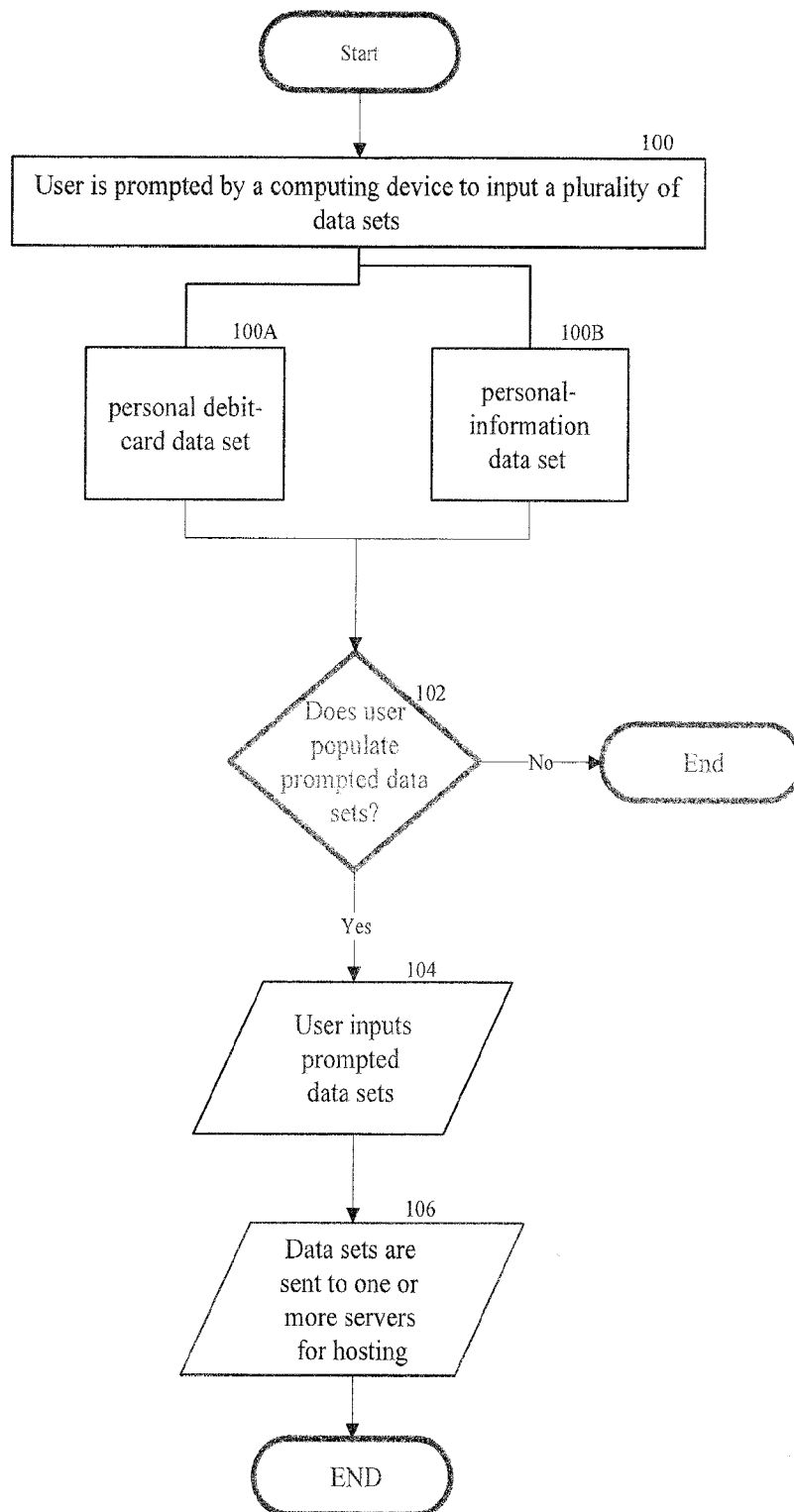


responsive to the token data being authenticated by a banking computer system of a specific banking institution, performing the pre-staged ATM transaction at the ATM.

10. The method of claim 9 wherein the pre-staged ATM transaction is at least one of the group of: a cash withdrawal request and a cash deposit request.

**Figure 1**

PRE-STAGE TRANSACTION FLOW

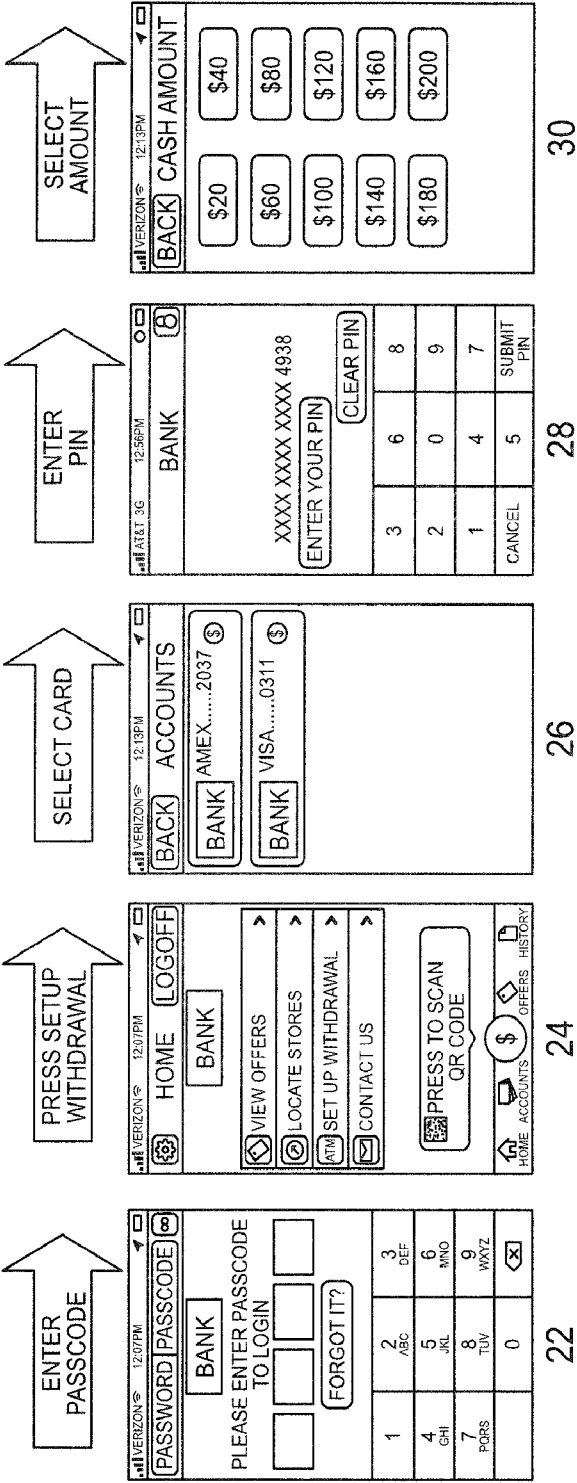


Figure 2

ATM TRANSACTION FLOW

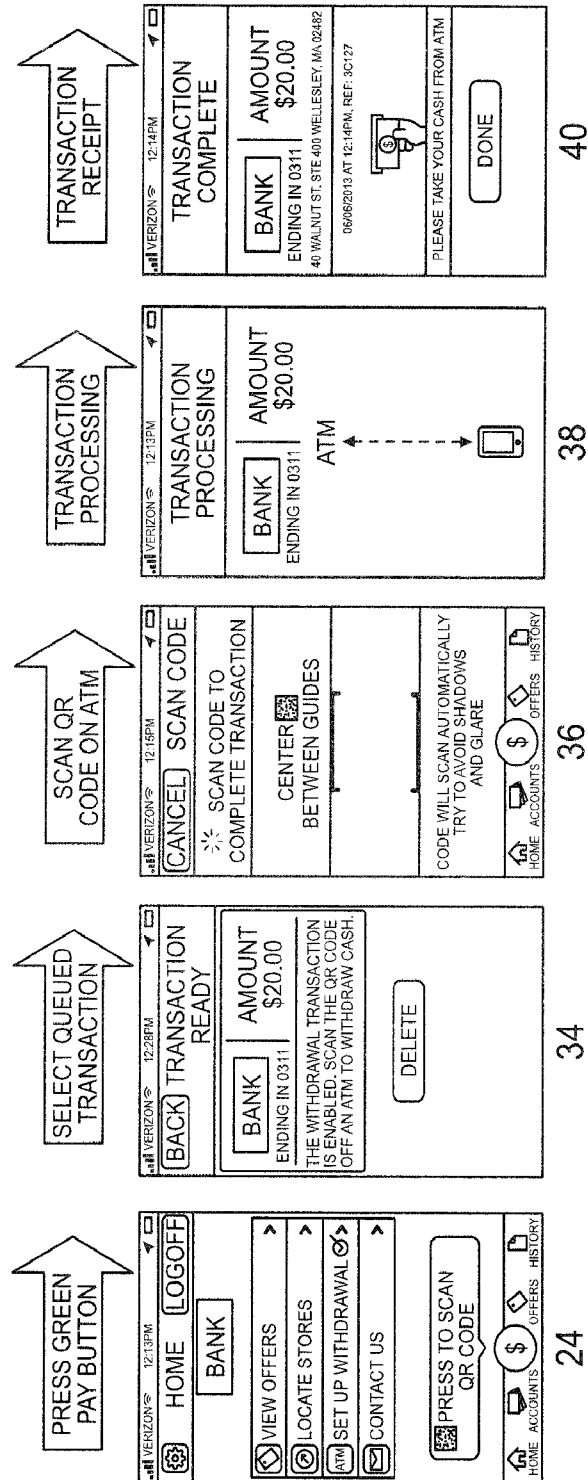


Figure 3

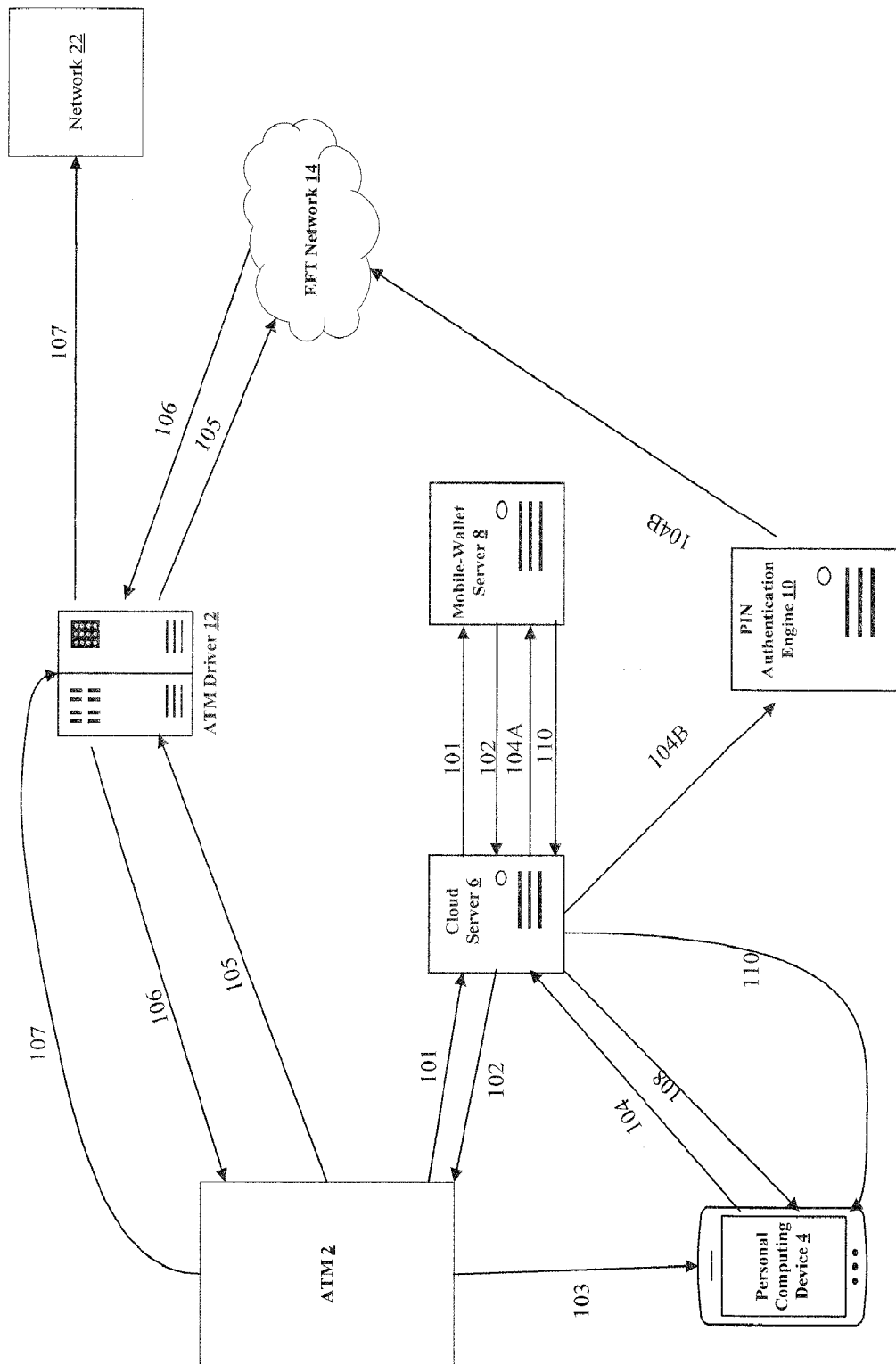


Figure 4