Is my electronic payment terminal accessible?

Practical guide to help you evaluate and improve the accessibility of your electronic payment terminals

Why is it essential for your payment terminal to be accessible?

In Canada, 65% of transactions are carried out by card[1]. These days, using a payment terminal is unavoidable.

In Quebec, 4.7% of the population has a visual impairment.[2] That's nearly 320,000 people who visit businesses and have to deal with terminals that are difficult or even impossible to use.

When a terminal isn't accessible, it's no small matter: it means a loss of autonomy, confidentiality and equal service for hundreds of thousands of Quebecers.

This isn't a question of a lack of goodwill! Unfortunately, too few terminals available in Quebec are truly accessible.

There are some simple gestures that can improve the experience of people with visual impairments.

Don't forget! Visual impairments exist on a broad spectrum. Some people have enough residual vision to be able to use an electronic payment terminal independently. This guide therefore doesn't concern everyone. It will equip you to support people with a visual impairment when they indicate that they need help using your payment terminal.

A quick introduction

Here are some basic principles that are always good to apply, no matter the context.

Never...

- Ask for the person's PIN or ask them to say it out loud.
- Take the person's hand without their consent.
- Take the terminal without warning them.
- Stay close behind the person as they enter their PIN.

[1] **Payments Canada.** (October 2, 2025). *Canadian Payment Methods and Trends Report 2024*.

[2] **Gouvernement du Québec.** (2024). *Statistiques sur les personnes handicapées*.

Always...

- Be discreet when informing the person of the amounts displayed.
- Verbally inform the person of the different steps you're taking and the steps they must do.
- Step back while they enter their PIN.
- Confirm that the transaction has been completed.
- Leave time for the person to complete the steps.
- If the person is accompanied, speak to them, not to the person accompanying them!

Payment terminals with a physical PIN pad

At the moment, terminals with a physical PIN pad are best for encouraging autonomy. They generally have:

- A tactile marker on the 5 key.
- Tactile markers on the Cancel, Correct and OK keys.

These markers allow a person to get their bearings and enter their PIN alone.

However, there are some major limitations:

- The person can't check the amount to be paid.
- They can’t navigate options for tipping.

How to help a person use a terminal with a physical PIN pad

- Clearly indicate the total amount.
- If contactless payments are possible, ask if this method of payment suits them.
- Inform them that you’re presenting them terminal with the contactless area towards them.
- Never take their hand to guide them unless the person asks for your help.
- If they have to enter their PIN, tell them that you are presenting them with the terminal and explain where to insert the card.
- Inform them of the procedure to follow. For example: “Press OK then enter your PIN.”

For the tip option

If the tip option is activated, extra steps are required:

- Ask the person if they want to leave a tip.
- If so, ask if they prefer a percentage or an amount.
- If they want to enter a tip by percentage, hold the device with the PIN pad towards the person, and give them the options. E.g., “Press 1 for 10%, 2 for 15%, 3 for 20%...”
- If they want to enter a tip by amount, select the amount option yourself, hold the device with the PIN pad towards the person, and explain the procedure. E.g., “Press OK, then enter your amount, then press OK a second time.”
- In all cases, take the time to confirm the tip amount and the total amount to make sure there are no errors.

Never pressure the person to add a tip.

Payment terminals with a touchscreen

A touchscreen terminal has even more limitations than a terminal with a physical PIN pad. Without physical buttons, it’s practically impossible to enter the PIN without assistance. In this situation, by offering assistance, you would need to ask for confidential information that must not be disclosed. Therefore, this is not an option.

If a tactile guide is available

Some models come with a tactile guide. This guide is usually a plastic or silicone grid that is placed on the screen and creates physical markers to locate the keys. When you receive a new terminal, check in the box to see if it comes with this type of guide. Practice installing it to make sure you're comfortable using it and place it prominently near the cash.

When someone needs it, place the guide on the machine and follow the same steps as for a terminal with a PIN pad.

If the terminal didn’t come with a tactile guide, check with your service provider. Some guides ae available upon request or for a small cost.

How to help a person use a terminal with a touchscreen

- Clearly indicate the total amount.
- Inform the person that the terminal is a touchscreen.
- If contactless is possible, suggest the person use it. If not, it won't be possible for the person to pay independently. You can suggest they pay in cash.

For the tip option

If the tip option is activated, this is a delicate moment that requires tact.

- Ask the person if they want to leave a tip.
- If so, explain that you will need to enter the amount or percentage since the touchscreen terminal you have is not accessible.
- Be transparent and explain the various steps in the transaction so that they can tell you the tip amount or percentage that they want, and then inform them of the total amount.

An accessible future that is long overdue

Some manufacturers offer touchscreen terminals with an operating system that includes accessibility options, such as:

- text to speech
- adapted navigation
- contrast settings

- automatic activation of accessibility features via headphones

However, in Quebec, accessibility options are not generally available on operating systems installed or on proposed terminals.

How can you check if your terminal offers accessibility options?

Here's how to check if your terminal offers accessibility options:

- Check the home screen. If there is an accessibility logo (e.g., A in a circle), pressing it should activate these features.
- Look on the side of the machine. If there is a jack to insert headphones, try it out! If the terminal has accessibility features, they will be activated automatically.

If your terminal is accessible, great! If not, use this guide to help support people with disabilities who come to your business.

What if we moved things forward together?

In Europe, regulations require terminals to be accessible. Manufacturers and suppliers have complied, and the offer of accessible terminals is exploding.

In Quebec? We're not there yet.

When you talk to your financial institution or payment provider, mention clearly that you need an accessible terminal.

The more demand increases, the faster the market will adapt.

Who are we?

The *Regroupement des aveugles et des amblyopes du Québec* (RAAQ) has been campaigning for the rights of visually impaired persons for more than 50 years. Our federation represents associations from across the province.

Our mission is to promote and defend the rights of blind and amblyopic people in Quebec in order to promote their full integration in all areas of human activity.

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A guide prepared by the

RAAQ
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