



Unlocking the Power of Payment Accessibility

THALES
Building a future we can all trust

Today's reality

Payment solutions are not yet fully adapted

Banking & Payment Solutions

Making payments, withdrawing cash, and managing finances online 24/7 are activities many of us take for granted. However, people, who have a visual impairment from birth, developed with age, or by accident often face numerous hurdles and must trust others to manage their finances.

At Thales, we believe financial inclusion is a fundamental right. We are committed to fostering financial accessibility for everyone and making payment experience simple, intuitive and secure. Understanding users' painpoints must be the starting point to this comprehensive approach to offer the most appropriate product.

Let us share some of the insights we gathered from one of the surveys we conducted with visually impaired users to understand their payment experiences, challenges, and preferences.





“Even though I’m an organised person, I still wonder if the card I took from my wallet is the right one.”

Differentiating cards when you have a visual impairment requires organisation. Each person has his/her own method:

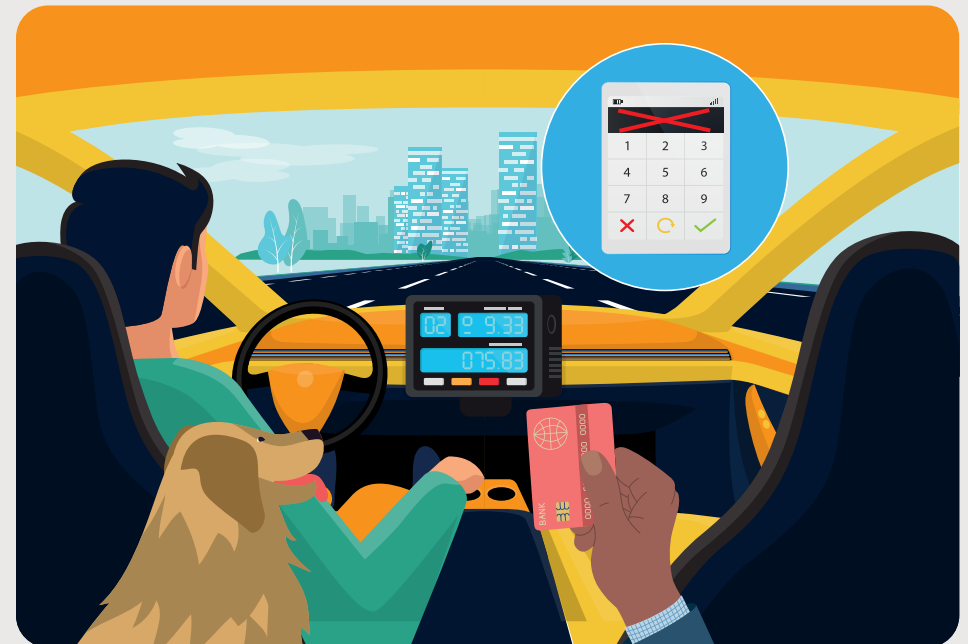
1. Store cards in a certain order in the wallet
2. Put a different coloured sticker on every card
3. Store the card in the pocket
4. Cut a small piece off the card edge

“It can be incredibly stressful to find the right card when in a hurry, especially if previously I put the card back in the wrong place.”

“Paying in an unfamiliar environment, especially above the contactless payment limit, is challenging. With readers without physical keypads, entering alone my PIN is impossible.”

Using a payment terminal is one of the most distressing experience because devices aren’t standardised. That’s why users tend to go systematically to the same shops or ask a trusted third party to go with them.

“Last time, I tried to make a payment when I was in a taxi. The driver proposed to enter the PIN for me, but I wouldn’t give it to him. Luckily, I was arriving home, and I could call my wife to help me.”





“Voice-over works quite well for internet payments, until a CAPTCHA verification pops up and I am unable to tick the correct buttons.”

Most banking applications take user accessibility parameters into account. But sometimes technologies such as voice synthesis can block PIN validation. Additional security features can also prevent visually impaired users from accessing their key information.

“It used to be too difficult to access my account details. I’ve now changed bank to one that provides true accessible access and related services, so I don’t feel excluded anymore.”

“When I need to get cash at an ATM it can be difficult if there is no audio socket available.”

Most banks provide ATMs equipped with an audio socket, but when these are not available, it can be impossible for people who rely on them to withdraw cash. This is a technological step backward and a major loss to independence.

“I need to know in advance which ATMs I can use, visit my bank branch with someone I know or ask a staff member to help me.”





“People can be very close to each other at the checkout. I don’t know if someone is looking over my shoulder and therefore able to see my PIN when I type it.”

The reader can be difficult to find, and the merchant isn’t always providing guidance to access or use it. Visually impaired people can feel vulnerable in such situations, and this limits their independence.

“I am always with my wife when I go to shops. She would like me to be more independent, but the last experiences I had alone at checkout were not a success.”

“Once, I paid 100 euros instead of 10 euros. It was probably a typo mistake.”

Paying an incorrect amount is one of the most common problems for visually impaired people as they can’t always check immediately their account status.

“I can’t be 100% sure what I’m paying for. I must trust the vendor, accept that this can happen, or only go shopping with someone I know.”



More and more clients are climbing on board and acting for a more accessible and inclusive banking world. Will you be next?

**Join us... and together,
let's build a more sustainable financial world!**



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