



Internet Society
Accessibility SIG

WEBINAR

Accessible Banking for the Blind in the
21st Century: Experience Sharing from
the Developed and Developing Countries

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Internet Society Accessibility SIG Webinar - Accessible Banking for the Blind in the 21st Century: Experience Sharing from the Developed and Developing Countries

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JUDITH HELLERSTEIN: Okay. Good morning, good afternoon, good evening.

Welcome to the Accessibility SIG webinar on banking issues and how to make banking more accessible for people with low vision.

We are so glad to see all of you here. We have a great response to this webinar. And I know people are streaming in now, but we have a packed agenda. So we couldn't wait anymore.

So we are so glad that everyone is here to join us.

And we are just looking forward to this webinar.

My name is Judith Hellerstein. I'm the secretary of the Accessibility SIG organisation. We are glad to have you here with us. And this is the, this series was made possible through a grant that we had gotten from the Internet Society for looking at how are we going, during the pandemic, how do we work and make things more accessibility for people with

disabilities. There's a lot of issues that are problematic for people with disabilities. When we went straight to a virtual world.

We are looking at what are the obstacles, what are the barriers along the way and featuring different series. This is probably going to be the concluding webinar for this series. We had a series on accessible documents. We had a series on opening series at looking at all the issues of cognitive, hearing, one of the early ones discussed the problems with masks for people with hearing disabilities.

We did a focus on people with hearing disabilities and we've done, we did another section with what's happening in partnership with ISOC Armenia, which was a fascinating thing about working on apps they are developing, what they have been doing. Now we are doing a series on banking.

I am thanking you for coming to this series and stay tuned for more series of this. We are going to be doing a new series starting at later times.

If people are interested in other sessions, we have, join our WhatsApp group and we are working on planning our April event which is going to be at the end of April. Stay tuned and let us know if you have any ideas for any panels or any other discussions. We are very much looking forward to your ideas and suggestions of topics. We can't do this, we can only do this with your suggestions.

Right now I'll turn it over to our moderator, who planned this whole series, Muhammad Shabbir who is also our President. Shabbir, thank you so much for organising this amazing panel.

Shabbir, over to you.

MUHAMMAD SHABBIR: Hello, everyone. Thank you very much, Judith Hellerstein, for the introduction and for starting this webinar.

Ladies and gentlemen, as Judith told you, I'm Muhammad Shabbir from Pakistan and good evening.

Today's webinar is very special because it addresses the issue of persons with specifically blindness or low vision. And it addresses, though it talks just about the banking issues, but there may be certain overlapping issues from the [inaudible] of persons with disabilities and digital accessibility. So we will be discussing.

One of the most interesting things about this webinar is that we have a very impressive line-up of speakers before us. Seven speakers from seven different countries. And all of them are, most of them they themselves have experience of living with vision loss. Most of them, six of them, rather, to be exact, they have vision loss. And they deal with the banking system in their own respective countries.

The seventh speaker, Abdel-Qader, he himself is not has vision loss, but he has many years of working with blindness. Imran Shaikh is from Jordan, and we have an experienced pool of speakers and also the participants, those who will be joining and questioning the speakers, that will also add to the value of this webinar.

Ladies and gentlemen, as Judith told you, we have a full agenda. Therefore, without any further ado I would first invite Majid Khan, a dear friend, thank you, Majid to be a speaker at this impressive webinar. Thank you very much for joining us today. I would like you to share your experience with us.

MAJID KHAN: Thank you so much, guys and thank you for having me this wonderful webinar. And I would like to welcome everyone. My name is Majid Khan. Originally I'm from Pakistan. And I have been here in the United States almost 16 years. I am an instructor, I have been teaching almost 12 years. And about banking, guys, I think this is very important webinar and I would like to say to all of you that you are doing excellent.

Especially, I would say this is great lack of awareness about blind people and what the blind people can do in banking, especially screen reader softwares and these apps. Even if I am here in the United States, whenever I go to bank and especially I would say the lower staff members, they are absolutely unaware even here in the United States. I have to tell them what can I do on my cell phone or my screen reader like JAWS which might be, you are all aware of the screen reader software.

Once they got to know about these things they are very, very much helpful, especially for me. What I am having here, you know, a lot of good things which makes me, all banking like my transactions, my checking account. For instance, I will give you a few examples. Here in the United States we are all having braille ATM and very accessible and very easy to use. My lot of friends, although I never got experience about the braille but I have seen everywhere. But my friends they are doing this thing and they said it is very accessible, very easy if you want to withdraw your money.

The talking machines like when you take your headphones or ear buds and you can use, it is very accessible. Once you are using and they make sure that it is very safe for you. Once you turn on that option, talking option, you can turn off the screen as well. The screen will

be completely black, like dark black screen so nobody can access, other people can see your screen.

And like if you prefer, you want to read your braille bank statement, like monthly when you receive the statement if you request them, so I want to have my braille bank like monthly statement. So they can send you a statement in braille so you can read that one.

If you are partially blind, like if you have some vision, you can read and they can send you the large print statement, bank statement. If you need a device to read your statement, so they provide you that device as well.

Another thing that maybe you got, guys don't know about that, it is called access checkbook. Access checkbook is very important. It is a checkbook and it is all lines are raised lines where you can feel it. You can touch the lines and you can write your checkbooks. Your check.

And also very important, another thing, especially this problem I was facing when I was in Pakistan. They were always asking me how are you going to sign the signature? This is very important. Here it gives you the options. How would you like to sign?

First where we go like vocational training centers and schools, they teach you how to sign, like sighted signature. Our blind folks in Pakistan which I know very well, they are very much educated, like they got very good master degree, Ph.D. degree, but unfortunately they are birth blind and by birth blind don't know how to sign sighted signatures. It is important to teach them to sign, at least their names.

Once they will go to the bank and they can show them that I can sign because the banking sector, the big problem which they create, how are you going to sign it? And one more thing which I would like to tell. They said your signature will not match every time. And it is very hard even for sighted people to, the same signature all the time. So therefore, we have to convince them we can sign. Plus you can take your signature guide with you. Stamp also you can use it, a signature stamp. But the signature stamp is a little risky. Here the people it is risky, people can take your stamp and they can, you know, fraud, fraudulent signature. They can do that.

The thing I think we need to teach bankers, especially I would say the lower staff. It might be the managers and Officers are good and they can listen to you and provide you the good benefits and facilities.

But the lower staff, we need to teach them. We need to tell them whenever the visually impaired people come to the bank, please guide them and tell them what to do.

Any questions so far, people, guys?

MUHAMMAD SHABBIR: Majid, we will take questions at the end. If you are finished with your intervention I will invite the next speaker.

MAJID KHAN: Okay, sure.

MUHAMMAD SHABBIR: Thank you so much, Majid. Of course, there are certain comments in the chat. Those would be for our speakers if there are any questions in the end and the speakers would have the chance themselves to check the chat and then comment in the interactive session.

MAJID KHAN: Okay, thank you.

MUHAMMAD SHABBIR: Yes, thank you, Majid, thank you very much for your intervention.

These are, of course, not the complete things that banking sector has for people with vision impairment in the United States of America. But you certainly have highlighted certain facilities that are provided to people with vision impairment in the USA. When it comes to accessibility, USA is considered to be the role model, so-called. I would not say the role model, but so-called role model because they tend to have a lot of these facilities and accessibility guidelines and they follow them as well.

Now let's come to the other part of the world, my part of the world. I would go to, before I come to Pakistan, I will go to Bangladesh and ask Vashkar Bhattacharjee to share his experiences. What is the experience in Bangladesh? How do people with blindness and low vision use banking?

Vashkar, the floor is yours. I forgot to thank Majid to keep his intervention in time. So Vashkar, over to you.

VASHKAR BHATTACHARJEE: Thank you very much, Mr. President and ISOC, Internet Accessibility SIG.

I'm happy to tell you today we are celebrating 50 years of independence. It is 50 years of independence day in Bangladesh. Within these 50 years we really progress. Still we have lots of challenges in accessing banking service, digital inclusion also a big challenge for us.

Even though last one decade, we are transforming into a digital Bangladesh. We are now trying to make it inclusive and accessible for all.

Ladies and gentlemen, we have almost 3 million people who are visually impaired in Bangladesh. Even a few years ago they were not able to open a bank account because banks were reluctant to open bank accountings of persons with visual disabilities. Our Bangladesh banks gave a circular, and order which is like anyone can open a bank account only by, I can say 12 cents. Ten BDD. If someone would like to open a bank account, they can open it by only 12 cents, almost ten BDD.

This is a great move by the Bangladesh government and the state bank of Bangladesh, Bangladesh bank. Also they have given some circular like people with disabilities can get loan service, et cetera. But in terms of accessibility, there is not much happen. Still we are not able to use any banking service by our own.

Including Internet banking. Personally I am using different banking service, but unfortunately they are not accessible at all. There is no accessibility in ATM. No accessibility for credit card, et cetera.

Even some maximum bank are not really providing us ATM card or credit card. Check is, of course, not accessible at all. And Internet-based banking are not accessible. Websites are not accessible. So even though there is a law, it is called persons with disabilities protection act 2013. There is a separate section for accessibility, digital inclusion, eServices, et cetera. And if any service provider does not comply with the law, any persons with disabilities can go to court for getting compensation. But unfortunately, none of us is getting that type of relief from the court.

But still we are trying. We are doing some advocacy, lobbying. As you know, I'm one who is working with the Bangladesh government as a consultant on accessibility. We A2I, that is a programme of ITD vision and I also work with the Prime Minister of Bangladesh. It is hopeful that one day all of the banking services will be accessible and inclusive for all.

Another issue, literacy among the blind people are very low. Whenever I go for advocacy, as customers, they are very poor. They do their best to make it inclusive for all. I didn't imagine that any bank will give us bank statement in braille. We are now working hard to work with the banking sector of Bangladesh to make things accessible.

They are donating some money now to some disability organisations but they are not investing for making their service accessible and inclusive.

Nowadays in Bangladesh, mobile banking becomes very popular. We all are using mobile banking. So this is also inaccessible. I couldn't find any apps in mobile banking sector which are accessible for people with disabilities.

This is a big challenge for us. And another issue is many mobile phone providers like iPhone, they don't have any texting in Bengali. We are highly dependent on the Android platform. This is another challenge. We are promoting open source technologies and Google text to speech which is popular among persons with visual disabilities. However, the government is planning to develop the national accessibility guideline. They are now making nationality help line, accessible for all types of people with disabilities.

They are making www.my.gov.bd accessible and more 4,000 owe services are dependable. Blind people can make this accessible. They are trying to make one of the largest eLearning platform for people with disabilities and visually impaired people can use that also.

Another issue is we in Bangladesh already adopted the UN Convention on the Rights of Persons with Disabilities. As you know there's Article 9 and Article 21 which is guaranteeing accessibility for people with disabilities with information as a service. I already told you the law, I followed by the UNCRPD. That is persons with disabilities rights protection act 2013. They have the accessibility section.

And also Bangladesh wants to achieve these goals by 2030. UNCRPD -- are important tools for us. Despite all challenges, we hope to overcome all our challenges and will enjoy equal rights with others for accessing banking services.

Thank you, Internet Society for giving me the opportunity to speak here. Thank you, Mr. Shabbir, from Pakistan for inviting me here.

MUHAMMAD SHABBIR: Thank you very much, Vashkar, for this very excellent intervention. So Pakistan, for those who have never had interaction with people with visual impairment and with regard to banking sectors, they now would be realising different kind of issues in different parts of the world.

Now let's go to the Middle East to the Arab world and see how people with vision impairment and banking sectors are dealing with one another there.

We have amongst us Abdel-Qader Suleiman, a good friend who has been working on accessibility and disability for people with disabilities in general and people with vision impairment in particular. So he himself does not suffer, but I count him as a person who is ingrained in people with vision impairments.

So Abdel-Qader Suleiman, the floor is yours. You have seven minutes.

>> Abdel-Qader: Thank you very much, my friend. Let me start by talking about Jordan and our countries are not far away from other countries and from other regions.

Actually, I will divide my speech in two sections. The first section is how blind people suffers from banking system before the COVID and the second section, what procedures and what interaction from the government has been done during the COVID-19.

So I think before the five or six years blind persons in our countries and most of our countries, especially in Jordan, was incompetent because if you want to go to the bank, I mean before seven years, if you want to go to the bank as a blind person you have to bring with you two witnesses people. And everything you do inside the bank, withdraw or pay, you need signature from two persons. And that was actually something hard from the blind person. It is not go with the independence of those people.

So we have problems with people with disabilities especially for the blind people. That we have asked the government to cancel this condition for the back. So blind people after that can start doing banking and financial contribution in the bank independently.

How is that going? So we have sit together with the DPOs and NGOs in Jordan and discussed what blind people need from the bank. We have found that he needs exactly the same as people with no impairment needs. He wants to withdraw his money. He wants to pay. He wants to, let me say doing the business, et cetera.

So we have started to contribute to discuss with the government how to amend first of all the policy with the financial and banking, the central bank, and how we can start from there.

So fortunately we have succeeded to make people open a bank account independently. Blind people now in Jordan can go to the bank and open a bank account. That is the first step.

The second step, was the problem of ATM card or the visa card so blind people were not allowed to get this card unless they are provided some conditions and they can access to several services.

So what we have done that we also have amended this, asked the administration in Jordan to allow people with vision impairment to go to Internet banking and phone banking. We have something called phone banking. You can do everything with your account from the phone. Just you need your bank number, bank account number and you

have a special passcode for the phone call. And you can doing whatever you need, except, of course, to withdraw the money.

So still we have a problem, how to withdraw the money without this difficult conditions. So the government, I think COVID-19 was a good chance to the government and to the people to improve the banking system in general.

So what we have done from two years that we have something called E wallet. This depends on your phone number. Now every person with a disability or without a disability in Jordan has their own E wallet. You can go to your telecommunications company, tem them that I want to open an e Wallet terms and conditions. This allows you to send money from your phone application.

We have discussed this issue with the banking system, central bank actually and the telecommunications companies. They have designed a special application for this issue. So now I think every person can receive money, his invoices and his bills and withdraw money without a visa card or ATM card or business card. Just what you need to go to any ATM, just from your application, just choose that I want to withdraw, for example, \$100. So the banking system will send you a passcode. Just enter the passcode in the ATM and you will get your money.

I think this is very important. It becomes easy for persons with disabilities.

Also through the application you can pay your bills, pay your fees, government fees. You can transfer money from the e wallet. I think most banks provide online also bank account. It is not necessary to visit any branch or ATMs. You can do everything from here.

I think still we have a minor problem. It is not a big problem, I think, because most problems have been done by the government and by the DPOs and NGOs in Jordan.

So we have two problems. First of all, we can't get a braille statement from the bank. And although we have our law, the disability laws in Jordan, which is established and launched in 2017, but as all of us are aware, that braille costs some money for people. So it was difficult to make any statement in braille.

What we have done is that you can order, request your statement, an online statement. It will be sent to your phone number or you can get your statement from the bank application. And of course, it will be accessible for voice-overs.

The last one is the Internet connection. Internet connection here in Jordan unfortunately is not so good. Sometimes you get some problems with the banking connection or just for

your transactions. So I think that's all. As I said, Jordan is not far away from the other countries. I think we have, we are facing the same problems. Fortunately, during COVID-19 we have succeeded to maintain these problems and to succeed in doing something good for blind persons. Thank you very much. That's all for now.

MUHAMMAD SHABBIR: Thank you very much, Abdul Qadir for your intervention.

The next person I am going to invite, I am grateful to him that despite his difficulties, he is from Uganda, a good friend Dr. Abdul Busuulwa, if I say it wrong, please correct me.

This gentleman lost his father just past week. We condole him and pray that he and his family recover from this tragedy. Only for that reason I would be grateful to him. But despite his Internet connectivity issues, he has been able to join us. So with great appreciation and thanks, Abdul, the floor is yours.

ABDUL QADIR: Thank you very much, Muhammad. Thank you for the moderation. And thank you for the kind words.

I can also add that today is my birthday. So that is again another good thing to add.

I want to start from where somebody from Bangladesh ended. Issues of signing. Those are challenges here in Uganda. We used to have problems signing so that we opened bank accounts. But with time, as blind people became many, those who went to school and those who had jobs, it became easy to convince the banking sector that we can use thumb prints to sign for opening up bank accounts and also to sign for money and any other transaction.

But it is still a challenge in many banks here. And.

Secondly, you will find that in Uganda we have just made a policy. It is called an ICT policy for persons with disabilities. It is still in draft form. So many of the accessibility features that blinds people benefit from are not yet there.

Like one time I went to bank for a quick study to find out whether they know about an accessible ATM. They told me, you know, these ATMs can be made to speak, but we don't know how to put that speech device on the network. So right now the ATMs cannot speak. So our experience here is that you have to work with an assistant or a guide in order to use your ATM card, but we are not restricted on the acquisition of ATM cards and visa cards.

Thirdly, there is also an improvement around Internet banking and the mobile banking. For mobile banking, many banks have developed apps that you can use safely with your phone. The only problem is that they are not so accessible. So you will need to work with a trusted assistant to help you through the navigations, especially if you want to do a transaction. But many banks at least have that.

And for Internet banking, we have that electronic identifier. But again somebody has to read for you the code that displays on the screen of the identifier so that you can feed it in to the account, especially if you want to open the -- to log on, to log on. Sometimes you need to use that code.

Everything here so far, we are not so independent. I think what you can do independently, if you have an iPhone or another screen reader on your phone, you can easily read your bank statement. That is very possible.

Two, you can open an account and you ask for the digital version of it. That is also not restricted. But if you are doing any transaction, you will have to use an assistant in order to transact properly. Because even entering the digital platform for the first time, they use that feature, the Captcha, which is images, small, small pictures and they need some sighted person to interpret them in order to feed them into the account, the user name and password, so you are able to enter into the system.

Again as I emphasize we still rely a lot on trusted will personal assistants in order to do digital banking.

Yet it should be possible for somebody to, for a blind person to do their own banking. Like one time I was in the Netherlands and I was using ABN AMRO. They have a particular section within their website where they, somebody configures it for you. You should be able to do all the transactions you want without the assistance of somebody sighted.

For example, you can input the monies that you want to send and when you are about to send, they ask for the PIN code. When you put it in your identifier, it will automatically be read by the computer and you are able to send. And the transaction will be complete.

Here it is still an issue of working with assistants. And finally, there is also a problem of ignorance around the banking sector itself. When you go to the bank and you want to ask them to make the banking system accessible, many times they will be asking you many questions that you may answer but not to their satisfaction. For example, when I talked about the ATM, I told them this is something that is very easy and very possible. You can

make this accessible. Those were about seven to eight years ago. But no improvement has been made around that.

So you find that we still have a lot of issues.

Maybe when this law, the ICT policy for persons with disabilities comes out any time, maybe we shall have a stronger mandate to go and advocate for more accessibility in the banking sector.

Thank you very much, Muhammad.

MUHAMMAD SHABBIR: Abdul, thank you very much for this wonderful intervention and very precise, to the point issues that you just highlighted and thank you very much once again for joining us today and for sharing your thoughts despite all the hardships that you have in your days.

I hope my speakers will not mind if I shuffle around the agenda a bit. And so since we have heard a lot about the countries which are developing or under developed or these countries about Africa and Asia, now let's go once again to Europe and see what Gerry Ellis -- Gerry, by the way, works with a bank and has a lot of experience of working with accessibility and disability, particularly with digital accessibility.

Gerry, my question for you, what type of issues? Majid highlighted wonderful facilities that people with vision impairment in our part of the world wish to have. What are the issues that you guys face with your banks?

Gerry, the floor is yours.

GERRY ELLIS: Okay. So thank you, Shabbir, and thank you to the Internet Society.

In Ireland we are quite developed in banking, but we are not that developed in the area of accessibility. From branch to branch it is generally inaccessible but they are very helpful. There are no barriers to say you must bring people with you or whatever.

You can get braille statements sent to you, fine. You can normally access the Internet offerings fairly well. But the branches are not that accessible.

But I didn't really want to talk about banking in Ireland as such. I wanted to talk more about banking in general. I wanted to talk about what are some of the barriers and maybe some of the resolutions.

So if you look at banking in general, there are a couple of stakeholders. Customers and bankers themselves, but there are also the regulators. We have to keep the regulators in mind.

So if we look at bankers, if you break them down further you have colleagues, in other words you have staff members. You have customers and you have communities. Banks are often at the center of communities. So what is good for the bank is good for the community. It is much wider than a one to one relationship. It is a relationship with an entire community and in fact with an entire society.

I worked in technology for 40 years. I want to talk a little bit about technology. Technology can be an outrageous benefit or an outrageous barrier. We have to help make sure it is a benefit and not a barrier.

So technology, one of the things it can do, it can promote, the banks can see cost savings by closing branches and push people towards using technology rather than traditional branches. We have to watch out for that and make sure that technology is accessible.

Another thing that technology can do, it can allow organisations from outside of your country to provide technological solutions in your country. So it is not so easy for us to sort of lobby or to try to influence those if they are coming from outside the country.

So I wanted to look at a particular area of technology, which is artificial intelligence. It is an area I'm particularly interested in and actually doing a course on at the moment.

The influence of artificial intelligence is growing and growing in technology in general but also in banking to try to say, well, what customers have been good customers, who is good to lend to or whoever.

But two of the key concepts in artificial intelligence is bias and fairness. We have to ensure that our needs are included in those key concepts of fairness and bias.

So if we don't do that, it could very quickly we will find that minorities, including people with disabilities, are ignored because this is only technology. It is not people looking at stuff. It is not people that are looking at how to make decisions. It is machines. And machines are based on prior learning. And if our needs are not in there, we will lose out.

The other area, of course, within banking is that we want to have people with disabilities on the staff and increasingly AI is being used to filter applications, to maybe help with who will be promoted, who won't be.

Again, if our needs are not taken into account we will lose out.

So who do we need to lobby to make sure that this happens? Well, what we need to promote, of course, are internationally recognised standards by like the WCAG and the UN Convention on the Rights of Persons with Disabilities and particularly I would say universal design which says that we should be consulted early in the design process and rights to choose the services and processes. That is key.

Lobbying people higher in the organisation that you are trying to promote accessibility, those who have the financial might, those who are making the financial decisions, they need to be lobbied.

We need to lobby those at the bottom of the organisation, those who are the technology people doing the will designing, doing the developing, doing the testing. We need to lobby them to make sure that they know how to do it. Once the people are outside, this is the way you want to do it, we need to teach them how do you do it.

But we also have to talk to government and to regulators. Remember, banking is very heavily regulated. We have to lobby banking representative organisations. But we also have to lobby the technology representative organisations, like in Ireland our BDR computer society. So we need to promote universal design and so on with those organisations.

And of course, in third level institutions where technology is important.

My final conclusion is promote accessibility, promote it at every level. Recognize who are the stakeholders.

The last point I would say, this is not just as aspiration. Accenture about 18 months ago produced a report that demonstrated very clearly that accessibility and diversity is not just the right thing to do but it is economically beneficial to those organisations.

Keep it in mind. Nothing about us without us. Thank you.

MUHAMMAD SHABBIR: Thank you very much, Gerry. I am already learning a little bit behind time. So without any further ado I now come to my own homeland and would request a good friend Imran Shaikh who is the Director of media and communication of Pakistan Council to give his intervention and talk about. Although I am quite familiar with the issues in Pakistan, but I know the participants would like to listen to you. Imran, the floor is yours.

IMRAN SHAIKH: Thank you for giving me the floor, Muhammad Shabbir. I am very glad to listen to the speakers around the globe in this brilliant webinar.

And I am working with the Council in Pakistan. I did my masters in 2005. I was partially sighted until 2016. As I am a patient and I ultimately lost my eyesight in 2016 or 2017 due to retinitis pigmentosa. I worked hard for the rights of visually impaired people in Pakistan, especially in the banking sector.

In 2014 the regulator in Pakistan of all banks in Pakistan issued a policy for the rights of, banking rights of the Visually Impaired Persons in Pakistan.

And after some time, the policy was not initiated by different banks.

Before 2014, many of the visually impaired people have their bank accounts just on behalf of their friendly relationship with the branch manager because a few years back we had a system that the branch manager was the authority to open a bank account of any person in Pakistan. And to also issue them ATM card or credit cards.

But later on the policy was revised and the regulator organisation in Pakistan decided to centralize the banking procedures and then they also started to issue a policy regarding the rights of visual impaired persons.

One thing I observed in this discussion that there is a common problem around the globe is unawareness of visually impaired persons that what they can do or what they cannot.

So until 2016 or 2017, many of us tried to open their bank accounts and tried to have ATM cards. But majority of them got failed.

Then fortunately I started to coordinate with the banks and convinced them. And I showed them that policy which was issued by the regulator and I also tried to advocate them that visually impaired persons can operate their bank accounts and also they can use ATM cards and use mobile banking applications if they were allowed.

Then some banks started to open individual bank accounts and tried to issue them ATM cards.

Then our country also, we don't have accessible ATM machines, but we have lots of banks, popular banks who have developed their mobile applications. Those are extremely accessible with the voice over. And also with the top pack and Android. We have two categories of the regulatory policy. As our constitution for our country says that there

should not be any discrimination on the basis of disability, that person cannot have the same as he or she, his colleague has the same.

So the bank started that literate visually impaired and illiterate visually impaired could not be equated.

In banking, signatures are very important. Due to visual impairment, majority of visually impaired people cannot sign. The banks asked us to get training and try to sign the checks. Then I again convinced them that this is not an issue. Now the world is going to the biometric system. So why should we try to be trained to sign the checks? And can a sighted person get training of braille? If he is not needed? Then they said okay, give us a solution. How can we consider a person who is literate or illiterate? Then we gave them the solution. A person who is having, who have any kind of degree, who he or she will be considered as literate. He is putting their thumb, not because of his illiteracy, due to his visual impairment. Then the banks came to this point and by the grace of God in Pakistan the majority of banks are providing services to the visually impaired people without discrimination.

They issue ATM cards. They issue debit cards. They are issuing the mobile bank, Internet banking. And they are also opening individual accounts.

But lastly, the problem is only that the lowest staff of the branches is unaware how to deal with the visually impaired persons. And unfortunately, I have observed that majority of our visually impaired persons do not have a good behavior with the branch staff. That is why they suffer more than they would not.

So these are the benefits and the problems we are facing in our country. Our government is so suppose sieve with the rights of persons with disabilities, but there is a problem on implementation.

This is because of the unawareness of the general masses. The DPOs of our country should establish good relationship with the management of the organisations, different organisations, and the visually impaired community should also establish a friendly atmosphere with our masses. So by these two things we can overcome the problems faced by the visually impaired persons, specifically in banking sectors.

There are many banks who are convinced and they are providing banking services to the Visually Impaired Persons.

Thank you very much to the Accessibility SIG, especially Shabbir. I'm thankful to all of you from all over the world who have participated in this beautiful webinar.

Actually, I worked hard for the rights of visually impaired persons in banking sectors. That is why I'm very glad that this issue is being taken on the priority and is being discussed on the world level. Thank you very much.

MUHAMMAD SHABIR: Thank you very much, Imran. I really am grateful that you joined us today and shared your thoughts with us.

Ladies and gentlemen, now we come to the last but certainly not the least speaker of today, Anatoliy Popko from Moscow, Russia.

A very good friend and a visual rights activist in Moscow and beyond.

Anatoliy, without further ado, the floor is yours.

ANATOLIY POPKO: Thank you, Shabbir. Thank you very much, Shabbir. Thank you to all of the participants and especially to those of us who share the situation with banking accessibility in your countries.

I want to share real quick what is happening in terms of banking accessibility in Russia. But first of all I will just point out I am totally blind myself and I am 38 years old. I represent Russian Federation in G3 ICT/smart cities for all initiative. That is global initiative for inclusive ICTs and I also run in the dark Russian, that is in Moscow.

That is myself. I run a programme that trains blind and visually impaired people to use computers and other technologies. I know the problem of Russian blind and visually impaired community.

Now, let's go to the financial system of Russian Federation. There is a central bank of Russia. The entire movement towards greater financial accessibility started say five, maybe six years ago when the initiative actually was, the talk about financial accessibility was initiated by Russian singer and activist, a beautiful lady named Diana -- like Stevie wonder in the U.S. She is blind herself and she raised the problem of financial inaccessibility. The idea that Russian bank notes are not accessible. If you try to touch them. So there is no, there is supposedly are tactile marks, but well, I haven't met a blind person who was able to distinguish one bank note from the other using those tactile dots and lines.

So she brought up that question and discussed it with the Chair of Russian central bank. So they started, that impressed our central bank and they started to think well, what can we do to kind of improve the situation?

But basically the work, the actual work began in both central bank of Russia with that regulator and within the largest bank, largest commercial bank of Russia which is called the Sberbank and that bank also decided to treat clients with disabilities as a separate category of clients.

So they organised the division called special bank within the bank structure. So they started, they also started to push for greater accessibility.

Another force behind that accessibility movement is like the official figure, this lady who is a counselor for Vladimir Putin, the President of Russia. And she also just brought that financial accessibility problem in a couple of formal and informal speeches. And the ball so to say started rolling.

So what is happening now? Within the central bank of Russia there is a steering Committee which I am a proud member of. And that Committee Working Group maybe issued several official letters to all the financial institutions encouraging strongly encouraging them to become aware of clients with disabilities and with special needs and more various accommodation methods that could be implemented in terms of digital accessibility. That is the high priority. In terms of just branches.

So the part that concerns the central bank of Russia, I should point out that the bank of Russia officials acted as coauthors of the Russian national standards on digital accessibility. I initiated this work and we do have a national standard on digital accessibility which mirrors WCAG2.1. Basically we do have this standard. Although it is not obligatory. No organisation as of now is obliged to following guidelines represented there.

So the regulator has a strong and clear position on financial accessibility. The second part which I mentioned, Sberbank, it is the largest bank, over 100 million clients. It serves traditionally the majority of clients with disabilities.

So what they did for the time being, they have special division called special bank. They have two totally blind testers. And they test all their products, digital products for accessibility.

Now I am, I use mobile banking a lot. I also can afford myself to just use all the features of mobile banking application. And I can transfer money. I can see my bank account situation. And I really am as independent in terms of my personal finances as probably I can hope for.

When I come to the branch of Sberbank, if the branch has more than four windows or more there is a specially trained person with an electronic system who helps navigating to

the proper window, who helps with ATM if it doesn't, you know, if it is not accessible. Although there are over 20,000 accessible ATMs all over Russia, Russian Federation.

So I think that is more or less it. I only wanted to also point out that Moscow region in Russia may differ, there is a regional difference. But in Moscow, me and my blind peers, friends, colleagues, we welcome and heavily rely on wireless systems like Apple pay, Google pay. I can use those payment systems a lot. So financial sphere, as really has become more or less very accessible. But only if we are talking about the largest bank of Russia. There are still financial institutions that yes, they are hesitant to make their digital products accessible. They do not want to educate their staff. And we still have some kind of problems there. Thank you.

MUHAMMAD SHABBIR: Thank you very much, Anatoliy for this wonderful intervention.

With this our speakers part is over and Judith, can we ask that, I think there are only like 15, 16 minutes left.

So captioner and Judith, can you allow us like 15, 20, 25 minutes more so that we can have some more participation if there are questions?

JUDITH HELLERSTEIN: Sure. If we run over. Right now we have about 20 minutes left. And so I think that should be fine. We may run over five or ten minutes at most. I don't think we need much longer.

MUHAMMAD SHABBIR: Okay. Just I will take two points. So listening to these seven wonderful interventions, there are two main trends that come more often than not which are more common. One is the ignorance of the banking sector about capabilities of the people with disabilities in general and people with blindness in particular.

Since our topic is about people with visual impairment.

The ignorance about the capabilities and what they can do. And this drives the patronizing attitude. The attitude that drives that people with visual impairments are unable to do banking independently. Of course, there are many differences as well in the developed and Developing Countries which anyone attending this webinar from the beginning would have been obvious for everyone. I will not become any barrier between the participants and my wonderful speakers any more.

So there are some questions in the Chair and also you can raise your hand and Judith will call upon you. Judith, can you start calling upon people and allow them to ask questions?

JUDITH HELLERSTEIN: Yes, this is Judith Hellerstein for the record. Mahmood is first. Go ahead and unmute yourself.

MAHMOOD KHALIL: Thank you very much. First of all I appreciate the Internet Society for creating such a beautiful webinar. And we all could listen and listen from around the world.

I just wanted to add one thing. Well, first of all, let me tell you I am from Pakistan. After listening to brother Imran Shaikh, from Russia, from Jordan and Bangladesh and America and other parts as well. We can all understand that Developed Countries had a lot more accessibility than obviously the developing ones. My concern and my question from all these fellows was that we always complain that we are not given enough opportunities. We are not given enough options to avail the better accessibility standards, better accessible banking.

Do we actually think or do we actually work to create awareness within the blind and within the disabled community to be stronger enough and to learn better accessibility and then advocate for their rights? Or we just beat about the bushes? That is what I have seen in my life. I can ask for something, but I don't know what I am asking for. So don't we ourselves need a certain level of education and better accessibility understanding within our own community? That was my question, please.

JUDITH HELLERSTEIN: Thank you so much. Do we have an answer? Do you want to take another question?

MUHAMMAD SHABBIR: Do we have any other hands up?

JUDITH HELLERSTEIN: Yes, we do. We have Abed.

MUHAMMAD SHABBIR: Abed, go ahead.

ABED: Thank you. Just two questions I think for the speakers. The first one, I hear a little about the bank staff training. That's number one. Can anybody tell us about this training, how it was? About what issues? Because I am a bit concerned about what kind of training do the staff concerning the ability of blind persons to do the banking, transfers, for example, or communication.

Number two, I have little herald about the policies. Are there any special policies in the participant countries that can tell me, are there special regulations or laws or something about the banking system? That allowed people with disabilities to do whatever they want? Thank you.

JUDITH HELLERSTEIN: Thanks so much for that.

MUHAMMAD SHABBIR: So anyone from the speakers would like to, would anyone like to take charge of the question that Mahmood talked?

JUDITH HELLERSTEIN: Yes and Majid can also talk about the U.S. Why don't you go first and talk about the U.S.?

MAJID KHAN: Yes, thank you. The first question which Mahmood actually was asking, I think, brother, this is not a problem. I think our blind community, especially our indeed as people are blind or visually impaired, they are well educated and they know what they are asking.

The problem actually is in the sighted community. They don't know and they cannot understand the blind person, what they can do. I think now what we need to do, I have a suggestion, Shabbir and the rest of the other people. If you guys can make a small group and also that practice you can do like in Bangladesh and Jordan and Russia and the rest of the other Developed Countries as well. You can make a small group and they can go to the different banks and demonstrate to them about devices which you have right now. For instance, you have the cell phones and you have laptops and you have softwares. You can show them that these devices we have and through these devices we can have access actually using our apps and websites and the accounts and we can manage easily.

Also you guys can invite them and visit schools, your organisation. And invite them and show them your abilities. So they can trust on you, yes, they can do that.

So the problem is trust.

MUHAMMAD SHABBIR: Yes, Majid, thank you.

The question from Abed, who would like to take that?

JUDITH HELLERSTEIN: One minute, Majid, also one of the reasons why the U.S. has at least at the ATMs and other areas, is because banks are considered part of -- the Americans with Disabilities Act has made banks focus on accessibility issues. Not necessarily online, but actually the ATMs and the other transactions. It is just like maybe the tellers are not aware. But that is why most of the ATMs have headphones and speakers and braille because of those laws.

So many of the advances the U.S. have is because of the Americans with Disabilities Act.

Yes, Vashkar?

VASHKAR BHATTACHARJEE: Yes, I quickly would like to address this question. You know, in our region, if I just consider my country, like only 4 percent of people with visual disabilities are going into school. When they are under the poverty line. Of course, they are not prepared to use the various technologies.

So even though there is many, many DPOs up there, unfortunately all the DPOs are governed and managed like the NGO. It looks like a project of the NGO.

Unfortunately the global movement has very little lasting impact in countries like Bangladesh. They are very -- they know about UNCRPD but they are not implementing anything. Big donors, Bill Gates, et cetera, are paying for disability inclusion projects but unfortunately they are not considering accessibility.

Banking services are not prepared for the persons with disabilities. Even people with visual disabilities are not confident to ask for these services. This is a very critical situation. We can blame us, but we don't have the ability to overcome these challenges without the help without the state, without the help of the community and so-called disability related NGOs, especially NGOs who are just kidding with us. They never invite us to work with them.

MUHAMMAD SHABBIR: Thank you very much, Vashkar, for that intervention. One question that Abed asked, are there any specific policies related to visual accessibility and the banking sector. Yes, we heard several speakers talk about digital technology policies, they are there, they exist. Whether they are implemented and to what extent they are implemented is another story and that is the story we are discussing today. Policies do exist from the UN Convention on the Rights of Persons with Disabilities, high level policies to the individual sector, banking sector and other sector level policies. But when it comes to implementation, then we are faced with barriers. And we try to remove those barriers.

As far as the question of educating ourselves of Mahmood Khalid, yes, you are very much right. We need to educate people with disabilities and people with blindness as well.

In my information, individuals would be educated when they need the information. But institutions, they have no excuse, no excuse at all of being remaining ignorant because if individuals remain ignorant, they impact none. But if institutions and banks and the other government sectors remain ignorant, they impact the societies.

So in this way I would say just people with disabilities are needed to be educated, yes, but more than that NGOs and the regulators need to be educated.

Judith, do we have any questions?

JUDITH HELLERSTEIN: We have one question earlier from the chat. And that was about the European laws. Are there different European laws that ensure accessibility of braille for like braille statements or braille ATMs or speaking ATMs?

Gerry, do you have any comments from Europe?

GERRY ELLIS: Hi, yeah. There is just recently passed in Europe, there is what is called the European accessibility act. And that will force over the next three or four years financial institutions to implement accessibility.

For instance, one of the things that it does, it doesn't say that every ATM in Europe must be accessible, but it does say that no producer of ATMs can produce any accessible ATMs. Indirectly it will make ATMs accessible.

One I would mention specifically from Europe, from the European standards organisation is called EN301549. That is a standard on making technology accessible. It has been adopted verbatim by Australia. I understand that it is going to be, what you call, implemented verbatim in Canada. It is also being looked at by Mexico. This is a very good standard for making technology accessible. I spoke about the importance of technology going forward earlier on. I suggest that we could lobby for that in other countries.

JUDITH HELLERSTEIN: Thanks so much, Gerry. If you can put that in the chat that also would be helpful.

We have a question from Anatoliy.

MUHAMMAD SHABBIR: Anatoliy, you have a comment?

ANATOLIY POPKO: Just a real quick one. Yes, I second what you just said in terms of responsibility of government and financial institutions.

And yes, there are some specific regulations that central bank of Russia issued. And those documents are directed to financial institutions in Russia. If there is a need for those, I can probably send them. Although the translation would be on you guys' part if that is needed.

JUDITH HELLERSTEIN: Thank you so much.

MUHAMMAD SHABBIR: Thank you, Anatoliy. I saw a hand raised and then lowered by Suleiman.

JUDITH HELLERSTEIN: Before Suleiman, we have Muzaffar and then Salman.

MUZAFFAR ALI: First of all I would like to thank for the organisers for this webinar.

The first issue is awareness. We have no webinar within the community about how banks operate, especially for us. We should have actually special need for awareness. This session is definitely a big role to actually play for making awareness within our community.

I wish that you should organise such webinars in the future as well.

I am actually living in Pakistan and I talk about my experience. I have actually opened my account. I got definitely a good behavior with the bank staff. And they actually offered me the ATM debit card, the facility, Internet banking and everything. But the thing is, our ATM machines are not so accessible. So definitely they are working a lot to make it accessible.

MUHAMMAD SHABBIR: Yes, Muzaffar, yes, thank you, we hear you. Sorry to cut you short. There is less time and more speakers to entertain. Thank you very much. We hear your suggestion as well.

This webinar is neither first nor last. As the President of ISOC Accessibility SIG I will say take we will try to organise such webinars, such events again. We are not stopping here. If you have any suggestions, do let us know about the topics. And if you want to organise a webinar or session on your own with the support of Accessibility SIG, of course we are there to support you.

Thank you once again for your intervention.

Salman?

MUHAMMED SALMAN SIDDIQUI: Hello, guys. My name is Muhammed Salman Siddiqui. Thank you, Shabbir, for organising such a wonderful session. One of our fellows that says blind people, those who go to the branch to open the accounts, they also have not good behavior with the staff. Banking staff. But my question is, that if the staff is irritating, if they are not eager to listen to us, I had very bitter experiences when I tried to open the account in some of the banks of my country. So what is the solution then? Should we come back without fighting our case? If they are not listening by polite behavior, our fellow said our behavior is not good with the staff, what do you suggest? What should we do? Thank you.

MUHAMMAD SHABBIR: Imran, you raised this point, think I, if I am not wrong, that people with blindness their behavior is not good when they go to the bank. Am I wrong? Was that you or was it someone else?

IMRAN SHAIKH: Yes, I raised this point. And you are saying that if a staff is not treating you well, you have, you don't need to fight them and shout them as they are not treating you. But you have different forums. You have complaint forum to that bank and you have also the state bank of Pakistan as a forum. You can approach them that so and so branch treated me badly and as a policy state bank has issued these rules and they are not abiding the rules. You don't need to lose your temper. You should approach the appropriate person for guidance.

MUHAMMAD SHABBIR: Thank you, Imran. Judith, do we have any other hands raised?

JUDITH HELLERSTEIN: We do not, but we have a question in the chat. Some people wondered if Gerry could put the report that he talked about, it was one of the larger consulting firms in the chat.

Then we have a comment by Andy Heath who said we are in a bubble. We need to know what is known here to be disseminated everywhere. It is mostly an education issue and sometimes a political issue. But I find that true with the education.

And Andy, do you want to express your opinion while you have your hand up?

ANDY HEATH: Yes, I do. I didn't say it is mostly an educational problem. I said it is both an education and a political problem. And I have said some of this before on previous talks. I'll say them again.

I still think there is a missing layer. I think if you had a system where people wanted to do accessibility, where you've got the stuff at the top, the UNCRPD and then you've got guidelines and standards coming down for that, which is around the detail, but you still have a situation unless you have an ethos in countries, in diverse countries that they want to do accessibility, then you still have the situation where it can be manipulated. It can be got around. Somebody can try to say, trying to save money, do things cheaply. Oh, I don't know want to do that, I don't know about that. It is manipulatable. I think there is a missing layer. Specifically I think that missing layer is about use and ease. And to a lesser extent goals. As well.

Gerry Ellis knows what I'm talking about. I'm talking about, for example, some of the material that started in guide 71 but is now been developed in other places as well.

I hope I can develop that as a theme with you on a future call.

JUDITH HELLERSTEIN: Yes.

ANDY HEATH: I think unless you have all of these pieces together you are going to have the situation where things are exploited. Where people are exploited. Because standards don't fit into an overall framework. They are just little pieces of the problem.

JUDITH HELLERSTEIN: Yes. Andy, that is perfectly -- even organisations who do have the care and they take care to make a website accessible, they don't realize that afterwards it becomes non-accessible as people upload documents that are not accessible. And there is a lack of awareness among people on how to do accessibility.

ANDY HEATH: Absolutely. But there are so many pieces of this that have to fit together to make it work.

JUDITH HELLERSTEIN: Yes, a lot of pieces. Even in the U.S. which is in many places it is working because of the Americans with Disabilities Act, our online stuff is not as good because there is not the same level of enforcement of that because the ADA, although it extends to that, it is not as explicit. So there is not a push for that. There is a political push not to adopt certain new features and guides. Hopefully that is going to be changing.

>> Well, I hope it is changing. I certainly put my own countries within the countries that try to writing he will out of doing stuff and that responds to particular sets of lobbies with lots of money rather than people who are saying accessibility is important, certainly. But that is a political issue. Sometimes one government will have a different view and sometimes they won't.

JUDITH HELLERSTEIN: Right.

MUHAMMAD SHABBIR: Yes.

JUDITH HELLERSTEIN: And Nicholas' question in a chat: In Sweden we have problems with recruiting developers who know about accessibility.

I don't think it is a problem of recruiting. It is a problem of awareness of the web accessibility guidelines, whether it is the WCAG, the authoring guidelines. I think it is lack of awareness. Every developer can do that. They just are not aware. They are not told this is a mandatory feature. That is an issue.

And I know we are winding down.

Any last questions before we wind down? It has been an excellent webinar, about 45 people at one time. We have a lot of discussions here.

But Shabbir, do you have any other final thoughts?

MUHAMMAD SHABBIR: Yes, I just have to thank all the participants, the speakers, not the least. Thank you very much for saying yes to my call. Thank you very much to all the participants for joining us today and enlightening us with your thoughts. And in joining the discussion.

Thank you to the Internet Society for providing us this forum and the funding for organising such kind of events and webinars.

My thanks are also due to our wonderful captioner who remain in the background and made our webinar accessible.

Thank you to you as well.

Last but not the least, thank you to my team: Judith, Gerry, Judith, Greg, Joly and Gunela in supporting me in organisation of all the events and this webinar as well.

This was the sixth and the last webinar in the current series that we ran. But as I said in the beginning, we are not stopping here. There is another proposal that we are putting up and soon you will be hearing from us that we are organising a new series of webinars.

If you have any ideas in this regard on what subject we should organise our webinar on, and also any other suggestions, do share that with us at [Accessibility SIG.org](http://Accessibility.SIG.org). Thank you very much once again for everyone for joining us today. I lastly say that keep the discussion on. It is the way of discussion that we keep on finding the solutions. So keep the discussions on and some day, somewhere around the time we will find a solution. Thank you again.

JUDITH HELLERSTEIN: Thanks again. If you have a session, to host these sessions we apply for a grant apply for a grant to pay for the captioning and sign language if it is needed. We always ask if people want sign language. This time nobody asked for that. In the future we want to make sure we do this in different languages. I know there has been requests for other languages, but we didn't have money set aside in this budget.

But send any request in and also here is my plug. If you are interested in pushing, promoting accessibility and you are a member of an ISOC chapter, not a SIG like ours, Muhammad Shabbir, our President, is running in a chapter elections. If you are a member of a chapter, encourage your representatives to promote accessibility issues. I know Shabbir will be a great representative for this. That's my plug.

MUHAMMAD SHABBIR: Thanks, Judith, for that.

JUDITH HELLERSTEIN: Joly will send out the information on how you can watch this again. Right now it is always on the livestream, but it will be archived on Internet.org, archive.org, the way back machine, it will be there for anyone who wants it. Thanks again for coming to this great webinar and have a great rest of your day and thanks to the captioner for staying the extra ten minutes.

(Chorus of thank you and goodbye.)