

ABSTRACT**METHOD AND SYSTEM FOR CARDLESS USE OF AN AUTOMATED TELLER MACHINE (ATM)**

A computer-implemented method is proposed for cardless use of an automated teller machine (ATM). The method comprises: a) receiving as an input a user-identified ATM that the user wishes to use; b) generating and transmitting a one-time password (OTP) for the user to enter at the identified ATM; c) receiving and verifying the OTP entered into the ATM; and d) on successful verification, authorising access to services available through the ATM, without use of a card.

[Figure to print with abstract: FIG. 1]