



# Make money talk

Why banks should provide accessible and talking ATMs to assist blind and partially sighted customers



supporting blind and partially sighted people

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### **Hugh Huddy**

RNIB Campaigns Team, July 2011

**Please note:** In this report Accessible ATMs are also referred to as talking ATMS because an ATM with no audio feedback would be completely inaccessible to a large proportion of people with sight loss.

# Introduction

Britain has two claims to ATM fame: it has Europe's busiest ATM network (1) and also the world's first ever cash machine, installed in 1967 in Enfield, North London.

Neither of these achievements has helped Britain's almost two million people with sight loss. The ATM network is difficult or impossible to use. Britain sadly missed out on providing the first "accessible" cash machine. (Canada made that breakthrough in 1997.)

Today, only 11 per cent of blind and partially sighted people say they use cash machines unaided, compared to 80 per cent of the general public (2).

The reason ATM usage by blind and partially sighted people is so low is simply the fact that the machines are not accessible. Usage by blind and partially sighted people would rise by 400 per cent (11 per cent to 44 per cent) if banks added audio facilities to their ATMs, according to latest RNIB research (2).

In America one in four cash machines "talk". In the UK it is about one in a thousand. A host of other countries including Australia, Canada and India are way ahead of the UK.

We believe all banks should enable their customers with sight loss to gain the convenience and advantages that cash machines provide to everyone else. Yes, blind and partially sighted people expect their banking experience to be fully accessible, whether using their branch, getting information or banking online.

However provision in these areas cannot be used as a substitute for not providing accessible ATMs. The need for accessible cash machines has been highlighted by RNIB members as a priority issue and is the key driver for this campaign.



**Ear phones or ear buds are a low cost item and come included with most MP3 players and mobile phones**



**Plug in ear phone to get spoken instructions**

**“I... understand that these machines are available in other countries so why can't we have them here?”**

Alan

## Current situation

### 100,000 ATMs talk in USA

The positive action taken by the US banking industry to install talking ATMs across the US was a result of a series of high profile negotiated agreements between the industry, individual disabled people and disability organisations. This has led to there being over 100,000 talking ATMs in the United States.

Accessible ATMs are set to grow in the USA as the Federal Government has now published a new accessibility standard. The standard came in to force on 15 March 2011 and all new ATMs must comply with the requirements from March 2012. This standard includes talking features.

### Just 69 ATMs talk in the UK

Unlike other countries, in the UK talking ATMs are extremely rare because banks have not implemented audio facilities on their ATMs. Many of these machines are owned by the same banking groups which operate accessible machines in the USA. Why do they not make them accessible here?

This stark failure by the banks to implement access to ATMs is needlessly denying people with sight loss the levels of service that sighted customers expect as standard.

### Significant numbers want talking ATMs

In RNIB's latest study, researchers asked 500 blind and partially sighted people whether they would use cash machines that provided audio information via the use of headphones, regardless of whether they currently used cash machines or not. Forty five per cent said yes. Those who said 'no' raised concerns about the safety of using headphones in a public space. However, Northern Bank's practical experiences showed personal security had not been an issue for their customers.

These findings indicate significant numbers of blind and partially sighted people are either trying to use ATMs or would use them if they were made to talk. Others might feel more confident to use ATMs if they knew how they worked. When scaled up to the wider community, it is clear significant numbers of people want talking ATMs. These findings are mirrored by the views of RNIB members and the feedback from the wider community.

## 400 per cent rise in ATM usage

ATM usage amongst blind and partially sighted people would rise sharply from the current user base of 11 per cent to 44 per cent, if they were made accessible, according to RNIB's research.

This suggests the continued inaccessibility of ATMs is holding blind and partially sighted people back.

By making their ATMs accessible, banks will open up these services to tens of thousands of people with sight loss. This would enable them to benefit from the same great levels of convenience that make ATMs the number one choice for getting cash out in the UK (3).

## Sixteen years and they still don't talk!

We believe that the banks have been under a legal obligation to plan for improvements to the accessibility of their ATM network since 1995 when the Disability Discrimination Act (DDA) first came in to force. Furthermore, they have been under a duty to provide auxiliary aids and services which would enable or facilitate disabled people's access to their services since 1999 and to make alterations to physical barriers which prevented disabled people from accessing their services since 2004.

In our view the continued inaccessibility of ATMs to blind and partially sighted people is likely to be a breach of banks' legal obligations under the Equality Act (previously under the DDA).

## 1980s levels of service...

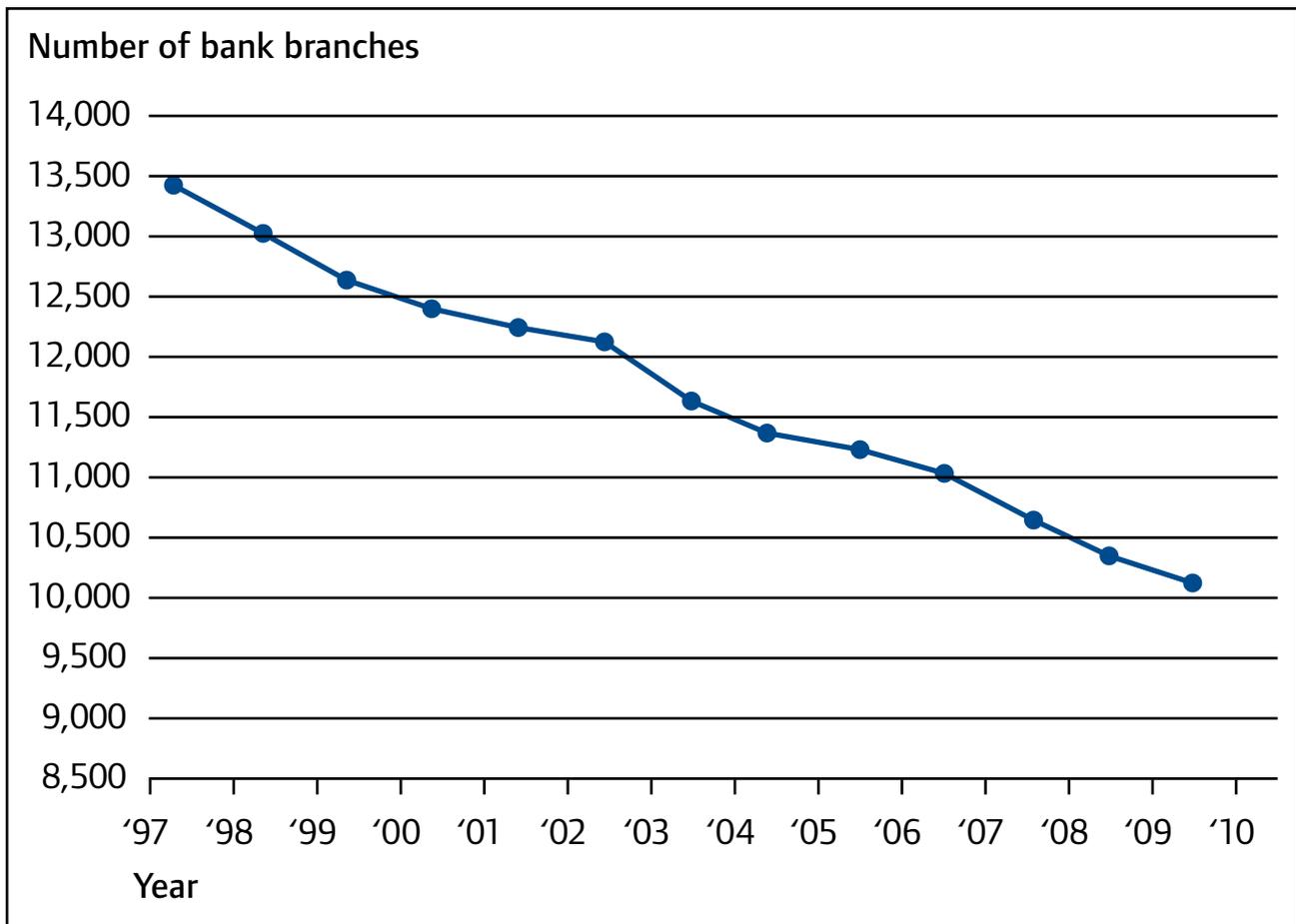
Unusable ATMs force blind and partially sighted customers to visit their branch for an equivalent service instead.

Why should having sight loss restrain you to banking choices that hark back to the 1980s? Even by 1994 more than half of the general public used ATMs to get their cash out (4).

“If I need cash at any time I either have to go to the bank during banking hours and use cashier assistance inside the branch, get cash-back by buying a pack of polo mints etc. or asking a member of my family or friends to obtain money for me. None of these ways to access my own cash is ideal and certainly does not give any resemblance of independence and privacy.” Tony

## Ever closer to an ATM; ever further from a branch

### Reduction of bank branches 1997–2010 (5)



More than one in five branches have closed over the last ten years. In a recent report the UK Payments council comment that “Cash machine withdrawals almost doubled in the past decade, and now dominate the way we get our cash, while branch usage plummets” (6).

It is cold comfort to be told by your bank to go and find your branch to get your money out and be walking past ATMs which could have been made fully accessible.

Getting access to your money should never mean having to travel further to get the same service than everyone else. It should not mean spending more time or having to make special arrangements. It is already more difficult for someone who has sight loss to get about.

# Life without ATMs

If you have not got sight loss yourself just think back to when you last had to:

- make an arrangement with a friend to help you use an ATM?
- ask a stranger to read you the ATM screen out loud?
- go to a branch of your bank to get cash out whilst walking past fully functional (but not accessible) ATMs?

Each of these are compromises. They take more time and effort, are not available 24/7 and in the case of having to ask others to do your banking for you, increase personal risks and damage one's independence and privacy.

## Financial exclusion

“I tried to use ATMs in several banks and asked someone once to tell me what was on the screen, they were surprised and I got the impression they thought I was stupid, I didn't and haven't had to and never will trust anyone with my PIN and so I gave up trying to use them at all.” Steve

“I have a job which requires that I constantly travel at short notice. It is not always possible to find alternatives to a cash point when I urgently need cash. This is especially the case on weekends and after bank/post office working hours.” Kiran

## Loss of independence and privacy

“I do not like someone I don't know knowing exactly how much money I have just drawn out or seeing the exact amount of money I have in my account. As well as the obvious safety/security issues this raises, I also feel especially the amount in my account is personal information which is nobody else's business and I wouldn't choose to give this info out to my friends, let alone a stranger.” David

## Loss of control

“I am visually impaired and often have found myself in this position... it does make you feel rather vulnerable and non-independent to ask a stranger, particularly as it would put you at risk of being mugged.” James

“I don't feel comfortable asking someone for help in case they see me as an easy target and feel they can take advantage and I'm sure many people like me feel the same.” Franklin

“Several years ago, shortly after going blind, I trusted a friend to help me use the ATMs. It was a while until I discovered that he was actually withdrawing more than I asked for and kept the difference.” Barry

RNIB research shows 20 per cent of respondents who said they had to ask a stranger for help had asked for help with their PIN. Giving your PIN to someone else is in breach of the banks’ own rules, potentially leaving you unprotected if money is stolen from your account

“The banks constantly say do not disclose your PIN but this is unavoidable when you need an ATM service.” John

## Key barriers with current ATMs

Blind and partially sighted survey respondents cited not being able to read the screen as one of the key barriers to using ATMs.

It’s not just a case of being unable to read account balances but of being fundamentally unable to navigate the multiple options presented on-screen.

Just adding tactile marks on the ATMs keypad does not fix the problem!

The ATM provides key information necessary to interact properly with it. If information is displayed only on the screen with no audio equivalent option, how can users with sight loss know:

- whether the machine is showing an out of order message?
- when the ‘enter PIN’ prompt is showing?
- when the machine is showing a list of languages to select from?
- when there’s a warning of an incorrect PIN and that the card is about to be withheld?
- that only 20 pound notes can be dispensed?

Then how do you select to withdraw cash? Choose the amount? Get a receipt? Get balance? Use another service?

“ATMs vary in design and layout, and it is impossible for a totally blind person to know which button does what. Indeed, once you have chosen one function, some of the buttons will then do different things.” Wendy

Remembering which buttons beside the screen correspond to different amounts of cash or in which order the options are presented is one way people try to use ATMs, but you are constantly at risk of making serious mistakes and getting your card withheld.

Different ATMs provide information in a different order as well. Even using the same ATM each time isn't failsafe because banks insert messages about new products and services. However you try to work round inaccessible ATMs, you will get caught out.

“I find the problem to be that I have to ask strangers to do everything except the PIN.” David

Even with some sight ATMs are more often than not inaccessible to people with partial sight. Light levels, poor colour contrast between the background and the text and font size can all make an ATM difficult or impossible to use.

## Indignity, inconvenience and worry

Of the 11 per cent of respondents who did use ATMs, nearly half of the 11 per cent said they found ATMs “very difficult” or “difficult” to use. A third of these users said they had asked a stranger to help them. A fifth had asked a stranger for help with their PIN.

“I'm afraid to say that I have had to suffer the complete and utter indignity of having to ask strangers to help me use cash machines.” Paul

“On numerous occasions I have had to ask someone to enter details into an ATM. I really do try to limit the number of times this is the PIN but on occasion this cannot be avoided. I find the greater inconvenience and worry is asking “strangers” or even “friends” to enter the type of service I require ie cash or balance etc.” John

## The difference Talking ATMs make

### Amazing experience

Before losing his sight James didn't think twice about everyday tasks. He now uses a magnifying glass to read. But there are times when he had no choice but to ask for help.

“I used to just do all the normal stuff. But since losing my sight it's a different story. I've had to ask total strangers to withdraw money for me. Anyone standing near the ATM. I used to ask women as I thought they were more trustworthy. The last person I asked was a cop and he told me off!”

James now benefits from the five “talking” cash machines that have been installed in Belfast City centre.

“Talking ATMs make me totally independent. I don't have to carry so much cash or go to my bank, which is seven miles away, so often.”

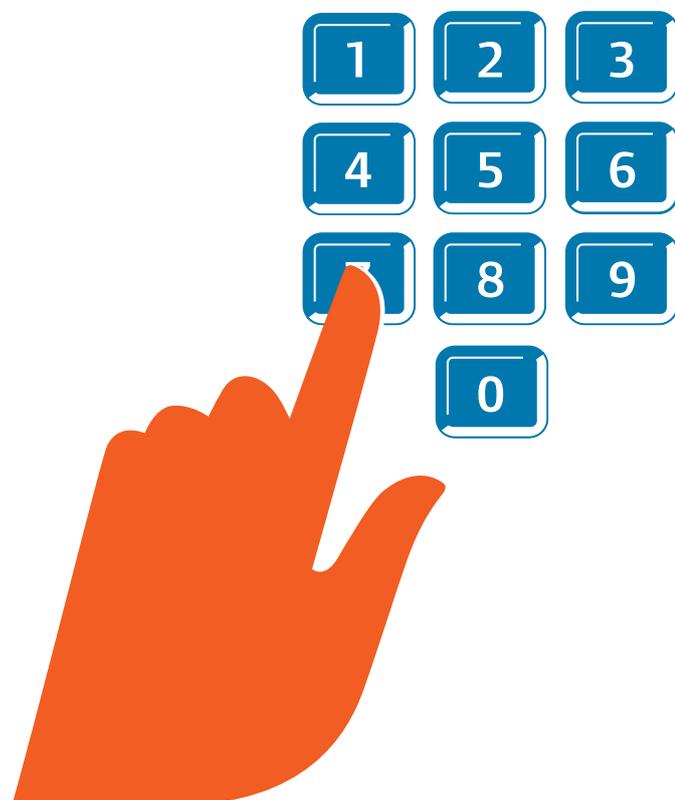
“I had the opportunity of using a prototype Talking Cash machine at QAC Sight Village [a technology conference] about 12 years ago. It was one of those amazing experiences that happens to a blind person every so often that make you feel for a moment that there is the possibility of at least some equality.”  
Paul

“I have used a Talking ATM recently in California. I had to plug in my own pair of headphones into the machine and it automatically started speaking to me. I could complete the entire transaction on my own without any help from anyone.” Kiran

We heard earlier from Barry from whom his friend had systematically stolen money. Barry said:

“So, being able to use an ATM independently would also mitigate the chance of such abuse by friends and family.”

“To be able to go to an ATM and plug in headphones would be ace. It would mean being able to get money out when I want with little/no queuing. It would also mean being able to go whenever I wanted and not just being tied in to shop/bank opening times.” Toseef



## “Welcome to Northern Bank”

Here’s how a visually impaired customer of Northern Bank explains how he uses one of their accessible ATMs, in Donegal Square West, Belfast:

“You just walk up - put your own headphones or earpiece into the socket on the machine.

A clear synthetic voice says ‘Welcome to Northern Bank’ and asks you to insert your card.

You pop your card in and you’re offered clear options.

The machine tells you to enter your PIN and press enter, and then has a system of navigating through the spoken menus using numbers on the keypad. You can tell where each number is easily because keypads have a consistent layout, like a phone keypad, and there should be a tactile dot on the number 5 to make it easier.

Northern Bank machines say: ‘press 1 for cash withdrawal, press 2 for balance enquiry, press 3 for mini statement, press 4 for PIN management, press the blank key below the number 7 for help,’ and then other options. If you access the Help menu, you’ll be offered volume control and other options, again selected by pressing number keys. You can get to the Help menu at any time by pressing the blank key below number 7, which is made clear when you first go to the Help menu and periodically throughout the transaction.

If you select cash withdrawal you will end up at the withdrawal menu: withdraw £10 through pressing 1, £20 by pressing 2, and so on. You then have the option to ask for a receipt, and it sends you off with a nice thank you message.”

## What Northern Bank did

Here's what Northern Bank said when we asked them about their accessible ATMs...

### When did you introduce Talking ATMs?

We introduced our first talking ATM back in 2005. We were the first bank in the UK to do so. Prior to 2005 we had upgraded our base software that runs the ATM network and this was able to support the addition of the audio software.

### What did you do?

We engaged a third party to modify the audio specific to our needs. We brought visually impaired customers from over the UK to our test room in Belfast to listen to the audio. They advised on the correct synthetic voice, speed and clarity of delivery and also the content. Their advice was excellent and we couldn't have provided such a good service without it.

### Any concerns?

When we first rolled out the audio software we did so to internal ATMs only as we thought it would be safer for visually impaired customers. After consultation with the RNIB we will now roll out more audio software to external ATMs that can be accessed 24/7. Personal security has not been an issue for our customers who use these machines.

### What difference has it made to your customers?

It has given so many customers freedom to take cash out of their accounts whenever they choose. A visually impaired customer who uses the talking ATMs can change their PIN to a number known only to them and therefore their PIN is not compromised by having to ask a third party to take cash out on their behalf. Any visually impaired customer can use our ATMs they do not have to be account holders. Any branch with an audio ATM will have customer service staff on hand to help a visually impaired customer through their first transactions.

### What are your future plans?

We are continuing with the rollout and now have 57 of our 200 ATMs with audio and the number continues to grow.



# Firm commitments to fix accessibility

We believe it is only fair and reasonable that banks in the UK provide ATMs with audio facilities for their blind and partially sighted customers, across their ATM networks and especially at sites where everyone else has 24/7 access.

We are calling on banks to take immediate action to remedy the situation. RNIB is willing to work alongside banks who make firm commitments to fix the accessibility of their ATM networks.

## What can banks do?

We believe banks should implement fully accessible ATMs by taking these three steps:

### Step 1 – develop and promote your policy for accessible ATMs.

Your policy should ensure all new and replacement ATMs support large fonts and speech output. We would also want banks to explore solutions for modifying existing machines which are not due for replacement in the near future.

### Step 2 – gain knowledge and expertise from the experts and innovators working within the banking industry.

Connect with partners within your banking group or across your industry who are already rolling out accessible and talking ATMs.

All major ATM manufacturers now produce talking ATMs including: Triton, NCR, Wincor-Nixdorf, Diebold, and Fujitsu.

The following table shows selected banks from different countries rolling out talking ATMs:

Banking Group	Region
HSBC	USA
State Bank of India	India
Citibank	Poland
National Australia Bank	Australia
Gelsenkirchen Savings Bank	Germany
Northern Bank	UK
Metrobank	Philippines
Yapı ve Kredi Bankası	Turkey

## Step 3 – make an action plan and timescales for delivery.

### Did you know?

- many ATMs are now shipped with audio capability pre-installed
- some can have audio hardware added without having to replace the machine (7)
- other ATMs need only a software update to talk
- audio presentation can be tailored to carry banks audio branding and to reflect the unique services offered on that machine.

## Conclusion

Equal access to ATM services has never been so important. UK Payments Administration forecast 91 per cent of cash will be acquired from cash machines by 2019 while the number of physical bank branches looks set to fall. People with sight loss need to use ATMs so they can get the same access to cash as everyone else.

We urgently call on banks to implement fully accessible cash machines because people with sight loss have a legal right to use them. We will support blind and partially sighted people to pursue this right. We are willing to work alongside banks who make firm commitments to remedy the situation.

RNIB's aim is to ensure that blind and partially sighted people are best served by their bank and the ATMs provided as part of the service.



# References

1. Stated in "How we use cash", Association of Payment Clearing Services (APACS), 2008.
2. Found in "Barriers to financial inclusion: Factors affecting the independent use of banking services for blind and partially sighted people", RNIB, 2011.
3. "The future for cash in the UK", Strategic Cash Group, Payments Council, March 2010, p30.
4. 53 per cent used cash machines in 1994 according to report "The way we use cash", APACS (Administration) Limited, 2005, p4.
5. Source: 'European Banking Sector - Facts and Figures, 2010', European Banking Federation, <http://www.ebf-fbe.eu/index.php?page=statistics>
6. "The way we pay 2010", UK Payments Council, p3.
7. While older cash machines may be harder to modify accessibility can be delivered when the machine is replaced.

**Make money talk** outlines why RNIB and people with sight loss believe that banks in the UK have both a legal duty and a customer service obligation to provide talking ATMs.

Only 11 per cent of people with sight loss in the UK use ATMs without assistance compared to 80 per cent of the general public. Over one and a half million people with sight loss find it difficult or impossible to use ATMs because they are not accessible. This is unacceptable and need not be the case.

This publication is also available in large print, contracted braille, audio and on DAISY.

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