WHAT IS CLAIMED IS:

1. A method comprising:

prompting, by an access device, a user to enter an access code, the access code determined by a validation computer, the access code associated with an account number corresponding to a user device associated with the user, the validation computer configured to determine an expiration time period for the access code, the expiration time period of a certain length based on one or more policies, the one or more policies including one or more of a number of access code requests previously transmitted by the user device compared to a certain time period, a location of the user device, or a threshold period, the validation computer transmitting the access code and the expiration time period for the access code to the user device upon receiving a request for the access code from the user device;

receiving, by the access device, the access code from the user;

transmitting, by the access device, the access code to the validation computer, that validates the access code and the expiration time period for the access code;

receiving, by the access device, an access identifier or access token from the validation computer in response to validating the access code;

transmitting, by the access device, an authorization request message including the access identifier or the access token to an authorizing computer;

receiving, by the access device, an authorization response message from the authorizing computer;

receiving, by the access device, the access code from a second user device;

transmitting, by the access device, the access code to the validation computer that validates the access code based at least in part on the access code associated with the request, transmits a message that includes the account number associated with the access code in accordance with a determination that the access code is validated to the access device, generates a notification indicating that the access code has been used by the second user device, and that transmits the notification to the user device; and

receiving, by the access device from the validation computer, the message.

2. The method of claim 1, wherein the access device is an ATM.

3. The method of claim 1, further comprising, after receiving the access identifier or the access token: prompting, by the access device, the user for a personal identifier comprising a PIN.

4. The method of claim 3, wherein the authorization request message includes the access identifier or the access token and the personal identifier.

5. The method of claim 1, further comprising:

generating a notification indicating a result of authorization by the authorizing computer; and

transmitting the notification to the user device associated with the user.

6. The method of claim 1, wherein the authorizing computer maintains information including an account number associated with the user, a type of transaction, a monetary amount of the transaction, and a personal identifier of the user.

7. An access device comprising:

a processor;

a wireless communication device coupled to the processor; and

a memory element including instructions that, when executed with the processor, cause the system to at least:

prompt a user for an access code, the access code determined by a validation computer, the access code associated with an account number corresponding to a user device associated with the user, the validation computer configured to determine an expiration time period for the access code, the expiration time period of a certain length based on one or more policies, the one or more policies including one or more of a number of access code requests previously transmitted by the user device compared to a certain time period, a location of the user device, or a threshold period, the validation computer transmitting the access code and the expiration time

period for the access code to the user device upon receiving a request for the access code from the user device;

receive the access code from the user;

transmit the access code to the validation computer that validates the access code and the expiration time period for the access code;

receive an access identifier or access token in response to validating the access code by the validation computer;

transmit an authorization request message including the access identifier or the access token to an authorizing computer;

receive, from the authorizing computer, an authorization response message;

receive the access code from a second user device;

transmit the access code to the validation computer that validates the access code based at least in part on the access code associated with the request, transmits a message that includes the account number associated with the access code in accordance with a determination that the access code is validated to the access device, generates a notification indicating that the access code has been used by the second user device, and that transmits the notification to the user device; and

receive, from the validation computer, the message.

8. The access device of claim 7, wherein the instructions when executed with the processor further cause the system to at least after receiving the access identifier or the access token: prompting, by the access device, the user for a personal identifier comprising a PIN.

9. A computer-implemented method comprising:

receiving, by a validation computer and from a first user device, a request for an access code;

determining, by the validation computer, the access code associated with an account number corresponding to the first user device;

determining, by the validation computer, an expiration time period for the access code, the expiration time period of a certain length based on one or more policies, the one or more policies including one or more of a number of access code

requests previously transmitted by the first user device compared to a certain time period, a location of the first user device, or a threshold period;

transmitting, by the validation computer, the access code and the expiration time period for the access code to the first user device;

receiving, by the validation computer and from an access device, the access code;

validating, by the validation computer, the access code based at least in part on the access code associated with the request and the expiration time period for the access code;

generating, by the validation computer, a message that includes the account number associated with the access code in accordance with a determination that the access code is validated, the validation computer maintaining information that identifies a delivery channel preference for the access code, the delivery channel preferences specified by a user associated with the first user device and including an email or an application push notification;

transmitting, by the validation computer, the message to the access device using the delivery channel preference;

receiving, by the validation computer, the access code from a second user device;

validating, by the validation computer, the access code based at least in part on the access code associated with the request;

generating, by the validation computer, the message that includes the account number associated with the access code in accordance with a determination that the access code is validated;

transmitting, by the validation computer, the message to the access device;

generating, by the validation computer, a notification indicating that the access code has been used by the second user device; and

transmitting, by the validation computer, the notification to the first user device.

10. The computer-implemented method of claim 9, wherein the expiration time period is specified by the user associated with the first user device.

11. The computer-implemented method of claim 9, further comprising determining one or more geographic locations for access devices that are configured to utilize the access code.

12. The computer-implemented method of claim 11, further comprising updating a user interface of the first user device to display the one or more geographic locations for the access devices in response to the request for the access code.

13. The computer-implemented method of claim 9, wherein determining the access code associated with the account number is in response to the user authenticating with the first user device prior to requesting the access code.

14. The computer-implemented method of claim 9, wherein the validation computer and the access device communicate by invoking an application programming interface call that uses mutual secure socket layer authentication and channel encryption.