

# IMPROVING THE SERVICE WE PROVIDE TO CUSTOMERS WITH A DISABILITY



THE BANK, ACCESSIBLE TO  
EVERYONE



**BNP PARIBAS**  

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**FORTIS**

The bank  
for a changing  
world

# OUR BANK - ACCESSIBLE FOR EVERYONE

The BNP Paribas Fortis experience

Having been awarded the Disability Matters award, we have understood the importance of mobilising all our knowledge and experience in order to share them with all interested parties.

In 2016, Springboard Consulting awarded BNP Paribas Fortis the European Disability Matters award for its programme "Our Bank - for people with a disability as well". BNP Paribas Fortis was the first Belgian company to receive this award.

As a result of this recognition, we decided to create one clear and concise document which provides all the knowledge and experience we have obtained regarding accessibility for people with a physical disability. We are currently also preparing information on how services can be adapted for people living with a mental disability.

Our objective is to enable businesses and organisations to understand our programme "Our Bank - for people with a disability as well". We would also welcome any suggestions from you. Just because we have received a award, it does not mean that there is not still room for improvement. Therefore any suggestions you could make will be well received.

**The Disability Matters award** is a recognition of the good work and commitment of many of BNP Paribas Fortis' employees and customers, but also of the many organisations

that supported us. We would like to thank the following organisations: Plain-Pied, Anysurfer, Ahosa, Altéo, Fevlado (Federation of Flemish Deaf Organisations), Inclusie Vlaanderen vzw, Brailleliga/Ligue Braille, Passe Muraille, L'Association Socialiste de La Personne Handicapée, Blindenzorg Licht en Liefde, Fédération Francophone des Sourds de Belgique, Fondation I See, KVG- Groep, Les Amis Des Aveugles, Alzheimerliga, ONA, Passe le message à ton voisin, Seniorflex, Slechtszenden en Blindenplatform Vlaanderen - SBPV, Tolbo, Unia and De Vlaamse Ouderenraad.

We hope you enjoy reading this document, and please do not hesitate to get in touch.

Pascal De Grootte

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IMPROVING THE SERVICE WE PROVIDE TO CUSTOMERS WITH A DISABILITY

Version 1 - july 2016

# WHY THIS PROGRAMME?

TO IMPROVE THE BRAND IMAGE OF A BANK THAT IS SOCIALLY ENGAGED.



TO IMPROVE THE SATISFACTION OF ALL OUR CUSTOMERS, NOT ONLY THOSE LIVING WITH A DISABILITY.



TO CREATE BUSINESS OPPORTUNITIES WITH THE TARGET GROUP AND THOSE CLOSE TO THEM.



TO MEET THE BANK'S COMMITMENT TOWARDS DIVERSITY.



TO INCREASE THE RETURN ON THE INVESTMENT WE HAVE ALREADY MADE IN ACCESSIBILITY, BY COORDINATING AND CREATING PUBLICITY ABOUT OUR CURRENT SOLUTIONS.



TO COMPLY WITH ANTIDISCRIMINATION LAWS.

## HOW DID WE LAUNCH THIS PROGRAMME?

### OBSERVATION

Our programme "Our Bank - for people with a disability as well" was launched in September 2014. Before this, several initiatives had already been introduced to improve accessibility. Cash dispensers with voice assistance were introduced in 2010, and from 2010, we started construction work in our branches to improve access for people with reduced mobility. And these are just a few examples!

### However, we drew the following conclusions:

- There was no coordination between the different initiatives;
- Our employees who have direct contact with customers were unaware of these initiatives;
- Our customers themselves did not know about these initiatives;
- There was too little awareness among our employees, both those who were directly in contact with customers and those who develop procedures and services, etc.

### DEFINE THE TARGET GROUP

#### This programme is designed to meet the needs of:

- customers with a disability who experience difficulties carrying out their banking operations in an independent manner or who are unable to do so;
- older customers who have age-related disabilities (and who often do not have access to the internet);
- customers suffering from a chronic illness;
- their carers.

### DEFINE A MISSION

The Customer Satisfaction department has therefore decided to tackle this issue head on. The mission of the programme is as follows:

***We would like to ensure, as far as possible, that our customers living with a disability can carry out their banking operations in the most independent and user-friendly way possible. Clearly, cost and technical feasibility do play a certain role. Unfortunately, there are limits to what we can do, but we wish to provide our customers with the greatest possible level of independence.***

We want to ensure that our customers who have a disability are able to carry out their banking transactions in the most independent and user-friendly way possible.

## A FOUR-STAGE APPROACH

### STAGE 1: APPROACH

**Firstly, we need to know what our disabled customers want. To gain the best possible understanding of this, we have listened to:**

- Organisations that represent people with a disability and older people
  - October 2014: Conference with French-speaking charities
  - November 2014: Conference with Dutch-speaking charities
- Colleagues with a disability, who are our experts within the company
  - Bilaterally
  - Input during conferences
- Suggestions from colleagues who have contact with customers and their experiences
  - Internal brainstorming sessions
  - Suggestions box

### STAGE 2: ANALYSIS

**Analysis began in December 2014 and included the following stages:**

- Collecting and sorting all the suggestions gathered from different sources (170 individual suggestions)
- Classing each suggestion into a different stream:
  - Related to communication
  - Related to employees in contact with customers (mainly branches)
  - Related to branches
  - Related to ATMs
  - Related to the digital channels
  - Related to legal aspects
  - General suggestions
- A working party was set up for each stream

### STAGE 3: DEVELOPMENT

Each working party studied feasibility,

established priorities and developed solutions. Each working party met regularly to monitor progress achieved.

### STAGE 4: FEED-BACK

We informed our external stakeholders and associations that represent people with disabilities and older people of the progress that we made based on the suggestions and comments that we had received. We also took this opportunity to indicate any recommendations that we did not move forward with.

On 18 March 2016, we organised our first feedback session. This meeting also provided us with the opportunity to obtain a number of new suggestions.

In addition to the practical solutions, communication about this programme has also been key, both on an internal and external basis. Internally, we are focused on raising awareness about the requirements of our customers with a physical disability.

To ensure that we provide a better service for our employees and customers, we have put in place a helpdesk which is responsible for answering questions from customers with specific needs.

We have also created a specific section on the intranet so that our employees can easily access information about the programme.

Below you will find a description of some of our solutions Watch the following [video](#).

It is very important that we understand what customers with a disability really want.

### WHY IS IT IMPORTANT TO CONSIDER THE NEEDS OF PEOPLE WITH A DISABILITY?

**BNP Paribas Fortis wants to be accessible to everyone, including customers with a disability. These customers form a significant target group, as 15% of the Belgian population lives with a disability. By affixing great importance to accessibility for this target group, we also extend our reach to a greater number of people:**

- for example, to customers who suffer discomfort while travelling, or who are in a plaster cast following a skiing accident;
- in addition, to customers with a less severe disability, such as those who are colour blind, by paying attention to contrast and colour combinations;
- By improving accessibility, we also improve the user-friendliness of our services for all our customers, in particular for parents with a pushchair.

Finally, we improve general customer satisfaction, not only for the target group, but also for their carers, friends and family.



# SOLUTIONS

to make our branches more accessible

## WHERE CAN SUCH CERTIFIED BRANCHES BE FOUND?

You will find the branches that have been certified at <http://www.bnpparibasfortis.be/agencesaccessibles>

## WHAT IS OUR GOAL?

Our goal is to have a national network of accessible branches, so that everybody has an accessible branch nearby. There are several types of accessible branches:

- Accessible: A branch that meets all requirements;
- Accessible 9/4: A branch that is accessible between 9 am and 4 pm (for example, with an accessible entrance at the back). These are the exception as there are only five branches of this type;
- Accessible P-: An accessible branch, but with parking that is not accessible. These are the exception as there are only five branches of this type;

## WHAT ARE THE NEXT STEPS?

**Branch accessibility is determined on the basis of the following criteria:**

- Our accessibility specifications (a kind of internal specifications listing all the rules that we must comply with within the bank);
- Recommendations from the consultants [Plain-Pied](#): In the design stage, each project is examined by this independent consultant specialised in accessibility issues, and corrected if necessary;
- Plain-pied also provides a recommendation when we are designing new premises;
- After the works have been completed, we ask Plain-Pied to visit the site to examine the work them;

- If the judgement is positive, Plain-Pied provides an accessibility report for the branch;

Branches which have not been recognised as accessible by Plain-Pied are not necessarily inaccessible for people with reduced mobility. It is possible that the branch has simply not yet been evaluated, or has not fully complied with all of the rules. This does not mean that it is less.





P.E.M.U.E. (ABBREVIATION OF 'PARKING', 'ENTRANCE', MOVEMENT', 'USE' AND 'EVACUATION')

# PEMUE METHOD

OUR ACCESSIBILITY POLICY IS BASED ON THE P.E.M.U.E METHOD..

**P - Parking:** I must be able to get to the building, recognise it and find a parking space;

**E - Entrance:** I must be able to find the entrance and enter the building;

**M - Movement:** I must be able to move around inside the building;

**U - Use:** I must be able to use all the functions available within the building;

**E - Evacuation:** I must be able to exit the building if there is danger.

## 1. PARKING

If the bank has its own car park with a minimum of four parking spaces, one of the spaces must be reserved for people with reduced mobility.



De Pinte branch



Erembodegem branch

## 2. ENTRANCE

The installation of access ramps, automatic or adapted front doors, automatic sliding doors, etc.



Saint-Ghislain branch



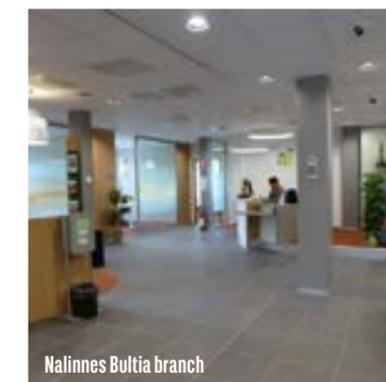
Charleroi branch

## 3. MOVEMENT

Movement around the branch is now easier due to the 'open branch' concept.



Lebbeke branch



Nalinnes Bultia branch

## 4. USE

There are four basic functions which people with reduced mobility must be able to use in order for a branch to be considered accessible: Self\*Bank, reception, closed and open consultation spaces if available. For example, safes are not part of branches' basic functions and, in most cases, they cannot be accessed by people in wheelchairs.

### Self\*Bank:

The bottoms of the secrecy panels are 85 cm from the ground, which

affords people in wheelchairs easy access.

### Reception:

Depending on the premises, reception is either rounded or straight (in exceptional circumstances, and only due to a lack of space).

Reception is equipped with a lower shelf which enables people in wheelchairs to sign documents easily. The bottom of the shelf is located a minimum of 75 cm from the ground and the top a minimum of 80 cm from the ground.

### Open and closed consultation spaces:

Every accessible branch must have at least one accessible closed consultation space and, if available, at least one open consultation space.

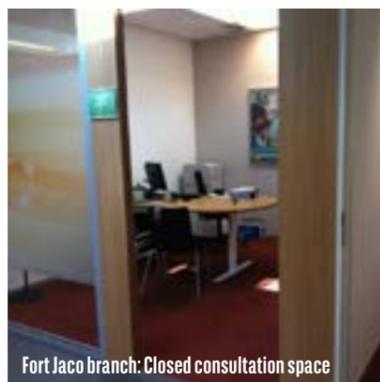
This means: An access corridor that is wide enough (at least 90 cm for new builds, at least 85 cm for existing buildings) and a turning radius inside the consultation space measuring 150 cm..



Uccle-Centre/Ukkel-Centrum branch



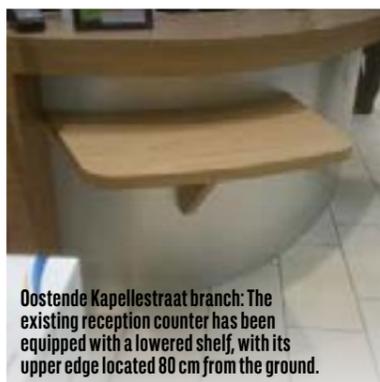
Antwerpen Haven branch: New reception with lower shelf



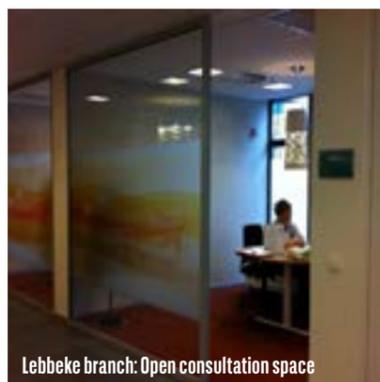
Fort Jaco branch: Closed consultation space



Temse branch



Oostende Kapellestraat branch: The existing reception counter has been equipped with a lowered shelf, with its upper edge located 80 cm from the ground.



Lebbeke branch: Open consultation space



Oostende Kapellestraat branch: The existing secrecy panels have been shortened

## 5. BRANCHES THAT ARE ALSO ACCESSIBLE FOR STAFF WITH A DISABILITY

Colleagues with a disability can access all the buildings of the headquarters, but we are currently working to make at least one branch per region accessible to colleagues with a disability.

Each branch must meet all the requirements for an accessible branch as well as several additional requirements:

- Accessible reception
- Accessible canteen
- Adapted toilets
- Accessible badging and photocopying
- Additional parking for people with reduced mobility (if possible)



Oostende Kapellestraat branch: Colleagues in wheelchairs can access the building thanks to the installation of a ramp



Oostende Kapellestraat branch: The photocopier was moved so that it is more easily accessible for colleagues in wheelchairs

## 6. PRACTICAL CONSTRAINTS WE HAVE ENCOUNTERED

Not all branches can be made accessible as a result of different issues (architectural and/or geographical constraints, municipal restrictions, etc.). We sometimes encounter the following difficulties or constraints:

- Architectural constraints: Some of our buildings are very old and window ledges, corridors, narrow doors and load-bearing walls must be taken into account. They cannot always be adapted.
- Geographical constraints: The environment is not always adapted and accessing a branch can be problematic: A steep street, a pavement that is too narrow, etc.
- Municipal policy: Often, working with the municipality raises issues, for example regarding the use of public space.

Consequently, the use of a retractable doorstep, which is commonly used in France, was refused.



Not all branches can be made accessible

## REMOTE SIGN LANGUAGE INTERPRETING

### WHAT DOES THIS ENTAIL?

The remote sign language interpreting application enables deaf users to communicate over the telephone with people who are not hard of hearing thanks to the video. The video of the deaf user is sent to a sign language interpreter who is not physically located with the deaf person or the hearing person. The interpreter orally translates the signs made by the deaf user to their interlocutor over the telephone, and vice versa.

### DURING PERSONAL CONSULTATION IN A BRANCH

Hearing impaired customers who have access to this kind of application on a laptop, tablet or smartphone can use them during the personal consultation by connecting to the branch's Wi-Fi network free of charge and launching the application. Advisors give the deaf customer their telephone number and the sign language interpreter contacts the advisor over the phone.

### VIDEO WITH SIGN LANGUAGE EXPLANATION

You can inform your customers with hearing loss about this application by showing them the following short sign language [video](#) (YouTube):

### WHO IS IT FOR?

It is for deaf customers who have access to the remote sign language interpreting application. Customers should sign up at:

- **CAB Afstandstolken**  
<http://www.cabvlaanderen.be/afstandstolken>  
(Dutch-speaking service)
- **CENTRE RELAIS VISIOPHONIE**  
<http://www.relais-signes.be/>  
(French-speaking service)

### ADVICE

The video connection requires a reliable internet connection. We therefore advise you to carry out your consultation in a location where the Wi-Fi signal is strong.

## PHONE BANKING

### WHAT DOES THIS ENTAIL?

**A self-service section which enables customers to carry out the following 24/7 transactions using the telephone keypad:**

- Consulting their balance
- Making transfers
- Contacting an advisor from the Easy Banking Centre over the phone

Phone number: +32 2 261 11 11

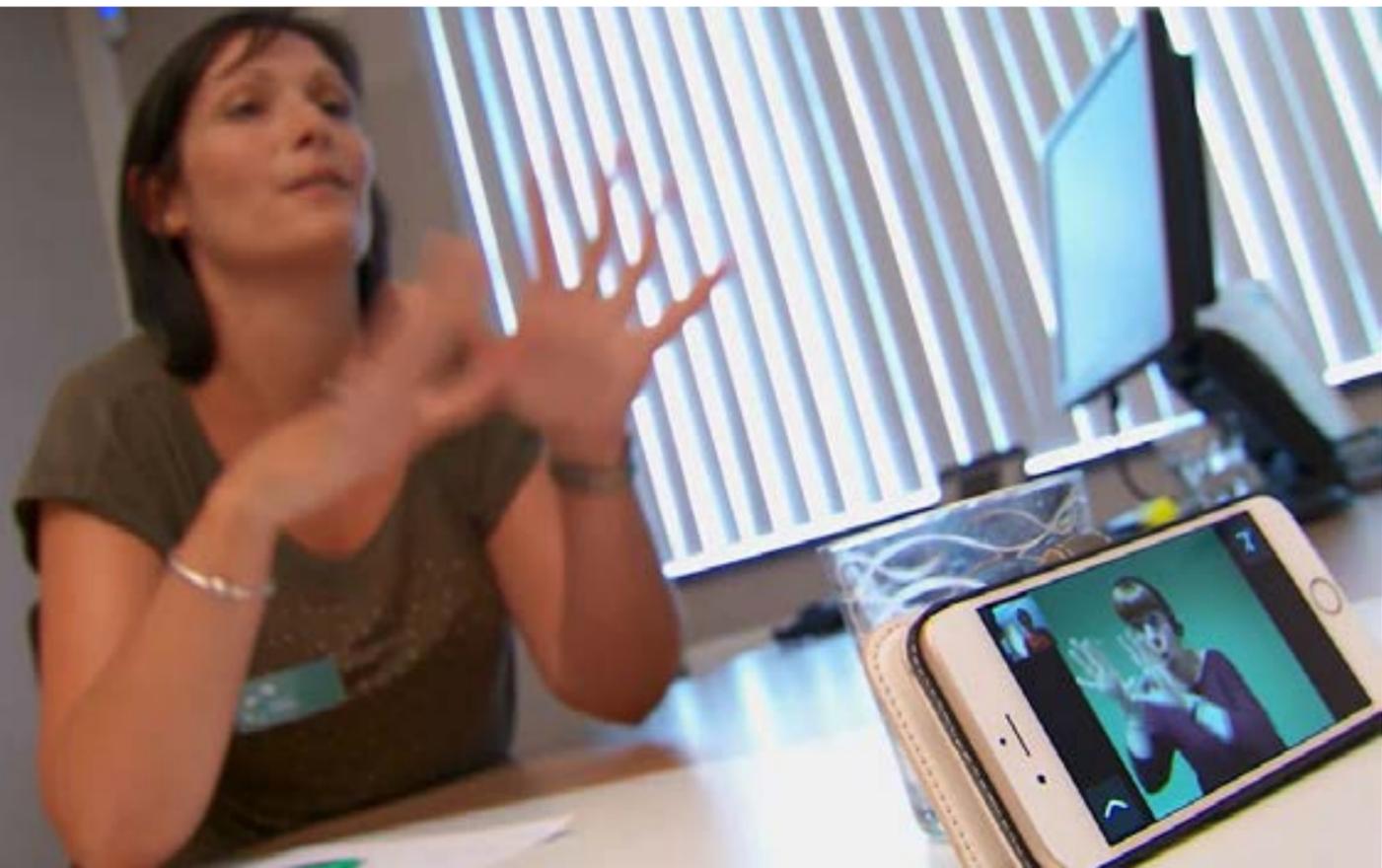
### WHO IS IT FOR?

The bank offers this application, among others, to customers who do not have access to digital tools, such as some older people.

### ADAPTING

Experience shows that many users, for example because of their age, need more time to enter an account number or customer number. This is why it was decided to provide a longer period of time entering such numbers.

Phone banking,  
enter the number  
+32 2 261 11 11





## Welcoming people with disabilities INFORMATION AND PRACTICAL ADVICE

### Some general practical rules to enable you to communicate easily with people with a disability:

- Banish shyness, mistrust and pity;
- Adopt an open and spontaneous attitude;
- Show respect;
- If your customer is accompanied by somebody, talk to your customer and not the person with them;
- Ask the customer how we can best help them and tell them not hesitate to ask should they require assistance.

### People who are hard of hearing

Many people who are hard of hearing use hearing aids or cochlear implants. These devices make it easier to communicate, however, in most cases, it is still harder than for people who have normal levels of hearing. Some people do not have hearing aids and may still be in denial. Hearing loss in people who are hard of hearing can vary greatly, and can depend on how often it occurs.

### Advice for communicating with people who are hard of hearing

- Provide a consultancy space that isn't too noisy.
- Don't shout, but articulate clearly (without exaggerating).
- Use short sentences and simple words. Avoid using Anglicisms.
- Don't speak too quickly.
- Make sure that the person has understood you and, if necessary, repeat your message patiently, using different words.
- Don't hesitate to ask a customer who is hard of hearing what you can do to improve communication.
- Use a diagram or drawing.

In Belgium, 1 person out of every 8 from hearing problems

### HEARING PROBLEMS

Hearing problems are becoming more and more common: One person out of five aged between 40 and 60 already suffers from a loss of hearing. Among older people, this phenomenon is still more common. On top of that, more and more young people are also suffering from a loss of hearing. It is estimated that one person out of every eight in Belgium is currently suffering from hearing problems.

You cannot always tell if somebody has this disability, and it is not always visible. In addition, some people are still in denial of this disability or try to get by without a hearing aid.

### Deaf people

Just because a person is deaf, it doesn't mean they are stupid. Deaf people are capable of expressing sounds and, sometimes, of speaking. They use sign language to communicate, but are also often able to read lips.

For most of them, in particular those who were born deaf, the written language is a foreign language. Writing is a phonetic expression of what is said. Therefore, written communication is often not the best approach for these people.

**Advice for communicating with deaf customers**

- Don't hesitate to ask a deaf customer what you can do to improve communication: Using written language, gestures, lip reading, etc.
- Suggest to your customer that they could use a remote sign language interpreter. They can connect to the branch's Wi-Fi network on the tablet or smartphone on which they have installed the application. For this purpose, you can show them this short video (link to the sign language video) in sign language.
- To make lip reading easier
  - Ensure that the person is looking at you.
  - Make sure you are facing each other in a quiet and well-lit environment.
  - Don't shout, but articulate clearly (without exaggerating).
  - Speak slowly.

- Use short sentences and simple words.
- Names, addresses and numbers are difficult to guess, so write them down.
- Make sure that the person has understood you and, if necessary, repeat your message patiently, using different words.
- Get the attention of the deaf person to whom you are talking. For example, touch their arm.
- Do not approach a deaf person from behind, as they may feel threatened.
- Deaf people find it difficult to assess the volume at which they are speaking in relation to background noise. Ask them to speak louder or quieter when necessary.

Suggest to your customer that they could use a remote sign language interpreter.

In Belgium, 1 person out of every 100 suffers from serious problems with their vision

**PROBLEMS OF VISION**

It is generally assumed that problems of vision can be corrected with glasses. In practice, this is not always the case. There are many visual conditions that cannot be remedied with a pair of glasses.

For example, someone may have near-perfect central vision but no peripheral vision. They may therefore find it easy to read, but experience difficulties getting around as they essentially have tunnel vision. Others have the opposite problem. They find it easy to get around but can no longer read. Some examples of issues with vision include being able to see very little or nothing at all in situations where there is little light or when there is too much light, being less sensitive to contrast and/or discerning colours.

Visually impaired people who experience difficulties getting around frequently use a white cane. However, just because somebody uses a white cane does not mean they are completely blind.

**Advice for communicating with visually impaired or blind customers**

- Introduce yourself.
- If necessary, offer your elbow or shoulder unprompted so the customer may follow you easily and avoid obstacles such as doors and stairs.
- Often diagrams, graphs and other visual aids cannot be used with visually impaired customers. You will therefore need to explain everything.
- Explain what you are doing, for example when you leave the consulting room. For example, you should indicate where you have placed the coffee cup or ask the person if they would like you to indicate where they can find the cup.
- Answer questions verbally rather than nodding or shaking your head.
- To help your customer sit down, place their hand on the back of their chair.

- Look at your customer when you talk to them so that they know where you are and can understand you better.
- Don't speak too loudly to a blind or visually impaired customer.



## PHYSICAL DISABILITY

We can distinguish between people with a physical disability that directly affects their mobility and people with reduced mobility

### People with reduced mobility

Here we refer to people in a wheelchair, people who move around on crutches, older people who find difficult to walk, etc. These mobility issues can be either permanent or temporary, for example: a customer in a plaster cast following a skiing accident.

### Advice for communicating with people who have reduce mobility

- Offer a chair to customers who find it difficult to remain standing.
- If possible, try to place yourself at the same height as the person in the wheelchair.
- Don't place any objects (plants, brochures, etc.) on a lowered reception desk. This counter should enable people in wheelchairs to read and sign documents easily.
- Keep passageways clear and do not place any obstacles in them.
- Provide a consultancy space that is easily accessible.

## OLDER PEOPLE

Our society is getting older, and our customer files attest to this. Many of our older customers experience one or several issues related to their advanced age. These issues can involve vision or hearing difficulties, and finding it difficult to remain standing for a period of time. You will find many tips in the sections devoted to physical disabilities.

## SPEECH PROBLEMS

This form of disability comes in many guises, from problems mastering language to muteness (not being able to speak).

Stammering and dysphasia are less severe issues that speech exercises

can correct (dysphasia is a language disorder originating in the brain which causes severe communication issues).

Aphasia is a condition that alters the way language is used (oral/written) and can be caused by severe head injuries, affecting people who previously used language normally.

### Advice for communicating

- Give the customer plenty of time to speak.
- Avoid cutting them off or completing their sentences automatically before they are finished.
- If there are difficulties in understanding: Summarise what you have understood so the person can then add to it or confirm.
- Consider writing if this not upset the customer.

Give the customer plenty of time to speak..



## WOULD YOU LIKE MORE INFORMATION OR DO YOU HAVE ANY SUGGESTIONS?

Would you like more details? Would you like to discuss and share your knowledge?

Contact us on [customer.satisfaction@bnpparibasfortis.com](mailto:customer.satisfaction@bnpparibasfortis.com) and we will get back to you as soon as possible.

*Sources of practical advice*

- *Courtesy guide - HR Diversity BNP Paribas Fortis*
- *Leren.nl (<http://www.leren.nl/cursus/sociale-vaardigheden/bijzondere-mensen/>)*
- *Guidelines for designing adaptable housing - 2015 VERSION - Author: Wallonia*
- *Guidelines for designing adaptable buildings - 2013 VERSION - Author: developed by 5 CAWaB associations (Brussels Wallonia Accessibility Collective)*

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