ABSTRACT

CARDLESS FINANCIAL TRANSACTIONS

~~A method for performing a cardless ATM transaction comprising the steps: using a personal computing device to input a plurality of data sets used to acate a mobile-wallet data set, wherein the input data sets include: i) a personal debit-card data set that includes personal debit-card data; and ii) a personal-information data set that includes personal-informational data; pre-staging an ATM transaction by using a personal computing device configured to pre-stage an ATM transaction.~~

An automatic-teller-machine (ATM) has a computer processor wherein the processor controls at least portions of financial transactions conducted by the ATM. A banking computer system of the banking institution associated with the ATM receives a pre-staged ATM transaction from a banking customer using a personal computing device. The ATM will not process the pre-staged ATM transaction until the banking customer is verified as present at the ATM. Upon the ATM receiving a command, the ATM is configured to present a token to be received by the personal computing device which generates token data in response to receiving the token. When the token data is authenticated by the banking computer system, the ATM is configured to execute the pre-staged ATM transaction.

(Figure 4)