Claims

What is claimed is:

1. A system comprising an automatic-teller-machine (ATM) associated with a banking institution and a banking computer system of the banking institution;

wherein the banking computer system is configured to receive a queue of pre-staged ATM transactions created by the banking customer using a personal computing device communicating with the banking computer system, each pre-staged ATM transaction in the queue of pre-staged ATM transactions comprising a data set that identifies the type of transaction to be executed, a data set that identifies the mobile-wallet data set to be used for performing the transaction, a data set that identifies the PIN associated with the identified mobile-wallet data set;

and wherein the ATM will not process any pre-staged ATM transaction in the queue of pre-staged ATM transactions until the banking customer is verified to be present at the ATM and wherein the ATM is configured to display a quick response (QR) code on a graphical user interface upon receiving a command sent from the personal computing device when the personal computing device is within range of a transmitter of the ATM, the QR code operable to be captured by the personal computing device; and

wherein upon the banking computer system receiving data from the personal computing device, the data being received as a result of the banking customer using the personal computing device to select one pre-staged ATM transaction in the queue of pre-staged ATM transactions and the personal computing device capturing the QR code, the ATM is configured to execute the selected pre-staged ATM transaction.

2. The system of claim 1 wherein account information associated with the banking customer has earlier been preloaded into the personal computing device, and wherein the banking computer system of the banking institution is configured to authenticate the account information before allowing the banking customer to create the queue of pre-staged ATM transactions.

3. The system of claim 1 or 2 wherein the selected pre-staged ATM transaction is a banking request for the ATM to dispense an amount of currency to the banking customer physically at the ATM.

4. The system of claim 1 or 2 wherein the selected pre-staged ATM transaction is a banking request to deposit an amount of currency into the ATM.

5. The system of any one of claims 1 to 4 wherein software on the personal computing device communicates with the banking computer system of the banking institution to authenticate and authorize the selected pre-staged ATM transaction before the banking customer and the personal computing device arrive at the ATM.

6. The system of any one of claims 1 to 5 wherein the personal computing device is a mobile phone.

7. The system of any one of claims 1 to 6 wherein the ATM is configured to display the QR code on the graphical user interface after the personal computing device is tapped against the ATM.

8. The system of any one of claims 1 to 7 wherein the personal computing device has no communications with the ATM until after the queue of pre-staged ATM transactions is created.

9. A method of performing a pre-staged ATM transaction at an ATM comprising:

sensing a personal computing device near the ATM;

displaying a quick response (QR) code on a graphical user interface of the ATM in response to sensing the personal computing device being near the ATM, the QR code operable to be captured by the personal computing device;

creating token data at the personal computing device in response to the personal computing device capturing the QR code, the token data comprising data relating to the pre-staged ATM transaction, the pre-staged ATM transaction having been previously created and selected from the queue of pre-staged ATM transactions using the personal computing device; and

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.