## Age-friendly banking essentials

### Customer-centred service
- Listen carefully to what older people say, talk clearly without patronising at a speed appropriate to the customer. Be aware of vulnerability including short and long-term issues.

### Preference for in-branch banking
- Easy-access branches, accessible staff, mobile and shared-use branches.

### Personalised call centres
- Quick pick-up by human operators. Careful listening and clear talking. Avoid upselling. Give appropriate advice about scams and fraud. Focus on providing the solution sought by the customer.

### Age-friendly design
- Branches, cards, machines, apps and processes designed to be age-friendly, taking account of age-related perceptual and motor issues. New technology to be tested by older users to ensure user-friendliness.

### ATMs in safe places
- ATMs in bank branches, post offices, supermarkets and other safe non-street places.

### Cheques, cash and paper statements
- Ensure paper-based instruments continue alongside new digital technology. Cheque imaging enables normal cheque use to continue while processing is digitised.

### Good systems
- Ensure information systems are designed well so that tasks such as registering Powers of Attorney and reorganising accounts on the death of a customer are completed reliably and quickly.

### Innovation in ID and security
- Be flexible with ID requirements for customers without passports or driving licences. Design new ways of ‘passing security’ that do not rely on passwords and remembering complex information.

### Age-friendly products
- Stop defaulting older customers to low interest accounts. Help people find the best interest rates easily. Remove blanket age limits on financial products such as mortgages.

### Improved carer banking
- Provide secure systems for carers that enable them to carry out banking functions for the person cared for without breaching the terms and conditions of accounts.

### Improved methods of stopping scams, fraud and financial abuse
- Continue to develop fraud and abuse detection systems. Improve education about the risk of fraud, including at the time of a suspect transaction. Use short payment delays to allow customers time to have ‘second thoughts’ about scam payments.