

Business Model Canvas Demo

<div>Key Partners</div> <div><div>Banks and financial institutions: To adopt and implement the ATM system.</div><div>Technology providers: Platforms like Teachable Machine, Visual Studio Code, and App Lab that support development.</div><div>Security experts: To ensure the system meets the highest standards of data protection and fraud prevention.</div><div>Hardware providers: Companies that supply ATM machines and biometric sensors (face recognition cameras).</div><div>Regulatory bodies: To ensure compliance with financial and data protection laws.</div></div>	<div>Key Activities</div> <div><div>Developing and maintaining the ATM software: Building the system, fixing bugs, and updating features.</div><div>AI training and integration: Training face recognition models using Teachable Machine and integrating them into the ATM system.</div><div>User interface design: Creating a simple and accessible interface for all types of users.</div><div>Security implementation: Ensuring data protection, privacy, and preventing fraud attempts.</div><div>Testing and feedback collection: Running simulations and collecting feedback to improve the system continuously.</div></div> <div>Key Resources</div> <div><div>Technical resources: Development tools like Visual Studio Code, App Lab, and Teachable Machine for AI training.</div><div>Human resources: The project team (developers, designers, testers) and banking partners.</div><div>Hardware resources: ATM machines, face recognition cameras, and secure servers for data processing.</div><div>Financial resources: Budget for software development, hardware purchase, and maintenance.</div><div>Knowledge resources: Expertise in AI, cybersecurity, and financial systems.</div></div>	<div>Value Propositions</div> <div><div>Enhanced security: Face recognition technology ensures that only the account owner can access the ATM services.</div><div>User-friendly experience: Simple interface and voice/chatbot assistance for smooth interaction.</div><div>Privacy protection: Customer balance and data remain confidential between the user and the bank.</div><div>Accessibility: Easier use for elderly people and those with special needs.</div><div>Innovation: Combining traditional ATM functions with AI features makes the service modern and reliable.</div></div>	<div>Customer Relationships</div> <div><div>Personalized assistance: Through the chatbot and voice assistant that guide customers during transactions.</div><div>Trust and transparency: Ensuring that customers feel secure knowing their data and balance are private and protected.</div><div>Continuous support: Providing easy-to-access help options if customers face issues while using the ATM.</div><div>Customer loyalty: By offering a smooth, secure, and user-friendly experience, customers will prefer using these ATMs over traditional ones.</div></div> <div>Channels</div> <div><div>Physical ATMs: The main channel where customers interact directly with the system.</div><div>Mobile application (future expansion): To allow users to check balances or get support remotely.</div><div>Bank branches: As a communication point to introduce and support the new ATM system.</div><div>Online platforms: Using the bank's website or chatbot for guidance and awareness about the new features.</div></div>	<div>Customer Segments</div> <div><div>Individuals: Regular users of ATMs for cash withdrawal, deposit, or balance inquiry.</div><div>Elderly and people with special needs: The simple interface and voice assistant make the system easier for them to use.</div><div>Banks and financial institutions: The main entities that can adopt and implement the system on their ATMs.</div><div>Security-conscious customers: Users who are highly concerned about fraud or data theft and seek enhanced security features.</div></div>
<div>Cost Structure</div> <div><div>Software development costs: Expenses for coding, testing, and continuous updates.</div><div>Hardware costs: Purchasing or leasing ATMs, biometric cameras, and secure servers.</div><div>Maintenance and support: Ongoing costs for fixing issues, customer support, and system upgrades.</div><div>AI model training costs: Time and resources for training the face recognition model (cloud services, datasets).</div><div>Security and compliance costs: Ensuring the system meets cybersecurity and financial regulations.</div><div>Marketing and awareness: Costs for promoting the system to banks and financial institutions.</div></div>	<div>Revenue Streams</div> <div><div>Service contracts with banks: Banks pay to implement and maintain the smart ATM system.</div><div>Hardware sales/leases: Selling or leasing ATMs with integrated AI and security features.</div><div>Future expansion: Potential revenue from offering a mobile app for customers with premium services.</div><div>Subscription model: Monthly or yearly fees from banks for updates, security patches, and technical support.</div><div>Customization fees: Charging banks for additional features or tailored solutions (e.g., advanced analytics, branding).</div></div>			

Brainstorming Space

Adding a GPS feature inside the card to track it in case of loss.

Future upgrade: fingerprint authentication on the card for more secure transactions.