This is a transcript of Westpac Wire's "Tech In 10" interview between Westpac Wire's deputy editor Emma Foster and Westpac's technical product manager, Rachel Thewlis, published on December 1, 2021.

Introduction: This is "Tech in 10" by Westpac Wire, a 10-minute chat with industry experts about Westpac's latest tech news and trends.

Emma Foster (EF): When you're next out for a coffee or a shop, you may start to notice Westpac's new payment terminals at the counter. But what may not be so obvious are the in-built features which aim to make the terminals as accessible as possible, particularly for people with vision impairments. To give us a rundown, the bank's technical product manager, Rachel Thewlis, is joining me, Emma Foster, for today's "Tech in 10". Hi, Rachel, thanks for your time.

Rachel Thewlis (RT): Thanks, Emma. It's wonderful to be here to talk to you.

EF: So Rachel, can we start with just a little bit of context? The bank plans to swap out all the payment terminals currently in use by merchants around Australia, replacing them with new ones. What's the background here? Why the swap out and how many devices are we talking about?

RT: So yes, you're right, Emma. There is a lot of work being done at the moment to swap our terminals out. My standalone portfolio of terminals is going to be about 110,000 terminals that we're swapping out over the next 12 to 18 months. We usually do this about every five to 10 years, and that keeps our terminals current and compliant. We need to obviously consider new technology and also the security surrounding our terminals, so we make sure that that is all kept up to date, around about every five to 10 years.

EF: Okay. And before we get to the accessibility features, can we talk a little bit about the terminal overall? So what are its standout features? What makes the new terminal better than the old one?

RT: So the new terminal is actually an Android based terminal, so it has a large glass screen. The Android base for the terminal is actually allowing us to have a lot more opportunity to create new apps for the terminal. So we may introduce apps such as a Lite POS, which means that the merchant can actually, they can put their own stock items into the terminal, and they could actually use it like a point of sale. So instead of having an integrated point of sale, it would be most suitable for those merchants that perhaps only have a few products that they're wanting to sell, and they can easily bring those items onto the terminal. We could also have things like a split billing app. This would allow our hospitality merchants to be able to take the terminal to tables. They could obviously then split a bill between a number of people sitting at the table. The other thing as well is that we've also got the ability on this new terminal to have 4G and WiFi, and they seamlessly can cut between each other if there was an outage on either side. So that actually makes it really portable for merchants as well. They can also link it to a hotspot on their own phones, so that gives merchants who are on the go a lot more flexibility as well. And I suppose the last thing is also being a little bit more eco friendly - the terminal actually has the option to email receipts out to customers, which is obviously something that a lot of customers are asking for now as well.

EF: Okay, so the new payment terminals, as you mentioned, have the flat glass screen like a smartphone rather than having a keypad with buttons, which is great but can pose challenges for people with vision impairment or motor challenges even, because you can't feel where the numbers are when you're putting in a PIN. How have you addressed this challenge?

RT: So, Emma, that's a really great question, and it has been a very big challenge for both Westpac and Verifone, but I feel like we've both tackled it head on. I think it's really important that our terminals are accessible and inclusive for all to use. And as you've mentioned, that flat glass screen can make it really challenging for people who may have a vision impairment or difficulties in entering their PIN without that tactile advantage that they get from a traditional keypad. To ensure that we've covered all of this off and made our terminal inclusive and accessible, we've had a large project team here at Westpac who's been working on that terminal with Verifone. We've conducted focus groups with some of our low vision and blind customers to get their valuable experience in using terminals first hand. And during these sessions, I really personally gained a lot of insight into difficulties that the community faces when making payments at shops. One example, which I found quite extraordinary,

is that merchants or their staff often ask low vision customers what their PIN is so that they can do it on their behalf. And obviously, this puts the customer in a really vulnerable and possibly embarrassing situation and really isn't acceptable. So it made me even more determined to ensure that the EFTPOS Now terminal is as inclusive as possible for all of our customers and all of our merchants as well.

Up to 20 per cent of Australians are actually classified as having one or more disabilities, so this is something that we need to address. It's not for a minority group. There is actually a lot of people that require some additional assistance when using a payment device, so for me, it's become quite personal. From there, Westpac and Verifone have worked together really hard on making sure that this terminal is right. We're both participants in AusPayNet's Accessibility Standards Working Group, so that's been set up by the Australian Payment Network, and they set out guidelines and principles for designing terminals with PIN on glass and their principles focus on accessibility, fundamental inclusion, security, user experience and overall awareness. Verifone have also done a lot of work before the terminal was developed, and they've also done testing with leading agencies such as RNIB in the UK, Vision Australia, Blind Citizens Australia, and they've actually come up with a solution which makes the terminal very accessible for all. So the Navigator solution actually supports three modes. So it has an 'assistance' mode, it has an 'accessibility' mode and it also has a 'training' mode. The assistance mode helps those that have low vision or may have a colour vision impairment, and that actually provides them with colour contrast, options, magnification and some audio prompts and enables them to enter PIN independently.

For 'accessibility', it provides those customers who have low or no vision to actually be able to enter their PIN securely and independently, and they're using a blank pin pad, which seems really strange for someone who can see the terminal. However, it gives the person who's entering their PIN a lot more comfort in the fact that nobody else can see the numbers that they're actually pressing on that blank screen. They've been prompted by audio prompts, and they can actually use headphones connected to the terminal so that they can listen to that independently as well, which is really handy. And of course, then there's the 'training' mode that I mentioned so training enables the merchants to actually get first-hand experience of using that terminal in the mode that their customers may use. So it gives them that opportunity to learn before they actually get a customer in front of them and find that they don't actually know how to use the feature. The other thing as well is we actually had Verifone develop some tactile markers which are positioned around the frame of the screen, and that also assists those customers to be able to locate the positions of the numbers on the PIN. And we got some really good feedback from our focus group on that particular feature as well. They really loved it.

EF: You mentioned that you ran some focus groups. How did they go? What kind of feedback did you get from them?

RT: So the focus groups were actually really important. It enabled us to speak to customers who had vision impairment or were blind. They were able to use that terminal and show us exactly where their difficulties were in using a terminal. Having Verifone on site for those workshops as well made it really easy for both our software developers, us as the bank and our customers to all be in the same room at the same time and discuss the points that we needed to in regards to those terminals.

EF: All right. And then just looking at the terminals from the merchant's perspective, is it an easy transition for them, and have you had any feedback yet from merchants so far?

RT: Yes, we have. Actually, we've actually had the terminals sitting with various merchants over the course of the last 12 months, and they've been using it, their cardholders have been using it, and the feedback we're getting is that they're actually really excited to use it. The transition, of course, is something that we need to get right. We've been working with Verifone and using the customer feedback that we've already had to ensure that we streamline that process. So we're using things like online booking to make sure that we have our replacement appointments set up at a time when the merchant wants. We're using SMS notifications to keep our merchants informed. We're using face to face training, and we think that's really important to embed those accessibility features. And we've also got online support through our websites. So we're hoping that that will mean that we end up with a really smooth transition from the old terminal to the new.

EF: And so where is the bank at in terms of the rollout of the new terminals? And do you have any other projects on the go in the payment delivery area?

RT: So there is lots of projects in the payment delivery area. I'll leave that for you to join another Tech in 10 with another one of our product managers. I'm sure you have lots of people wanting to join you for that! But currently we're piloting the EFTPOS Now terminal with our existing merchants and that's across all our brands Australia-wide. And earlier this week, we actually launched our new-to-bank customers and that's again across all of our brands. So that's actually really exciting this week. And we're also expecting to launch our full new sales and that'll be starting in February next year, and we'll be starting our own rollout to replace all of our current EFTPOS One terminals from April of next year as well. So I suppose what I could say there is stay tuned to our websites. We're definitely going to be having more information on the EFTPOS Now terminal as those launch activities draw closer.

EF: Well, I will be sure to be on the lookout for the new payment devices from early next year, I suppose. So, Rachel, good luck with the rollout and thanks for your time today.

RT: Thanks so much. It has been fantastic to talk to you and it's exciting times ahead for us

EF: And to everyone listening. Thanks for tuning in for more bite-sized tech updates from Westpac. Feel free to subscribe to Westpac Wires podcast. Until next time, bye for now.