



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age

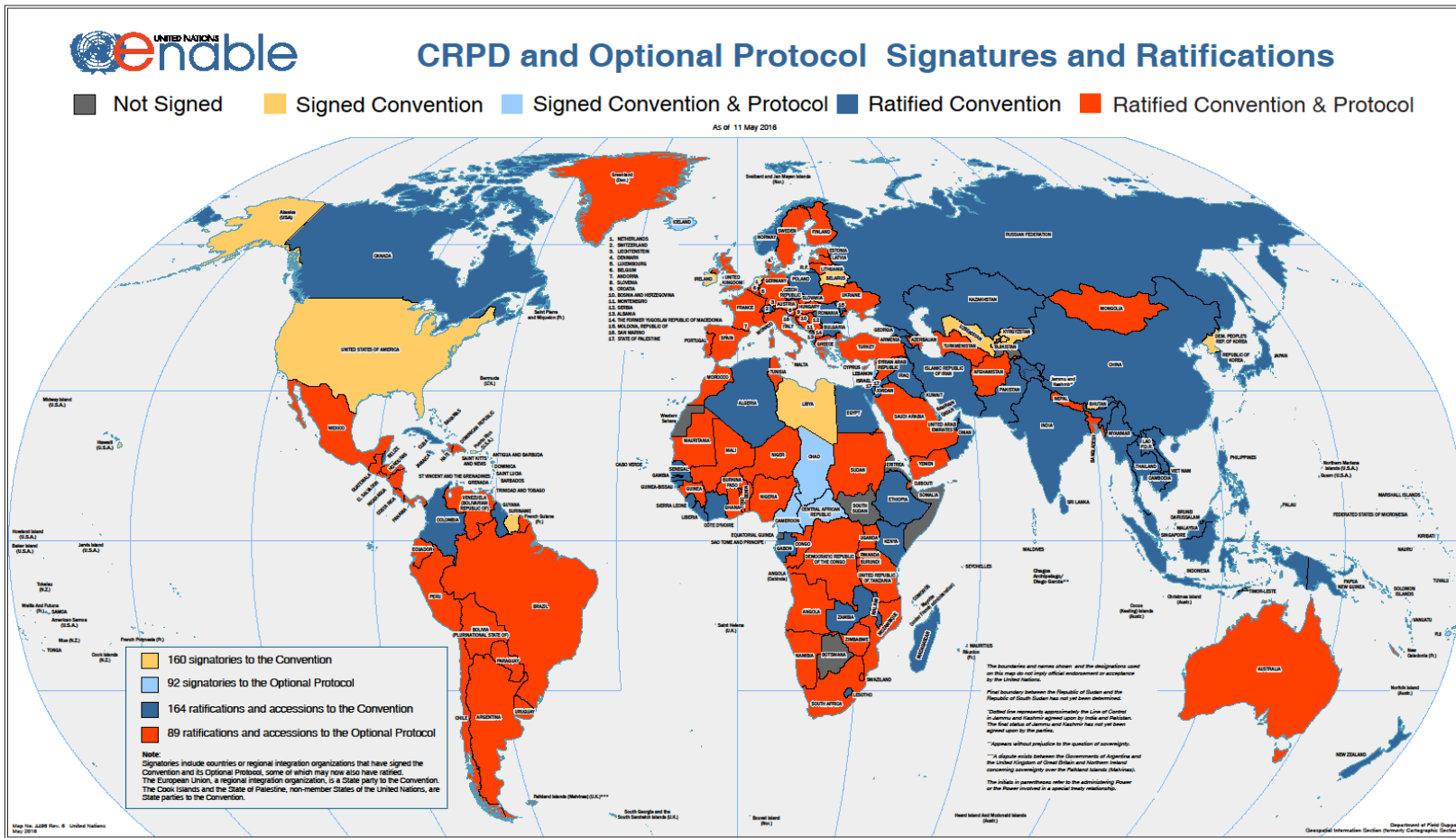


Inclusive Financial Services for Seniors and Persons with Disabilities

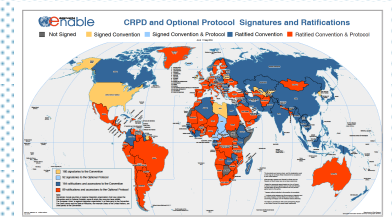
From Accessibility Compliance to Innovation, Customer Satisfaction and Market Development and Value

M-Enabling Summit
Washington D.C., June 13, 2016

Gita Esmieu
Program Director, Financial Services Accessibility



165 signatories to the Convention
92 signatories to the Optional Protocol
164 ratifications and accessions to the Convention
89 ratifications and accessions to the Optional Protocol



Signatories include countries or regional integration organizations that have signed the Convention and its Optional Protocol, some of which may now also have ratified.

The European Union, a regional integration organization, is a State party to the Convention.



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



G3ict Financial Accessibility program Initiated in 2013

Since, G3ict in its advocacy role has been organizing seminars and conferences (India, China, UK, France, US, India, Latin America with the financial services industry

2014-15 Research and report on "*Inclusive Financial Services for Seniors and Persons with Disabilities: Global Trends in Accessibility Requirements*"

Prefaced by Frances West, Chief Accessibility Officer and Ian Hurst, General Manager, Global Financial Services Sector, IBM





GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



G3ict 2014-15 (cont'd)

Financial services and technology go hand in hand

- ❖ Meetings in **Beijing and Mumbai** organized in cooperation with **IBM**
- ❖ Meeting in **London** with **Accion International**
- ❖ Financial services sessions during several editions of the **M-Enabling Summit with IBM participation**
- ❖ Increased focus on **inclusive financial services** and **stepping up of ICT accessibility compliance** for financial services in several countries, European Accessibility Act - 12-3-2015
- ❖ **Launch of G3ict Worldview Service** with filters to collect data on financial services accessibility developments worldwide



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Results of April 2016 seminar:

- ❖ Financial actors can play their responsible role in the economy
- ❖ Enhance business and reputation while remaining ahead of the curve
- ❖ Improve stakeholder dialogue
- ❖ Create value

Driving forces:

- ❖ Regulators and legislation require mandatory standards for websites, services
- ❖ Private and public sectors, some banks ahead => emulation and sharing



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Good practices (Credit Suisse, Barclays, Societe Generale, IBM, etc):

- ❖ ATMs, mobile phone apps, services “at home”
 - ❖ ATM cooperation between Swiss banks for convergence
 - ❖ Methodology self-assessment, business plan, guidelines
 - ❖ IT solutions embedded at the outset and test with users (persons)
- ⇒ Challenges : user-friendly while warranting adequate protection and security against fraud
- ❖ Regular survey of older customers and customers with disabilities
 - ❖ Talking cash machines, high visibility debit cards, virtual sign language interpreters
 - ❖ Doing away with enter PINs for low value purchase at shops



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Learning Management System Strategies Freedom Scientific

- ❖ Teaching people to understand disability and so be intelligently fit to deal with it
- ❖ Training, planning for accessibility with management, testing and adjusting for integrating any software
- ❖ Innovative solutions with Wells Fargo

IBM vision for future of accessibility in financial Services "Technology made human"

- ❖ IBM-Apple- Japan Post : iPad based application for Seniors
- ❖ Quick Keyword search; Tealeaf analytic software which can give recommendations : accessibility blended into a project
- ❖ Wealth management (health, wealth, happiness) => happiness ratio ?



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Future technology (Intuit)

- ❖ New devices may help overcome 'conflict' between security and accessibility
- ❖ Dash earplugs (active hearing), Amazon Alexa voice recognition, smart camera mounted on eyeglasses), "Be My Eyes" to answer blind person's guidance request
- ❖ Authenteq - networked identity verification Offla - mobile payment fraud detection.
- ❖ Slock.it. Peer to peer rent or share anything that could be locked
- ❖ TurboTax looks at how the user interacts with the product. It can detect a robot by the random activity and will trigger verification. This prevents the human users from



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Financial Accessibility up-to-date information service launched in 2016

- ❖ G3ict had collected information on accessibility in financial services
- ❖ In cooperation with Dow > Jones Factiva
- ❖ A global ongoing monitoring survey covering technology innovations, regulatory and compliance development

Deliverables include

- ❖ A monthly update delivered electronically
- ❖ Quarterly analyst conference calls
- ❖ Access to G3ict country data base
- ❖ Annual international seminar

Additional customized analysis (including self-assessments, private briefings..)



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Trends for the future :

- ❖ **The UN Global Compact** requires companies to produce an annual **COP** that details their work to embed the Ten Principles (human rights, labor, environment, anti-corruption) into their strategies and operations, as well as efforts to support societal priorities. The COP is a visible expression of commitment to sustainability and stakeholders can view it. Companies that fail to report or to meet the criteria over time may be removed from the initiative.
- ❖ **OECD responsible business** 8-9 June 2016
"Measures that governments and other actors are taking to promote responsible business conduct principles and standards and ensure that they make an impact."



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



❖ **OECD** (cont'd)

This includes ... innovations, from policies aimed at addressing impacts throughout the supply chains to voluntary agreements between governments and businesses to enhanced disclosure requirements and new engagement models that financial institutions and financial service providers are implementing in order to promote responsible business conduct among their clients”

<https://mneguidelines.oecd.org/globalforumonresponsiblebusinessconduct/GFRBC-2016-agenda-outline.pdf>

❖ **Integrated reporting**

Strategy and performance are connected.



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Moving on :

- ❖ Explore means to promote **Financial Accesibility on-going survey**, develop the data (Key words, thematics)
- ❖ **Continue innovation with new devices**
- ❖ **KPI accessibility indicators**
- ❖ **Stakeholder engagement** => promoting accessibility into all areas of financial services
- ❖ **Rating agencies** (eg financial and extra-financial) => why not a set up a task force with selected banks to work with the data collected and performance



GLOBAL INITIATIVE FOR INCLUSIVE ICTs

Promoting the Rights of Persons with Disabilities in the Digital Age



Reminder of G3ict's objectives

Foster multi-stakeholders dialogue

Promote voluntary initiatives from the private sector whenever possible

Promote effective "level playing field" policies when market forces fail

Promote innovation

Promote market opportunities as a way to realize the Rights defined by the CRPD

Specifically for Financial Services, facilitate the sharing of good practices to evolve from compliance to innovation and market driven accessibility strategies



**Thank You for your
Attention**

www.g3ict.org

gita.esmieu@g3ict.org