**ATMs (part 2)**

 ATMs come in [various forms](https://paytm.com/blog/atm/what-are-the-types-of-atm-cards/), each designed to cater to different needs:

* **On-Site ATMs:**Located within or near bank branches, these machines are often the most secure and are directly managed by the bank.
* **Off-Site ATMs:**Placed in convenient locations like shopping malls, airports, or gas stations, these ATMs provide accessibility outside of bank premises.
* **Cash Dispenser ATMs:**Simpler machines that only allow cash withdrawals and balance inquiries.
* **White-Label ATMs:**Operated by non-bank entities, these ATMs do not belong to any specific bank but allow transactions for customers of various banks.
* **Green Label ATMs:** These ATMs are dedicated to agricultural transactions, such as crop insurance, loans, and subsidies.
* **Orange Label ATMs:** These ATMs are used for stock market transactions, such as buying and selling stocks, mutual funds, and bonds.
* **Pink Label ATMs** These ATMs are designed for women’s safety and convenience, often located in well-lit areas and featuring security cameras.
* **Yellow Label ATMs :** These ATMs are meant for e-commerce transactions.
* **Brown Label ATMs:** These ATMs are outsourced by banks to third-party service providers, who own the hardware and lease the ATM to the bank.

**2/ Uses of Automated Teller Machine**

* **Main Function**: The most common use of [ATMs is to withdraw cash](https://paytm.com/blog/atm/atm-withdrawal-limit-and-transaction-charges/). Users can check their funds at any time, day or night, making it convenient to get money when banks are closed.
* **Checking Account Balance**: Users can quickly check their account balance, helping them manage their finances and confirm the availability of funds before making transactions.
* **Mini-Statements**: Some ATMs offer mini-statements that show recent transactions, giving users a quick overview of their account activity.
* **PIN Changes**: Users can change or [reset their PINs at the ATM](https://paytm.com/blog/atm/forgot-atm-pin-how-to-reset-it/), providing a quick way to enhance security.
* **Card Activation**: Newly issued debit or credit cards can often be activated using an ATM, making them ready for immediate use.

**\*\*\*\* How to Use ATMs?**

Here is how to use an ATM:

**Before you start:**

1. **Find an ATM:** Look for an ATM that’s well-lit and in a busy area, especially if you’re using an off-site ATM. If possible, try to use an ATM that belongs to your bank’s network to avoid extra fees.
2. **Have your card and PIN ready:**Make sure your debit or credit card is readily available, and remember your Personal Identification Number (PIN) for secure access.

**Using the ATM:**

1. **Insert your card:**Locate the card slot on the ATM, usually on the right side of the screen. Most ATMs now have chip readers, so insert your card with the chip facing upwards. If it’s a magnetic stripe card, insert it with the stripe facing down towards the machine.
2. **Enter your PIN:**The ATM will prompt you to enter your PIN. Be very careful when entering your PIN and shield the keypad with your other hand to prevent anyone from seeing it.
3. **Choose your transaction:**The screen will display a menu of options. Select the transaction you want to perform, such as “Withdrawal,” “Balance Inquiry,” or “Deposit” (if available).
4. **Follow the on-screen prompts:**The specific steps will vary depending on the transaction you choose.
5. **Receive your cash:**If you confirm the withdrawal, the ATM will dispense your cash from the designated slot.
6. **Collect your card and receipt (optional):**Don’t forget to take your card back from the ATM slot. You’ll also be prompted if you want a printed receipt for your transaction. Take it if you need it for your records.
7. **End the transaction:**Most ATMs will ask if you want to perform another transaction. Choose “No” or “End” if you’re finished.