

Credit Union Times

Trusted News for Credit Union Leaders

A Summit PUBLICATION

DECEMBER 1, 2010 | VOL. 21 | NO. 45 | CUTIMES.COM

Technology

ATMS

ATM Vendors Working to Meet New ADA Mandates

EILEEN M. COURTER
ecourter@cutimes.com

In March 2011 the Americans with Disabilities Act will require ATMs to offer voice-guided features making them easier to use for people who are blind.

A blind person will plug their own headphones into an audio jack. A voice will then prompt the user, sometimes directing them to Braille or other tactile locators that will let them handle their banking. It's similar to what a sighted person would do to complete a telephone transaction.

The ATM Industry Association reports there are about 400,000 ATMs in the United States, so any new requirement might sound challenging. But manufacturers contacted by *Credit Union Times* seem to be taking it in stride.

"The new rules that come into effect in March only require a few things that are different from what was there originally in 1991," Dean Stewart, director of advanced solutions product management at Diebold, said.

"Overall there were certain requirements for accessibility related to height and reach. For example, the highest operable point can't be higher than 48 inches off the ground. There has to be sufficient clearance around the front of the machine for a wheelchair."

"Those things are not new. What is new is a requirement for voice guidance for the visually impaired and Braille signage to indicate how that voice guidance is activated."

Response from financial institutions to the new mandates varies, Stewart noted. Whenever a requirement like this is announced a flurry of activity occurs between Diebold and its customers as those customers work to understand what has changed and evaluate the equipment they already have.

"There's a lot of that going on right now," Stewart said.

Can ATMs be retrofitted to meet the new requirements? Stewart explained the answer depends on the specific machine and perhaps its age. Most major ATM vendors design their machines for a certain amount of upgradeability. It may be possible to add headphone jacks and perhaps more processing power. Older machines may need to be replaced.

If a credit union needs to upgrade or replace an ATM, are there other issues to be considered at the same time?

There's always a need for improved security, Stewart responded. There are some industry requirements from the credit card



Stewart

industry, promoted by Visa and MasterCard, to safeguard data and cardholder identity. There are some basic features available to combat card skimming and other frauds.

"There's also been a lot of change in the industry based on Check 21 and deposit automation," Stewart continued. "It's a good time for a credit union that has perhaps been taking envelope deposits to consider offering check imaging and improve some of their operational efficiencies."

Diebold advises clients to develop a compliance plan, starting with identifying what level of compliance the financial insti-

tution is at today. Find out from suppliers what options exist for current machines. Then get together internally with your chief financial officer or others to look at what investment is required and what steps you can take over time to become compliant. Consider the coordination that will be needed if you are part of a network such as Co-Op.

You'll need to understand the timelines involved and what

"The cost effectiveness of a retrofit depends on the amount of upgrade required," Antonini said.



An upgraded Diebold ATM includes an audio jack that can be used by a blind person to gain prompts and user information.



A user accesses the audio instructions and can also utilize the Braille or other tactile locators.

may be grandfathered and what may not. Work with your legal counsel to determine what you need to implement first. For example, there are some situations that may grandfather in current ATMs until March 15, 2012. You'll need to know if your current ATMs comply with the

original 1991 mandates in order to confirm what you'll need to do by what date.

Location may also pose some considerations. The law requires that a machine inside a branch and one outside the same branch be considered two separate locations. Both must be compli-

ant. But if there are two units in the outside wall or inside the branch, only one may need to be upgraded.

Joel Antonini, vice president/marketing at Cardtronics, noted ATMs have been deployed over many years, and an on-site technical review is required to deter-

mine if an older machine is outfitted for voice guidance.

In some cases the ATMs were purchased to handle voice guidance, but it was never implemented and now it's either not working or has been removed or turned off during prior service calls. In other cases an ATM can be upgraded, but a decision must be made if the cost to upgrade that older equipment is worth the investment or if it is more sensible to replace the ATMs.

"The cost effectiveness of a retrofit depends on the amount of upgrade required," Antonini said. "Even if the original equipment was configured with some or all of the required components for voice guidance, if those components were not used they may have been damaged or removed over the life of the ATM. It is often the case that the cheapest and best solution is replacement of the ATM.

"In some cases there are no options for retrofitting and ATMs that were fine for standard ATM services simply need to be replaced. Often these upgrades are well in advance of when the credit union would have planned to replace their ATMs in a normal replenishment cycle."

Antonini added there is a very short window for credit unions to evaluate their situation, determine the proper plan to achieve compliance, and submit that plan to the Department of Justice by March 12, 2011. ■