ATM Transaction: Card Less Cash Money Withdraws in ATM Machine

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Abstract— Need urgent cash? Here is how you can use card less. This research paper is based on smart Withdrawal in money transaction process don't use in ATM Card. We are use smart transaction process in ATM machine. General user are many problem just like we are out station we have an ATM card but my account balance are null or no any option are transfer online etc this condition to solve the problem.

Just like prepaid mobile phone services changed the way people talk, automated teller machines (ATMs) changed the way people transact. However, India still lags behind in reach and technology in this space compared with other emerging as well as the developed countries., managing director (financial services), NCR Corp. India Pvt. Ltd, a company which manufactures and manages ATMs in India, talks about the developments made so far in the space and what's in the pipeline. The company has been in India for 17 years and has around 45% market share of the ATM business here.

Keywords: — *ATMs, NCR Corp, OTP, RBI, Authentication*

1. INTRODUCTION

An ATM machine are provide many type of transaction process but user are limited way to get a case money such as only ATM and biometric transaction are currently available in case money transaction. But this research paper is based on OTP Authentication in without ATM card case money transaction in ATM machine. When urgently you required money. One way to online transfer but in case this in not possible to that time the process are way to transfer money in your ATM in impossible so you are not able to any way of case money are currently available that time are very critical to Withdrawal any way to hard money. This paper is research to solve the problem is limited service to ATM Machine and solves the related problem in transaction.

This research is based on effective changes in ATM machine. And remove the card limitation and provide transaction in account holder. When the processes are convert to use the card less money transaction in satisfies and fill free the modern computer world.

Figure 1 : Don't Required ATM Cards

2. COMPONENTS OF AUTOMATIC TELLER MACHINE

Input the card less case:- when we are going nearby ATM when the blink up process to select card less money transaction then go to on login page when put login ID and used to password and go to next section in verify OTP (One time password). If you are put correct password to go next process otherwise you aren't possible to get successfully transaction in ATM machine.

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Used keypad: This facility are provide in ATM machine to operate in any way in menu and select what we are required.
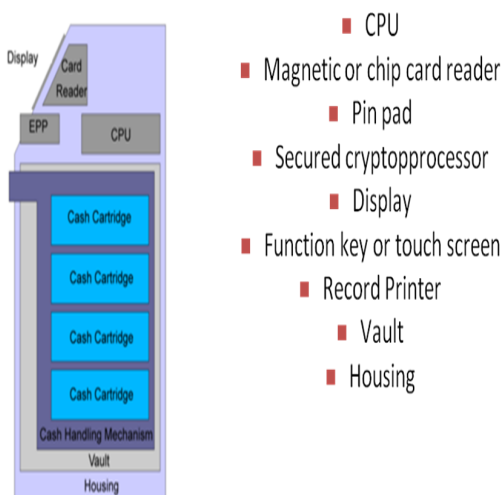

Figure 2: Components of Automatic Teller Machine

Speakers: Speakers provide audio feed back in user.

Display: this are provide multiple functionally in user such as menu bar and may more related option.

Login Option: This option are more effort-bale in user inter face this faction are solve problem in ATM card Related limitation. Only user used login ID and password and get OTP in user interface that condition are very easy to use ATM machine a Withdrawal case without ATM card.

Working in card less Withdrawal process

Practice basic safety procedures. People using ATMs will very less time be targets of robberies and other crimes, so you will want to be sure to be safe. First, make sure that the area is well safe and you are alone. Be on your guard if other people show up. Stand so that your screen and key presses are very safe no seen other People.

- Select the card less money withdrawal.
- Then input your ID and password then go next button.
- Get OTP in your register mobile no.
- Then ATM machine mach your input OTP.
- If your input OTP is same to your money is Withdrawal.
- Then print your statement receipt.

Advantage of Cardless Money Transaction

- Withdrawal money any time day and night.
- No limitation in ATM card.
- No any receipt to Withdrawal any receipt to bank.
- This in faster than bank no long line.

Disadvantage of ATM Cardless Money Transaction

- If your Pin or password are forget so will be create problem in Withdrawal money in ATM machine.
- Your register mobile number network in very important.
- ATM may be off-line (system down).

5. LITERATURE SURVEY

RBI survey has found that 30 per cent ATMs of public sector banks and 10 per cent belonging to private banks were non-functional due to technical snags, and no cash, among other reasons.

In a written reply to the Lok Sabha, Minister of State for Finance Santosh Kumar Gangwar said RBI has informed that it recently conducted a "representative sample survey" of about 4,000 ATMs situated in metro, semi-urban, urban and rural areas across the country. "Primary findings of the survey has revealed that around 30 per cent of the ATMs (600) of public sector banks and 10 per cent (100) ATMs of private sector banks surveyed were non functioning/mal-functioning," he said. The major reasons for non-functioning/mal-functioning of ATMs noticed in the survey were -- technical snag, non - availability of network, power failure and non-availability of cash.

"The report does not explicitly capture bank-wise data on non-functioning/mal-functioning of ATMs surveyed," the minister said.

At May 2016 end; there were 102779 on-site ATMs of banks besides 111492 off-site ATMs across the country.

6. THE FUTURE OF ATMS

Now that digital payments are gaining ground, many wonder if ATMs still have a role to play in the banking industry. However, latest figures demonstrate that the number of ATMs is rising around the world and especially in emerging economies such as India, where solar-powered ATMs implemented in rural areas significantly contributed to this growth.

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Table 1: RBI survey finds 30% of ATMs non-functional of Scheduled Commercial Banks as on 31st March, 2013

Bank Group	No. of branches				
	Rural	Semi-urban	Urban	Metropolitan	Total
Public Sector Banks	23286	18854	14649	13632	70421
Private Sector Banks	1937	5128	3722	3797	14584
Foreign Banks	8	9	65	249	331
Regional Rural Banks	12722	3228	891	166	17007
Total	37953	27219	19327	17844	102343
Source					
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network, power failure and non-availability of cash.

Furthermore, ATM suppliers are striving to adapt their cash machines to the digital shift to offer additional services. Indeed, the new generation of ATMs enables customers to access standard banking services on a self-service basis and talk to bank staff via a video option. The screen reproduces the characteristics of a smart phone and can be swiped or zoomed. Furthermore, the machines do not require a bankcard as withdrawals can be completed with a phone via the bank's app. These new "bank in a box" machines could replace local branches that banks keep closing to reduce costs. Then we add to -

1. We are input a ID no. and then get OTP in registered mobile no.

2. This OTP is used in ATM machine then we get a many

6. CONCLUSION

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 lot for depositing envelopes, a dispenser for cash (in multiples of Rs. 100/-), 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 Design the ATM system in detail with the architectural design. Use cases, sequence diagrams, class structural models and behavioral models.

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