

Banking transaction

Design



ATM stands for; Automated Teller Machine also referred to as a cash machine, idea is to simply replace or reduce the workload of a bank teller (I. E. The person in the bank who gives out money to customers). This electronic computerized telecommunications device, which allows bank customers to directly use a secure method of communication to access their bank accounts, is a self-service banking terminal that accepts deposits and dispenses cash, and also let users carry out other banking transactions (e. G. Check balance).

Tams are placed not only near or inside the premises of banks, but also in locations such as hopping centers/malls, airports, grocery stores, petrol/gas stations, restaurants, or anywhere frequented by large numbers of people to make it accessible to all without difficulty, for transaction process with the banks. In recent times, some banks are installing Tams in rural areas as well, which are solar powered. processes are generally carried out by professionally trained employees of the bank called a bank teller, who deals directly with most customers.

A Bank Teller is the first person customers see when they enter a bank and they have throng communication and customer service abilities to provide high quality service to customers. They also have cash handling experience. In spite of this high quality service provided by teller to customers, however, there are still some issues that arise, that needs to be taken care of. For instance, questions such as; can one redraw cash round the clock (for 24 hours a day) when banks are closed? What can one do to eliminate the need for customers to travel to the branch at which his accounts are maintained to do transactions?

How can the problem of queuing at the bank be minimized? Is automatic and instantaneous accounting Seibel should there be a solution to the three (3) above issues raised? BACKGROUND Tam's are activated by inserting a bank card (cash or credit card) into the card reader slot. The card will contain the customers' account number and PIN (Personal Identification Number) on the cards magnetic stripe. When a customer is trying to withdraw cash for example, the ATM calls up the banks computers to verify the balance, dispenses the cash and then transmits a completed transaction notice.

THE APPROACH OF THE PROBLEM ATM operates in a way similarly to that of a transaction process at the bank that ensures between a customer and a teller (and the bank in general) during a cash withdrawal, cash deposit, cash transfer, cash inquiry services. The requirement gathering approach that will be adopted in the machine-human interface will be the semiotic perceptive. Organizational semiotic is a software development method that: Analyses, describes and explains the organizational structure and behavior.

Organized Behavior through communication and interpretation of signs by people, individually and in groups helps in understanding the ways in which people use signs for all kinds of purposes Understand better the nature of information Understand better how information is represented Improve analysis and design (more rigorous, more robust design) THE APPROPRIATE APPROACH FOR THE ANALYSIS In any business organization, people use signs for communication to interact with each other purposefully.

We can study signs from six aspects, as Stammer pointed out in his semiotic framework (Stammer, 1992). At first level is Physical World, followed by

Empiric's, Syntactic, Semantics, Pragmatics and then Social World signs. A communication process involves all the six aspects of sign. Designing of machine interfaces is closely related to an understanding of the empiric's of sensory perception and the syntactic structure of a human language. Organizational semiotics (Stammer, 1997), offers a set of methods for organizational modeling.

Adopting organizational semiotics, one sees an organization as a system of information and communication. Semiotic methods, based on the fundamental observation that all organized behavior is affected through the communication and interpretation of signs from people, enables one to capture organizational behavior by focusing on norms (Lieu et al. , 1999, Lieu, 2000). The semiotic approach has offered a set of theories and methods for information systems development (Stammer, 1994).

An information system in this paradigm is viewed as a part of human communication system. In studying the broad communication system and computerizing a part of it, the important invariants are signs that are used by human agents with or without using computers. To construct an information system involves understanding and representing communications among people. The engineering of an information system is to produce a subsystem that can process signs as required by the agents.