Algorithm:

- 1. Start
- 2. Authenticate User

Prompt user to enter PIN

Validate the PIN

If incorrect, allow retries or exit

- 3. Display Menu Options:
 - 1: Check Balance
 - 2: Deposit Money
 - 3: Withdraw Money
 - 4: Exit
- 4. Process User Selection:
 - If 1, display balance
 - If 2, prompt user to enter deposit amount, update balance
 - If 3, prompt withdrawal amount, validate against balance
 - If sufficient funds, deduct and display success message
 - Else, display error message

If 4, exit system

- 5. Repeat Menu Until Exit
- 6. End

PSEUDOCODE:

START

```
SET balance = 100000 (example)
```

INPUT user_PIN

IF user_PIN is incorrect THEN

PRINT "Invalid PIN. Try again."

REPEAT 3 times

EXIT IF incorrect after 3 attempts

```
WHILE TRUE DO
PRINT "1: Check Balance"
PRINT "2: Deposit Money"
PRINT "3: Withdraw Money"
PRINT "4: Exit"
INPUT choice
IF choice = 1 THEN
  PRINT "Your balance is:", balance
ELSE IF choice = 2 THEN
  INPUT deposit_amount
  balance = balance + deposit_amount
  PRINT "Deposit successful. New balance:", balance
ELSE IF choice = 3 THEN
  INPUT withdraw_amount
  IF withdraw_amount <= balance THEN
    balance = balance - withdraw_amount
    PRINT "Withdrawal successful. New balance:", balance
  ELSE
    PRINT "Insufficient funds."
  END IF
ELSE IF choice = 4 THEN
  PRINT "Thank you for using ATM. Goodbye!"
  EXIT
```

ELSE

PRINT "Invalid choice. Try again."

END IF

END WHILE

END

FLOWCHART:

