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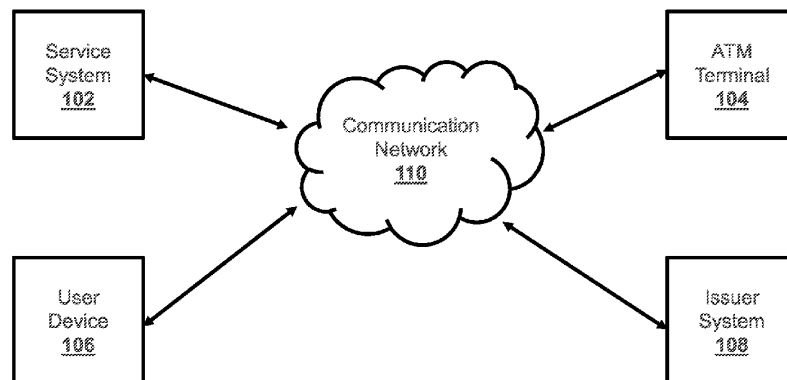
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FIG. 1



(57) Abstract: Systems, methods, and computer program products for a contactless automated teller machine (ATM) experience receive, from a telephone number, a first short message service (SMS) message including a unique identifier associated with an ATM terminal; in response to receiving the first SMS message, communicate, to the ATM terminal, a first password associated with the telephone number and the unique identifier; receive, from the telephone number, a second SMS message including the first password; verify the first password; in response to verifying the first password, transmit, to the telephone number, a third SMS message including an option to withdraw cash from the ATM terminal; receive, from the telephone number, a fourth SMS message including a selection of the option to withdraw the cash from the ATM terminal; and communicate, to the ATM terminal, a cash dispense command that causes the ATM terminal to dispense the cash.

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