



Giesecke+Devrient

Beyond barriers: Ensuring payments and banking are more accessible for everyone



Payments are a fundamental enabler for a range of experiences, services, and facilities that are integral to everyday life.

For people with impairments, it can be difficult to navigate these essential parts of modern society. As an industry, we have a responsibility to do something about it.

Today, your customers have a different set of expectations of your business. Demand for more accessible payment solutions is growing, and products that are usable by people with visual impairments are a key part of this. With the number of people living with vision loss set to increase by 55% over the next 30 years, this isn't just a moral obligation—there's a very clear business case, too.

As part of our More Accessible Payments initiative, we're pleased to present our Braille Card, which displays the cardholder's important information in Braille so that customers with sight loss can still access their bank account.

Our Braille Card is just one option in a suite of products designed to cater to people with visual impairments. For example, cards can be equipped with a notched edge for ease of identification and orientation; embossed bumps to help customers differentiate between their cards; and large print and high visibility so details are visible even in low light. We would recommend combining two or more features from across the More Accessible Payments catalog to improve accessibility.

Why should your business care about accessibility?

Become a market leader

Position yourself at the forefront of this growing space and become your customers' go-to vendor.

Be compliant with changing regulatory environment

Global focus on accessibility and inclusivity has resulted in a surge of regulation around the world.

Capture the design opportunity

People-centric innovation makes your business more attractive, as well as improving your services more widely.

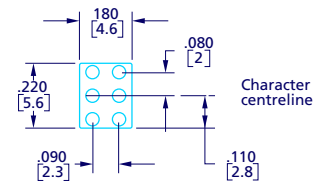
Convego® Braille (card and mailer)

To accompany our full braille card, we also offer a braille mailer, with all the instructions someone would need to activate their card, as well as a reminder card that contains all the information from the payment card that someone would need to make a payment, such as PAN, CVV and expiry details.

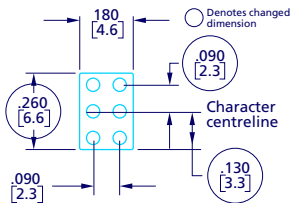
Technical specifications

Note: Please be aware that specifications can vary from country to country. For more information, please contact us.

Braille characters are very large relative to the available surface area of a standard payment card. Typically, Braille character spacing varies between 4.8 and 5.3 characters per inch (CPI). However, there is no universally agreed upon framework for embossing payment cards with Braille—therefore, different card vendors have different specifications.



Standard punch and die blanks



Special punch and die blanks

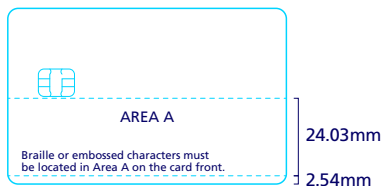
To adhere to Visa specifications

When it comes to the vertical spacing of Braille characters, Visa offers two models of printing to give vendors more choice.

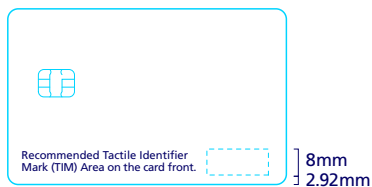
- Standard blanks—spacing of vertical dots is limited to 0.08inch (2.03mm).
- Special blanks—stands at 0.04inch (1.02mm) to allow for 0.09inch (2.3mm) vertical dot spacing. Raises the centerline of the character 0.02inch (0.51mm) above the standard characters. This is only applicable at the top of the blank.

To adhere to Mastercard specifications

- Braille characters can be embossed on a flat card front in Area A. Characters placed outside this area are subject to review by the Card Structure and Integrity (CSI) team.
- Braille can be used to denote card verification code (CVC), primary account number (PAN), and valid and expiration dates.
- Tactile elements, e.g. raised dots, cannot interfere with brand elements, security devices, contactless antenna performance, or other visual elements on the back of the card.
- Tactile Identifier Mark (TIM)—dot matrix system made up of 3x6 embossed dots located in the lower right area of the card. The layout of these dots enables tactile recognition. There are no restrictions on this dot arrangement.



Tactile personalization using Braille



Tactile personalization using TIM

Working towards accessible payments—together

As an industry, we are responsible for making payments more accessible for our customers. Together, we can raise awareness of the challenges and collaborate and co-create solutions that make these challenges a thing of the past. For example, in Convego® Labs—our global innovation incubator and concept prototyping space, we're working with communities and organizations worldwide to explore new ways of making payments—and payment cards—more accessible.

If you'd like to join the discussion, please get in touch: epayments@gi-de.com.

Building an accessible payments ecosystem

We've partnered with the Business Disability Forum to accelerate our co-creation processes with banks and local communities. By tapping into their network of over 600 members and 64 partners, we can work towards a future where no one is left behind in the financial landscape.



More Accessible Payments Initiative

Find out more about our approach to accessibility and payments in banking.

About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology.

G+D was founded in 1852 and today has a workforce of more than 14,000 employees. In the fiscal year 2023, the company generated a turnover of 3 billion euros. G+D is represented by 123 subsidiaries and joint ventures in 40 countries.



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