1. Insert a card.
2. A clock starts to run in order to wait for an answer.
   1. If an action is made we go to 3.
   2. If non action is made the procedure is cancelled (give the card away/keep the card, depending on the bank)
3. Recognize if it is a valid card.
   1. If it is invalid the card will be given back to the client.
   2. If it is valid we go to 4.
4. Recognize which kind of card it is (debit or credit).
5. Recognize from which bank the card comes from in the available networks.
6. Recognize and decide if the bank is affiliated to the bank providing the withdrawal machine in order to considerate some possible charges.
7. Enter the personal security code of the client.
   1. If the code matches to the database we go to 8.
   2. If it is incorrect it asks again
      1. If the code is correct we go to 8.
      2. If it is incorrect it asks again
         1. If the code is correct we go to 8.
         2. If it is incorrect the machine keeps the card.
8. The machine goes to the main screen.
9. The machine recognizes which option has been requested by the client.
10. The machine shows a different screen with predetermined amounts (which variate depending on the bank’s policies) for the client to choose or that the client enters the amount that he desires.
    1. If the client chooses a predetermined amount we go to 11.
    2. If he chooses to insert another amount
       1. If the amount is a multiple of the notes available in the atm and is in the interval established between a minimum related to the offer of the bank and a maximum regulated by the law we go to 11.
       2. If it isn’t a multiple of the notes available in the atm and is in the interval established between a minimum related to the offer of the bank and a maximum regulated by the law we ask to put a valid amount.
11. The atm checks the database related to the account and see if we have this money there.
    1. If we have the money we go to 12.
    2. If we don’t have the money.
       1. If is debit, nothing can be done.
       2. If is credit, the person can go to 12.
12. From the analysis made by the atm on point 5 & 6 this one detects if an exchange rate should be proposed to the client or not in order to withdraw the cash.
    1. If the transaction is demanded on the national currency, we go to 13.
    2. If the transaction is demanded on a different currency (because the account to which the card is associated is in a different currency) the atm should propose and option for exchange rate.
       1. If the client accepts we go to 13.
       2. If the client declines, we go to 13 with the exchange rate of the bank associated to the card.
13. The atm proceeds to the last step which consist on given a proposition of a possible receipt to the client.
    1. If the client does want a receipt the machine proceeds to 14.
    2. If the client doesn’t want a receipt the machine proceeds to 15.
14. The atm would now facilitate the transaction. In this ultimate step, it would ask the client to take back the card. Then to take the cash demanded and finally to grab the receipt.
15. The atm would now facilitate the transaction. In this ultimate step, it would ask the client to take back the card. Then to take the cash demanded