What is claimed is:

1. A method for performing a pre-staged financial transaction using a mobile computing device, comprising:

transmitting, using a host processor of a financial institution, a one-time password via telecommunication means to an application of a mobile computing device;

receiving, using a self-service financial transaction terminal processor that is associated with the financial institution, the one-time password and pre-staged transaction data from the application of the mobile computing device in a session at the self-service financial transaction terminal, which pre-staged transaction data was entered on athe application of the mobile computing device at a time preceding a time of the session, wherein the pre-staged transaction data includes an application PIN which was entered on the application of the mobile computing device at the preceding time; and

executing, using the self-service financial transaction terminal processor, a transaction based at least in part on the pre-staged transaction data.

~~2. The method of claim 1, wherein receiving the pre-staged transaction data which was entered on the mobile computing device at the preceding time further comprises receiving pre-staged transaction data which was entered on an application of the mobile computing device at the preceding time.~~

~~3~~2. The method of claim ~~2~~1, wherein receiving the pre-staged transaction data which was entered on the application of the mobile computing device at the preceding time further comprises receiving pre-staged transaction data which was entered on a digital wallet application of the mobile computing device at the preceding time.

~~4. The method of claim 3, wherein receiving the pre-staged transaction data which was entered on the mobile computing device at the preceding time further comprises receiving pre-staged transaction data which was entered on a digital wallet application of a mobile communication device at the preceding time.~~

~~5~~3. The method of claim ~~1~~2, wherein receiving the pre-staged transaction data which was entered on the digital wallet application of the mobile computing

device at the preceding time further comprises receiving ~~a~~ the digital wallet application PIN which was entered on ~~a~~ the digital wallet application of the mobile computing device at the preceding time.

~~6~~4. The method of claim ~~5~~3, wherein receiving the pre-staged transaction data which was entered on the application of the mobile computing device at the preceding time further comprises receiving a selection of a transaction card account for the transaction which was entered on the digital wallet application at the preceding time.

5~~7~~. The method of claim ~~6~~4, wherein receiving the pre-staged transaction data which was entered on the application of the mobile computing device at the preceding time further comprises receiving a selection of a transaction type which was entered on the digital wallet application at the preceding time.

~~8~~6. The method of claim ~~7~~5, wherein receiving the pre-staged transaction data which was entered on the application of the mobile computing device at the preceding time further comprises receiving a transaction amount which was entered on the digital wallet application at the preceding time.

~~9~~7. The method of claim ~~8~~6, wherein receiving the pre-staged transaction data which was entered on the application of the mobile computing device at the preceding time further comprises receiving a self-service financial transaction terminal PIN which was entered on the digital wallet application at the preceding time.

~~10~~8. The method of claim 1, wherein receiving the pre-staged transaction data at the self-service financial transaction terminal further comprises receiving the pre-staged transaction data at the self-service financial transaction terminal via a contactless communication interface.

~~11~~9. The method of claim ~~10~~8, wherein receiving the pre-staged transaction data via the contactless communication interface further comprises receiving the pre-staged transaction data at the self-service financial transaction terminal via a contactless communication device associated with the mobile computing device.

~~12~~10. The method of claim ~~11~~9, wherein receiving the pre-staged transaction data via the ~~near field~~ contactless communication ~~interface~~ device further comprises receiving the pre-staged transaction data at the self-service financial transaction

terminal via an activated ~~contactless~~ near-field communication device associated with the mobile computing device.

~~13~~11. The method of claim ~~12~~10, wherein receiving the pre-staged transaction data via the activated contactless communication device further comprises receiving the pre-staged transaction data via the activated contactless communication device securely transmitting the transaction data.

~~14~~12. The method of claim ~~13~~11, wherein receiving the pre-staged transaction data via the activated near field communication device further comprises receiving the pre-staged transaction data via the activated contactless communication device within a pre-determined timeout period.

~~15~~13. The method of claim ~~14~~12, wherein receiving the pre-staged transaction data via the activated contactless communication device further comprises receiving the pre-staged transaction data via the contactless communication device which is activated to interact with the processor of the self-service financial transaction terminal when the contactless communication device is in proximity to a contactless communication reader associated with the self-service financial transaction terminal.

~~16~~14. The method of claim ~~15~~13, wherein receiving the pre-staged transaction data via the activated contactless communication device further comprises receiving the pre-staged transaction data via a near field communication device which is activated to interact with the processor of the self-service financial transaction terminal when the near field communication device is in proximity to a near field communication reader associated with the self-service financial transaction terminal.

~~17~~15. The method of claim 1, wherein receiving the pre-staged transaction data at the self-service financial transaction terminal further comprises receiving the pre-staged transaction data at the self-service financial transaction terminal via a physical connection communication interface.

~~18~~16. The method of claim 1, wherein executing the transaction further comprises executing the transaction based at least in part on the pre-staged transaction data which was received from the application of the mobile computing device via a contactless communication device associated with the mobile computing device.

~~19~~17. The method of claim ~~18~~16, wherein executing the transaction based at least in part on the pre-staged transaction data which was received from the application of the mobile computing device via the contactless communication device further comprises executing the transaction based at least in part on the pre-staged transaction data which was received from the mobile computing device via a contactless communication reader associated with the self-service financial transaction terminal.

~~20~~18. The method of claim 1, wherein executing the transaction further comprises validating the transaction data by the self-service financial transaction terminal processor.

~~21~~19. The method of claim ~~20~~18, wherein executing the transaction further comprises sending the validated transaction data from the self-service financial transaction terminal to ~~a~~ the host processor of the financial institution for authorization.

~~22~~20. The method of claim ~~21~~19, wherein executing the transaction further comprises sending a message authorizing the transaction from the host processor of the financial institution to the self-service financial transaction terminal.

~~23~~21. The method of claim ~~22~~20, wherein executing the transaction further comprises dispensing a transaction amount from the self-service financial transaction terminal.

~~24~~22. The method of claim ~~23~~21, wherein executing the transaction further comprises transmitting a receipt for the transaction from the self-service financial transaction terminal to the mobile computing device.

23. The method of claim 22 wherein the transmitting of the receipt for the transaction from the self-service financial transaction terminal comprises sending the receipt to the mobile computing device via email or short message service (SMS).

~~25~~24. A system for performing a pre-staged financial transaction using a mobile computing device, comprising:

a host processor of a financial institution coupled to memory, wherein the host processor is programmed for transmitting a one-time password via telecommunication means to an application of the mobile computing device;

a self-service financial transaction terminal processor that is associated with the financial institution , the processor being coupled to memory, wherein the processor is programmed for:

receiving the one-time password and a pre-staged transaction data from the application of the mobile computing device in a session at the self-service financial transaction terminal, which pre-staged transaction data was entered on ~~a~~ the application of the mobile computing device at a time preceding a time of the session, and wherein the pre-staged transaction data includes an application PIN which was entered on the application of the mobile computing device at the preceding time; and

executing a transaction based at least in part on the pre-staged transaction data.