

# Withdrawing Cash from the ATM

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An Automatic Teller Machine (ATM) is an electronic device that helps to perform a secured financial transaction without the help of human interaction.

There are three types of options to withdraw cash from the ATM.

1. Cards
2. UPI
3. Cardless

This topic helps to know how to withdraw cash from an ATM using different options.

## Withdrawing cash using card

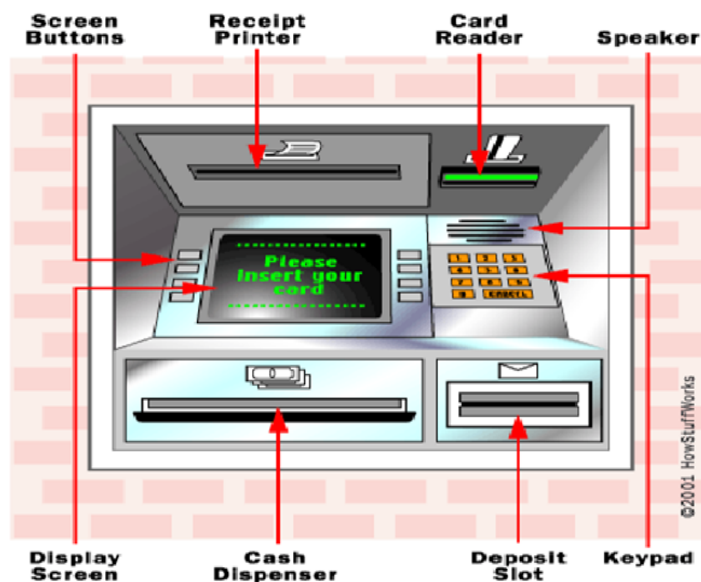
Cards are acceptable in all the ATMs to withdraw cash. Globally you can use cards to get instant cash.

### Prerequisites

You need one of the following modes along with active bank account and PIN/OTP to access the ATM:

- Debit card
- Credit card
- Prepaid card

To withdraw cash using card,



1. On the top right-side pane, insert your debit/credit card in the card reader.
2. From the displayed options, choose your preferred language and select **Confirm**.

**Note:** Instructions on the next screens appear in the selected language.

3. After confirmation, the screen displays the option to enter your PIN

4. On the keypad, type your **PIN** and press **Confirm**.

**Note:** Approach your home branch if you get an incorrect PIN message multiple times.

5. On the screen, select **Cash Withdraw** and perform the following steps:

- a. On the screen, select your **Type of Account**.
- b. On the keypad, enter the **Required Amount** and enter **Confirm**.
- c. From the cash dispenser, collect your cash.

**Note:** Contact the nearby branch if you did not receive the money, but the amount is deducted from your account.

d. On the screen, select **Continue** if you need another transaction or select **Cancel**.

6. From the receipt printer, collect the transaction slip.

7. From the card reader, remove your ATM card.

The transaction is completed.

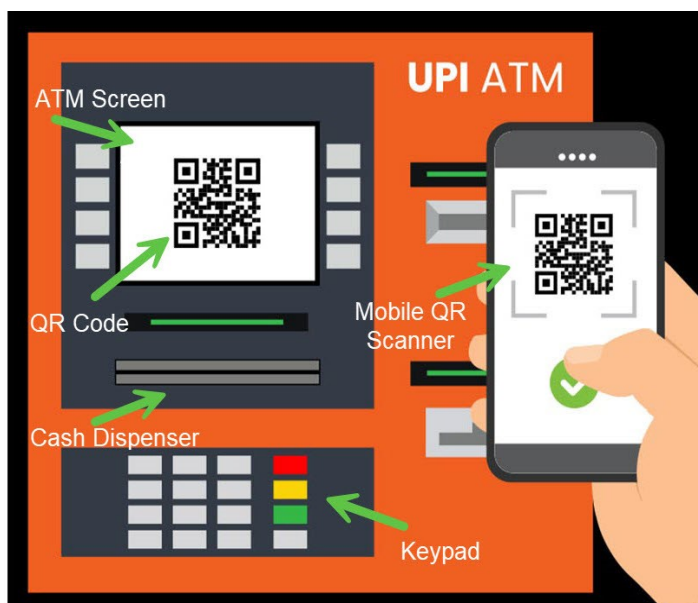
## Withdrawing cash using UPI

You can use the Unified Payments Interface (UPI) ATM transaction to choose the choice of your account to withdraw the cash.

### Prerequisites

- Active bank account linked with UPI facility.
- Active mobile number linked with account and UPI.
- Internet facility

To withdraw cash using UPI,



1. From the displayed options, choose your preferred language and select **Confirm**.

**Note:** Instructions on the next screens appear in the selected language.

2. On the screen, select the **Cash Withdraw** and perform the following steps:
  - a. Select cardless transaction followed by select UPI transactions.
  - b. On the screen, enter the **Required Amount** and select **Confirm**.
  - c. On the screen, you can get the single-use dynamic QR code.
3. On your mobile device, open the UPI app and scan **QR code**.
4. Enter the **UPI PIN** in your mobile app and select **Confirm**.
5. From the cash dispenser, collect your cash.

**Note:** Contact the nearby branch if you did not receive the money, but the amount is deducted from your account.

The UPI transaction is completed.

## Withdrawing cash using cardless ATM

You can use a withdrawal code to perform a cardless cash withdrawal.

### Prerequisites

- Active bank account
- Active cardless ATM facility
- Internet facility

To withdraw cash using a cardless ATM,



1. From the displayed options, choose your preferred language and select **Confirm**.

**Note:** Instructions on the next screens appear in the selected language.

2. On the screen, select the **Cash Withdraw** and perform the following steps:

- a. Select cardless transaction followed by select cardless ATM transactions.
  - b. On the screen, enter your **Mobile Number** that is linked to your bank account and Select **Confirm**.
  - c. On the screen, enter the **Withdrawal Code** that you have received in your mobile banking app for the desired amount and Select **Confirm**.
3. On the cash dispenser, collect your cash.

**Note:** Contact the nearby branch if you did not receive the money, but the amount is deducted from your account.

The cardless ATM transaction is completed.