



LLOYDS BANK



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# LLOYDS BANK

a case study of UK accessible banking provision

## INTRODUCTION

This case study looks at Lloyds Bank, a member of the Lloyds Banking Group in the UK. Lloyds Banking Group has other household names including Halifax and Bank of Scotland.



This case study builds on our desktop review of Lloyds Bank's visible presence as well as contact with Rachel Vann, a Lloyds Banking Group representative and 'champion' for the deaf community in her own right.



We examined what services Lloyds offers to the d/Deaf community as well as the ways in which these are communicated.



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Lloyds Bank also works with the not-for-profit organisation Digital Accessibility Centre (DAC), which checks that websites and apps are accessible for all customers.

## AWARENESS OF THE NEEDS OF PEOPLE WITH DISABILITIES AND SPECIFICALLY, d/DEAF CUSTOMERS

Lloyds are a leading bank with respect to the disabled community. They estimate they have 4.5 million disabled customers and many of those could be d/Deaf.

In 2017, Lloyds Bank was the first financial services company to undertake a trial with Signly – a British Sign Language (BSL) translation tool. The tool aims to break down the barriers d/Deaf customers face while accessing essential financial information. BSL is the first language for many d/Deaf people, used by around 250,000 people every day and has its own grammar and syntax. After the success of the pilots in 2019, Lloyds Bank announced the launch of the BSL online translation tool.

Lloyds Bank have been the first with many new innovations. They were the first bank to launch the SignVideo service in 2012. They were also the first bank to launch the Hidden Disabilities Sunflower Lanyard scheme across all their branches, recognising that not all disabilities and long term health conditions are visible (see separate case study on the Sunflower Scheme).



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## SERVICE PROVISION FOR d/DEAF CUSTOMERS

### Branches

Lloyds Bank branches have induction loop or voice enhancement systems. There are signs in each branch to tell the customer where they are, including hearing aid instructions. Some branches also have portable induction loops which can be used.

However, feedback from our focus groups suggest that these might not all be technically up to date for use with modern hearing aids and implants. If a d/Deaf customer wishes to have a face-to-face appointment the branches offer the following services:

- Arranging for an interpreter to come along to the appointment, or the d/Deaf customer can bring their own interpreter, with costs repaid at up to £200 for each appointment.
- Arranging longer appointment times for d/Deaf customers, with the appointment in a private and quiet meeting room. However, the experience of our d/Deaf stakeholders is this can be very bureaucratic, there is a shortage of interpreters leading to long delays and some staff are not aware of the procedures.
- Lloyds has also trained some colleagues in BSL and are looking at how to give this option to other colleagues. In addition, every branch has an acetate with common transactions on, to support d/Deaf customers.





## Digital banking BSL SignVideo

The ability for a Deaf and British Sign Language (BSL) user to talk to the bank live through a BSL interpreter online. SignVideo can be used from a PC, tablet or mobile phone. Links such as this YouTube video provide, in BSL guidance, on how to use it (See [video](#)).

BSL SignVideo is also available on the customer's own device for interactions in branch and Lloyds is looking to extend this to be available on in-branch devices.

As we have seen through our own research, d/Deaf people often have to rely on family members or pre-arranged interpreters when communicating with their bank. This makes accessing financial institutions much more difficult and time consuming.

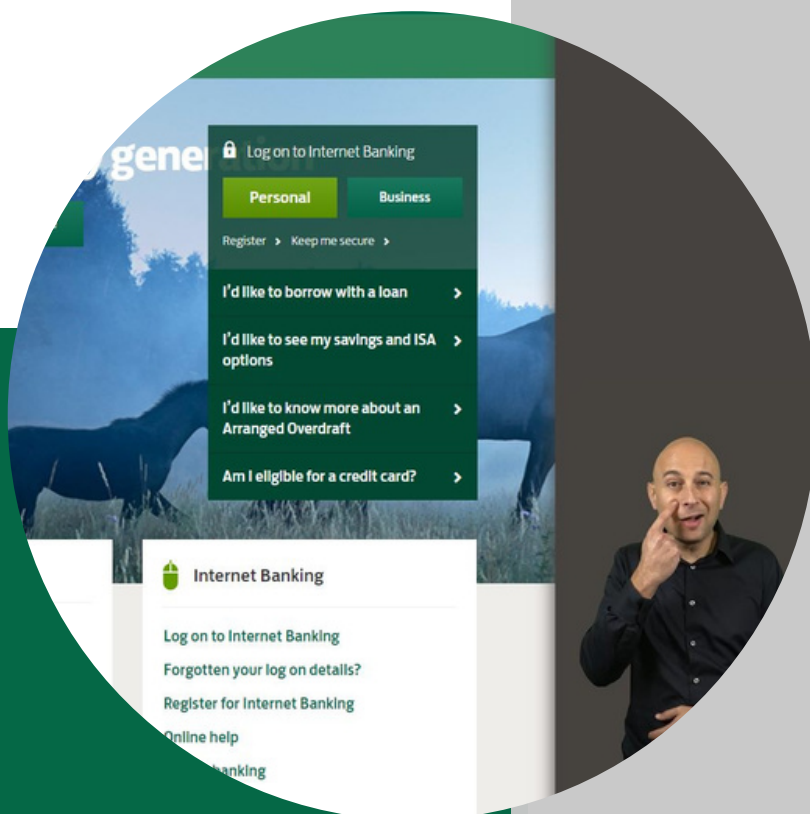
This was the case with Lloyds prior to their use of the SignVideo app, which has significantly helped in removing barriers for the d/Deaf community and providing them with options.

Lloyds also accepts telephone calls from registered NRCPD interpreters.



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# Signly



# Signly

By providing the online BSL videos Lloyds Bank hopes those with hearing impairments will have the ability to make more informed financial decisions. The service is free and allows customers with hearing problems to receive BSL translations of the Lloyds Bank website with the help of Signly Browser Extension assistive technology. The pre-recorded sign videos cover the most popular Lloyds Bank webpages (as requested by the customers), such as information on products and services.

Not all the information on the Lloyds Bank website is available in BSL through Signly. However, if a page has not been translated yet, there is an option to select 'Request Translation' and the bank promises to provide a BSL version in less than a week.



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## Relay UK

Customers who are d/Deaf or hard of hearing can call [Relay UK](#) and type questions to the Relay intermediary who then acts as a go between with them and the bank typing back any responses.

These services are also promoted through the Bank's Facebook site.

## Other service examples

There's also the option for d/Deaf customers to tailor services to fit their individual needs. This is important, as we know from our research that not everyone's needs are the same, with one solution unlikely to be suitable for all d/Deaf customers. Customers are made aware of this option via the accessibility pages on the bank's website.

'Your support options - You can now let us know which things would make banking that bit easier for you. We'll then put the changes in place, where we can – and you won't need to tell us again.'

This should mean that they already know who customers are, so they don't have to go through the steps to identify themselves again. This saves d/Deaf customers time and energy in explaining their needs every time they contact their bank.

In addition, Lloyds is constantly exploring innovative solutions for customers with a range of needs.

Lloyds ran the [Be My Eyes](#) pilot in 2018, connecting blind people securely with the bank to aid with everyday tasks. The insight from this pilot has provided a deeper understanding of the needs of customers who have sight loss.







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## CONCLUSION

Lloyds appears to be well ahead of some other banks in the UK and Europe regarding the services it offers its d/Deaf customers. There also appears to be a greater acknowledgment of the specific needs of the d/Deaf community.

The use of Signly and SignVideo is an important step in equal access to the financial services offered by Lloyds so it is fair to say that the bank has been a 'banking' pioneer in this area.

There are still areas for improvement. What is not clear from their website and our contacts with the bank is how successful these services are in practice. Are these services being promoted effectively to the d/Deaf community and are they being made aware of its existence? Do staff need training to be aware themselves on what these options are and how to use them? It's not just about training staff to be D/deaf aware when it comes to communication or learning some BSL. Also, there does not appear to be a readily accessible complaints process which could be easily used by d/Deaf customers. This was an issue raised by the d/Deaf community during our research.