

Automated Teller Machine (ATM)

User Guide

Version 1.0

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Chapter 1: Automated Teller Machine

This chapter includes the following sections.

Introducing ATM

Automated Teller Machine (ATM) is an electronic device used as a banking machine to withdraw cash, make payments, and other financial transactions instantly using ATM cards.

ATMs identify the users through ATM cards that are made of plastic with a magnetic stripe running across the cards on the back. Some cards are embedded with chips also. ATM cards are of various types such as American Express, Discover Card, MasterCard, Visa Debit, and Visa Electron based on their features; and ATM basic card, debit card, and credit card based on their financial capabilities.

ATM is known by various names such as Automated Transaction Machine, Automated Banking Machine, Cashpoint, Money Machine, Bank Machine, Cash Machine, and All Time Money (India).

Purpose and Benefits

Automated Teller Machine (ATM) is a computerized telecommunication machine that eliminates the need for in-person banking and manual transactions. An ATM enables the users to access the accounts of their respective banks to make financial transactions through ATM cards.

ATMs are useful as they function like banks and are found installed in and around the premises of banks, shopping malls, airports, railway stations, petrol or gas stations, restaurants, or the place where people need to deal in bank related transactions. ATM services are available 24 hours.

ATMs prove helpful when you need to withdraw cash or pay money to a person or for a purchase, but you do not carry cash. You can withdraw money even in foreign currency if you are traveling abroad for a fee.

By using an ATM, you can carry out the following financial transactions :

- Check current account balance.
- Withdraw cash.
- Deposit money in your account.
- Make payments for credit card dues and purchases.
- Transfer money from one account to another.
- Place an order for a new checkbook.
- Change password.
- Request for stopping payment of a check note if you require so.



Note: Users should prefer to use ATMs of the banks with which they have an account. However, modern ATMs accept ATM cards of all banks, but they permit limited transactions if ATM and ATM cards are of different banks and may even charge a fee.

Withdrawing cash from an ATM

Automated Teller Machine (ATM) is an easy-to-use device that enables you to make financial transactions.

You can withdraw money from ATMs in the following ways:

1. Insert your ATM card in the automated teller machine.



Tip: Ensure that the slit where you insert the ATM card displays a green signal that means that the ATM is ready to accept your card.

You are prompted to select a language, if ATM services are available in multiple languages, for your convenient dealing.

2. Select the language that suits you best.

The option menus for financial transactions appear on the screen.



Note: Some ATMs are operated with function key buttons while some others with a touch screen.

You are prompted to enter your PIN.

3. Enter your PIN and press **Accept/Enter**.

4. On the menu screen, select **Withdraw** for withdrawing cash from the ATM.

You are prompted to select from which type of account you want to withdraw money such as Savings Account or Current Account.

5. Select the account type you have.

You are prompted to enter the amount that you want to withdraw.

6. Enter the amount and press **Accept/Enter**.

You are prompted to select whether you want receipt of your transaction.



Note: If your account number and password do not match, an error message about the same appears, and you cannot do any transaction. If the error occurrence crosses limited restriction, your bank may block your transaction for a certain period.

7. Select the option that suits you.

The cash amount comes out from the dispensing machine based on your request.



Tip: Count your cash and check the receipt of your transaction before you leave the ATM counter. You can make corrections amid transactions if you commit errors by using the **Correction/Clear** key button. You can even cancel your transaction by pressing the **Cancel** button.



Note: At some ATMs, you are prompted for whether you want to carry out more transactions. You can select your options based on your requirement and follow the preceding processes.

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