Association For Consumer Rights (Malta)

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Resolution for ACR AGM 2017

Title of Resolution
Easier access to make retail payments for the disabled and the older generation

Name of individual submitting the resolution
Pauline Azzopardi ACR Executive Committee member

Background Information
- Retail payment services play a crucial role in our society e.g.s. Withdrawals from ATM'S, Paying online, Managing Assets Online, Complaining online via the ODR Platform, Flight Boarding machines, Supermarket Payments etc.
- New technology is welcome yet this comes with the need of usage knowledge and people with disability and the older population find it hard to follow digitalisation.
- Some financial organisations have already incorporated accessibility features in the technical devises e.g. HSBC ATM incorporates an option to choose larger text.

Justifications, reasons and current situations to be addressed
EU loses valuable business opportunities. Europe is heading towards a cashless environment. Consumers need to have the skills to use digital machines

Proposals/Recommendations

It is proposed that the Central Bank of Malta together with MCCAA, Age Platform Malta and Consumer Associations establish an informal working Group to develop a proposal as to what could be done to improve accessibility of retail payments. The services should include:

- Developing an integrated, innovative, transparent, user-friendly and competitive market in Malta for retail payments.
- Introducing a measure so that if the Internet Key is blocked, this should be unblocked simply by phoning the branch **through a verification system by the bank**, without the consumer having to go in person to one of the bank's branches
- Relevant authorities should ensure that measures are in place so that customers are not charged when a foreign exchange transition does not go through internet banking, eg: when as consumer enters the wrong details and therefore the transaction did not occur

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