

ABSTRACT

METHODS AND SYSTEMS FOR CARDLESS PAYMENT TRANSACTIONS ASSOCIATED WITH FINANCIAL AID

Embodiments provide methods and systems for conducting a cardless and offline payment transaction to provide aid in affected geographical locations. In an embodiment, a beneficiary profile of a beneficiary is created by a benefit provider to enroll for a benefit program. After creating the beneficiary profile, a unique machine-readable code, such as a Quick-Response (QR) code for the beneficiary is generated. The QR is scanned by a merchant terminal and a total number of redeemable points in the QR code is determined. The method includes facilitating a purchase of one or more commodities from a list of commodities provided in the benefit program. The scanning, determining the total number of redeemable points, facilitating purchase, and facilitating printing of an updated QR code are performed in an offline mode in which the merchant terminal is disconnected with a server managing the benefit program.

FIG. 9