



2025 EUROPE COMMUNITY MEETING

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COMMUNITY
MEETING

Accessibility and Payment Security

Aligning compliance, inclusion, and
innovation



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Points of intersection, challenge, and opportunity

Why this conversation matters?



European Accessibility Act

What is the European Accessibility Act?

Harmonising Accessibility standards across the EU

- Adopted by the EU in 2019; enforcement **started 28 June 2025**
- Applies to products and services, including **payment terminals and related software**
- Aims to create a **single accessibility market** across Member States
- Requires accessibility for people with disabilities, based on **four principles**:
 - **Perceivable**: information and interfaces must be accessible
 - **Operable**: usable by people with different abilities
 - **Understandable**: clear and predictable operation
 - **Robust**: works with assistive technologies now and in future

Implications for Payments:

- Covers POI terminals, eCommerce, and banking services
- Accessibility impacts hardware, software, and customer support
- Drives alignment between design, compliance, and security and payment processing requirements
- Influences markets beyond the EU (UK, Ireland, others exploring alignment)

EAA in Effect: What's happening now?

29 June 2025



Transition period

27 June 2030

Regulatory Milestones

- EU Accessibility Act entered into effect 28 June 2025 and enforcement phase begins
- National implementation underway across EU Member States.
- Guidance emerging from bodies like ETSI and CEN/CENELEC to standardize technical requirements.

Market Response & Trends

- Hardware and software redesigns to meet accessibility requirements
- Growing focus on integrating accessibility into compliance workflows
- Replacement of older terminals, hardware where compliant updates infeasible e.g. haptic.
- Increasing integration of assistive technology features into payment solutions.
- Growing collaboration between accessibility experts, compliance teams, and manufacturers.

Key Statistics

1.3B+

~16% of the world's population lives with some form of disability

101M

1 in 4 adults in the EU have a disability

432M

Worldwide have a disabling hearing impairment

1.3M

Live with a visual impairment

Sources: World Health Organization and Consilium

European Accessibility Act

Designing for Inclusion

EU Accessibility standards require payment solutions to support users with disabilities.

Designing accessible experiences

Ensuring secure, inclusive interfaces as we move from mechanical keypads to touchscreens



Shaping the future of Accessibility & Compliance

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**European
Accessibility Act
(EAA)**

28 June 2025

All new payment terminals and interfaces must meet EAA accessibility standards

27 June 2030

Full compliance deadline for all existing products and services.

Shaping the future of Accessibility & Compliance

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European
Accessibility Act
(EAA)

Covers both physical
and digital payment
touchpoints



In-person



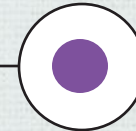
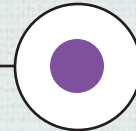
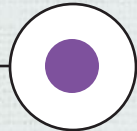
eCommerce

Shaping the future of Accessibility & Compliance

EUROPE



GLOBAL



Accessibility mandates intersecting with fintech and commerce

Americans with Disabilities Act (ADA)

In the US, Section 508 requires accessible digital interfaces, including public-facing payment systems.

Accessible Canada Act (ACA) Canada

Disability Discrimination Act (DDA) Australia

Rights of Persons with Disabilities Act (RPWD) India

Where Accessibility and PCI Intersect

User groups and their corresponding technical needs for inclusive and secure payment interactions

User Group	Accessibility Need	Payments Challenge
Blind / Low Vision	Non-visual navigation (audio, tactile feedback)	Secure PIN entry, audio leakage, overlays
Motor Impairments	Larger touch targets, reduced dexterity interaction	Random PIN layout, timeouts
Cognitive / Neurodiverse	Predictable UI flow, simplified interaction	Payment session timeouts, complex flows
Elderly Users	Slower response time, combined impairments	Timeouts, confusion, all the above
Temporary Impairments	Broken arm, low mobility, etc.	Physical positioning of terminal

Security risk zones in accessible payment design

Identifying vulnerabilities and best practices for inclusive compliance

Physical Add-ons

- Tactile overlays create tamper and skimming risks
- Uncertified modifications may *void* PCI compliance
- Built-in, secure-by-design accessibility is best practice

Audio & visual interfaces

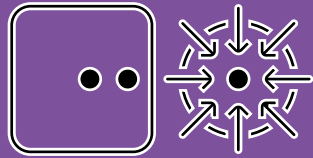
- Audio cues must protect PIN confidentiality
- Random PIN pads reduce usability for blind users
- Mitigate with headphones, low volume, discreet feedback (e.g., wired headsets over Bluetooth)

Security risk zones in accessible payment design

Identifying vulnerabilities and best practices for inclusive compliance

Physical

- Tactile overlays created
- Uncertified modifications
- Built-in, secure-by-design practice



Accessibility is a core requirement and must be embedded from design phase.

Interfaces

confidentiality
ability for blind users
w volume, discreet
ts over Bluetooth)



Verifone Navigator

Setting the industry benchmark by uniting usability, accessibility, and compliance.

Verifone Navigator

An example from Verifone demonstrating how accessibility and security can align in practice

Audio feedback and
headphone compatibility

Color contrast options for
low vision and color blindness

Audio and vibration prompts for PIN entry

Navigates blind and low-vision customers
to make payments independently



Advancing Accessibility in PCI Standards

Building cohesive, futureproof compliance that puts accessibility first

Observations & considerations

- PCI standards do not explicitly address accessibility guidance
- Global compliance expectations remain inconsistent
- Accessibility and Security often handled separately
- Opportunity for industry standards to unify security and accessibility.

European Telecommunications Standards Institute (ETSI)


Develops global standards for digital and physical interfaces in Europe

Web Content Accessibility Guidelines (WCAG)

International guidelines developed to make web content more accessible

Questions for consideration

- Is there an opportunity for PCI SSC to explore developing formal guidance within PCI standards?
- Could assistive technologies be assessed through a security lens?
- Is there value in partnering with accessibility standards bodies (e.g., ETSI, EN 301 549, EMVCo)?
- Might a working group help shape secure, inclusive, future-ready standards?



As POI devices evolve,
so must our frameworks
ensure every transaction is
not only secure,
but truly accessible

Charting the Path Forward

Elevating accessibility in mobile payments

Aligning eCommerce accessibility with security standards

Pursuing unified cross-platform guidance

Prompts for reflection

Payment community, what do your solutions look like?

”

Have we reviewed our current solutions for accessibility?

”

How ready are we?

”

How do assistive technologies interact with security requirements

”

Have we identified any gaps between compliance and accessibility?

”

Are we having these conversations internally today?

”

What strengths can become tomorrow's best practice?



Thank you.