

## ADA Rules for ATMs

Dear ATM Owner:

The Americans with Disabilities Act Accessible Design (ADAAD) final rule was published on September 15, 2010 with the standards going into effect March 15, 2012. What does this mean to you and your merchants? The simple answer is that by March 15, 2012, every deployed terminal in the United States (whether owned by ISOs, merchants, ATM operators, financial institutions, whomever) must be fully compliant with the requirements or standards for accessible design that were published in 2010.

The ATM terminal standards that must be met by March 15, 2012 are published in this link:

<http://www.ada.gov/regs2010/2010ADASTandards/2010ADASTandards.htm>

Structural elements have been grandfathered by the Department of Justice (DOJ). The DOJ term for "grandfather" is "safe harbor." **Auxiliary aids are not under the safe harbor clause** of the Federal Register Rules published by the DOJ. **Since voice guidance and Braille instructions are considered auxiliary aids, both must be available on every deployed terminal as of March 15, 2012.**

With regard to location, the law requires a terminal inside a location and one outside the same location be considered two separate locations and both must be compliant. However, if there are two terminals within a location (i.e. merchant store), then only one of the terminals needs to be upgraded.

This is a high level listing of required updated standards with regard to ATMs.

- ☐ **Voice Guidance** – All ATMs must be speech enabled to service visually impaired consumers.
- ☐ **Braille Instructions** – Braille instructions to initiate the voice guidance feature must be provided.
- ☐ **Height and Reach** – ATMs reach must equal 48 inches.
- ☐ **Clear Floor Space** – The area around the machine needs to equal 48 inches by 48 inches.
- ☐ **Input Device** – Input device controls must be tactually discernible, meaning key surfaces must be raised above the surrounding surfaces.
- ☐ **Numeric Keypads** – Keypads must be arranged in a 12-key ascending layout or descending layout.
- ☐ **Function Keys** – Function keys must be designed to contrast visually from their background surfaces.
  - o Enter or Proceed Key: raised circle
  - o Clear or Correct Key: raised left arrow
  - o Cancel Key: raised letter
  - o Add Value Key: raised plus sign
  - o Decrease Value Key: raised minus sign
- ☐ **Display Screen** – For visibility from a point located 40 inches above the center of the floor in front of the ATM, characters on the screen must be in sans serif font, a minimum of 3/16 inches high, and contrast with their background.

To meet the ADAAD requirements, the ATM owner may be required to purchase an upgrade kit for the deployed terminal. In other situations, upgrade kits may not be available for the terminal or it may not make economic sense to upgrade a terminal no longer supported by the manufacturer. In those situations, replacement of existing terminals with new terminals may be the best solution. If you are ordering terminal replacements, you may want to consider purchasing terminals that not only meet ADA requirements but are also EMV capable if/when that functionality is implemented in the U.S.