Claims

What is claimed is:

1. An automatic-transaction-machine (ATM) comprising:

a housing covering at least a portion of the ATM;

a transmitter;

a receiver;

a processor at least partially configured to control at least portions of some financial transactions conducted by the ATM;

wherein a banking computer system associated with the ATM is configured to receive a pre-created transaction request created by a customer using a mobile device communicating with the banking computer system, and wherein the ATM will not process the pre-created transaction request until the customer is verified to be present at the ATM; and

wherein when the customer later brings the mobile device within range of the transmitter of the ATM, the ATM is configured to present transaction-verification data at the ATM operable to be received by the mobile device, wherein the receiver of the ATM is configured to receive mobile-verification data from the mobile device, wherein the mobile-verification data is responsive to the transaction-verification data, and wherein when the mobile-verification data is authenticated by the banking computer system the ATM is configured to execute the pre-created transaction request.

2. The ATM of claim 1 wherein account information associated with the customer has earlier been preloaded into the mobile device, and wherein the banking computer system is configured to authenticate the account information before allowing the customer to create the pre-created transaction request.

3. The ATM of claim 2 wherein the pre-created transaction request is a banking request for the ATM to dispense an amount of currency to the customer physically at the ATM.

4. The ATM of claim 3 wherein the amount of currency is pre-deducted from a banking account of the customer before the customer is at the ATM.

5. The ATM of claim 1 wherein the pre-created transaction request is a banking request to deposit an amount of currency into the ATM.

6. The ATM of claim 1 wherein the pre-created transaction request is valid for a limited time and after the limited time the pre-created transaction request is void and the pre-created transaction request will not be performed.

7. The ATM of claim 6 wherein the limited time is two hours or less.

8. The ATM of claim 1 wherein the ATM is lacking a keypad, lacking a card reader, and lacking more than five user interface buttons.

9. The ATM of claim 1 wherein the ATM lacks a keypad and lacks a card reader.

10. The ATM of claim 1 wherein the transaction-verification data is a quick response (QR) code.

11. The ATM of claim 1 wherein the transmitter is configured to transmit the transaction-verification data using wireless near-field communications (NFCs) protocols.

12. The ATM of claim 1 wherein software on the mobile device communicates with the banking computer system to authenticate and authorize the pre-created transaction request before the customer and the mobile device arrive at the ATM.

13. The ATM of claim 1 wherein the mobile device is a mobile phone.

14. The ATM of claim 1 wherein the receiver is configured to transmit the transaction-verification data to the mobile device when the mobile device is tapped against the ATM.

15. The ATM of claim 1 wherein the mobile device has no communications with the ATM until after the pre-created transaction request is created.

16. An automatic transaction machine (ATM) comprising:

a housing;

a transmitter;

a receiver;

a cash dispenser configured to dispense cash;a deposit unit configured to accept deposits;

a processor at least partially configured to control the cash dispenser and the deposit unit;

wherein the ATM lacks a keypad;

wherein the ATM lacks a card reader;

wherein the ATM lacks more than three customer interface buttons;

wherein a mobile device is configured to request and send a pre-created banking transaction request to a banking network, wherein the pre-created banking transaction request was created through the mobile device in communication with the banking network with the mobile device located away from the ATM without communication or interaction with the ATM, wherein the pre-created banking transaction request is matched to a banking account and authenticated while the mobile device is located away from the ATM and when the mobile device is without communication or interaction with the ATM, wherein no authentication of the mobile device or the pre-created banking transaction request is performed at the ATM, wherein when the pre-created banking transaction request is authenticated a corresponding executable transaction request is created by a computer on the banking network and the executable transaction is stored remotely from the mobile device, and wherein when the pre-created banking transaction request is authenticated a transaction identifier associated with the pre-created banking transaction request is generated by at least one computer on the network and sent to the ATM to present to the mobile device; and

when a customer is at the ATM the receiver is configured to receive a response from the mobile device based on the transaction identifier, wherein the banking network is

configured to verify if the response is valid and when the response is valid the ATM and the banking network are configured to perform the pre-created banking transaction request while the customer is physically present the ATM.

17. The ATM of claim 16 wherein the pre-created banking transaction request is a request to dispense an amount of currency from the ATM.

18. The ATM of claim 17 wherein the amount of currency is pre-deducted from the banking account of the customer before the mobile device is brought to the ATM and before the transaction identifier is received at the ATM.

19. A method of performing a pre-created banking transaction at an ATM comprising:

signaling from the ATM, responsive to the ATM sensing a mobile device near the ATM, a transaction identification of the pre-created banking transaction, and wherein the pre-created banking transaction is created by a customer using the mobile device remote from the ATM and is created before the customer arrives at the ATM;

presenting the transaction identification at the ATM so that the transaction identification recognized by the mobile device,

creating mobile-verification data at the mobile device in response to the transaction identification to indicate the customer carrying the mobile device has arrived at the ATM; and

responsive to the mobile-verification data being authenticated by a banking computer system, the ATM is configured to perform the pre-created banking transaction.

20. The method of claim 19 wherein the pre-created banking transaction is of at least one of the group of: a cash withdrawal request and a cash deposit request.

Claims

What is claimed is:

1. An automatic-teller-machine (ATM) associated with a banking institution comprising:

a computer processor at least partially configured to control at least portions of some financial transactions conducted by the ATM;

wherein a banking computer system of the banking institution associated with the ATM is configured to receive a pre-staged ATM transaction created by a banking customer using a personal computing device communicating with the banking computer system of the specific banking institution, and wherein the ATM will not process the pre-staged ATM transaction until the banking customer is verified to be present at the ATM; and

wherein upon the ATM receiving a command, the ATM is configured to present a token operable to be received by the personal computing device which generates token data in response to receiving the token; and wherein when the token data is authenticated by the banking computer system of the banking institution, the ATM is configured to execute the pre-staged ATM transaction.

2. The ATM of claim 1 wherein account information associated with the banking customer has earlier been preloaded into the personal computing device, and wherein the banking computer system of the banking institution is configured to authenticate the account information before allowing the banking customer to create the pre-staged ATM transaction.

3. The ATM of claim 2 wherein the pre-staged ATM transaction is a banking request for the ATM to dispense an amount of currency to the banking customer physically at the ATM.

4. The ATM of claim 3 wherein the amount of currency is pre-deducted from a consumer financial account of the banking customer before the banking customer is at the ATM.

5. The ATM of claim 1 wherein the pre-staged ATM transaction is a banking request to deposit an amount of currency into the ATM.

6. The ATM of claim 1 wherein the pre-staged ATM transaction is valid for a limited time and after the limited time the pre-staged ATM transaction is void and the pre-staged ATM transaction will not be performed.

7. The ATM of claim 6 wherein the limited time is two hours or less.

8. The ATM of any one of the preceding claims wherein the command received by the ATM is sent from the personal computing device when the personal computing device is within range of a transmitter of the ATM.

9. The ATM of claim 1 wherein the token is a quick response (QR) code.

10. The ATM of claim 1 wherein the ATM is configured to present the token to the personal computing device using wireless near-field communications (NFCs) protocols.

11. The ATM of claim 1 wherein software on the personal computing device communicates with the banking computer system of the banking institution to authenticate and authorize the pre-staged ATM transaction before the banking customer and the personal computing device arrive at the ATM.

12. The ATM of claim 1 wherein the personal computing device is a mobile phone.

13. The ATM of claim 1 wherein the ATM is configured to present the token to the personal computing device after the personal computing device is tapped against the ATM.

14. The ATM of claim 1 wherein the personal computing device has no communications with the ATM until after the pre-staged ATM transaction is created.

15. An automatic-teller-machine (ATM) comprising:

a withdrawal device configured to withdrawal cash from the ATM and to provide the cash to a banking customer;

a computer processor at least partially configured to control the cash dispenser;

wherein a personal computing device is configured to request and send a pre-staged ATM transaction to a banking network, wherein the pre-staged ATM transaction was created through the personal computing device in communication with the banking network with the personal computing device located away from the ATM without communication or interaction with the ATM, wherein the pre-staged ATM transaction is matched to a consumer financial account and authenticated while the personal computing device is located away from the ATM and when the personal computing device is without communication or interaction with the ATM, wherein no authentication of the personal computing device or the pre-staged ATM transaction is performed at the ATM, wherein when the pre-staged ATM transaction is authenticated a corresponding executable transaction request is created by a computer on the banking network and the executable transaction is stored remotely from the personal computing device, and wherein when the pre-staged ATM transaction is authenticated a token associated with the pre-staged ATM transaction is generated by the computer on the banking network and sent to the ATM to present to the personal computing device; and

when a banking customer is at the ATM, the ATM is configured to receive a response from the personal computing device based on the token, wherein the banking network is configured to verify if the response from the personal computing device is valid and when the response is valid the ATM and the banking network are configured to perform the pre-staged ATM transaction when the banking customer becomes physically present the ATM.

16. The ATM of claim 15 wherein the pre-staged ATM transaction is a request to withdrawal an amount of currency from the ATM.

17. The ATM of claim 16 wherein the amount of currency is pre-deducted from the consumer financial account of the banking customer before the personal computing device is brought to the ATM and before the token is received at the ATM.

18. A method of performing a pre-staged ATM transaction at an ATM comprising:

signaling from the ATM, responsive to the ATM sensing a personal computing device near the ATM, a transaction identification of the pre-created banking transaction, and wherein the pre-staged ATM transaction is created by a banking customer using the personal computing device remote from the ATM and is created before the banking customer arrives at the ATM;

presenting the transaction identification at the ATM so that the transaction identification recognized by the personal computing device,

creating token data at the personal computing device in response to the transaction identification to indicate the banking customer carrying the personal computing device has arrived at the ATM; and

responsive to the token data being authenticated by a banking computer system of a specific banking institution, the ATM is configured to perform the pre-created banking transaction.

19. The method of claim 18 wherein the pre-staged ATM transaction is at least one of the group of: a cash withdrawal request and a cash deposit request.