**Study and Understand ATM**

——李媚媚

201532120105

**1. Background**

In 1963,Luther George Simjian invented the automatic teller machine. But the universally recognized inventor of the ATM is shepard barron of England.

In the mid-1960s, Shepard Barron was the manager of Draco Instruments. One day, he was taking a shower while he was inspired. Thinking that he often gets annoyed by going to the bank for less money, he plans to design a machine that can be paid for 24 hours. He see the managing director of Britain's barclays bank, let the other side to give him 90 seconds time to listen to him to introduce the idea and the results of the other party in 85 seconds to answer, namely as long as you can to make this kind of machine, buy at once.

On June 27, 1967, shepard succeeded, and the world's first ATM was unveiled at barclays bank, near London. At first, customers could only take 10 pounds from an ATM, as 10 pounds was enough for the average family to last weekend.

Today, ATM machines are developing at a fairly rapid pace, with a ratio of 4:1 to bank institutions. The U.S. navy even put atms aboard warships.

**2. Evolution**

On June 1, 2015, the first ATM machine developed by our country was officially launched [2].

On October 15, 2015, China merchants bank launched ATM "brush face withdraw" business in shenzhen. Customers can complete the withdrawal without having to insert the physical bank card, and the daily limit is 3,000 yuan. Customer for withdrawals, first in the ATM screen click on the home page select "withdrawal of brush face" function, the system will automatically capture the scene photos, in the background and the bank of credible compare the photo source, after verification by the customer enter the phone number to further confirm the identity, then input the amount, password, finally take cash, the whole process without insert entity bank card. [3]

On December 31, 2016, a number of ATM machines in Shanghai have implemented the function of "brush face and withdraw money". On the ATM screen, click "to swipe your face", and the system will automatically snap a face photo of the operator, then compare it with a trusted photo of the bank or the public security system. After verification, you can simply enter the phone number to further confirm your identity, and then enter the withdrawal password, and you can withdraw the money successfully.

China merchants bank has formally announced that in 106 cities around the country nearly one thousand ATM machine realized the function of "brush face" withdrawals, China merchants users need not carry bank CARDS, id card, don't enter a bank account, and withdraw by brush "face". [4]

On September 23, 2016, six departments jointly issued "about preventing and cracking down on circular telecom network fraud crime, in accordance with the" notice ", since December 1, 2016, personal account transfer through bank self-service teller machines to the same name, money to account after 24 hours.

**3. Structure**

-Upper part: check out template (BV), card reader, keyboard, tape printer, log printer

-The second half: the safe, which contains the most important components of the ATM: the money box and the computer.

**4. Types of Equipment**

The ATM machine can be divided into outdoor ATM, indoor ATM and independent ATM according to installation location.

-Indoor ATM machine can be divided into two types: hall type and wall type.

-Outdoor: according to the performance requirements of safety, outdoor ATM machine has a semi-enclosed and totally enclosed ATM protection pavilion, fully enclosed according to appearance shape can be divided into the square and round, square known as outdoor ATM protection pavilion, circular known as ATM protective tank.

**5. Operation Method**

\*The card's magnetic strip, magnetic stripe down the side of the insert ATM machine to the right.

\* If there are some hints of text on the screen, can click the "confirm", "confirm" button in the 4 key or 8 key place.

\* The input card password, some may go into the money after the input images, some still need to press confirm 4 or 8 key.

\* Can be seen on the screen "query", "withdrawal", "transfer", "card", etc., choose the corresponding buttons. Is the eight key, don't try so hard, see the press options again next to the corresponding buttons.

\* After pressing "withdrawal" to enter the amount, if the screen has a convenient tips, such as: 1000 yuan, 800 yuan, 500 yuan, etc., can be directly according to the corresponding button. If not, look for "other amount" key, free input to withdraw after amount, input amount after press "confirm" key.

\* Staring at the "chao outlet" at this moment, the money after 2 ~ 5 seconds, if no one take money ATM can swallow to vomit money back and withdrawals must be counted found suspicious notes, the note crown word number on the ATM camera, stay for a few seconds, then slowly move back and forth. So we can let the camera to record a best distance, paper money to the bank to identify. If it is counterfeit shall complain to the bank immediately and keep a withdrawal when printed font size.

\*To withdraw after withdrawal, also can query.

\* If you don't want to continue the operation, click on the prompt on the screen of the "card", exit the card.

**6. Technical Terms**

ATM---Automatic Teller Machine

CD---Cash Dispenser

CDM---Cash Deposit Machine

CRS---Cash Recycle System

MSSB---Micro Self Service Bank

SST---Self Service Terminals

SSS---Self Service System