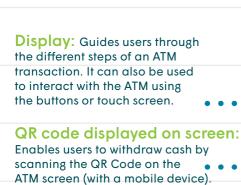
How an ATM Transaction Really Works

The basics



Mobile device:

Withdraw cash using ApplePay,
SamsungPay, AndroidPay, ... or

scan the displayed QR code

Cash Dispenser:
The device that distributes cash from the ATM's vault.

via a bank's app.



Receipt Printer: Upon request, a paper receipt of the transaction is distributed.

Card Reader: Reads the information that is stored on a debit or credit card. The data retrieved is sent to the payment host or payment processor, which decrypts the information and retrieves the customer's account information.

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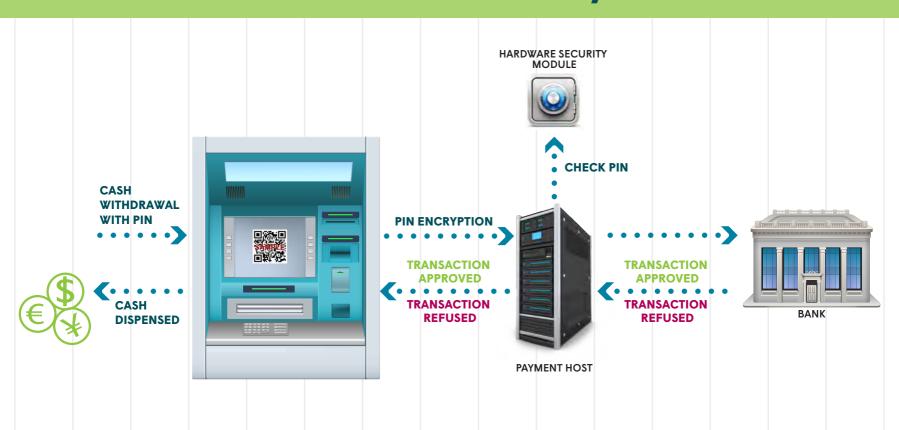
EMV debit, credit or prepaid card: After

inserting the chip card in the card reader, the user just enters a four digit Personal Identification Number (PIN). This number must correspond to the information that is stored on the chip.

Deposit Slot: Allows users to deposit cash or checks.

Keypad: This allows customers to communicate with the ATM: input PIN code, select amount of cash, transaction type, etc.

Follow the money



Confirming quality: how ATM testing works

