



CARDLESS ATM TRANSACTION

Targeted Users

CardLess Transaction will be useful for all the customers who hold debit card and use the same for any mode of transaction that use physical card transaction. This feature can mainly be opted by ICICI customers who have mobile application installed.

Can be Extended to :

Credit card users

Food cards users

Business Problem and Solution

Problems of carrying a physical card :

- Need to carry all the cards everywhere
- Risk of card lost/stolen
- Card reissuance issue
- Possibility of card damage

Solution to overcome the above issue :

- We propose Card Less Transaction for more secure and easy transaction for ICICI customers by using their ICICI android app which can be used in all ATMs for authentication and handshake purposes. This proposal brings in a Digital card that can replace the physical card.

Functionality

- Using Cardless Transaction App, customers will be able to withdraw from ATM without inserting the card or keying in any authentication details and hence reducing the risk due to physical card and also enhancing the user experience in current ATM transaction process.
- Herein all the processes are embedded into the App which results in hassle free transaction.
- QR code is used to create handshake between mobile App and ATM.
- Post this process, all functionalities carried out by host accessor will remain BAU which results in minimal software changes and helps to speed up time to market.
- Also, offers and promotions can be added to card image to increase the reach of ongoing offers.

Future enhancement :

Can be added in Point Of Sale (POS)

Features of proposed solution

- Easy to use anywhere any time without carrying physical card.
- Safe, Secure transaction
- Simpler UI that enriches user friendly approach.
- Time efficient.
- Reduce the risk of card stolen/lost.
- Reduce the risk of card reissue problem / card damage .

Tech Stack

- MicroServices
- Bootstrap
- CSS3
- JavaScript, jQuery
- HTML5
- Android SDK
- PhoneGap
- IBM Bluemix Cloud for code deployment

ICICI API's Used

- Authentication Service
- Get Debit card Details
- Balance Enquiry

Ease of Usage :

- The use/installation of this application will be easy as there is no physical change to the ATM machines.
- Only software upgrade would be required for generating the QR code
- For customers this change can be provided through a single app upgrade.