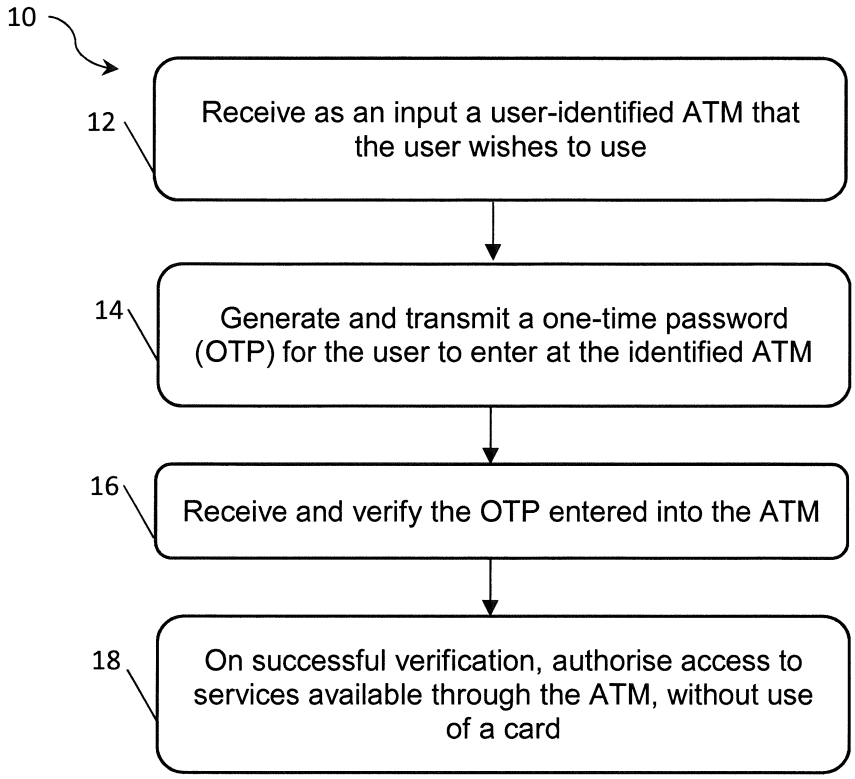

10
12
Receive as an input a user-identified ATM that the user wishes to use
14
Generate and transmit a one-time password (OTP) for the user to enter at the identified ATM
16
Receive and verify the OTP entered into the ATM
18
On successful verification, authorise access to services available through the ATM, without use of a card

Fig. 1

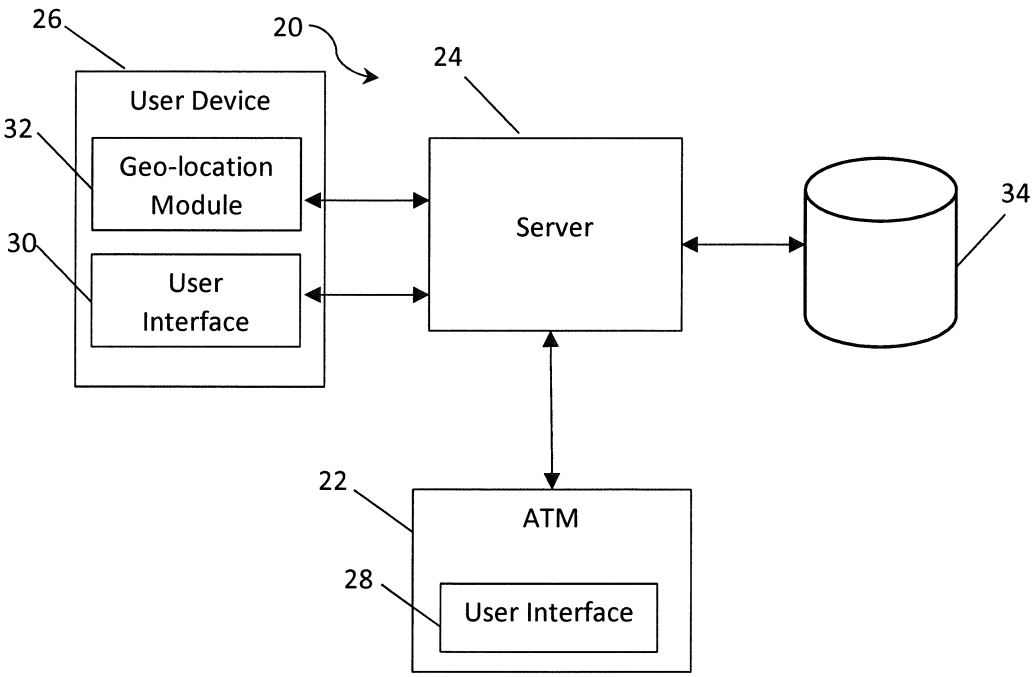

26
20
24
User Device
32
Geo-location Module
30
User Interface
Server
34
22
ATM
28
User Interface

Fig. 2

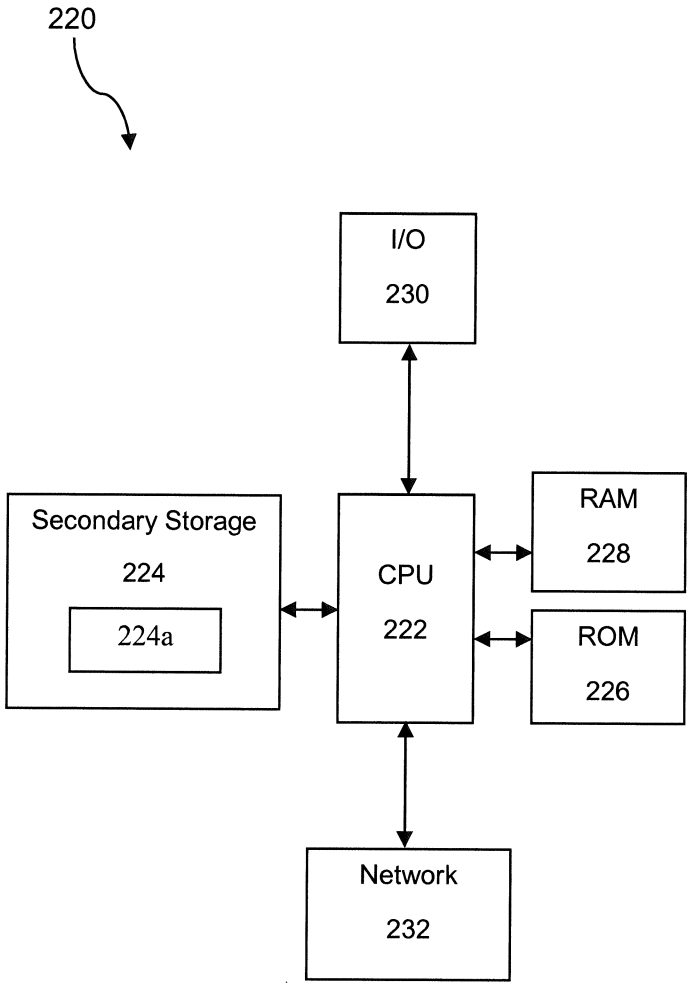

220
I/O
230
Secondary Storage
224
224a
CPU
222
RAM
228
ROM
226
Network
232

Fig. 3

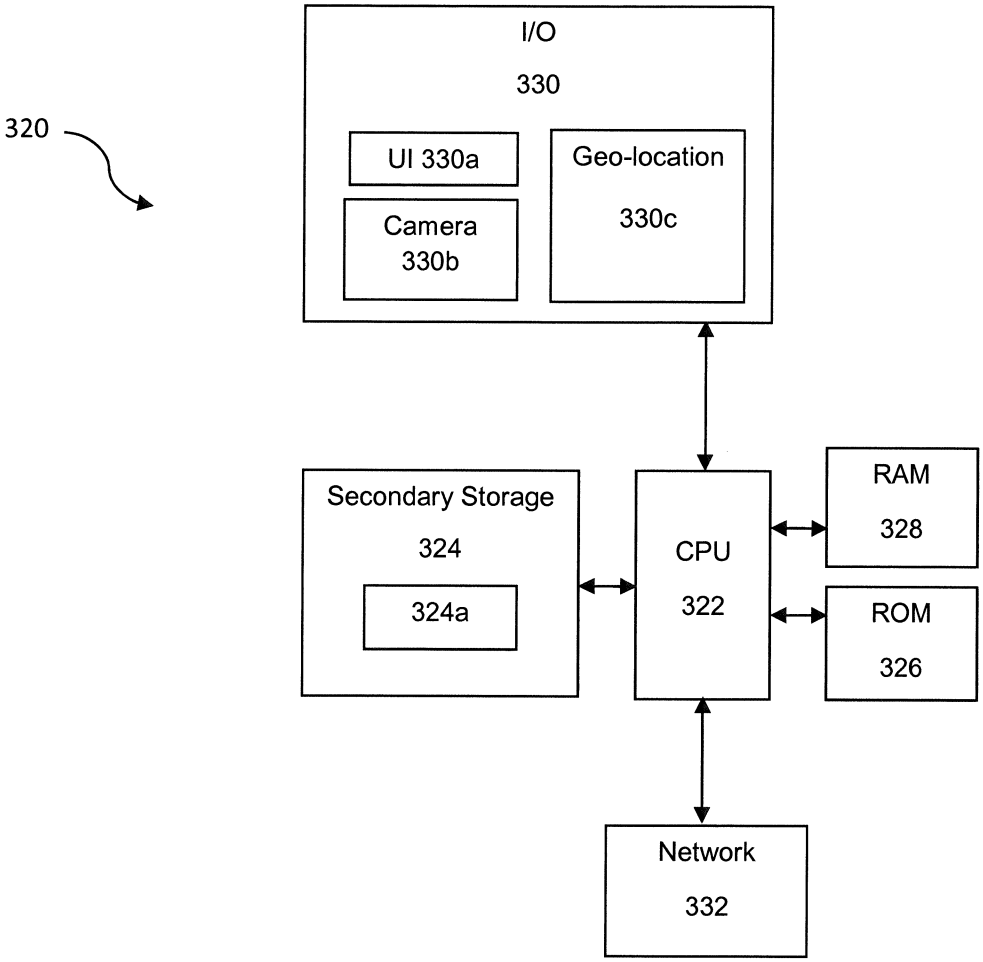

320
I/O
330
UI 330a
Camera
330b
Geo-location
330c
Secondary Storage
324
324a
CPU
322
RAM
328
ROM
326
Network
332

Fig. 4

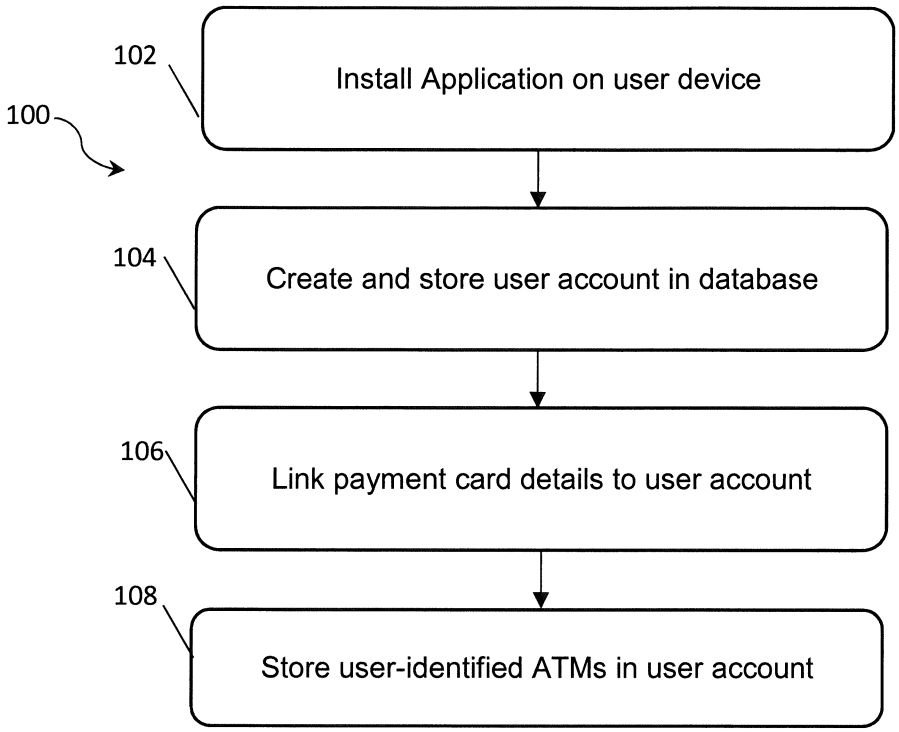

100
102
Install Application on user device
104
Create and store user account in database
106
Link payment card details to user account
108
Store user-identified ATMs in user account

Fig. 5