

WHAT IS CLAIMED IS:

1. ~~A computer-implemented method comprising:~~

~~receiving, from a telephone number, a first short message service (SMS) message including a unique identifier associated with an automated teller machine (ATM) terminal;~~

~~in response to receiving the first SMS message, communicating, to the ATM terminal, a first password associated with the telephone number and the unique identifier;~~

~~receiving, from the telephone number, a second SMS message including the first password;~~

~~verifying that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier;~~

~~in response to verifying the first password, transmitting, to the telephone number, a third SMS message including an option to withdraw cash from the ATM terminal;~~

~~receiving, from the telephone number, a fourth SMS message including a selection of the option to withdraw the cash from the ATM terminal; and~~

~~communicating, to the ATM terminal, a cash dispense command, wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal.~~

2. ~~The computer-implemented method of claim 1, wherein the first password includes a one-time password.~~

3. ~~The computer-implemented method of claim 1, further comprising:~~

~~in response to verifying the first password, transmitting, to the telephone number, a fifth SMS message including a prompt to provide a second password associated with the telephone number and an account associated with the telephone number;~~

~~receiving, from the telephone number, a sixth SMS message including the second password; and~~

~~_____ verifying that the second password included in the sixth SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number,~~

~~_____ wherein the third SMS message is transmitted to the telephone number in response to verifying the first password and the second password.~~

~~4. The computer implemented method of claim 3, wherein the second password includes a personal identification number (PIN) for the account associated with the telephone number.~~

~~5. The computer implemented method of claim 1, further comprising:
in response to receiving the fourth SMS message including the selection of the option to withdraw the cash from the ATM terminal, transmitting, to the telephone number, a fifth SMS message including a prompt to provide an amount for the withdraw of the cash; and~~

~~receiving, from the telephone number, a sixth SMS message including the amount for the withdraw of the cash.~~

~~6. The computer implemented method of claim 1, wherein communicating, to the ATM terminal, the first password associated with the telephone number and the unique identifier causes the ATM terminal to display the first password on a display of the ATM terminal.~~

~~7. The computer implemented method of claim 1, wherein the third SMS message further includes an option to view a balance of the account.~~

~~8. A system comprising:
_____ one or more processors programmed and/or configured to:
receive, from a telephone number, a first short message service (SMS) message including a unique identifier associated with an automated teller machine (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 that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier;~~
~~_____ 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, wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal.~~

~~9. The system of claim 8, wherein the first password includes a one-time password.~~

~~10. The system of claim 8, wherein the one or more processors are further programmed and/or configured to:~~

~~_____ in response to verifying the first password, transmit, to the telephone number, a fifth SMS message including a prompt to provide a second password associated with the telephone number and an account associated with the telephone number;~~
~~_____ receive, from the telephone number, a sixth SMS message including the second password; and~~
~~_____ verify that the second password included in the sixth SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number,~~
~~_____ wherein the third SMS message is transmitted to the telephone number in response to verifying the first password and the second password.~~

~~11. The system of claim 10, wherein the second password includes a personal identification number (PIN) for the account associated with the telephone number.~~

~~12. The system of claim 8, wherein the one or more processors are further programmed and/or configured to:~~

~~in response to receiving the fourth SMS message including the selection of the option to withdraw the cash from the ATM terminal, transmit, to the telephone number, a fifth SMS message including a prompt to provide an amount for the withdraw of the cash; and~~

~~receive, from the telephone number, a sixth SMS message including the amount for the withdraw of the cash.~~

~~13. The system of claim 8, wherein communication, to the ATM terminal, the first password associated with the telephone number and the unique identifier causes the ATM terminal to display the first password on a display of the ATM terminal.~~

~~14. The system of claim 8, wherein the third SMS message further includes an option to view a balance of the account.~~

~~15. A computer program product comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor, cause the at least one processor to:~~

~~receive, from a telephone number, a first short message service (SMS) message including a unique identifier associated with an automated teller machine (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 that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier;~~

~~_____ 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, wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal.~~

~~16. The computer program product of claim 15, wherein the first password includes a one-time password.~~

~~17. The computer program product of claim 15, wherein the instructions further cause the at least one processor to:~~

~~_____ in response to verifying the first password, transmit, to the telephone number, a fifth SMS message including a prompt to provide a second password associated with the telephone number and an account associated with the telephone number;~~

~~_____ receive, from the telephone number, a sixth SMS message including the second password; and~~

~~_____ verify that the second password included in the sixth SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number,~~

~~_____ wherein the third SMS message is transmitted to the telephone number in response to verifying the first password and the second password, and wherein the second password includes a personal identification number (PIN) for the account associated with the telephone number.~~

~~18. The computer program product of claim 15, wherein the instructions further cause the at least one processor to:~~

~~in response to receiving the fourth SMS message including the selection of the option to withdraw the cash from the ATM terminal, transmit, to the telephone number, a fifth SMS message including a prompt to provide an amount for the withdraw of the cash; and~~

~~receive, from the telephone number, a sixth SMS message including the amount for the withdraw of the cash.~~

~~19. The computer program product of claim 15, wherein communication, to the ATM terminal, the first password associated with the telephone number and the unique identifier causes the ATM terminal to display the first password on a display of the ATM terminal.~~

~~20. The computer program product of claim 15, wherein the third SMS message further includes an option to view a balance of the account.~~

1. A computer-implemented method comprising:

receiving, with at least one processor of a service system, from a user device associated with a telephone number, a first short message service (SMS) message including a unique identifier associated with an automated teller machine (ATM) terminal;

verifying, with the at least one processor, that the telephone number associated with the user device from which the first SMS message is received is associated with an account;

in response to receiving the first SMS message, generating, with the at least one processor of the service system, a one-time password as a first password associated with the telephone number and the unique identifier, and communicating, with the at least one processor of the service system, to the ATM terminal, the first password associated with the telephone number and the unique identifier, wherein communicating, to the ATM terminal, the first

password associated with the telephone number and the unique identifier causes the ATM terminal to display the first password on a display of the ATM terminal such that the first password is readable by a user when standing adjacent to the ATM terminal without the user physically interacting with the ATM terminal;

receiving, with the at least one processor of the service system, from the user device associated with the telephone number, a second SMS message including the first password displayed on the display of the ATM terminal;

verifying, with the at least one processor of the service system, that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier;

in response to verifying the first password:

transmitting, with the at least one processor of the service system, to the user device associated with the telephone number, a third SMS message including a prompt to provide a second password associated with the telephone number and the account associated with the telephone number,

receiving, with the at least one processor of the service system, from the user device associated with the telephone number, a fourth SMS message including the second password, and

verifying, with the at least one processor of the service system, that the second password included in the fourth SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number;

based on verifying the first password and the second password, transmitting, with the at least one processor of the service system, to the user device associated with the telephone number, a fifth SMS message including an option to withdraw cash from the ATM terminal;

receiving, with the at least one processor of the service system, from the user device associated with the telephone number, a sixth SMS message including a selection of the option to withdraw the cash from the ATM terminal; and

communicating, with the at least one processor of the service system, to the ATM terminal, a cash dispense command, wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal, wherein the second password includes a personal identification number (PIN) for the account associated with the telephone number, and wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal without the ATM terminal receiving or having knowledge of an account number of the account associated with the telephone number and the PIN for the account associated with the telephone number.

2. The computer-implemented method of claim 1, further comprising:

in response to receiving the sixth SMS message including the selection of the option to withdraw the cash from the ATM terminal, transmitting, with the at least one processor of the service system, to the user device associated with the telephone number, a seventh SMS message including a prompt to provide an amount for the withdraw of the cash; and

receiving, with the at least one processor of the service system, from the user device associated with the telephone number, an eighth SMS message including the amount for the withdraw of the cash.

3. The computer-implemented method of claim 1, wherein the fifth SMS message further includes an option to view a balance of the account.

4. A system comprising:

one or more processors programmed and/or configured to:

receive, from a user device associated with a telephone number, a first short message service (SMS) message including a unique identifier associated with an automated teller machine (ATM) terminal;

verify that the telephone number associated with the user device from which the first SMS message is received is associated with an account;

in response to receiving the first SMS message, generate a one-time password as a first password associated with the telephone number and the unique identifier, and communicate, to the ATM terminal, the first password associated with the telephone number and the unique identifier, wherein communicating, to the ATM terminal, the first password associated with the telephone number and the unique identifier causes the ATM terminal to display the first password on a display of the ATM terminal such that the first password is readable by a user when standing adjacent to the ATM terminal without the user physically interacting with the ATM terminal;

receive, from the user device associated with the telephone number, a second SMS message including the first password displayed on the display of the ATM terminal;

verify that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier;

in response to verifying the first password:

transmit to the user device associated with the telephone number, a third SMS message including a prompt to provide a second password associated with the telephone number and the account associated with the telephone number,

receive from the user device associated with the telephone number, a fourth SMS message including the second password, and

verify that the second password included in the fourth SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number;

based on verifying the first password and the second password, transmit, to the user device associated with the telephone number, a fifth SMS message including an option to withdraw cash from the ATM terminal;

receive, from the user device associated with the telephone number, a sixth 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, wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal, wherein the second password includes a personal identification number (PIN) for the account associated with the telephone number, and wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal without the ATM terminal receiving or having knowledge of an account number of the account

associated with the telephone number and the PIN for the account associated with the telephone number.

5. The system of claim 4, wherein the one or more processors are further programmed and/or configured to:

in response to receiving the sixth SMS message including the selection of the option to withdraw the cash from the ATM terminal, transmit, to the user device associated with the telephone number, a seventh SMS message including a prompt to provide an amount for the withdraw of the cash; and

receive, from the user device associated with the telephone number, an eighth SMS message including the amount for the withdraw of the cash.

6. The system of claim 4, wherein the fifth SMS message further includes an option to view a balance of the account.

7. A computer program product comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor, cause the at least one processor to:

receive, from a user device associated with a telephone number, a first short message service (SMS) message including a unique identifier associated with an automated teller machine (ATM) terminal;

verify that the telephone number associated with the user device from which the first SMS message is received is associated with an account;

in response to receiving the first SMS message, generate a one-time password as a first password associated with the telephone number and the unique identifier, and communicate, to the ATM terminal, the first password associated with the telephone number and the unique identifier, wherein communicating,

to the ATM terminal, the first password associated with the telephone number and the unique identifier causes the ATM terminal to display the first password on a display of the ATM terminal such that the first password is readable by a user when standing adjacent to the ATM terminal without the user physically interacting with the ATM terminal;

receive, from the user device associated with the telephone number, a second SMS message including the first password displayed on the display of the ATM terminal;

verify that the first password included in the second SMS message corresponds to the first password associated with the telephone number and the unique identifier;

in response to verifying the first password:

transmit to the user device associated with the telephone number, a third SMS message including a prompt to provide a second password associated with the telephone number and the account associated with the telephone number,

receive from the user device associated with the telephone number, a fourth SMS message including the second password, and

verify that the second password included in the fourth SMS message corresponds to the second password associated with the telephone number and the account associated with the telephone number;

based on verifying the first password and the second password, transmit, to the user device associated with the telephone number, a fifth SMS message including an option to withdraw cash from the ATM terminal;

receive, from the user device associated with the telephone number, a sixth 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, wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal, wherein the second password includes a personal identification number (PIN) for the account associated with the telephone number, and wherein the cash dispense command causes the ATM terminal to dispense the cash for collection at the ATM terminal without the ATM terminal receiving or having knowledge of an account number of the account associated with the telephone number and the PIN for the account associated with the telephone number.

8. The computer program product of claim 7, wherein the instructions, when executed by the at least one processor, further cause the at least one processor to:

in response to receiving the sixth SMS message including the selection of the option to withdraw the cash from the ATM terminal, transmit, to the user device associated with the telephone number, a seventh SMS message including a prompt to provide an amount for the withdraw of the cash; and

receive, from the user device associated with the telephone number, an eighth SMS message including the amount for the withdraw of the cash.

9. The computer program product of claim 7, wherein the fifth SMS message further includes an option to view a balance of the account.