Research

Brain storming

Gets to know the machine is out of cash after the whole process Long queue lines check for various gov polocies and transfer money from it Multiple cards for multiple bank accounts Have to insert card multiple times for multiple operations **ATM** No finger print sensor cash outlet is down No denomination Report/raise an issue No transfer machine or adding benificary through it

Mind Mapping

Steps	Problem	User Goals	User Emotions
1.Overall operations	Insert card multiple times for multiple operations	ability to do all the necessary actions with single card insertion	frustation
2.Slow	cash flow is slow	Fast	Panic
3.No Finger print sensor/ any other feature to access other than card	Every time the user has to carry the card for withdraw.	Finger print sensor or phone QR code will be much more easier apart from card	striving for more feasibility
4. Card stuck	If a card is stuck, person should raise the issue either by visiting a bank or through net banking	Report an issue immediately through an atm and get notified through mobile phone and net banking	Fear and Hurry
5. No denomination	User has no choice to choose denomination	User must be able to get cash according to his/her choice	Low satisfaction
6.No transfer machine or adding benificary through it	Transferring from already existing beneficiary account from net or gpay is only way.	Ability to send money from ATM (unlike the deposit machine)will be easy	make transfer process much more easier
7.cash outlet is down	Often for every ATM machine cash outlet is down for elderly people this might not be the most convenient place to collect.	Cash outlet somewhere at the top	Panic if sound is not heard and low satisfaction .
8.check for various gov policies and transfer money from it	check for various gov policies and transfer money from it.	Motivation to invest in right money back policies	Motivation
9. Multiple cards for multiple bank accounts	Have to operate with different cards and carry them all in case of emergency/need.	One card for all	striving for more feasibility
10.Waiting time	had to wait in long queues to withdraw cash even in case of emergency	less or zero waiting time. Get to know the waiting before reaching the location.	loses patience and panics in case of emergency
11. Out of money	after the whole process is done the user gets to know the Atm is out of cash or has limited	Get to notified before the process	Frustrated

Problem Statement User have trouble in doing multiple tasks on an ATM machine at a time and have no choice of denomination. Often the cash outlet is slow and down . When the card gets stuck the user have to visit the bank or block the card through internet banking. With the advancement in the technology a

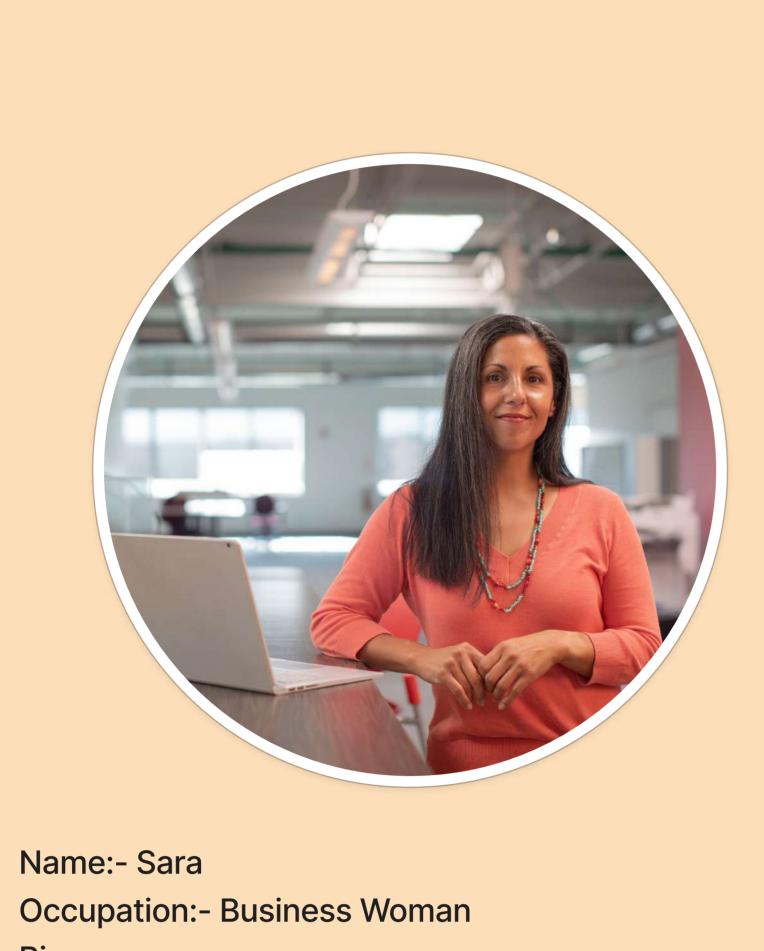
finger print sensor of the user to access all the bank account at a shot is more likable.

Vision Statement

The ability of the user to access all bank accounts and do multiple operations at a time through finger print sensor and have the ability to choose the denomination and avoid any panic situation in case of card stuck.

UX Process - Part -1





amount in it.

Bio:-She is a 27 years old female an aspiring business woman, works with a team of 100 people. She is avid user of technology and uses net banking sites for her day to day transactions.

makes me rely on third party apps for multiple transactions.

Have to insert ATM card times for various transaction -this gap

Frustrations:-

2. The slow process makes her frustrated and often gets to know the atm is out of cash after reaching the center.

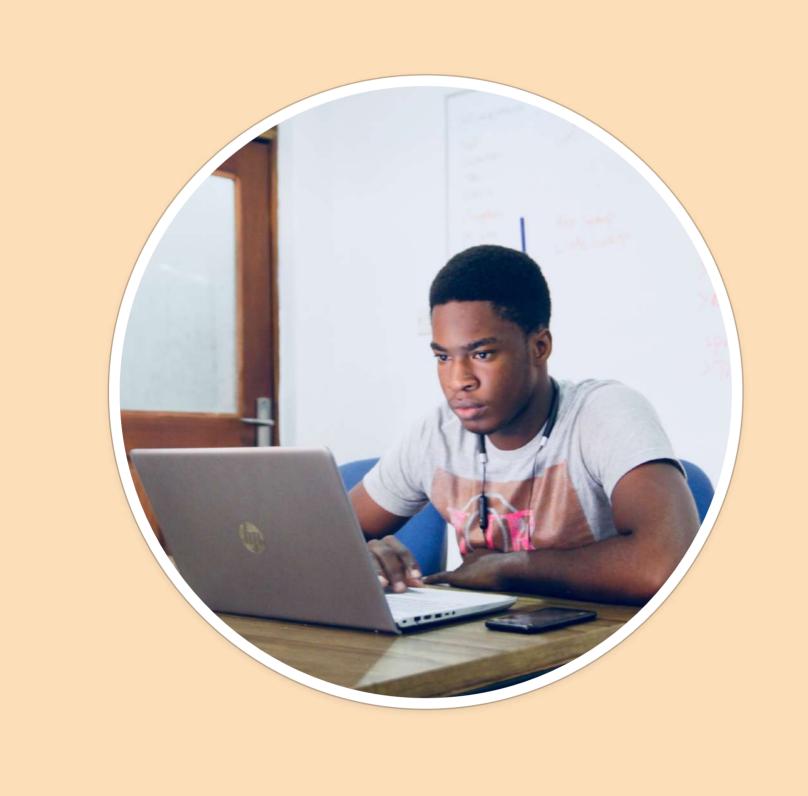
3. Had to insert card multiple times to do multiple operations.

1.Everytime she visits ATM machine she encounters with a large queue

Goals:-

1.To get information before if the atm is out of cash and know the average waiting time

2.Do multiple transactions at a time



Name:- James Occupation: - Student Bio:- A science student pursing his interest in Indian University with the support of parents. Mostly uses third party apps for online transaction

to reach university I had to buy fare for more and leave the balance

Change is a big issue .Whenever I take help of local transportation

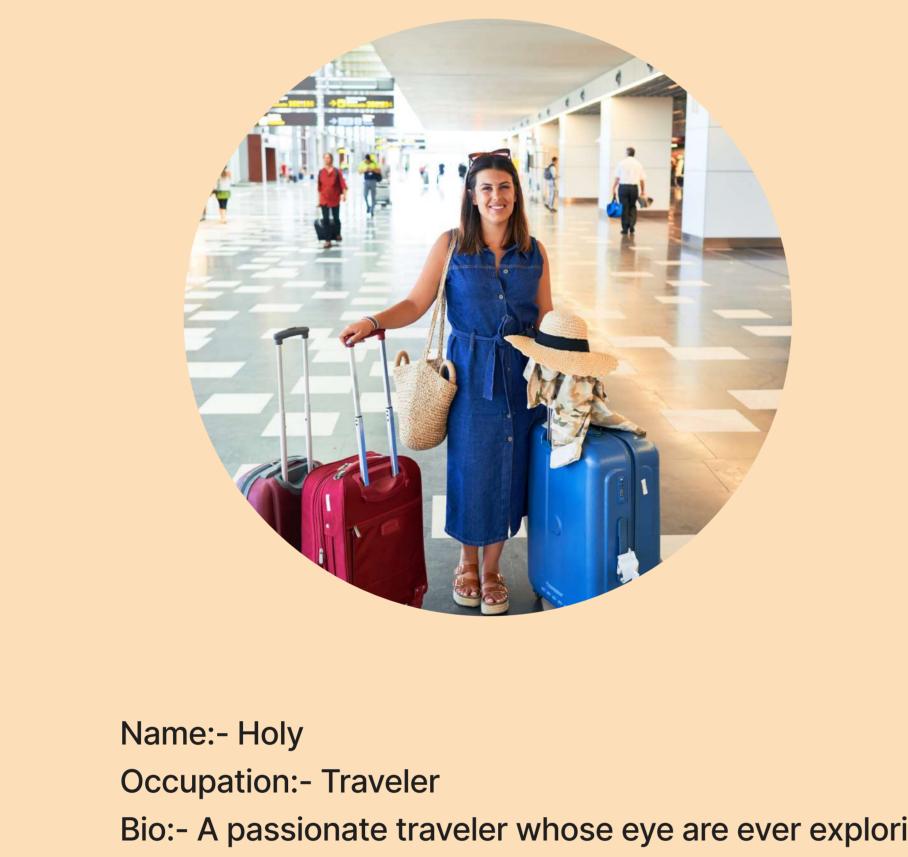
Frustrations:-

1.Every time I withdraw money I often get multiple sof 500rs .This make me frustrated as finding change for it will be difficult.

2.If I forgot to get my card and if my phone is dead then there is no way to get money.

Goals:-1. Have the choice of denomination while withdrawing the cash.

2. Withdraw required cash without carrying the card.



Bio:- A passionate traveler whose eye are ever exploring and journalist researching on human behavior, culture etc. Mostly uses international cards transaction

multiple cards throughout my journey Frustrations:-

Traveling is fun but change in language is a task. Had to carry

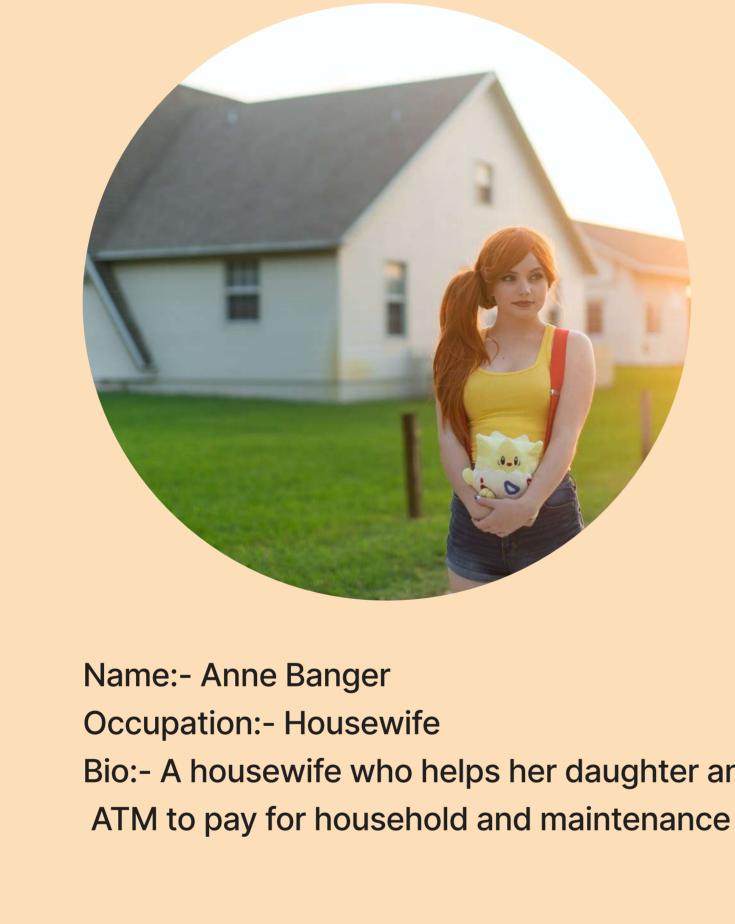
1.Every time I travel I have to recheck twice if all my atm card are working and readily available.

2.If a card gets stuck then it is a tedious process to block it.

1. Have a simple process to block a card and check if everything is working fine

Goals:-

2. to have all cards in on place- Less is more.



Bio:- A housewife who helps her daughter and her husband, Uses ATM to pay for household and maintenance staff.

Liquidity is must for any management. And transferring money through net banking is a havoc as bank server are always busy are slow.

Frustrations:-1.I had to withdraw money and then go to deposit machine to transfer money for my daughter every time. If the

bank server is slow then net banking is the only way and often busy and makes my process more cumbersome. 2. Have to wait in long queue lines for withdrawal.

3. I get frustrated when the atm machine shows out of cash after the whole process. Goals:-

1.No/ less wait time for withdrawing cash. 2. Ability to transfer money from one machine without withdrawing.

3. If the machine is out of money the user should be informed before hand

UX Process - Part -2

Ideation	Evaluation
1.One card for all banks . Associate all banks in one card and reduce the burden of carrying every card	8/10
2.User should get notified about the average wait time and if the machine is out of cash before reaching the location and prior to initiating a task on it	9.5/10
3.After enter the amount required to withdraw the user should be able to choose denomination.	9.5/10
4.one step procedure to transfer money from one account to other account with the usage of deposit machine.	10/10
5.Enabling card less transactions through atm .	8/10
6.User should be able to do multiple tasks at a time without inserting the card multiple times.	10/10

8.User should be able to invest in money back policies (less dependent on banks)through ATM.

7.User should be able to block card through ATM

9. Cash outlet should be at the top making it friendly for

senior citizens.

9/10

10/10

6/10