



Designing for Everyone: Why Accessibility Is the Future of Global Payments



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Accessibility determines how millions of people participate in the global economy.

According to the [World Health Organization](#), approximately 16% of the world's population—more than 1.3 billion people—lives with some form of significant disability. In the European Union alone, [101 million Europeans](#)—one in four adults—are part of the disability community.

These figures represent real people for whom equal access to financial systems and seamless payment experiences is essential. For payment solution providers like Verifone, accessibility creates a powerful alignment in which respecting this need also promotes regulatory compliance and ultimately enhances business growth.

For merchants—from enterprise retailers to small businesses—accessibility delivers measurable value: expanded customer reach, enhanced brand reputation, reduced legal risk, and improved customer loyalty. When payment systems work seamlessly for customers with disabilities, merchants can serve a broader market while demonstrating their commitment to inclusive commerce. With the EU Accessibility Act taking effect soon, accessible payments are no longer optional—they're a business requirement for continued operations in European markets.

For commerce providers—including ISVs, ISOs, banks, and acquirers—accessibility represents both opportunity and obligation: the chance to differentiate solutions in a competitive market while meeting evolving regulatory standards across multiple jurisdictions. Commerce providers who

prioritize accessible payment solutions position themselves as forward-thinking leaders, capable of helping their merchant clients navigate compliance requirements while capturing new market segments.

When you design payment solutions with accessibility at the core, you're removing unnecessary barriers while expanding market reach. Accessibility becomes part of the foundation of truly boundless payments, enabling full participation in commerce for everyone.

1.3B+

people worldwide lives with some form of disability

101M

in the European Union (EU) are part of a disability community

For payment solution providers like Verifone, accessibility creates a powerful alignment in which respecting this need also promotes regulatory compliance and ultimately enhances business growth.

At Verifone, we've prioritized accessibility not just as a response to regulation but as a forward-thinking commitment to inclusive design—shaped by direct input from disability communities.

Our approach recognizes that accessible payments benefit society as a whole, creating better experiences for all customers, merchants, and payment providers.

While much focus has been given to addressing visual disabilities—including blindness, low vision, color blindness, and age-related vision changes—we are committed to making payment solutions accessible for people with all types of disabilities, including those with hearing, motor, cognitive,

and neurological differences. Each experience presents specific considerations that require collaborative solutions developed with, not just for, the communities they serve.

As payment technologies advance from physical keypads to touchscreens and beyond, we have new opportunities to build inclusion from the ground up. The companies that lead this transformation won't solely satisfy compliance requirements—they'll establish new standards for inclusive commerce that values every participant.

At Verifone, accessibility is a key pillar of our broader commitment to sustainable and responsible business practices. Alongside our use of recycled materials, elimination of single-use plastic packaging, and development of digital receipt technology to reduce thermal printing, we view accessible payment solutions as essential to our environmental, social, and governance goals. Making payments accessible for everyone aligns with our mission to create a more sustainable and inclusive world through thoughtful product design and responsible business practices.

Verifone is committed to making payment solutions accessible for people with all types of disabilities



Visual disabilities



Hearing impairments



Motor disabilities



Cognitive disabilities



Neurological differences

How payment accessibility has evolved to better serve people with disabilities

Payment accessibility means providing a full complement of payments solutions that people with diverse abilities can use independently, securely, and autonomously.

In the payments context, accessibility-centered design involves creating interfaces, hardware, and customer experiences that can accommodate various users' requirements and experiences without compromising security or convenience.

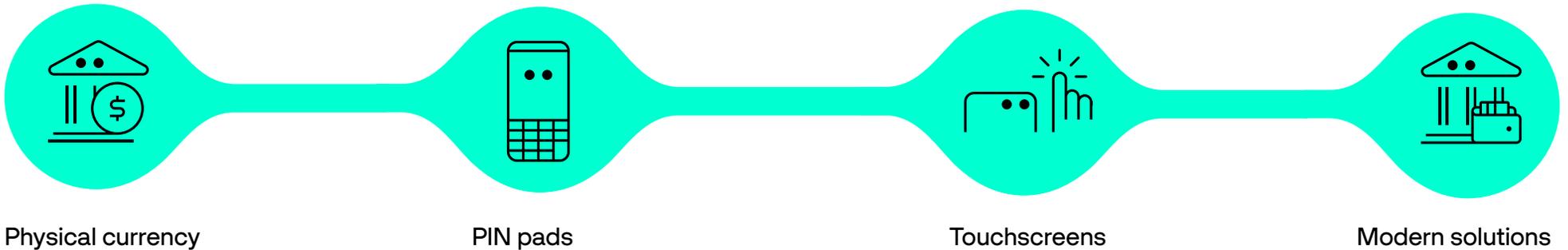
For members of the blind and low-vision community, payment interactions have undergone significant transformation over the decades. These

changes reflect broader technological shifts while highlighting how system design can either create or remove barriers to financial independence.

This journey began with physical currency, where tactile differences in bills and coins provided identification cues for blind and low-vision users. As electronic payments emerged, Personal Identification Number (PIN) pads with tactile

markers (such as a raised dot on the number five) became standard, offering orientation points for users who couldn't see the keypad. While these physical cues made independent payment possible, they often required users to develop workarounds for systems that were not designed with their needs in mind.

Key milestones in payment accessibility evolution



Color contrast and font size also play crucial roles for people with partial vision. Many individuals with low vision can effectively navigate payment systems when interfaces incorporate high-contrast color schemes, clear typography, and thoughtful use of space. For people with color blindness—approximately **one in 12 men and one in 200 women** globally—certain color combinations can render information completely inaccessible.

The transition to touchscreen technology created a significant accessibility challenge. While touchscreens offered flexibility for many users, including those with certain motor disabilities, they eliminated the tactile feedback that blind customers relied on. Without physical buttons or orientation markers, touchscreen terminals initially created new barriers, with many visually disabled customers needing to choose between declining transactions or potentially disclosing PINs to others, compromising their autonomy and financial security.

As the global population has aged, age-related visual changes have also presented accessibility considerations. More customers have difficulty focusing on near objects, reduced contrast sensitivity, and slower visual processing. Payment interfaces that fail to address these common changes complicate the lives of a growing demographic of consumers.

The limitations of early touchscreen terminals highlighted a crucial lesson: accessibility cannot be an afterthought. Thanks to the persistent advocacy of disability rights organizations, the broader payments industry has begun recognizing that accessibility must be integrated from the very

beginning of the design process, with direct input from disabled users throughout development and testing phases.

Beyond visual accessibility, payment systems have evolved to address other disability needs as well. Those with hearing impairments benefit from visual confirmation cues that complement or replace audio feedback. And for people with cognitive disabilities, clear, consistent interfaces with simple instructions make the difference between independent payment and requiring assistance. These broader accessibility considerations demonstrate that inclusive payment design benefits multiple communities while creating more intuitive experiences for all users.

1 in 12
men globally live with color blindness

1 in 200
women globally live with color blindness

Payment interfaces need to accommodate various users' requirements and experiences

Visual impairments:

High-contrast color schemes, clear typography, and thoughtful use of space play crucial roles for people with partial vision, and touchscreen technology eliminates the tactile feedback that blind customers previously relied on.

Hearing impairments:

Visual confirmation cues complement or replace audio feedback for those who are hard of hearing.

Cognitive disabilities:

Clear, consistent interfaces with simple instructions make the difference between independent payment and requiring assistance.

Serving all customers: Turning accessibility into a competitive advantage

Accessible payment solutions deliver measurable business value beyond regulatory compliance: expanded market reach, enhanced brand reputation, and increased customer loyalty. Companies that prioritize inclusive design gain competitive advantages in an increasingly values-driven marketplace.

Research by [McKinsey](#) and [Google Cloud](#) consistently shows consumers prefer companies that demonstrate inclusive values through their products and services, with up to 82% of shoppers wanting a brand's values to align with their own. This reputational benefit extends beyond disabled communities to families, friends, colleagues, and allies who value organizations that prioritize accessibility.

Accessible design also improves experiences for everyone through the “curb-cut effect”—features originally developed for specific access needs often benefit all users. In payment systems, high-contrast displays originally designed for low-vision users improve readability in bright sunlight for everyone. Visual cues help all customers in noisy environments. Touch-free options benefit people with motor disabilities while serving those who prefer contactless interactions for convenience or hygiene. Simplified workflow designs that assist people with cognitive disabilities create more intuitive experiences for all users, especially in stressful or hurried payment situations. From a business perspective, incorporating

accessibility early in product development proves significantly more cost-effective than retrofitting existing systems. For EU market participants, non-compliance after June 28, 2025 risks financial penalties and market exclusion. Early accessibility integration avoids these compliance risks while preventing the higher costs of retrofitting older systems, which often proves financially impractical.

For payment providers specifically, accessibility creates multi-directional value. Merchants benefit from systems that efficiently serve all customers. End users gain independence and self-determination in their financial transactions, and payment providers strengthen their market position by offering solutions that work for everyone.

82%

of shoppers want a brand's values to align with their own

Accessibility creates multi-directional values

For merchants:

- benefits from system that serves all customers
- increase customer loyalty

For end-users:

- improves experiences
- provides independence in their financial transaction

For payment providers:

- enhanced brand reputation
- strengthen market position

Verifone's proactive approach to payment accessibility

Verifone's commitment to payment accessibility began long before regulations mandated it.

Since 2015, the company has sought the guidance of advocacy organizations to better understand the needs of visually impaired users and develop solutions that enable their financial independence. This approach positions accessibility not as a compliance exercise but as a core element of Verifone's mission to create truly boundless payments.

A pivotal moment came in 2018 with the launch of [Verifone Navigator](#): the first fully integrated, PCI-compliant touchscreen payment solution designed specifically for users with visual impairments. Navigator represented a breakthrough in accessible payments, earning certification from the United Kingdom's Royal National Institute of Blind People—a testament to its effectiveness and usability. This certification didn't merely validate Navigator's technical capabilities; it demonstrated Verifone's commitment to developing solutions with direct input from the communities they serve.

Verifone's leadership in accessibility has earned industry recognition, with Navigator being shortlisted for the Inclusive Technology Innovation

category in the 2024 RTIH Innovation Awards. This recognition validates the impact of Verifone's approach to creating inclusive payment solutions that address real user needs while meeting the highest standards of security and performance.

Navigator helps people with visual impairments securely enter their PINs on touchscreen payment devices, addressing a critical accessibility gap created by the transition from physical keypads to touchscreens. The solution combines hardware and software innovations to provide multiple ways for blind and low-vision users to complete transactions with the same privacy and security afforded to all customers.

Beyond the UK, Verifone has extended its accessibility leadership across the globe. We played a significant role in defining the [Australian Payments Network Accessibility Standards](#), helping establish consistent, user-centered guidelines for the entire payments industry. This collaborative approach to developing standards demonstrates how Verifone views accessibility as an industry-wide responsibility rather than simply a competitive differentiator.

Verifone Navigator represented a breakthrough in accessible payments, earning certification from the United Kingdom's Royal National Institute of Blind People—a testament to its effectiveness and usability.

Verifone's accessibility solutions address diverse visual needs through a comprehensive set of features:

- **Audio feedback** provides verbal guidance through the payment process, with carefully designed scripts that balance clarity and speed. The inclusion of headphone compatibility gives users the option to receive audio cues without compromising the confidentiality of their transaction information—a crucial consideration that maintains payment security and personal dignity.
- For people with low vision or color blindness, Verifone offers **multiple color contrast options** that make text and icons clearly visible against their backgrounds. These high-contrast modes can be individually selected to accommodate different visual needs, giving users control over their payment experience.
- Recognizing that accessibility doesn't end with hardware and software design, Verifone developed a **training mode for both customers and merchants**. This feature allows users to learn how the system works in a practice environment, which can help build confidence before completing an actual transaction. For merchants, the training mode provides guidance on how to offer appropriate assistance without compromising customer independence—balancing support with respect for autonomy.

- Verifone is developing **haptic feedback capabilities** that provide tactile cues through subtle vibrations, creating another channel of communication for users with visual disabilities.

Throughout this evolution, Verifone has maintained close relationships with visual accessibility advocacy groups, recognizing the leadership role that people with disabilities play in driving meaningful innovation. This approach ensures solutions are shaped by the expertise and lived experiences of the disability community rather than assumptions about their needs and preferences.

Verifone's early and sustained investment in accessibility naturally aligns with its vision of boundless payments—payments without barriers, accessible to everyone regardless of ability. By embedding accessibility into its product development process, technology roadmap, and corporate culture, Verifone demonstrates that inclusive design isn't just about compliance; it's about creating payment experiences that truly work for all people in all places.



What the EU Accessibility Act means for payments

The EU Accessibility Act (EAA) represents a significant step forward in establishing consistent accessibility requirements across EU member states.

For the payments industry, this legislation creates [new obligations](#) that will reshape how payment solutions are designed, deployed, and supported throughout Europe.

At its core, the EAA mandates that payment terminals, eCommerce platforms, and related digital interfaces must be accessible to people with disabilities. The act recognizes that accessibility isn't limited to a single feature but requires a holistic approach that considers diverse access requirements.

The implementation timeline is structured to balance progress with practical considerations. The EAA requires compliance for payment solutions placed on the market after June 28, 2025, and provides transitional periods for some solutions that are already in service that allow merchants and payment providers time to upgrade or replace old systems. These transition provisions vary based on specific circumstances and local implementation across EU member states.

For companies like Verifone that have already prioritized accessibility, the EAA serves less as a disruptive mandate and more as validation of existing commitments. Rather than scrambling to meet minimum requirements, these organizations can focus on refining and enhancing their already-compliant solutions. The law effectively transforms what was once a voluntary commitment into an industry standard, elevating accessibility expectations across the market.

The EAA

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For companies like Verifone

the EAA serves as validation of existing commitments. The law effectively transforms what was once a voluntary commitment into an industry standard.

The EAA also presents an opportunity for standardization across EU member states.

Accessibility requirements currently vary between countries, creating compliance challenges for companies operating across borders. By working towards developing harmonized technical standards for products and services that are subject to the EAA, the EU will streamline implementation for payment providers while ensuring consistent experiences for disabled users throughout Europe.

Beyond ensuring compliance and a consistent user experience, the EAA has become a catalyst for innovation within the payments industry by focusing research and development efforts on creating more inclusive payment experiences. This regulatory framework has accelerated progress that might otherwise have developed more gradually or unevenly across the market.

For payment providers who have not yet prioritized accessibility, the consequences of non-compliance are substantial. Financial penalties, legal exposure, market exclusion, reputational damage, and loss of business all represent significant risks. More importantly, failing to meet these requirements means continuing to exclude millions of potential customers from fully participating in the economy.

The EAA ultimately reflects a broader societal shift toward recognizing accessibility as a fundamental right rather than an optional feature. For the payments industry, this legislation establishes a foundation for more inclusive commerce—one where the ability to pay independently and securely is extended to everyone, regardless of their current disability status.



The EAA legislation:

- creates opportunity for standardization across EU member states
- develops harmonized technical standards
- provides consistent experiences for disabled users throughout Europe



Consequences of non-compliance:

- Financial penalties
- Legal exposure
- Market exclusion
- Reputation damage
- Loss of business

Practical steps toward accessible payment solutions

Creating accessible payment experiences requires coordinated action across the payments ecosystem. While Verifone provides accessibility-compliant solutions, successful implementation depends on proper deployment, training, and ongoing support from merchants and other stakeholders.

For merchants

Assessment and planning:

- Evaluate whether payment terminals are mounted or otherwise made available to customers in a manner that is EAA compliant.
- Consider whether to upgrade existing solutions to the most up-to-date and accessible versions.
- Plan for an eventual upgrade to an up-to-date solution, recognizing that even solutions deployed before June 28, 2025 will need to be replaced before the end of the transitional periods imposed by the local country implementation of the EAA.



Staff education and training:

- Train staff on what accessibility means to customers and how accessibility features work.
- Plan for ongoing education as accessibility requirements continue to evolve.



For distributors and commerce providers

Technical integration:

- For those developing custom payment applications, work with Verifone to integrate Navigator and other accessibility solutions into payment applications.
- Understand that different terminal types have different accessibility capabilities and requirements.

Multi-market considerations:

- Recognize that compliance requirements differ between markets and jurisdictions.
- Plan for varying regulatory enforcement approaches across different countries.

Moving forward with accessibility

Accessibility is an evolving field where the industry continues developing new approaches and technologies. Rather than treating accessibility as a fixed requirement, successful implementation requires ongoing attention to emerging technologies and changing user needs.



The future of accessible payments

Payment technology continues to evolve, with emerging innovations offering new possibilities for accessibility that weren't within the realm of possibility a few short years ago. These developments promise to make payments not just accessible but truly intuitive and seamless for people of all abilities.

- **Biometric authentication** is at the forefront of this evolution, offering benefits across disability categories. For people with visual impairments, face or fingerprint recognition eliminates the need to locate and interact with physical or touch interfaces. Those with motor disabilities can authenticate payments without precise physical movements. And for people with cognitive disabilities, biometrics can simplify the payment process by reducing steps while removing the need to remember PINs or passwords.
- The concept of **card-based accessibility indicators** is gaining traction, as well. This approach would enable payment cards to automatically communicate accessibility preferences to terminals, activating appropriate accommodations without requiring users to explicitly request them. Such systems aim to respect privacy while ensuring consistent experiences across different merchants and locations.
- **Mobile wallet and contactless solutions** continue expanding accessibility options by enabling payments through devices that users have already configured to their specific needs. This approach leverages the accessibility features of personal devices, creating payment experiences that align with users' established preferences.

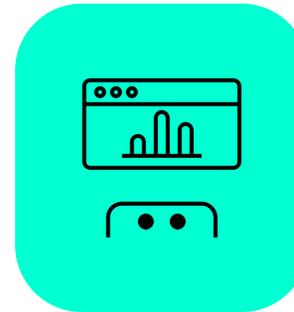
Industry standardization efforts are crucial to these advancements. With consistent implementation of accessibility features across payment platforms, people can expect familiar experiences regardless of their current disability status or where they shop. This predictability builds confidence and autonomy for disabled consumers navigating diverse payment environments.

Together, these innovations are reshaping accessibility from an accommodation to an integrated and inclusive design principle—creating payment systems that adapt to the full range of human experiences rather than simply expecting humans to adapt to them.

Emerging innovations in payment technology



Biometric authentication



Card-based accessibility indicators



Mobile wallet and contactless solutions

Enabling boundless payments for everyone

Accessible payment solutions are situated at the nexus of ethical responsibility, regulatory requirement, and business opportunity.

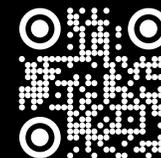
As digital commerce continues to transform, creating payment solutions that work for everyone isn't just the right thing to do—it's a strategic imperative for sustainable growth.

Verifone remains committed to advancing inclusive payment solutions through continued innovation, collaboration with disability communities, and leadership in global accessibility standards. We invite merchants and payment providers to join this journey toward truly universal commerce.

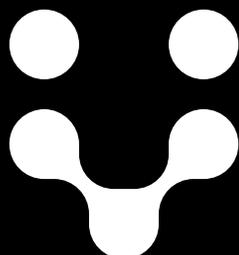
In a world where financial independence is fundamental to personal autonomy, accessible payments aren't just a feature—they're the foundation of financial self-determination for all.



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