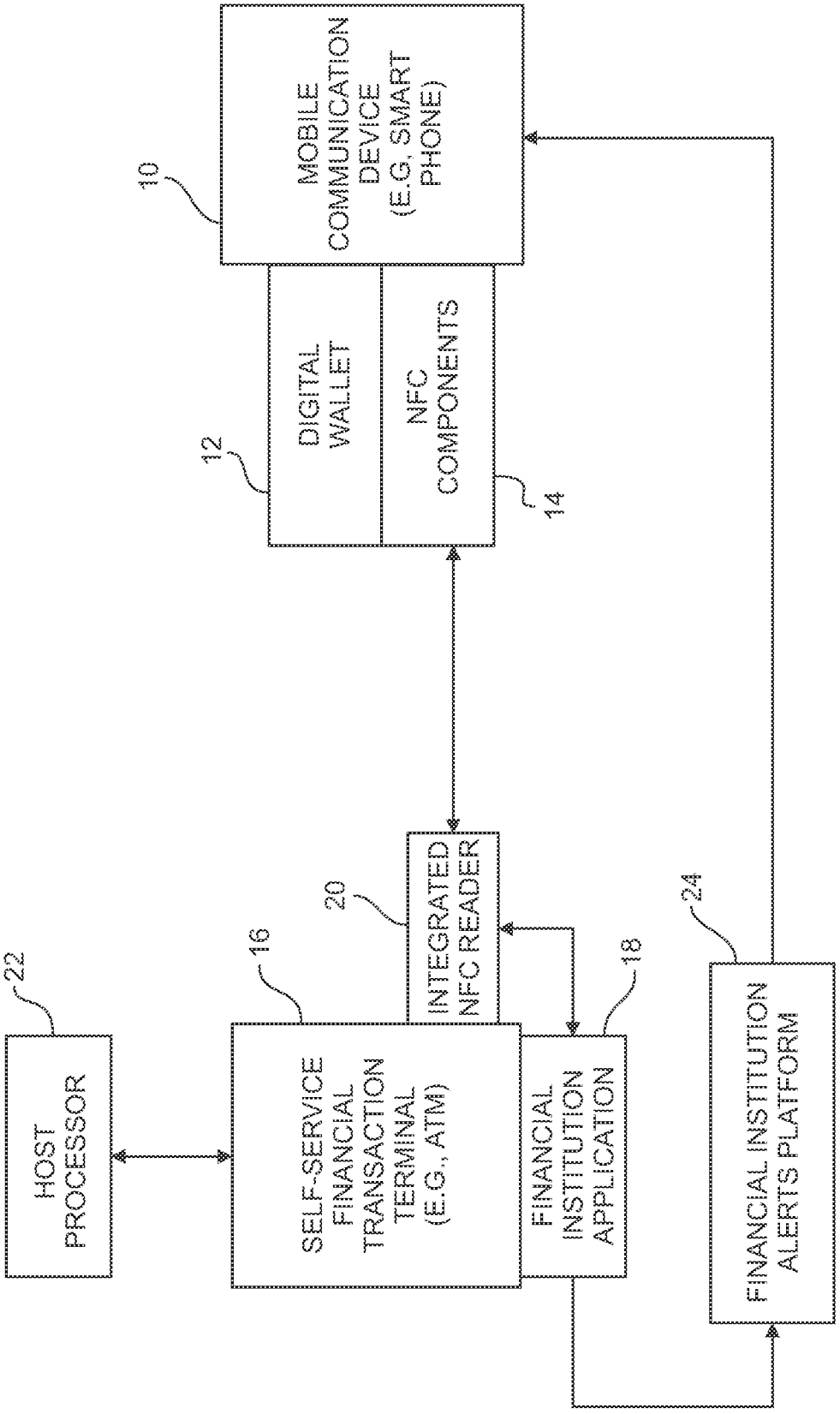

MOBILE COMMUNICATION DEVICE (E.G, SMART PHONE)
10
DIGITAL WALLET
12
NFC COMPONENTS
14
INTEGRATED NFC READER
20
SELF-SERVICE FINANCIAL TRANSACTION TERMINAL (E.G., ATM)
16
FINANCIAL INSTITUTION APPLICATION
18
HOST PROCESSOR
22
FINANCIAL INSTITUTION ALERTS PLATFORM
24

Fig. 1

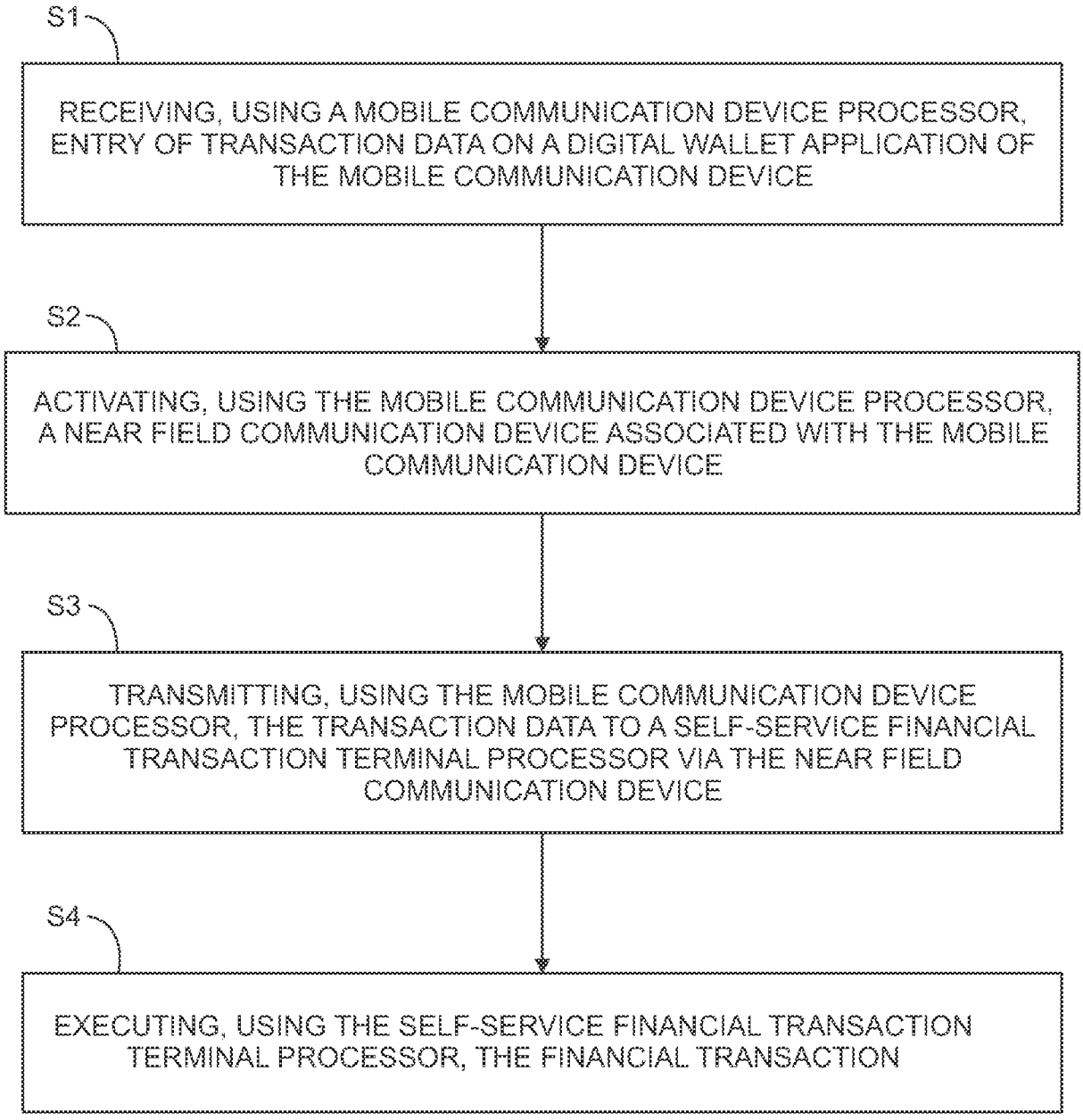

S1
RECEIVING, USING A MOBILE COMMUNICATION DEVICE PROCESSOR, ENTRY OF TRANSACTION DATA ON A DIGITAL WALLET APPLICATION OF THE MOBILE COMMUNICATION DEVICE
S2
ACTIVATING, USING THE MOBILE COMMUNICATION DEVICE PROCESSOR, A NEAR FIELD COMMUNICATION DEVICE ASSOCIATED WITH THE MOBILE COMMUNICATION DEVICE
S3
TRANSMITTING, USING THE MOBILE COMMUNICATION DEVICE PROCESSOR, THE TRANSACTION DATA TO A SELF-SERVICE FINANCIAL TRANSACTION TERMINAL PROCESSOR VIA THE NEAR FIELD COMMUNICATION DEVICE
S4
EXECUTING, USING THE SELF-SERVICE FINANCIAL TRANSACTION TERMINAL PROCESSOR, THE FINANCIAL TRANSACTION

Fig. 2

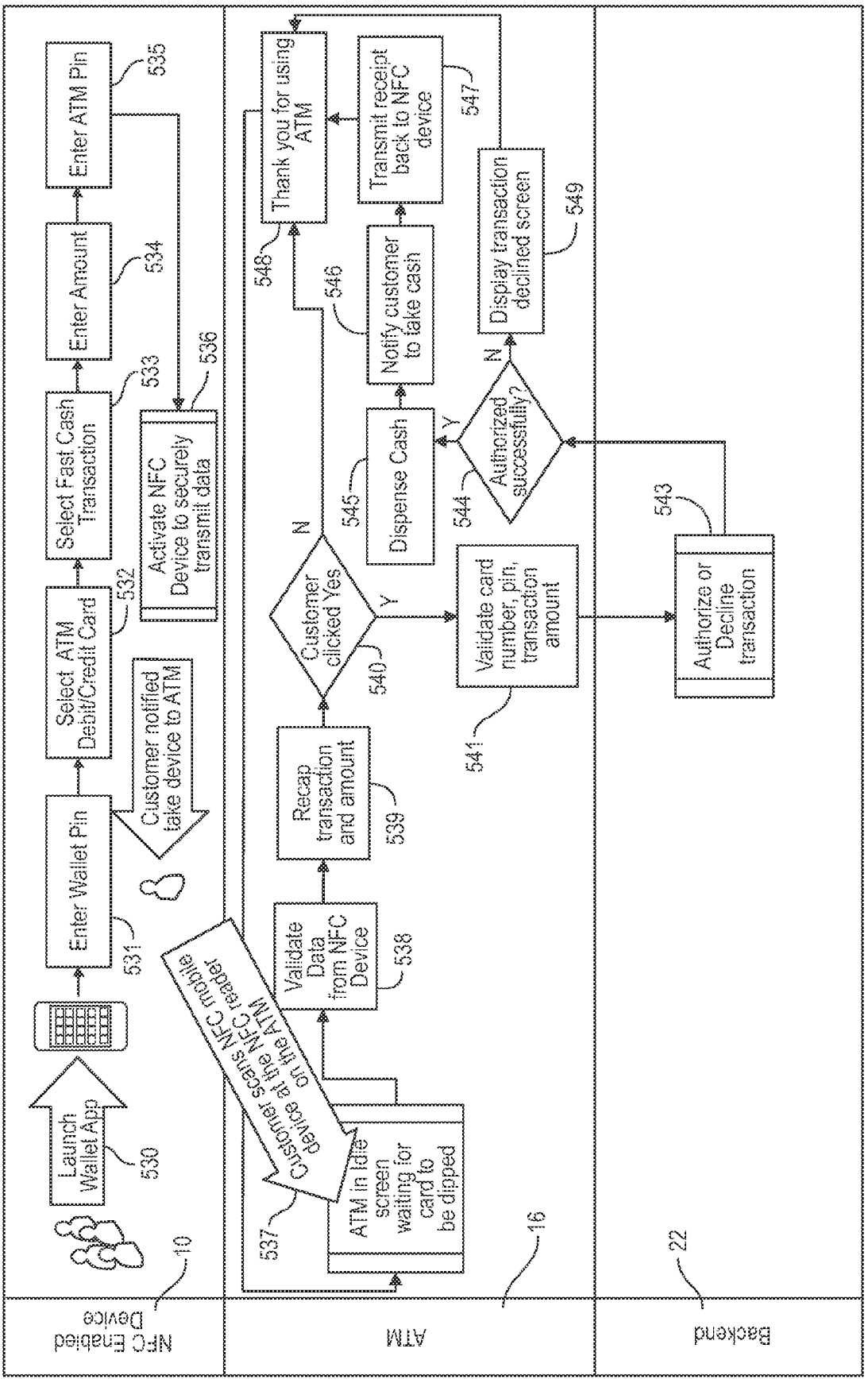

NFC Enabled Device
ATM
Backend
10
16
22
Launch Wallet App
530
Enter Wallet Pin
531
Select ATM Debit/Credit Card
532
Select Fast Cash Transaction
533
Enter Amount
534
Enter ATM Pin
535
Activate NFC Device to securely transmit data
536
Customer notified take device to ATM
ATM in Idle screen waiting for card to be dipped
537
Customer scans NFC mobile device on the ATM NFC reader
Validate Data from NFC Device
538
Recap transaction and amount
539
Customer clicked Yes
540
Validate card number, pin, transaction amount
541
Authorize or Decline transaction
543
Authorized successfully?
544
Dispense Cash
545
Notify customer to take cash
546
Transmit receipt back to NFC device
547
Thank you for using ATM
548
Display transaction declined screen
549
Y
N

Fig. 3