

Micro ATM Services

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Micro ATM meant to be a device that is used by a million Business Correspondents (BC) to deliver basic banking services. The platform will enable Business Correspondents (who could be a local kirana shop owner and will act as 'micro ATM') to conduct instant transactions.

The micro platform will enable function through low cost devices (micro ATMs) that will be connected to banks across the country. This would enable a person to instantly deposit or withdraw funds regardless of the bank associated with a particular BC. This device will be based on a mobile phone connection and would be made available at every BC. Customers would just have to get their identity authenticated and withdraw or put money into their bank accounts. This money will come from the cash drawer of the BC. Essentially, BCs will act as bank for the customers and all they need to do is verify the authenticity of customer using customers' UID. The basic transaction types, to be supported by micro ATM, are Deposit, Withdrawal, Fund transfer and Balance enquiry.

POSTED BY

Gsunite India Limited | Best Fintech Company In India

Address	Gsunite Group,Noida One Tower B,Unit Number 419A Sector 62 , Gautam budh Nagar Noida
Contact Person	shanu alam
Mobile Number	09319931978
Email	info@gsunite.com

For more details, please visit <https://www.ibizexpert.com/detail/gsunite-india-limited-best-fintech-company-in-india-greater-noida-356628>
