

This is a transcript of Westpac Wire's "Tech In 10" interview between Westpac Wire's deputy editor Emma Foster and Westpac's director of access and inclusion Majella Knobel, published on 21 May 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: When new bank tech is designed, an important aspect that may not be immediately obvious to everyone is how accessible it is for people with disability. And in today's "Tech in 10", joining me, Emma Foster, to bring this to life is Westpac's director of access and inclusion, Majella Knobel, who has just launched the bank's latest Access and Inclusion Plan. Majella, thanks for your time today.

Majella Knobel: Thanks. It's lovely to catch up with you again.

Emma: So, Majella, to start off, you have a pretty unique team at the bank. Can you tell us about what the team does and how you think about accessible design, specifically in terms of technology?

Majella: I love it when I've been asked the question around my team because I think at Westpac we are very unique in what we have created as an organisation. So we've been on the journey of accessibility for just on 20 years and knowing that a team like mine, Access and Inclusion, sits within the organisation to focus specifically on making sure our products and services are accessible is really exciting. We work with many business units to consult, review and test products and services. As a team, we're built with the knowledge of accessibility by learning, but also accessibility by living. So, I do have a disability - I've lived with one for many years now - and some of my team members either live with a disability or know of someone that has a disability. Having that insight and knowledge helps us make sure that we can educate our people internally to produce a well-oiled product and service for our customers, whether they have a disability or not.

Emma: Let's look at one quite big example to bring this to life, which is Westpac's new mobile banking app. And for those who have listened to earlier episodes of "Tech In 10", you'll know that the bank's rolling out its first entirely new app, in about a decade. Majella, what kind of accessibility features are built into the new app?

Majella: Working with the project that designed and created the new Westpac app was actually one of the first programs of work that my team got to engage with. We made sure that our project teams that were working on the features on that app knew what accessibility was, in great detail. So, designing it the right way, following Web Content Accessibility Guidelines 2.1AA, making sure that there was testing done along the way, making sure that developers understood how to use assistive technology such as voiceover for an app or Talk Back on the Android soon to be released app. There's numerous other technologies that sort of divert away from the app environment, but our designers and testers also are across that. So screen reading software, talk to tech text information or software that helps individuals that may have mobility issues. We use plain English so that it's clear, concise and to the point. We make sure headings and buttons are tagged correctly. We make sure that colour contrast is there so that someone who lives with low vision, they can see the

screen. Or if you walk out of a shop and it's really glary outside, you're still able to read the app. We make sure that colour alone does not convey a message. We've made sure that we've got the right information on the page so that people can navigate when completing a form and then if they are missing something, that the error messages come up and that someone with a disability that is using assistive technology know that parts of that form are not completed correctly. They're just some of the examples that we've designed and built in to make sure that our Westpac app is more usable for many more of our community base than ever before.

Emma: And what's the feedback been like?

Majella: So we had customers come in, they went through the app, they gave us feedback, and it was nice to see how well designed it was for usability. So customers that may have had a vision impairment or may have had dyslexia or have dyslexia that tested the app were really impressed by the way we had created the app.

Emma: And the mobile app is, of course, just one example, that considers customer accessibility. Probably one of the earliest examples I can think of over the years was the talking ATMs to help customers with visual impairments, which came out in 2002, I think. So talk us through some of the other types of technology that we've introduced.

Majella: Some of the other amazing products and services that we've rolled out, which benefits everyone, not just someone that might identify with a disability, one of them is the digital wallet. So for our customers, they're able to log into their app and pull their credit card option on their phone. That gives people that have a vision impairment the opportunity of knowing their credit card number and the expiry date and the three digits on the back. So that's independence for someone that has a vision impairment. The other awesome opportunity is for people that might have poor mobility. So currently you might have a physical debit or credit card. That often is quite hard for someone if they have issues with mobility in their hands, pulling that card out of their wallet. This option, they just have to go into their app. Another great product that we've rolled out earlier this year for our Bank of Melbourne and Bank SA customers is the debit card. On our debit card we actually have tactile notification and a notch that's cut out. So for the debit card, we actually have the Braille letter D on it, and soon to be released, we'll have the same for our credit card, but it will have the Braille letter of C on it. So C for credit D for debit. But the awesome thing about what we've done as a business to not segregate our customer base is that everybody will receive that debit or credit card, not someone that has a disability has to ring up and ask. All our customers that get a new debit or credit card through Bank of Melbourne or Bank SA will receive that card.

Emma: That's great. And no doubt there's plenty of accessibility challenges in the pipeline that you're probably chomping at the bit to jump on, but one that does come to mind is merchant terminals with touch screens. And they're very popular these days, but they pose all kinds of issues for accessibility. Can you tell us a bit more about that and where things are at with possible solutions?

Majella: PIN on glass is a really interesting concept for individuals within the community. We see them at weekend markets, we see them at retail stores, at your

local bakery. For people that have an accessibility requirement it is often quite difficult to navigate a complete clean, no keypad on it, screen. So if you have a vision impairment, you actually can't feel where your numbers are to enter your PIN. If you have a mobility impairment, it's often quite hard to keep your hand steady enough to select the PIN on glass option. We've been working with a vendor to ensure that in the future, when we do have PIN on glass terminals that go out into the market, that we've got the options to make sure it works for customers that have an accessibility requirement. We know it's quite difficult to meet everyone's requirement, but what we have tried to do is look at what are some of the options. So thinking of options like changing the colour, thinking about what options around the frame of the terminal can be built in, and thinking about how for customers who may have a hearing impairment navigate if they are unable to have the luxury of hearing well and seeing well. So that's another obstacle that terminal creators and software designers need to think about when they're creating terminals like PIN on glass.

Emma: What a great challenge to tackle. I look forward to seeing how it progresses. Coming back to the banking app, it's also worth mentioning that this was a commitment that the bank has made as part of signing up to a relatively new global initiative known as the Valuable 500. Can you tell us a bit more about that?

Majella: We're very excited that our CEO, Peter King, has signed up to the Valuable 500. I think it's really important to show the dedication and I guess the commitment we have in this space. So the Valuable 500 is around 500 different CEOs signing up to a global initiative. And that's ensuring that the business, whether they're at the start of their journey, halfway through or quite well-established in the access and inclusion space, making sure that they've got a focus on accessibility, whether it's in the social or the work environment, to make our community a much more inclusive place to work and play.

Emma: And finally, Majella, I've heard you describe accessible design as "a road with no end". And you've had pretty much a lifetime of experience in this area - do you feel like the road is getting a bit smoother? In other words, has the banking sector reached a point in your view where considering accessibility needs in technology design is no longer, say, an add-on that it's just built in? Or do you still think that we've got some way to go? And a follow up to that is, what are the next big milestones along that road?

Majella: I believe at Westpac we're in a good position to achieve making us one of the more accessible banking institutions that is within the community. We know that we don't always get it right. But what I can say is that the way my team has been set up, we work quite closely with our colleagues and our vendors that we work with to ensure they understand what we mean by following Web Content Accessibility Guidelines, meeting it at 2.1AA, encouraging our colleagues to become more upskilled so it becomes part of their role, not just a tack-on. So to ensure that people know how to do their job. I think in the past many organisations have sort of flagged that oh, we'll worry about accessibility at the testing phase and often that's too late - it causes a lot of rework. What we're doing at Westpac is building it in from the start. So as an organisation, we're ensuring that it's part of a product lifecycle - build, design, create - so that our customers have a more accessible banking product or service.

Emma: And the next big milestones along the road?

Majella: It's interesting. That's a really interesting question, because I think in the accessibility space, I always say make sure you've got your foundations right before you build the walls and put the roof on. I work quite closely with our innovation teams and working with them, we can actually put that lens of accessibility across what we're bringing out to market. So as for what are some of the big milestones, I think it's very much making sure we can get it right and listening to our customers and providing a service that everyone can access independently, regardless of if you have a disability today or you have one tomorrow.

Emma: So an exciting future ahead. Majella, it's always great to talk to you. Thanks for joining me today.

Majella: Thanks, Emma. It's always a privilege catching up with you and sharing the story of Westpac and access and inclusion.

Emma: And everyone else, thanks for tuning in. For more bite-sized tech updates from Westpac, feel free to subscribe to our podcast. Until next time, bye for now.