



Brief set by

Barclays

In collaboration with

Daisy Noble, The Clearing

Innovate banking in the name of neurodivergence

Deadline

21 March 2023, 5pm GMT

The backstory

Neurodivergence means the range of differences in a person's brain function and behavioural traits compared to what may be considered 'typical' for the general population. This covers everything from dyslexia to autism. [It is estimated that around 15% of the UK population \(that's roughly 1 in 7 people\) is neurodivergent.](#) Neurodivergence can affect someone's life in a huge number of ways, and banking and finance are no exception. There's a wide range of barriers that neurodivergent individuals can face. For example, ADHDers may experience procrastination, [impulsivity](#), and difficulties with concentration which can impact how they manage their finances.

Barclays aren't here to give medical advice, but they recognise the relationship between neurodivergence and trying to manage your money. They want to make banking that bit easier by providing tools and support to help people manage their money better and, as a result, improve their quality of life.

What's the challenge?

Barclays wants you to use technology and innovation to develop a new digital experience, service or tool (such as apps or in-app functions) that can help Barclays meet the banking needs of neurodivergent individuals.

Your idea should be an intuitive, user-friendly concept to help those in need. You should focus on digital-first solutions, but try to consider how digital meets real-world experiences and how your idea could improve how neurodivergent people manage their finances.

You can choose to tackle a tool that encompasses a range of neurodivergent issues, or focus on a specific area. Whatever you choose, you should make it clear how your idea overcomes some of the barriers customers may face.

Who are we talking to?

Concentrate on people for whom financial management may prove difficult due to their neurodivergence. There are a wide variety of neurodivergent conditions, such as ADHD, dyslexia, autism, Tourettes, and more. So use your research to understand the issues these people experience.

You could also think about times when all customers could encounter similar issues with money, whether that's increased stress, impulsivity or something else.

Things to think about

Make money simple

How can you ensure that your idea keeps managing money simple – particularly for those who are neurodivergent?

Keep people money aware

Neurodivergence can cause some people to ignore or deprioritise their finances. How can you encourage people to manage their money effectively without causing any unnecessary, additional stress?

Be relevant

There are already lots of tools available on the market which help people manage their money. Barclays has released several features to help their neurodivergent customers (you can read more in *Further Information*), so think about what's missing. Research your potential customers and the real-life problems they experience.

Make it an all-round experience

There are a number of different channels that banks use to communicate with their customers, so while your idea should be digital-first you should consider how it could roll out across all the other touchpoints, from in-branch to over the phone to online.

Keep it Barclays

Barclays have always been at the forefront of banking innovations, from releasing the UK's first debit card back in 1987 to the first cheque imaging solution to help people pay in cheques with their app. Your concept should aim to keep Barclays at the forefront of modern banking.

And remember, Barclays are a banking service. They are not there to give medical advice and will not try to do so. Your idea should focus solely on helping people with their finances, not medical services.

If it feels right to your idea you could consider a white label product or a new sub-brand.

The important stuff

Present:

Your solution. Explain it clearly: how does it meet the brief, and how will it help people who need it?

Your creative process. How you arrived at your solution; key insights from your research; a convincing rationale for your focus and design decisions.

Your idea in action. You can make high fidelity prototypes (you can code this yourself, or use a free service or app to help you), but you must also include animatics or videos to explain how the product would work. Static images (JPEG slides) are not accepted as a main deliverable for this brief.



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What and how to submit

Read **Preparing your entries** before you get started for full format guidelines.

Main (essential):

Present your solution and process using a **presentation video** (max. 2 min) which **MUST** include a demonstration of the user experience, plus an optional **interactive prototype** (websites, apps, etc).

Optional (judges may view this if they wish):

You can also submit supporting **JPEGs** (max. 4).

Further information

Neurodiversity and other conditions

adhdaware.org.uk/what-is-adhd/neurodiversity-and-other-conditions

How ADHD affects people's spending habits

theguardian.com/money/2022/jun/25/shopping-adhd-spending-habits

Is there a link between neurodiversity and mental health?

psychologytoday.com/gb/blog/pathways-progress/202108/is-there-link-between-neurodiversity-and-mental-health

Examples of Barclays' current offerings

Change card PIN – This is important as it is a step that the customers can do to protect themselves against Fraud. If customers forget their PIN, they can check their PIN on the app.

barclays.co.uk/help/cards/pin/forgot-pin

Audio cash machines – This technology benefits people with dyslexia or learning difficulties as well as blind and partially sighted customers. This can help customers as they would be able to hear the information as well as seeing it on screen

Longer F2F appointments – This helps customers who need more time for discussion

Quieter, more private rooms/locations to meet to meet frontline colleagues – This helps customers who might otherwise be easily distracted and helps them focus

Barclays Neurodiversity

barclays.co.uk/accessibility/usingwordsandnumbers

Help and advice on creating prototypes

The New Blood Awards online campus will be launching in November 2022 with help and advice. Check out last year's course here: campus.dandad.org/courses/newbloodawards