

Issue 4: Accessible Banking



ASSOCIATION OF BLIND CITIZENS OF NEW ZEALAND INC

Supplement to “The Great Barrier Brief”

Money Talks

Where Does It Stop?

Blind People Speaking for Ourselves

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MONEY TALKS

Where Does It Stop?

Founded in 1945, the Association of Blind Citizens of New Zealand Inc (Association) is New Zealand’s leading blindness consumer organisation and one of the country’s largest organisations of disabled consumers. The Association’s aim is to heighten awareness of the rights of blind and vision impaired people and to remove the barriers that impact upon our ability to live in an accessible, equitable and inclusive society.

In the context of this document, the word “blind” encompasses all those with a vision impairment who can identify with some or all of the barriers described below. The term “alternative formats” refers to the various means by which blind people access information other than through standard print, i.e. large print, braille, audio, electronic devices, email and the telephone.

INTRODUCTION

As blind people, we are unable to access the banking system with the same degree of independence, confidentiality and dignity afforded to our sighted counterparts. Divulging personal banking information to another party to execute transactions on our behalf compromises our rights, responsibilities and obligations to the bank, and exposes us to potential criminal behaviour.

While the adoption of “Voluntary Guidelines to Assist Banks to Meet the Needs of Older and Disabled Customers”, by banks, goes some way towards addressing our concerns, the following issues are indicative of the specific barriers faced by blind people.

CUSTOMER SERVICES

We need banks, as a matter of policy, to:

- Deliver all services in a manner that avoids discrimination against people with disabilities.
- Provide disability awareness training to all staff, ensuring this includes a specific component about interacting with blind customers.
- Avoid queuing systems and any other method that involves a visual component that has the potential to disadvantage blind customers.
- Ensure that all new and upgraded Automatic Teller Machines (ATMs) have a functioning audible (talking) feature thus enabling blind customers, through use of the head-phone jack and verbal prompts that replicate on-screen instructions, to conduct our transactions confidentially. Clarity of display and the avoidance of both reflective and touch-type screens, will greatly assist customers with low vision. Prominent signage in both large print and braille will help blind customers in their use of an ATM.
- Ensure blind customers are not exposed to higher financial risks or costs as a result of the use of inaccessible technologies.

- Make available in alternative formats, bank statements, mortgage documents, application forms, loan and overdraft documents etc.
- Ensure websites are user-friendly for blind customers. Use of international W3C web accessibility best practice standard and compliance with New Zealand's e-government website standards is the minimum that banks should aspire to achieve.

EFTPOS TERMINALS

The various designs of EFTPOS Terminals pose a range of accessibility barriers. A blind customer should be able to enter their PIN and choose an account without assistance. The adoption of standards for EFTPOS handsets will ensure these can be readily and independently used by blind people. Attention to the following will go some way towards achieving this.

What We Need

- The placement of a tactile (small raised) dot on the number "5" key will assist a blind person to find their way around the other numbers on the terminal.
- Consistent layout of EFTPOS terminals will assist with card orientation and the location of account types.
- An audible response when a key is pushed assists a blind person to know it has worked.
- Contrast between the keys and the base colour of the terminal (e.g. black on light grey or white) is good, and will help someone with low vision to locate the keys more easily.
- Raised keys with plenty of room between them makes it easier for blind customers to differentiate between each key.
- Use of positive action keys as opposed to those that are touch sensitive will ensure a blind customer does not accidentally activate keys and enter data randomly.

CREDIT / EFTPOS CARDS

Although these options provide a convenient means of accessing money and making purchases, there are often difficulties for blind people in identifying one card from another and which way the card is to be inserted into slots. Lack of consistency in the design of terminals can also pose difficulties for a blind person needing to access vital information.

What We Need

- Use of a standardised tactile identification mark (ISO/IEC 7811-9) on the credit/EFTPOS card will assist identification of the card and the correct positioning of the card into the machine.
- EFTPOS cards / terminals that incorporate Enhanced Terminal Accessibility (a cardholder interface) that will assist a blind person to alter features to meet their needs (ISO/IEC FCD 12905)

BANK SELF SERVICE KIOSKS

Advances in technology and the emergence of self-service kiosks have increased the convenience of banking, but have also increased the need for banks to make sure that accessibility issues are considered, thus ensuring blind customers are not disadvantaged and that they can conduct their transactions safely and securely.

What We Need

- The adoption of common standards by banks (and other financial institutions) that ensure any advances in technology benefit blind customers in the same way as their sighted peers.
- Banks to ensure that their self-service kiosks are accessible to blind customers, in the same way as are Talking ATMs.

REFERENCE SOURCES

- Government web standards <http://www.e.govt.nz/standards/web-guidelines>
- New Zealand Bankers' Association Code of Banking Practice – Voluntary Guidelines to Assist Banks to Meet the Needs of Older and Disabled Customers
- ISO/IEC 7811-9 Identification cards - Recording technique - Part 9: Tactile identifier mark
- ISO/IEC FCD 12905, Integrated circuit cards – Enhanced Terminal Accessibility (ETA)
- The Great Barrier Brief: ABC NZ July 2008
- UN Convention on the Rights of Persons with Disabilities (refer Articles 9 Accessibility and 12 Access to Justice): adopted by the United Nations General Assembly on 13 December 2006, ratified by New Zealand, September 2008 and enforced in October 2008.
- Web Content Accessibility Guidelines (WCAG) 2.0 World Wide Web Consortium, available at <http://www.w3.org/TR/WCAG20/>

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