

## **CaixaBank launches Spain's first credit card with Braille system**

- **Developed in partnership with ONCE and Visa, card makes it easier for visually impaired to make purchases across all physical and online channels.**
- **Initiative helps customers unable to read the numbers on their traditional card to avoid reliance on third parties to make e-commerce payments.**

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CaixaBank, through its subsidiary specialising in payment methods, CaixaBank Payments & Consumer, has launched Spain's first Visa card with Braille reading and writing code in order to make it easier for the visually impaired to make purchases in all kinds of stores without having to rely on other people. The solution, developed in partnership with ONCE and Visa, will now be applied to CaixaBank's 'MyCard' Visa cards, and will soon be available for all types of cards issued by the bank: credit, debit and prepaid cards.

At present, many visually impaired people make purchases through e-commerce channels. However, at the time of payment, these customers rely on somebody else to provide them with their own card number, expiry date and CVV, which are too long to be easily memorised. This limits visually impaired customers' autonomy and poses a risk to the security of their payment methods, given that they have to share their card details with another person.

### **'Braille pack' to facilitate everyday use**

The new card is very similar in design to any other card issued by CaixaBank Payments & Consumer, but all key information for making purchases is indicated in Braille.

Customers will have a pack of two cards for convenient use across all channels. One is the usual card format, with contactless payment for payments in physical stores and at ATMs. The main difference with other Visa cards issued by the bank is that the identification number (PAN) is in Braille. Furthermore, CaixaBank cards have long provided notches to facilitate handling and to help customers position them correctly in POS terminals and ATMs.

In this standard format it is not possible to use Braille to indicate either the expiry date or the CVV, thus, customers will have a second card containing all the identification data needed to make online purchases in Braille.

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The card's launch will begin with a trial for selected customers in the Madrid region. Upon completion of this first stage, the card will be open to all those who request it through the bank's commercial network during the third quarter of 2022.

### **Commitment to accessibility**

The launch of this card by CaixaBank is a step forward in its commitment to being a bank that is inclusive and accessible for everyone. It also involves improving the overall customer experience and includes a number of improvements regarding accessibility. Presently, 99% of the bank's ATM network has been adapted to suit people with disabilities. CaixaBank boasts the largest commercial network in Spain's financial sector, with nearly 5,000 branches and 13,000 ATMs.

The bank defines accessibility in a broad sense, which means not only offering its customers the largest possible number of channels to access its products and services but also working to ensure that these channels can be used by the largest possible number of people. It is thus working to eliminate any physical and sensorial barriers that may prevent people with disabilities from accessing its facilities or its products and services.

CaixaBank also has ATMs for the visually impaired with a menu designed to facilitate the use of a Braille keyboard and voice-guided navigation.

### **About CaixaBank Payments & Consumer**

CaixaBank Payments & Consumer, a wholly-owned subsidiary of CaixaBank, is a CaixaBank Group company that specialises in consumer financing and payment methods.

It manages an outstanding credit of close to €8.5bn and is the leading bank in card payments in Spain, with 31.2 million cards and a 33.6% market share of turnover for purchases and 37.5% through POS terminals.

CaixaBank Payments & Consumer comprises more than 20 companies related to consumer spending and payments and is aimed at expediting and expanding the bank's capabilities. These companies are either fully owned subsidiaries or participate as strategic partners.

### **About Visa**

Visa Inc. (NYSE: V) is one of the world's leading companies in digital payments, facilitating payment transactions between consumers, merchants, financial institutions and government entities in more than 200 countries and territories. Our mission is to connect the world through the most innovative, reliable and secure payment network. This is something that enables individuals, businesses and economies to thrive. At Visa, we believe that economies that include everyone, everywhere, are key to improving and growing and we see financial access and inclusion as crucial in order to define the future of the movement of money. For further information, visit [www.visa.es](http://www.visa.es), @Visa\_IS and, the Visa Spain blog.