

[CLAIMS]

【Claim 1】

An automated teller machine service system comprising:

an automated teller machine (ATM) including a near-field communication (NFC) tag;

a mobile terminal including a NFC chip and an input/output device for processing a deposit or withdrawal; and

a server configured to receive transaction information for processing the deposit or withdrawal from the mobile terminal and, in a case in which the transaction information is identical to previously-saved information as a result of comparing the two pieces of information, transmit deposit/withdrawal authorization information to the ATM and the mobile terminal, receive ATM information from the ATM, perform authentication of a normal transaction by receiving ATM information from the ATM, and perform double authentication for requirement of processing a deposit/withdrawal,

wherein:

when the NFC chip is brought into contact with the NFC tag, the ATM transmits a deposit/withdrawal application running command to the mobile terminal; and

the mobile terminal receives the command and then runs the application to transmit the transaction information to the server,

wherein:

the ATM receives deposit / withdrawal approval information from

the mobile terminal as the NFC chip is in contact with the NFC tag, verifies the deposit / withdrawal approval information received from the server and the approval information transmitted from the mobile terminal, using security authorization authentication module, and makes deposits and withdrawals,

wherein:

the server includes a service operator server and a financial institution server;

the service operator server saves information of members of the automated teller machine service, and check information of member by receiving application information and member information from the mobile terminal;

the financial institution server stores account information for processing the deposit or withdrawal, checks the received pieces of deposit/withdrawal information and authorizes a transaction, transmits an authorization number to the service operator server; and

the service operator server transmits the authorization number to each of the ATM and the user's mobile terminal.

【Claim 2】

The automated teller machine service system of claim 1, wherein the server receives each of location information of the ATM and location information of the mobile terminal, compares the received pieces of location information, and authorizes a deposit/withdrawal transaction only when the ATM and the mobile terminal are placed within a predetermined distance.

【Claim 3】

The automated teller machine service system of claim 1, wherein the transaction information includes a code of a financial institution for a transaction, a transaction amount, a password, a unique number of the ATM, deposit/withdrawal authorization information, and user information.

【Claim 4】

The automated teller machine service system of claim 1, wherein the mobile terminal runs the application, displays the application on the input/output device of the mobile terminal, and receives the transaction information for processing the deposit or withdrawal from a user, and a screen of the application displayed on the input/output device of the mobile terminal includes a password input window configured of a variable key pad.

【Claim 5】

The automated teller machine service system of claim 4, wherein the screen further includes an input window, which is separate from the password input window, for recognizing one or more from among a fingerprint, a signature, an iris, and a face of the user.

【Claim 6】

The automated teller machine service system of claim 1, wherein the ATM receives the deposit/withdrawal authorization information and then dispenses cash, a gift certificate, a prepaid card, a ticket, or a lottery ticket corresponding to an authorized amount of money.