

Bank ATMs, and using their audio function

The majority of ATMs in New Zealand have their voice instruction option enabled. This means that once you plug in a pair of earphones/hearing buds they can instruct you to complete your banking needs without you having to be able to see the ATM screen.

Below we have described how to do this. If you would like further help do not hesitate to ask the bank staff. Or call MDNZ and we will see if we can help over the phone.

- 1. Locate the hearing buds plug, on the bottom right side of the ATM.** This is normally just above where the cash comes out. You will find a row of raised imprints, the first in the shape of hearing buds. Then a dip with the hole to plug the hearing buds into and then a button with some raised symbols showing volume increase/decrease.
- 2. Put your hearing buds on, then insert them into the hearing buds hole** (described in step 1). Make sure they are fully inserted. The machine will start talking straight away. If you hear no sound, make sure the sound is turned up, using the volume button. If still no success, play with the hearing buds plug a little to make sure they are connected fully (some are a little difficult). If still no luck maybe try another ATM or set of hearing buds.

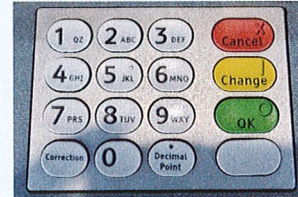
In brief...



- 1** Locate the hearing buds plug



- 2** Insert hearing buds into the hole



- 3** Listen to description of keypad layout



- 4** Insert your card and follow the audio prompts

- 3. Once you can hear it the ATM will explain the process through the hearing buds in full:** including the layout of the keypad which has "braille marks" on it – the number 5 button has a raised dot; the ok button has a circle; the change button has a straight line; and the cancel button has a cross. We found when doing this that it can be easier to use an ATM that does not have the security cover over the keypad, especially if your fingers are not very nimble. Please just make sure that you keep your hand covered when entering your pin.
- 4. It will then tell you to insert your card (including what is the right way up) into the card reader and then what numbers to push on the keypad to achieve whatever you wish to do.**

We found that this process does take time to do, especially the first time, but if you do take your time and listen carefully to the ATM's instructions it is very successful.



ANZ PHONE NUMBERS

Customer Service	0800 269 296
Phone Banking	0800 103 123

Banking info that could help

- All **ATMs can be used with hearing buds** (wired version) and will guide people with low vision to be able to gain access to services (refer to separate article in this *Viewpoint* on page 5).
- **ANZ Phone Banking**, automated telephone banking system, 24/7 unlimited access. Login in using Voice ID or PIN: Phone number is 0800 103 123. To register, call 0800 269 296.
- You can also set up payees with the help of customer service for your Phone Banking, these can then be given easy reference numbers to make it even easier when you call 0800 103 123. A printout of these can be supplied by the branch for reference.
- **ANZ Internet Banking** is designed to meet the international Web Content Accessibility Guidelines and is compatible with screen readers (such as JAWS, NVDA for desktop). To register, visit www.anz.co.nz and search Internet Banking, or visit any ANZ branch with photo ID.
- **ANZ goMoney (Smartphone App)**: login supports the use of fingerprints and facial recognition (Android phone ability being worked on). On Android phones, the app supports your phone settings to enable text to be enlarged. To register, download 'ANZ goMoney New Zealand' from the App Store (Apple) or Google Play (Android) and follow the registration process.
- **Contactless payment with ANZ Visa Debit and Credit Cards**, or leveraging smart phone abilities via Apple Pay or Google Pay.

- **Special Phone Assistance** If you are over 70 and you call in (0800 269 296), you will be automatically directed to a specialist team who are happy to spend any length of time needed with you to help you with any banking needs you may have.
- ANZ cards have several features to help identify them including:
 - Cut out notch and high visibility stripe to help determine the right direction
 - "Braille" indicators, being dots: 2 dots on Visa Debit Cards, 1 dot on Credit Card, no dots on EFTPOS cards.

ANZ has further information at <https://www.anz.co.nz/banking-with-anz/ways-to-bank/> and guides that may be useful <https://www.anz.co.nz/banking-with-anz/ways-to-bank/guides/>

ANZ have presentations suitable for everyone that community organisations can request (Ways to Bank and Ways to Pay and Keeping Your Self Safe from Scams).

ANZ is suggesting with **cheques going**:

1. Talk to your Branch or Customer Services 0800 269 296 and discuss how to manage your payments that you currently pay with cheques.
2. ANZ staff are happy to guide you through any technology that you might be interested in learning, either in person or they can guide you over the phone.

ANZ will stop cheques on 31 May 2021



ASB PHONE NUMBERS

Customer Service	0800 803 804
Priority Line	0800 272 119
Fastphone Telephone Banking	0800 272 272

Banking info that could help

- All **ATMs can be used with hearing buds** (wired version) and will guide people with low vision to be able to gain access to services (refer to separate article in this *Viewpoint*)
- **FastNet Classic** (banking over the internet by computer) Please go into your closest branch or call ASB on 0800803804 and they can help set you up with this and the branch staff can show you how. Branches also have computers and free Wifi for customers.
- **Priority Line:** If you are over 65 (or need more personalised help due to low vision), call 0800272119 which is answered by staff trained to help with all your banking needs.
- Most branches have a **priority hour** for customers over 65, and those who need extra help from 9am to 10am during weekday branch opening hours.
- **The ASB Mobile Banking App** can be set up at the branch or over the phone call 0800 803 804 or 0800 272 119 if you are aged 65 and older.
- **Fastphone**, telephone banking automated system: phone number is 0800 272 272 (0800 ASB ASB). 24/7 unlimited phone access, can do most banking processes.

ASB has how to videos at <https://www.asb.co.nz/how-to> that show how to use internet banking and other services such as the App.

ASB offers free in person Better Banking Workshops (find out more at www.asb.co.nz/workshop) at branches across the country.

To support customers adjust to a world without cheques:

1. Set up automatic debits or direct debits to pay for bills and other costs.
2. Make sure you deposit any cheques you have from any banks prior to their cheque exit date (ASB will not accept cheques less than 3 days before that other bank's cheque exit).
3. Make payments through the above Fastphone number or call the 0800272119 number and they will be able to help you make payments over the phone.

ASB will stop cheques on 27 August 2021

ASB will trial **Community Bankers** later this year, where a mobile banker will travel to customers and personally assist them face to face with their banking needs.



BNZ PHONE NUMBERS

Client Services **0800 275 269**

Phone Banking **0800 240 000**

Banking info that could help

- All **ATMs can be used with hearing buds** (wired version) and will guide people with low vision to be able to gain access to services (refer to separate article in this *Viewpoint*).
- **BNZ Internet Banking** and mobile app and phone banking can be set up in the branch or over the phone, call 0800 275 269.
- **BNZ Phone Banking**, automated telephone banking system, 24/7 unlimited access. Phone number 0800 240 000
- **BNZ Internet Banking** is designed to meet the international Web Content Accessibility Guidelines and is compatible with screen readers.
- **BNZ App** login supports the use of Touch ID, Face ID and Fingerprint Login.
- BNZ Branches have specific lighting requirements to help with visibility.
- If you are over 50 and you call in you will be directed to a priority queue, speeding up service and giving you more time on the phone.
- Calls into Customer Service can be authenticated using Voice ID so no need to enter or remember a PIN.

BNZ has further information at <https://www.bnz.co.nz/personal-banking/everyday-banking>

BNZ run Digital Educational Days from their branches which are opportunities to have group or individual sessions with staff to help you become more comfortable with the tools available.

BNZ also have a Mobile Bus which visits New Zealand towns and **can help with cashless banking needs, offer advice on managing your everyday finances, and show you how to use online banking tools. More information on the Mobile Bus and where it is travelling to can be found at <https://www.bnz.co.nz/about-us/supporting-communities/mobile-bnz-bus?km=bus>**

BNZ has online resources about computer security and scams that you may find useful: <https://www.bnz.co.nz/about-us/online-security> and <https://www.getscamsavvy.co.nz/>

BNZ is suggesting with **cheques going**:

1. Talk to your branch or Customer Services 0800 275 269 and discuss how to manage your payments that you currently pay with cheques.
2. The BNZ staff are happy to guide you through any technology that you might be interested in learning, either in person or they can guide you over the phone.

BNZ will stop cheques on 30 June 2021



The Cooperative Bank

CO-OPERATIVE PHONE NUMBERS

Client Services **0800 554 554**

Phone Banking **0800 807 747**

Banking info that could help

- Co-Operative bank does not have ATMs. **You may use all other banks ATMs that can be used with hearing buds** (wired version) and these will guide people with low vision to be able to gain access to all services (refer to separate article in this *Viewpoint*).
- **Co-Operative Bank Internet Banking** and mobile app and phone and text banking can be set up in the branch or over the phone, call 0800 554 554.
- **Co-Operative Phone Banking**, automated telephone banking system, 24/7 unlimited access. Phone number 0800807747
- **Co-Operative Text Banking** enables you to cheque your balance, interest rate and transfer money between accounts.
- **Mobile Banking App** enables you to complete all your banking by your phone.
- When you call Co-Operative Banks Customer Services number your call is answered by a trained branch staff, 0800544544. They are available from 8am to 8pm on weekdays and 9am to 5pm weekends and can help you with all your banking needs.

Co-Operative Bank suggests with **cheques going:**

1. Talk to your Branch or Customer Services 0800 554 554 and discuss how to manage your payments that you currently pay with cheques.
2. Co-Operative staff are happy to guide you through any technology that you might be interested in learning, either in person or they can guide you over the phone.

Co-Operative Bank has already stopped cheques.



KIWIBANK PHONE NUMBERS

Client Services	0800 113 355
Specialised Phone Number	0800 487 888

Banking info that could help

- **Kiwibank Phone Banking**, automated telephone banking system, 24/7 unlimited access. Phone number 0800 113 355.
- If you are an older customer, you can call 0800 487 888 to speak to a specially trained team member.
- **Kiwibank Internet Banking** and mobile app and phone banking can be set up in the branch or over the phone, call 0800 113 355.
- **Kiwibank Internet Banking** is designed to meet the international Web Content Accessibility Guidelines and is compatible with screen readers.
- Kiwibank's Branches have been designed with accessibility standards in mind and they also have concierges in branch to assist.
- Kiwibank **ATMs are currently not enabled to be used with hearing buds**, however you can use other banks' ATMs with this system at no extra cost (refer to separate article in this *Viewpoint*)
- People who are blind/low vision can request to be provided free phone banking services.

Kiwibank has further information at <https://www.kiwibank.co.nz/contact-us/support-hub/> they also have further info and videos to assist at <https://www.kiwibank.co.nz/contact-us/support-hub/internet-banking/guides/>

Kiwibank has Digital Angels that can help over the phone or an appointment can be made in a branch. They also have fee free accounts for people over 65 years.

Kiwibank has partnered with Digital Inclusion Alliance Aotearoa, which runs free community-based Stepping Up workshops to help people learn and build confidence. DORA (Digital On-Road Access), a mobile computer equipped banking classroom, has been traveling around New Zealand over the past 18 month visiting more remote and rural areas. This programme teaches the basics of online banking and how to protect yourself online and recognise scams.

Kiwibank suggests with **cheques going**:

1. Visit your local branch or talk to a customer service representative over the phone on 0800 113 355 and discuss managing your payments.
2. Kiwibank staff will guide you through any technology that you might be interested in learning, either in person or they can help over the phone.

Kiwibank has already stopped cheques.



TSB PHONE NUMBERS

Client Services **0800 872 226**

Banking info that could help

- **TSB ATMs are currently not enabled to be used with hearing buds**, however you can use other banks' ATMs with this system at no extra cost (refer to separate article in this *Viewpoint*).
- **TSB Internet Banking**, mobile banking and phone banking can be set up at your local branch or over the phone, call 0800 872 226.
- **TSB Phone Banking** lets you check account balances, transfer funds, pay bills, and review past transactions. To get setup, call 0800 872 226.
- **TSB's Customer Engagement Centre** team can support you with all your banking needs from the comfort of your own home, or wherever you may be. Simply call 0800 872 226 between 8am-7pm weekdays, 9am-5pm weekends.
- You can also complete all your banking needs by visiting your local branch to bank in person.

TSB have partnered with Digital Inclusion Alliance Aotearoa, which runs free community-based Stepping Up workshops to help people learn and build confidence in using computers and online technologies, including digital banking. Contact your local library or visit <https://steppingup.nz/> for more information.

TSB suggests with **cheques going:**

1. Talk to the team at your local Branch or call the Customer Engagement Centre team on 0800 872 226 to discuss alternative ways to make and receive payments without cheques.
2. The TSB team are happy to guide you through any technology that you might be interested in learning, either in person or they can guide you over the phone.

TSB will stop accepting cheques on 25 June 2021



WESTPAC PHONE NUMBERS

Contact Centre	0800 400 600
Phone Banking	0800 172 172

Banking info that could help

- All **ATMs can be used with hearing buds** (wired version) and will guide people with low vision to be able to gain access to services. (refer to separate article in this *Viewpoint*)
- **Westpac Internet Banking** and mobile app and phone banking can be set up in the branch or over the phone, call 0800 400 600. They also have a demo site that you can practice using, go to <https://bank.westpac.co.nz/demo/app.html#login>
- **Westpac Phone Banking**, automated telephone banking system, 24/7 unlimited access. Login using Customer ID and PIN. Phone number 0800 172 172. To register call 0800 400 600.
- **Westpac's website** is designed to help with ease of reading and is compatible with screen readers.
- **Text reminders** can be set up to monitor when account balances go over/under a certain amount, or when a planned payment fails. **Automatic payments and Direct Debits** can be set up to help manage regular payments.
- **Westpac One (Phone App)** login supports the use of fingerprints and facial recognition.
- **Contact Centre over the phone 0800 400 600**, can assist with almost all your banking and if you need extra care (assistance) for some reason they can flag your account to ensure that you receive this. Talk to a staff member about this.

- Westpac is New Zealand's first dementia-friendly bank which means our staff are specially trained, and our branch interiors are consistent throughout and designed to be dementia and accessibility friendly.

Westpac has partnered with SeniorNet to offer face to face online banking sessions throughout NZ, to find out further <https://seniornet.nz/>

Westpac is suggesting with **cheques going:**

1. Talk to you Branch or Customer Services 0800 400 600 and discuss how to manage your payments that you currently pay with cheques.
2. The Westpac staff are happy to guide you through any technology that you might be interested in learning, either in person or they can guide you over the phone.

Westpac will stop cheques on 25 June 2021

Special Phone Assistance will be in place by the 25th June. So if you are aged over 65 and you call in, you will be directed to a priority queue – our staff are waiting to help you with your banking needs.

We have a dedicated cheque line to support customers with any questions around the exit of cheques. Phone 0800 808 004.