DIFFERENCE BETWEEN TALKING ATM FOR BLIND AND PARTIAL VOICE GUIDANCE ON AN ATM FOR GENERAL PUBLIC

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There is a key misunderstanding that ATM which provided few audio messages through ATM speaker is a talking ATM for blind. This is a major issue which needs to be clarified so providing Information which explains features of talking ATM for blind versus partial voice guidance. Comparison provided in a tabular format.

SR. NO.	TALKING ATM FOR THE BLIND AND PARTIALLY SIGHTED	PUBLIC VOICE GUIDANCE ON AN ATM
1.	Independent transaction is possible for visually impaired ATM users.	Visually impaired person cannot perform independent ATM transaction.
2.	Private audio only through a headphone. A standard 3.5 mm jack headphone should be plugged in by a visually impaired in the beginning of the ATM operation.	Public audio through ATM internal speakers.
3.	Each ATM screen is voiced out. Complete synchronization of screen text and audio output.	Very few voice prompts Mainly you will find following prompts - Welcome message - Please enter your secret number or PIN - Please enter your amount. - Please wait your transaction is being processed. -Thank you, etc. (not more than 6 to 8 voice prompts are available at public voice guidance enabled ATM)
4.	Additional safety and security features in the ATM operation provided for visually impaired	No additional features in the ATM operation are provided.
5.	Visually impaired have option to hide or display ATM screen.	No such option available.
6.	Volume control either though hardware switch button or through IVR based keypad input possible.	Only possible through hardware switch/button.
7.	Appropriate Braille labels are provided to locate different ATM parts.	Braille labels may or may not be provided.
8.	This is an inclusive ATM. Both sighted and blind person can use it.	This is not a special ATM. Definitely this ATM can be easily used by sighted persons however partial voice prompts not leading to an independent ATM operation for blind persons.
9.	Audio orientation of the ATM is provided in the beginning.	No such ATM parts orientation feature available.
10.	Only voiced out when headphone pin is plugged into the ATM audio jack.	All the time few audio messages are spoken through speakers.

11.	Audio is private.	Audio is public.
12.	Audio messages can be recorded wave files or mostly preferred is synthetic voice which is Text-to-Speech based.	Audio messages are mostly recorded wave files.
13.	Multi language choice is possible for the user.	User cannot choose language on his own.
14.	Special efforts are involved from bank and ATM manufacturers end to develop and customize talking ATM solution for banks.	No such special efforts needed. Mostly voice guidance is readily available. Very little changes as bank name, etc. may be done.
15.	Dynamic information such as balance amount, etc. is delivered from ATM switch during talking ATM usage.	No such dynamic info is delivered.
16.	ATM screen function keys operation is mapped to key pad operation for ease of usage for blind persons.	No such key mapping is done.
17.	Interactive Voice Response (IVR) based operation which uses ATM pin pad for all inputs is designed for ease of operation. Few examples are : Press 1 for cash withdrawal, press 2 for balance enquiry, press 3 for PIN change. Press 1 yes if you want receipt, press 2 if No.	No such IVR operation is possible.
18.	In hidden screens mode touch screen mode is disabled.	Touch screen mode is always enabled.
19.	For low vision persons care is taken to develop accessible screen text with large font and better contrast.	No such screen changes are done.
20.	To have infrastructure accessibility floor guidance, railing, accessible door size and floor space, ramp, etc are provided for talking and accessible ATM sites.	No such infrastructure accessibility features are provided.
21.	At ATM switch side configuration changes are done to support talking mode at ATM terminal.	No such special changes are made.
22.	Bank invests in developing this solution and work on customization.	Voice enable ATM models are readily available. Mostly newer ATM models are having voice guidance capability. It is just enabled at ATM end.
23.	Being a private audio it is not at all annoying to pubic.	Once voice guidance is enabled it speaks all the time through speakers and this experience may be annoying for general public.
24.	This talking ATM follows Indian Bank Association standards on accessible ATM.	This ATM does not follow standards on accessible ATM.

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