

Analysis of Existing ATM Systems

Bank: U.S. Bank

Features:

- Withdraw
- Deposit
- Transfer
- Balance Inquiry
- Mini-Statement
- \$40 Fast Cash

Evaluation:

Pro	Con
Card insertion is very intuitive.	Keypad and screen are too small.
The keypad provides a beep as sound feedback.	The interface does not display all of the transaction options (i.e. withdraws, deposits, etc.) on one screen. As there are only a few options, the user would not be overloaded with one screen and it would save the user the time required to search multiple pages.
Allows for multiple transactions with one card swipe by asking the user if they have any further transactions.	The instruction messages on each screen are poorly constructed, as they are too long and obvious.
Provides the option of completing the transaction with or without the receipt.	The display is very dark and plain due to the use of non-inviting colors and small text.
	The only has one option button is “cancel” and it is not very intuitive as it returns the user to the previous screen rather than canceling the entire operation. Therefore, it seems the button should actually be an on-screen command rather than a keypad command.
	The gap between the side-buttons and their corresponding on-screen commands is too wide and consumes user time to associate the two. Ex: [Button] ←----- Withdraw
	There is an extremely annoying beeping noise that goes off when a set time limit for input expires. At this time the user is

	forced to stop what they are doing and respond by selecting “yes” or “no” to a “do you need more time” inquiry. The program seems to be insulting the user for being too slow!
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Bank: Safeway Select Bank

Features:

- Withdraw
- Deposit
- Transfer
- Balance Inquiry

Evaluation:

Pro	Con
Big screen with nice color (yellow on blue) and layout	Card insertion is not intuitive and there is no instruction to help. Rather than simply insert the card the user needs to insert it and then quickly pull it back out.
Text is large, friendly, and easy to read. The messages are short and to the point.	Too many advertisements.
Buttons beep to provide feedback to the user.	Only allows for one transaction per card insertion.
Very easy to navigate around as there are 3 option buttons and a “Return to main menu” option on every screen.	
The option buttons behave intuitively and are nicely colored. <ul style="list-style-type: none"> • “Clear” – clears the values • “Cancel” – cancels the transaction • “Enter” – enters input 	