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Blind Citizens Australia

**Position Statement on Touchscreen EFTPOS terminals**

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## Blind Citizens Australia’s position

Blind Citizens Australia asserts that an EFTPOS machine with physical buttons is the only solution that provides people who are blind or vision impaired with a legal, confidential and consistent method of entering their PIN independently.

## Background

Some Australian banks are rolling out EFTPOS machines with a touchscreen only interface with no physical keypad. This design can make it either difficult, or impossible for people who are blind or vision impaired to enter their PIN independently. This has resulted in many people having to tell their PIN to someone else in order to complete a financial transaction. Steps may have been taken to build an accessibility mode into a touchscreen only device. BCA asserts that this approach still falls well short of the needs of people who are blind or vision impaired.

## Issues with touchscreen banking devices

1. Touchscreen interfaces with variation in their use can cause confusion for people who are blind or vision impaired; not only do they need to identify which device they are presented with, they also need to remember the gestures specific to that device in order to be able to use it. This does not provide a logical and accessible solution to a device that is used in daily life, which should comply with the principles of universal design.
2. If using a touchscreen device with accessibility mode for the first time, the customer is required to listen to a tutorial so they understand how to interact with the device. It is unrealistic to expect a customer to listen to a tutorial for a common public payment facility that others in the community can access without training.
3. Devices with an in-built accessibility mode require users to carry headphones with them in order to hear the speech output from the device in a retail environment. Sighted consumers are not subject to these same requirements.
4. Even when using headphones, it can be difficult for users to hear the audio feedback from the device in a noisy and crowded environment. This challenge proves even greater for people who have a hearing impairment in addition to blindness or vision impairment.
5. The fact that the only option for PIN input is via a touch screen is discriminatory and falls well short of the needs of some customers. The majority of people who are blind or vision-impaired are over the age of 65. Touch screen technology is relatively new and many older people do not use smart phones or other accessible touch screen devices. This means they may be unfamiliar with the basic concepts underlying gesture-based technology. A tutorial alone will therefore not be sufficient to enable them to use it.
6. The touchscreen EFTPOS and banking terminals are used by staff working in retail to complete business, banking and operational tasks. Those working in a retail environment who are blind or vision impaired must be able to access these features in order to carry out their roles.

## Policy solutions

To ensure the rights of people who are blind or vision impaired are effectively upheld in retail environments, Blind Citizens Australia is calling on:

1. All Australian banks to consider accessibility in the design and procurement of all new EFTPOS terminals, including:

* Ensuring products are designed according to universal design principles
* Ensuring all functions of a product, including those that would be used in a business environment, are accessible to people with disability
* Ensuring prototypes are user tested in simulated environments that replicate the circumstances under which customers are likely to encounter the device. User testing should be conducted with a range of people who are blind or vision impaired, and from a range of age groups.

1. The Australian Government to introduce compulsory standards to better regulate accessibility across the banking and financial services industry, and achieve greater consistency in the design of banking products.
2. All Australian businesses to consider accessibility when obtaining EFTPOS terminals from banks, and only utilise machines that have physical buttons.