WHAT IS CLAIMED IS:

1. A method for initiating a cardless automated teller machine (ATM) transaction via a mobile computing device, comprising:

storing, in a memory of a mobile computing device, at least transaction account data and authentication data;

receiving, by an input device of the mobile computing device, at least desired transaction data and authentication information;

receiving, by the input device of the mobile computing device, a unique identifier associated with an automated teller machine (ATM);

authenticating, by an authentication module of the mobile computing device, the received authentication information based on the stored authentication data; and

electronically transmitting, by a transmitting device of the mobile computing device, at least the received desired transaction data and unique identifier and a result of the authentication to an external computing system.

2. The method of claim 1, wherein the transaction account data comprises a digital token associated with a transaction account authorized for ATM withdrawal.

3. The method of claim 1, wherein the result of the authentication is a digital signature generated by the authentication module representing successful authentication.

4. The method of claim 1, wherein the unique identifier is valid for use during a predetermined period of time.

5. The method of claim 1, wherein

receipt of the unique identifier comprises:

reading, by a optical imager of the mobile computing device, a machine-readable code displayed by the ATM, and

decoding, by a decoding module of the mobile computing device, the machine-readable code to identify the unique identifier.

6. A method for processing a cardless automated teller machine (ATM) transaction initiated by a mobile computing device, comprising:

storing, in an automated teller machine (ATM) database of a processing server, a plurality of ATM profiles, wherein each ATM profile is a structured data set related to an ATM including at least an ATM identifier and communication data;

storing, in an account database of the processing server, a plurality of account profiles, wherein each account profile is a structured data set related to a transaction account including at least an account identifier and a tokenized primary account number;

receiving, by a receiving device of the processing server, a transaction request via a first communication channel, wherein the transaction request includes at least a specific account identifier, a specific ATM identifier, transaction data, and an indication of successful authentication;

executing, by a querying module of the processing server, a query on the ATM database to identify a specific ATM profile where the included ATM identifier corresponds to the specific ATM identifier;

executing, by the querying module of the processing server, a query on the account database to identify a specific account profile where the included account identifier corresponds to the specific account identifier;

electronically transmitting, by a transmitting device of the processing server, at least the received transaction data and the tokenized primary account number included in the identified specific account profile to the ATM related to the identified specific ATM profile based on the communication data included in the specific ATM profile via a second communication channel.

7. The method of claim 6, further comprising:

receiving, by the receiving device of the processing server, a transaction message for a payment transaction, wherein the authorization request is received via a third communication channel, is formatted based on one or more standards, and includes a plurality of data elements including at least a first data element configured to store the tokenized primary account number and one or more additional data elements configured to store the received transaction data; and

forwarding, by the transmitting device of the processing server, the received transaction message to a financial institution associated with the transaction account related to the specific account profile via the third communication channel.

8. The method of claim 7, further comprising:

detokenizing, by a transaction processing module of the processing server, the tokenized primary account number stored in the first data element included in the received transaction message; and

replacing, by the transaction processing module of the processing server, the tokenized primary account number with the detokenized primary account number in the first data element included in the received transaction message prior to forwarding the transaction message.

9. The method of claim 6, wherein

the transaction request is received from a mobile computing device, and

the indication of successful authentication is a digital signature generated by the mobile computing device upon completion of a successful authentication on the mobile computing device.

10. The method of claim 6, wherein

the transaction request further includes a unique identifier,

the method further comprises:

receiving, by the receiving device of the processing server, validation data from the ATM related to the identified specific ATM profile via the second communication channel, wherein the validation data includes at least a unique value; and

authenticating, by an authentication module of the processing server, the unique identifier based on the received unique value, and

transmitting at least the received transaction data and the tokenized primary account number included in the identified specific account profile to the ATM related to the identified specific ATM profile further includes electronically transmitting a result of the authentication.

11. A system for initiating a cardless automated teller machine (ATM) transaction via a mobile computing device, comprising:

a memory of a mobile computing device configured to store at least transaction account data and authentication data;

an input device of the mobile computing device configured to receive

at least desired transaction data and authentication information, and

a unique identifier associated with an automated teller machine (ATM);

an authentication module of the mobile computing device configured to authenticate the received authentication information based on the stored authentication data; and

a transmitting device of the mobile computing device configured to electronically transmit at least the received desired transaction data and unique identifier and a result of the authentication to an external computing system.

12. The system of claim 11, wherein the transaction account data comprises a digital token associated with a transaction account authorized for ATM withdrawal.

13. The system of claim 11, wherein the result of the authentication is a digital signature generated by the authentication module representing successful authentication.

14. The system of claim 11, wherein the unique identifier is valid for use during a predetermined period of time.

15. The system of claim 11, wherein

receipt of the unique identifier comprises:

reading, by an optical imager of the mobile computing device, a machine-readable code displayed by the ATM, and

decoding, by a decoding module of the mobile computing device, the machine-readable code to identify the unique identifier.

16. A system for processing a cardless automated teller machine (ATM) transaction initiated by a mobile computing device, comprising:

an automated teller machine (ATM) database of a processing server configured to store a plurality of ATM profiles, wherein each ATM profile is a structured data set related to an ATM including at least an ATM identifier and communication data;

an account database of the processing server configured to store a plurality of account profiles, wherein each account profile is a structured data set related to a transaction account including at least an account identifier and a tokenized primary account number;

a receiving device of the processing server configured to receive a transaction request via a first communication channel, wherein the transaction request includes at least a specific account identifier, a specific ATM identifier, transaction data, and an indication of successful authentication;

a querying module of the processing server configured to execute

a query on the ATM database to identify a specific ATM profile where the included ATM identifier corresponds to the specific ATM identifier, and

a query on the account database to identify a specific account profile where the included account identifier corresponds to the specific account identifier; and

a transmitting device of the processing server configured to electronically transmit at least the received transaction data and the tokenized primary account number included in the identified specific account profile to the ATM related to the identified specific ATM profile based on the communication data included in the specific ATM profile via a second communication channel.

17. The system of claim 16, wherein

the receiving device of the processing server is further configured to receive a transaction message for a payment transaction, wherein the authorization request is received via a third communication channel, is formatted based on one or more standards, and includes a plurality of data elements including at least a first data element configured to store the tokenized primary account number and one or more additional data elements configured to store the received transaction data, and

the transmitting device of the processing server is further configured to forward the received transaction message to a financial institution associated with the transaction account related to the specific account profile via the third communication channel.

18. The system of claim 17, further comprising:

a transaction processing module of the processing server configured to

detokenize the tokenized primary account number stored in the first data element included in the received transaction message, and

replace the tokenized primary account number with the detokenized primary account number in the first data element included in the received transaction message prior to forwarding the transaction message.

19. The system of claim 16, wherein

the transaction request is received from a mobile computing device, and

the indication of successful authentication is a digital signature generated by the mobile computing device upon completion of a successful authentication on the mobile computing device.

20. The system of claim 16, further comprising:

an authentication module of the processing server, wherein

the transaction request further includes a unique identifier,

the receiving device of the processing server is further configured to receive validation data from the ATM related to the identified specific ATM profile via the second communication channel, wherein the validation data includes at least a unique value,

the authentication module of the processing server is configured to authenticate the unique identifier based on the received unique value, and

transmitting at least the received transaction data and the tokenized primary account number included in the identified specific account profile to the ATM related to the identified specific ATM profile further includes electronically transmitting a result of the authentication.