TABLE OF CONTENTS

- INTRODUCTION
- OBJECTIVE
- FEASIBILITY
- LITERATURE REVIEW
- SYSTEM REQUIREMENT
- CODING AND ANALYSIS
- FUTURE REFERNCE
- CONCLUSION

INTRODUCTION

The term ATM stands for automated teller machine. It is an electronic device that is used by only bank customers to process account transactions. The users access their accounts through a special type of plastic card that is encoded with user information on a magnetic strip. The strip contains an identification code that is transmitted to the bank's central computer by modem. The users insert the card into ATMs to access the account and process their account transactions. The automated teller machine was invented by John Shepherd-Barron in the year 1960. This article discusses an overview of the automated teller machine (ATM). By using an automated teller machine or ATM we can perform different financial transactions such as cash deposits, withdrawals, transfer funds, information of account, ATM PIN change, and also linking the Aadhaar number to the bank account so that the interaction between the bank staff and the customer can be reduced.

OBJECTIVE

- The project to be designed will control a simulated automated teller machine (ATM) having a magnetic stripe reader for reading an ATM card, a customer console (keyboard and display) for interaction with the customer, a slot for depositing envelopes, a dispenser for cash (in multiples of $20), a printer for printing customer receipts, and a key-operated switch to allow an operator to start or stop the machine. The ATM will communicate with the bank's computer over an appropriate communication link. Design the ATM system in detail with the architectural design. Use use cases, sequence diagrams, class structural models and behavioral modes.

FEASIBILITY

- The Feasibility Study is a tool decision makers can use to determine whether and how to undertake a certain investment. Feasibility Studies must be based on Conceptual Design decisions, i.e. the definition of the main technical and commercial aspects of a project, with any alternative solutions reduced to a minimum.
Identification and verification of a person today is a common thing; which may include door-lock system, safe box and vehicle control or even at accessing bank accounts via ATM, etc which is necessary for securing personal information. The conventional methods like ID card verification or signature does not provide perfection and reliability. The systems employed at these places must be fast enough and robust too. Use of the ATM (Automatic Teller Machine) which provides customers with the convenient banknote trading is facing a new challenge to carry on the valid identity to the customer. Since, in conventional identification methods with ATM, criminal cases are increasing making financial losses to customers.

LITERATURE REVIEW

- One of the cardinal components of the banking industry is ATM service and the extent to which customers feel comfortable to patronize its service. This study therefore investigates ATM service and customer satisfaction in the Upper East region of Ghana. More specifically, the study looked at ATM service quality and customer satisfaction and factors that influence ATM usage. The study uses primary data collected from 200 respondents using convenience and simple random sampling methods. The logistic regression model was used to analyze the data. Multicollinearity and heteroskedasticity were corrected using the variances inflation factor (VIF) and robust standard errors respectively. The results suggest that customer's satisfaction could be improved by convenience, security and privacy and reliability of the ATM services, as evidenced by a p-value of 0.0000 at 1% significance level. The results further indicate that convenience, security and privacy have positive effects on customer satisfaction at 1% significant levels, whereas reliability has negative effects on customer satisfaction at 1% significant levels. Also, security and privacy, ATM user fees, educational level and location of the ATM are found to be the major factors that influence customers' willingness to use a particular ATM services in the studied area.It is recommended that, management of the various banks in the region should use participatory approaches to ensure active involvement of its customers with regards to ATM operations and policies safeguarding it usage.

SYSTEM REQUIREMENTS

- The ATM system shall accept a unique ID from the customer.
- The ATM system shall accept the customer selection for a range of banking transactions.
- The ATM system shall accept the account type from the customer for deposits, balance query, and for payments on account.

SOFTWARE REQUIREMENTS

- The transaction management software used to manage the transaction and keep track of resources shall be BMS version 2.0. The card management software used to verify pin no and login shall be CMS version 3.0. Yamaha codes 367/98 for active speakers. The database used to keep record of user accounts shall be Oracle version7.0.

DESIGN AND IMPLEMENTATION

- This Project work is centered on the design of a computerized automated teller machine. With the aim of achieving the proper and swift implementation of the use of the machine in withdrawing money using First Bank PLC as a case study. This project work is divided into five Chapters. Chapter one comprises of the background of the study, which gives an overview of an Automated teller machine as well as the following sub heading such as the problem of the study, significance, scope of the study and definition of terms. Chapter two gives clear details on related literatures review about the subject matter. Chapter three talks about system analysis and design while chapter four explains the implementation of the new developed system and chapter gives the summary and conclusion of the project work. The software was design using visual basic 6.0, the design was subdivided into module which link one form to another. The problem that prompted the development of the software is as stated as followed

CODING

```
# for stopping program execution for some time
import time
print ("  ATM MACHINE ")
print("Please insert Your CARD")

#for card processing
time.sleep(5)

password = 1234

#taking atm pin from user
pin = int(input("enter your atm pin: "))

#user account balance
balance = 5000

#checking pin is valid or not
if pin == password:
    #loop will run user get free
    while True:

        #Showing  info to user

        print("""
                                        1 == balance
                                        2 == withdraw balance
                                        3 == deposit balance
                                        4 == exit
                                        """
              )

        try:
            #taking an option from user
            option = int(input("Please enter your choice : "))
        except:
            print("Please enter valid option")

        #for option 1
        if option == 1:
            print(f"Your current balance is {balance} :")
```

CODING

```
if option == 2:
    withdraw_amount = int(input("please enter withdraw_amount : "))

    balance = balance - withdraw_amount
    print(f"{withdraw_amount} is debited from your account:")

    print(f"your updated balance is {balance}:")

  if option == 3:
    deposit_amount = int(input("please enter deposit_amoun:t"))
    balance = balance + deposit_amount

    print(f"{deposit_amount} is credited to your account")

    print(f"your updated balance is {balance} :")

  if option == 4:
    if option == 4:
      break

else:
  print("wrong pin Please try again")
```

RESULT OF CODING

ATM MACHINE
Please insert Your CARD
enter your atm pin: 1234

1 == balance
2 == withdraw balance
3 == deposit balance
4 == exit

Please enter your choice : 1
Your current balance is 5000 :

1 == balance
2 == withdraw balance
3 == deposit balance
4 == exit

Please enter your choice : 3
please enter deposit_amoun:t4000
4000 is credited to your account
your updated balance is 9000 :

1 == balance
2 == withdraw balance
3 == deposit balance
4 == exit

Please enter your choice : 2
please enter withdraw_amount : 9000
9000 is debited from your account:
your updated balance is 0:

1 == balance
2 == withdraw balance
3 == deposit balance
4 == exit

Please enter your choice : 4

FUTURE REFERNCE

- Technology helps drive increased ATM functionality, ease of use and security for customers and ATM deployers alike.
- For example, card-less ATMs allow pre-staged withdrawals via contactless, mobile, wearables, or ‘cash by code’ as described below. With no card entry slot, the machines look different, but are potentially more secure as skimming is impossible.
- Drive-up ATMs mean customers can withdraw or deposit cash without getting out of their car. This improves convenience and security, especially for businesses wanting to bank takings at night.

CONCLUSION

- From this presentation, one can observe that **an ATM system is associated with the bank transactions of the consumers**. Majorly, the ATM system is utilized for the money associated transactions from the consumers. Consumers make major use of ATM to withdraw money from their bank account.