PORTALS THAT SOLVE CASH CRUNCH

The demonetisation of Rs. 500 and Rs. 1,000 notes has hit the common man hard. The last few days have seen a mad dash for withdrawal and exchange at banks, ATMs and post offices, and many are still returning home with no money in their wallets because ATMs are running out of cash in no time. Standing in a long queue being unsure about whether the ATM will have enough money by the time one reaches it can be frustrating. Taking such problems into consideration, several mobile applications and websites have been developed to help the common man.

Here are some useful ones that might help you through some of your cash troubles:

**CMS ATM FINDER**
While the cash management and payment solutions firm CMS is getting as many ATMs filled with cash as possible, it has also come up with an innovative solution in the form of an ATM Finder. It helps users find ATMs with cash in nearby locations. The list shows the latest status of the ATMs and the finder gives users an option to set an alert when a particular ATM is down. Users have to choose their state and city on the home page. Once you select the location, it will generate a list of ATMs managed by CMS.

There’s also an option to notify CMS if a particular ATM is shut down.

**SWARAJYA ATM LOCATOR**
Swarajya magazine has also added a feature on its website to help users locate active ATMs within a two-kilometer radius of their location. It also informs them about the status of queues. These ATMs are marked green, amber or red based on their status. Green stands for an ATM with cash and short queue, amber stands for an ATM with cash but a long queue, and red stands for an ATM with no cash. The feature also allows the user to contribute and update the status of any ATM you have visited. Make sure that you turn on the GPS on your phone before you access the link. Click on ‘Locate Me’ to identify your location and the status of the nearby ATMs will be displayed on the map. You can click on ‘update status’ if you have to input an ATM’s status.

**NEARBY**- A PAYTM FEATURE
Paytm has launched a new feature called ‘Nearby’, which allows users to locate merchants who accept payment via Paytm. The feature is aimed at easing the problems of those who are running low on cash. According to a report by Gizbot, 200,000 merchants already support this feature and 800,000 more merchants will be added to the network in a short time. The ‘Nearby’ option is visible on Paytm app or website and it will help people purchase food, goods or other essential items. While it may take some time for these websites and apps to get updated with the latest and accurate information, they might certainly be helpful in the coming days.

**CASH NO CASH**
Two Bengaluru-based techies, Manjunath Talwar and Abhilajit Khasnis, have come up with an online portal called CashNoCash, which helps users know whether a nearby bank or ATM is dispensing cash. According to Manjunath’s Facebook page, the site is currently working on a crowdsourced model. It is possible to locate the nearest ATMs based on your current location on the website. Also, one can set alerts to get notified when a particular ATM gets refilled.

**Social media** is also a great tool for crowdfunded sourcing information on working ATMs and it’s not surprising to see people helping others out on these platforms. Three main hashtags are being used on Facebook and Twitter—#WorkingATMs, #ATMsWithCash, and #ATMsNearYou.

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