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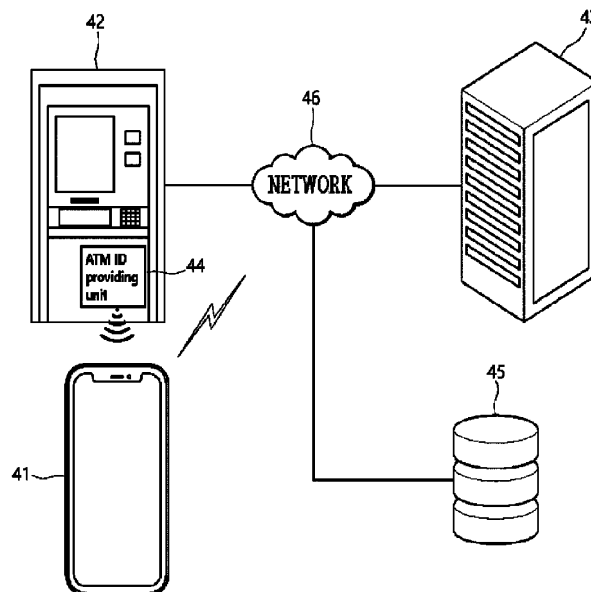
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(54) Title: FINANCIAL TRANSACTION SYSTEM AND METHOD



(57) Abstract: A financial transaction system includes a bank server, an authentication code transfer server, and an ATM. The bank server generates an authentication code in response to a request message received from a mobile terminal. Then the bank server transmits the authentication code to the mobile terminal. The authentication code transfer server receives the authentication code from the mobile terminal and forwards the authentication code to the ATM which then transmits the authentication code to the bank server for transaction authentication. The bank server performs transaction authentication by comparing the code received from the ATM with the code previously generated by the bank server. The ATM dispenses cash according to transaction information entered by a user using the mobile terminal upon receipt of a transaction approval message from the bank server.

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