



Giesecke+Devrient

More Accessible Payments

# Language guide



# More accessible payments require more inclusive language

When talking about making payments more accessible, we need to make sure that, when we are discussing the end customers for whom we are creating these solutions, we do so in a way that is respectful and inclusive.

## Why does the language we use matter?

The way we talk about people can be very important. It's easy to use words that can unintentionally exclude, hurt, or offend others, especially when we're discussing people as groups or sections of society. Part of being committed to making payments more accessible is also ensuring that the language we use to talk about accessibility is inclusive too. This is especially true from a sales and marketing perspective.

## Please note

Language changes and evolves over time, and our thinking around what is or isn't acceptable changes too. This guide is not intended to be an absolutely unchanging truth of what is or isn't acceptable for everyone, in every circumstance. Instead, what we're looking to achieve is a consistent set of guidelines that cover how we intend to frame topics and groups of people when we're promoting or discussing our approaches to making payments more accessible.

## Why have we produced this guide?

We have carefully reviewed sources from government organizations, businesses and charities aimed at supporting those with impairment and older people - with a focus on authenticity by relying on sources produced by these communities themselves.



## The guide

- **Most importantly** – recognize that people are complex individuals, and can be described in many ways, not just by their impairment. For example, 'person with blonde hair' is better than 'blond person' or 'the blond'.
- Use a **normal tone of voice**, don't patronize or talk down to people.
- **Avoid ableist language**: Do not use terms associated with persons with disabilities as adjectives. For example; 'Are you blind?' when someone has trouble finding something or describing someone or something as 'crazy' when you might mean 'agitated' or 'upset'.
- **Address stereotypes**: It's important that we don't 'label' people with disabilities as; vulnerable or a burden on others, living a life of less value or quality, less than human, dangerous, extraordinary or superheroic.
- Craft **factual** and **affirmative** stories about persons with impairments.
- **Avoid pejorative language**: Never use euphemisms or pejorative terms that stigmatize persons with disabilities.
- **Avoid references to a person's gender** except where it is pertinent to the discussion – this usually involves using gender.

### People with disabilities

When we want to talk about issues that affect people with disabilities, we need to make sure we're using 'person-first' language, reflecting that an impairment or disability is just part of their identity:

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>The disabled</b></li> </ul>	<ul style="list-style-type: none"> <li>• Persons/people with impairments</li> <li>• Persons/people with disabilities</li> <li>• Disabled person</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Afflicted by</b></li> <li>• <b>Suffers from</b></li> <li>• <b>Victim of</b></li> </ul>	<ul style="list-style-type: none"> <li>• Has [name of condition or impairment]</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Able-bodied</b></li> </ul>	<ul style="list-style-type: none"> <li>• Non-disabled</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Help (can imply subject is helpless)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Support</li> <li>• Assist</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Normal</b></li> <li>• <b>Healthy</b></li> <li>• <b>Able-bodied</b></li> <li>• <b>Typical</b></li> <li>• <b>Whole</b></li> <li>• <b>Of sound body/mind</b></li> </ul>	<ul style="list-style-type: none"> <li>• Person(s) without impairment</li> <li>• Broader population</li> </ul>

**Please note:** Although 'person with disability' and 'person with impairment' are both correct, at G+D we prefer to use the term 'impairment'.

### Wheelchair users

Some language around people who use wheelchairs can imply that they are 'confined' or 'restricted'. Here are some terms to avoid, with some suggestions for use instead:

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>Confined to a wheelchair</b></li> <li>• <b>Wheelchair-bound</b></li> </ul>	<ul style="list-style-type: none"> <li>• Wheelchair user</li> <li>• Person who uses a wheelchair</li> <li>• Person with a mobility disability</li> <li>• Person with a mobility impairment</li> <li>• Person using a mobility device</li> </ul>

### People with physical impairments

The point here is to avoid referring to people with disabilities as 'other' or 'less'. Here are some terms to avoid, with some suggestions:

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>Handicapped</b></li> <li>• <b>Person with special needs</b></li> <li>• <b>Handicapable</b></li> <li>• <b>Atypical</b></li> <li>• <b>Person living with a disability</b></li> <li>• <b>Differently abled</b></li> <li>• <b>People of all abilities</b></li> <li>• <b>People of determination</b></li> <li>• <b>Those with disabilities</b></li> <li>• <b>Cripple</b></li> <li>• <b>Invalid</b></li> </ul>	<ul style="list-style-type: none"> <li>• Disabled person</li> <li>• Person with disability</li> <li>• Person with [type of impairment]</li> <li>• Persons with disabilities</li> <li>• People with disabilities</li> </ul>

### People with visual impairments

Remember that visual impairment is about more than just blindness, using 'people with visual impairments' ensures we include people who might have difficulties with vision as well as people who are blind.

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>The blind</b></li> <li>• <b>Partially sighted</b></li> </ul>	<ul style="list-style-type: none"> <li>• Blind person</li> <li>• Person who is blind</li> <li>• Person with a vision/visual disability</li> <li>• Person with a vision/visual impairment</li> <li>• Person with low vision</li> <li>• Deafblind person</li> </ul>

### People with hearing impairments

Again it's generally agreed that we should refer to 'people with hearing impairments'. However, many deaf people whose first language is sign language consider themselves part of 'the deaf community' – they may describe themselves as 'Deaf', with a capital D, to emphasize their deaf identity.

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>The deaf (except as outlined above)</b></li> <li>• <b>Hearing impaired</b></li> <li>• <b>Deaf and dumb</b></li> <li>• <b>Deaf and mute</b></li> </ul>	<ul style="list-style-type: none"> <li>• Deaf person</li> <li>• Person who is deaf</li> <li>• Person with a hearing disability</li> <li>• Person with a hearing impairment</li> <li>• Person with hearing loss</li> <li>• Hard-of-hearing person</li> <li>• Deafblind person</li> </ul>

### People with intellectual or cognitive impairments

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>Retarded</b></li> <li>• <b>Simple</b></li> <li>• <b>Slow</b></li> <li>• <b>Afflicted</b></li> <li>• <b>Brain-damaged</b></li> <li>• <b>Intellectually challenged</b></li> <li>• <b>Subnormal</b></li> <li>• <b>Of unsound mind</b></li> <li>• <b>Feeble-minded</b></li> <li>• <b>Mentally handicapped</b></li> <li>• <b>Mentally retarded</b></li> </ul>	<ul style="list-style-type: none"> <li>• Person with an intellectual disability</li> <li>• Person with an intellectual impairment</li> </ul>

### Older people

When talking about older people, especially as what can be termed 'older' it's also a good idea to use a specific age range where possible, for example 'British men 70 years of age and older'.

Avoid	Recommend
<ul style="list-style-type: none"> <li>• <b>Seniors</b></li> <li>• <b>The elderly</b></li> <li>• <b>The aged</b></li> </ul>	<ul style="list-style-type: none"> <li>• Older adult</li> <li>• Older persons/people</li> </ul>





## Sources

If you'd like to know more about this topic, we've included a range of sources here:

- **United Nations Disability Inclusion guidelines:** [https://www.un.org/sites/un2.un.org/files/un\\_disability-inclusive\\_communication\\_guidelines.pdf](https://www.un.org/sites/un2.un.org/files/un_disability-inclusive_communication_guidelines.pdf)
- **GOV.UK – Inclusive language:** <https://www.gov.uk/government/publications/inclusive-communication/inclusive-language-words-to-use-and-avoid-when-writing-about-disability>
- **Disability Wales:** <https://www.disabilitywales.org/socialmodel/inclusive-language-and-imagery/>
- **Maple Community Services:** <https://www.mapleservices.com.au/the-ultimate-guide-to-inclusive-language-for-disabilities/>
- **The Special Olympics:** <https://www.specialolympics.org/about/intellectual-disabilities/inclusive-language-for-talking-about-people-with-intellectual-disabilities>
- **AimBig Employment:** <https://www.aimbigemployment.com.au/why-disability-inclusive-language-matters/>
- **Wordfinder:** <https://wordfinderx.com/blog/inclusive-language/>
- **Celebrating Disability:** <https://celebratingdisability.co.uk/disability-language/>
- **Yoast:** <https://yoast.com/help/inclusive-language/disability-and-neurodiversity/>
- **Washington University Institute for Public Health:** <https://publichealth.wustl.edu/age-inclusive-language-are-you-using-it-in-your-writing-and-everyday-speech/#:~:text=Terms%20like%20seniors%2C%20elderly%2C%20the,the%20older%20population%20are%20preferred.>
- **Gov.NZ:** <https://www.digital.govt.nz/standards-and-guidance/design-and-ux/content-design-guidance/inclusive-language/age-inclusive-language/>
- **Google:** <https://all-in.withgoogle.com/audiences/age/>
- **Gerontological Society of America:** <https://www.geron.org/about-us/ceo-blog/1412-revised-style-guides-advance-age-inclusive-language>
- **City of Boise – healthier communities:** <https://www.cityofboise.org/media/12897/optional-readings-week-1.pdf>
- **DC Fiscal Policy Institute:** [https://www.dcfpi.org/wp-content/uploads/2017/12/Style-Guide-for-Inclusive-Language\\_Dec-2017.pdf](https://www.dcfpi.org/wp-content/uploads/2017/12/Style-Guide-for-Inclusive-Language_Dec-2017.pdf)
- **Poverty Action Lab:** <https://www.povertyactionlab.org/blog/10-14-22/j-pals-use-inclusive-language-communicate-research-results>
- **APA Style guide:** <https://apastyle.apa.org/style-grammar-guidelines/bias-free-language/socioeconomic-status>
- **ACTE Online:** [https://www.acteonline.org/wp-content/uploads/2022/04/Inclusive-Language-Guide\\_-\\_Techniques-ACTE.pdf](https://www.acteonline.org/wp-content/uploads/2022/04/Inclusive-Language-Guide_-_Techniques-ACTE.pdf)
- **Grammarlandia:** <http://www.grammarlandia.com/2019/03/inclusive-language-class-and-income.html>

## Creating confidence

Giesecke+Devrient (G+D) is a global security technology provider headquartered in Munich, Germany. Founded in 1852, the company has a workforce of 12,600 employees and generated sales of EUR 2.53 billion in the 2022 fiscal year. A total of 103 subsidiaries and joint ventures across 33 countries ensure customer proximity worldwide.

Engineering trust through technology is G+D's core area of expertise. As a trusted partner to customers with the highest demands, G+D secures the essential values of the world. We develop customized technology in four major playing fields: payment, connectivity, identities and digital infrastructures.



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