

Claims

- [Claim 1] A financial transaction method comprising:
receiving, by a bank server, an authentication code request message from a mobile terminal;
generating, by the bank server, an authentication code in response to the request message and transmitting the authentication code to the mobile terminal;
receiving, by an authentication code transfer server, an authentication code transfer message from the mobile terminal, the transfer message including the authentication code and transaction information entered by a user using the mobile terminal;
transmitting, by the authentication code transfer server, a transaction request message to an ATM, the transaction request message including the authentication code and the transaction information;
transmitting, by the ATM, an authentication request message including the authentication code to the bank server;
performing, by the bank server, transaction authentication by comparing the authentication code received from the ATM with the authentication code previously generated by the bank server; and
dispensing, by the ATM, cash according to the transaction information received from the authentication code transfer server.
- [Claim 2] The method of claim 1, wherein the authentication code request message includes the transaction information entered by the user and a phone number of the mobile terminal.
- [Claim 3] The method of claim 1, wherein the transaction information includes a withdrawal amount and an account number of a bank account subject to a cash withdrawal.
- [Claim 4] The method of claim 1, further comprising providing, by an ATM ID providing unit, the mobile terminal with an ID of the ATM.
- [Claim 5] The method of claim 4, wherein the ATM ID providing unit is a Near Field Communication (NFC) Tag, and the ATM ID providing unit provides the ATM ID when the user tags the mobile phone to the ATM ID providing unit.
- [Claim 6] The method of claim 4, wherein the authentication code transfer message further includes a phone number of the mobile terminal and the ATM ID.
- [Claim 7] The method of claim 1, further comprising generating, by the authen-

- authentication code transfer server, commands to be executed by the ATM when the code transfer message is received from the mobile terminal.
- [Claim 8] The method of claim 7, wherein the transaction request message further includes the commands and a phone number of the mobile terminal.
- [Claim 9] The method of claim 8, further comprising executing, by the ATM, the commands and displaying the transaction information on a screen for user confirmation.
- [Claim 10] The method of claim 1, further comprising transmitting, by the bank server, a transaction approval message to the ATM when the transaction authentication is confirmed.
- [Claim 11] A financial transaction system comprising:
 a bank server configured to receive an authentication request message from a mobile terminal, generate an authentication code in response to the request message, and transmit the authentication code to the mobile terminal;
 an authentication code transfer server configured to receive an authentication code transfer message from the mobile terminal, the transfer message including the authentication code generated by the bank server and transaction information entered by a user using the mobile terminal;
 an ATM configured to receive a transaction request message including the authentication code and the transaction information from the authentication code transfer server, transmit an authentication request message including the authentication code to the bank server, and dispense cash according to the transaction information received from the authentication code transfer server,
 wherein the bank server performs transaction authentication by comparing the authentication code received from the ATM with the authentication code previously generated by the bank server.
- [Claim 12] The system of claim 11, wherein the code request message includes the transaction information entered by the user and a phone number of the mobile terminal.
- [Claim 13] The system of claim 11, wherein the transaction information includes a withdrawal amount and an account number of a bank account subject to a cash withdrawal.
- [Claim 14] The system of claim 11, further comprising an ATM ID providing unit configured to provide an ID of the ATM.
- [Claim 15] The system of claim 14, wherein the ATM ID providing unit is a Near

- Field Communication (NFC) tag, and the ATM ID providing unit is configured to provide the ATM ID when the user tags the mobile terminal to the ATM ID providing unit.
- [Claim 16] The system of claim 15, wherein the code transfer message further includes a phone number of the mobile terminal and the ATM ID.
- [Claim 17] The system of claim 1, wherein the authentication code transfer server is further configured to generate commands to be executed by the ATM when the authentication code transfer message is received from the mobile terminal.
- [Claim 18] The system of claim 17, wherein the transaction request message further includes the commands and a phone number of the mobile terminal.
- [Claim 19] The system of claim 18, wherein the ATM is further configured to execute the commands and displays the transaction information on a screen for user confirmation.
- [Claim 20] The system of claim 11, wherein the bank server is further configured to transmit a transaction approval message to the ATM when the transaction authentication is confirmed.