

an ATM terminal and, in response to verifying that the unique identifier is associated with the ATM terminal, automatically generate and communicate the OTP to the ATM terminal.

[0070] In some non-limiting embodiments or aspects, service system 102 may transmit an SMS message to the telephone number (e.g., to a telephone number associated with an account of the cardholder, to the telephone number from which the first SMS message is received, etc.) including a prompt to enter the OTP displayed on the ATM terminal.

[0071] As shown in FIG. 3A, at step 306, process 300 may include receiving an SMS message including the first password. For example, service system 102 may receive, from the telephone number, a second SMS message including the first password. As an example, the cardholder may use user device 106 to send an SMS message including the first password to the another telephone number associated with service system 102.

[0072] As shown in FIG. 3A, at step 308, processor 300 may include verifying the first password. For example, service system 102 may verify that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier. As an example, service system 102 may compare the first password included in the second SMS message with the first password associated with the telephone number and the unique identifier and, if they match, verify the first password.

[0073] As shown in FIG. 3A, at step 310, process 300 may include transmitting an SMS message including a prompt to provide a second password. For example, service system 102 may, in response to verifying the first password, transmit, to the telephone number, an SMS message including a prompt to provide a second password associated with the telephone number and an account associated with the telephone number. As an example, the second password may include a personal identification number (PIN) for the account associated with the telephone number.

[0074] As shown in FIG. 3A, at step 312, process 300 may include receiving an SMS message including the second password. For example, service system 102 may receive, from the telephone number, an SMS message including the second password. As an example, the cardholder may use user device 106 to send an SMS message including the PIN to the another telephone number associated with service system 102.

[0075] As shown in FIG. 3B, at step 314, process 300 may include verifying the second password. For example, service system 102 may verify that the second password included in the SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number. As an example, service system 102 may compare the second password included in the SMS message with the second password associated with the telephone number and the account associated with the telephone number and, if they match, verify the second password. In such an example, the PIN may be verified as part of a two-step authentication process including the OTP and the PIN.

[0076] Although described as being sent via separate SMS messages, in some non-limiting embodiments or aspects, the PIN may be included in the same SMS message used to transmit the OTP to service system 102.

[0077] As shown in FIG. 3B, at step 316, process 300 may include transmitting an SMS message including an option to withdraw cash from the ATM terminal. For example, service system 102 may transmit, to the telephone number, in response to verifying the first password and/or the second password, a third SMS message including an option to withdraw cash from the ATM terminal. In some non-limiting embodiments or aspects, the third SMS message may further include an option to view a balance of the account and/or an option to terminate the communication session with service system 102.

[0078] As shown in FIG. 3B, at step 318, process 300 may include receiving an SMS message including a selection of the option to withdraw cash. For example, service system 102 may receive, from the telephone number, a fourth SMS message including a selection of the option to withdraw the cash from the ATM terminal. In this way, the cardholder may utilize any user device 106 that has SMS messaging capabilities to access ATM terminal 104 without ATM terminal 104 needing to be modified to communicate with a mobile application and/or a mobile application server. For example, hardware and/or software for service system 102 (e.g., a transaction service provider system, etc.) to communicate with and/or control ATM terminal 104 is already in place, and new communications and/or a mobile application server need not be setup to provide ATM access.

[0079] As shown in FIG. 3B, at step 320, process 300 may include transmitting an SMS message including a prompt to provide an amount for the cash withdrawal. For example, service system 102 may, in response to receiving the fourth SMS message