 notifies the updated total cab fare to the cab reservation system 114. The cab reservation system 114 notifies the updated total cab fare to the cab driver. The updated total cab fare is also notified to the user 102 via the cab booking application in the user device 124.

[0081] At 512, the payment server 116 completes a payment settlement for the updated total cab fare and the pre-booking amount between the issuer 120, the acquirer 118a and the acquirer 118b. In an example embodiment, the payment server 116 sends a payment transaction request to the acquirer 118a for the pre-booking amount. The acquirer 118a debits the pre-booking amount and transfers the pre-booking amount to the payment server 116. Further, the pre-booking amount and the updated total cab fare are sent to the acquirer 118b by the payment server 116.

[0082] In one case, the total cab fare exceeds the pre-booking amount. For example, let, total cab fare = \$ 500 and pre-booking amount = \$300. Then, updated total cab fare = $$(500-300) = \200 . In such case, the payment server 116 sends a payment transaction request for the updated total cab fare (*i.e.*, \$300) to the issuer 120. In another case, the total cab fare is less than the pre-booking amount.

[0083] For example, let, total cab fare = \$200 and the pre-booking amount = \$300. Then, updated total cab fare = $$(300-200) = \0 with \$100 as remaining balance amount. In such case, the payment server 116 processes a return for the remaining balance amount. The remaining balance may be returned to a payment account of the user 102. For instance, sends a refund request for the remaining balance amount (*i.e.*, \$100) to the acquirer of the cab reservation system, such as the acquirer 118b of FIG. 1. In some other case, the remaining balance amount may be returned to a digital wallet of the user 102.

[0084] Various embodiments cause provision of one or more user interfaces (UIs) for providing electronically booking of the cab (such as the cab 108) for the user 102 by the merchant 104 at the merchant terminal 106. Some example UIs of the cab booking interface 122 displayed in the merchant terminal 106 for facilitating selection of the cab

booking option are shown and explained with reference to FIGS. 6A, 6B and 6C.

[0085] FIG. 6A shows an example representation of a UI 600 displayed to the merchant 104 on a display screen of the merchant terminal 106 displaying a cab booking option 610 upon generating a purchase bill 604 for the user 102, in accordance with an example embodiment of the present disclosure. The UI 600 is an exemplarily display of a checkout page 602 displaying the purchase bill 604 of the user 102. It is noted that the checkout page 602 is explained herein for illustration purposes and may not be considered as limiting the scope of the disclosure.

[0086] As shown in FIG. 6A, the checkout page 602 is depicted to exemplarily display a title associated with text 'CHECKOUT'. As shown in FIG. 6A, the checkout page 602 displays a purchase bill 604 corresponding to one or more items purchased by the user 102 and a selection option for a payment mode 606. In an illustrative example, a payment card option is selected as the payment mode 606. A payment card information 608 is displayed in a hashed form. It must be noted that the checkout page 602 may include more or less content than the content shown in FIG. 6A.

[0087] Further, the checkout page 602 includes the cab booking option 610 associated with a question 'DOES USER NEED A CAB?'. The merchant 104 asks if the user 102 needs to book a cab, *e.g.*, the cab 108. The merchant 104 clicks on a button, such as book cab button 612 to book the cab based on a consent of the user 102. After clicking on the book cab button 612, the checkout page 602 may present one or more UIs for booking the cab. As explained with reference to FIG. 2, the merchant terminal 106 displays a cab booking interface (*e.g.*, the cab booking interface 122) upon selection of the cab booking option 610, which is shown in FIG. 6B.

[0088] Referring now to FIG. 6B, an example representation of the UI 620 displayed to the merchant 104 on the display screen of the merchant terminal 106 displaying a cab booking interface 622 for booking a cab for the user 102 is shown in accordance with an example embodiment of the present disclosure. The UI 620 is presented to the merchant 104 in response to the selection of cab booking option 610 in the UI 600 (shown in FIG. 6A). It is noted that the cab booking interface 622 is an example of the cab booking interface 122 of FIG. 1. As shown in FIG. 6B, the cab booking interface

622 pops up when the cab booking option 610 is clicked. The cab booking interface 622 can be maximized by clicking on button, such as button 621 shown in FIG. 6B.

[0089] As shown in FIG. 6B, the cab booking interface 622 is depicted to exemplarily display a title associated with text 'BOOKING INTERFACE'. The merchant 104 provides the booking information in the cab booking interface 622. The cab booking interface 622 includes an input field, such as contact number field 624 for entering a contact number of the user 102, a quantity selection input 626 and a selection input 628 for type of cab. The type of cab is determined by the merchant 104 based on the quantity of one or more purchased items of the user 102. For example, if the quantity of the purchased items is less than 10 bags, the merchant 104 selects '< 10 bags' in the quantity selection input 626. Accordingly, the type of cab is set, such as 'PREMIUM' based on the quantity using the quantity selection input 626. For instance, the premium type of cab may provide services to carry, load as well as load off the purchased items of the user 102 by cab driver of the cab 108.

[0090] As explained with reference to FIG. 2, a pre-booking amount is charged for booking the cab 108. In an illustrative example scenario, a pre-booking amount 630 is displayed in the cab booking interface 622. The pre-booking amount 630 may be manually set by the merchant 104 or may be auto-generated in the cab booking interface 622. For instance, the pre-booking amount 630 may be set based on conditions of the cab reservation system 114. Further, a drop-location of the user 102 may be set by the merchant 104 in a drop-location field 632. As mentioned earlier in FIG. 2, the drop-location field 632 is set based on a destination provided by the user 102. In case, the user 102 is not providing the destination, then the drop-location field 632 is set as null address. Further, the cab booking interface 622 includes a view field 634 displaying cabs available near to merchant facility of the merchant 104 (e.g. the merchant facility 110 shown in FIG. 1).

[0091] After providing booking information, the merchant 104 sends a booking request by clicking on a button, such as button 636 with text 'BOOK', as shown in FIG. 6B. The cab booking interface 622 sends the booking request and the booking information to the cab reservation system 114 using the network, such as the network 112 of FIG. 1. The cab reservation system 114 books the cab upon receipt of the booking request. After

the booking, the cab reservation system 114 provides a booking confirmation to the merchant terminal 106, which is shown in FIG. 6C.

[0092] FIG. 6C shows an example representation of a UI 640 displayed to the merchant 104 on a display screen of the merchant terminal 106 displaying a booking confirmation page 642 for a cab booked for the user 102 by the merchant 104, in accordance with an example embodiment of the present disclosure. The booking confirmation page 642 is depicted to exemplarily display a title associated with text 'BOOKING CONFIRMATION'. The booking confirmation page 642 includes a booking ID 644, an ETA 646, a cab number 648, a cab driver name 650, and a description of the type of cab 652. In FIG. 6C, the cab driver name 650 is displayed along with a picture of the cab driver. The UI 640 further includes a user contact number field 654 that displays the contact number of the user 102 provided in the UI 622. The merchant 104 notifies the booking confirmation to the user 102 using the user contact number 654 by clicking on send button 656. It must be noted that the booking confirmation page 642 may include more or less content than the content shown in FIG. 6C.

[0093] Further, various embodiments cause provision of one or more UIs displayed on a cab driver interface installed in an electronic device of a cab driver of the booked cab 108, which are shown and described with reference to FIGS. 7A and 7B.

[0094] Referring now to FIG. 7A, an example representation of a UI 700 displayed on the cab driver interface, such as cab driver interface 702 installed in the electronic device (not shown in FIG. 7A) of a cab driver of the booked cab, such as the cab 108 of FIG. 1 displaying the booking information of the user 102 is shown in accordance with an example embodiment of the present disclosure. As shown in FIG. 7A, the cab driver interface 702 is depicted to exemplarily display a title associated with text 'CAB DRIVER INTERFACE'. The cab driver interface 702 displays a booking ID 704, a pick-up location 706, a drop-location 708 and a call icon 710.

[0095] The pick-up location 706 includes a pre-determined pick-up location of the user corresponding to location of a merchant facility, such as the merchant facility 110. The drop-location 708 includes a destination provided by the user 102 to the merchant 104 at the time of booking the cab 108. In some cases, the drop-location includes a null address

that is updated when the user 102 boards the cab 108. Further, the call icon 710 enables making a call to the user 102 by the cab driver for communication. It must be noted that the cab driver interface 702 may include more or less content than the content shown in FIG. 7A. When the user 102 boards the cab 108, the cab driver starts the trip by clicking on button 712 with text 'START TRIP'. In some cases, if the drop-location is null, the cab driver updates the drop-location 708 based on a destination provided by the user 102. In order to complete a trip of the booked cab 108, the cab driver clicks on button 714 with text 'END TRIP'.

[0096] After the trip completion, a total cab fare is generated and displayed in the cab driver interface 702. The cab reservation system 114 is notified about the total cab fare by the cab driver interface 702. The cab reservation system 114 sends the total cab fare corresponding to the booking ID 704 to the payment server 116. The payment server 116 updates the total fare based on deduction of the pre-booking amount from the total cab fare. The updated total cab fare is notified to the cab driver, which is shown in FIG. 7B.

[0097] Referring now to FIG. 7B, an example representation of a UI 720 displayed on the cab driver interface 702 displaying a trip completion page 722 to the cab driver is shown in accordance with an example embodiment of the present disclosure. As shown in FIG. 7B, the trip completion page 722 is depicted to exemplarily display of a title associated with text 'TRIP COMPLETION'. The trip completion page 722 displays the booking ID field 704, a total cab fare field 724, a pre-booking amount field 726, an updated total cab fare field 728, a balance field 730, an options field 732 with options, such as account, wallet or the like. It must be noted that the trip completion page 722 may include more or less content than the content shown in FIG. 7B.

[0098] In one case, if the total cab fare 724 is \$200 and the pre-booking amount 726 is \$300, then the updated total cab fare 728 is \$0 with remaining balance amount of \$100. In such case, payment server 116 sends a payment transaction request for the remaining balance amount (*i.e.*, \$100) to the acquirer of the cab reservation system 114 (such as the acquirer 118b). The acquirer 118b returns the remaining balance amount to an issuer of the user 102, such as the issuer 120 shown in FIG. 1. Alternatively, the remaining balance amount may be credited in a wallet of the user 102 based on a preference of the user 102. For instance, the remaining balance amount is displayed in balance field 730.

The options field 732 provides options to return the remaining balance amount to the user 102. For instance, the options field 732 include options for returning the remaining balance amount to a payment account of the user 102, a wallet of the user 102, or the like.

[0099] In another case, if the total cab fare 724 is \$300 and the pre-booking amount 726 is \$200, then the updated total cab fare 728 is \$100. In such case, the payment server 116 sends a payment transaction request for the updated total cab fare (*i.e.*, \$100) to the issuer 120. In an illustrative example scenario, the trip completion page 722 may present a pop-up of payment options, such as payment options 734. The cab driver may provide the payment options 734 that include options, such as cash, card, wallet, or the like to the user 102 for the payment of the updated total cab fare. When the user 102 prefers payment by card, the cab driver selects the card option and clicks on a finish button 736. After clicking on the finish button 736, the cab reservation system 114 notifies the payment server 116. The payment server 116 completes a payment settlement for the updated total cab fare between the issuer 120 and the acquirer 118b.

[00100] FIG. 8 illustrates a flow diagram of a method 800 for booking a cab for a user by a merchant at a merchant terminal during a purchase bill checkout of the user, in accordance with an example embodiment of the present disclosure. The method 800 depicted in the flow diagram may be executed by, for example, the merchant terminal 106 explained with reference to FIG. 1. Operations of the flow diagram 800, and combinations of operation in the flow diagram 800, may be implemented by, for example, hardware, firmware, a processor, circuitry and/or a different device associated with the execution of software that includes one or more computer program instructions. The method 800 starts at operation 802.

[00101] At 802, the method 800 includes electronically facilitating, by the merchant terminal, a cab booking option for the user by the merchant while generating a purchase bill for the user. The purchase bill corresponding to one or more purchased items of the user.

[00102] At 804, the method 800 includes, upon selection of the cab booking option, sending, by the merchant terminal, a booking request signal to a cab reservation system to book the cab. The booking request signal includes a pre-booking amount data for booking

the cab, a pre-determined pick-up location data of the user and a contact number data of the user. In an embodiment, the merchant terminal receives a selection input for the cab booking option provided by the merchant based on a consent from the user to book the cab. The merchant terminal displays a cab booking interface to the merchant upon receipt the selection input. The cab booking interface is associated with the cab reservation system. The merchant terminal further receives a booking data input provided by the merchant in the cab booking interface. The booking data input includes a pre-booking amount data input, a pre-determined pick-up location data input corresponding to location of a merchant facility of the merchant, a contact number data input and a type of cab data input. In an example embodiment, the merchant terminal facilitates setting of a drop-location data in the cab booking interface for booking the cab by the merchant based on a destination data provided by the user. The merchant terminal determines whether the destination data is pre-registered to a database of the merchant terminal and fetches the drop-location data from the database based on the determination (refer FIG. 3). The drop-location data is categorized into one of a home residence category and a merchant establishment category. The merchant establishment includes at least one of a restaurant, a theatre or a retail store. The merchant terminal determines availability of an offer if the drop-location data corresponds to the merchant establishment category. The offer includes at least a discount coupon, a gift card and/or a cashback offer. The offer is notified to the user based on the determination. In another example embodiment, the merchant terminal sets the drop-location data as a null address data when the destination data is not provided by the user. The null address data is updated thereafter when the user boards the booked cab.

[00103] At 806, the method 800 includes receiving, by the merchant terminal, a booking confirmation signal for the user from the cab reservation system. The booking confirmation signal includes at least one or more of a booking identification (ID) number of the user, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and a description of a type of cab. In an embodiment, the merchant terminal receives a cancellation signal provided by the merchant for cancelling a current booked cab in the cab booking interface (refer FIGS. 4A and 4B). The merchant terminal sends a refund request signal to the acquirer of the merchant for a refund of the pre-booking amount upon cancelling the current booked cab. The refund is sent to the payment server by the acquirer thereafter. Further, the cancelled

booked cab is deferred for assigning to a next user.

[00104] At 808, the method 800 includes sending, by the merchant terminal, a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal. The payment transaction request signal includes a payment card data of the user, the purchase bill and the pre-booking amount data. In an embodiment, the payment server completes a payment settlement for the purchase bill and the pre-booking amount data between an issuer of the user and the acquirer of the merchant (refer FIG. 2). Further, the payment server receives a total cab fare data of the booked cab from the cab reservation system upon completion of a trip of the user by the booked cab. The total cab fare data is updated by the payment server based on deducting the pre-booking amount data from the total cab fare data. Further, the payment server performs a completion of a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system (refer FIG. 5).

[00105] FIG. 9 illustrates a flow diagram of a method for booking a cab for a user by a merchant at a merchant terminal during a purchase bill checkout of the user, in accordance with another embodiment of the present disclosure. The method 900 depicted in the flow diagram may be executed by, for example, the payment server 116 explained with reference to FIG. 1. Operations of the flow diagram 900, and combinations of operation in the flow diagram 900, may be implemented by, for example, hardware, firmware, a processor, circuitry and/or a different device associated with the execution of software that includes one or more computer program instructions. The method 900 starts at operation 902.

[00106] At 902, the method 900 includes completing, by a server system associated with a payment network, a payment settlement for a purchase bill and a pre-booking amount data of the user between an issuer of the user and an acquirer of the merchant, the pre-booking amount data corresponding to a cab booked for the user by the merchant.

[00107] At 904, the method 900 includes receiving, by the server system, a total cab fare data of the booked cab from a cab reservation system upon completion of a trip of the user by the booked cab.

[00108] At 906, the method 900 includes updating, by the server system, the total cab fare data based on deducting the pre-booking amount data from the total cab fare data.

[00109] At 908, the method 900 includes completing, by the server system, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system.

[00110] FIG. 10 is a simplified block diagram of a merchant terminal 1000 for booking a cab for a user by a merchant, in accordance with an embodiment of the present disclosure. The merchant terminal 1000 is an example of the merchant terminal 106 of FIG. 1. The components of the merchant terminal 1000 provided herein may not be exhaustive and that the merchant terminal 1000 may include more or fewer components than those depicted in FIG. 10. Further, two or more components may be embodied in one single component, and/or one component may be configured using multiple sub-components to achieve the desired functionalities. Some components of the merchant terminal 1000 may be configured using hardware elements, software elements, firmware elements and/or a combination thereof.

[00111] The merchant terminal 1000 includes a processor 1002 and a memory 1004 storing executable instructions. The processor 1002 is configured to execute the instructions and cause the merchant terminal 1000 to facilitate selection of a cab booking option for the user (*e.g.*, the user 102) by the merchant (*e.g.*, the merchant 104) upon generating a purchase bill for the user, send a booking request and a booking information to a cab reservation system (*e.g.*, the cab reservation system 114) to book the cab, receive a booking confirmation for the user from the cab reservation system 114 and send a payment transaction request to a payment server via an acquirer of the merchant based on receiving the booking confirmation. The payment transaction request includes a payment card information of the user, the purchase bill and the pre-booking amount.

[00112] The processor 1002 is operatively coupled to a communication interface 1006 such that the merchant terminal 1000 is capable of communicating with a system, such as system 1100 (*e.g.*, the cab reservation system 114) hosting the cab booking interface 1008 or communicating with any entity within the payment network. In an

embodiment, the communication interface 1006 includes a cab booking interface 1008. The cab booking interface 1008 is configured to provide a communication between a remote device 1014, such as the merchant terminal 1000 and the cab reservation system 114. For example, the cab booking interface 1008 may send the booking request and the booking information to cab reservation system 114, via the network 112.

[00113] Further, the processor 1002 is also operatively coupled to an Input/Output (I/O) module 1010. In an embodiment, the I/O module 1010 is configured to receive the selection input for the cab booking option provided by the merchant 104 based on a consent from the user 102 to book the cab (*e.g.*, the cab 108). The I/O module 1010 is further configured to receive the booking information provided by the merchant. The processor 1002 is configured to facilitate setting of a drop-location in the cab booking interface 1008 for booking the cab 108 by the merchant 104 based on a destination provided by the user. The I/O module 1010 may include mechanisms configured to receive inputs from and provide outputs to the merchant 104. To that effect, the I/O module 1010 may include at least one input interface and/or at least one output interface. Examples of the input interface may include, but are not limited to, a keypad, a touch screen, soft keys, a microphone, and the like. Examples of the output interface may include, but are not limited to, a display such as a light emitting diode display, a thin-film transistor (TFT) display, a liquid crystal display, an active-matrix organic light-emitting diode (AMOLED) display, a microphone, a speaker, a ringer, a vibrator, and the like.

[00114] The processor 1002 is also configured to determine whether the destination is pre-registered to a database, such as database 1012 of the merchant terminal 1000. The drop-location is fetched from the database 1012 based on the determination. The database 1012 is configured to store the drop-location categorized into one of a home residence category and a merchant establishment category. The merchant establishment category includes at least one of a restaurant, a theatre or a retail store. Further, the processor 1002 is configured to determine availability of an offer if the drop-location corresponds to the merchant establishment category. The offer includes at least a discount coupon, a gift card and/or a cashback offer that are notified to the user based on the determination. The database 1012 also stores booking information for the booked cab of the user.

[00115] In one embodiment, the processor 1002 is configured to cancel a currently

booked cab in the cab booking interface 1008 based on a cancellation provided by the merchant. When the current booked cab is cancelled, the processor 1002 sends a refund request to the acquirer 118a for a refund of the pre-booking amount via the communication interface 1006. Further, the processor 1002 is configured to defer the cancelled booked cab for assigning to a next user.

[00116] Moreover, the various components of the merchant terminal 1000, such as the processor 1002, the memory 1004, the communication interface 1006, the input/output module 1010, and the database 1012 may be configured to communicate with each other via or through a centralized circuitry (not shown in FIG. 10). The centralized circuit system may be various devices configured to, among other things, provide or enable communication between the components (1002 - 1012) of the merchant terminal 1000. In certain embodiments, the centralized circuit system may be a central printed circuit board (PCB) such as a motherboard, a main board, a system board, or a logic board. The centralized circuit system may also, or alternatively, include other printed circuit assemblies (PCAs) or communication channel media. In some embodiments, the centralized circuit system may include appropriate storage interfaces to facilitate communication among the components (1002 - 1012). Some examples of the storage interface may include, for example, an Advanced Technology Attachment (ATA) adapter, a Serial ATA (SATA) adapter, a Small Computer System Interface (SCSI) adapter, a RAID controller, a SAN adapter, a network adapter, and/or any component providing the merchant terminal 1000 with access to the data stored in a memory (not shown in FIG. 10).

[00117] FIG. 11 is a simplified block diagram of a server system 1100 hosting a cab booking interface, such as the cab booking interface 1008 in the merchant terminal 1000 for booking a cab for a user by a merchant, in accordance with one embodiment of the present disclosure. The server system 1100 is an example of a system (*e.g.*, the cab reservation system 114). In one example embodiment, the server system 1100 may be embodied in the payment server 116. The server system 1100 includes a computer system 1102 and a database 1104. The computer system 1102 includes at least one processing module 1106 configured to execute executable instructions for providing various features of the present disclosure. The executing instructions are stored in a memory 1108. The components of the computer system 1102 provided herein may not be exhaustive and that

the computer system 1102 may include more or fewer components than those depicted in FIG. 11. Further, two or more components may be embodied in one single component, and/or one component may be configured using multiple sub-components to achieve the desired functionalities. Some components of the computer system 1102 may be configured using hardware elements, software elements, firmware elements and/or a combination thereof.

[00118] The processing module 1106 is configured to facilitate the cab booking interface in the merchant terminal 1000 to book the cab for user by the merchant. The processing module 1106 is operatively coupled to a communication interface 1110 such that computer system 1102 is capable of communicating with a remote device 1114 such as, the merchant terminal 1000 or communicates with any entity within the 112. In an embodiment, the communication interface 1110 is configured to receive a booking request and a booking information from the merchant terminal 1000. The communication may be achieved through API calls, without loss of generality.

[00119] The processing module 1106 may also be operatively coupled to the database 1104. The database 1104 is any computer-operated hardware suitable for storing and/or retrieving data, such as, but not limited to, booking information, user information, cab reservation information, and cab driver information. The database 1104 may include multiple storage units such as hard disks and/or solid-state disks in a redundant array of inexpensive disks (RAID) configuration. The database 1104 may include a storage area network (SAN) and/or a network attached storage (NAS) system. In some embodiments, the database 1104 is integrated within computer system 1102. For example, the computer system 1102 may include one or more hard disk drives as the database 1104. In other embodiments, the database 1104 is external to the computer system 1102 and may be accessed by the computer system 1102 using a storage interface 1112. The storage interface 1112 is any component capable of providing the processing module 1106 with access to the database 1104. The storage interface 1112 may include, for example, an Advanced Technology Attachment (ATA) adapter, a Serial ATA (SATA) adapter, a Small Computer System Interface (SCSI) adapter, a RAID controller, a SAN adapter, a network adapter, and/or any component providing processing module 1106 with access to the database 1104.

[00120] FIG. 12 is a simplified block diagram of a payment server 1200, in accordance with an example embodiment of the present disclosure. The payment server 1200 is an example of the payment server 116 of FIG. 1. The network 112 may be used as a payment network by the payment server 1200, an issuer 1300 (*e.g.*, the issuer 120) and an acquirer 1400 (*e.g.*, the acquirer 118a and the acquirer 118b) as a payment interchange network. Examples of payment interchange network include, but are not limited to, Mastercard® payment system interchange network. The payment server 1200 includes a processing system 1202 configured to extract programming instructions from a memory 1204 to provide various features of the present disclosure. The components of the payment server 1200 provided herein may not be exhaustive and that the payment server 1200 may include more or fewer components than those depicted in FIG. 12. Further, two or more components may be embodied in one single component, and/or one component may be configured using multiple sub-components to achieve the desired functionalities. Some components of the payment server 1200 may be configured using hardware elements, software elements, firmware elements and/or a combination thereof.

[00121] Via a communication interface 1206, the processing system 1202 receives payment transaction request from a remote device 1208, such as the merchant terminal 1000, or communicates with any entity within the payment network. The communication may be achieved through API calls, without loss of generality. The payment transaction request is provided by the merchant terminal 1000 via the acquirer 118a. The payment transaction request includes a payment card information of the user, a purchase bill of the user and a pre-booking amount corresponding to a cab booked by the merchant for the user at the merchant terminal 1000. The processing system 1202 further completes a payment settlement for the purchase bill and the pre-booking amount between the issuer 1300 and the acquirer 1400. Further, the communication interface 1206 is configured to receive a total cab fare of the booked cab from the system 1100. The total cab fare is generated upon completion of a trip of the user by the booked cab.

[00122] The processing system 1202 is also configured to update the total cab fare based on deducting the pre-booking amount from the total cab fare. The processing system 1202 sends a payment transaction request to the issuer 1300 based on updating the total cab fare, via the communication interface 1206. The payment transaction request includes

the payment card information and the updated total cab fare. Further, the processing system 1102 completes a payment settlement for the updated total cab fare and the pre-booking amount between the issuer 1300 and the acquirer 1400 (*i.e.*, the acquirer 118a and the acquirer 118b). In one embodiment, the processing system 1202 receives a refund for the pre-booking amount from the acquirer 1400 (*i.e.*, the acquirer 118a) upon cancellation of a current booked cab of the user. The processing system 1202 further sends the refund to the issuer 1300.

[00123] FIG. 13 is a simplified block diagram of an issuer 1300, in accordance with one embodiment of the present disclosure. The issuer 1300 is an example of the issuer 120 of FIG. 1 or may be embodied in the issuer 120. The issuer 1300 is associated with an issuer bank / issuer, in which a user may have an account. The issuer 1300 includes a processing module 1302 operatively coupled to a storage module 1304, and a communication module 1306. The components of the issuer 1300 provided herein may not be exhaustive, and that the issuer 1300 may include more or fewer components than those depicted in FIG. 13. Further, two or more components may be embodied in one single component, and/or one component may be configured using multiple sub-components to achieve the desired functionalities. Some components of the issuer 1300 may be configured using hardware elements, software elements, firmware elements and/or a combination thereof.

[00124] The storage module 1304 is configured to store machine executable instructions to be accessed by the processing module 1302. Additionally, the storage module 1304 stores information related to, information of the user, such as a contact number of the user, an email ID of the user, an address of the user, identification information of the user, bank account number, payment card details, internet banking information, PIN, mobile personal identification number (MPIN) for mobile banking and the like. The PIN is a four-digit identification code issued by the issuer bank of the user while registering for electronic payment transactions or while issuing the payment card to the user. For example, the PIN may be issued for swipe based transactions, mobile banking, internet banking, payment string based transaction and the like. The PIN is needed to be verified for authentication of the user's identity and association with the issuer bank to process the payment transaction. This information is retrieved by the

processing module 1302 for cross-verification during payment transactions. In one embodiment, the storage module 1304 also stores information corresponding to a cab booked for the user by a merchant at a merchant terminal, such as the merchant terminal 1000. The information includes cab booking information, such as booking ID, drop-location, or the like.

[00125] The processing module 1302 is configured to receive a payment transaction request for the purchase bill and the pre-booking amount from the payment server 116. The processing module 1302 is also configured to receive a payment transaction request for the updated total cab fare from the payment server 116. The processing module 1302 completes a payment settlement for the purchase bill, the pre-booking amount and the updated total cab amount between the issuer 1300 and the acquirer 1400. Further, the processing module 1302 is configured to receive a refund for the pre-booking from the payment server 116 in case of a cancellation of a booked cab.

[00126] FIG. 14 is a simplified block diagram of an acquirer 1400, in accordance with one embodiment of the present disclosure. In one example embodiment, the acquirer 1400 is associated with an acquirer bank (*e.g.*, the acquirer 118a of FIG. 1) of a merchant (*e.g.*, the merchant 104 of FIG. 1). The acquirer 1400 may be embodied in the acquirer 118a. In another example embodiment, the acquirer 1400 is an acquirer bank (*e.g.*, the acquirer 118b of FIG. 1) and may be embodied in the acquirer 118b. In another example embodiment, the acquirer 118a and the acquirer 118b may be same acquirer. The acquirer 1400 includes a processing module 1402 communicably coupled to a database 1404 and a communication module 1406. The components of the acquirer 1400 provided herein may not be exhaustive, and that the acquirer 1400 may include more or fewer components than those depicted in FIG. 14. Further, two or more components may be embodied in one single component, and/or one component may be configured using multiple sub-components to achieve the desired functionalities. Some components of the acquirer server 1400 may be configured using hardware elements, software elements, firmware elements and/or a combination thereof.

[00127] The database 1404 includes data related to a merchant, such as, but not limited to, a merchant primary account number (PAN), a merchant name, a merchant category code (MCC), a merchant city, a merchant postal code, a merchant brand name, a

merchant ID, information on type of business of the merchant, and the like.

[00128] The acquirer 1400 includes a communication module 1406 that is capable of facilitating operative communication with a remote device 1408 (*e.g.*, the merchant terminal 1000, the issuer 1300, the payment server 1200) using API calls. The communication may be achieved over a communication network, such as the network 112. For example, the processing module 1402 may receive a payment transaction request for the purchase bill and the pre-booking amount provided by the merchant terminal 1000 using the communication module 1406. Thereafter, the processing module 1402 sends the payment transaction request for the purchase bill and the pre-booking amount to the payment server 1200 using the communication module 1406. Further, the processing module 1402 is configured to receive a refund request for the pre-booking amount from the merchant terminal 1000.

[00129] FIG. 15 is a simplified block diagram of a device 1500 capable of implementing the various embodiments of the present disclosure. The device 1500 is depicted to include one or more applications 1506. The device 1500 is an example of the user device 124. In an alternate embodiment, the device 1500 is an example of an electronic device of a cab driver. It should be understood that the device 1500 as illustrated and hereinafter described is merely illustrative of one type of device and should not be taken to limit the scope of the embodiments. As such, it should be appreciated that at least some of the components described below in connection with the device 1500 may be optional and thus in an example embodiment may include more, less or different components than those described in connection with the example embodiment of the FIG. 15. As such, among other examples, the device 1500 could be any of an electronic device, for example, cellular phones, tablet computers, laptops, mobile computers, personal digital assistants (PDAs), mobile televisions, mobile digital assistants, or any combination of the aforementioned, and other types of communication or multimedia devices.

[00130] The illustrated device 1500 includes a controller or a processor 1502 (*e.g.*, a signal processor, microprocessor, ASIC, or other control and processing logic circuitry) for performing such tasks as signal coding, data processing, image processing, input/output processing, power control, and/or other functions. An operating system 304 controls the allocation and usage of the components of the device 1500 and supports for one or more

applications programs (*see*, applications 1506), such as a cab booking application in a user device (*e.g.*, the user device 124) of a user (*e.g.*, the user 102) and a cab driver interface in the electronic device of the cab driver. The cab booking application and the cab driver interface are provided by the cab reservation system 114. In addition to the application interface, the applications 1506 may include common mobile computing applications (*e.g.*, telephony applications, email applications, calendars, contact managers, web browsers, messaging applications such as USSD messaging or SMS messaging or SIM Tool Kit (STK) application) or any other computing application.

[00131] The illustrated device 1500 includes one or more memory components, for example, a non-removable memory 1508 and/or removable memory 1310. The non-removable memory 1508 and/or removable memory 1510 may be collectively known as database in an embodiment. The non-removable memory 1508 can include RAM, ROM, flash memory, a hard disk, or other well-known memory storage technologies. The removable memory 1510 can include flash memory, smart cards, or a Subscriber Identity Module (SIM). The one or more memory components can be used for storing data and/or code for running the operating system 1504 and the applications 1506. The device 1500 may further include a user identity module (UIM) 1512. The UIM 1512 may be a memory device having a processor built in. The UIM 1512 may include, for example, a subscriber identity module (SIM), a universal integrated circuit card (UICC), a universal subscriber identity module (USIM), a removable user identity module (R-UIM), or any other smart card. The UIM 1512 typically stores information elements related to a mobile subscriber. The UIM 1512 in form of the SIM card is well known in Global System for Mobile Communications (GSM) communication systems, Code Division Multiple Access (CDMA) systems, or with third-generation (3G) wireless communication protocols such as Universal Mobile Telecommunications System (UMTS), CDMA9000, wideband CDMA (WCDMA) and time division-synchronous CDMA (TD-SCDMA), or with fourth-generation (4G) wireless communication protocols such as LTE (Long-Term Evolution).

[00132] The device 1500 can support one or more input devices 1520 and one or more output devices 1530. Examples of the input devices 1520 may include, but are not limited to, a touch screen / a screen 1522 (*e.g.*, capable of capturing finger tap inputs, finger gesture inputs, multi-finger tap inputs, multi-finger gesture inputs, or keystroke

inputs from a virtual keyboard or keypad), a microphone 1524 (*e.g.*, capable of capturing voice input), a camera module 1526 (*e.g.*, capable of capturing still picture images and/or video images) and a physical keyboard 1528. Examples of the output devices 1530 may include, but are not limited to a speaker 1532 and a display 1534. Other possible output devices can include piezoelectric or other haptic output devices. Some devices can serve more than one input/output function. For example, the touch screen 1522 and the display 1534 can be combined into a single input/output device.

[00133] A wireless modem 1540 can be coupled to one or more antennas (not shown in the FIG. 15) and can support two-way communications between the processor 1502 and the external devices, as is well understood in the art. The wireless modem 1540 is shown generically and can include, for example, a cellular modem 1542 for communicating at long range with the mobile communication network, a Wi-Fi compatible modem 1544 for communicating at short range with an external Bluetooth-equipped device or a local wireless data network or router, and/or a Bluetooth-compatible modem 1546. The wireless modem 1540 is typically configured for communication with one or more cellular networks, such as a GSM network for data and voice communications within a single cellular network, between cellular networks, or between the device 1500 and a public switched telephone network (PSTN).

[00134] The device 1500 can further include one or more input/output ports 1550 for establishing connection with peripheral devices including a power supply 1552, one or more sensors 1554 for example, an accelerometer, a gyroscope, a compass, or an infrared proximity sensor for detecting the orientation or motion of the device 1500 and biometric sensors for scanning biometric identity of an authorized user, a transceiver 1556 (for wirelessly transmitting analog or digital signals) and/or a physical connector 1560, which can be a USB port, IEEE 1294 (FireWire) port, and/or RS-232 port. The illustrated components are not required or all-inclusive, as any of the components shown can be deleted and other components can be added.

[00135] Without limiting the scope of the present disclosure, the one or more example embodiments disclosed herein is to provide methods and systems for booking a cab for a user by a merchant at a merchant terminal during a purchase payment checkout of the user. The merchant provides a purchase bill and a pre-booking amount for booking the

cab. An integrated payment bill that includes commuting cost of the user is generated by the merchant. Moreover, the pre-booking amount with the purchase bill reduces cost for the user. For instance, the user pays for a merchant discount rate only once, which reduces the cost. Further, when a booked cab is cancelled, the cancelled is deferred and assigned to next user. This reduces cancellation charges for cab service providers.

[00136] The disclosed method with reference to FIG. 8 and other, or one or more operations of the flow diagram 800 and other methods may be implemented using software including computer-executable instructions stored on one or more computer-readable media (*e.g.*, non-transitory computer-readable media, such as one or more optical media discs, volatile memory components (*e.g.*, DRAM or SRAM), or non-volatile memory or storage components (*e.g.*, hard drives or solid-state non-volatile memory components, such as Flash memory components) and executed on a computer (*e.g.*, any suitable computer, such as a laptop computer, net book, Web book, tablet computing device, smart phone, or other mobile computing device). Such software may be executed, for example, on a single local computer or in a network environment (*e.g.*, via the Internet, a wide-area network, a local-area network, a remote web-based server, a client-server network (such as a cloud computing network), or other such network) using one or more network computers. Additionally, any of the intermediate or final data created and used during implementation of the disclosed methods or systems may also be stored on one or more computer-readable media (*e.g.*, non-transitory computer-readable media) and are considered to be within the scope of the disclosed technology. Furthermore, any of the software-based embodiments may be uploaded, downloaded, or remotely accessed through a suitable communication means. Such suitable communication means include, for example, the Internet, the World Wide Web, an intranet, software applications, cable (including fiber optic cable), magnetic communications, electromagnetic communications (including RF, microwave, and infrared communications), electronic communications, or other such communication means.

[00137] Although the invention has been described with reference to specific exemplary embodiments, it is noted that various modifications and changes may be made to these embodiments without departing from the broad spirit and scope of the invention. For example, the various operations, blocks, etc., described herein may be enabled and operated using hardware circuitry (for example, complementary metal oxide

semiconductor (CMOS) based logic circuitry), firmware, software and/or any combination of hardware, firmware, and/or software (for example, embodied in a machine-readable medium). For example, the apparatuses and methods may be embodied using transistors, logic gates, and electrical circuits (for example, application specific integrated circuit (ASIC) circuitry and/or in Digital Signal Processor (DSP) circuitry).

[00138] Particularly, the merchant terminal 106 and its various components such as the processor 1002 and the memory 1004 may be enabled using software and/or using transistors, logic gates, and electrical circuits (for example, integrated circuit circuitry such as ASIC circuitry). Various embodiments of the invention may include one or more computer programs stored or otherwise embodied on a computer-readable medium, wherein the computer programs are configured to cause a processor or computer to perform one or more operations. A computer-readable medium storing, embodying, or encoded with a computer program, or similar language, may be embodied as a tangible data storage device storing one or more software programs that are configured to cause a processor or computer to perform one or more operations. Such operations may be, for example, any of the steps or operations described herein. In some embodiments, the computer programs may be stored and provided to a computer using any type of non-transitory computer readable media. Non-transitory computer readable media include any type of tangible storage media. Examples of non-transitory computer readable media include magnetic storage media (such as floppy disks, magnetic tapes, hard disk drives, etc.), optical magnetic storage media (e.g. magneto-optical disks), CD-ROM (compact disc read only memory), CD-R (compact disc recordable), CD-R/W (compact disc rewritable), DVD (Digital Versatile Disc), BD (BLU-RAY® Disc), and semiconductor memories (such as mask ROM, PROM (programmable ROM), EPROM (erasable PROM), flash memory, RAM (random access memory), etc.). Additionally, a tangible data storage device may be embodied as one or more volatile memory devices, one or more non-volatile memory devices, and/or a combination of one or more volatile memory devices and non-volatile memory devices. In some embodiments, the computer programs may be provided to a computer using any type of transitory computer readable media. Examples of transitory computer readable media include electric signals, optical signals, and electromagnetic waves. Transitory computer readable media can provide the program to a computer via a wired communication line (e.g. electric wires, and optical fibers) or a wireless

communication line.

[00139] Various embodiments of the invention, as discussed above, may be practiced with steps and/or operations in a different order, and/or with hardware elements in configurations, which are different than those which are disclosed. Therefore, although the invention has been described based upon these exemplary embodiments, it is noted that certain modifications, variations, and alternative constructions may be apparent and well within the spirit and scope of the invention.

[00140] Although various exemplary embodiments of the invention are described herein in a language specific to structural features and/or methodological acts, the subject matter defined in the appended claims is not necessarily limited to the specific features or acts described above. Rather, the specific features and acts described above are disclosed as exemplary forms of implementing the claims.

CLAIMS

What is claimed is:

1. A method for electronically booking a cab for a user by a merchant at a merchant terminal, the method comprising:
 - electronically facilitating, by the merchant terminal, a cab booking option for the user by the merchant while generating a purchase bill for the user, the purchase bill corresponding to one or more purchased items of the user;
 - upon selection of the cab booking option, sending, by the merchant terminal, a booking request signal to a cab reservation system to book the cab, the booking request signal a pre-booking amount data for booking the cab, a pre-determined pick-up location data of the user and a contact number data of the user;
 - receiving, by the merchant terminal, a booking confirmation signal for the user from the cab reservation system; and
 - sending, by the merchant terminal, a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal, the payment transaction request signal comprising payment card data of the user, the purchase bill data and the pre-booking amount data.
2. The method as claimed in claim 1, wherein the booking confirmation signal comprises at least one or more of a booking identification (ID) number of the user, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and a description of a type of cab.
3. The method as claimed in claim 1, further comprising::
 - completing, by the payment server, a payment settlement for the purchase bill and the pre-booking amount data between an issuer of the user and the acquirer of the merchant;
 - receiving, by the payment server, a total cab fare data of the booked cab from the cab reservation system upon completion of a trip of the user by the booked cab;
 - updating, by the payment server, the total cab fare data based on deducting the pre-booking amount data from the total cab fare data; and

completing, by the payment server, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system.

4. The method as claimed in claim 1, wherein sending the booking request signal comprises:

receiving, by the merchant terminal, a selection input for the cab booking option provided by the merchant based on a consent from the user to book the cab;

displaying, by the merchant terminal, a cab booking interface to the merchant upon receipt of the selection input, the cab booking interface associated with the cab reservation system;

receiving, by the merchant terminal, a booking data input provided by the merchant in the cab booking interface, the booking data input comprising a pre-booking amount data input, a pre-determined pick-up location data input corresponding to location of a merchant facility of the merchant, a contact number data input and a type of cab data input; and

transmitting, by the merchant terminal, the booking request signal based on the booking data input.

5. The method as claimed in claim 4, wherein receiving the booking data input comprises:

facilitating, by the merchant terminal, setting of a drop-location data in the cab booking interface for booking the cab by the merchant based on a destination data provided by the user;

determining, by the merchant terminal, whether the destination data is pre-registered to a database of the merchant terminal; and

fetching, by the merchant terminal, the drop-location data from the database based on the determination.

6. The method as claimed in claim 5, wherein the drop-location data is categorized into one of a home residence category and a merchant establishment category, the merchant establishment category comprising at least one of a restaurant, a theatre and a retail store.

7. The method as claimed in claim 6, further comprising:
- determining, by the merchant terminal, availability of an offer if the drop-location data corresponds to the merchant establishment category, the offer comprising at least a discount coupon, a gift card and a cashback offer.
- notifying, by the merchant terminal, the offer to the user based on the determination.
8. The method as claimed in claim 5, further comprising:
- setting, by the merchant terminal, the drop-location data as a null address data when the destination data is not provided by the user, the null address data updated thereafter when the user boards the booked cab.
9. The method as claimed in claim 1, further comprising:
- receiving, by the merchant terminal, a cancellation signal provided by the merchant for cancelling a currently booked cab in the cab booking interface;
- upon cancelling the currently booked cab, sending, by the merchant terminal, a refund request signal to the acquirer of the merchant for a refund of the pre-booking amount, the refund being sent to the payment server by the acquirer thereafter; and
- triggering, by the merchant terminal, a defer signal for deferring the cancelled booked cab, the cancelled booked cab being assigned to a next user thereafter.
10. A merchant terminal for electronically booking a cab for a user by a merchant, the merchant terminal comprising:
- a memory comprising stored instructions; and
- a processor configured to execute the stored instructions to cause the merchant terminal to perform at least in part to:
- electronically facilitate a cab booking option for the user by the merchant while generating a purchase bill for the user, the purchase bill corresponding to one or more purchased items of the user;
- upon selection of the cab booking option, send a booking request signal to a cab reservation system to book the cab, the booking request signal comprising a pre-booking amount data for booking the cab, a pre-determined pick-up location data of the user and a contact number data of the user;

receive a booking confirmation signal for the user from the cab reservation system;
and
send a payment transaction request signal to a payment server via an acquirer of the merchant based on receiving the booking confirmation signal, the payment transaction request signal comprising a payment card data of the user, the purchase bill data and the pre-booking amount data.

11. The merchant terminal as claimed in claim 10, wherein the booking confirmation signal comprises at least one or more of a booking identification (ID) number of the user, an estimated time of arrival (ETA) to reach the pre-determined pick-up location, a cab number, a cab driver name, and a description of a type of cab.

12. The merchant terminal as claimed in claim 10, wherein the merchant terminal is further caused to perform at least in part to:

completing, by the payment server, a payment settlement for the purchase bill and the pre-booking amount data between an issuer of the user and the acquirer of the merchant;

receiving, by the payment server, a total cab fare data from the cab reservation system, the total cab fare data generated upon completion of a trip of the user by the booked cab;

updating, by the payment server, the total cab fare data based on deducting the pre-booking amount data from the total cab fare; and

completing, by the payment server, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system.

13. The merchant terminal as claimed in claim 10, wherein for sending the booking request signal, the merchant terminal is further caused to perform at least in part to:

receive a selection input for the cab booking option provided by the merchant based on a consent from the user to book the cab;

display a cab booking interface to the merchant upon receipt of the selection input, the cab booking interface associated with the cab reservation system; and

receive a booking data input provided by the merchant in the cab booking interface, the booking data input comprising a pre-booking amount data input, a pre-determined pick-up location data input corresponding to location of a merchant facility of the merchant, a contact number data input and a type of cab data input; and transmit the booking request signal based on the booking data input.

14. The merchant terminal as claimed in claim 13, wherein for receiving the booking data input, the merchant terminal is further caused to perform at least in part to:

facilitate setting of a drop-location data in the cab booking interface for booking the cab by the merchant based on a destination data provided by the user;
determine whether the destination data is pre-registered to a database of the merchant terminal; and
fetch the drop-location data from the database based on the determination.

15. The merchant terminal as claimed in claim 14, wherein the drop-location data is categorized into one of a home residence category and a merchant establishment category, the merchant establishment category comprising at least a restaurant, a theatre and a retail store.

16. The merchant terminal as claimed in claim 15, wherein the merchant terminal is further caused to perform at least in part to:

determine availability of an offer if the drop-location data corresponds to at least the restaurant, the theatre and the retail store, the offer comprising at least a discount coupon, a gift card and a cashback offer.
notify the offer to the user based on the determination.

17. The merchant terminal as claimed in claim 14, wherein the merchant terminal is further caused to perform at least in part to:

set the drop-location data as null address data when the destination data is not provided by the user, the null address data is updated thereafter when the user boards the booked cab.

18. The merchant terminal as claimed in claim 10, wherein the merchant terminal is further caused to perform at least in part to:
- receive a cancellation signal provided by the merchant for cancelling a currently booked cab in the cab booking interface;
 - upon cancelling the currently booked cab, send a refund request signal to the acquirer of the merchant for a refund of the pre-booking amount, the refund being sent to the payment server by the acquirer thereafter; and
 - trigger a defer signal for deferring the cancelled booked cab, the cancelled booked cab being assigned to a next user thereafter.
19. A method for electronically booking a cab for a user by a merchant at a merchant terminal, the method comprising:
- completing, by a server system associated with a payment network, a payment settlement for a purchase bill and a pre-booking amount data of the user between an issuer of the user and an acquirer of the merchant, the pre-booking amount data corresponding to a cab booked for the user by the merchant;
 - receiving, by the server system, a total cab fare data of the booked cab from a cab reservation system upon completion of a trip of the user by the booked cab;
 - updating, by the server system, the total cab fare data based on deducting the pre-booking amount data from the total cab fare data; and
 - completing, by the server system, a payment settlement for the updated total cab fare data and the pre-booking amount data between the issuer, the acquirer of the merchant and an acquirer of the cab reservation system.
20. The method as claimed in claim 19, further comprising:
- receiving, by the server system, a refund for the pre-booking amount from the acquirer of the merchant upon cancellation of a current booked cab of the user; and
 - sending, by the server system, the refund to the issuer.