

TB

Accessible banking in many ways

February 2026

Overview and outlook for initiatives and activities



Toegankelijk
Bankieren

Foreword

Bringing banking assistance closer

In 2023, it became clear that 2.6 million Dutch people were struggling with their daily banking affairs. As a sector, we then declared that no one should be excluded. We help people who want to become more digitally literate, offer accessible support at important moments and ensure that those who cannot or do not want to bank digitally can continue to count on suitable alternatives.

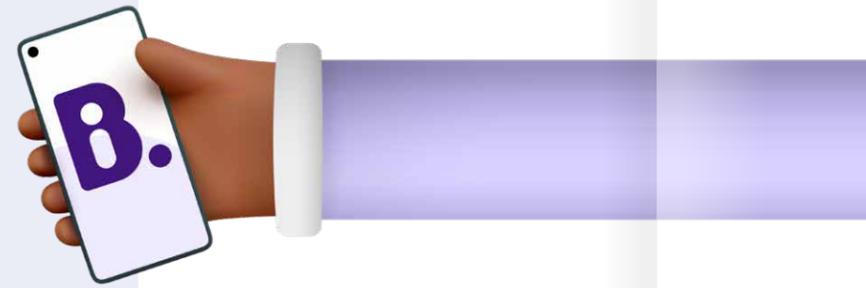
In recent years, banks – individually and collectively – have made great strides. Investments have been made in assistance at home, at the office and over the telephone, in direct accessibility for vulnerable groups, and in joint initiatives such as free workshops in libraries, the DigiHulplijn, and educational programmes via Oefenen.nl, Steffie, and the DigiHandig app. Interest groups play a valuable role in this.

In addition, websites and apps now comply with the European Accessibility Act. This helps people with visual or reading impairments and ultimately makes banking easier for everyone.

We would like to take further steps. The Accessible Banking programme will be expanded further, in collaboration with other sectors. The new Digital Participation Week, an annual event during which organisations draw attention to people who struggle with digitisation, contributes to this. Ambassadors such as Jörgen Raymann and Lucille Werner give this initiative visibility. Locally, coordinators from interest groups and our relationship managers are also strengthening the networks that bring help closer to home.

Together, we are working towards a society in which everyone, whether digitally skilled or not, can continue to bank independently and with confidence.

Medy van der Laan, chair of the Dutch Banking Association



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30 January 2023

Publication of DNB report 'Digitisation of payment transactions'

30 January 2023

Commitment by banks to provide extra assistance

Jürgen Raymann (ambassador) on digital banking, fear and the importance of working together



“My mother always calls me when she’s unsure”

For Jürgen Raymann, it’s perfectly normal: he does all his banking on his phone. “I haven’t used a bank card for years. Everything is done online: payments, transfers, even small things can be arranged in just a few clicks,” he explains. However, he observes in his own environment how complicated and stressful it can be for others.

“My mother always calls me when she receives an email she doesn’t trust,” he says with a smile. “Then she checks with me to see if it’s legitimate. I teach her: first click on the email address, check if it really comes from the bank. And if you don’t trust it, just call me. It’s about her feeling safe. But not everyone has children or family who can help.”

Fear and shame

Raymann lists the biggest obstacles. “For many elderly people, it’s overwhelming: logging in, entering long IBAN numbers, being afraid of making a mistake. And then there are all those phishing emails... that makes people even more uncertain.”

In addition, there is the shame of asking for help. “In the Netherlands, we often tend to think: I should be able to do that myself. But it’s really okay to ask for help. What helps is when you share your own insecurities. When I tell my mother that I sometimes find things difficult too, she feels less alone.”

Trust and security

Even when help is involved, caution remains important, Raymann emphasises. “I tell my mother: let me or my sister help you. We will never do anything wrong with your money. And that’s why we agree with each other what will happen, so that it is always clear who does what. Even if you have a good relationship with a domestic helper or a carer, it is still better to arrange such matters only with family or someone you trust completely.”

Never rush

His advice: never let yourself be pressured into transferring money immediately. “No bill is so urgent that you have to pay it within a few minutes. Don’t trust a phone call? Say you’ll call back later and discuss it first with someone close to you who can look at it with you. Even if someone unexpectedly shows up at your door, there’s always time to calmly discuss it first.”

The power of repetition

According to Raymann, it is important for older people who are switching to digital banking to practise regularly. “It’s all about the power of repetition. The more you do it, the more familiar it becomes. But we also have to be realistic: as you get older, you forget things more quickly. That makes it extra difficult. That’s why it’s good that banks are making apps simpler and people know they can always call an employee. A chat function on a small screen is simply not suitable for everyone.”

Not just older people

Raymann regularly helps his mother with digital banking. But, he emphasises, the problem affects many more people than just the elderly. “People with low literacy skills and people with a migrant background who are not fluent in the language also encounter these kinds of barriers. For them, shame often prevents them from asking for help even more so. We need to give them the confidence that they are not alone.”

A serious message with a smile

For the campaign, Raymann is also bringing his alter ego Tante Es back to life. “She addresses her peers directly and does so with humour. She makes it light-hearted and relatable. That is precisely what is important: it is okay to laugh at our digital struggles, as long as the message is clear – ask for help, you are not alone. And help is always close at hand.

Personal motivation

Raymann feels personally connected to the subject. “I know what it’s like to be financially insecure. That dependence causes stress. With this campaign, I want to give people the feeling that they can stay in control of their own money. That gives them autonomy and self-esteem.”

His closing message is clear:

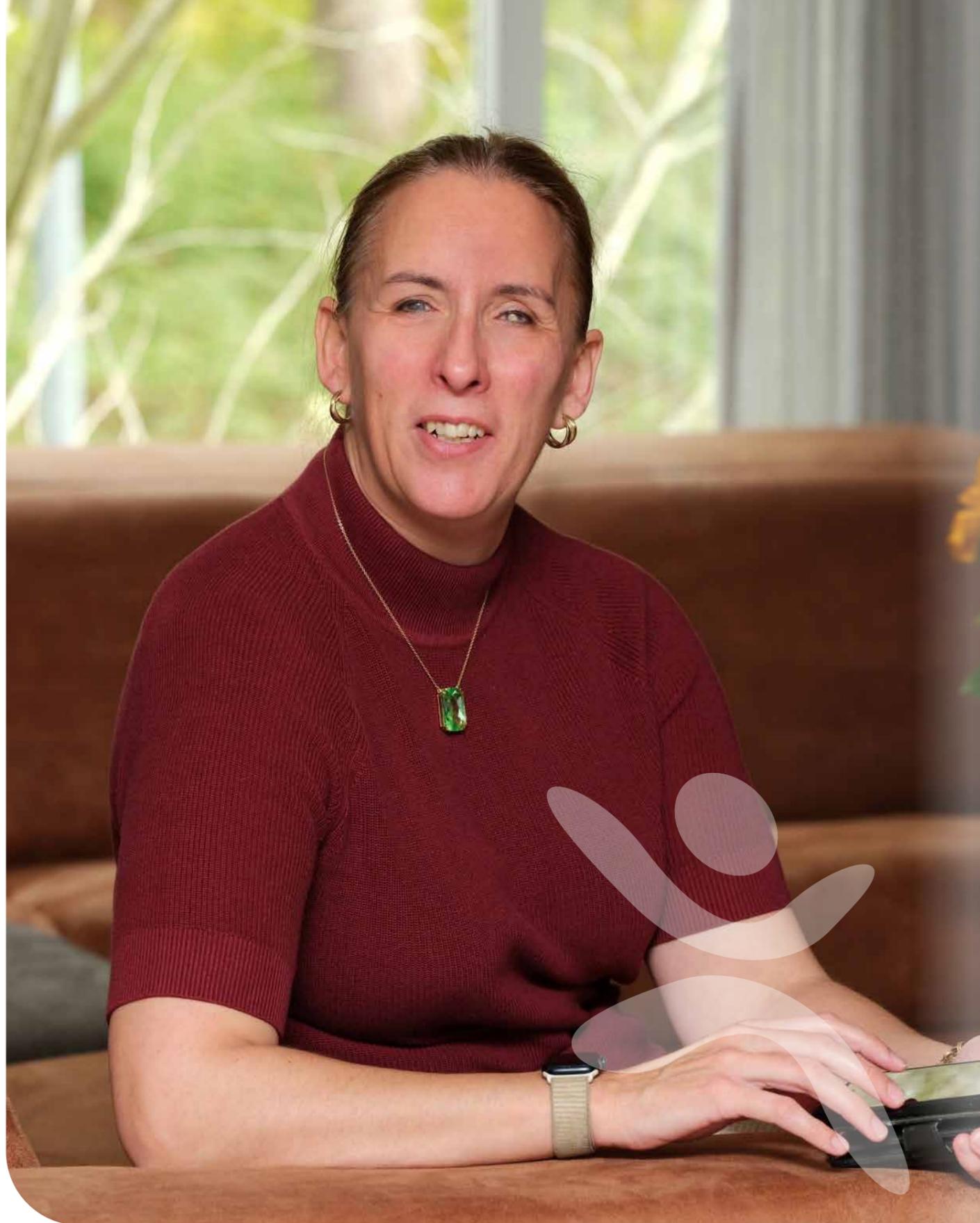
“Together, we can solve a lot. Because no one should be left out, especially at a time when almost everything is done online.”

1 June 2023

Social Consultation on Payment Transactions (MOB) welcomes programme to improve accessibility

June 2023

Launch of Bank Information Points 1.0 pilot (10 libraries, community centres, Geldmaat shop)



Debby shows that it can be done

“Anyone can learn it, with a little help and courage.”

She doesn't call herself a digital whizz, but Debby Buis (44) from Hoorn certainly is one. Despite being completely blind, she manages her own banking affairs, reads the news and helps others become more digitally literate. “Without a smartphone, I would lose a large part of my independence.”

Learning to rely on technology

Thanks to speech software, Debby can operate her smartphone, including the banking app. “I used to search using my computer and screen reader. Now I can do everything on my phone.” Still, digital banking requires trust. “Don't just click on anything, but don't be afraid to try. Only by practising will you learn how it works.”

Allowing people to feel comfortable

Debby notices that many people hesitate to start online banking. “They're afraid of being scammed, but don't always know where the risks lie. An unknown link is dangerous, but transferring money to a trusted account number is safe.” According to her, digital trust starts with knowledge and daring to ask questions. “Asking for help is not a weakness.”

From teacher to expert by experience

Due to long-term coronavirus symptoms, Debby had to give up her job as a history teacher. She now volunteers at the Oogcafé West-Friesland, is an ambassador for KNGF Guide Dogs and an expert by experience at the Oogvereniging (Eye Association). “I meet many people who, like me, need technology to remain independent.”

Practice leads to independence

Her advice: start with the basics. “Get to know your phone well, practise simple actions. Then you can handle more, including the banking app.” Debby enjoys helping others get started. “Anyone can learn to navigate the digital world, even with a disability. It takes some courage, but you gain a lot of independence in return.”

27 June 2023

New tools for
Digistarters

29 June 2023

Accessibility route
developed

‘Improving contact with less digitally skilled customers’

ABN AMRO invests heavily in the visibility of its accessible banking initiatives, which focus on customer focus, broad accessibility and security. Gudy van der Wal-Verbruggen, Director of Financial Accessibility, emphasises the importance of physical presence at events, markets and fairs in order to reach diverse target groups.

“The use of small information cards, flyers and increased visibility through newsletters to customers and ‘helpers’ is raising awareness of these efforts. By helpers, we mean, for example, family members and/or someone from the customer’s environment.”

Proactive contact

“We are emphatically not focusing solely on digital customers,” says Van der Wal-Verbruggen. “We are also getting better at reaching customers who are less digitally savvy. We proactively approach them by telephone to gauge their experiences and improve them.” The bank now has more than 200 banking assistance advisors who provide support via video banking, telephone contact or personal visits. Video banking is growing rapidly, with more than 1,000 service calls already made. In addition, the bank is strengthening its contact with ‘helpers’ through initiatives such as ‘Gudy Helpt Mee’ (Gudy Helps), the ‘Helper of the Year’ award and the receipt campaign, which reached more than 10 million customers and helpers.

In December, more than 450 branches of the Zeeman retail chain received a poster with tear-off strips. These feature the free telephone number of the Help with Banking Affairs Line.

Free laptops

ABN AMRO has now provided more than 1,500 free laptops to customers who have difficulty accessing their banking affairs without digital means. Every month, 50 free laptops are handed out. This supports the ambition to include everyone in the digitisation process.

Optimising communication

Making and keeping banking accessible requires ongoing attention internally. “We inform employees regularly about new working methods and customer processes,” says Van der Wal-Verbruggen. “To ensure uniformity, helpdesk staff use a digital roadmap that guides them step-by-step through the correct information. This process is actively monitored to guarantee the quality of service.”

Guarantees

With these initiatives, ABN AMRO is taking clear steps in terms of visibility, accessibility and customer focus. “It remains essential to continuously involve employees. Only in this way we can guarantee that customers receive the same, correct information through all channels – digitally, by telephone and at the location they desire. In addition, all customers and colleagues are also indirect helpers. It is important that everyone knows where to go when they themselves, or someone in their environment, need extra support in arranging daily banking matters.”



Gudy van der Wal-Verbruggen,
Director of Financial Accessibility

Everything comes together

1.

What has the collaboration with Accessible Banking achieved so far?
The first steps towards better reaching people in vulnerable positions have truly been taken. What these groups have in common above all else is the need for attention: genuine personal attention, close by and without barriers. I see that banks have become much more aware of this. Experts from interest groups are playing an increasingly important role in this regard. Their experience and knowledge are being used much more often in the development of policy and tools. There are also interesting developments at the local level, especially in the pilot projects that have been launched. With Hulp Dichterbij (Help Closer), we are now also reaching customers and their care providers in their own neighbourhoods. That is an important step forward.



Three questions for Cees van Tiggelen, chair of the Accessibility and Availability Working Group

2.

Which result are you most proud of?
I am proud of the enormous commitment I see at banks. Accessible banking is on the agenda everywhere and work is being done on it at all levels. But I am just as proud of the role played by all the interest groups. They keep the banks and the programme team on their toes, contribute constructively and actively involve their supporters in Accessible Banking. In my opinion, the Hulp Dichterbij programme brings everything together: cooperation, local involvement and real help for customers who need it.

3.

What is your ambition for 2026?
My ambition is for banks to continue to fulfil their commitment to serve vulnerable groups equally, and for this to be reflected in the research results of Dutch Central Bank. In addition, a strong national structure must be put in place to enable Hulp Dichterbij to grow. I want to be able to say at the Dutch societal consultation platform for the payment system (MOB) in November 2026: we have all really taken a step forward. The joint efforts of all parties remain necessary to ensure that no one is left behind. Ultimately, we must work together towards a society in which everyone can bank safely and independently, both digitally and in person.

Continuous dialogue and cooperation



1.

What has the collaboration with the Accessible Banking programme achieved so far?

The Oogvereniging (Eye Association) considers the collaboration within the Accessible Banking programme to be a valuable reinforcement. By joining forces with banks and social partners as interest groups, visible results have been achieved in three years' time.

Thanks to our joint efforts, banks and financial institutions are demonstrably giving more consideration to the accessibility and availability of their services. This is reflected, among other things, in physical information points and home assistance, alternatives to digital banking such as telephone support and paper or Braille statements, clear agreements on digital accessibility and the preservation of accessible options for withdrawing cash and making payments.

The Oogvereniging strives to enable independent banking and payments for people with visual impairments. Where this is not possible, the bank must offer reliable support or an accessible alternative. Although there is still work to be done, we see a clear positive development thanks to continuous dialogue and cooperation.

Three questions for Monique Verboeket, Project Manager for Digital Accessibility and Payments at the Oogvereniging



2.

Which result are you most proud of and why?

We are proud of the short lines of communication and two-way dialogue that the programme has created between the Oogvereniging and the Accessibility Managers at banks. This enables us to respond quickly to difficult issues and refer members with questions or complaints about accessibility in a more targeted manner. In addition, we are actively involved in user research (via the test team), in questions concerning compliance with the European Accessibility Act (EAA) and in broader accessibility issues.

3.

What is your ambition for 2026?

Our ambition for 2026 is to further deepen and expand cooperation within the Accessible Banking programme. Accessible payment transactions remain a priority, and we will continue to draw attention to the needs of people with visual impairments. And we need each other for that. The clear commitment to continue this joint approach until at least 2030 provides a solid basis for further strengthening the path we have embarked upon.



'Simple services and help close to home for everyone'

ASN Bank wants to keep banking accessible to all customers. The bank focuses on clear communication, understandable digital resources and personal support where necessary. "With the largest branch network in the Netherlands and an easy-to-use app, ASN remains accessible to all target groups," says Willemijne Langereis, Accessibility Manager.

Practical support

ASN offers various forms of support for customers who are unable to bank independently. They can visit a branch, call or use the easy-to-understand app. In addition, the bank organises local workshops, such as 'Help with online banking' and 'Safe internet banking', which will continue in 2026. Customers and helpers can also participate in the 'Safe Banking' webinar. There are also weekly and monthly walk-in consultation hours for questions about online banking.

Accessibility Experience Day

Langereis: "To keep our employees' knowledge and awareness up to date, we have developed a mandatory elearning programme. In 2025, we also held a large Accessibility Experience Day, where 190 employees participated in workshops and inspiration sessions."

Digitally autonomous

ASN continues to work on a nationwide network of more than 300

branches. Since 2024, customers of all brands that used to be part of De Volksbank (ASN, RegioBank and SNS) have been able to deposit cash at Geldmaat ATMs. In 2025, ASN invested further in telephone accessibility, including a direct telephone number and an enhanced chatbot.

In the digital sphere, ASN is taking steps to keep its services understandable and accessible. Customers can report any issues via the Accessibility Hotline. Langereis: "The website is being improved with accessible images, videos and links. The app offers a dark mode, among other things, and there are options such as a large or talking digipas. All teams have accessibility specialists who read and test against the requirements of the European Accessibility Act."

Continued focus on accessibility

The bank works closely with social organisations. For example ASN is conducting user research among people with low literacy skills in

collaboration with Stichting ABC. Local partnerships are also being strengthened through the franchise network.

"ASN Bank is working step by step to provide understandable, accessible and personalised services. By organising practical support, accessible digital resources and local assistance, we want to ensure that all customers can continue to bank with us easily and independently."



Willemijne Langereis,
Accessibility Manager

29 November 2023

Free DigiHulplijn also helps with banking matters

9 Januari 2024

Bankinformatiepunt.nl live: online starting point for help with banking matters

“My message is: you can learn it”

Lucille Werner (ambassador) on the digital barriers of everyday life



Lucille Werner smiles when she talks about her sixteen-year-old son. “He says, ‘Mum, you’re so clumsy with those things. And then he helps me out in a matter of seconds. That saves me hours.’”

She says it warmly, but there is also something else in her voice: amazement. Because although she considers herself quite digitally savvy, she notices how quickly the world is changing. “Everything is done through apps these days. Sometimes I also find it really difficult to find

things. And then I think: how must it be for my mother? One thing the presenter and former politician knows for sure: “It is essential that everyone can continue to participate.”

Our lives in an app

Werner isn’t the only one wondering where the line between convenience and confusion lies. Her mother is 82 and regularly calls for help. “She’ll say, ‘Lucille, I’m getting something weird on my screen. Then I pop round. I order something for her or take a look. But really, she should be able to do it herself, right? Only sometimes it’s just too complicated.’ She smiles briefly. “You know, I used to work with paper bank statements. And my mother wrote amounts in a cheque book. Now our whole life is in one app. That’s a huge transition in just a few decades.”

Invisible barriers

The transition to digital banking has made life easier for many, but not for everyone. “There are people who are afraid of doing something wrong. Or they don’t dare to ask for help because they feel ashamed.” Werner becomes visibly serious. “Shame is a huge barrier. In the Netherlands, we have around 2.5 million people with low literacy skills. People who don’t automatically keep up. And then everything goes digital, which is just difficult.”

Request for help

Many people are afraid to admit that they don’t understand something, she says. “It’s as if you’re not up to date. It would be good if we could normalise asking for help: asking for help is the most normal thing in the world.”

According to her, the first step to breaking through this barrier is simple: recognise that it is complicated for many people. “By saying that out loud, you already take away some of the shame.”

The library as a safe haven

Werner calls the library “the living room of the Netherlands”: a place where you can go for help. “You can go there with questions about DigiD, insurance, banking. It’s a warm place where you are seen. That’s so important in a world that feels increasingly cold.” She smiles. “I’m a real fan of the library. Precisely because it’s so human.”

Self-reliance together

According to Werner, it doesn’t stop at simply ‘giving help’. “Help is great, but it’s about people learning to do it themselves. Not ‘I’ll do it for you’, but ‘Look, this is how you can do it yourself’. Only then will people remain independent.”

And according to her, this is a shared responsibility: of banks, governments, libraries, but also of families. “It starts with ourselves. Just ask: can I help you? Or: shall I take a look with you?”

Message

Her message is clear: in this age of inclusion, everyone must be able to participate, and we must do our best to get everyone on board. “Let’s not lose sight of humanity in the web of digitalisation. We must not sacrifice personal contact for efficiency.”

Hope in three words

At the end of the conversation, she sums it up in three simple sentences. “Help is available. You can learn. And there is always somewhere to go.”

She smiles. “I think that’s important: keeping hope alive. We shouldn’t make everything a problem. There’s already enough hardship. People need to know: it is possible. You can learn this. Asking for help should be the most normal thing in the world.”

25 Januari 2024

Cash machine with touchscreen and voice function tested by the Eye Association

8 February 2024

Workshops on help with banking matters start

‘Helping customers move forward digitally, with attention for those who cannot use digital technology’

ING encourages customers to make the most of digital banking, but recognises that not everyone is able or willing to bank digitally. The bank is therefore constantly seeking a balance between innovation and personal support, says Sanne Ruitenbeek, Accessibility Manager Digital Inclusion.

Targeted support

One key focus is recognising and responding to specific customer needs. For example, customers aged 75 and over who call are immediately transferred to a service desk employee, without first having to go through a menu. This approach ensures that people are helped in a way that suits them.

Customers can also visit more than 200 locations. For example, they can drop in at ING Service Points during shop opening hours without an appointment for help with digital or non-digital banking matters.

ING has deliberately opted for a limited number of app updates per year, with clear step-by-step communication about these so that changes are transparent.

Helpers

During the free ‘Digital Banking’ workshops, customers discover the possibilities of the ING App. ING deliberately focuses part of its activities on ‘helpers’: people who support family members, neighbours

or acquaintances. Specific functionalities, such as the option to show or hide the balance, help them to provide safer support.

ING invests in awareness and training activities for employees who have contact with customers and colleagues who develop products. For example, there is a lot of training and an Empathy Lab has been set up where they can experience what it is like to use the ING App with a disability and how aids work.

Digitally autonomous

“Our extra efforts are paying off,” says Ruitenbeek. “Use of the app is increasing, particularly among older customers. By 2024, nearly 80,000 people over the age of 66 have started using the app. At the same time, we are seeing higher customer satisfaction and fewer complaints about telephone support.”

Clear communication about system requirements

ING pays a lot of attention to transparency about system requirements for the app and internet banking.

“We know that there is a need for clear explanations and a careful communication process, especially for customers with outdated versions of Android or Windows that are no longer supported. For example, they cannot access the app without actively

Human touch

“We remain committed to vulnerable groups,” emphasises Ruitenbeek. “Digital innovation must always go hand in hand with a human approach. No one should be left behind.”



Sanne Ruitenbeek,
Accessibility Manager
Digital Inclusion

Playful learning works

1.

What has the collaboration with Accessible Banking achieved so far?

We have laid a solid foundation for lessons on mobile banking and online payments. In addition to the bank-neutral modules, we have developed personalised practice environments and teaching materials in collaboration with the four major banks. This allows people to practise safely in an environment that suits their bank, without fear of making mistakes.

In 2025, more than 8,000 new users discovered the DigiHandig app. Topics related to mobile banking and payments are now among the top three most popular lessons. In addition, we are seeing more and more libraries and community centres organising group lessons and guiding participants via our helper portal. Together, we are making a difference.

Three questions for Marit Huisman, Project Lead DigiHandig



2.

What result are you most proud of?

That we consistently choose fun and positivity as the driving force behind learning. The new DigiGames, developed with the Accessible Banking programme, are a good example of this. Users play a form of digital ‘tag’ in the app with icons that you also encounter in mobile banking. From the game, they can go directly to the corresponding lesson. In the first four weeks, the game was played more than 700 times. This shows that playful learning works.

3.

What is your ambition for 2026?

In 2026, we will continue to develop DigiHandig in close collaboration with the banking sector. We are working on new teaching materials on topics such as secure passwords, phishing and smishing, and understanding AI.

In addition, we are preparing a new sector-wide collaboration and expanding internationally. DigiHandig is being scaled up within Europe, including a launch in Belgium in collaboration with the Belgian banking sector. Digital skills and technological developments do not stop at national borders, and by collaborating more broadly, we can share costs and make a greater impact.

14 March 2024

Klik&Tik update exercises online banking

4 April 2024

Start of Bank Information Points 2.0 pilot (18 libraries)

Daring to go digital

Els (83) shows that learning is possible at any age
“Take the plunge and just give it a try.”

Els Vervlossen (83) lives in a sheltered accommodation unit at the Reyshoeve residential care centre in Tilburg. She is eager to learn and curious, and therefore not afraid to take new digital steps. “I don’t know if I’m a digital whizz,” she says with a laugh. “But I enjoy figuring things out. Just clicking and seeing what happens.”

Start in a playful way

Her digital adventure began years ago with a computer at home, but only really took off when her grandson Roy gave her an old tablet. “He said, ‘Grandma, you can’t break it.’ That’s when I started playing Wordfeud, and that’s how I gained confidence.”

Contact and convenience

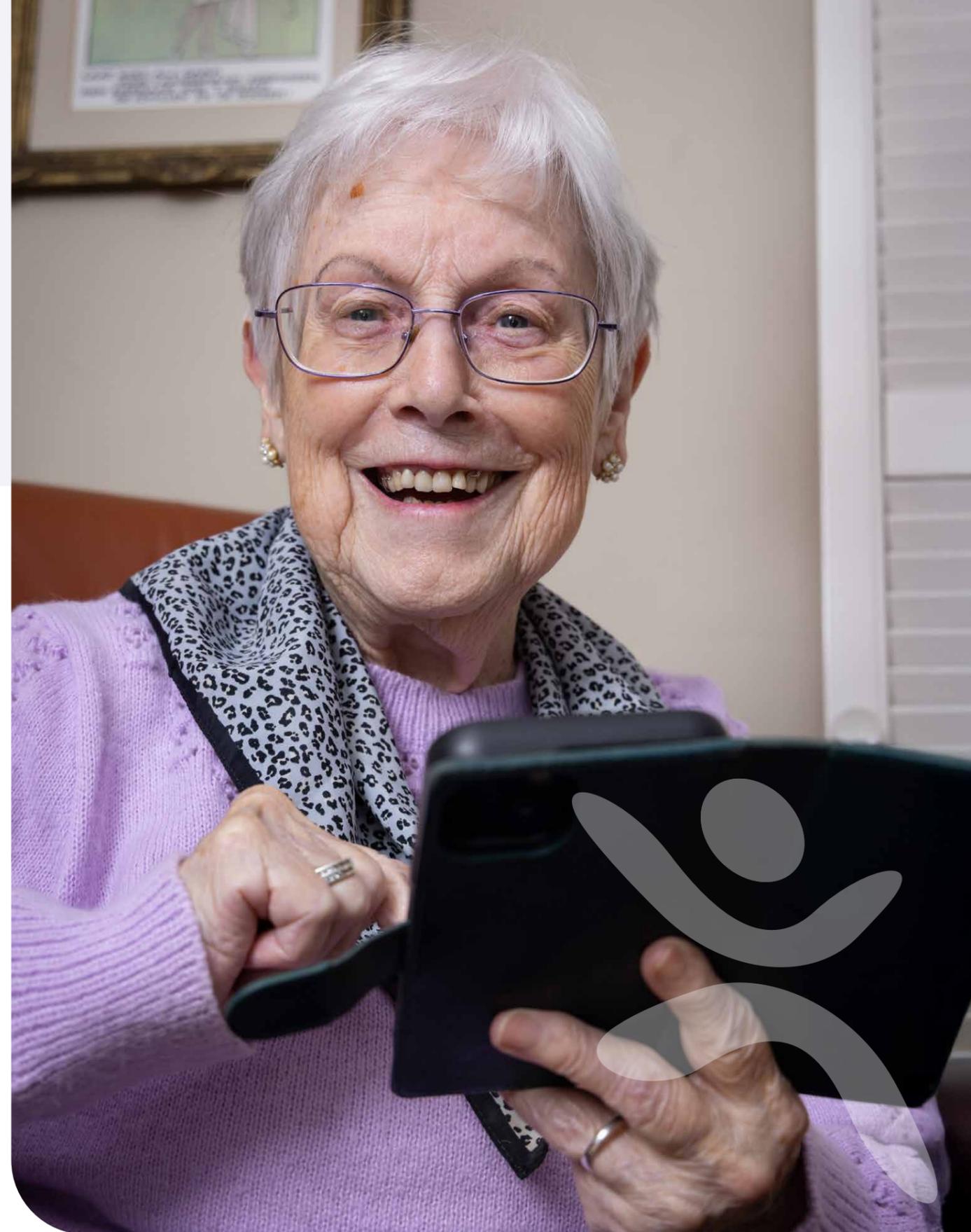
During the coronavirus pandemic, she discovered Zoom, and she easily keeps in touch with friends and family via WhatsApp. She also increasingly arranges healthcare matters online. “I can’t do everything, you know,” she says modestly. “But I try. And if it doesn’t work, I ask for help.”

A sense of pride

Els found online banking exciting at first. “My children helped me install the app. At first, I checked three times to make sure I was doing it right.” Now she checks her balance every day and transfers money independently. “That makes me feel proud.”

Use your common sense

Els encourages others to take the plunge too. “Just give it a try.” She has a down-to-earth attitude about online safety: “Use your common sense. Don’t just click on anything.” Els continues to discover new things. “If something doesn’t work, I ask someone to take a look and then it’s fine. It’s just fun to keep learning. The more you can do digitally, the easier and more enjoyable life becomes.”



● ● ● ● 19 April 2024

Campagne op Facebook, Instagram en in special interest bladen voor Bankinformatiepunt.nl

● ● ● ● 19 September 2024

Kick-off of the 10p6 awareness campaign for bank employees

Digital inclusion higher on the agenda



1.

What has the collaboration with the Accessible Banking programme achieved so far?

SeniorWeb has been working with banks for many years to help older people improve their skills in order to bank and make payments online safely and independently. The Accessible Banking programme has further deepened and broadened this collaboration. Thanks to this programme, initiatives are now with broader national support, banks are working with our volunteers to organise more workshops and walk-in consultation hours at 520 teaching locations for people who have difficulty with online banking.

It is important that digital inclusion is much higher on the agenda and that there is more attention for our assistance throughout the country.

Three questions for René Kuster, director-administrator of SeniorWeb



2.

What result are you most proud of and why?

We are proud of the fact that banks, including local ones, are increasingly finding their way to us and organising activities with us to support older people with digital skills and online banking. As a result, dozens of additional workshops and online presentations have been given over the past year. The highlight was the workshop for 60 participants in Utrecht during the Digital Participation Week, in collaboration with Rabobank and with Jörgen Raymann as a special guest.

We also look back with pride on our Online Payments theme month, during which all 151,000 members received the Online Payments booklet.

3.

What is your ambition for 2026?

In 2026, together with our nearly 3,000 volunteers and the banks, we want to support even more people in banking and paying online independently. An important ambition is to raise awareness of all the local help that is already available. Our goal remains to give people more confidence in their digital skills and thus strengthen their financial self-reliance.

In addition, we will continue to engage with banks to contribute ideas about accessibility and appropriate support for people who have difficulty with digitisation.



'Accessibility is not a project, but a way of working'

Within Rabobank, accessibility is an important pillar of our services and of our Financially Healthy Living strategy. Accessibility Manager Ruben van Sprang: 'It should be self-evident that we take accessibility into account in everything we do. Employees must understand that this is an essential part of their work. Only then can we really make progress.'

How do we put this into practice?

Rabobank has a special Accessibility team and 65 'champs': colleagues from different departments who act as ambassadors, inspiring others to share our ambition. New employees learn about this immediately during onboarding and training. This makes accessibility visible and tangible from day one.

An important part of this are the practical sessions. There, colleagues such as UX designers see live how customers with different needs use our products. These insights often lead directly to improvements and new design choices. "These eye-openers set in motion the change we need," says Van Sprang.

Accessibility close at hand: Rabo Samen Bankieren

With Rabo Samen Bankieren (Rabo Banking Together), we make accessibility concrete and bring our services closer to our customers. We are there for customers in

vulnerable positions and offer assistance through various channels: from personal customer visits to telephone and digital solutions. If someone is unable to come to an office or workshop, an employee will simply visit them to take care of their banking affairs together. "This allows us to help even the most vulnerable customers personally," says Van Sprang.

And we look beyond just home visits. We actively collaborate with partners such as SeniorWeb and organise webinars in which employees receive practical tips on how to remove digital barriers. In this way, we ensure that accessibility is not only close at hand, but also a permanent part of how we work.

Accessibility as a culture

Rabobank has taken major steps to embed accessibility in its organisational culture. The challenge now is to keep the subject visible and relevant in communication,

processes and daily routines. Van Sprang: "Every step brings us closer to our goal: a Rabobank that is truly accessible to everyone. Accessibility is not a project, but a way of working."



Ruben van Sprang, Accessibility Manager

Photographer: Ralph Sweegers

26 September 2024

Expansion of education programme Steffie with banking services

13 November 2024

Results of second pilot Bank Information Points



Daring to go digital

Margaret from Amersfoort shows that it can be done
“Just try and don’t be afraid to ask for help.”

Margaret (69) has lived in Amersfoort for most of her life. She worked at a sheltered workshop for many years and now volunteers at the local football club. “I enjoy being around people.” She has been managing the finances since she got married. “Not because I enjoy it, but because I have to,” she says with a laugh.

She recently received a free refurbished laptop through Hulp Dichterbij (Help Closer) Amersfoort. “A wonderful gesture. Now I can do my banking at home, although I still like to walk to the bank. It keeps me active.”

Learning at your own pace

Every Tuesday morning, Margaret takes computer lessons at Het Klokhuis community centre. It is a small group and we receive clear explanations.

First, I learned how to turn on the computer, now I search for music, craft ideas and practise online banking.” Her confidence is growing: “If I get stuck, I just ask. There’s nothing wrong with that.”

Independent with money matters

Margaret uses a separate account for fixed expenses and transfers money between accounts herself. “I’m proud of that. For example, I’m now saving up to have our house painted.”

She still receives paper statements from the bank. “It’s handy to discuss these statements with my husband. That works well for us, but with the new laptop, we might be able to view them online as well.”

Digitally and socially active

Margaret pays in shops with her debit card and sometimes withdraws cash from the ATM. Her children do everything via their smartphones. “They explain it to me, but it’s often too fast for me,” she says. “At the community centre, they really take the time to explain things.”

With her positive attitude, Margaret shows that digital skills are not age-dependent. “As long as you dare to try, you can go a long way.”

6 December 2024

Publication of the Accessibility Monitor for the Dutch societal consultation platform for the payment system 2024

16 December 2024

Infographic Accessible Banking 2024



Quiz 1op6

raising awareness in a light-hearted way

Targeted support

1op6 (1 in 6) is an informative quiz that allows bank employees to discover in an accessible way how many customers have difficulty with digital banking. The name refers to the fact that more than 2.5 million Dutch people, or one in six, are unable to manage their banking and payment affairs completely independently, according to research in 2022.

Short videos, which can be viewed individually or as a series, give bank employees insight into this diverse target group, strengthen empathy and awareness, and encourage them to take less digitally skilled customers into account in their own work. The series is light, fun and inviting. Each bank can use the content in its own way within existing communication and training resources.

The goal: to stimulate colleagues, spark conversation and inspire action.

Duos from four banks compete against each other and share their insights.

Curious?
Watch the promo (in Dutch)



Simplicity as the key

1.

What has the collaboration with Accessible Banking achieved so far?

For many people, banking is no longer a matter of course, but a personal challenge. Not because they are unable to do it, but because it has been made too complicated. A banking app can quickly feel like a maze: buttons disappear, the language is confusing, and one mistake can be enough to put you off. That is why we create tools for and with people who value simplicity. With experts by experience, patience and common sense. The approach is deliberately simple: calm explanations, step by step, in words you would use with a neighbour or grandmother. It's not about how it should be, but how it works. Only then will people regain confidence.

Three questions for Jacques de Wit, director of Leer Zelf Online (Steffie)



2.

Which result are you most proud of?

Many improvements come directly from people who use banking apps on a daily basis. They show us what can be improved: fewer steps, larger buttons and help exactly when someone gets stuck. In 2025, Steffie helped tens of thousands of people with their banking affairs. Most visitors stayed on bankieren.steffie.nl for more than five minutes. That's a long time online, so people don't get frustrated and leave. The best moment is when someone says, 'I dare to do it myself again.' Not faster. Not perfect. But independently.

3.

What is your ambition for 2026?

The next step is explanations in sign language. In the Netherlands, around 60,000 people use Dutch Sign Language. For them, digital banking is often extra complicated, while accessible explanations can make a big difference.

We also want accessibility to be taken into account from the outset. In apps, letters, help texts and customer service. By involving experts by experience in the design process at an early stage, you can prevent problems later on. We have already included several banks in our practice. This not only helps to prevent tunnel vision, but also creates a warmer connection between professionals and the people they are working for.

Perhaps that is the essence of accessible banking: not making it more complicated than necessary, so that everyone can participate. And that is only possible if you know each other and are willing to give each other a chance.

13 May 2025

Second monitor Accessible Banking

27 May 2025

Action plan 'Accessible Banking 2025 and beyond', presentation of individual plans by banks in MOB

Practising in a familiar banking environment



1.

What has the collaboration with the Accessible Banking programme achieved so far?

Thanks to the involvement and commitment of the Dutch Payments Association, users of Oefenen.nl can practise in all programmes with recognisable screenshots from their own digital banking environment. This familiarity and recognition significantly lower the threshold and make it easier to actually get started with online banking.

Three questions for Rashid Leonard Azimullah, director of the Oefenen.nl Expertise Centre Foundation



2.

Which result are you most proud of and why?

Students indicate that they feel safe practising on their own. The up-to-date and recognisable screens boost their confidence and help them overcome their concerns and fears about online banking. That is something we are proud of.

3.

What is your ambition for 2026?

Together with the Dutch Payments Association, we want to ensure that everyone in the Netherlands can participate in online payment transactions. In 2026, we will focus even more strongly on increasing the reach and impact of our Klik & Tik programmes through marketing.

These programmes help people to bank securely, find their way online and participate in a digital society. In collaboration with libraries, educational partners and social organisations, we are ensuring that Klik & Tik becomes more visible in places where people need a little extra help. In this way, we are bringing accessible banking even closer to everyone!

Behind the scenes: Workshop programme



The Accessible Banking workshop programme is supported by a compact and committed team. The relationship managers and project assistant at the Dutch Payments Association are working to reach as many people from the target group as possible, with the aim of help participants take a step further in digital banking.

The workshops are continuously developed based on current themes and signals from practice. In collaboration with a national network of 180 workshop providers, the ambition is to realise a total of 250 workshops in 2026.

Interactive

An effective workshop is not a one-way street. Participants are actively involved and given the opportunity to share experiences and learn from each other. Workshop leaders encourage reflection: **where are you now and what do you need to take the next step?**

Supporting working methods, such as the card game on Safe Banking developed in collaboration with the Dutch Banking Association, a learning objectives booklet and the option to choose your own topics, reinforce this interaction.

Visual and accessible

The workshops are deliberately designed to be simple. The use of visual material, personal stories and videos ensures that the content remains understandable and accessible. The videos are developed in-house, in collaboration with ambassadors Jörgen Raymann and Lucille Werner and partner Geldland. In addition, workshop leaders regularly refer to bankinformatiepunt.nl, where visitors can find support for a wide range of banking matters through step-by-step plans and videos.

Connection with the target group

No two groups are the same. Workshop leaders tailor their approach to the level, background and needs of the participants and the size of the group. This customisation ensures that every workshop is relevant.

Figures for 2025

In 2025, 212 workshops have been provided:

- 115 x workshop 1: *Help with digital banking*
- 11 x workshop 2: *Digital Banking: Useful Tips and Developments*
- 19 x workshop 3: *Secure Banking*
- 37 x SOMNL
- 3 x Newbies
- 27 x Eye Association



28 Juni 2025

Introduction of the European Accessibility Act

Juli 2025

Start of set-up and implementation 10 Help Closer areas

Cash accessible to everyone

geldmaat

Geldmaat ensures that cash remains available and accessible to anyone who wants to use it. This is achieved through a nationwide network of cash machines, both in public spaces and in locations within supermarkets, bookshops and convenience stores.

Using an ATM is not a matter of course for everyone. People who are visually impaired, have difficulty reading, are less mobile or have limited knowledge of the Dutch language may experience additional barriers. This has been taken into account as much as possible in the design and layout of the service.

Uniformity

All Geldmaat machines are set up identically. Screens and controls operation work the same everywhere, which ensures recognisability.

Basic services

Cash (notes and coins) can be withdrawn and deposited at any ATM. Notes can be withdrawn using a debit card from any bank; additional services depend on what the customer's own bank offers.

Talking ATMs

Many ATMs offer voice support. By plugging in a headset, a programme starts that guides users step by step to carry out transactions independently.

On-site support (Geldmaat Plus)

In many bookshops and convenience stores, such as Primera, Bruna, Readshop and Cigo, the cash machine is combined with personal support. These Geldmaat Plus locations make it possible to obtain accessible explanations about how to use the machine.

Contactless cash withdrawals

A large proportion of Geldmaat ATMs support contactless cash withdrawals. This reduces physical interaction and increases ease of use.

Practice buddy

The digital tool Oefenmaatje allows users to prepare themselves for using a (talking) cash machine.

Digital information provision

The Geldmaat website provides accessible information about functions and locations, in text and images.



With this combination of uniform technology, support tools and cooperation with local locations, Geldmaat contributes to an inclusive cash infrastructure, in collaboration with banks, retailers and social partners.

Addressing barriers

1.

What has the collaboration with the Accessible Banking programme achieved so far?

The collaboration has led to greater awareness of the barriers experienced by older people with a migrant background when managing their banking affairs. At the same time, it has become clear that these barriers can be removed. Banks, interest groups and older people can learn from each other. It is precisely through this collaboration that we can better support older migrants to safely manage their banking affairs.

Three questions for Lucía Lameiro García, director-manager of SOMNL



2.

What achievement are you most proud of and why?

We are proud of all participants who, after a meeting, show more confidence and take steps, small or large, independently or with help, to gain more control over their banking affairs. This result is thanks to all parties involved, but in particular to the educators who organise meetings in their own language, thereby strengthening the confidence of elderly people with a migrant background.

3.

What is your ambition for 2026?

In 2026, we want to raise awareness among older people about the importance of thinking ahead about and discussing banking matters, both with loved ones and with the bank. To make this possible, we want to train more educators in their own language so that we can reach even more older people with a migrant background and their carers.

In addition, we want to further embed and expand Hulp Dichterbij (Help Closer). For us, this initiative is an essential part of Accessible Banking. By better informing both formal and informal helpers in the social domain about the support available, we can reach and help a much larger group of older people.

8 September 2025

Research and resource guide for people with low literacy skills & banking matters

Oktober 2025

Theme month: online banking
SeniorWeb, special magazine Enter

Transparent and accessible: the Dutch banking sector sets the tone

“Since 2023, I have seen banks providing better support to customers in person and on the telephone. They also involve end users in the development and improvement of their products. Dutch banks now communicate in understandable language and are remarkably open about their areas for improvement. This is reflected in the accessibility statements on their websites: these are clear and contain specific target dates. Where other sectors often stick to legal language or technical lists, banks clearly show the steps they are taking to make their services accessible.

The Netherlands is also at the forefront from an international perspective. During Digital Inclusion Day, the European conference held during the Digital Participation Week (de Week van Digitaal Meedoen), it became clear once again that our country is a frontrunner. Digitisation has progressed more quickly here than in many other countries. As a result, bottlenecks became apparent earlier and we were able to find practical solutions sooner. This is a great compliment to the banking sector. Other service providers can learn a lot from this.”

Wietske Kamsma,
quartermaster Digital Alliance Society



6 October 2025

Press release ‘This is what banks are doing for accessibility’

Talking about the future: from conversation to action

Together with design agency Muzus, research was conducted into how people can be supported in managing their banking affairs as independently as possible and continuing to do so in the future. The central question was how the conversation about banking affairs can be started earlier, more easily and more naturally, before problems arise. This process led to the development of two new tools in 2025.

The key

A striking and accessible conversation starter that invites older people to talk in a light-hearted way about their banking affairs and who might support them or have access to them. The key question is: who do you give the key to your banking affairs to?



Download the conversation booklet for free here (in Dutch)

The conversation booklet

A practical conversation tool that helps you make conscious choices together and look ahead. The booklet supports conversations about questions such as: *how do I manage my banking affairs if my partner is no longer there, or if my regular helper no longer has time or moves away?* The conversation booklet helps older people and their formal and informal helpers to have an open conversation about banking matters, explore scenarios and organise financial matters in a timely and careful manner.



Lucille and Dory discussing banking matters.



Watch the video (in Dutch)

7 October 2025

Launch of conversation starters: key and booklet



Daring to go digital

Sita from Delfshaven shows that it can be done
“By keeping up with digital technology, you stay in touch with the world around you.”

Sita Malhoe (68) has lived in Rotterdam-Delfshaven for 27 years and is a familiar face in the neighbourhood. While many people shy away from computers or online banking, Sita embraced the challenge. “I used to know nothing about computers, but I was curious. So I just started learning.”

From volunteer to digital champion

Sita has been volunteering for organisations in the neighbourhood for almost twenty years. During her work, she saw how often digitalisation comes up in everyday life. “If I wanted to help others, I had to become digitally literate myself.” She took courses and discovered that her world was expanding: connecting with distant family, arranging practical matters, staying in touch more easily.

Learning in the neighbourhood

Now Sita herself helps local residents who want to practise using apps, video calling or online banking. Every Monday, a group of 25 to 30 people gather at the community centre. In collaboration with the library, WMO Radar and students from Albeda College, among others, participants receive accessible guidance. “Everyone has a different starting point, but together we always make progress.”

Stay curious

Sita also recognises the uncertainty surrounding digital banking. She encourages others to ask for help. “I was afraid of making mistakes myself. But if you practise together a few times, your confidence grows.” She sees how her neighbours are progressing step by step. “People who were afraid at first are now proudly sending their first text message or paying for something online for the first time. That gives me energy.”

For Sita, digital participation is not a luxury, but a necessity.
“As long as you remain curious, you can learn anything, including digital skills.”

31 October 2025

Start of the Help is always close by campaign with Jörgen Raymann and Lucille Werner

November 2025

Digital leaders and advertisements in local champions

Campaign

‘With a little help, you’ll get there’ offers a helping hand with digital banking

Afraid of making mistakes, unable to keep up with digitisation, embarrassed to ask for help. The campaign ‘With a little help, you’ll get there’ shows what solutions and tools are available. Part of the campaign is a loud ‘Thank you’ on radio and TV for those who help: ‘Thank you, helping hand of the Netherlands’.

During the Digital Participation Week (24–30 November 2025), ambassadors Jörgen Raymann and Lucille Werner were busy on location. They remain visible in videos, articles, flyers and other media, showing how a little help can make a big difference. In addition to assistance and workshops, attention was also paid to digital champions in areas of the country where help is needed most. Geldmaat ensured that everyone who withdrew money also saw a campaign message.

my mother: call me if you have any doubts. Let’s give people the confidence that they are not alone. It’s okay to ask for help.”

Help from banks

Lucille Werner likes to have a cup of coffee with her neighbour Dory. While chatting, Lucille has some nice suggestions for exercises so that Dory can take new steps in a playful way. Captured in short videos.

Werner: “People don’t always dare to admit that they don’t understand something. Asking for help is the most normal thing in the world. But it’s also about people who want to and are able to learn it themselves. Don’t say, ‘I’ll do it for you,’ but rather, ‘Look, this is how you can do it yourself.’ Only then will people remain independent.

Watch the after movie here



Call if you’re unsure

We see Jörgen Raymann talking to his mother, who is still ‘quite up to speed’, but still occasionally gets stuck with her banking affairs. She sometimes copes with fear and shame, but Jörgen knows a solution. Raymann: “For all kinds of groups, digitisation can be overwhelming. I tell



Also as a television commercial (only in Dutch)

Want to improve your banking skills?

B. bank informatie punt



With a little help, you can do it!



Check out Jörgen Raymann’s tips!

(only in Dutch)

Nationwide visibility

In addition to all the physical activities, accessible banking was also visible nationwide through various channels. Hundreds of radio commercials were broadcasted on national stations and our campaign images appeared on more than 4,000 bus shelters, TV channels and digital screens. The focus was on the videos featuring Jörgen and Lucille that referred viewers to www.bankinformatiepunt.nl.



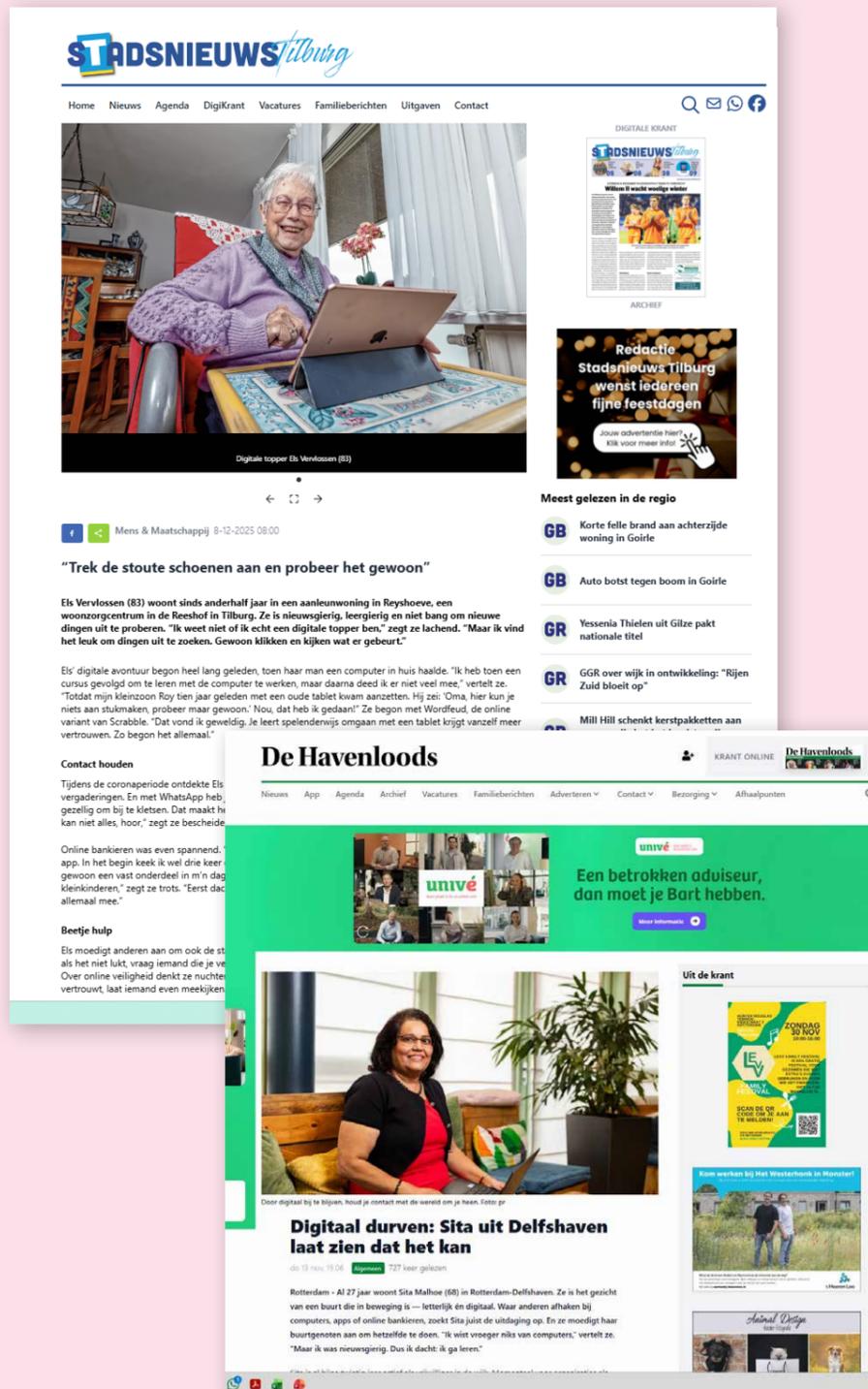
November 2025

Campaign ‘Thank you, helping hand of the Netherlands’ on radio, outdoor advertising and the internet

24 - 30 November 2025

Digital Participation Week with presentation during European conference, information activities and media campaign

Follow-up Media and publicity



online bankzaken

tekst en beeld Bankinformatiepunt

Schaam je niet om hulp te vragen

Voor Jörgen Raymann is het heel normaal: al zijn bankzaken regelt hij via zijn telefoon. Toch ziet hij in zijn eigen omgeving hoe ingewikkeld en spannend het kan zijn voor anderen.

Mijn moeder belt me altijd als ze een mail krijgt die ze niet vertrouwt," zegt acteur en cabaretier Jörgen Raymann met een glimlach. "Dan kijkt ze samen met mij of het klopt. Ik leer haar: klik eerst op het e-mailadres, check of het echt van de bank komt. En als je het niet vertrouwt: bel me gewoon. Het gaat erom dat ze zich veilig voelt."

Angst en schaamte

Raymann noemt de grootste belemmeringen. "Voor veel ouderen is het overweldigend: inloggen, lange IBAN-nummers intoetsen, bang zijn om een fout te maken. En dan al die phishingmails... dat maakt mensen extra onzeker." Daarnaast is er de schaamte om hulp te vragen. "We zijn in Nederland vaak geneigd te denken: dat moet ik toch zelf kunnen. Maar het is echt oké om hulp te vragen. Wat helpt is als je je eigen onzekerheden deelt. Als ik mijn moeder vertel dat ik ook wel eens iets ingewikkeld vind, voelt ze zich minder alleen."

Vertrouwen en veiligheid

Ook als er hulp komt kijken, blijft voorzichtigheid belangrijk, benadrukt Raymann. "Ik zeg tegen mijn moeder: laat mij of mijn zus je helpen. Wij zullen nooit iets verkeerd



doen met jouw geld. En daarom spreken we met elkaar af wat er gebeurt, zodat altijd duidelijk is wie wat doet."

Kracht van herhaling

Voor ouderen die de overstap maken naar digitaal bankieren is het volgens Raymann belangrijk om regelmatig te oefenen. "Het zit 'm in de kracht van de herhaling. Hoe vaker je het doet, hoe vertrouwder het wordt." Zijn slotboodschap: "Samen kunnen we veel oplossen. Want niemand mag buitengesloten raken, zeker niet in een tijd waarin bijna alles online gaat." ■

Jörgen Raymann wil mensen het gevoel geven dat ze de regie over hun eigen geld kunnen houden. Meer weten? Kijk op bankinformatiepunt.nl of bel gratis met de DigiHulplijn via 0800 - 15 08.

ons magazine voor senioren 41

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Toegankelijk Bankieren

Support programme in which banks and social organisations work closely together:



And many other enthusiastic partners.

