

Claims

1) ATM Machines have option to withdraw money without using ATM/Debit/Credit Cards

ATM machines contains 1 option for money withdrawal (e.g. "Withdraw money without using ATM/Debit/Credit card"), this option gets appear on ATM machine without inserting any cards

2) Use of mobile number/Internet banking access code and ATM/Debit/Credit PIN for customer account retrieval

Once the ATM option for money withdrawal is chosen (without inserting ATM/Debit/Credit cards), mobile number/Internet banking access code and ATM/Debit/Credit card PIN will be used to retrieve the customer accounts detail

3) Additional Security option

Customer to set security questions to withdraw the money without using ATM/Debit/Credit cards at bank or using other channels like internet banking, IVR, ATM... etc. These security questions to get use as an additional security for withdrawal without using ATM/Debit/Credit Cards.

4) Chose appropriate account number from the displayed account list

Account number could be chosen by customer from the displayed account list for withdrawal of money

5) Restricted amount withdrawal

To facilitate the emergency usage and to prevent any fraudulent/suspicious transactions (if any) using this option, bank/regulatory could put a maximum allowed limit on money withdrawal using thins option (i.e. withdrawal without using ATM/Debit/Credit cards)