

**UNIVERSITY
OF TWENTE.**

ñBasics of Impact, Innovation and Entrepreneurship

Final report of Lean Start-up Process
Project Group 6
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ñIntroduction

The following document reports the process, decisions, and solution for the project of the course Basics of Impact, Entrepreneurship and Innovation for the University of Twente.

Section 1 aims to describe the assumptions made for the project and the outcomes derived from the interviewing process carried out. It also provides insights about potential competitors and overall describes the solution in depth, as well as the changes made to the Lean Canvas.

Section 2 describes the strategic positioning and the benefits and drawbacks of the business model.

Section 3 outlines the potential future steps that should be carried out if the project is further developed.

The report is finished with a conclusion. Moreover, in addition to the required sections for the report, a case study has been included to provide a clear understanding of the project's aim.

The prototype can be found at [this link](#).

ñCase Study

Stefan is a blind student at a university, studying computer science. He has recently moved from the US to Rome, Italy. In his daily life, he uses different combinations of apps and technology to be independent. He uses Seeing Assistant Go to navigate the city, Google Lookout to read the newspapers, and Be My Eyes to get help with asking for recommendations on his outfits for school. When it comes to paying in stores, he uses his smartwatch to tap on the kiosk. But sometimes, he has noticed that some stores prefer having him pay with cash, especially for small purchases like coffee. So he has learned that it is a good idea to have some cash in his wallet when he goes out.

The last time he went to the ATM to withdraw cash, he was able to use the built-in screen reader and his headphones to successfully make a withdrawal. The labels on the ATM buttons with the braille labels were also very helpful. However, this time when he visits the ATM in Piazza Dante, he struggles with the machine because the headphone jack seems to be broken. Without this, Stefan is unable to make a withdrawal on his own. This is a very frustrating situation, as well as a point that makes him depend on others to withdraw cash for him.

What happened to Stefan is a common problem for many of the 30 million people in Europe who have a visual impairment. Even though digital technology is getting better, physical things like ATMs are still a major "friction point." While most people are moving away from cash, for some blind people, it is often the most reliable way to manage money and feel exactly what they are spending. But right now, only about 11% of blind people can use an ATM without help. Most have to ask a stranger or a friend for help, which means they lose their privacy and have to trust someone else with their bank card.

To better address this, the European Union created the European Accessibility Act (EAA). This EU directive states that banks must make their ATMs accessible for everyone to use, or they will have to pay significant fines. The problem is that many current solutions, like the audio jacks Stefan tried to use, are often broken or hard to hear when the street is noisy.

This document reports the solution to build a better way for banks to follow these rules. Instead of relying on the broken buttons or jacks on the ATM itself, the aim is to move the whole process to the smartphone that the user already knows how to use through Screen Reader Software. The goal is to make sure that withdrawing money is no longer a stressful chore, but a smooth and independent experience for everyone.

Section 1

Iteration 1

Currently, an estimated 30 million people in Europe live with visual impairments (Euroblind, 2025), of which approximately 10% are fully blind and 90% have partial sight loss. Over recent years, digital technology has developed in an accessible way; for example, blind users can rely on screen-reader software to navigate around mobile apps and websites.

However, there are still processes that have not fully become accessible yet. One notable example is withdrawing cash from an ATM. Research shows that only 11% of visually impaired people can successfully withdraw cash completely unaided, while the majority encounter significant barriers (Royal National Institute for the Blind, 2023). As a result, many blind people rely on external assistance, risk financial abuse, loss of privacy, and lack of control over their funds.

In response to these accessibility gaps, the European Union introduced the European Accessibility Act (EAA). The Directive (EU) 2019/882 establishes that banks must create harmonised accessibility requirements for a range of products and services, such as ATMs (European Commission, 2025). Under the EAA, if banks fail to comply, they may face financial penalties, which range from fixed fines to a percentage of the annual turnover (Silktide, 2025).

Based on this, we formulated two hypotheses to assess how feasible the proposed solution was, particularly related to cash usage & withdrawal and overall bank compliance with accessibility measures the EAA advocates for:

- Hypothesis 1: Cash is still widely used in Europe
- Hypothesis 2: Most banks are not yet compliant with the EAA

Regarding the first hypothesis, sources state that cash still accounts for 52% of point-of-sale (POS) payments (by number of transactions) across the euro area (Banka Slovenije, 2024), meaning that it is indeed still used among EU citizens and plays a central role for them. This is the case specifically for small payments, while bigger purchases use other forms of payment like electronic payment methods.

Assessing the second hypothesis is more challenging, as it is rather difficult to obtain numbers of bank compliance given the sensitive nature of the topic. Since the EAA only entered into force on 28 June 2025, and enforcement mechanisms have just begun (with national authorities still preparing audits and penalties) (AllAccessible, 2025). However, data shows that only around 31% of banks in the EU fully met basic web accessibility requirements (*TestDevLab*, 2025). Although this evidence does not provide definitive compliance figures, it does provide some meaningful insights into the current accessibility context of financial institutions. In addition, it gives us the opportunity to capitalise on an early market that is still adapting and figuring itself out.

In terms of competition, there is a lack of direct competitors, as there are no apps that offer the exact service to banks. However, there are adjacent solutions that offer similar services. The two most noticeable are Dolphin (Dolphin Computer Access, 2025) and ReadyCode (NCRAtleos, 2025); the first one provides an accessible means for visually impaired users to access kiosks, while the latter is an already existing app to withdraw cash, which, if properly designed for screen navigation, would become a direct competitor. Another alternative banks may opt for is audio-enabled ATMs, a functionality that currently 31% of ATMs within the EU have (Raja Kumar & Bouroua, 2023).

The indirect competitions are equally relevant. Abandoning cash has already been ruled out, given its standing prevalence in the EU. Nevertheless, alternative payment methods like online and digital payment methods provide blind users with accessibility advantages. Yet, according to Van der Crujsena & Reijerink (2023), visually impaired users are more likely to use and rely on cash, and less likely to move fully to digital payments than other groups.

These considerations and insights are further reflected in the Lean Canvas (see Appendix A).

Iteration 2

After the first iteration, the next natural step was to test the previously formulated falsifiable hypothesis. The main objective of this iteration was to gain a clear understanding of the financial institutions to be targeted, as well as deepening our understanding of the needs of visually impaired users and how to properly design a solution that could solve these.

To this end, we conducted interviews with visually impaired users to assess their daily challenges related to cash usage and to evaluate their interest in the proposed solution. In parallel, we attempted to reach out to banks to explore if they would be willing to invest in such a solution, as well as their views on accessibility and the regulations and potential fines from the recently adopted EAA. Nevertheless, we were aware that obtaining such information would be challenging given the nature of the topic. For this reason, we complemented interviews by performing further research, to figure out exactly what type of banks should be targeted.

The interviews with visually impaired users revealed that cash is still a rather common payment method. However, this process is frequently described as stressful, often requiring external assistance and leading to frustration. Audio-enabled ATMs, while intended to be accessible, often do not work properly due to technical malfunctions or because the environment is too noisy to properly understand the instructions. Moreover, all interviewees emphasised their reliance on screen readers when interacting with digital interfaces, highlighting that any new solution should consider this aspect, as they consider themselves experienced users in this regard.

From the banks' perspective, most of them have not considered the ATM as a primary focus yet, given the recency of the EAA implementation. However, they express enthusiasm to work with third parties, provided the solution was not costly. They expressed that accessibility is definitely regarded as an important topic and acknowledged, they highlighted

their lack of awareness of the specific issues visually impaired users face. Unfortunately, discussions regarding accessibility and compliance were not possible given the sensibility and recency of the topic.

Based on these findings, we concluded that further refinement of our customer segmentation was necessary. Three main criteria guided this process.

- 1) Cash usage among different countries. According to Euronews (2025), this excludes mostly northern-central countries in Europe, such as Denmark, Sweden, Finland, Norway, Germany, and the Netherlands. Countries with high cash dependency include Malta, Slovenia, Austria, Italy, Slovakia, Spain, Croatia, Lithuania and Greece.
- 2) The potential fines derived from the EAA, which vary by country, as the higher the fines banks would potentially face, the higher the chance they would be interested in the solution. In this case, Italy emerged as an attractive market as financial institutions may face fines up to 5% of their annual turnover (Silktide, 2025).
- 3) We tried to avoid small economies with a limited amount of financial institutions, as this would reduce the overall market size.

As a result of this analysis, we collectively refined our customer segmentation to focus on medium-sized and large banks operating in Italy, as they are likely to have a greater concern for compliance and regulations with the EAA than financial institutions from other countries facing potentially lower fines. Moreover, their medium to large size implies a better financial position to adopt the proposed solution compared to smaller banks. The lean canvas was updated to reflect this.

In parallel, we conducted preliminary cost estimates for developing the solution, resulting in an estimated total cost of approximately €194,000. Based on this assessment, we set a pricing strategy targeting banks with a subscription price range from €80,000 to €100,000 per implementation, with the possibility of reducing prices in the future as adoption increases and economies of scale are achieved. The initial implementation onboarding fee with new bank clients remained difficult to estimate, as these would be highly reliant on the specific banks' digital infrastructure. Although this will be a significant price point, it most likely would have to be discussed on a case-by-case basis with each client. Much deeper research here is needed, but due to the secrecy surrounding banks' software, it is currently hard to estimate a specific onboarding fee.

The Lean Canvas was updated accordingly to reflect these insights and changes in customer segmentation, problem understanding, and early pricing considerations (see Lean Canvas section).

Iteration 3

Third Iteration

The third iteration focused on validating our refined assumptions through prototype testing, deepening our understanding of regulatory incentives, and strengthening the strategic direction of the solution. While the first two iterations helped us understand the problem space and identify a promising customer segment (medium-to-large banks), this iteration aimed to test whether our proposed solution could realistically deliver value to visually impaired users and whether our business model assumptions remained viable.

Refining the Problem: Regulatory Pressure and Concrete Penalties

Following our earlier analysis of the European Accessibility Act (EAA), this iteration placed greater emphasis on quantifying the regulatory pressure faced by banks. Italy emerged as the most attractive market due to its particularly strict national implementation of the EAA, where non-compliance can result in penalties of up to 5% of a bank's annual turnover. This significantly increases the urgency for Italian banks to adopt accessibility solutions, especially for services such as ATMs, which remain largely non-compliant across the EU. This regulatory environment strengthened our initial assumption that banks in Italy have both a legal incentive and a financial incentive to adopt a software-based accessibility solution that does not require hardware replacement.

Updated Hypotheses

Based on the insights from Iterations 1 and 2, we formulated new hypotheses for this iteration. We hypothesised that visually impaired users can successfully navigate the prototype using their existing screen-reader tools, that the solution meaningfully reduces the time and stress associated with withdrawing cash, and that visually impaired users would adopt this solution as their primary method for ATM withdrawals. In parallel, we assumed that banks would perceive a software-only accessibility layer as a cost-effective path to EAA compliance, and that medium-to-large Italian banks represent the most viable early adopters due to high fines and high cash usage. The first three hypotheses were tested directly through user interviews and prototype testing, while the latter two were explored through secondary research and preliminary outreach attempts to banks.

Prototype Testing With Visually Impaired Users

To validate the user-perspective hypotheses, we conducted seven interviews with visually impaired participants, who interacted with our Figma prototype using their own screen-reader settings. The findings were consistent and highly encouraging. All participants reported that the prototype was intuitive and aligned with how they already use screen readers. Users described the solution as significantly easier and faster than current ATM interactions, with some calling it a "game changer." Most participants stated that they would use the app regularly once accustomed to it, and several said they would withdraw cash more frequently if the process became accessible. The prototype was perceived as accessible overall, with limitations attributed to Figma rather than the concept itself. Participants also suggested several feature enhancements, including automatic ATM recognition, multilingual support (especially relevant for Italy), Face ID, and camera-based

cash identification. Overall, all user-perspective hypotheses were validated, reinforcing that the solution addresses a real and urgent need.

Insights From Banks and Market Feasibility

Although direct conversations with banks remained limited due to timing constraints and the sensitivity of compliance discussions, the feedback we did receive aligned with our earlier assumptions. Banks acknowledged that accessibility is important but admitted that ATMs have not yet been prioritised. They expressed openness to third-party solutions provided costs remain reasonable, and they demonstrated limited awareness of the specific challenges faced by visually impaired users. Discussions around compliance and fines also proved difficult, largely due to the recency of the EAA. These insights confirmed that our customer segmentation, medium-to-large Italian banks, remains strategically sound, as these institutions face the highest fines, operate in a cash-heavy market, and have the financial capacity to adopt a software-based solution.

Business Model Refinement

This iteration also allowed us to refine the business model. The solution is positioned as a B2B SaaS “compliance layer” for banks, with a yearly subscription model designed to create switching costs once integrated into banking infrastructure. This is complemented by a one-time integration fee to support initial deployment. Estimated development and operational costs amount to €194,000 per year, while pricing is set at €80,000–€100,000 per bank per year, with potential reductions as adoption scales. This model positions us as a high-margin, scalable software provider rather than a hardware competitor, thereby reducing dependency on ATM manufacturers.

Strategic Positioning and Competitive Landscape

This iteration clarified our strategic advantage in several ways. Hardware-free accessibility differentiates our solution from ATM manufacturers and audio-enabled ATMs, while first-mover advantage in a newly regulated market strengthens our position. User trust in screen readers provides an edge over hardware-based accessibility solutions, and team insight, particularly from our visually impaired member, offers an unfair advantage that competitors cannot easily replicate. Indirect competitors such as digital payments do not eliminate the need for cash, especially in cash-heavy countries like Italy, while direct competitors (for example, ReadyCode and Dolphin) do not yet offer a complete ATM accessibility solution.

Outcome of Iteration 3

This iteration validated the core user assumptions, strengthened the regulatory and market rationale for focusing on Italy, and refined the business model to align with both user needs and bank incentives. The updated Lean Canvas reflects these insights by presenting a clearer problem definition centred on compliance and autonomy, a stronger unique value proposition focused on hardware-free accessibility, a more precise customer segment, a validated solution through real user testing, and a feasible cost and revenue structure. With these foundations in place, the next steps would involve finalising the functional prototype, initiating structured outreach to Italian banks, and preparing for a local pilot launch, which are not within the scope of this course project.

The third iteration focused on validating our refined assumptions through prototype testing, deepening our understanding of regulatory incentives, and strengthening the strategic direction of the solution. While the first two iterations helped us understand the problem space and identify a promising customer segment (medium-to-large banks), this iteration aimed to test whether our proposed solution could realistically deliver value to visually impaired users and whether our business model assumptions remained viable.

Following our earlier analysis of the European Accessibility Act (EAA), this iteration placed greater emphasis on quantifying the regulatory pressure faced by banks. Italy emerged as the most attractive market due to its particularly strict national implementation of the EAA, where non-compliance can result in penalties of up to 5% of a bank's annual turnover. This significantly increases the urgency for Italian banks to adopt accessibility solutions, especially for services such as ATMs, which remain largely non-compliant across the EU.

This regulatory environment strengthened our initial assumption that banks in Italy have both a legal incentive and a financial incentive to adopt a software-based accessibility solution that does not require hardware replacement.

Based on the insights from Iterations 1 and 2, we formulated new hypotheses for this iteration:

- **H1:** Visually impaired users can successfully navigate the prototype using their existing screen-reader tools.
- **H2:** The solution meaningfully reduces the time and stress associated with withdrawing cash.
- **H3:** Visually impaired users would adopt this solution as their primary method for ATM withdrawals.
- **H4:** Banks will perceive a software-only accessibility layer as a cost-effective path to EAA compliance.
- **H5:** Medium-to-large Italian banks represent the most viable early adopters due to high fines and high cash usage.

The first three hypotheses were tested directly through user interviews and prototype testing. The latter two were explored through secondary research and preliminary outreach attempts to banks, as reaching out to them was, again, quite troublesome given the nature of the topics.

To validate the user-perspective hypotheses, we conducted seven user tests with visually impaired participants, who interacted with our Figma prototype using their own screen-reader settings. The findings were consistent and highly encouraging:

- **Ease of navigation:** All participants reported that the prototype was intuitive and aligned with how they already use screen readers.
- **Perceived usefulness:** Users described the solution as significantly easier and faster than current ATM interactions, with some calling it a *"game changer."*
- **Adoption intention:** Most participants stated they would use the app regularly once accustomed to it, and several said they would withdraw cash more frequently if the process became accessible.

- **Accessibility validation:** The prototype was perceived as accessible, with limitations attributed to Figma rather than the concept itself.
- **Feature requests:** Users suggested automatic ATM recognition, multilingual support (especially relevant for Italy), Face ID, and camera-based cash identification.

All user-perspective hypotheses were validated, reinforcing that the solution addresses a real and urgent need.

Although direct conversations with banks remained limited due to timing and the sensitivity of compliance discussions, the feedback we did receive aligned with our earlier assumptions:

- Banks acknowledge accessibility as important, but have not yet prioritised ATMs.
- They are open to third-party solutions as long as costs remain reasonable.
- They lack awareness of the specific challenges visually impaired users face.
- Discussions about compliance and fines remain difficult due to the recency of the EAA.

These insights confirmed that our customer segmentation, medium-to-large Italian banks, remains strategically sound. These institutions face the highest fines, operate in a cash-heavy market, and have the financial capacity to adopt a software-based solution.

This iteration also allowed us to refine the business model. The proposed service would function as a B2B SaaS “compliance layer” for banks. Even though the full accessibility issues are not covered (there are still other areas outside of ATMs where action is needed), it does indeed close the gap. In addition, a yearly subscription model would create switching costs once integrated into the banking structure. As mentioned, the subscription is set up to €80,000–€100,000 per bank per year, which is a price point yet to be checked, given the hesitation of banks to address the topic. Truthfully, it is rather complex to come up with a number as it is a relatively new issue, and one which is subject to change in the next iterations were to happen.

This model positions us as a high-margin, scalable software provider rather than a hardware competitor, reducing dependency on ATM manufacturers.

Furthermore, there was a final but brief fourth iteration made on the lean canvas based on the feedback of deliverable 4. The final updated Lean Canvas can again be found in Appendix A (Lean Canvas 3). The following briefly reflects on these changes, as the content itself can be found in the Lean Canvas itself.

Solution

There was a brief elaboration on what exactly the key feature of screen reader capability would entail, as screen readers and potential flaws in compatibility are not clear to people unfamiliar with the use of screen readers.

Customer Segments

An additional explanation about the choice of Italy as the preferred starting country was added, with context on why other attractive locations such as France or Germany were not chosen.

Key Metrics

Several key metrics related to users and banks have been found, as a further specification of the previously identified metrics. Furthermore, these metrics are categorised according to the stage of the business, ranging from awareness-related for early stages in the business, to adoption-related metrics once the product is starting to be used by banks and users, and finally to bank and user retention-related metrics once the product becomes more established.

Early Adopters

A description of likely early adoption users was added; previously, this segment focused only on bank clients. Even if our revenue structure does not specify users as a revenue source, early adopters are still key to our business's success, so we should know their likely traits.

Revenue Structure

A brief section was added describing why it would be undesirable to add user fees as a revenue source.

Minimum Viable Product (MVP)

The Minimum Viable Product (MVP) used for the user testing can be found in the link at Introduction, as well as [here](#). As previously mentioned, it takes into account Screen Reader Software, making it accessible for visually impaired users.

The prototype offers 4 options: connect to an ATM, check the cards and accounts stored, see the location of saved ATMs and inspect the last transactions.

If the user connects to an ATM, he would be instructed to insert the card into the ATM manually (an action which, according to the interviews, is not troublesome for many blind users), as well as entering the PIN code. Once this has been achieved, he can either change the PIN of the credit card, withdraw cash or deposit a note. If the desired action is to withdraw cash, the user can select the amount and the type of bank notes (e.g. 10€ or 20€ notes).

Once the operation is over, the user is left to remove the card from the ATM and get the withdrawn cash.

Section 2

Business Model

Our business model is a B2B Software-as-a-Service (SaaS) as a "compliance layer" to meet EAA regulations. We create a software solution that works with existing banking software, separating accessibility from the physical ATM hardware. This lines up with the "Resource-Based View" of the firm. Barney (1991) argues that a firm's competitive advantage comes from resources that are valuable, rare, and difficult for competitors to imitate or substitute. Our interface and eventual integration into banking and ATM software are such resources in our view.

Our main revenue model is a yearly subscription fee (after the one-time onboarding fee). After our software is adopted by a bank, this model creates significant switching costs due to time, risk, security testing, and re-training, outweighing the yearly subscription costs. When a software solution is embedded into a bank's core software, the costs of moving to a competitor become a great risk and deterrent (Porter, 1980). Our service also utilises platform envelopment (Eisenmann et al., 2011). We bundle our accessibility functionality with the bank's existing mobile platform. This allows us to capture higher margins than hardware-based competitors, as our cost for adding new ATMs for users is lower than hardware changes.

Strategic Positioning

Our strategic positioning follows a focus differentiation strategy (Porter, 1980). We are targeting the "compliance gap" created by the European Accessibility Act (EAA). We focus on Italy, which has penalties of up to 5% of annual turnover for non-compliance. Institutional theory suggests that organisations adopt certain structures and behaviours primarily to gain legitimacy and to respond to social pressure and pressure from regulators (DiMaggio & Powell, 1983).

Our edge is also coming from "tacit knowledge" (Nonaka, 1994). This refers to specialised, experiential knowledge that is difficult for competitors to replicate. Suhas, as a visually impaired team member, provides us with unique insights, such as the point that audio-jacks are often broken or unusable in loud city environments. Competitors might overlook this in their design process.

Business Performance and (Societal) Impact

The biggest performance benefit is scalability. Still, we have the risk of the bargaining power of buyers (Porter, 2008). As our clients would be only a few banks, they have the power to demand lower prices. We could limit their power by selling our software as a needed "insurance" against the heavy fines stemming from Italy's implementation of the EAA.

Our impact is based on the social model of disability (People With Disability, 2025). This theory describes that disability is not an individual problem, but a result of society's lack of providing an inclusive environment. We move the ATM interface to the user's smartphone, so we can remove the "environmental handicap" of the physical ATM. This creates greater financial autonomy, allowing users to manage their ATM transactions privately without the risks of relying on strangers' help.

One drawback of our solution is the digital divide. Moving services to digital platforms can exclude people with low digital literacy or no money for expensive technology (Van Dijk,

2006). Our software would help with a major barrier, but it should exist next to physical accessibility features as a baseline for all users.

Section 3

The next steps are subdivided into multiple sections; improvements, potential pivots, and business growth strategies. To begin, the product must first be launched on a local scale by reaching out to multiple banks and proving that there is a need for the product and that the ñexisting prototype would meet those needs. This is done by conducting meetings with banks looking to invest and placing a business proposition to them, hence allowing the business to launch in a few banks.

Upon launching the business, the next step would be ensuring that the product is optimised in its performance and functionality. To accomplish this, multiple steps may be taken, such as improving the UI/UX to better cater to user needs. This can only be done by gaining feedback from early users. Furthermore, some other additional features were considered, such as including features for other disabilities, such as those related to wheelchair users. A log of ATMs with wheelchair access could be created to ease access for wheelchair users and eliminate unnecessary trips. Next, the screen reader function could be configured to include more languages, thus broadening the scope of the application of the software to further untapped markets. To confirm the viability of these features, focus group testing may be conducted after launch, along with an easy-to-access feedback feature that would allow users to file their complaints.

Another step of consideration towards expanding the business is deploying more market research. As a start, directly contacting local banks is needed to learn about their situation surrounding accessibility, as well as to eventually win them as clients. Upon establishing a considerable presence locally, the next step would be to look at further European and foreign banks. This can be done by looking into other countries where the software may be used and assessing how easy it may be to enter these markets through thorough research into their policy, market state, and general likelihood to incorporate such a service.

A possible final step would be pivoting away from only serving visually impaired customers through software, by opening company-owned ATMs and possibly setting up a native bank service, which would act as a sub-operator for the client banks of the company. This would diversify the business model, helping to reduce the company's exposure to competition.

To aid these above tasks, further research is needed in the following areas:

- Ease of adoption by the bank
- Ease of adoption for the average user
- Financing sources
- Marketability of the product
- Local and foreign laws concerning accessibility and banking
- Global trends on accessibility interest
- A deeper cost, revenue, and maintenance fee study on how accurately the desired models apply to the real market

All of this would only be possible after first refining the prototype. This could be done by developing a functional application prototype that would include all key features expected on our end of the application. Where this prototype could be further improved upon would be a “greenlight” from an initial bank, allowing actual development in the area of the application’s communication with the bank and ATM software. This would allow immediate development of the application and enable a working initial product that can then be iterated upon.

Conclusion

This project started with a simple but important goal; to make sure that visually impaired users can access their own money without needing to ask for help. By looking at how banks operate and how the new European laws work, we found that there is a huge opportunity to change things for the better. The current system of relying on physical buttons and audio jacks at ATMs is simply not reliable enough for the 30 million people in Europe with visual impairments.

Through our research, we learned that cash is still a very important part of daily life in Europe, especially in countries like Italy. We also saw that while banks are worried about the large fines from the European Accessibility Act, they don't always know the best way to fix their accessibility problems. Our B2B Software-as-a-Service model offers them a way to solve this by moving the interface to the user's smartphone. An advantage of this approach is that it doesn't require expensive hardware changes and it uses technology that many blind users already know and trust.

In the end, this project is about more than just following laws or avoiding fines. We want to create a level playing field for everyone and make the world more inclusive. By focusing on the real-world that users face, a stressful chore can be turned into a smooth and independent experience. The aim is to move towards a future where a broken headphone jack or a noisy street doesn't stand in the way of someone's autonomy. By putting the power into the user's hands, through their phone, a safe, private, and accessible banking can be ensured.

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Appendix A: Lean Canvases

The Lean Canvases can be seen in the following links:

Lean Canvas 1

 [LeanCanvas1.pdf](#)

Lean Canvas 2

 [LeanCanvas2.pdf](#)

Lean Canvas 3

 [LeanCanvas3.pdf](#)