



# Card Features for People with Special Needs

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Workshop on Self-service terminals and Assistive technologies

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# About Visa Europe



Visa Europe is **a membership association** owned and governed by 4,600 European banks

It exists to provide its member banks with services and products which facilitate **millions of efficient, secure and convenient transactions** between merchants and cardholders every day





# Card features for people with special needs

Visa Europe has been, and continues to be, active in card standardisation and is a strong believer in the benefits of European and global standardisation.

Visa Europe has taken on the roles of Convenor and Editor within CEN TC224, ISO TC68 and ISO/IEC SC17.

Paul Price is the Head of Card Design within Visa Europe.

Jim Riddell is the English Editor for ISO/IEC 12905: Coding of user requirements for people with special needs.

# Card features for people with special needs



- Card operated terminals do not operate effectively enough for cardholders with special needs because most of those terminals only have uniform man-machine interfaces.
- If terminal functions were to be adjusted to the individual's preferences, this would result in improving the man-machine interface
- If the cardholder could carry his preferences within his card, terminals would be more user-friendly
- Such measures can benefit both ordinary cardholders and those with special needs.
- In addition it will allow machine manufacturers to design to a universally accepted standard leading to lower production costs.



# Card features for people with special needs

- ISO/IEC 12905 specifies a set of data elements to be personalized into the card, encoding cardholder preferences.
- The work was originally published as CWA 13987 (August 2000) *Smart Card Systems: Interoperable Citizen Services: User Related Information*
- Following this, CEN TC224 incorporated the CWA into EN 1332-4: *Coding of user requirements for people with special needs*
- After discussions, it was decided to submit the EN for development into an ISO Standard, ISO/IEC 12905.

# Card features for people with special needs



- It is understood that many people have difficulty in identifying the payment card that they are trying to use.
- This is a problem particularly for partially sighted or blind people who may also have difficulty in differentiating between different plastic cards.
- In order to promote social inclusion in the use of payment cards a solution has been proposed to raise design elements onto the surface of the card.
- This would allow people to feel and identify shapes that would facilitate feedback that identifies that they are using a Visa card.



# Card features for people with special needs

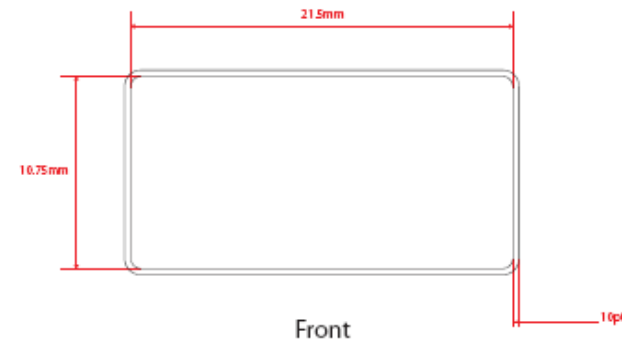
The proposal is that the application of the feature can be done using any printing method that:

- 1) will create an effect that provides a high enough level of tactile feedback to enable the user to identify the feature being highlighted by touch alone
- 2) is robust enough to meet the requirements for wear resistance - NCITS 322 Test Methods

# Card features for people with special needs



- The initial feature highlights the outer shape of the Visa Brand Mark.
- It is intended to extend this to allow additional marks (Bank marks etc) to appear on the cards to further enhance the identification of individual cards





**Thank you**

