

## **BLIND CONSUMERS SHORT-CHANGED BY NEW CBA EFTPOS TERMINAL**

A blind woman walks into her doctor's office and goes to pay the bill. Instead of the familiar EFTPOS terminal with a physical keypad, she is presented with a touchscreen tablet and told the keypad is on the screen. "I can't see it", she says. "Whisper your PIN to me then, love", says the receptionist.

If you're waiting for the punchline, there isn't one. This isn't a politically incorrect joke. It actually happened to Alice, a blind woman from Geelong, Victoria, when she visited her local doctor's surgery last month and met [Albert](#), the Commonwealth Bank's revolutionary new EFTPOS terminal.

[Albert](#) has been out for just under 6 months and there are already over 3,000 terminals out there.

The issue? [Albert](#) was released with no accessibility features built into it.

"This isn't an isolated incident", says Ted McCoskey, President of the [Digital Gap Initiative](#). "Whether you're talking about online shopping, EFTPOS & ATM machines, apps on mobile phones, accessibility is always voluntary and left to 'best efforts'."

Gisele Mesnage, founder of the [Digital Gap Initiative](#), says: "It is incredible that, even though we are now truly in the digital era, there are no mandatory standards or compliance-based regulations around digital accessibility in Australia. Companies are left to develop their own standards on accessibility using words like 'accessibility should be considered'."

Ted McCoskey: "What does the propagation of inaccessible touch screen point-of-sale devices such as [Albert](#) mean for the estimated 350,000+ people with a vision impairment of some sort? Blind and low vision users are only the tip of the iceberg. Many other users rely on the tactile nature of current model EFTPOS machines in order to enter their PIN numbers. Those with Parkinson's or other dexterity issues. Think of anyone you know who has trouble using a touch screen mobile. Many people with cognitive or other learning disabilities also rely on tactile clues to complete tasks like this."

Gisele Mesnage: "Where does this leave the [businesses who have signed up](#) for an [Albert plan](#) - and they include Foot Locker, Event Cinemas, David Jones, hotel chain Rydges and the parent of petrol distributors Mogas and EasyFuel? What will it mean when a customer cannot complete a payment transaction because they cannot enter their PIN in the EFTPOS device? What will it mean if an employee with a disability is unable to use the apps on the tablet?"

In the United States, it is predicted that the [next wave of lawsuits under the Americans with Disabilities Act \(ADA\)](#) will be against businesses that use inaccessible touch screen point-of-sale terminals.

CBA had an opportunity to demonstrate progressive thinking and rise to the challenge of integrating accessibility in the design of its innovative product. The bank had both its own [Accessibility and Inclusion plan](#) and the [Banking Industry \(ABA\) Standards](#) to refer to. This does not seem to have made an iota of difference. Ultimately, the responsibility for yet another example of how the digital gap is perpetuated lies squarely with government.

In the anecdotal example of the incident in the doctor's surgery at Geelong, there were four parties involved: the patient (the customer), the receptionist (employee), the doctor (the merchant) and CBA (the vendor). All parties, including the bank, were in a sense casualties of the absence of regulations on digital accessibility.

We can only hope that in his new role as Prime Minister, Malcolm Turnbull, who formerly held the office of Minister for Communications and headed the [Digital Transformation Office](#) (DTO) will show leadership on this critical question.

The [Digital Gap Initiative](#) plans to go to Canberra on 12 November 2015 – [World Usability Day](#) – to voice our message.

Please visit the website of the [Digital Gap Initiative](#) and read our first editorial on these issues.

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