

# HSBC Talking ATMs

## Instructions and Guidance Handbook

This document provides detailed instructions and guidance on the use of our Talking ATMs.

## **What is a Talking ATM?**

A Talking ATM is self-service machine that provides audible instructions to enable individuals who cannot read an ATM screen to independently use the machine. All private, spoken instructions are delivered through a standard headset that plugs into an audio jack on the machine front. The audio jack is located on the right hand side of the ATM screen and is embossed with the sign of a headphone set.



The talking functionality will be enabled when a headphone is detected. HSBC Malta is also offering an added functionality which enables customers to utilise the machine with enlarged fonts, enabling customer with low vision to operate the machine easily.

## **Instructions for first time users**

1. Do not rush during your first Talking ATM transaction. The machine will offer you a brief audio orientation tour of how to use the machine, explaining the basic layout of the ATM.
2. The Talking ATM provides you with high quality audio speech recordings. Please listen carefully to the message prompts and messages. For your convenience, you can repeat any of the instructions provided by our ATM by pressing 0. Alternatively, you may skip any instructions provided by our machines by pressing 5.
3. To enable the talking mode, it is necessary to plug your headphones into the ATM's audio jack. Once this is done, the ATM screen is blanked out for your security.
4. The ATMs are programmed to be utilised by users with low vision who can operate the machine with the use of enlarged fonts which enable clearer screen readability. This functionality is available on all our ATMs.
5. To begin a transaction at any time, please insert your card into the ATM. The raised print embossed on the card should be facing up and to the left hand side of the slot.
6. In the beginning, you can choose whether to listen to audio instructions in Maltese or in English.
7. You may decide to change the volume of audio files accordingly. You can either use the button on the ATM front (near the headphone jack) or else

utilise the keypad buttons when instructed. An audio test file is played to help guide you.

8. To operate the transactions offered by our ATMs, you just need to use the ATM keypad. This is located just under the ATM screen. In Talking ATM operation, the display keys located on the side of the screen will not be utilised.
9. The ATM keypad is equipped with a raised dot on keypad number '5'. Moreover our keypads are equipped with embossed keys; the Enter key is embossed with a circle, the Cancel key is embossed with an X whilst the Clear key is embossed with a vertical line.
10. A beep sound has been enabled on our machines for each key press to facilitate your ATM operation.
11. The ATM's layout is as follows:



- 1) The Receipt Dispenser is located on top of the headphone jack.
- 2) The Card Insertion Slot is located on the right hand side of the headphone jack.
- 3) The Cash Dispenser is located above the ATM keypad.

## **Security**

1. Before using a Talking ATM, make up your mind on a transaction you wish and which account to use. Ensure that you are aware of your ATM PIN to ensure a smooth operation.
2. Be calm and alert. You can surely complete your first Talking ATM transaction within a couple of minutes. In the future, with familiarity, you can complete your transactions much faster.
3. When you are using the ATM, stand in front of the machine to be able to cover the ATM keypad and cash dispenser. This is important for security.
4. If you notice anything out of the norm (e.g. something attached to the Audio jack, card reader or key pad), kindly refrain from going any further with your transaction.

## Headphones

1. We recommend the ATM user to carry a standard PC headphone or earphone while visiting a Talking ATM.
2. A 3.5mm universal standard audio jack is provided on ATM front. This is located next to the Card Insertion slot. There is a raised headphone symbol just below the headphone jack.
3. Please use a standard headphone with 3.5mm connector.
4. We DO NOT recommend use of a mobile hands-free type headphone/earphone as it may not be compatible with ATM terminal audio jack.

## Volume Control

Our Talking ATM enables the user to change the volume level of the audio instructions heard via the headphone. You can change the volume in 2 ways, either by pressing the audio buttons on the ATM front (next to the headphone jack) or else by pressing the relative keypad buttons when instructed, button 2 to increase volume and button 8 to decrease volume.

A sample test voice is played every time for confirmation.

## Braille Labels

Braille labels are affixed on the ATM front to enable users to easily locate important parts of the ATM.

The following Braille labels are available:

1. Card
2. Cash
3. Receipt
4. Deposit.

## ATM Keypad

Our machines are equipped with a total of 16 keys.

### Numeric Keys 0 to 9



Our ATM Keypad is a standard telephone matrix keypad. As per the universal design, the number '5' key has a raised dot. The number '1' key is diagonally above on the top left side and the number '9' key is diagonally below on the bottom right side of the number '5' key. On the left and

right hand side of the '0' key there are two keys. So there are 3 columns and 4 rows in total just like a telephone keypad and there are 12 keys in all.

### **Use of Numeric Keys:**

The numeric keys are utilised for the following services. You will receive audio instructions to operate these keys.

1. to select options
2. to enter PIN
3. to enter amount.

### **Keypad Function Keys**

There are three function keys. These are located on the right hand side of the number keys. The three function keys are Cancel, Clear and Enter. These keys have unique identification raised symbols and are colour coded.

- The **Cancel key** is embossed with an X. It is marked with a **Red** colour. Use the Cancel Key at any time during the ATM operation to terminate the current ATM operation or transaction. Remember that once you press the Cancel key you need to wait for some time for the cancellation.
- The **Clear key** is embossed with a vertical line. It is marked with a **Yellow** colour. Use the Clear key if you have made any mistakes while entering the ATM PIN or cash withdrawal amount. Pressing this key once will erase all the information provided to the machine. Once data is cleared, you can re-enter the new data.
- The **Enter key** is embossed with a circle. It is marked with a **Green** colour. Use this key during the ATM operation to confirm and proceed. E.g. after entering your PIN or after entering the amount for cash withdrawal you will need to press the Enter key.

### **ATM Card Slot**

Our ATM models are equipped with a protruding type Card slot which has a horizontally oriented card slot line where you need to insert your card. The Card slot is located on the top part of the ATM on the right side of the headphone jack.

The Card slot has a prominent light indicator which flickers. This is a very useful to enable guidance to visually impaired ATM users.

### **Our ATM Card**

An ATM card is a plastic card with dimensions which are very similar to that of a Business card. ATM cards have an embossed card holder name and card number on the front face. At the back, a magnetic strip can be found and is used by the

ATM. You need to take care of your ATM card. Avoid scratching the magnetic strip and do not bend the card.

### **Use of our ATM Card**

To use our ATM, you will need to insert your card into the card insertion slot. To hear the audio instructions, you need to plug the headphone before inserting the card.

1. Hold your card properly in front of the card reader, feel the card slot line and then slide in your card completely till it touches the other end. You can use one hand to feel the insertion slot and hold the card in the other hand. Then insert correctly.
2. In the case of the Talking ATM, 'Insert your card' audio prompt repeats for a few times. If you have not inserted your card correctly, you will hear the message.
3. It is a key initial step in ATM operation to insert your card correctly, so that the ATM will read it and proceed to the next step 'Enter your PIN'.

### **ATM Card PIN**

1. Your card PIN is a code assigned to you by your bank and should remain undisclosed to others.
2. When you enter your PIN on our ATMs, a beep sound is played on each key press. Once you have entered your PIN, you will need to press the Enter key to proceed.
3. If a wrong PIN is entered, a prompt will advise you to re-enter the correct PIN.
4. Keypad numbers 0 to 9 and function keys Cancel, Clear and Enter are not spoken but they will echo a beep sound when pressed.
5. Our ATM offers you the possibility to change your PIN.

### **Cash Dispenser**

The Cash dispenser is located above the ATM keypad. It has a shutter which opens only when cash is dispensed. Please feel the dispenser area properly while orienting to the ATM parts. The currency notes are dispensed in this location, flat and in a stacked manner.

## Receipt Dispenser

The receipt dispenser is located on top of the headphone jack. Receipts are printed in ATM operations like cash withdrawals. You can collect your receipt which will pop out from the receipt printer once you hear the audio prompt.

## Talking ATM Transactions

Presently the following transactions are offered on the ATM when you are using the Talking functionality either in the English or Maltese language:

1. Balance enquiry
2. Fast cash withdrawals
3. Cash withdrawals
4. Cash deposits
5. Language change (Maltese or English)
6. Change of Personal Identification Number - PIN (for Quickcash cards)
7. Option to enlarge screen fonts in order to aid partially sighted customers (available on all ATMs)

Below you will find more information about these transactions.

### Balance Enquiry Transaction

Once you select the balance enquiry transaction option and your account type, the ATM will read out your account balance aloud. **No receipt will be printed in the balance enquiry transaction.**

### Cash Withdrawal Transaction

1. Fast cash option enables you to quickly withdraw the most common denominations.
2. Familiarise yourself with the exact location of the Cash dispenser.
3. Withdrawal Amount is to be entered through keypad.
4. There is a daily limit for withdrawing cash from your own bank and other banks' ATM.
5. Listen to the various sounds of the ATM machine. When cash is dispensed you can hear a series of sounds as cash is rolled and counted and will finally emerge from cash dispenser.
6. Remember cash is partly held by the cash dispenser. So you will need to pull it out gently and properly. Make sure you grip all the notes and not just a few.
7. A beeping sound will give an alert indicating the presence of notes.

8. It is very important to pull out the cash in time.
9. After cash is dispensed, the receipt will come out of the receipt printer so keep your hand over the receipt printer slot. Audio cues of receipt printing can be heard.
10. At the end a 'Thank You' message voice prompt will confirm that the transaction is completed.

### **Cash Deposit Transaction**

1. This option will enable you to effect cash deposit without the use of an envelope.
2. Once the ATM instructs you to insert the money, you need to deposit the stack of notes via the Cash depositor
3. The Cash Depositor is located to the right hand side of the keypad.
4. This ATM accepts up to 50 Cash Notes each time. It is important that no folded bills are included

### **Language Change Transaction**

This allows you to set your language preference. You may change from Maltese to English or vice-versa. The ATM will save your preference for future visits and the audio files will change accordingly.

### **PIN Change Transaction**

An ATM PIN is used for ATM and debit card transactions. Follow the guidelines below for changing your ATM PIN:

1. ATM PINs must consist of 4 digits. The PIN change transaction allows you to change your current ATM PIN with another 4 digits of your choice.
2. Do not use birth dates, addresses, phone numbers, etc. that are easily guessed from personal information.
3. To change your ATM PIN you will need to provide your current PIN and then enter and re-enter your new PIN. For verification, you will need to re-enter old PIN.
4. You will receive a confirmation message that 'you have successfully changed your PIN'.



5. Remember you need to press the 'Enter key' to proceed after entering your PIN.
6. You can use the 'Clear key' to erase data if you have made a mistake whilst entering your PIN.
7. Never share your PIN with anyone.

### **Additional Tips**

1. You should remove the headphone plug once you are done with the ATM transaction.
2. You may come across various errors which will be prompted by the Talking ATM. Listen to the error messages carefully.

### **Low Vision Accessibility**

HSBC Bank Malta has developed its ATMs to be operated with enlarged fonts for use by people with low vision. Once this option is chosen, the screen will be displayed with an enlarged font which is easier to read. This option is presented as one inserts his card into the ATM and is available on all our ATMs.

### **Further Assistance**

If you encounter any issues when operating our ATMs you can kindly contact our Contact centre by calling +356 2380 2380. Other ways to contact HSBC can be found on our [Contact page](#)

Alternatively you may contact FITA (Foundation for Information Technology Accessibility) on telephone number +356 2599 2343. More information about FITA can be found on their website [www.fitamalta.eu](http://www.fitamalta.eu)