How an ATM Transaction Really Works

The basics

Display: Guides users through the different steps of an ATM transaction. It can also be used to interact with the ATM using the buttons or touch screen.

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

QR code displayed on screen: Enables users to withdraw cash by scanning the QR Code on the ATM screen (with a mobile device).

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

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.

Mobile device: Withdraw cash using ApplePay, SamsungPay, AndroidPay, ... or scan the displayed QR code via a bank’s app.

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

Confirming quality: how ATM testing works

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