

SIGNING BANKS

An Erasmus+ project

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Research into Provision of Accessible Services by Financial Institutions



How can we make financial services more accessible for d/Deaf persons?

What kind of support is needed?

What are the steps which have to be taken by financial institutions?





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CONTENTS

The Research into Provision of Accessible Services by Financial Institutions – the Experience of the d/Deaf Community report is structured in the following way:

03	INTRODUCTION A brief general explanation of the project	07	GLOSSARY Some important clarifications regarding the terms used
04	METODOLOGY Guidelines followed in working on the project	08	DESK RESEARCH Breakdown and investigation of the situation per country
06	FINANCIAL SERVICES AND THE ACCESSIBILITY DIRECTIVE A brief overview of the current situation regarding facilities for deaf people	36	BEST PRACTICES Practices carried out in financial institutions in each country

THE SIGNING BANKS PROJECT

Deaf people have been amongst those traditionally marginalized from the financial services sector through a mix of inaccessibility, presumptions of limited need, capacity to manage finances and mindsets that did not view them as a profitable consumer base.

Signing Banks is an Innovative, Human – Centric, Technology program which aims to promote full financial inclusion to people with disabilities in particular to d/Deaf people, including traditional and alternative banking services, online payment services, financial transactions, and mobile banking.



I. INTRODUCTION

The Signing banks project is a European project dedicated on promoting financial literacy amongst d/Deaf persons. An ambitious initiative which we are passionate about and here's why.

The Signing Banks project aims to facilitate deaf people's access to banking and financial services in

order to achieve their full and equal social integration.

To this end, this research has been carried out in various European countries that will provide data on

the state of this issue in their respective major financial institutions.

The aim is to analyse the current situation in each of these countries in order to have a broader view of

the situation in Europe and thus to be able to discuss and analyse appropriate measures.

- Create a repository of best cases in order to undertake a capacity assessment and evaluate critical aspects to develop a solid understanding of how financial organizations can leverage their approaches and solutions with stronger relationships with their stakeholders and partners;
- Create clear guidelines for banking institutions on how to implement accessibility measures in their communication and products in order to facilitate integration of process and technologies, legacy constraints, budgets, organizational constraints and promote responsive design and personalization to promote a personal and customized customer experience;
- Create a training content for disabled adults to improve their financial education and ability to communicate with financial institutions.

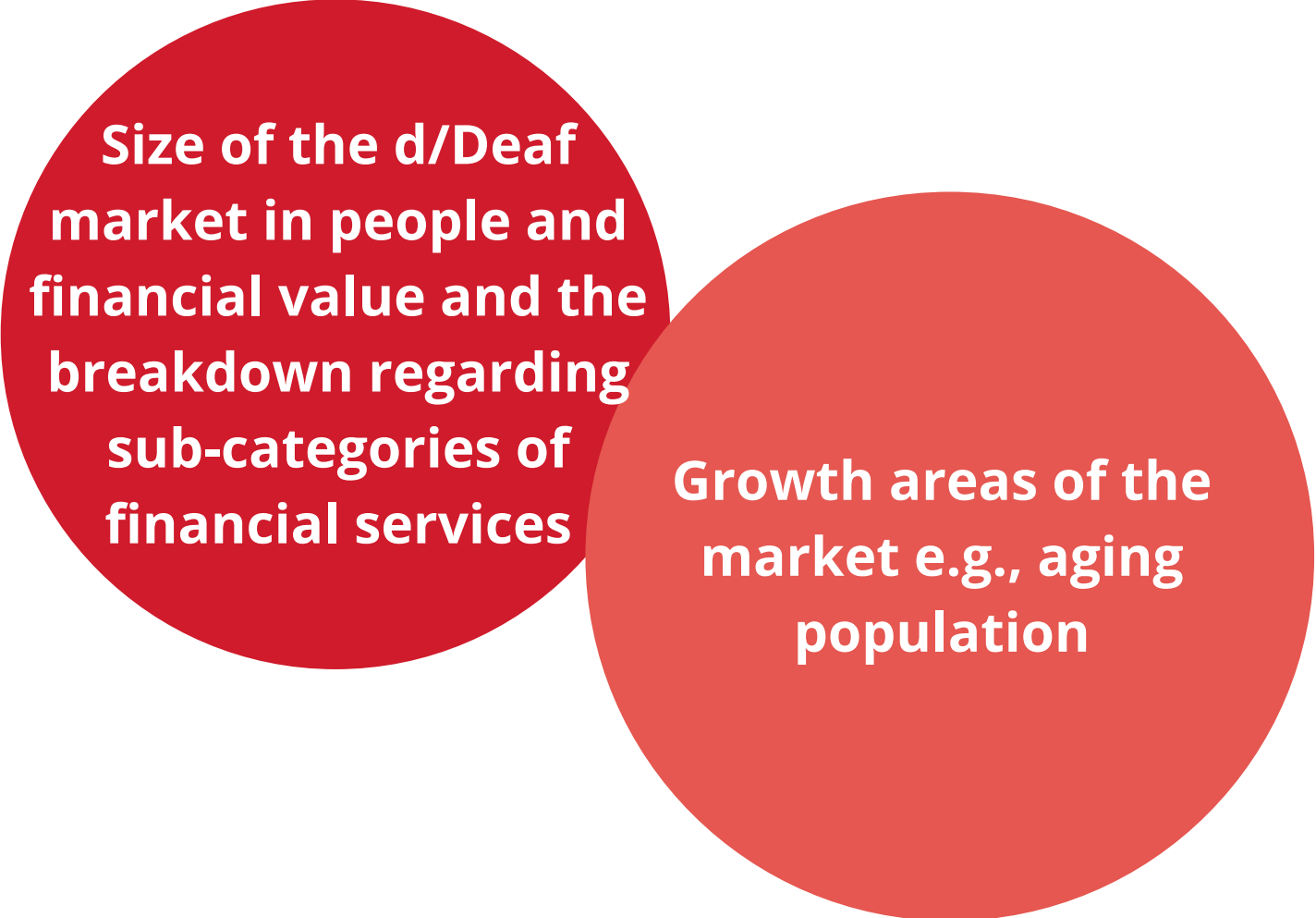
II. METODOLOGY

here we are going to talk about how to approach the matter we are working on. It's mostly some guidelines on the methodology followed when conducting the research.

Financial services have been defined at a project level as monetary financial institutions; payment service providers (including electronic money issuers) and payment system operators; non-monetary investment funds; financial vehicle corporations; insurance corporations. That was made in order to select the correct financial services.

However as financial services may have a different national context each partner further refined that definition for their country prior to undertaking the research and list the type of institutions being targeted.

Once that was established each partner country started to define 2 important aspects:



Size of the d/Deaf market in people and financial value and the breakdown regarding sub-categories of financial services

Growth areas of the market e.g., aging population

Complementary to the identification of the d/Deaf market and the growth areas, the desk research tried to find answers in each of the participating countries to the following questions.

- Who are the major financial service providers?
- Do particular financial service providers specifically target the 'd/Deaf' customer? If so, whom?
- How do financial services try to attract 'd/Deaf' customers?
- What kind of services are provided by financial services for deaf customers?
- What technology support is there? E.g., Signly browser extension; web chats, Next Generation Text (NGT) service, Apps, lip speaking service, Sign-Video Relay
- What people support is there? E.g., Sunflower scheme (UK lanyard identification)
- What communication support is there? E.g., language support (for example British Sign Language (BSL) or Signed Supported English)
- Are there any policies/strategies/campaigns across the financial sector that target the 'deaf community'? If so, please provide examples (e.g. Sunflower scheme UK)
- Are there any policies/strategies/campaigns that particular Companies/Organisations use to engage with the 'deaf community'? If so, please provide examples (e.g. Lloyds/Halifax Customer Vulnerability Support Needs). Are these independently audited/advised on (E.g., Lloyds commission Digital Accessibility Centre (DAC) to check that their websites and apps are accessible for all customers)?

III. FINANCIAL SERVICES AND THE ACCESSIBILITY DIRECTIVE

Financial and social inclusion, assistive infrastructures and tools, multi-channel, universal design and multi-sensorality can be seen as gears in a wider process aimed at giving centrality to the multiple needs of the person.

This process is favoured by the strategic importance of this issue on the European agenda. The European Parliament approved on 13 March this year the Directive on the approximation of the laws, regulations and administrative provisions of the Member States relating to the accessibility of products and services (also known as the European Accessibility Act) which aims to contribute to improving the functioning of the internal market and to prevent and remove obstacles to the free movement of accessible products and services.

According to the Commission, the lack of harmonisation at EU level has led to a considerable discrepancy between Member States' legislation on accessibility, with negative repercussions on both the demand and the supply side. In this context, consumers are exposed to the risk of unequal treatment, while operators are burdened with having to comply with the different accessibility obligations in force.

The Commission's decision to define common accessibility requirements for some basic products and services, including consumer banking services, is aimed at fostering inclusion and equal treatment for EU citizens, as well as greater legal certainty for economic operators, enabling both to enjoy the benefits and opportunities offered by the internal market.

The directive, therefore, also concerns the banking world, since its scope covers - among other things - consumer banking services, identification methods, electronic signatures and payment services, the accessibility of which must be guaranteed. In addition, profiles related to websites, mobile and online applications, self-service terminals and user interface have to be considered.

IV. GLOSSARY

“Deaf” with capital ‘D’

People who describe themselves as Deaf with the “uppercase D” tends to match most of the following:

- identify themselves as culturally Deaf and part of the Deaf community
- they haven’t “lost” anything nor do they like to be labelled “hearing impaired” as they don’t see it as a medical condition nor is it a disability. Instead, they see it as part of their identity
- they have a common use of sign language and on most occasions, it’s their primary sources of communication
- sign language tends to be their first language, but not always
- they have fully immersed themselves in the Deaf culture
- may have attended Deaf school
- takes great pride in their Deaf identity

“deaf” with small ‘d’

People who describe themselves as deaf with the “lowercase d” tends to match most of the following:

- they are not, chooses not or does not associate themselves as part of the Deaf community
- they may have also had little to no exposure to the Deaf community, perhaps due to their upbringings
- hearing loss is referred as a medical condition
- some may refer it as a disability
- they may have gradually lost their hearing and have not yet integrated to the community
- their first or primary choices of communication is not a sign language
- integrates with the hearing world and potentially feels more comfortable there

V. DESK RESEARCH

09

SPAIN

12

BULGARIA

15

UNITED KINGDOM

23

ITALY





Size of the d/Deaf market in Spain:

Spain is one of most populated countries in Europe, so the proportion of d/Deaf people will be significant and worth paying attention to, not just in terms of people in need of social inclusion, but also as valuable customers.

In Spain, data available is quite dated, which evidences that not enough attention and resources are being dedicated to the d/Deaf population. The most recent numbers are from a 2008 study conducted by the National Institute of Statistics (INE) called "AGE 2008". The study found the following:

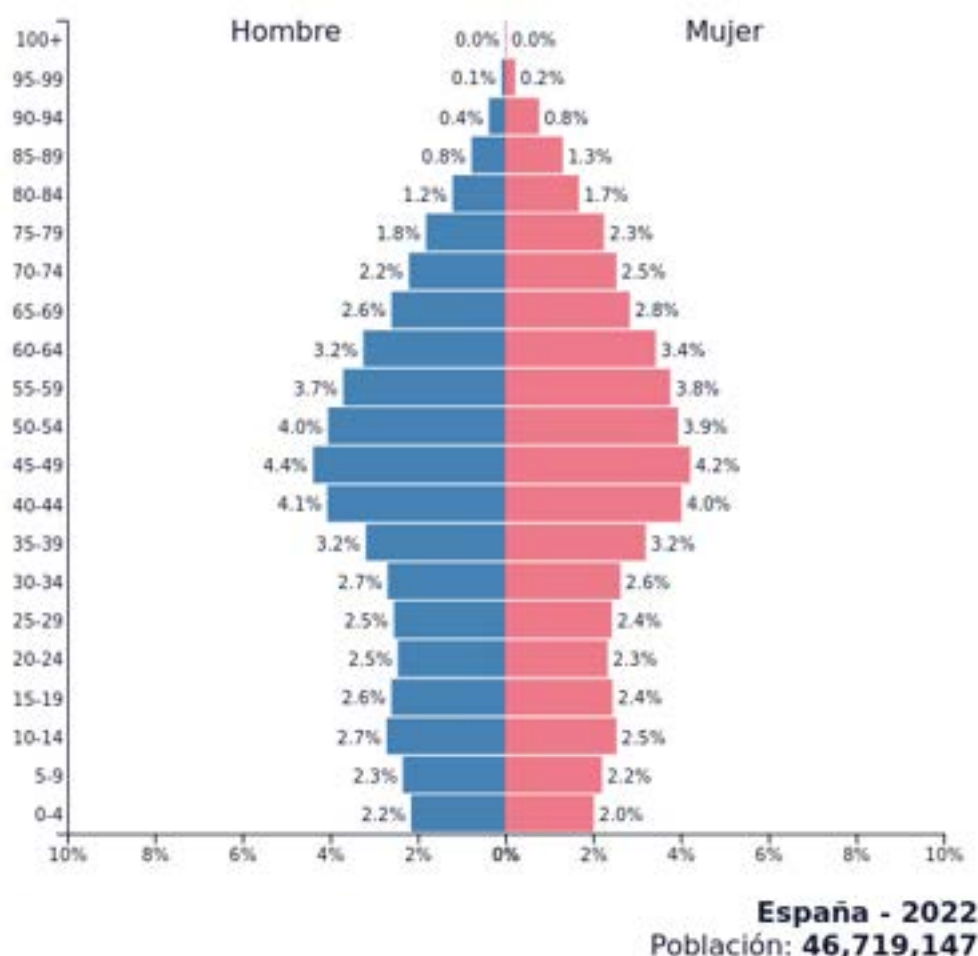
- The number of people with disabilities over the age of six reaches 3.8 million, which it represents 8.5% of the population. In terms of d/Deaf population, numbers indicate that there are 1.1 million people who have a hearing impairment of a different type and degree, representing 2.3% of the population.
- More than 70% of that d/Deaf population are over the age of 65.
- A.G. Bell International, an organization that works towards improving the inclusion of d/Deaf people in institutions and public life, mentions the lack of recent data in Spain and estimates that the numbers could be significantly higher, saying that "If prevalence data from neighbouring countries were applied, the number of people with hearing impairments in Spain would amount to 7 million".
- No clear data on spending power of people with disabilities or d/Deaf -not even an estimate number.
- A 2015 study by ESADE Business and Law School titled "The potential market for people with disabilities in Spain. Opportunities for the creation of shared value in Spain" talked about the real market value in becoming more accessible for disabled people and their families. The study says that "there are 16.4 million households, of which 3.2 million have at least one person with a disability in their families. The family members are generally sensitized with causes involving disability. They are people who fight for the rights of their relatives with disabilities and are aware of what they can contribute to society as workers, and also as consumers. This double aspect should be carefully considered by companies from the point of view of the opportunity to establish loyalty systems, both from employment and commercial perspectives with people with disabilities and their families". The study also mentions how technology and the digitalization of businesses is an opportunity for companies to become more inclusive saying that "This market is therefore a real opportunity for companies, in the sense that if they are able to innovate, develop and market increasingly accessible products from the point of view of usability for the whole population with disabilities, will not only achieve their acceptance and preference and that of their families, but also achieve the recognition of the market as a whole, since they will be able to extend their solutions to other population segments".



Spain is experiencing a 'demographic agequake'. The country has one of the highest life expectancies in the world (83.9 years), however it also has very low birth rates, so their population is aging:

- The ESADE study mentions a correlation between disabilities and age. Data from INE says that 70% of d/Deaf in Spain are over the age of 65.
- If Spain's population is aging, there is a need to pay attention to people over the age of 65 as they will be a big customer base. If there is more people over the age of 65, the number of d/Deaf will naturally increase too. It makes sense financially to provide services for this significant customer base.

Moreover, World Health Organization (WHO) estimates that by 2050, 1 in every 10 adults will experience hearing issues. Growing population.





The financial services providers and the d/Deaf customers

With regards to the technology support provided to the d/Deaf customers, the following is offered:

- Caixabank has adapted ATMs since 2010. The ATMs have a system that works through explanatory videos with sign language that support the client with their financial operations.
- Santander also says they have accessible ATMs however they don't specify what makes them accessible and how many they have across the nation.
- Telesor: A platform that allows you to select the entity that you want to talk to and immediately contact it to start conversing via text. Bankia (now disappeared) and Allianz (insurance company) use it.

With regards to communication support, the follow is offered:

- **Caixabank** announced at the beginning of this year that they had a pilot scheme in which they trained 200 in-branch staff in sign language. They said that their plan is to train staff nationwide once the pandemic is over and mobility is easier.
- **Santander** donated 15.000 'communicative masks', which leave the mouth visible to facilitate lip reading, to universities in Spain. They also have installed Audio induction loop systems, also called audio-frequency induction loops (AFILs) or hearing loops, which are an assistive listening technology for individuals with reduced ranges of hearing. This facilitates communication between bank staff and d/Deaf customers.
- **Allianz** (insurance company) distributed 950 'communicative masks' amongst its staff, to facilitate lip reading of their d/Deaf customers.
- **ING** (insurance company) have a section on 'Accessibility' that doesn't mention services for the d/Deaf. They have a phone line that you can ring 'if you have a disability' but this would not serve d/Deaf either and they don't specify if there's a videocall or chat alternative.

Major financial services providers

These are the 4 main banks in Spain (There used to be 5, but now Bankia has merged with Caixabank):

- CaixaBank.
- Banco Santander.
- BBVA.
- Banco Sabadell.

In terms of insurance companies/corporations, these are the main ones:

- AXA.
- MAPFRE.
- ING.
- Allianz.
- Zurich.
- Reale Seguros.



According to unofficial data sources, people with hearing disabilities in Bulgaria are about 250,000. Unfortunately, official statistics regarding the number of the d/Deaf people still lacks, including basic information related to their age and gender distribution. In addition, up to 5,000 - 7,000 of these are children, whose access to simple education is particularly difficult. The last census in Bulgaria in 2011 found a significant increase in the number of people with disabilities – 435,421 people (6,8%), while the increase compared to 2001 is almost twice. The next census in Bulgaria is planned to be held in September 2021, when more accurate statistics will be available.

К ОБЩО КЛАСИРАНЕ						
№	СТАБИЛНОСТ И РИСК	ЕФЕКТИВНОСТ И РЕНТАБЕЛНОСТ	УСТОЙЧИВОСТ И ДИНАМИКА	РАЗМЕР	ОБЩО	
1	УниКредит България	7.50	4.15	7.45	3	5.8575
2	Банка ДСК	5.80	4.45	10.45	2	5.9325
3	Кредит България (Пощенска банка)	2.40	8.05	10.80	4	6.6275
4	Обединена българска банка	8.00	5.60	9.90	3	7.8500
5	Алианс банк България	8.10	5.95	9.05	8	7.3175
6	Прокредит банк (България)	7.10	7.70	8.10	9	7.6650
7	Розфармбанк (България)	8.70	7.65	9.80	6	8.2325
8	Първа инвестиционна банка	8.00	10.95	7.25	5	9.0275
9	Ta Si Ai Bank	5.20	12.40	6.60	15	9.2100
10	Централна кооперативна банка	11.90	8.60	7.85	7	9.1600
11	Българска банка ДД	9.80	9.55	7.45	14	9.4275
12	Българо-американска кредитна банка	7.50	11.10	10.35	12	9.9150
13	Интернационал асиг банк	11.00	12.45	7.55	13	11.0625
14	Телеком банк	12.90	10.35	10.75	17	11.5275
15	Текстум Банк	12.00	12.75	7.00	16	11.5375
16	Общанска банка	14.50	9.60	11.95	11	11.6100
17	Инвестбанк	12.60	11.60	11.50	10	11.8000
Телю		45%	30%	20%	5%	

Table 1. A rank list of the biggest financial services providers of 2020 in Bulgaria

According to Bulgarian Consumer Protection Law, financial services is defined as any service related to banking, lending, insurance, personal pension insurance, investment, or payment. Therefore, the major Bulgarian financial services providers (the total number of which is equal to 660) might be summarised as follows:

- Banks licensed in the Republic of Bulgaria: 18
- Branches of foreign banks in the Republic of Bulgaria: 7
- Credit Institutions Licensed in EEA Countries providing services in BG: 281
- Bulgarian financial institutions: 201
- Foreign financial institutions in Bulgaria: 10
- Guarantee funds in Bulgaria: 1
- Mutual credit cooperatives of private farmers: 26
- National Investment Funds: 3
- Pension funds: 29
- Insurance providers: 53
- Financial management institutions: 31



The financial services providers and the d/Deaf customers

- **DSK Bank:** In 2018, the bank introduced a video sign translation service for d/Deaf clients. The project is implemented jointly with the “ListenUp” foundation and the TotalK platform, and started in five offices of the bank in the biggest cities of the country – Sofia, Plovdiv, Varna and Burgas. The specialized platform is installed on tablet devices and the customer service is provided through online video gesture translation in real time. The connection between the bank employee in the respective branch and the translator is possible by placing headphones on the tablet thus making the communication with the d/Deaf clients of the bank easier and accessible. To use the service, customers can visit directly one of the five branches and select the “Sign language services” option from the calling system, after which they will be invited to a counter marked with a special sign. For even greater convenience, customers can express their desire to use the service in advance – through the mobile application TotalK, available for Android and iOS. Upon receipt of such request, the sign language interpreters notify the bank’s branch selected by the client and send the client a unique code, which is entered on the device of the calling system on site at the bank. For the technical implementation of the project, DSK Bank works together with the platform TotalK – a social business for providing services for accessible environment for the d/Deaf society in Bulgaria. In this way, the bank joins the cause of removing barriers between the hearing impaired and the hearing society.
- **Allianz Bank:** The initiative of Allianz Bank includes access to information materials and real-time sign language translation for all d/Deaf clients of the company. When visiting an office, the d/Deaf client can easily connect with a sign language interpreter via his smart phone, or through a specifically designed button on the bank’s website which gives direct access to real-time sign language interpretation during the working hours of the bank. The provision of the translation from and into Bulgarian sign language is provided by the “ListenUp” foundation.
- **Raiffeisen Bank International:** The bank doesn’t offer services for d/Deaf persons of any kind.
- **First Investment Bank:** The bank doesn’t have preferential services for d/Deaf people and doesn’t offer services for this type of clients.
- **UniCredit Bulbank:** The bank doesn’t have preferential services for d/Deaf people and doesn’t offer services for this type of clients.



The financial services providers and the d/Deaf customers

Other organizations that also provide real-time sign language translation for d/Deaf clients are the National Revenue Agency and the National Statistical Institute.

In addition, Pension and Insurance Company "Future" has created the information campaign "Our Future" which enables people with hearing impairments to learn the most important things about the pension system and its functioning in a language accessible to them. The information is freely accessible in their website, presented in more than 20 video materials which encompass various topics of pension insurance and answers important questions such as why it is important to save for a pension and when we are insured in a professional fund. The information is presented with a sign language translation, with subtitles in Bulgarian and with sound for visually impaired/blind people as well. With the help of easy-to-understand terms, the essence of the three types of pension funds is explained, the possibility to choose, to change the pension company, what rights the insured has, how the pension is being calculated, etc.

It is important to be noted down that the services for real-time sign language translation for d/Deaf people are provided by the "ListenUp" foundation which is the only organization in Bulgaria that offers access to real-time sign language for the d/Deaf in order to empower them to use services related to banking, taxes, pensions, social security, contribution, etc.

Although just a small number of the financial services providers in Bulgaria actually provide services and support to d/Deaf people, they all have live web chat function, which allows fast and easy interaction between the employee and the d/Deaf person. There are usually some forms of preferential conditions which concern people with serious forms of disability and, unfortunately, not the d/Deaf people – none of the financial services providers analysed in the following study provide preferential conditions for their d/Deaf clients. The majority of the campaigns/initiatives that target the d/Deaf society are carried out by the non-governmental organization "ListenUp" (already mentioned in the text above) striving for education and empowerment of the d/Deaf people and those with whom they interact through various forms of innovative initiatives and services aiming to turn the d/Deaf community into equal members of the society.



The size of the market for financial services for the d/Deaf community can be inferred from the number of people in the community who report themselves as d/Deaf or having some level of hearing loss.. The following figures give an indication of those numbers, but there are variations in the reporting. This partly as it is not a homogenous group. There are sign-language users, those born deaf, the deafened, the hard of hearing and other groups, including those who lose their hearing as they age.

The Market Review of British Sign Language and communications provision for people who are deaf or have hearing loss undertaken by the English government's Department for Works and Pensions quotes:

- Action on Hearing Loss (AOHL) who estimate that there are 11 million adults living with hearing loss in the UK today (one in six of the population). Looking forward the AOHL estimates that by 2035, there will be 15.6 million people living with hearing loss in the UK (equivalent to one-fifth of the population).
- National Deaf Children's Society data showing that there are at least 48,075 deaf children and young people aged 0 to 19 across the UK.
- The British Deaf Association estimates there are 151,000 British Sign Language users in the UK, of which 87,000 are Deaf. The Royal National Institute for the Deaf estimates that there are 12 million people affected by deafness or hearing loss in the UK, who face different communication challenges that can lead to frustration.
- Hearing Link, another UK charity for those with hearing loss estimate:
 - 1 in 6 of the UK adult population is affected by hearing loss.
 - 8 million of these are aged 60 and over.
 - 6.7 million could benefit from hearing aids but only about 2 million people use them.
 - About 900,000 people are severely or profoundly deaf.
 - About 12,000 people in the UK use cochlear implants.
 - Many people with hearing loss also have tinnitus which affects 1 in 10 adults. They may also have balance difficulties.
 - Hearing loss is associated with mental health conditions and also with numerous physical health conditions.

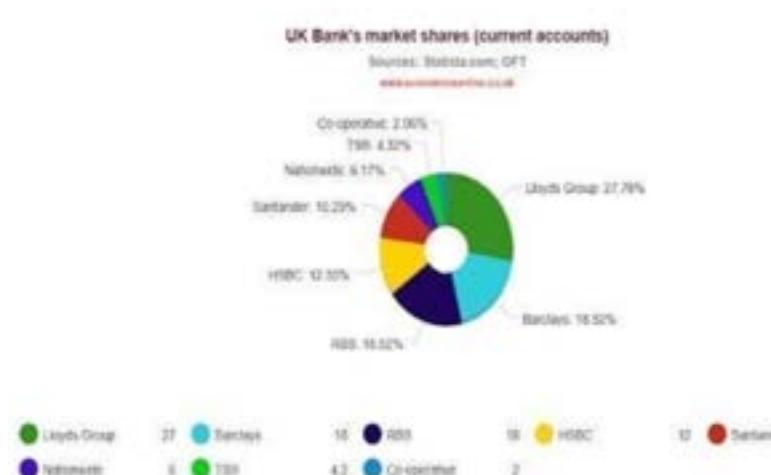
Statistics and projections produced by the UK Office for National Statistics (ONS) have long shown that the UK's population is ageing. Projections published in 2018 showed that in 50 years' time, there are likely to be an additional 8.6 million people aged 65 years and over (Figure 1) – a population roughly the size of London. Given that some of these will experience hearing loss this affects a sizeable element of the financial services market.



Major financial services providers in the United Kingdom

Financial services are the economic services provided by the finance industry, which encompasses a broad range of businesses that manage money, including credit unions, banks, credit-card companies, insurance companies, accountancy companies, consumer-finance companies, stock brokerages, investment funds, individual managers and some government-sponsored enterprises. For the purposes of this exercise the UK team focussed on banks and insurance providers. For project focus on consumer focussed banking - e.g. commercial/retail bank not investment bank. Consumer or personal banking, retail banking serves consumers rather than corporations. These banks offer financial services tailored to individuals including checking and savings accounts, mortgages, loans, and credit cards, as well as certain investment services.

The UK banking sector consists of a number of private UK banks, international banks and building societies. A few large banks dominate the sector, competing for market position. In total, there are currently 344 banks in the UK and 52 building societies. There has been a steady growth of online and mobile banking in the UK in recent years; around two-thirds of UK adults use online banking and four in ten use mobile banking. Physical banking, however, remains popular and there are still around 20,000 locations across the UK. The country's central bank is the Bank of England, which has been state-owned since 1946. Banks in the UK are regulated by the Financial Conduct Authority (FCA).





From our initial background research we could see that the majority of UK banks offered:

- Current accounts: a traditional bank or transaction account that will have a debit card linked to it for making purchases. This is where a salary can be paid and also where money can be sent from.
- Savings accounts: there are several types of savings account in the UK. There are accounts that reward savers for regular saving and also ISAs. ISAs enable them to reduce the amount of tax paid on any interest earned.
- Credit cards: a way of borrowing money up to a certain limit where regular repayments are made on any money owed. If debt is carried from month to month, interest will be charged on the money owed.
- Personal loan: a loan where a lump sum is borrowed and regular repayments are made, paying interest on the amount owed.

Mortgages: a loan where a lump sum is borrowed to buy a property and make regular repayments, paying interest on the amount owed. Otherwise known as a home loan.

UK banks also offer a range of insurance and investment products as well as many ways in which to access accounts, such as going into a branch, banking online and also banking through apps on mobile telephones.

The United Kingdom is one of the largest insurance markets in the world, being home to both a very large domestic market, and many multinational insurers who provide insurance services around the world. As of 2019, the insurance industry of the United Kingdom was the largest in Europe based on total domestic insurance premiums written.





The financial services providers and the d/Deaf customers

- **Barclays:** There are video explanations on the Barclays website with sign language and subtitles. There is also the in-branch option of having a SignVideo service, giving access to an onscreen British Sign Language (BSL) interpreter during an appointment. Customers can also book to have a face-to-face interpreter for their meeting. The mobile app has many accessibility features, e.g. logging in using a unique fingerprint. There are many different ways to contact the bank via the app or website using direct call, Relay UK, lip interpreter and sign video from home. Accessibility issues can also be reported via the website.
- **Santander:** The website allows customers to change the text size and font making it more visible. Their app has accessibility options such as Relay and sign video – it uses British Sign Language by connecting with a qualified interpreter who can speak with one of their team on the customer's behalf. They can arrange for a BSL interpreter to attend a local branch, but customers can also use their own interpreter, and they cover any professional charges. There is a 'contact us' but no dedicated accessibility issues option.
- **HSBC:** The website has video explaining services including sign-language interpreter as well as subtitles. Video remote interpretation is available in branch as well as paying for a qualified interpreter to attend an appointment e.g. a lip speaker or BSL interpreter. They can provide a chat service to talk to one of their agents. They also offer text and video relay, flat-printed credit/debit card details that are bigger, bolder and longer lasting, and improved contrasting colours for easier reading.
- **NatWest:** There is limited information on in-branch options, and only Relay UK app service is shown to help when contacting the bank. They have got an accessibility card making it easier to read as well as information on accessibility ATMs.
- **Lloyds:** Website uses the extension Signly with an option to turn on or off providing BSL translations of the site. If a page has not been translated yet, a 'Request Translation' function promises a BSL version will be available in less than a week. They also have a complaints section where feedback on the service can be given and problems can be reported. All the usual provisions are here, Relay UK, webchat and sign video to provide a BSL interpreter to communicate with third party advisors. They can arrange to have a BSL interpreter in-branch free of charge.



The financial services providers and the d/Deaf customers

- **Metro Bank:** The website has no dedicated section for deaf or hearing-impaired people; instead there was a section for all accessibility concerns with links to the separate Ability Net's website. They claim their app has been designed with accessibility in mind, and they are constantly working to improve it. Their site appeared to be catered more to the visually impaired rather than the d/Deaf community as they welcome all dogs such as guide dogs or assistance dogs and give them water/treats. Metro Bank offers a range of different correspondence types to suit all needs. These include large print and braille statements and letters as well as audio CD communications.
- **Allied Irish Bank:** Their website offers a text relay service when contacting the bank. They have recently redesigned their website paying close attention to accessibility needs and requirements. There is a 'print friendly' format which removes navigation from the printed page as well as background colours allowing customers to print only the information they want in a very easy-to-read way. They have tried to ensure that all text throughout the site can be scaled up and down as required, making it easily legible. There is also a 'contact us' section to voice accessibility concerns.
- **Co-operative Bank:** The website claims to be committed to promoting equal access to all users and potential users. They seek to identify as early as possible any individual requirements that may need to be met in order for a customer to fully access the service via 'contact us' or live chat. There is a plain, evenly spaced font, simple grammar and direct copy with 200% text size without loss of content or function. All Co-operative Bank ATMs have high contrast screens. British Sign language Interpreters can be booked through 'Action on Hearing Loss' (formally RNID) and TextRelay available when contacting the bank.



The financial services providers and the d/Deaf customers

- **Tesco Bank:** The website claims to have accessibility features for its app that follow the “W3C Web Content Accessibility Guidelines version 2.0” but none are visible when going on the website itself. Their cash machines are clear and easy for everyone to use. All of their ATM machines have audible prompts after key depression and raised dots on the keypad, as well as coloured and raised shapes on buttons. With correspondence for customers they can provide statements produced in Braille, large print or on audiotape upon request. They can also be contacted using Textphone or Typetalk.
- **Monzo Bank** – An online only bank with an appeal to a younger generation of customers. Monzo offer a personalised accessibility service **Talking to us about your accessibility needs**. By using a Help icon with a contact facility information will go to a Monzo specialist who’ll review the account and identify if there is anything the bank can do to help. They also provide information in audio format and sign language is available on request.

Finally, we investigated two insurance providers Aviva and Direct Line:

- **Direct Line:** They have made their website accessible to all users stating that every page is designed with accessibility and usability in mind. They have also made sure the site is compatible with a number of screen readers, including ZoomText, NVDA, VoiceOver and Window Eyes. Checks have been carried out on basic operating system screen magnifiers and speech recognition software. For British Sign Language (BSL) users the SignVideo service connects to an online interpreter who can communicate sign language to an advisor. There is a video with sign language explaining this on the website. They also have a feedback section.
- **Aviva:** They offer Text Relay service where customers can connect to a relay assistant who will join the call. They’ll read out the text using a text phone or other device. They also offer larger prints - to increase the size of the text on the screen, or to magnify the screen, customers go to the ‘Settings’ menu on the internet browser. Most browsers will also have a text-to-speech function within their ‘Settings’ menu that will read out the text on screen, as well as descriptions of the images.



Through these findings we can see that all five banks have an accessibility page featured as part of their website, although some were more effective than others at communicating the information. While all used plain language only Barclays, HSBC and Lloyds had video translation in British Sign Language (BSL). It was no surprise that Santander and NatWest didn't fare as well as the other three banks in our desk research. All banks mentioned the use of the RelayUK app service to aid communication for anyone with hearing difficulties as well as the d/Deaf community over the phone. This is done by connecting the caller through a relay assistant who speaks on the person's behalf while they type. RelayUK has been the UK's national relay service since 1991. However, Ofcom decided that UK users needed an improved relay service - one that would allow for more natural conversations on a wide range of devices that weren't around when the first relay service started, such as smartphones, computers and tablets. So, in 2014, BT launched the Next Generation Text service - now called RelayUK, which they run for everyone on behalf of all UK landline and mobile phone providers. Almost all the banks have hearing loops in all branches. Some banks have however drastically reduced access to branches.

All but NatWest used sign video, offering an online BSL interpreter as well as some offer the ability to book an interpreter to come in for a visit free of charge, with the money being repaid to the customer. Finally, all banks used hearing loops in branch, in accordance with the 2010 Equality Act making it easier to use hearing aids. All five banks mentioned the accessibility features of their apps, from larger prints to BSL interpretation. However only Barclays and Lloyds had a feature on their website for reporting any accessibility issues in order to improve the service for the wider d/Deaf community.





From the second group of five banks we found that they largely used similar features to the original 'big five' we researched. These included text relay services, plain language, hearing loops and the ability to book a BSL interpreter in-branch. Of these five Halifax was by far the best possibly due to their link with Lloyds, being owned by the same banking cooperation. Of the five only Halifax offered BSL video translation on their website, and they were also the only bank we researched that claimed to offer employee lip reading. Tesco and the Co-operative bank, much like NatWest, were the only banks to mention their ATM accessibility features but all fell short in terms of meeting the requirements of the d/Deaf community.

In summary, while the banks in the UK may be ahead of their European counterparts when it comes to accessibility for the d/Deaf community, many are still falling short. There has been a clear attempt by the banks to meet the 2010 Equality Act and to demonstrate these accessibility features on their webpages. Of all the websites looked at, Direct Line's was the most accessible and should be seen as the standard for others in the UK.

In a recent survey by the UK Council On Deafness on the BT Text Relay in the UK, almost 70% of user participants reported experiencing problems with the hearing person at the other end of the call. In addition, the calls most users avoided because of previous problems were those to large companies and banks (up to 28%). This is supported by the reports in news articles (see Appendix 1) and through our communication with the d/Deaf community, indicating that what financial institutions say may not always work so effectively in practice. Third party contacts are often not accepted by customer services who insist the Deaf customer should make the contact. This is something we wish to further investigate through focus groups with the d/Deaf community.





Size of the d/Deaf market in Italy

The situation of deaf people in Italy is extremely diversified and stratified. Deaf people can be monolingual and use only spoken Italian, or bilingual and use Italian and Italian sign language (LIS). Such bilingualism, defined as minority language bilingualism, is not always balanced as often there is a strong irregularity between the two languages. In fact, whereas all deaf people (in Italy about 1/1000), after diagnosis of hearing loss in childhood, start speech therapy, only deaf children of deaf parents (about 5% of born deaf) are exposed to sign language since birth and acquire it spontaneously as hearing children do with speech.

Most deaf children are born in hearing families (about 95%) and, in such cases, only rarely have access to sign language in the first years, but acquire LIS at later stages of their life. Thus, all Italian Deaf people learn and use spoken and written form of Italian and most of them also acquire and use LIS in their everyday life, although with a large individual variability in the proficiency in each language. The linguistic development of all deaf children, and in particular the learning of Italian, is always determined by some variables: the degree of hearing loss, the age of diagnosis and of use of hearing aids or cochlear implant, the kind of rehabilitation, the quantity and quality of interactions with Italian speakers or LIS signers, and finally the educational program. Italian Sign Language has not yet received full official recognition as a minority language by the Italian Government and therefore, the bilingual status of Deaf Italians also has not yet been officially recognized.





Size of the d/Deaf market in Italy

Research on sign language began in Italy about 40 years ago and only since 1981 were research projects developed to describe this language, its acquisition processes as well as related historical factors. Interest in LIS also grew in the fields of rehabilitation and education, and training programs for hearing and deaf professionals started. In 1988, the European Parliament initiated the path toward recognition of all national sign languages and encouraged the publication of dictionaries and the establishment of courses and interpreting services, as well as of television programs for the Deaf. However, only in 1992 was a special Italian law adopted that, in support of students and families, offered the possibility of obtaining signing teaching assistants in schools and LIS interpreters in universities. Thanks to this law, LIS courses, bilingual educational programs, and interpreting services were often funded and supported by local governments or at the national level. It is widely accepted that for both hearing and deaf persons the acquisition and use of minority languages are fundamental for the building of self-identity and the construction of cultural and linguistic values. However, as is often the case with minority languages, LIS is used by a restricted number of people and is often felt to be a low-status communicative code to be used only in informal settings compared to Italian, which is regarded as the majority high status language. The strong opposition toward sign language established since the Milan Congress of 1880 has had a strong and lasting influence on the hearing environment of the following generations. LIS was thus rarely considered for use within larger and public settings or by the media and this is one of the ways in which the lower status of a minority language in the Community can hamper the development of that language.

Although Italian deaf people ask for the legal recognition similarly to other minority languages, many of the hearing families and doctors maintain that this language is not worth learning because of the new technology advances (i.e., cochlear implants). Given this scenario, the Deaf Community has met great difficulties during the emergency for COVID-19 at various levels and contexts of everyday life.



Major financial services providers in Italy

These are the 4 main banks in Italy:

- Intesa San Paolo
- Unicredit
- Banca d'Italia
- BNL BNP Paribas Group
- Crédit Agricole Italia

And, these are the main insurance companies/corporations:

- 24hAssistance.
- Admiral Insurance.
- AIG Direct.
- Allianz Direct.





The financial services providers and the d/Deaf customers

- **Pedius app:** Making any kind of telephone communication accessible to deaf people is a goal that may seem utopian, but the premises are there and they are very good. This “communication revolution” is also driven by the Pedius app, (which we talked about here), which allows d/Deaf people to make phone calls via smartphone, but also with a tablet. You type a text or pronounce a message, and the app transmits it to the interlocutor, translating his answers into written or spoken form thanks to synthesis and simultaneous voice recognition. THE ITALIAN APP THAT CROSSES THE GAP - Pedius, which was developed by the Neapolitan Lorenzo Di Ciaccio, was born after learning the story of a d/Deaf boy involved in an accident who, left alone, was unable to call for help. Hence the desire to overcome the “translation” gap with respect to speech, making it possible to subtitle a phone call in real time - the thing that a commercial, not surprisingly, reminded us of: it lengthens life. Pedius is committed to making all forms of telephone communication accessible to deaf people - 70,000 in Italy alone - by involving companies and public facilities.
- **BNL BNP Paribas Group:** BNL is the first bank to allow d/Deaf people to call customer service - through the Pedius App – to request commercial information, for services such as blocking and unblocking payment cards and to communicate with internal staff. Through BNL’s IT Technological Observatory, they were able to get in touch with Pedius for the activation of services to block and unblock credit and ATM cards, commercial information and current accounts. With 100% security and privacy guaranteed, BNL becomes the first bank accessible by telephone to deaf people and opens the door to a new way of communicating with the bank.



The financial services providers and the d/Deaf customers

- **Banca d' Italia** - Tools to improve communication for deaf citizens: The Bank of Italy (Banca d'Italia) is committed to diversity and inclusion issues with the aim of ensuring accessibility and better working conditions for its staff and the usability of services and information by the community. In order to make the toll-free number 800 19 69 69 available to citizens more accessible, the Bank of Italy offers services for d/Deaf people through a customisation of the free "Pediur" App for smartphones and tablets. The application provides easy access to certain information on Bank of Italy services, such as COVID-19 emergency; Financial Banking Arbitrator; Exposures; Risk Centre and Interbank alert centre.
- **Unicredit**, a banking education course in Palermo for the d/Deaf: On Thursday 28 May 2015, at the provincial headquarters of the Ente Nazionale Sordi in via Aquileia 30, Palermo, the banking and financial education course was organised by UniCredit and supported by Italian Sign Language interpreters (LIS). The course was part of the Informati training programme, UniCredit's banking and financial education programme aimed at increasing the ability of citizens to make informed and sustainable economic choices. UniCredit has long been committed to valuing diversity, promoting both the inclusion of its deaf employees (e.g. the "If you look at me, I can hear you" project) and meeting the needs of deaf customers.



VI. BEST PRACTICES

As part of the preparatory work for the smart map which highlights good practices in the provision of financial services to d/Deaf persons. The mapping exercise used the definitions from the desk research as described in the former section as a basis, but added on additional features for the classification of the practices, so as to facilitate their classification.

As such, the practices were not only mapped according to the financial services but also according to the type of support service offered for d/Deaf persons. As the desk research did not yield a sufficient critical mass of practices and cases (which in essence confirms the need for the Signing Banks project and course) it was decided to open up the mapping exercise also to relevant cases of support for d/Deaf persons with other types of services (whenever possible somehow related to finance and payments).

Upon careful analysis, the support offered for d/Deaf persons was classified according to the following set of items:

- Employees speaking or understanding sign language are available;
- Use of plain language;
- Larger prints;
- ATM accessibility standardization;
- Video explanations with captioning/subtitles;
- Video explanations in sign language;
- Video conferencing with real-time sign language interpretation;
- Mobile applications with accessibility feature;
- Mobile applications with accessibility features;
- Website with accessibility features;
- Accessible issue reporting;
- Other

VI. BEST PRACTICES

This initial mapping is considered part of the desk research activities. All the identified practices will be included in the Smart Map, and a sample set is selected for a more in-depth case analysis in the next phase, so as to identify specific and concrete lessons learned for the Signing Banks Course (O3) and serve as case studies.

A total of 33 practices (13 UK, 5 BU, 10 ES, 5 IT) have been identified across the participating countries, which in the next phases and in preparation of the Smart Map and Signing Bank Course are analysed in detail.

Country	TYPE OF FINANCIAL SERVICE OFFERED							
	Banking account	Savings account	Consumer credit	Mortgage credit	Credit card	Insurance	Investment products (e.g. stocks, savings for education, retirement)	Other
UK	11	11	11	10	11	12	11	0
Bulgaria	2	2	2	2	2	2	3	2
Italy	5	5	5	4	5	4	4	2
Spain	5	5	5	5	5	6	4	5
TOTAL	23	23	23	21	23	24	22	9

Country	TYPE OF ACCESSIBILITY OPTION OFFERED										
	Employees speaking or understanding sign language are available	Plan language	Larger prints	ATM accessibility standardization	Video explanations with captioning/subtitles	Video explanations in sign language	Video conferencing with real-time sign language interpretation	Mobile applications with accessibility features	Website with accessibility features	Accessible issue reporting	Other
UK	0	13	10	4	4	5	7	9	6	7	8
Bulgaria	0	0	0	0	1	3	4	1	0	0	0
Italy	2	3	1	0	1	1	0	1	1	1	2
Spain	2	0	0	1	1	1	4	0	0	2	3
TOTAL	4	16	11	5	7	10	15	11	7	10	13

Financial Entities in Spain

Bankinter	It has 99% of its offices adapted to improve access for people with reduced mobility and also offers adapted services such as access to deaf staff who are experts in sign language. It offers the possibility of being attended by deaf personnel who are experts in Spanish and American Sign Language, hold a live meeting through Video Call with which one can use sign language and / or chat. For people with visual disabilities the bank offers graphical signature through keyboard & the "code card" for operations is available in braille. The signature of operations is done graphically. We have included the ability to enter a sum of coordinates using the keyboard for the visually impaired. You can request at any time to change operations signature. Visually impaired people can have a code card in Braille format.
Grupo PACC	Uses a service provider https://comunicados.es/ to provide sign language interpretation using video and webcam to manage the relation with their clients and provide them with access to the employees.
Fremap	The FREMAP website applies the Accessibility Guidelines for Web Content 2.0 with a level of conformity [AA] to ensure compliance with the Spanish legislation established in the UNE 139803:2012 Standard, respecting the guidelines provided by the WAI (Web Accessibility Initiative) which sets international standards in the creation of accessible web content worldwide.
Mapfre	Keyboard accessible functionality and navigation, clear interpretation of graphic elements, printable version of all pages, display of all content in different types of browsers, including those that do not support JavaScript, plugins, possibility of increasing or decreasing the size of the text (zoom) displayed on the screen by means of two direct links (+A) and (-A) accessible at any time.
Emsagra	Uses a service provider https://comunicados.es/ to provide sign language interpretation using video and webcam to manage the relation with their clients and provide them with access to the employees.
Movistar	Deaf people who need information or do any Movistar management can already be attended in sign language. From the page www.svisual.org or the SVisual app (solution developed by CNSE), any deaf person can connect to 1004, through a video interpreter who performs the requested interpretation tasks.
Bolsalea	eCommerce operator who provides customer service with sign language for people with hearing disabilities. In addition, we also have the option of video call with simultaneous subtitles for those people who do not hear well but do not speak sign language
Caixabank	Since 2014, Caixabank together with Technosite, the company specializing in accessible technologies of the ONCE group of companies and its Foundation, has developed a solution so that anyone can operate autonomously any ATM. This is the APSIS4all project, an initiative funded by the European Commission, within the ICT aid program and as part of the European Union's Competitiveness and Innovation program. This project aims to develop the necessary technology to ensure that all people, regardless of their needs and preferences, can operate autonomously any ATM. The measure that affects d/Deaf people is the incorporation in the ATMs of an avatar that is expressed in sign language to guide users in their financial operations. Caixabank announced at the beginning of 2021 that they had a pilot scheme in which they trained 200 in-branch staff in sign language. They said that their plan is to train staff nationwide once the pandemic is over and mobility is easier.
Santander	Since 2016, Santander have installed audio induction loop systems, also called audio-frequency induction loops (AFILs) or hearing loops, which are an assistive listening technology for individuals with reduced ranges of hearing. This facilitates communication between bank staff and d/Deaf customers.
Allianz	Insurance company Allianz contributed to the production and distribution of 950 'communicative masks' amongst its staff, to facilitate lip reading for their d/Deaf customers.

Financial Entities in Bulgaria

DSK Bank	In 2018, the bank introduced a video sign translation service for d/Deaf clients. The project is implemented jointly with the „ListenUp“ foundation and the TotalK platform, and started in five offices of the bank in the biggest cities of the country – Sofia, Plovdiv, Varna and Burgas. The specialised platform is installed on tablet devices and the customer service is provided through online video gesture translation in real time. The connection between the bank employee in the respective branch and the translator is possible by placing headphones on the tablet thus making the communication with the d/Deaf clients of the bank easier and accessible. To use the service, customers can visit directly one of the five branches and select the „Sign language services“ option from the calling system, after which they will be invited to a counter marked with a special sign. For even greater convenience, customers can express their desire to use the service in advance – through the mobile application TotalK, available for Android and iOS. Upon receipt of such request, the sign language interpreters notify the bank's branch selected by the client and send the client a unique code, which is entered on the device of the calling system on site at the bank. For the technical implementation of the project, DSK Bank works together with the platform TotalK – a social business for providing services for accessible environment for the d/Deaf society in Bulgaria. In this way, the bank joins the cause of removing barriers between the hearing impaired and the hearing society.
Allianz Bank	The initiative of Allianz Bank includes access to information materials and real-time sign language translation for all d/Deaf clients of the company. When visiting an office, the d/Deaf client can easily connect with a sign language interpreter via his smart phone, or through a specifically designed button on the bank's website which gives direct access to real-time sign language interpretation during the working hours of the bank. The provision of the translation from and into Bulgarian sign language is provided by the „ListenUp“ foundation.
Pension and Insurance Company "Future"	The company has created the information campaign "Our Future" which enables people with hearing impairments to learn the most important things about the pension system and its functioning in a language accessible to them. The information is freely accessible in their website, presented in more than 20 video materials which encompass various topics of pension insurance and answers important questions such as why it is important to save for a pension and when we are insured in a professional fund. The information is presented with a sign language translation, with subtitles in Bulgarian and with sound for visually impaired/blind people as well. With the help of easy-to-understand terms, the essence of the three types of pension funds is explained, the possibility to choose, to change the pension company, what rights the insured has, how the pension is being calculated, etc.
National Revenue Agency	The service that the National Revenue Agency provides has the main aim to enable people with hearing impairments to improve their communication with the employees in the customer service lounges, which are marked with the respective sticker. When visiting the counter, d/Deaf people have access to sign language interpretation, as well as video and voice communication with the call centre for translation via tablets. In this way, the employees of the NRA can hear the translation and the hearing-impaired client can see the translator on screen. Communication takes place real time with the help of qualified sign language interpreters.
National Statistical Institute	The service provided by the National Statistical Institute includes providing sign language interpretation for the d/Deaf people real-time. This gives the opportunity for people with hearing impairments use the services which the NSI provides to all of their customers without having to face the usual obstacles. Anyone who wants to take advantage of the real-time sign language translation service must submit their application in advance. In this way, everything happens online without having to visit the institution on site.

Financial Entities in UK

Barclays	<p>There are video explanations on the Barclays website with sign language and subtitles. There is also the in-branch option of having a SignVideo service, giving access to an onscreen British Sign Language (BSL) interpreter during an appointment. Customers can also book to have a face-to-face interpreter for a meeting.</p> <p>The mobile app has many accessibility features, e.g. log in using a unique fingerprint. There are many different ways to contact the bank via the app or website using direct call, Relay UK, lip interpreter and sign video from home. Accessibility issues can be reported via the website. Hearing induction loops - fixed and portable hearing-induction loops act as transmitters that cut-out background noise. Most of their branches have private meeting rooms and accessible quiet areas.</p>
Santander	<p>The website allows customers to change the text size and font making it more visible. Their app has accessibility options such as Relay and SignVideo - giving access to an onscreen British Sign interpreter during an appointment. They can arrange for a BSL interpreter to attend a local branch but customers are able to use their own interpreter, and they cover professional charges. There is a 'contact us' but no dedicated accessibility issues option. All of their branches have hearing loops to support hearing aids.</p>
HSBC	<p>The website has video explaining services including sign language interpreter as well as subtitles. Video remote interpretation is available in branch as well as free arranging for a qualified interpreter to attend an appointment e.g. a lip speaker or BSL interpreter. They can provide a chat service to talk to one of their agents. They also offer text and video relay, flat-printed credit/debit card details that are bigger, bolder and longer lasting, and improved contrasting colours for easier reading. They have installed hearing loops in at least one counter in all branches.</p>
Lloyds Banking Group	<p>Website uses the extension Signly with an option to turn on or off providing BSL translations of the site. If a page has not been translated yet, the 'Request Translation' function promises a BSL version will be available in less than a week. They also have a complaints section where feedback on the service can be given and problems can be reported. All the usual provisions are here, Relay UK, webchat and SignVideo to provide a BSL interpreter between customer and advisers. They can arrange to have a BSL interpreter in-branch free of charge. Induction loops as well as quiet areas and longer appointments available in branch. Also use the Sunflower hidden disability lanyard scheme.</p>

Financial Entities in UK

Metro Bank	The Metro bank website has no dedicated section for deaf or hearing-impaired people; instead there was a section for all accessibility concerns with links to the separate Ability Net's website. They claim their app has been designed with accessibility in mind, and they are constantly working to improve it. Their site appeared to be catered more to the visually impaired rather than the d/Deaf community. Metro Bank offers a range of different correspondence types to suit all needs. These include large print and braille statements and letters as well as audio CD communications.
Allied Irish Bank	Their website offers a text relay service when contacting the bank. They have recently redesigned their website paying close attention to accessibility needs and requirements. There is a 'print friendly' format which removes navigation from the printed page as well as background colours allowing customers to print only the information they want in a very easy-to-read way. They have tried to ensure that all text throughout the site can be scaled up and down as required, making it easily legible. There is also a 'contact us' section to voice accessibility concerns.
The Co-operative Bank	Website claims to be committed to promoting equal access for all users and potential users. They seek to identify as early as possible any individual requirements that may need to be met in order for a customer to fully access the service via 'contact us' or live chat. There is plain, evenly spaced font, simple grammar and direct copy with 200% text size without loss of content or function. All Co-operative Bank ATMs have high contrast screens. British Sign language Interpreters can be booked through 'Action on Hearing Loss' (formally RNID) and TextRelay is available when contacting the bank. They have installed hearing induction loops in their branches to assist the hearing impaired.
Monzo Bank	An online only bank with an appeal to a younger generation of customers. Monzo offer a personalised accessibility service 'Talking to us about your accessibility needs'. By using a Help icon with a contact facility information will go to a Monzo specialist who'll review the account and identify if there is anything the bank can do to help. They also provide information in audio format and sign language is available on request.
Aviva	They offer TextRelay service where you'll be connected to a relay assistant who will join the call between customer and adviser. They'll read out the text typed using text phone or other device. They also offer larger prints - to increase the size of the text on the screen, or to magnify the screen, through the 'Settings' menu on an internet browser. Most browsers will also have a text-to-speech function within their 'Settings' menu that will read out the text on the screen, as well as descriptions of the images.
Direct Line	They have made their website accessible to all users stating every page is designed with accessibility and usability in mind. They have also made sure the site is compatible with a number of screen readers, including ZoomText, NVDA, VoiceOver and Window Eyes. Checks have been carried out on basic operating system screen magnifiers and speech recognition software. If you use British Sign Language (BSL) the SignVideo service connects to an online interpreter who can communicate customer sign language to an advisor. There is a video with sign language explaining this on the website. They also have a feedback section.

Financial Entities in Italy

BNL BNP Paribas Group	<p>BNL is the first bank to allow d/Deaf people to call customer service - through the Pedius App - to request commercial information, for services such as blocking and unblocking payment cards and to communicate with internal staff.</p> <p>The service is available from Monday to Friday from 8 a.m. to 8 p.m. and on Saturdays from 8 a.m. to 2 p.m.</p>
BNL BNP Paribas Group	<p>The Bank has specially recruited and trained four young people to look after the needs of these customers, communicating in Italian Sign Language (LIS).</p> <p>An initiative that focuses on people and their specific characteristics, in a logic of inclusion and openness to diversity, core values of BNL and BNP Paribas' strategy worldwide.</p> <p>A new model of service and advice built with d/Deaf people and for d/Deaf people, defining characteristics and functions based on the real needs of those who want to interact with the Bank without difficulties and barriers and independently.</p> <p>BNL Gruppo BNP Paribas launched this initiative, the first bank in Italy, with the aim of being a point of reference for the banking and financial needs of a community that in Italy numbers over 65,000 people (source: INPS). BNL has also been supported in this process by the relevant associations, in a logic of useful and concrete sharing.</p>
Banca d' Italia	<p>The Bank of Italy (Banca d'Italia) is committed to diversity and inclusion issues with the aim of ensuring accessibility and better working conditions for its staff and the usability of services and information by the community.</p> <p>In order to make the toll-free number 800 19 69 69 available to citizens more accessible, the Bank of Italy offers services for d/Deaf people through a customisation of the free "Pedius" App for smartphones and tablets.</p> <p>The application provides easy access to certain information on Bank of Italy services:</p> <ul style="list-style-type: none"> • COVID-19 emergency • Financial Banking Arbitrator • Exposures • Risk Centre • Interbank alert centre
Unicredit	<p>On Thursday 28 May 2015, at the provincial headquarters of the Ente Nazionale Sordi in via Aquileia 30, Palermo, the banking and financial education course was organised by UniCredit and supported by Italian Sign Language interpreters (LIS).</p> <p>Speakers for UniCredit were Laura Fortunato, Carla Perrucci and Fabio Vazzana. The course was part of the In-formati training programme, UniCredit's banking and financial education programme aimed at increasing the ability of citizens to make informed and sustainable economic choices. UniCredit has long been committed to valuing diversity, promoting both the inclusion of its deaf employees (e.g. the "If you look at me, I can hear you" project) and meeting the needs of deaf customers.</p>

Financial Entities in Italy

Intesa San Paolo	<p>The guide "The right words. Media and people with disabilities" (Le parole giuste. Media e persone con disabilità) provides useful elements to find the most suitable terminology to refer to the person with disabilities using an inclusive language that underlines the value of the person regardless of his/her condition.</p> <p>"The right words. Media and people with disabilities" consists of four sections:</p> <ul style="list-style-type: none"> - guidelines for correctly addressing the issue of disability and learning to understand how people with disabilities prefer to be represented - main concepts and key words related to the world of disability - the right vocabulary to use when talking about disability - some diagnoses that can determine a disability condition under the UN Convention. <p>The guide "The right words. Media and people with disabilities" has been freely adapted from the Disability Language Style Guide produced by the National Center on Disability and Journalism at Arizona State University (USA).</p>
Banca d' Italia	<p>Materials for deaf and blind and visually impaired people</p> <p>As part of its initiatives to disseminate elements of financial education among the public, the Bank of Italy has prepared video and audio information materials dedicated to the theme of money, its history and functions, and payment instruments as an alternative to cash, intended for deaf and blind people.</p> <p>The video and audio files have been produced in collaboration with the Ente Nazionale Sordi and the Unione Italiana Ciechi and are easily accessible.</p> <p>The initiative is the first of its kind in Italy. It aims to meet the needs not only of school children with hearing and visual impairments, but also of the broader community of deaf, blind and visually impaired people, who require the activation of specially designed inclusion mechanisms when it comes to banking, finance and the economy in general.</p>

GET IN TOUCH WITH US



SIGNING BANKS



FIND US ONLINE @
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Visit the official Signing banks project website, where you will find easy access to all project results, including other valuable tools and research supporting the full financial inclusion of d/Deaf people.



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We totally invite you to follow the official Signing banks project Facebook page where we share interesting and important content, events, news and good practices related to d/Deaf people.