

Accessibility for people with reduced mobility

Version number	Date	Description
1.0	05.10.2023	First publication
2.0	03.07.2024	Second publication

CASH points are ATMs that are being installed across the country in places that people go to regularly. The CASH points are installed

- as through-the-wall machines:



- in public squares:



- in dedicated indoor spaces with an entrance door:



We strive to ensure that these CASH points are as accessible as possible to people with reduced mobility.

Our CASH points are classified using a traffic light system (green, orange, red) according to their level of accessibility.

Full accessibility is unfortunately not always possible everywhere due, for example, to a steep sloping road, excessive structural works required to lower the ground level sufficiently in a building or a basement which limits options, etc.

Our aim is to maximise the number of “green” cash points and ensure that at least 75% of them are fully accessible by 01/01/2026.

We have established the above classification so that users know what to expect.

The choice of locations for our CASH points is determined by a set of criteria that are described below.

1. Choice of locations

A balanced network of ATMs takes account of living and working environments, the places where cash is used (shopping centres, hotels, restaurants and cafés, etc.) and the means of transport used (public transport, car, bicycle, walking, etc.).

We therefore wish to have a presence at the key locations that people pass by or through on a daily basis.

We also strive to be present in as many different types of locations as possible, from village squares to large shopping centres, to very busy high streets and quieter town centres.

In large cities, we strive to target a mixture of pedestrian zones and locations accessible by car. As regards the latter, we try to find locations close to (long- or short-stay) parking spaces.

That is why we also consult local authorities.

2. Accessibility for wheelchair users, people who use walking frames or who have another motor disabilities - architectural considerations

Our communication includes pictograms to inform users about the level of accessibility of our CASH points.

The criteria that we take into account when deciding whether a site is “red”, “orange” or “green” have been defined in conjunction with the association Inter.

These pictograms are to be interpreted as follows:

- **Green:** accessible to wheelchair users; the door is at ground level and is sufficiently wide to access the cash point without any assistance.
- **Orange:** partially accessible to wheelchair users; the space may be too tight for the wheelchair to turn around, the ground may be slightly too inclined and/or the door may be a little too narrow: the site is therefore less accessible to wheelchair users and assistance may be required.
- **Red:** not accessible to wheelchair users; the entrance is a considerable distance from ground level, there are some steps up to or down to the entrance or the door is not wide enough. At such locations, we invite those affected to use another CASH point. Our locator enables users to find the closest CASH points and provides information about the accessibility of each location.

Through-the-wall or kiosk CASH points

The CASH point is positioned at such a height that the keypad and card slot are accessible to everyone, including people of small stature and wheelchair users.

This means that 99% of our through-the-wall or outdoor kiosk CASH points are accessible to people with disabilities. Unfortunately, this figure cannot be increased to 100% for architectural reasons in some cases.

For CASH points located indoors, such as in shopping centres, we tend to choose locations close to the entrances or the main hubs. If we are not located on the ground floor, provision is made for a lift.

CASH points in a CASH shop

At the CASH shops (dedicated indoor locations for CASH points, which sometimes have a money deposit function), the ATMs are also located at such a height that the keypad and card slot are accessible to everyone, including people of small stature and wheelchair users. If the location is nonetheless classified as “red” (inaccessible) or “orange” (partially accessible), this relates to access to the indoor area (door, threshold).

When we look for indoor locations, we try to give priority to spaces that are accessible to people with reduced mobility to the extent that this is feasible in the given street or area. To do this, we must often adapt the location, which we do to the extent possible in our capacity as tenants.

The space needed by wheelchair users or people using walking frames to turn round is also taken into account. No additional obstacle is erected in this space. If necessary, the door is fitted with an automatic closing function, which can be activated via a clearly visible button.

3. Our automatic teller machines (accessibility + screens)

Our automatic teller machines have been meticulously tested in a laboratory by a user group put together by the associations Inter and CAWaB. The screens, language and different component parts of the machines were subjected to a critical review.

The groups comprised:

- people with a visual disability, the visually impaired or the blind;
- people with a physical and/or motor disability;
- people with a mental disability;
- elderly persons;
- foreign language speakers;
- people who are illiterate and/or digitally challenged.

We drew a number of conclusions from this exercise. Of the 30 suggested improvements, 11 were implemented and 10 are studied. The annex contains the details.

We will thus be acting on two thirds of the recommendations.

When we purchase new ATMs, we will systematically take into account the advice of the associations Inter and CAWaB and the standards laid down in the European Accessibility Act.

As regards the other recommendations, they cannot currently be implemented due to technical or legal reasons. We are monitoring developments on the ATM market and will continue to do our utmost to improve access to our CASH points to the extent possible.

Our choice of ATMs is dictated by the products currently offered by existing suppliers. Unfortunately, there are no ATMs on the market that have leg room under the screen. Currently the only means of accessing the screen is to position the wheelchair in a lateral position in order to get close enough to the machine. We are well aware that not all users are able to do this. When purchasing new ATMs, we will examine, in conjunction with the aforementioned organisations, whether ATM suppliers can propose an alternative that offers ease of use while still complying with the security rules.

Last but not least: all the CASH points are accessible to the visually impaired for the purposes of withdrawing cash and changing their pin code.

They just need to bring their own earphones, plug them in and the machine does the rest: as soon as the earphones are plugged in, the audio guide starts. At the same time, the display screen switches off as a security measure and the user can perform his transaction by simply following the audio guide. As soon as the earphones are unplugged, the ATM reverts to its standard mode.

Braille stickers will also be affixed to the key components of each ATM so that the visually impaired and the blind can easily identify them (card reader, etc.).



Annex: the 11 improvements suggested by the associations INTER and CAWaB that we've implemented

The associations assessed four areas:

1. External communication:

- Description of what we are doing to ensure that our ATMs are accessible

2. Screens and software

- Adaptations for the colour blind
- Contrast adjustment keys
- Avoid colour gradations
- Adapt the size of the characters on the screen
- Harmonisation of vocabulary
- Clarification of icons
- Assess the time delay before the transaction is cancelled (not too long or too short)
- "Are you still there?"-type screen clarification
- Clarification of certain instructions or options

3. Audio guide for the visually impaired and the blind

- Add more functions (check balance).

4. Equipment

- No action taken yet

Annex: the 10 improvements suggested by the associations INTER and CAWaB that we are studying for implementation

The associations assessed four areas:

1. External communication:

- Make the locator available www.cash.be (even more) accessible thanks to voice technology

2. Screens and software

All the actions are activated

3. Audio guide for the visually impaired and the blind

- Braille display (sticker)
- Option of skipping explanations
- Explain how to adjust the volume
- Simpler and more concise instructions
- Explanation of the functionalities of the keys
- Description of the keypad
- Explain the emergency procedure to stop the transaction safely
- Add more functions (choice of banknotes).

4. Equipment

- Another privacy filter: 2 directions instead of 4 to allow for good visibility from a low height (people of small stature and wheelchair users).