

**SUGGESTED PROCESS FOR
CASH/CHEQUE DEPOSITS IN ATMs**

- 1) Customer inserts his card in the entrance door to enter in the ATM room.
- 2) Customer inserts his card in the ATM for the execution of the transaction.
- 3) Customer inputs his PIN code in the ATM.
- 4) Customer selects the deposit option in the ATM.
- 5) Customer selects his Account Number in which the deposit is to be made
- 6) Customer selects whether Cash or Cheque is to be deposited
- 7) Customer selects the Currency of the deposit
- 8) Customer inputs the amount to be deposited on the screen of ATMs.
- 9) The ATM machine dispenses an envelope to be used to enclose cash.
- 10) Customer writes his 'Name', 'Account No' and 'Amount' on the envelope
- 11) Customer encloses the cash or cheque in the deposit envelope, seals it properly and puts his signature on the seal & envelope before inserting the envelope in the ATMs.
- 12) Customer inserts the envelope in the ATM. A time & date of the deposit shall automatically be printed on the envelope.
- 13) Customer gets a receipt from the ATM which states the date of transaction, amount deposited and the account number.
- 14) Two designated custodians access the ATM the next working day and retrieve the envelopes in dual custody
- 15) The custodians count the cash in dual custody (under a recorded camera) and log in details i.e. (date of retrieval of an envelope, account number and amount of cash) in the ATM deposit register.
- 16) The cash amount is credited to the respective account. Amount of cheque is credited as per cheque clearing system.
