

**REGULATION ON ACCESSIBILITY OF  
BANKING SERVICES**

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**FIRST PART**  
**Purpose and Scope, Grounds and Definitions**

**ARTICLE 1**  
**Purpose and Scope**

(1) The purpose of this Regulation is to regulate and set down the procedures and principles as to making the banking services appropriate and ready for access and use by handicapped customers.

**ARTICLE 2**  
**Grounds**

(1) This Regulation has been prepared and issued in reliance upon Article 83 and second and fourth paragraphs of Article 93 of the Banking Law no. 5411 dated 19/10/2005, and Article 7 of the Law on Handicapped no. 5378 dated 1/7/2005.

**ARTICLE 3**  
**Definitions**

(1) For the purposes and in the context of this Regulation:

- a) “ATM” refers to and stands for electronic transaction devices allowing performance of all or some of other banking transactions, besides automatic money withdrawal transaction; and
- b) “Bank” refers to and stands for banks defined in Article 3 of the Law no. 5411; and
- c) “Handicapped” refers to and stands for handicapped defined in Article 3 of the Law no. 5378; and
- ç) “Accessibility Standards” refers to and stands for accessibility standards defined in Article 3 of the Law no. 5378; and
- d) “Card” refers to and stands for debit cards and credit cards defined in Article 3 of the Law on Debit Cards and Credit Cards no. 5464 dated 23/2/2006; and
- e) “Card issuing institution” refers to and stands for card issuing institutions defined in Article 3 of the Law no. 5464; and

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- f) “Customer” refers to individuals or entities using or wishing to use the services provided by bank, regardless of whether they are in any contractual relationship with the bank or not; and
- g) “POS” refers to all kinds of devices, comprised of hardware and software, allowing payments by card.

### **SECOND PART General Principles**

#### **ARTICLE 4 General Principles on Accessibility of Banking Services**

- (1) In planning its services and products, bank takes into consideration the requirements relating to use of its services and products by handicapped customers as well.
- (2) Bank offers its services so as to enable its handicapped customers to use them, and makes the service areas and services fit and convenient for accessibility standards.
- (3) Bank ensures that its personnel help the handicapped customers. Bank trains its personnel working in direct interaction with customers about the principles of communication with handicapped customers.
- (4) Bank keeps its handicapped customers trained about issues relating to access to, and use and security of, banking services offered by it. Disability of customers is also taken into account in contents of information.
- (5) Bank ensures that signboards, sheets and warnings are of adequate size, and are composed of colours transverse to writings on background thereof, and are adequately lit. If and to the extent possible, use of green and red colours together in colouring is refrained, and relief printing is used in writings and markers.
- (6) In writings on screens and paper, in the absence of a technical impossibility, it is required to refrain from small fonts, block and justified lines, and use of only uppercase letters or only lowercase letters. Line spaces are kept as large as possible. The font used should allow easy distinguishing of letters and figures from each other.

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(7) Contracts pertaining to banking services are ensured to be accessible in audio description forms and in video forms with translation into sign language via bank's internet pages. Both contracts pertaining to banking services, and information and documents submitted to customer, such as account statements, PIN, password, etc. are, if demanded so, ensured to be presented to handicapped customers in different forms such as Braille alphabet, audio description, or video form with translation into sign language, with the required security measures taken.

(8) Individuals of sound mind who provide the relevant bank with original copy of a certificate verifying that they are handicapped at a rate of 40% or more, or a copy thereof to be certified by the bank are accepted and treated as handicapped for the purposes of and under this Regulation. Individuals having legal capacity to act at an age of 70 or more are eligible to make use of all benefits provided and granted to the handicapped by and under this Regulation, regardless of making any notification to the relevant bank or not.

(9) Bank keeps the certificates evidencing disability of its handicapped customers delivering a certificate to the bank pursuant to eighth paragraph hereinabove. It is under the responsibility of the Bank to keep customers informed about rights granted to the handicapped pursuant to and under this Regulation.

(10) Bank is under obligation to keep in strict confidence all information and data about disability of its handicapped customers. Bank does not disclose or share such information, and protects them against unauthorized access, and limits access of its personnel to such information and data by the minimum authorization principle.

(11) Bank cannot claim or charge any additional fee on its customers due to and in respect of information services or facilitation of use offered to its handicapped customers within the frame of this Regulation.

### **THIRD PART ATM Devices**

#### **ARTICLE 5 General Principles on Accessibility of Services Provided via ATM Devices**

(1) ATM screens are selected in such manner to prevent fall of quality of image or its becoming invisible as a result of such factors as light and dark.

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(2) ATM and its environments are ensured to be adequately lit, but light is assured not to negatively impact the eyes of customers using ATM.

(3) ATM control keys are positioned in accordance with telephone standards. Keys are positioned on an adequate area so as to ensure that they are not confused in terms of dimensions thereof and distance between them. Keys are made usable with minimum physical movement, effort and force so as not to prove troublesome for handicapped customers.

(4) Money withdrawal, money depositing, card and chip slots and headphone jack are designed and positioned in such manner to make sure that handicapped customers can easily and safely access to and use them.

(5) Bank provides all customers with proprietary rights of the same level; and takes actions and measures for the sake of confidentiality of personal or critical data and information to be given by handicapped customers to or received from ATM while using it.

(6) If they have provided the bank with information about their disability, handicapped customers use all ATMs located at home at least for inquiring balance of their own accounts, withdrawing money from and depositing money in them, inquiring their credit card debts and paying their credit card debts, without being subject to any additional costs and fees. Infrastructure required for execution of aforesaid transactions by using both debit card and credit card is installed and offered.

### **ARTICLE 6**

#### **Access by Orthopedically Handicapped Customers**

(1) In ATMs made fit and convenient for access and use by orthopedically handicapped customers, it is ensured:

a) that ATM is in conformity to accessibility standards; and

b) that an adequate manoeuvre area is left in front of ATM in order for handicapped customers to be able to have access to and return from ATM by wheelchair; and

c) that ATM height is fit for access to ATM keyboard from wheelchair; and

ç) that ATM is positioned in such manner to leave an adequate area under keyboard so as to enable handicapped customers to easily approach

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ATM by wheelchair, and where this is not possible, an adequate area is left in front of ATM so as to be able to laterally approach ATM; and

d) that if there are steps or elevation difference in front of ATM, an appropriate ramp or another appropriate structure is built for access to ATM.

(2) Bank divides the ATM service locations into regions by taking into consideration the number, addresses and disabilities of its handicapped customers, and locations and positions of ATMs of other banks fit and convenient for use by their orthopedically handicapped customers, and makes sure that at least one of ATM devices in each region is made fit and convenient for use by its orthopedically handicapped customers. Bank further ensures that the ATM chosen as above is accessible also in terms of centrality and environmental conditions, and is capable of performing the same functions with the one having the most functions among all ATM devices located in that region.

(3) Bank ensures that at least two out of every 100 ATM devices of it are fit and convenient for use by orthopedically handicapped customers by making them compliant with the provisions of this article.

(4) Banks are to position their ATMs fit and convenient for use by orthopedically handicapped customers in different provinces and cities within the frame of coordination to be assured by the Banks Association of Turkey and the Participation Banks Association of Turkey.

(5) ATM devices fit and convenient for use by orthopedically handicapped customers are announced to public by the Banks Association of Turkey, the Participation Banks Association of Turkey and banks via their internet pages and if any, mobile applications, together with address and transportation details.

### **ARTICLE 7**

#### **Access by Visually Handicapped Customers**

(1) ATMs fit and convenient for use by visually handicapped customers are equipped by a voice menu function for provision of such information as approval and error messages regarding inputs of customers, and warnings and directives shown on display.

(2) Voice menu service in ATMs is ensured to be kept confidential. In ATMs, voice menu is offered with an integral and accessible technology such as headphone jack and telephone handset. Switching ATM display to off

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position is offered as an option prior to transaction or at any stage of transaction.

(3) In ATMs, voice menu covers and offers at least the transactions of inquiring balance of accounts, withdrawing money from and depositing money in accounts, inquiring credit card debts and paying credit card debts.

(4) In ATMs, symbols on the keys required to be used for voice menu are ensured to be embossed and be distinguishable from other keys when touched.

(5) In ATMs, voice menu is ensured to be easily switched on and be usable without any additional training therefor. In case of voice menu used by headphone, voice menu is automatically started when headphone is worn, and automatically ends when headphone is removed.

(6) In ATMs, voice menu features a repetition option, and sound volume is adjustable by customer.

(7) Care should be shown to ensure that expressions, terms and menu order used for voice menu are standardized in all banks. This should be coordinated by the Banks Association of Turkey and the Participation Banks Association of Turkey.

(8) For access to ATMs, perceivable walking surface signs, integrated with other available environmental applications, are used for guidance of visually handicapped customers on ground.

(9) Bank makes all of its ATM devices fit and convenient for use by visually handicapped customers in compliance with the provisions of this article.

(10) Only one of ATMs which are located side by side or at a distance of 50 metres is expected to comply with the provisions of this article. The condition of compliance with the provisions of this article is not sought for other ATMs at the aforesaid physical distance.

**FOURTH PART**  
**Branches, Debit and Credit Cards, POS Devices,**  
**Internet Banking and Call Centres**

**ARTICLE 8**  
**General Principles on Accessibility of Services**  
**Provided via Branches**

- (1) Branches are ensured to be compliant with accessibility standards.
- (2) Branches and services are arranged so as to enable handicapped customers to have access to all branch services without need of help of another person.
- (3) Handicapped customers are ensured to make use of branch services with priority.
- (4) Visually handicapped customers may sign a contract only after they are allowed to use their rights to get information about and to examine the contracts relating to banking services. Accordingly, a different application cannot be adopted solely for handicapped customers, without demand of the related person.
- (5) Bank encourages its branch personnel to learn sign language. If a branch does not have any personnel knowing sign language, bank provides the customer with remote video support for communication by sign language.

**ARTICLE 9**  
**Access of Visually Handicapped Customers to Services**  
**Provided via Debit and Credit Cards**

- (1) Except for payments made via ATM, in online payments made by cards, for visually handicapped customers who have already provided the bank with information about their disability, the card issuing organization sends a short message to customer in a form readable by screen reader program about the amount paid.
- (2) In transactions which are executed without use of voice menu via ATM and lead to financial results in account of a visually handicapped customer who has already provided the bank with information about his/her disability, the transaction data and information are transmitted to customer by a short message in a form readable by screen reader program.

(3) Short message is sent before the transaction amount is entered into the handicapped customer's account or immediately after its entry.

#### **ARTICLE 10**

##### **General Principles on Accessibility of Services Provided via POS Devices**

(1) Control keys of POS device are positioned in accordance with telephone standards. Keys are positioned on an adequate area so as to ensure that they are not confused in terms of dimensions thereof and distance between them. On some of keys on the device, embossed-like signs are used so as to make it easier for visually handicapped customers to use them. Keys are made usable with minimum physical movement, effort and force so as not to prove troublesome for handicapped customers.

(2) POS screens are selected so as to prevent fall of image quality and to ensure that screen does not become invisible due to such factors as light and darkness.

#### **ARTICLE 11**

##### **Access of Visually Handicapped Customers to Internet Banking Services**

(1) Internet banking and mobile banking applications are ensured to be compliant with accessibility standards.

(2) One time pads sent by short message are ensured to be compliant with screen reader program and to be secured as required.

#### **ARTICLE 12**

##### **General Principles on Accessibility of Services Provided via Call Centres**

(1) Such transactions as getting or changing a password are offered to customers also by a method, other than call centre.

(2) Banks offering call centre services are required to offer secure online correspondence channel or video remote translation service via internet through which hearing-impaired customers may get help and give lost/stolen card notifications.

(3) At the time of identity verification applied via call centre to customers who have already provided the bank with information about their disability,

a mechanism fit to the disability of customer is used. Time granted to visually handicapped customers for keying is ensured to be of a length allowing the customer to key in.

**FIFTH PART**  
**Temporary and Final Provisions**

**TEMPORARY ARTICLE 1**  
**Transition Process**

(1) Bank makes all of its existing services, activities and systems compliant with the provisions of this Regulation until 1/1/2018. All services, activities and systems offered after the effective date are essentially required to be compliant with the provisions of this Regulation.

(2) For ATM devices already existing as of the date this Regulation is published, if they have embossed symbols on approval, cancellation, correction and 5 keys, the condition of compliance with the provisions of Article 7 is not sought for.

**ARTICLE 13**  
**Effective Date**

(1) This Regulation becomes effective as of 1/1/2017.

**ARTICLE 14**  
**Execution and Enforcement**

(1) The provisions of this Regulation are executed and enforced by the President of Banking Regulation and Supervision Agency.