Accessible payment terminals for all!

Are you Pay-Able? Are you able to pay using a payment terminal? Millions of disabled and elderly consumers in Europe are not able to pay independently via a payment terminal. This problem is even more urgent now that our society is transitioning to an environment where cash is used far less frequently. Many disabled and elderly consumers often feel embarrassed when they do not succeed in effortlessly paying in a supermarket or other store. Why? Imagine other customers impatiently queuing behind you. Wouldn't this make you feel uncomfortable as well?

In a civilized world, it is not acceptable to exclude people from carrying out their payment transactions independently. There are 80 million people with disabilities and close to 100 million elderly people in Europe. Many of these citizens regularly experience problems when trying to pay by card. Hence, millions of citizens are excluded from carrying out payments in shops, restaurants, at ticketing machines and at other public access terminals on a daily basis. If Europe wants to become a fully inclusive society, financial inclusion is key.

It is clear that a standard for user-friendly payment terminals is needed. Standardisation will allow disabled and senior citizens to live their lives more independently. It will create a society in which we can all - diverse as we are - participate as equally and independently as possible. Payment terminals and solutions designed following the principle of Design for All are user-friendly. This ensures that disabled and elderly consumers have barrier free access to these common payment tools.

Striving towards an inclusive society lacks credibility if a large group of citizens is unable to carry out payment transactions independently. European standards for accessible payment terminals are needed to remove these barriers and to create a society where each individual is Pay-Able.

Pay-Able calls on the European Commission to include payment terminals in the scope of the proposal for a European Accessibility Act (EAA). All payment solutions should be accessible to all consumers in the EU.

Pay-Able is a platform representing a broad selection of interests in society; both people with disabilities and businesses. Pay-Able strives to realize barrier free access to payment terminals for all, preferably through standardisation.