

Abstract

Computer systems and apparatus for coordinating usage of automatic teller machines

A computer system such as a payment gateway computer system, identifies one or more ATMs which are close to a first location, determines whether they are able to dispense cash to users (e.g. a specified amount of cash specified by a user), and transmits that information to a user. The process may be triggered by a user communicating with the computer system over a communication interface, or upon an ATM issuing message indicating that it is not able to perform a cash dispensing operation specified by a user.

[Figure to print with the abstract: Fig. 4]