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French banks committed to making payment services accessible to people with disabilities

As part of the work of the National Committee for Cashless Payments (CNPS), in which the French Banking Federation (FBF) took part, the profession signed a charter on 4 October 2022 on the inclusion and access of people with disabilities to means of payment.

French banks are deeply committed to financial inclusion. In this context, they have been involved in the work carried out by the CNPS on the accessibility of payment services for people with disabilities. Ten recommendations have been drawn up for all stakeholders: retailers, public services, payment service providers (PSPs), manufacturers, and equipment manufacturers, particularly of point-of-sale (POS) terminals and ATMs, etc.

To ensure access to high quality banking and payment services, whether remotely, in shops or in branches, the signatories of this charter, including French banks, are doing their utmost to take into account the practical recommendations detailed opposite. For example, they can adapt their digital tools, products and services, integrate accessibility into the design of interfaces, offer alternatives to certain instruments if necessary (dynamic crypto cards, etc.), provide protective options for certain groups, etc. Throughout the chain, attention must be paid to equipment (ergonomics, touch-sensitive POS terminals, etc.).

As part of the charter, banks will publicise the concrete progress made in terms of payment accessibility, particularly in the context of their CSR (Corporate Social Responsibility) activities.

French banks continue to be committed to broad financial inclusion.

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The Recommendations

1. The payment services available to users must be as inclusive as possible, whether they are used for point-of-sale or distance selling transactions. This means that these means of payment should aim as far as possible at visible, usable, understandable and robust digital interfaces (in the sense of the General Accessibility Improvement Framework - RGAA).
2. Accessibility should be considered, where possible, at the design stage of payment services devices and interfaces, involving as far as possible people with disabilities in the development of these services.
3. Payment services websites and applications shall ensure that the RGAA and compliance reporting obligations are applied, in accordance with Decree No. 2019-768 of 24 July 2019 on the accessibility of online public communication services for people with disabilities (published in the Official Journal on 25 July 2019).
4. Dynamic cryptogram cards may be difficult for visually impaired people to use. Users should therefore have an alternative to this payment service.
5. Touch-sensitive POS terminals and virtual keyboards chosen by acceptors (shops, public services, etc.) do not always provide a satisfactory level of accessibility for visually impaired people, in the absence of a marker that is identifiable by touch. Wherever possible, an alternative solution should be proposed for these users.
6. When installing or renovating ATMs, operators should ensure that their ATMs are as ergonomic as possible for people with disabilities, especially for people with motor disabilities using wheelchairs.
7. Point-of-sale (POS) terminals used in shops and public services should be physically usable by people with motor disabilities using wheelchairs.
8. In accordance with the recommendations made by the *Observatoire de la sécurité des moyens de paiement* (Observatory for the Security of Payment Means), Internet payment service providers should offer, as far as possible and at no additional cost to users, at least one strong authentication solution as an alternative to the use of a secure banking application.
9. Prepaid and reloadable payment cards can be a vehicle for inclusion in payments for certain groups and, in particular, for people under supervision or legal guardianship. Where appropriate, they should preferably be equipped with a contactless function.
10. In order to facilitate access to and use of payment services by people with disabilities, the signatories of the recommendations will ensure, as far as possible, that the people in contact with these groups can benefit from appropriate awareness-raising actions.