

**IBM and banking:  
Reaching new markets. Meeting customer needs.**



## ***Helping integrate accessibility into banking.***



Working with IBM, you can utilize the expertise of a company that understands banking and has deep knowledge in accessibility. And, because of our experience with accessibility standards and regulations around the world, IBM can help your financial organization be aware of changing accessibility requirements.

### **What it means to be more accessible**

Accessibility helps more people to use the services you provide, regardless of age or ability. It helps you to understand and embrace the diverse needs of your customers. It can help transform your business to put you ahead of your competition. It can help make you the business of choice for more people. By incorporating technologies such as text-to-speech for people who are blind or have low vision, settings that allow people with low vision to customize the Internet, and captioning for people with hearing impairments, accessibility helps you design and implement more responsive business systems and processes.

Incorporating accessible solutions into your banking services can help make banking easier and more convenient for your existing customer base, whether they are banking through your branch locations, ATMs or Web site. It reflects your organization's commitment to corporate responsibility by removing the barriers that inhibit interaction. And when these barriers are removed, existing customers and new customers alike can better utilize your services—helping your organization reach its mission-critical goals.



### **Business advantage of accessibility**

Investing in accessibility is more than the right thing to do, it's also the smart thing to do for your business. Almost 500 million people worldwide have some type of disability.<sup>1</sup> In the United States alone, this portion of the population has US\$220 billion in disposable income.<sup>2</sup>

By acknowledging and addressing the banking needs of these customers, you can improve service to all of your customers and improve your bottom line. Accessibility can help you to:

- Reach new markets by attracting and retaining customers from a broader base of the population.
- Enhance the banking experience for current customers by offering accessible services.

With an infrastructure of accessible hardware and software and an inclusive corporate culture already in place, you can begin to sharpen your focus on gaining business advantage from accessibility investments and transform to an on demand business.

### **Accessibility in an aging world**

Approximately 420 million people worldwide are age 65 or older, and this number is expected to increase dramatically over the next two decades.<sup>3</sup> These people, who often have technology needs similar to people who are disabled, are likely to have significant disposable income and retirement investments. By offering innovative accessibility options—such as larger screen fonts or text-to-speech technology that reads Web pages aloud—you can help older customers to more easily access and use banking services.

### A comprehensive approach

IBM strongly supports, and engages itself, in a holistic, integrated approach to driving human ability and accessibility initiatives within and across organizations. Our vision is built upon four sets of capabilities that businesses can invest in to drive sustained value, enhance human ability, and ultimately contribute to a broader goal of societal transformation.

These capabilities—compliance, usable access, responsive relationships and collaborative ecosystems—are separate but interdependent components that an organization should seek to develop and refine to become truly accessible to all of its stakeholders.

Reaching *compliance* is about understanding and adhering to regulations and legal mandates established in each country where a company does business.

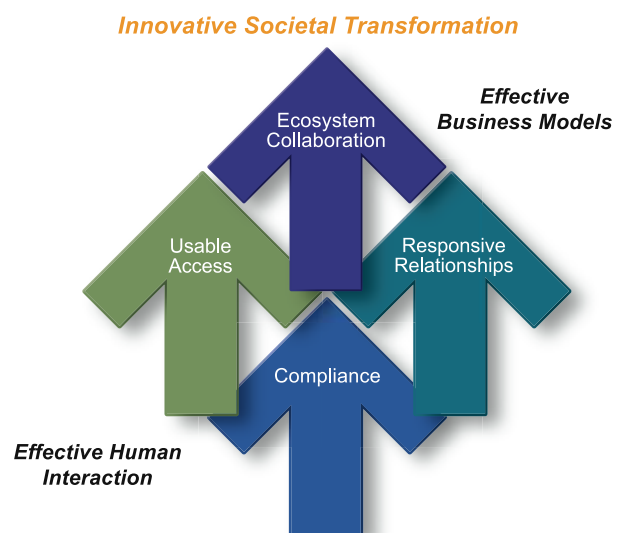
Fostering *usable access* requires moving beyond compliance to actively improve all users' experience with an organization's technology systems.

Driving *responsive relationships* involves creating a more adaptive human-business experience by extending technology systems into the fabric of a business to sense and respond to unique user needs and preferences.

Participating in a *collaborative ecosystem* means actively supporting the seamless flow of communication—both within and between organizations—to ensure the ongoing delivery of products and services designed to respond to the needs of all people, regardless of age, ability or disability.

Together, these capability sets can help businesses execute an integrated approach to human ability and accessibility that drives a business-positive result, and a measurable return on investment—resulting in more effective personal interactions, increased user satisfaction, an expanded market reach, better employee retention and enhanced relationships with clients and partners.

By incorporating accessibility solutions that support this vision, banks can more effectively address the needs and expectations of more customers.



### **IBM products and solutions for accessibility**

IBM has the expertise and proven industry experience to help banks achieve results through accessibility initiatives. We can help you integrate accessibility into your banking services to gain business advantage, whether you are considering small, individual projects or a large, complex solution.

### ***Consulting services***

IBM has the creative and technical knowledge, ease-of-use expertise, research innovation and business insight essential to address the end-to-end accessibility requirements facing financial services organizations. And with our long history employing people with disabilities and developing accessible technologies, we understand their needs. We can perform an assessment of your entire enterprise, including your IT infrastructure and network, applications and business processes. IBM will work with you to identify and implement a comprehensive accessibility strategy that will help you to serve a broader customer base.



“Out of our work making computing easier to use for people with disabilities we will think of radically new approaches. Out of these approaches we will find not just ways of helping people with disabilities but ways of making computing far more natural and intuitive.”

— Dr. Paul Horn, senior vice president, IBM Research



### ***Standards-based compliance***

IBM has a deep knowledge of how accessibility can be designed and implemented for banks worldwide. In many countries, such as the United Kingdom and Brazil, new or impending laws require or suggest that businesses and governments follow certain accessibility standards. When doing business globally and with a growing complexity of regulations and standards from country to country, IBM can help banks maintain an awareness of changing accessibility requirements.

### ***Personal information management***

As online transactions continue to increase, banks must work to improve IT access to customers regardless of ability or disability. IBM accessibility technology implementations are helping to provide more options for more people.

- Combined with a services engagement, research technologies ***IBM Easy Web Browsing*** and ***IBM WebAdapt2Me*** make the Internet more usable for people with low vision or motor impairments. The technologies read Web pages out loud and allow users to resize panes, enlarge font size and change background color for better contrast. WebAdapt2Me can also adjust keyboard sensitivity for people who have motor impairments to correct errors such as holding down keys too long or double clicking letters.

- ***IBM ThinkPad®*** notebooks include features that allow people with vision, hearing and mobility impairments to adjust their computer settings for easier use. Features include ISO-standard pressure-sensitive keys and a wider space bar to help eliminate typing errors, individual volume and lighting control buttons and screen magnifying capabilities.
- ***IBM ViaScribe™*** and ***IBM CaptionMeNow*** are speech-to-text technologies from IBM Research that use speech recognition software to provide captioning of information. With ViaScribe, spoken information—such as in lectures and Webcasts—is transcribed onto a screen in real time. CaptionMeNow creates captions for existing audio and video files. Captioning makes spoken information available for people with hearing impairments and allows speech to be more interactive for many users.

### *Application and Web design*

Having an accessible Web site gives banks the ability to reach more customers. IBM can help Web developers design and test Web sites and system applications for better accessibility.

- **IBM aDesigner** is a disability-barriers simulator that helps Web designers test the accessibility of their Web pages. By testing with aDesigner, developers can learn what users who are blind or have low vision will experience when visiting a site. Developers can then use that information to design more accessible applications.

### **Learn more**

Providing accessible banking services opens the door to the business advantages that can result from reaching new customers and increasing customer satisfaction.

For more information about IBM accessibility solutions, visit [ibm.com/able](http://ibm.com/able)





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<sup>1</sup> "Baseline Assessment Inclusion and Disability in World Bank Activities Report."  
June 2002.

<sup>2</sup> <http://www.nod.org/content.cfm?id=925>.  
National Organization on Disability.

<sup>3</sup> <http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5206a2.htm>.  
Centers for Disease Control and Prevention.

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