



**World Blind Union Office**  
1929 Bayview Avenue  
Toronto, ON M4G 3E8

**Telephone:** 1-416-486-9698

**Fax:** 1-416-486-8107

**E-mail:** [info@wbuoffice.org](mailto:info@wbuoffice.org)  
[www.worldblindunion.org](http://www.worldblindunion.org)

## **WBU External Resource Paper**

### **Accessible Notes and Coins**

**Author:** Judith Varsavsky/ Penny Hartin

**Replaces:** Accessible Notes and Coins Resource Paper (2001)

**Date Reviewed:** May 2015

**Approval:** May 2015

#### **Executive Summary**

A summary of background and guidelines related to the accessibility of banknotes and coins.

#### **1. Purpose**

In absolute compliance with the standards and principles of UNCRPD for the empowerment and development of persons with visual disabilities, the purpose of this resource document is to call the attention of our members and the authorities of their respective countries about the need and feasibility of making banknotes and coins accessible to visually impaired people.

#### **2. Rationale and statement of objects:**

**2.1.** The UN Convention on the Rights of Persons with Disabilities (CRPD), adopted in 2006, brought an essential paradigm shift in the field of disability;

**2.2.** Article 4.1 of the CRPD obliges States Parties to "undertake to ensure and promote the full realization of all human rights and

fundamental freedoms for all persons with disabilities without discrimination of any kind on the basis of disability”;

**2.3.** Article 4.2 of the CRPD states that “States Parties shall also take appropriate measures to: a. Develop, promulgate and monitor the implementation of minimum standards and guidelines for the accessibility of facilities and services open or provided to the public.”

**2.4.** Blind and partially sighted persons desire and have the right to independently manage their money without having to rely on sighted assistance. This access respects their human right to independent access and also protects them from being taken advantage of when conducting financial transactions.

**2.5.** Procedures adopted by financial institutions must therefore ensure blind and partially sighted persons’ independent, rapid and accurate access to their assets.

**2.6.** All the accessibility features incorporated into banknotes and coins will benefit not only blind and partially sighted people but also the general public.

### **3. Background**

**3.1.** Back in 2001, the WBU was already interested in producing a resource paper to assist national authorities to take into account the needs of blind and partially sighted people in the design of coins and banknotes;

**3.2.** The European Union, following the advice of the European Blind Union, and some countries such as Canada, had already incorporated some features within the design of their banknotes and coins to make them accessible to blind and partially sighted persons.

**3.3.** During the past 15 years, a number of access solutions for accessing banknotes and coins have been developed and implemented in a number of countries around the world. Here are some examples of some of these adaptations.

**3.3.1.** In the case of banknotes, some of the accessibility features in use include: different sizes to denote different denominations; tactile markings; use of different colours; high contrast and large font numbers. In addition, some countries have introduced electronic banknote readers which permit a blind or partially sighted person to independently determine the banknote's denomination.

**3.3.2.** As for coins, the differentiation features include; colour and colour combinations; different sizes; different thicknesses; different weights; and different texture rims.

## **4. Recommendations**

### **4.1. General recommendations**

**4.1.1.** Currency systems should be accessible to visually disabled persons without the need of special devices, although nowadays there are many developments on this line like electronic money readers and even money reader applications on iPhones. However, such electronic devices are not always accessible or affordable, particularly for those who may be unemployed or living in developing countries.

**4.1.2.** Designs should seek to maximize the number of different ways of distinguishing between denominations of banknotes and coins using both visual and tactile features.

**4.1.3.** Careful planning should take place to avoid the simultaneous circulation of currencies that cannot be distinguished other than by sight.

**4.1.4.** Consultation with organizations of the blind at all stages of design and development is critical in order to ensure that the design meets the access needs of blind and partially sighted persons.

### **4.2. Recommendations for Banknotes**

**4.2.1.** We recommend the use of a variety of accessibility features to facilitate the identification of banknote denominations. In

particular, we recommend different size banknotes, high contrast colour differentiation, large bold fonts for denomination identification and tactile markings. We also recommend that the material used for banknotes is durable.

**4.2.2.** Given that those who are totally blind must rely on some form of tactile identification, we strongly recommend that either differently sized banknotes or tactile markings be utilized to enable tactile identification. Of course it would be our preference that both size differentiation and tactile markings be used, we understand that this is sometimes not possible but one of these systems to enable identification by touch should be employed.

**4.2.3.** Colour (useful both for colour blind and partially sighted persons):

Suitable colour scheme of banknotes using contrasting colours;

- Monochrome banknotes;
- Vivid banknote colour (bright, saturated);
- Colour switching security features should be avoided.

**4.2.4.** Numerals (useful for partially sighted persons):

- Size: 20 -26 mm;
- Font: sans serif;
- Colour: clear contrast with the background;
- Standard location of the numerals indicating denominations throughout the whole range of notes.

**4.2.5.** Alternate orientation of banknotes (useful for partially sighted persons):

- Recommended alternate horizontal and vertical patterns in denominations to mark a clear difference between two successive denominations.

**4.2.6.** A differentiation in size of the bank note (useful both for partially sighted and blind persons):

- Height: the same in all currency series of different value banknotes is acceptable;
- Length: increments of 7-10 mm from value to value are recommendable.

**4.2.7.** Tactile markings (useful both for partially sighted and blind persons):

- Resilient rough areas allowed by modern engraving techniques should show the orientation of the banknote for insertion into machines (cash machines, or electronic readers);
- Tactile markings to denote the denomination of banknotes should have the following features: simple tactile design that is easily detectible by touch; very sturdy tactile markings on material that is durable so that the tactile markings do not disappear over time; easily discernible differentiation of tactile patterns to identify the different banknotes (e.g.: the Canadian system of tactile identifiers works well).
- We recommend that ISO Standard 24503-2011 that denotes the recommended characteristics of tactile markings be consulted..

**4.2.8.** Use of a small number of different bank note denominations (useful for blind persons).

### **4.3.** Recommendations for Coins

Here are a number of suggestions of strategies that can be used to denote different coin values. While clearly not every strategy will be utilized, it is recommended that two or more different identifying strategies be employed in each coin design in order to facilitate the coin's identification. For example, while different textures on coin rims are very helpful to many and should normally be employed as a strategy, this differentiation may be difficult for those who perhaps have impaired tactual recognition, such as those with diabetes or older persons – thus the reason why we recommend employing two or more of these identifying strategies.

**4.3.1.** Size increase in the diameter of the coin as denominations increase

**4.3.2.** Thickness increase in proportion to their value

**4.3.3.** Weight increase in proportion to their value

**4.3.4.** Different texture rims for each coin value

**4.3.5.** Different shapes perceptible to sight and touch

**4.3.6.** Different colours and also different colour combinations

**4.3.7.** Holes:

- Proportional in size to the size of the coin;
- Holes of different shapes.