



Banca Popolare di Sondrio

SOSI - Sistemi Innovativi

<http://www.popso.it>

<https://scrigno.popso.it>

Accessible digital bank

**A mix of organization,
innovation and ethics**

Significant Data

- 2003 was the “European Year of Disabled People”
- Estimate (probably low) of 2,800,000 disabled persons in Italy
- In Italy, 19% of the population aged over 65 years is disabled
- Around 19% of the Italian population is over 65 years old
- In some European countries it is estimated that 10% of the population is disabled
- It is estimated that more than 500,000 disabled persons in Italy use the Internet

The ethics of innovation

- We have been driven by the desire to provide services to all our clients (no Target), and the determination to adopt a **methodological approach to the problem**
- An ethic in the planning of innovative services
- Curiosity of experimenting new programming technologies
- A desire for a consolidated service is in the bank's DNA
- It is not an approach generated by market analysis, but by a wish to answer specific needs

... .. but also

- We have discovered a very dynamic and sensitive world
- A collection of projects and ideas to allow us to work better and interested in communicating in an efficient way, even with the banking world
- We have also discovered substantial benefits in the production of "traditional" projects
- We have improved the quality of the service and rendered "sleeping" or potential clients operative



Advantages of W3C compliant planning

- Uniformity throughout the entire site with the help of external style files
- Lighter pages and improved speed when opening them
- Less band-width used • Reduction in the server work-load
- High compatibility with available browsers
- Better quality and potential recycling of code
- Reduction of maintenance costs
- Increase in skills and the quality of the technicians work

SCRIGNOfacile, accessible internet banking > www.popso.it/scrignofacile

- An internet banking service that is accessible to motor or sensorial disabled persons
- Born with the aim of sending a warning about the theme of “accessibility”
- Planned with a blind consultant who is an expert in the field
- The architecture of **SCRIGNO***bps* has helped the project, only requiring the redesign of the graphic interface
- Special layout has been created for the navigation and construction of web pages such that they can be used by partially-sighted persons, by elderly persons, by persons with motor or sensorial disabilities, and in general by those that require technological assistance when using the computer
- The pages were planned and tested one by one so as to obtain a practical feedback that could accompany the recommendations of the international associations as regards the accessibility of web sites
- **SCRIGNOfacile** has all the main functions available in traditional internet banking



SCRIGNOfacile > Current accounts > list

The screenshot shows a web browser window titled "Home Page" with the URL <https://scrigno.popso.it/ihb/run1?command=nonv&servizio=home>. The page header displays "Banca Popolare di Sondrio SCRIGNOfacile".

Benvenuti in **SCRIGNOfacile**, la versione **accessibile** del nostro servizio di Internet Banking, disegnata per essere navigata facilmente anche tramite gli ausili tecnici in dotazione a disabili motori o sensoriali per l'utilizzo del personal computer.

Naturalmente, è possibile richiamare [la versione standard di SCRIGNO/Internet Banking](#)

The main content area is divided into two columns. The left column contains a vertical menu with the following items: "Current Accounts" (highlighted in green), "Securities deposit", "Transfers", "Payments", "Telephone recharge", "Prepaid cards", "Index", "Settings", and "HELP". The right column displays the "Current Accounts" page content, which includes:

- Current Accounts Italy: List
 - [999-0004567 - A. M. \(DEMOBPS\) SOFTWARE S.P.A.](#) Balance: plus 53.860,32 EUR
- Current Accounts Abroad: List
 - [074-0000999-VAR-CHE - CLIENTE OCCASIONALE B.P.S.](#) Balance in Currency: plus 0,00. balance in Euro: plus 0,00 EUR
 - [074-0395310-EDC-CHE - CONTO ESTERO GENERICO](#) Balance in Currency: plus 0,00. balance in Euro: plus 0,00 EUR
- Balance - Date: 17/08/2005
- Total: plus 53.860,32 EUR

Below the account list, there is a "Back" button (highlighted in green) and a "HELP (il link apre una nuova finestra)" button. At the bottom of the page, there are buttons for "Home Page", "Period", and "SCRIGNO Internet Banking".



SCRIGNOfacile > Recharge prepaid cards

The screenshot shows a web browser window titled "Carte Prepagate" with the URL <https://scrigno.popso.it/ihb/run1?command=cartepp&servizio=tagli&tipoCarta=1>. The page header displays "Banca Popolare di Sondrio SCRIGNOfacile". The breadcrumb trail is "Prepaid cards > PagoBancomat > Recharge".

The main content area features the "PagoBANCOMAT" logo. Below it, there is a dropdown menu labeled "Select the card" with the value "056960000000" and a "Continue" button. Below the dropdown, there is a link "New Card" with the text "The data can be entered if the card on which the operation is to be performed is not among those registered". At the bottom of this section, there is a link "List of registered cards" with the text "It is possible to eliminate a card from among those registered".

On the left side, there is a vertical menu with the following items:

- Back (highlighted in green)
- HELP (il link apre una nuova finestra)
- Home Page
- Period
- SCRIGNO Internet Banking
- Exit

The status bar at the bottom shows "Done" on the left and "scrigno.popso.it" on the right.



The portal popso.it > www.popso.it

- More than 12,000 pages of content which is of an editorial, cultural and informative nature, in particular linked to the territory in which the bank grew up
- Planned in accordance with W3C quality standards
- Uses a Content Management tool to free the content from the graphical presentation
- There is not a special version, but the site is totally accessible while maintaining a high level of graphic quality



The site dedicated to our region > webcam.popso.it

WebCam - Banca Popolare di Sondrio

http://testwww.popso.it/testwebcam/index.php

WebCam
Banca Popolare di Sondrio

:: Home >>

Un occhio sulla nostra Valtellina

È difficile illustrare ai naviganti di Internet le bellezze naturali della provincia di Sondrio.

Le emozioni offerte da questo paesaggio montano sono da sempre oggetto delle migliori attenzioni da parte della [Banca Popolare di Sondrio](#), il cui sito web dedica pagine e pagine all'argomento.

Attualmente sono disponibili le WebCam di Sondrio (5 vedute), del Passo dello Stelvio (7 vedute) e di Bormio (9 vedute).
"Visitando" tali località è anche possibile accedere alle 3 stazioni meteorologiche.

Done

:: Dove siamo

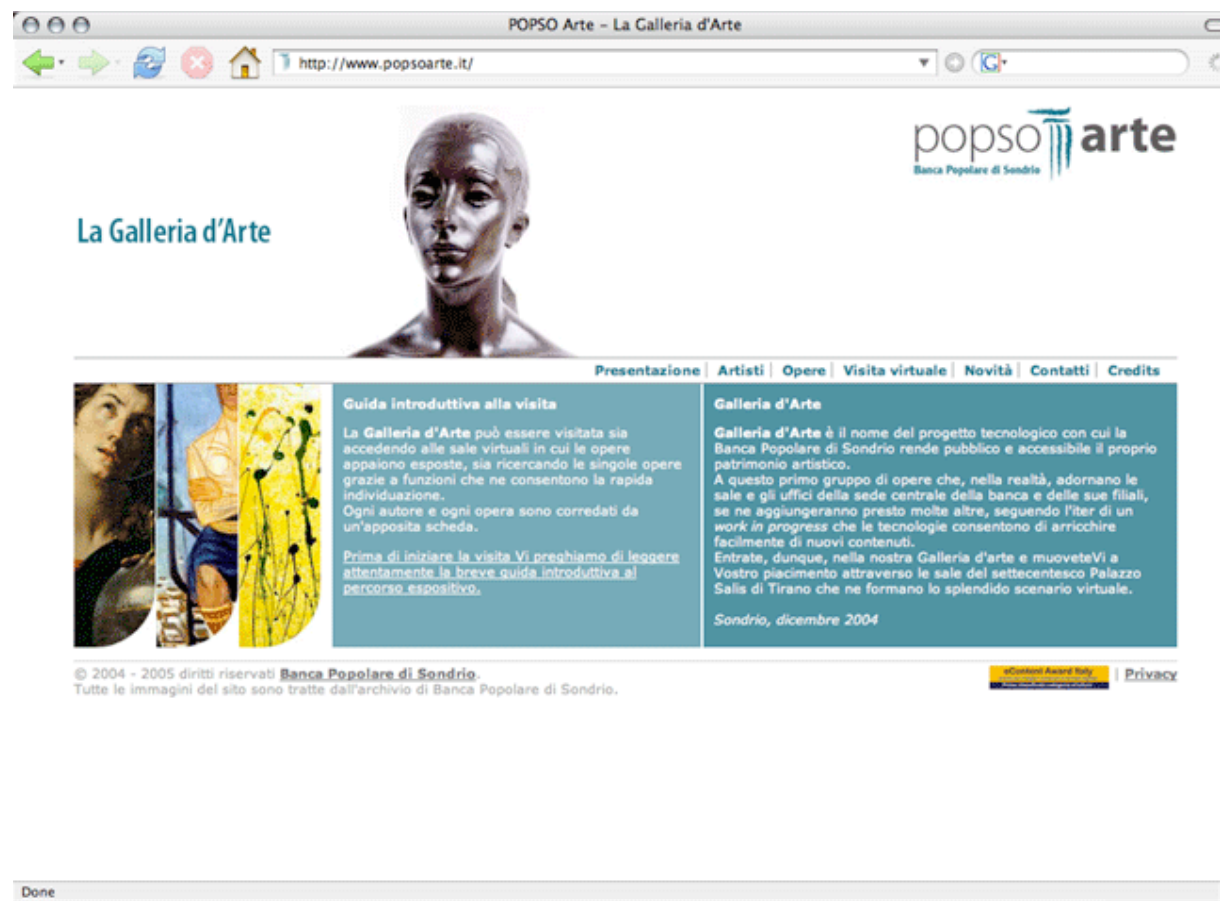
Italia

Zoom

:: In primo piano

- Dozens of webcams in some of the most beautiful places in the Valtellina
- Thousands of accesses per month
- Observation points on the Stelvio Pass and in the National Park
- Accessible "Reading" of content and weather information

The "Galleria d'Arte" > www.popsoarte.it



- A site that gives public access to the banks' artistic heritage
- Full access, even for the blind, for whom some clever technological solutions have been created

And finally...



Servizio Pagamenti Sicuri su Internet / Web Secure Payment

Importo / Amount:

11,00 EUR (21.299 ITL)

Numero Carta di Credito / Credit number:

Data di scadenza (mm/aa) / Expiry Date (mmyy)

Mese / Month: 01 Anno / Year: 2004

Indirizzo e-mail / Email address:

Dona/Donate

Annulla/Cancel

Inserendo i dati sopra richiesti vi do mandato di pagamento irrevocabile.
La richiesta di pagamento verrà inviata ai circuiti internazionali delle carte di credito in modalità protetta, per essere autorizzata; **dopo pochi secondi comparirà a video l'esito del pagamento effettuato.**

By filling my personal data herein after I sent you the irrevocable payment according to the sale conditions I have read and accepted;
Payment requests will be sent, with protected way, to the international circuits authorizations will be displayed after few seconds.



Copyright 2004 CIM-Italia Spa - Tutti i diritti sono riservati. [Accessibilità](#)



- Constructive collaboration with the ABI Commission on Accessibility (Italian Bank Association)
- Care for the technical evolution of all-round support for disabled people in all types of banking services and BPS initiatives
- Creation of an Internet payment system (VPOS) that is compatible with current standards (W3C-WAI)



Banca Popolare di Sondrio