While testing an ATM I would follow these main perspectives:

1. Functional requirements of an ATM:

* If no cash card is inserted in the card reader of the ATM, the main display should be visible;
* If the ATM is running out of money, no card should be accepted and an error message is displayed.
* Test that the card reader is working properly. If the card is inserted incorrectly the card reader should not permit the insertion
* Check that the ATM is verifying if the card is valid / invalid (e.g. try inserting a non-cash card)
* If the card used is valid, the ATM should read the serial number and bank code and should prompt the dialog window for the PIN to be entered
* If the PIN is entered incorrectly, display an error message and prompt for the PIN again
* Test that if the PIN is correct the ATM is displaying with the options for the allowed transactions: withdrawal, balance inquiry, deposit, bill payments
* Perform a withdrawal transaction. If the transaction is successful, check that the money are dispensed, the printer is working and the correct amount is printed and the card is returned
* Verify that if the PIN is entered incorrectly for 3 times in a row, the ATM should retain the card
* Test if the maximum withdrawal amount per day and account is reached - a message is displayed to the cardholder
* Test if the withdrawal amount is higher than the available funds of the account - a message like “Insufficient funds” is displayed to the cardholder
* Verify if the ATM does not have sufficient funds to dispense the whole withdrawal amount – transaction is not performed, message should be displayed to the cardholder for information and the card should be returned
* Test that all the keys on the keypad are working properly

1. User Interface:

* Verify that each button on the Screen is working properly

1. Performance:

* Error messages should be displayed in in maximum 30 seconds;
* Card should be returned to the cardholder in seconds after a transaction is ended
* If there is no response from the bank computer after a request within 2 minutes that card is returned with an error message
* The money are dispensed only if the withdrawal is processed and accepted by the bank.

1. Availability – test that an ATM is available 24/7 (even when the power cuts-off, the power backup should be automatically enabled)