

Easy and Secure withdrawal of funds from ATM machine without using ATM/Debit/Credit Card

Below is the process to implement this:

- 1- ATM machines will have option to withdraw money without using ATM/Debit/Credit card
- 2- Once customer choose this option, machine will prompt to enter the mobile number (registered with bank)
- 3- Machine will retrieve the user account number from the back-end using the entered mobile number
- 4- After retrieving the customer account info, ATM machine will prompt customer to enter the PIN (ATM PIN which requires to withdraw money from ATM machines)

Optional: Additional security can added after ATM PIN verification by asking any security question (Security questions registered with bank for this facility or any personal info of the customer recorded at bank)

This option will add another security layer, bank's could choose/set/implement this security as per their ease.

- 5- Once Customer enters the PIN, ATM will display the option to withdraw the amount

Note: Maximum withdrawal limit will be set to 100\$/200\$ if withdrawal is getting done using this facility

- 6- Customer enter the required amount (up to maximum S\$200 only per withdrawal, bank's can limit maximum 2 or 3 withdrawal per day using this facility to restrict the more usage off this option and avoid more loss in case of any fraud (if any))

- 7- ATM Machine will dispense the cash

Benefits using this option This process is useful when customer has forgot or lost the card/wallet , also does not have mobile, and in need of some cash.