



Method and System for Performing Card Less Cash Money Withdraws in ATM Machine

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ABSTRACT

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. This Research is on ID and Password based money transaction Process. These technologies are based on OTP (one time password) authentication process in your register mobile no. If there is a money shortage in any out station so we aren't getting any way to cash money. So these processes are very easy to get our family ATM card to cash money and user is utilized a service in large amount of cash money transaction.

Keywords:— ATM, ATM Card, OTP

I. INTRODUCTION

An ATM machine are provide many type of transaction process but user are limited way to get a cash money such as only ATM and biometric transaction are currently available in cash money transaction. But this research paper is based on OTP Authentication in without ATM card cash 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 chase 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 Card

If you are travelling out of town and do not hold a debit card but need urgent cash, what are your best options in that situation?

Certainly, the answer is that you don't have many options. So here is probably the best option available to. Many Indian banks have now started offering the facility of cash withdrawal from an ATM without debit cards.

II. COMPONENTS OF AUTOMATIC TELLER MACHINE

Input the card less cash:- 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 password correct to go next process otherwise you aren't possible to get successfully transaction in ATM machine.

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

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 facton 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 an Withdrawal cash without ATM card.



Figure 2: Cardless ATMs and get cash quickly and securely.

Working in card less Withdrawal process algorithm

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.

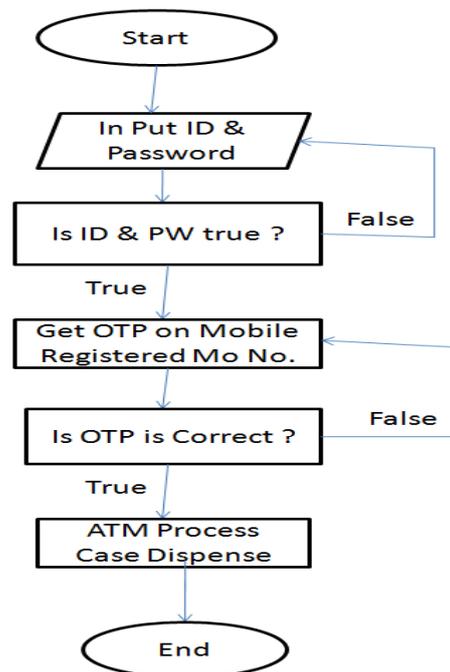


Figure 3: Flowchart Withdrawal cash without ATM card

III. RESEARCH METHODOLOGY

Notwithstanding that the activity will be secured by abusing after the fragmented task since on exchange the activity will request new powerful secret word or client confirmation. So that in this proposed work I present the new verification framework which is very secure and profoundly usable and in light of multifaceted validation approach. It utilizes a sole way to deal with construct a framework to validate client and it depends on DynaPass (Dynamic Password) and SMS to authorize an extra security level over the regular login in an ATM machine. The DynaPass is most

touchy information for any money related exchange through ATM, so DynaPass will be showed up in scrambled shape on client's phone. The Financial establishments are subject for DynaPass creation and conveyance to the separate clients. The clients get to the ATM and enter the safe stick. The Control framework approves the client and if that is a credible client, at that point the entrance of framework is given to the client, else the exchange is ended.

For the next step the control systems processes the transaction if possible (assuming the system does not let the balance to become negative). If the transaction is impossible, an error message is displayed and the system prompts to enter another transaction. At any time when prompted to enter a transaction, the user may cancel, at which point the ATM machine will close the session. Finally, ATM machine prints the receipt.

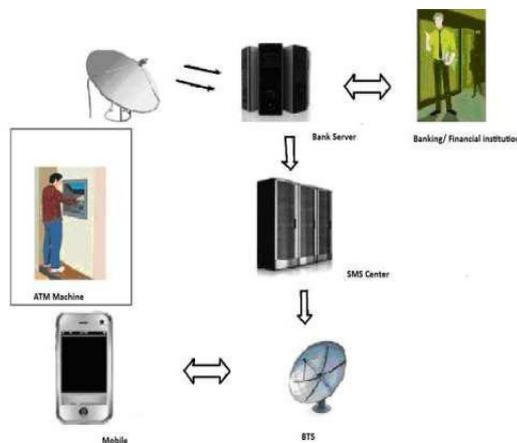


Figure 4: DynaPass Process of ATM transaction

IV. RESULTS

- Stage 1.** Client gets to his record utilizing ID No. through ATM machine with help of PIN.
- Stage 2.** ATM machine peruses this ID No. and it checks the PIN with Bank server through devoted system.

Stage 3. Bank server now interfaces with SMS focus with a self-assertive secret key which called DynaPass (Dynamic Password).

Stage 4. SMS focus now send this secret word to OTP (One time password) with the assistance of cell phone organize.

Stage 5. BTS at that point convey it to client's cell phone.

Stage 6. Lastly client gets this dynamic secret key (DynaPass) and will be entered it to ATM machine.

Stage 7. ATM machine again affirms this DynaPass with Bank server and now it reacts to Banking Institute.

Stage 8. Presently required money related exchange will be effectively done.

Following step to get money in ATM Machine without ATM Card:-

Step 1 We are just click on ATM Card less option in ATM machine then we are go in this option then come to put on your ID and password then go to next option in this on ATM machine then we are go to the next page that are put on OTP and come to Next page.

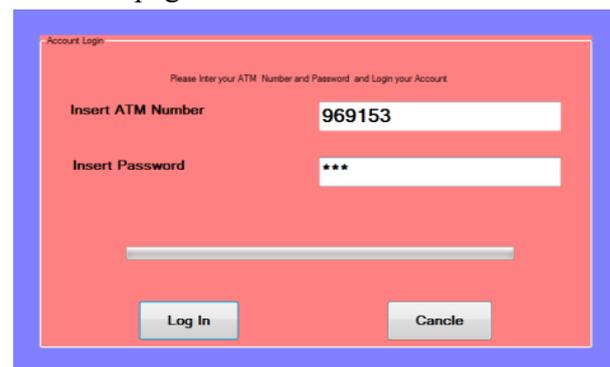


Figure 5 : Insert ATM Card Number and Password

Step 2: Then we go to put ID and password and come to next OTP Page then OTP are getting to through SMS in your Mobile No. How have Register in Your account in bank that condition we put this on ATM machine, and flow the next step.



Figure 6 : Insert OTP, which you will you getting in your Register Mobile Number.

Step 3: Then next to we are going to main menu they have content in multiple options and go to according to your choice to operate it.

Advantage of Card less Money Transaction

- Withdrawal money any time, you can make Withdrawal and cash deposits at virtually any Chase ATM 24 hours a day, 7 days a week.
- No need to carry ATM card.
- No any receipt to Withdrawal any receipt to bank.
- This in faster than bank no long line.

Disadvantage of AMT Card less 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).

V. 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.

ACKNOWLEDGMENT

At the time of publishing the paper I would like to thanks all the portion who inspired me in this inspired me in this gurney I express my dispense of gritted of percent for being the constant inspirations of me a special thanks to Prof. Deepak Agrawal Associate Professor & Head of the Department of Computer Science and Engineering, Takshila college Jabalpur how help to me in this research work.

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