

MobileATM : getting ATM near to you

When in need of cash we'll cash : Mobile ATM



What is ATM?

ATM is Automatic Teller Machine.

A machine that dispenses cash or performs other banking services when an account holder inserts a bank card.



Benefits of ATM

- Round the clock service
- Convenient to Bank Customers
- Beneficial to Travellers
- Availability of low cost funds
- Provides Service without any error
- Reduces the workload of Bank staff



If so many benefits, then
**WHAT IS THE
PROBLEM ?**



Problems with ATM

- Sometimes customers are facing problems with ATMs when their **account is debited but they don't receive cash**.
- **Problems of sms alert of atm's** if the server gets down. In this case, there is no sms regarding whether your money debited or credited.
- **Cloning problem in ATM**- A type of fraud which occurs when an ATM is compromised by a card reader which can be disguised to look like a part of the machine. The card reader saves the users' card number and pin code, which is then replicated into a counterfeit copy for theft.

- **Problem of Skimmers**- Credit card skimming is a type of credit card theft where crooks use a small device to steal credit card information in an otherwise legitimate credit or debit card transaction. With ATMs, the crooks may also place a small, undetectable camera nearby to record you entering your PIN.
- **Technical Glitches**- Sometimes ATMs are undergoing service or experiencing a computer malfunction that results in declined cards.



OUR SOLUTION

Mobile ATM : getting ATM near to you

When in need of cash we'll cash : Mobile ATM



A Platform for
handling micro
transactions and
decreasing need of
ATM

19 av.

New Visitor Returning Visitor



A close-up photograph of a person's hand, with the index finger pointing towards the right, resting on a light-colored surface. The background is blurred, showing some indistinct shapes and colors. The text 'The Solution' is overlaid in white on the left side of the image.

The Solution

We're proposing a platform for locating nearby micro ATM and help shop owners to get incentives while doing so.

Our Workflow



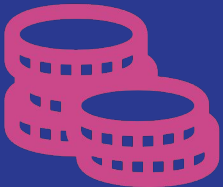
Features:



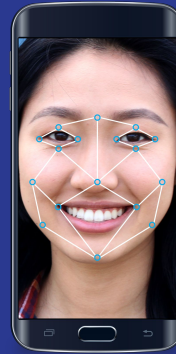
**Registration and
account opening
of new customers**



ATM on Map



**Get ATM near you
from shop directly**



Pay Using Smile



**IVRS based
calling from
feature Phone**

Account Opening of new customers

New customers/consumers have to register on the online platform by providing their basic details and then can login to avail MobileATM services on the go.



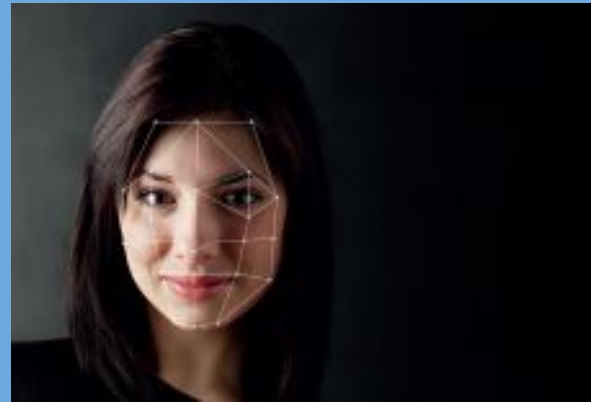
ATM on Map

Find Mobile ATMs near your location and anywhere in the world. This Mobile ATM locator displays items in a list as well as on a map and lets us easily navigate to the nearest local shop by one click.



Pay with a Smile: the next evolutionary step in digital payments, the simplest solution to pay for frequent purchases

PwaS is a payment method for recurrent customers, based on biometric identification (mainly facial recognition) on the merchant's device. Its mission is to develop the simplest solution to pay for frequent purchases, integrated to the existing payment infrastructure.



IVRS based call system

Interactive Voice Response is a technology that allows a pre-recorded voice to interact with humans through voice and DTMF tones input via the keypad. Meaning, when you call, the voice on the other end will be computer-generated. You can use your phone's keyboard to create a certain outcome.



Transactions performed by MobileATM

- Cash Deposit
- Cash Withdrawal
- Funds Transfer
- Balance Enquiry

Benefits of Mobile ATM application

- Extends banking services in remote areas
- Ensure interoperability
- Ensure security and transparency of transactions
- Provide a uniform customer experience
- Bring down the transaction costs
- Reduce agent training needs
- Low/No cost alternative to regular ATM

The technology: Android Studio + Fire base+ Java



Android Studio

- Android Studio is the official integrated development environment for Google's Android operating system, built on JetBrains' IntelliJ IDEA software and designed specifically for Android development.
- Stable release: 4.0.1 (July 14, 2020)
- Preview release: 4.2 Canary 10 (September 8, 2020)
- License: Freeware +Source code
- Operating system: Windows, macOS, Linux, Chrome OS
- Developed by: Google, JetBrains
- Written in: Java, Kotlin, C++



Android
Studio

Firebase

- Firebase is a platform developed by Google for creating mobile and web applications. It was originally an independent company founded in 2011. In 2014, Google acquired the platform and it is now their flagship offering for app development.
- Leading companies: Google
- Year of invention: 2012–present
- Industrial sector(s): Computing and development tools
- Founded: 2010
- Subsidiaries: Crashlytics, Fabric
- Founders: James Tamplin, Andrew Lee



Java

- Java is a class-based, object-oriented programming language that is designed to have as few implementation dependencies as possible.
- It's computing platform first released by Sun Microsystems in 1995. Java is fast, secure, and reliable. From laptops to datacenters, game consoles to scientific supercomputers, cell phones to the Internet, Typing discipline: Static, strong, safe, nominative, manifest
- First appeared: May 23, 1995; 25 years ago
- Stable release: Java SE 14 / March 17, 2020; 5 months ago
- Designed by: James Gosling
- Developer: Oracle Corporation et al
- Filename extensions: java,.class,.jar



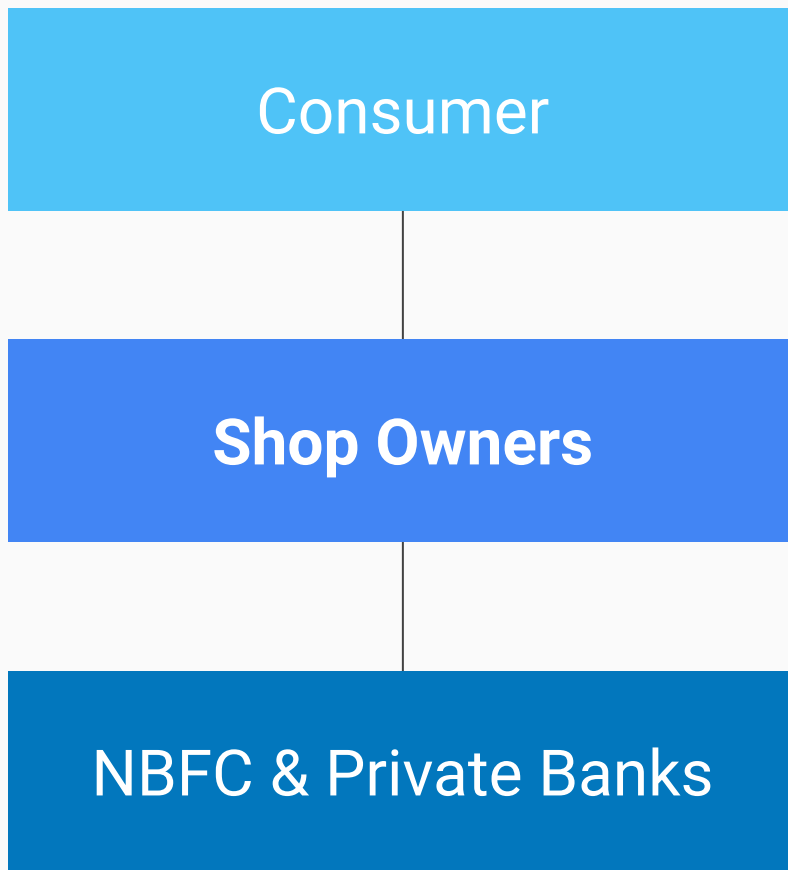
<p>PROBLEM</p> <ul style="list-style-type: none"> • Lack of ATMs. • Transactional limit in traditional ATM. • Difficulty in ease of payment. • Expensive ATM machine setup. 	<p>SOLUTION</p> <ul style="list-style-type: none"> • mobileATM • SmileToPay • CallToPay* <p>KEY RESOURCES</p> <ul style="list-style-type: none"> • Webcam • Wallet 	<p>UNIQUE VALUE PROPOSITION</p> <ul style="list-style-type: none"> • Availability to users all the time • Easy to access 	<p>UNFAIR ADVANTAGE</p> <ul style="list-style-type: none"> • Too low cost of investment <p>CHANNELS</p> <ul style="list-style-type: none"> • Startup pitch sessions and Investor session. 	<p>CUSTOMER SEGMENTS</p> <ul style="list-style-type: none"> • Common People • Shop Owners • NBFC • Private Banks
<p>COST STRUCTURE</p> <ul style="list-style-type: none"> • Time investment • Cloud Services used. 	<p>REVENUE STREAMS</p> <ul style="list-style-type: none"> • With an effective user Base we can organically grow with transaction fees based model • With enough user base & transaction Data () can help about credit score for providing loans 			

Revenue model

Transactional based fees model

Shop Owners with credit scores can help generate credit viability

NBFC and private banks can help use this data



THANK YOU!

