Claims

1. A computer-implemented method for cardless use of an automated teller machine (ATM), the method implemented using a computer system comprising a server, the server including at least one processor in communication with a database, the method comprising:

receiving, by the server from a mobile user device associated with a user, a registration request for a computer application, wherein the registration request includes user account information of the user and at least one ATM identifier selected by the user, and wherein each of the at least one ATM identifier corresponds to an ATM;

linking, by the server within the database, the user account information and the at least one ATM identifier, wherein the link between the at least one ATM identifier and the user account information represents that the corresponding ATM is authorized for subsequent use by the user;

receiving, by the server from the mobile user device subsequent to the linking, login information inputted by the user;

granting, by the server to the user, access to the computer application in response to the login information matching the user account information;

causing, by the server, to be displayed on the mobile user device one or more authorized ATMs for selection by the user;

receiving, by the server, an input from the mobile user device, the input including a selection of a displayed ATM that the user wishes to use and at least one service provided by the displayed ATM;

generating and transmitting, by the server, a one-time password (OTP) for the user to enter at the selected ATM;

receiving and verifying, by the server, the OTP entered into the selected ATM; and

on successful verification, authorising, by the server access to the at least one service available through the ATM, without use of a card.

2. The method according to claim 1 wherein the computer application is one of a website application and a mobile application.

3. The method according to claim 1 wherein the computer application comprises one or more security features to prevent unauthorised use.

4. The method according to claim 3 wherein the security features comprise a password, PIN code or biometrics.

5. The method according to claim 1 further comprising a registration procedure in which the user is required to register a bank account or payment card with the computer application.

6. The method according to claim 5 wherein the registration procedure comprises storing in the database details concerning a mobile number or email address for the mobile user device.

7. The method according to claim 1 wherein each ATM is identifiable from a map, list, search option, geo-location device, manual input or electronic input.

8. The method according to claim 1 wherein the user is presented with one or more control elements which can be interacted with by the user in order for the user to select the ATM the user wishes to use.

9. The method according to claim 1 further comprising receiving an indication of a type of the at least one service the user requires from the selected displayed ATM.

10. The method according to claim 1 wherein the user receives the OTP through the user mobile device.

11. The method according to claim 1 wherein one or more restrictions are placed on the at least one service available through the ATM, without use of a card.

12. The method according to claim 1 wherein the OTP is configured to expire after a pre-determined time period.

13. The method according to claim 12 wherein the OTP is configured to expire after 30 minutes.

14. The method according to claim 1 wherein the at least one service available through the displayed ATM comprises one or more of the following: deposits,

withdrawals, transfers, balance/overdraft information, pin services, account services, card-blocking, topping-up of pre-paid cards and obtaining statements of accounts.

15. A computer system for cardless use of an automated teller machine (ATM) comprising a server, the server including at least one processor in communication with a database, the at least one processor configured to:

receive, from a mobile user device associated with a user, a registration request for a computer application, wherein the registration request includes user account information of the user and at least one ATM identifier selected by the user, and wherein each of the at least one ATM identifier corresponds to an ATM;

link, within the database, the user account information and the at least one ATM identifier, wherein the link between the at least one ATM identifier and the user account information represents that the corresponding ATM is authorized for subsequent use by the user;

receive, from the mobile user device subsequent to the linking, login information inputted by the user;

grant, to the user, access to the computer application in response to the login information matching the user account information;

cause to be displayed on the mobile user device one or more authorized ATMs for selection by the user;

receive, from the mobile user device, an input including a selection of a displayed ATM that the user wishes to use and at least one service provided by the displayed ATM;

generate and transmit a one-time password (OTP) for the user to enter at the selected ATM;

receive and verify the OTP entered into the selected ATM; and

on successful verification, authorise access to at least one service available through the selected ATM, without use of a card.

16. A non-transitory computer-readable medium having stored thereon program instructions causing at least one processor to:

receive, from a mobile user device associated with a user, a registration request for a computer application, wherein the registration request includes user account information of the user and at least one ATM identifier selected by the user, and wherein each of the at least one ATM identifier corresponds to an ATM;

link, within a database, the user account information and the at least one ATM identifier, wherein the link between the at least one ATM identifier and the user account information represents that the corresponding ATM is authorized for subsequent use by the user;

receive, from the mobile user device subsequent to the linking, login information inputted by the user;

grant, to the user, access to the computer application in response to the login information matching the user account information;

cause to be displayed on the mobile user device one or more authorized ATMs for selection by the user;

receive, from the mobile user device, an input including a selection of a displayed ATM that the user wishes to use and at least one service provided by the displayed ATM;

generate and transmitting a one-time password (OTP) for the user to enter at the selected ATM; receive and verifying the OTP entered into the selected ATM; and

on successful verification, authorize access to at least one service available through the selected ATM, without use of a card.

17. A mobile user device configured for a user to gain cardless access to an ATM, the mobile user device programmed to:

transmit, to a server, a registration request for a computer application, wherein the registration request includes user account information of the user and at least one automated teller machine (ATM) identifier selected by the user, and wherein each of the at least one ATM identifier corresponds to an ATM;

transmit, to the server, login information inputted by the user;

receive, from the server, access to the computer application in response to the login information matching the user account information;

display one or more authorised ATMs returned by the server, the one or more authorised ATMs for selection by the user;

transmit, to the server, an input from the user, the input including a selection of a displayed ATM that the user wishes to use and at least one service provided by the displayed ATM, wherein the displayed ATM is one of the one or more authorised ATMs; and

receive, from the server, a one-time password (OTP) for the user to enter at the selected ATM; and

display the OTP to the user, wherein the OTP is configured to be verified by the server so that, on successful verification, the server authorizes access to the at least one service available through the selected ATM, without use of a card.