



Retailer Route Map for Accessibility

Version 1.0

Produced by The Chip and PIN Programme Management Organisation

Introduction

This Guide has been developed to provide retailers who own their own Point of Sale equipment, and acquirers supplying to Bank Owned Terminal retailers with a route map of activities when considering the needs of disabled and elderly consumers in light of the national migration to chip and PIN at the Point of Sale. It is not intended to be distributed directly to Bank Owned Terminal retailers. This is at the discretion of an individual acquirer, and it should be noted that acquirers are not able to guarantee Bank Owned Terminal retailers meeting the requirements under the Disability Discrimination Act (DDA) 1995. It should be noted that not all retailers will need to follow every stage or activity through the route map, and a number of stages may be conducted in parallel.

This Guide does not seek to duplicate Programme Guideline G12: Accessibility, guidance provided by the British Retail

Consortium (BRC) or any other guidance notes provided by the Programme Management Organisation (PMO) or disability groups in the UK.

This Guide does not directly address the issues that exist today and could be considered “business as usual”, where retailers should already be considering the needs of disabled consumers under the DDA 1995. Retailers should also note the implications of the proposed changes to DDA requirements in October 2004 (refer to www.drc-gb.org for more information).

The content of this route map is not intended to constitute legal advice when considering a process and activity plan for ensuring compliance with the DDA 1995, and should not be regarded as such. Readers and users are advised to seek their own legal advice on the issues raised.

Objectives of the Route Map

The primary objective of the route map is:

To provide clear and concise guidance to retailers to minimise barriers to card use in retail outlets.

The route map presented in this Guide is intended to provide guidance to retailers on how to ensure a consistent level of service to disabled consumers, and focus on the approach that retailers should adopt in the removal of barriers to access to chip and PIN technology.

The underlying theme of the route map is social inclusion i.e. all consumers should have equal access to card payment.

The route map aims to:

- Take account of the needs of both IPoS and BOT retailers
- Provide direction to technical and operational guidelines where they exist
- Communicate using clear and unambiguous language which can be applied universally
- Provide direction to the relevant Parts of the Disability Discrimination Act (DDA) 1995
- Provide a retailer with an “easy to understand” process map or a series of milestones (relating to accessibility)
- Highlight the importance of effective training guidelines and their availability to staff in the industry
- Be accessible and user friendly

Scope

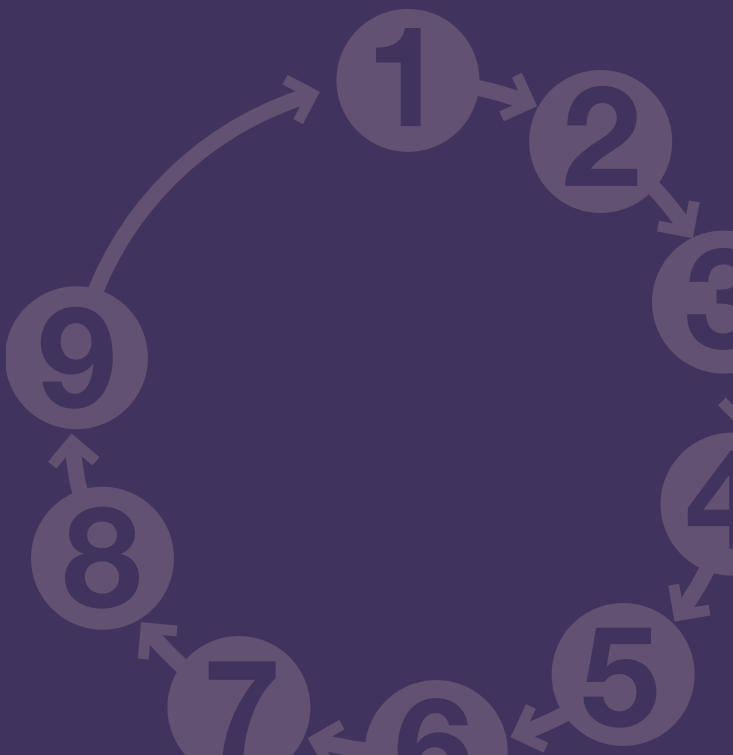
The retailer route map for accessibility will focus only on the accessibility issues surrounding the implementation of chip and PIN.

Other, broader issues of accessibility will be covered as part of the British Retail Consortium (BRC) Guidelines being developed in association with the Disability Rights Commission (DRC). It will take account of the wide-ranging nature of disability and the wide-ranging nature of retail environments. The BRC Guidelines are due to be published in late 2003. Bank Owned Terminal retailers should contact their acquirers to discuss the BRC Guidelines in more detail if required.

The route map will aim to sign post all relevant tools, documentation and legal assets at each stage.

This Guide will not provide detailed technical specifications, cover the effects of DDA legislation coming into force in October 2004, provide legal advice, or focus on language etiquette. Retailers should seek other sources of information in these areas.

Executive Summary



Executive Summary

The retailer route map for accessibility has been written to assist retailers who own their sales equipment (referred to as IPoS) and acquirers (referred to as Acq), supplying Bank Owned Terminals (referred to as BOT) to retailers with an easy to use, stage by stage guideline on the considerations that need to be made for disabled and elderly consumers through the chip and PIN implementation process. It is not intended that retailers need to start at Stage 1 necessarily. Each stage can be considered without reference to other stages in the route map.

To assist retailers with the monitoring of progress through this route map, a table has been provided overleaf to check off each stage as it is completed, and provide an indication of the estimated time to complete each stage.

It should be noted that this is not a linear process and continuous feedback and review should be provided throughout the process.

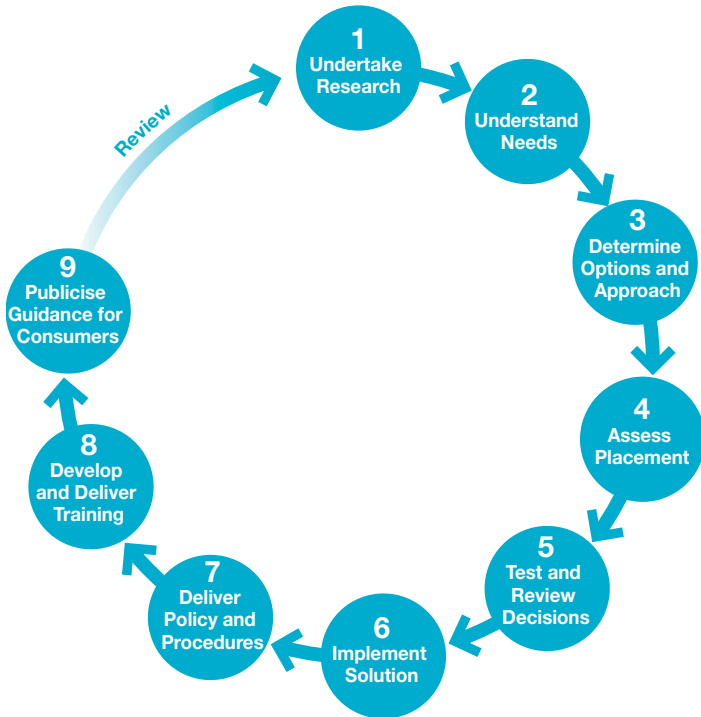
The content of this route map is not intended to constitute legal advice when considering a process and activity plan for ensuring compliance with the DDA 1995, and should not be regarded as such. Readers and users are advised to seek their own legal advice on the issues raised.

| Stage | Description | Time to complete | Status |
|-------|----------------------------------|------------------|--------|
| 1 | Undertake Research | 4 - 6 weeks | |
| 2 | Understand Needs | 2 - 3 weeks | |
| 3 | Determine Options and Approach | 3 - 5 weeks | |
| 4 | Assess Placement | 3 - 4 weeks | |
| 5 | Test and Review Decisions | 1 - 2 weeks | |
| 6 | Implement Solution | 4 - 52 weeks | |
| 7 | Deliver Policy and Procedures | 2 - 4 weeks | |
| 8 | Develop and Deliver Training | 1 - 52 weeks | |
| 9 | Publicise Guidance for Consumers | 1 - 4 weeks | |

Accessibility Route Map

The retailer route map for accessibility can essentially be summarised as a 9 stage process for retailers with the 10th stage being one of continuous feedback and review, although it should not be considered as a linear process or a series of legal requirements, rather a series of activities that should be undertaken as part of “business as usual”. It should be noted that retailers (IPoS, BOT) may not necessarily need to start at stage 1. The route map can be picked up at any stage depending on the activities already completed by the retailer or acquirer.

Accessibility Route Map



1

Undertake Research



Activities

1. Conduct preliminary desk research into the chip and PIN Programme www.chipandpin.co.uk, the view of chip and PIN from the card schemes www.emvco.com, Visa www.corporate.visa.com, Mastercard www.mastercard.com, local chambers of commerce, and from the Association or Payment Clearing Services (APACS) www.apacs.org.uk, or your relevant trade association

2. Refer to part 3 of the Disability Discrimination Act 1995 for guidance on what is required for disabled cardholders and their interaction with operational processes www.drc-gb.org

3. Appoint internal chip and PIN contact person with a remit including consideration for accessibility and disability awareness

4. Contact your acquirer to discuss your migration path to chip and PIN. Useful background information on chip and PIN implementation for retailers is available at www.chipandpin.co.uk

| IPoS | BOT | Acq |
|------|-----|-----|
| ✓ | ✗ | ✓ |
| ✓ | ✓ | ✓ |
| ✓ | ✗ | ✓ |
| ✓ | ✗ | ✗ |

Activities

5. Talk to your acquirer or your Point Of Sale (PoS) supplier to understand their plans for supplying you with new equipment
6. Conduct accessibility assessment of your retail outlets. The CAE www.cae.org.uk or National Register of Access Consultants can advise. www.nrac.org.uk
7. Review and assimilate results of field research conducted amongst disabled cardholders www.chipandpin.co.uk
8. Liase with the Disability Rights Commission (DRC) www.drc-gb.org, the National Register of Access Consultants www.nrac.org.uk and the PMO www.chipandpin.co.uk to develop an understanding of the timescales required to make changes if required

| IPoS | BOT | Acq |
|------|-----|-----|
| ✓ | ✓ | ✗ |
| ✓ | ✗ | ✓ |
| ✓ | ✗ | ✓ |
| ✓ | ✗ | ✓ |

Contacts

EMVCo www.emvco.com
APACS Tel: 0207 711 6200
DRC Tel: 08457 622 633
NRAC Tel: 0207 234 0434
Mastercard Tel: 0207 557 5000

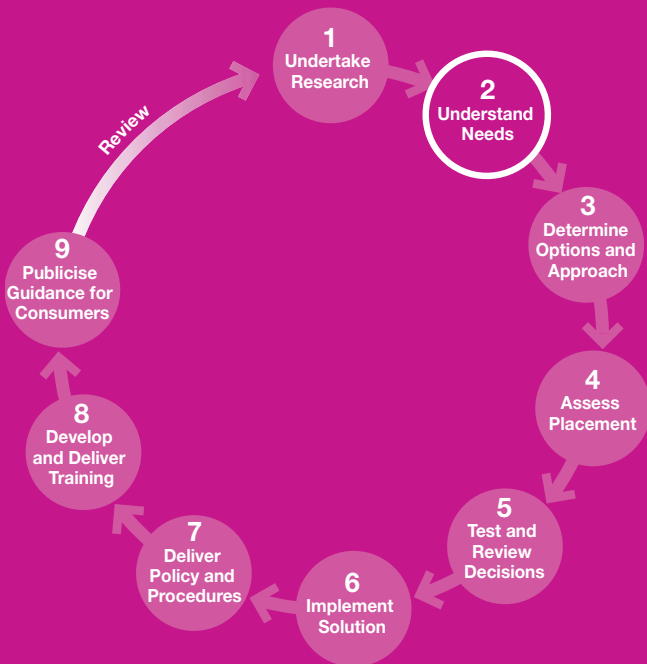
Duration

This stage would typically expect to take a retailer:

4 - 6 weeks

2

Understand Needs



| Activities | IPoS | BOT | Acq |
|---|------|-----|-----|
| 1. Identify and document the needs of existing disabled consumers. Research conducted in Step 1 can provide the basis for this | ✓ | ✗ | ✓ |
| 2. Conduct a brief investigation e.g. through survey to understand how consumers use the chip and PIN technology at PoS. Research conducted by the PMO can provide a foundation www.chipandpin.co.uk | ✓ | ✗ | ✓ |
| 3. Identify those elements of the PoS process that may require amendment | ✓ | ✗ | ✓ |
| 4. Consult with your acquirer or trade association www.brc.org.uk to identify a potentially reasonable adjustment to existing process or a new solution. The publication "Part 3: Access to Goods and Services" identifies what could be considered 'reasonable' www.drc-gb.org | ✓ | ✓ | ✗ |
| 5. Refer to the BRC Guidelines www.brc.org.uk due for release in the autumn 2003 | ✓ | ✗ | ✓ |
| 6. Consult with, and encourage your acquirer to consult with disability groups about your proposals. A list of disability groups is available at www.drc-gb.org | ✓ | ✗ | ✓ |

Activities

7. Evaluate and select accessible solution. Acquirers may select an accessible solution on behalf of Bank Owned Terminal (BOT) retailers. Reference should be made to Guideline G12: Accessibility www.chipandpin.co.uk and the BRC Guidelines www.brc.org.uk

| IPoS | BOT | Acq |
|------|-----|-----|
| ✓ | ✗ | ✓ |

Contacts

BRC Tel: 0207 854 8900

APACS Tel: 0207 711 6200

DRC Tel: 08457 622 633

NRAC Tel: 0207 234 0434

Duration

This stage would typically expect to take a retailer:

2 - 3 weeks

3

Determine Options and Approach



| Activities | IPoS | BOT | Acq |
|---|------|-----|-----|
| 1. Consult with your acquirer and/or vendor and/or leading disability groups (full list available from www.drc-gb.org) to discuss chip and PIN solution options | ✓ | ✗ | ✓ |
| 2. Consider range of options available to you and evaluate against identified criteria (possible pre-determined for Bank Owned Terminal retailers) | ✓ | ✗ | ✓ |
| 3. Evaluate options against your technical and operational specifications for your solution. Register with PMO and refer to Programme Recommendations and Guidelines www.chipandpin.co.uk and scheme rules www.emvco.com , Visa www.corporate.visa.com , Mastercard www.mastercard.com | ✓ | ✗ | ✓ |
| 4. Conduct (or request that your acquirer conducts) an accessibility risk assessment | ✓ | ✗ | ✓ |
| 5. Identify those elements of the payment process that may need to be refined to meet the requirements of the DDA (1995) | ✓ | ✗ | ✓ |

Activities

6. Ask your vendor/acquirer about the suitability of the PIN pads available on the market

✓

✓

✓

7. Select (or your acquirer may select) hardware and software supplier. Refer to PIN Entry Device (PED) guidelines for hardware details, available through Guideline G12: Accessibility
www.chipandpin.co.uk

✓

X

✓

8. Specify accessibility requirements in business and user requirements for vendor negotiations

✓

X

✓

Contacts

EMVCo www.emvco.com

BRC Tel: 0207 854 8900

APACS Tel: 0207 711 6200

DRC Tel: 08457 622 633

NRAC Tel: 0207 234 0434

Mastercard Tel: 0207 5575000

Duration

This stage would typically expect to take a retailer:

3 - 5 weeks

4

Assess Placement



Activities

1. Consider location and ergonomic aspects of PIN pad placement including the mobility of the terminal, counter height, PIN security. Reference should be made to Guideline G12: Accessibility www.chipandpin.co.uk

✓

✓

✓

2. Refer to the research conducted by the PMO during Trial to learn about the issues for disabled consumers www.chipandpin.co.uk or conduct your own research

✓

✓

✓

3. Consult with National Register of Access Consultants www.nrac.org.uk and your acquirer to discuss placement

✓

✓

✗

4. Make a decision on PIN pad placement

✓

✓

✓

Contacts

NRAC Tel: 0207 234 0434

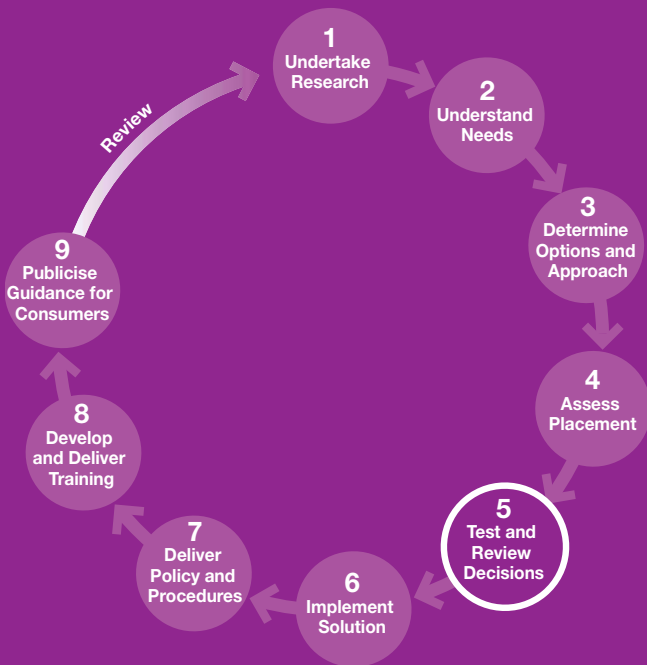
Duration

This stage would typically expect to take a retailer:

3 - 4 weeks

5

Test and Review Decisions



| Activities | IPoS | BOT | Acq |
|---|------|-----|-----|
| 1. Request any research results from your acquirer | ✓ | ✓ | ✗ |
| 2. Liase with your relevant trade association for guidance and research www.brc.org.uk | ✓ | ✓ | ✗ |
| 3. Conduct your own research (if appropriate). Consider using a specialist accessibility research agency. Advice can be sought from the NRAC www.nrac.org.uk | ✓ | ✗ | ✓ |
| 4. Consult with your acquirer on PIN pad selection | ✓ | ✓ | ✗ |
| 5. For IPoS retailers, contact your PIN pad vendor and discuss accessibility requirements | ✓ | ✗ | ✓ |
| 6. Select PIN pad | ✓ | ✗ | ✓ |
| 7. Review assessment | ✓ | ✓ | ✓ |

Contacts

BRC Tel: 0207 854 8900

DRC Tel: 08457 622 633

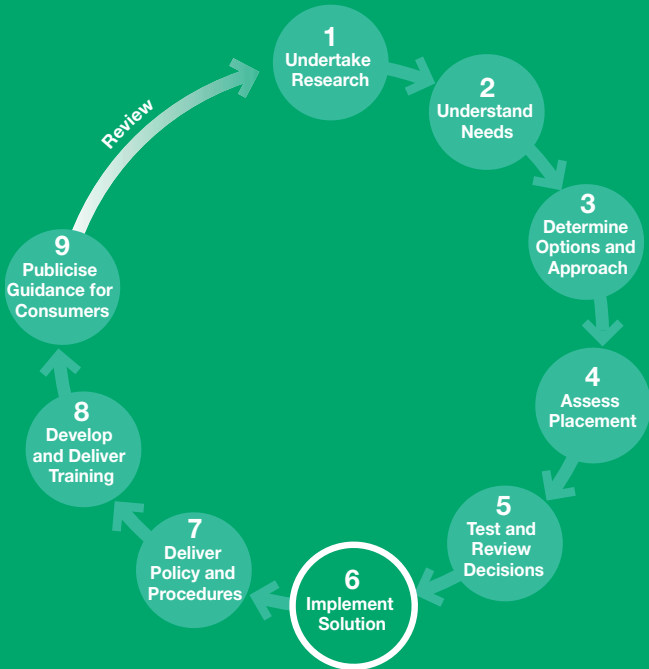
Duration

This stage would typically expect to take a retailer:

1 - 2 weeks

6

Implement Solution



Activities

| | IPoS | BOT | Acq |
|--|------|-----|-----|
| 1. Select hardware (PIN Pad) options, having evaluated and documented the rationale for your choice | ✓ | ✗ | ✓ |
| 2. Purchase hardware and software | ✓ | ✗ | ✓ |
| 3. Implement solution in store, making consideration for all needs and requirements identified in Stages 1 - 4 | ✓ | ✓ | ✓ |
| 4. Consider what reasonable adjustments may need to be made in the case of a disabled consumer having difficulty using chip and PIN at PoS. The publication "Part 3: Access to Goods and Services" identifies what could be considered 'reasonable' www.drc-gb.org | ✓ | ✓ | ✓ |
| 5. Provide guidance to retail staff on how to use the equipment | ✓ | ✓ | ✓ |

Contacts

DRC Tel: 08457 622 633

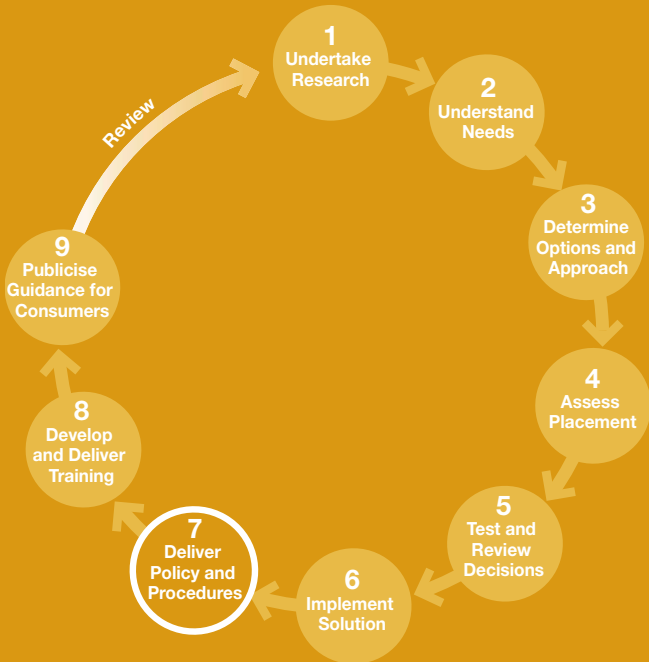
Duration

This stage would typically expect to take a retailer:

4 - 52 weeks

7

Deliver Policy and Procedures



Activities

| | IPoS | BOT | Acq |
|---|------|-----|-----|
| 1. Establish a policy for PIN bypass and signature fall back. Refer to Guideline G12: Accessibility www.chipandpin.co.uk | ✓ | ✗ | ✓ |
| 2. Establish a policy for complaints escalation | ✓ | ✗ | ✓ |
| 3. Consider those aspects of the payment process that can be adjusted through staff training and those requiring physical adjustments. Reasonable adjustments should be considered and adopted under the Disability Discrimination Act (DDA) 1995 www.drc-gb.org | ✓ | ✓ | ✓ |
| 4. Retailers need to consider any policy and procedure definition in the context of Part 3 DDA changes due to be initiated in October 2004 www.drc-gb.org . Changes made on the basis of the chip and PIN payment process may not be sufficient | ✓ | ✓ | ✓ |
| 5. Refer to the BRC Guidelines for further guidance on accessibility www.brc.org.uk | ✓ | ✓ | ✓ |

Contacts

BRC Tel: 0207 854 8900
DRC Tel: 08457 622 633

Duration

This stage would typically expect to take a retailer:

2 - 4 weeks

8

Develop and Deliver Training



Activities

1. Identify those areas of the chip and PIN payment process that are new to retail staff or may have a direct impact on customer service levels

✓

✗

✓

2. Design a training programme to cover these elements and which considers disability awareness training (disabled consumers and disabled staff) www.drc-gb.org or liase with your acquirer or trade association www.brc.org.uk who will be able to provide guidance

✓

✗

✓

Activities

3. Training programmes should cover:
- An introduction to the new payment process
 - The rationale for chip and PIN
 - Differences between chip and PIN and the current process
 - The transaction flow
 - The retailer/customer interaction
 - The dialogue path between retail staff and consumer
 - The impact of chip and PIN on disabled consumers
 - The PIN exemption process
 - Process for supporting disabled consumers
 - Complaints escalation process

Note: This is not intended to be a complete list of training items

| IPoS | BOT | Acq |
|------|-----|-----|
|------|-----|-----|



Contacts

BRC Tel: 0207 854 8900
DRC Tel: 08457 622 633

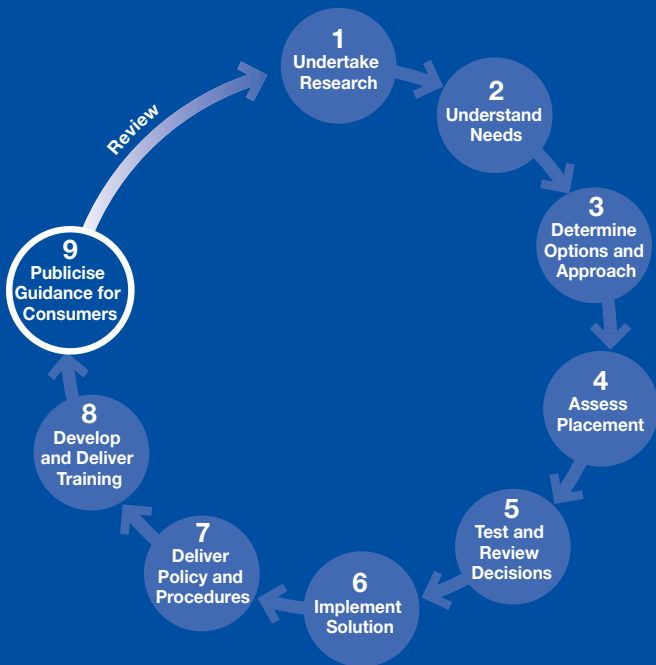
Duration

This stage would typically expect to take a retailer:

1 - 52 weeks

9

Publicise Guidance for Consumers



Activities

1. Where required, provide guidance to consumers on the PIN pad (see Guideline G12: Accessibility), location, physical layout and shape

www.chipandpin.co.uk

2. Advise consumer to liaise with their issuer if a difficulty with PIN is evident. For guidance on PIN exemption, refer to Guideline G12: Accessibility

www.chipandpin.co.uk

3. Where a consumer has difficulty with remembering PIN, advise them to contact their issuer

4. Advertise that chip and PIN is the prevailing card payment system in store

| IPoS | BOT | Acq |
|------|-----|-----|
| ✓ | ✓ | ✗ |
| ✓ | ✓ | ✗ |
| ✓ | ✓ | ✗ |
| ✓ | ✓ | ✗ |

Contacts

BRC Tel: 0207 854 8900

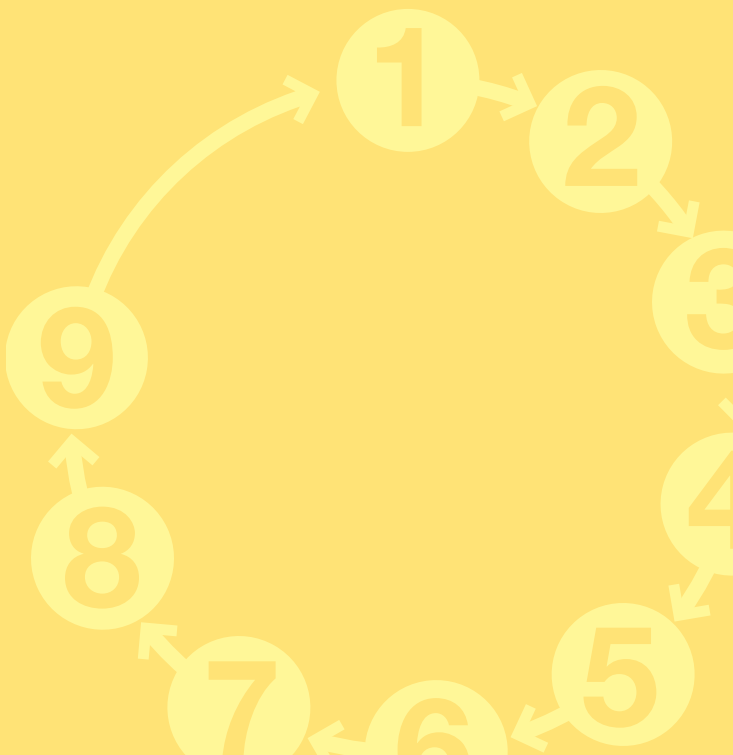
DRC Tel: 08457 622 633

Duration

This stage would typically expect to take a retailer:

1 - 4 weeks

Glossary



| Abbreviation | Description |
|---------------------|---|
| APACS | Association for Payment Clearing Services |
| Acq | Acquirer |
| BOT | Bank Owned Terminal |
| BRC | British Retail Consortium |
| CAE | Centre for Accessible Environments |
| DDA | Disability Discrimination Act 1995 |
| DRC | Disability Rights Commission |
| DWG | Chip and PIN Programme Disability Working Group |
| IPoS | Integrated Point of Sale |
| PED | PIN Entry Device |
| PIN | Personal Identification Number |
| PMO | Programme Management Organisation |
| Customer | An IPoS or BOT retailer |
| Consumer | The end user of the chip and PIN technology e.g. a shopper |

Further Information

For further information, please contact the chip and PIN Programme at info@chipandpin.co.uk

Postal address: Chip and PIN Programme,
PO Box 44737, London SW1P 1RF

A list of disability organisations that you may like to contact is available at www.drc-gb.org

For information on the BRC Guidelines, please contact the BRC on **0207 854 8900**

If you require this Guide in an alternative format please contact your acquirer