

A man with dark hair, wearing a dark grey t-shirt, is seated in a silver wheelchair at a white desk. He is looking towards the camera while his hands are on a silver laptop. On the desk to his left is a small potted plant with green, spiky leaves in a light blue pot. The background features a window with light-colored wooden blinds and a white brick wall. A yellow banner is overlaid on the right side of the image.

Accessible Banking Outcomes Forum: event two

Hosted by EY and UK Finance
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The EY logo consists of the letters 'EY' in a bold, white, sans-serif font. A yellow diagonal line is positioned above the 'Y'.

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Pivoting to action

The first forum in our accessible banking series provided insights into the difficulties many people face completing actions the majority take for granted. These lived experiences showed our participants first-hand the role their businesses need to play to alleviate these accessibility challenges across the banking industry. With an aim of implementing meaningful industry-wide change, the purpose of the second forum was to begin tackling some of these problem statements head-on.

Following a cross-sector panel discussion with an active Q&A, breakout groups were assigned a participating charity to hear about their chosen problem statement - for example, RNID brought the issue of a deaf person wanting to take out a mortgage and receive appropriate support throughout that journey. Utilising both industry experience and the charities' insights, the effects of the problem statements were fully analysed, solutions brainstormed and presentations crafted for our discussion with a cross-sector panel. This document outlines the insights and experiences shared by participants, both charities and organisations alike, and showcases the potential that exists in creating tangible solutions to real-life problems using the power of co-creation.

Charities involved:

RNIB

See differently





Key takeaways from the event:

- 1** Senior sponsorship and oversight are essential. CEOs of the most progressive organisations have embedded accessibility into their strategies.
- 2** Data (used ethically) is a powerful resource to banks, helping to create positive experiences for all customers.
- 3** Accessibility and inclusive design must be more than a regulatory compliance exercise.
- 4** Nothing is unachievable: we need to focus on tackling the hard problems.
- 5** Creating greater visibility, awareness and signposting services offered across the industry is critical.
- 6** Learning and driving change collectively as an industry will help deliver results more quickly.

Accessibility insights from a cross-sector panel



Hector Minto
Lead Accessibility Evangelist



Radha Gohil
Data Ethics and Digital Standards



Richard Harris
Head of Strategy and Advisory

What does it mean to be inclusive?

Inclusivity at its core, means to provide products and services that can be used to the same level by everyone. In the first instance, the net should be cast as widely as possible, designing solutions that aim to be inclusive at conception rather than closing the door on certain groups. Retrofitting services to be compliant often leads to less than suitable outcomes for customers. For example, during the panel we heard from Shell who utilise a mobile app service to provide accessibility information for their petrol stations, i.e., pay at pump facility. In a financial services context, this model could be used to highlight accessible ATMs and branches, providing end customers with the ability to engage with banking in a way that supports their individual needs.

Being accessible is a wide-reaching statement – how do you make this a less daunting challenge?

Ultimately, providing optimal outcomes for customers is a goal that all organisations need to work towards, and this becomes even more important for customers who may have accessibility requirements. Whilst banks will each have existing individual approaches, they need to see the value in co-creation and sharing knowledge - through events such as this forum that bring the industry together for a common purpose. Further, those affected by these challenges want to be part of the solution. Having a diverse workforce and different individuals with lived experiences involved in the design process from the onset allows for the creation of more robust products and services that meet the needs of all.

How do organisations change from their current approach to have the biggest impact?

Organisations should utilise the innovation that technological advancement has provided and which they frequently use in other areas. Data collection of customers' accessibility requirements can highlight areas where the biggest impact would be made. Additionally, targeted advertisements or push notifications, which highlight the range of support available, help to signpost what is available to those who may need it. Lastly, change from the top-down needs to be implemented, thought leaders should be promoting the idea of accessibility at every opportunity and influencing cultural change to embed a shared vision of an accessible future across their workforce.



Key takeaways from the design breakouts:

Alzheimer's Society

Together we are help and hope for everyone living with dementia



Problem Statement: A person with dementia is unable to remember or communicate their security details

- ▶ Dementia is the greatest health and social care challenge of our time.¹
- ▶ 900k people in the UK are living with dementia, 1.6m will be living with dementia by 2040.²
- ▶ 42,000 people under the age of 65 are living with early onset dementia.³
- ▶ If we do nothing, **one in three people born today will go on to develop dementia.**⁴

WHO

People with dementia and other cognitive issues and their carers. This problem may also affect others e.g. those with mental health issues etc.

WHAT

Customers will be trying to access financial services, (e.g. their accounts, products, services etc.) They are required to recall security information or navigate checks (sometimes complex and multi-step processes) and communicate this through every channel for almost every action.

WHERE

This can happen anywhere through all channels, including chat functions, phone/online banking, ATMs etc.

WHEN

This is an issue every time the customer is trying to pass the security clearance for any banking activity or take out cash from ATMs. Some occasions may be worse than others for the same customer depending on the situation, and how their dementia affects them. They may be with a carer or alone.

WHY

This problem needs to be solved to (i) ensure that people with dementia receive at least as good and accessible a service as other customers, (ii) ensure that people with dementia can continue to lead independent lives where possible and to access financial services and products and (iii) support colleagues in their roles.

Potential solutions for consideration:

The discussion was focussed on potential banking services or features that can help an individual with dementia get through security clearance whilst conducting banking activities. In the short-term, banks can focus on training their employees with more specialised "dementia accessibility" training. Care flags can be provided at an early stage (probably whilst opening the account or through BAU interactions) and should be updated depending on behaviour patterns. Additionally, incentives to hold power of attorney will encourage account holders to nominate a carer.

In the long run, the communication of security details can be enhanced by integrating high-tech biometric tools, i.e., voice recognition, face recognition, fingerprints. Adding additional friction in customer journeys such as notifications to a carer, can help to protect the customer and mitigate the risk of fraudulent payments being made. Lastly, banks can consider developing technology that uses easily recognisable bank logos to help customers connect to their bank from a basic mobile device. Omni-channel banking can also help customers in accessing banking services from anywhere, regardless of their location.

1. <https://www.alzheimers.org.uk/about-us/who-we-are>
2. <https://www.alzheimers.org.uk/blog/how-many-people-have-dementia-uk>
3. https://www.alzheimers.org.uk/sites/default/files/migrate/downloads/factsheet_what_is_young-onset_dementia.pdf
4. <https://www.alzheimers.org.uk/news/2023-10-20/19000-people-england-could-be-living-undiagnosed-young-onset-dementia>

Money and Mental Health Policy Institute



Problem Statement: A person with mental health problems is struggling to control their spending when unwell

- ▶ 46% of people in problem debt also have a mental health problem.⁵
- ▶ 86% of respondents to a Money and Mental Health survey of nearly 5,500 people with experience of mental health problems said that their financial situation had made their mental health problems worse.⁵
- ▶ Whilst unwell, six in ten (63%) people found it harder to make financial decisions, 42% put off paying bills and 38% took out a loan that they would not otherwise have taken out.⁵

WHO

Customers with impulsive spending and who have a trusted friend/family member to help

WHAT

They will be taking out credit agreements, buying gifts or things for others and sometimes multiplying volumes of purchases. This is unwanted spending and can sometimes lead to serious debt and financial difficulty.

WHERE

This can happen anywhere and anytime including card payments, ATM withdrawals and online spending.

WHEN

This could happen at anytime, but could be exacerbated during major life events, such as death, divorce or stress.

WHY

It's important to solve this to prevent financial harm as well as deterioration of mental health.

Potential solutions for consideration:

The team came up with a few solutions that they ranked from low to high in terms of customer impact and delivery complexity. Potential solutions included raising awareness of power of attorney and third party mandates, whilst additionally making sure that bank staff receive the appropriate training.

From a product perspective, the team suggested joint accounts (customer / carer) where the customer who is struggling with mental problems can open an account with a trusted friend/member of the family who can help them manage their finances when they are unwell. The features for this product would include: (1) notifications to the carer when unusual spending behaviour is detected such as increase of volumes, late night purchases or expensive holiday bookings, (2) manual flag or support needed function for the customer to notify their bank or carer if they are aware that they are unwell and need help. Both proactive disclosure and reactive solutions would be necessary depending on the customer.

5. <https://www.moneyandmentalhealth.org/money-and-mental-health-facts/>

RNIB

See differently

RNIB

See differently

Problem Statement: A person with sight loss needs to make a payment with a touch screen card reader

- ▶ Two million people in the UK live with sight loss. On average a new person is affected every 6 minutes, with the total doubling to four million by 2050.⁶
- ▶ Only 40% of those can manage their finances independently, 40% require a degree of assistance and 20% rely on someone else to manage their money.⁷
- ▶ Further those with sight loss are twice as likely to be digitally excluded.⁸

WHO

Those who are blind or partially sighted (3% of the population). There will be variations in the community on the type of support required and this is an ever-growing population.

WHAT

Those with sight loss require confidence in the moment that they are making an accurate payment, however the solution still needs to provide them with a degree of security. Any solution needs to be rolled out across the board and all involved need to understand the process.

WHERE

This is a situation which occurs in all physical establishments the biggest differentiation between these is the use of a self-service vs. a till managed by a person.

WHEN

This is an occurrence every time a payment is being made with a touch-screen card reader. Addressing this challenge should begin in the initial stages of product building to ensure inclusive design and understanding.

WHY

The importance of this centres around creating an equitable experience from customers. Everyone deserves to have confidence in day-to-day activities and companies should aim to be as accessible as possible. Both provide good outcomes and maintain customer satisfaction.

Potential solutions for consideration:

The team realised the breadth of providers of card readers would provide a challenge in the roll-out of a consistent solution. Therefore, in the short-term, banks should make the most of personal hearing and mobile devices to transfer data securely, which would allow for confirmation of PINs and values. Alternatively, the promotion of services such as Apple Pay or Google Pay could circumnavigate the need for cards entirely. Banks should also embed these offerings into their marketing to provide maximum coverage as the lived experience from many highlight that they do not know the full breadth of support available.

In the long-term however, an exemplar model of a card reader could be created in collaboration with charities such as RNID. The roll-out of such a device would be supported by the government and regulators with deadlines set to allow for fast-paced adoption and grants available to support businesses with the cost of transitioning. Finally, use of such devices should be part of the training of staff who would often be using them.

6. https://media.rnib.org.uk/documents/Key_stats_about_sight_loss_2021.pdf

7. [Voice of the Customer | RNIB](#)

8. <https://www.rnib.org.uk/professionals/health-social-care-education-professionals/knowledge-and-research-hub/reports-and-insight/sight-loss-and-technology-briefing/>

RNID



Problem Statement: A deaf person wants to take out a mortgage and receive appropriate support throughout the journey

- ▶ 12 million people in the UK are deaf or have hearing loss, impacting one in five adults.⁹
- ▶ Up to **150,000 people** use British Sign Language (BSL) as their first language, making it difficult to communicate and interpret written text.¹⁰
- ▶ Deaf people and those who have hearing loss and tinnitus should have access to the same information, spaces and services as anyone else, but many deaf customers have to rely on third parties to use banking services.

WHO

Customers who use British Sign Language (BSL) as their first language, and may find it difficult to contextualise written information. Additional impacted parties include all deaf people and people with hearing loss.

WHAT

Due to their potential difficulty in understanding written text, and requirement to communicate with a BSL user/interpreter, their pain points include personal cost to hire a BSL interpreter, security constraints, limited access to real-time information and a particularly difficult journey if they have not been through the process before. This all results in their choice of lender being directed by service, rather than price.

WHERE

This can happen both remotely (digitally or over the phone) or in branch.

WHEN

This is an issue across the full mortgage journey, both for advised or non-advised products. It is particularly difficult in the education stage of the journey, or when communication with the lender is required.

WHY

Solving these issues will enable improvements in brand perception and a growth of customer book. It also empowers deaf people, whilst adhering to (and going beyond) regulatory requirements.



Potential solutions for consideration:

Solutions to support BSL users in the mortgage journey ranged from short-term, relatively simple-to-deliver strategies, to complex, forward thinking ideas.

In the short-term, ideas were centred around improving direct communication with deaf people. Examples include pre-recording BSL videos educating customers on mortgages, providing product information, and explaining the terms and conditions. Where BSL users require a more personal touch, the ability to book a BSL appointment at the bank either appointed by the bank or via a partnership with BSL interpreters would empower customers.

Using technology, mid-to long-term solutions include using AI-powered chatbots that can communicate using BSL. Similarly, conversations around engaging the wider ecosystem to improve accessibility options resulted in suggestions of a marketplace or aggregator website, that can be filtered to show only those companies/products that offered BSL interpretation, essentially bringing the lenders to the customer.

9. <https://rnid.org.uk/get-involved/research-and-policy/facts-and-figures/prevalence-of-deafness-and-hearing-loss/#:~:text=One%20in%20five%20adults%20in,have%20hearing%20loss%20or%20tinnitus.>

10. <https://rnid.org.uk/get-involved/research-and-policy/facts-and-figures/prevalence-of-british-sign-language/>

Whizz Kidz

We're here for young wheelchair users



Problem Statement: A young wheelchair user, who requires third-party support to communicate, has to repeatedly prove their disability to access banking services and products

- ▶ An estimated 75,000 young people in the UK need a wheelchair to be mobile.¹¹
- ▶ Lack of ease to opening bank accounts, and therefore access to wider banking services, results in people operating in cash and ultimately being more vulnerable.
- ▶ When requiring third-party support to communicate, there are additional complications accessing banking services and products with additional assessments by bank staff needed, repeated justification of disability and potentially additional costs incurred.

WHO

A young wheelchair user who requires third party support to communicate.

WHAT

Having to repeatedly prove their disability in order to access banking services and products.

WHERE

This could happen via both physical channels (e.g. bank branch) and digital channels (e.g. online banking).

WHEN

New or existing customers are trying to access a banking service (including opening a first bank account).

WHY

Every customer, regardless of needs, should have the same choice and access to banking services and products. For young people, it is especially important so they build up financial knowledge and experience.



Potential solutions for consideration:

A dedicated team in banks - 'regional disability advocates' - who support in this type of scenario. This would help the customer group outlined above, and their carers, but also could be used by others with different disabilities.

We also touched on front line training around products from a 'need' perspective. This could be supported by tailoring training sessions for front-line staff and rolling out new frameworks with more support materials and guidance. The 'regional disability advocates' could be called upon as required to support front line staff or perhaps align dedicated times for customers with the disability advocates. They will then be able to navigate the conversations and any challenges faced, improving the ultimate experience for customers and efficiency of staff.

11. <https://www.whizz-kidz.org.uk/about-us/#:~:text=Why%20does%20Whizz%20Kidz%20exist,mental%20health%2C%20and%20physical%20injury.>



So, what is next?

Ahead of the final accessible banking outcomes forum, it is important to take some time to reflect on the progress we have made as a group so far. We began with the shared belief that making banking more accessible is an essential goal for organisations to be working towards. With the support of the participating charities, our banking community have come up with an innovative selection of solutions whose implementation could reduce restrictions that countless individuals in the UK face daily and open the path to a more accessible industry.

However, as acknowledged in the first forum, this change needs to come “top-down” and requires senior sponsorship to help embed cultural change across organisations. When looking at the extent of what can be achieved, organisations must understand that progress lies in cooperation and the setting of industry standards forms an imperative to aim towards.

So, as we move into our final forum in early 2024, participants will tackle the design challenges of their solutions to provide a level of detail that can be taken to senior sponsors. We can collectively set the foundation for the change that we are trying to accomplish.

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