"Access to banking services is a human right that needs to be observed by every bank, but increasingly it's also a commercial reality for every bank – every customer counts"

Anna Bligh AC
CEO, Australian Banking Association

"There are many industries in Australia that aren't delivering as effectively as the banking industry does. These principles will assist in further improvement."

Dr Graeme Innes, Disability Advocate

Australian Banking Association

P PO Box H218
Australia Square NSW 1215

T 02 8298 0417

E reception@ausbanking.org.au

W www.ausbanking.org.au

Australian Banking Association

Every customer counts

The banking industry is committed to ensuring the accessibility of all banking products and services for all people, including those with a disability.

Australian Banking Association

Technology is changing rapidly, no sooner have we got our head around something, that it is superseded by the next advancement.

The introduction of the smart phone more than 10 years ago was a game changer – how we:

- listen to music
- take photos
- look at maps
- keep in touch
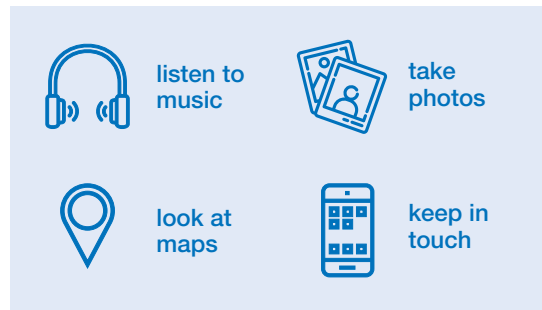
It is also part of the digital revolution that has impacted how we bank. Everything is now available at the touch of a button, the swipe of a screen, or the tap of a watch, card, phone or ring.
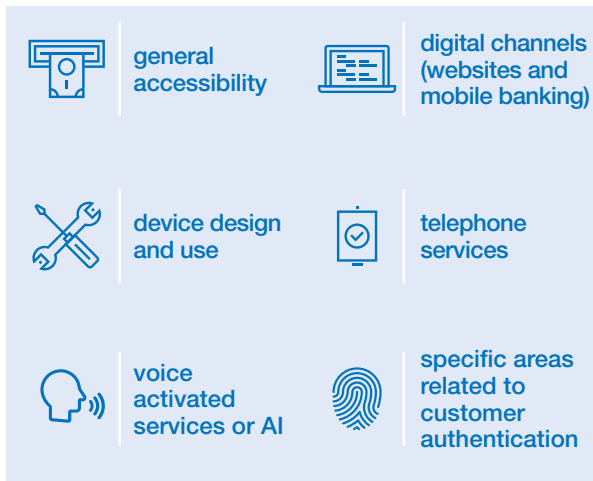

'Inclusive design for everyone leads to better outcomes for all users, not just people with disability.'

When it comes to banking, *every customer counts*, and banks wanted to make sure that their apps, ATMs, online services, in branch services and any other banking related products were accessible to all Australians.

As part of its commitment to inclusive banking the industry undertook a comprehensive review of the standards.

Led by Dr Graeme Innes it was the first review since 2002 and was supported by various bank representatives who formed the Accessibility Working Group. He also sought input from key disability sector stakeholders and technical experts.

The result is a set principles, that cover all areas of banking, including:

- general accessibility
- digital channels (websites and mobile banking)
- device design and use
- telephone services
- voice activated services or AI
- specific areas related to customer authentication

The *Accessibility Principles for Banking Services* are based around Universal Design Principles and WCAG Principles.

To help keep up with rapidly changing technological advancements, the Principles will be reviewed every two years.

'Technology is designed to make our lives better... but what if you're one of the more than four million Australians with a disability?'

The principles ensure that banking services in Australia are optimally placed to deliver the best accessibility and inclusive experience for their users.

The three dimensions to inclusive design encompass:

1. Recognise diversity and uniqueness
2. Inclusive process and tools: include people from diverse groups, with diverse needs and perspectives, into product and service design
3. Broader beneficial impact: takes into consideration the context and environment and seeks solutions that benefit everyone through flexibility, adaption and personalisation.