FACTSHEET

Trauma-informed principles in banking technology design

EASE – Economic Abuse Support & Empowerment

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TRAUMA-INFORMED PRINCIPLES IN BANKING TECHNOLOGY DESIGN

Financial systems are not neutral, they are embedded in broader social and gendered contexts and are shaped by them. Women and gender-diverse people often face unique barriers to financial independence, such as shared accounts used for monitoring, digital notifications that expose location or spending, or verification systems that assume joint access to devices or email. When these realities are overlooked, even well-intentioned banking features can become unsafe or inaccessible, further limiting the autonomy and safety of those experiencing intimate partner violence (Women's World Banking, 2022; Westlake et al., 2021).

Being gender-inclusive in financial tech (fintech) design inherently requires a trauma-informed lens. Fintech tools are often designed from a gender-neutral perspective, which assumes all users have similar needs, risks, and relationships to money. This approach overlooks how financial control and coercion are gendered. Gender inclusion is not only about ensuring equal access or representation, it also means recognizing how experiences of power, control, and violence shape people's interactions with financial systems. Research shows that traditional financial systems and digital tools can unintentionally reinforce harm when trauma and power dynamics are overlooked (Scott, 2023).

The trauma-informed framework initially developed in the health and social service sectors has since been applied across education, justice, housing, and digital systems. The core principles, first articulated by the Substance Abuse and Mental Health Services Administration (SAMHSA), include safety, trustworthiness and transparency, peer support, collaboration and mutuality, empowerment and choice, and cultural, historical, and gender awareness (CDC, 2022).

Applying these principles to technology and financial services ensures systems respond to diverse user needs with sensitivity, respect, and intentionality.

Integrating trauma-informed principles into banking technology is essential to address tech-facilitated financial abuse. International examples, such as the Australian Banking Association's Industry Guideline (2021) and the UK Finance Financial Abuse Code (2025), provide practical models, including flexible verification processes, confidential communication methods, and clear procedures for identifying and responding to financial abuse. A trauma-informed financial ecosystem also depends on institutional readiness and survivor-centred practice. This includes training staff to recognize and respond empathetically to disclosures (NNEDV, 2024), providing specialized teams and safe communication channels (ACCAN, 2025), and embedding survivor-safety mechanisms directly into technology, such as in-app freezes, safe-exit buttons, and the ability to void coerced transactions (Wood et al., 2022; Bellini et al., 2023).

By using a gendered and trauma-informed lens in design, fintech solutions can become tools of empowerment, offering secure, inclusive, and respectful financial experiences for all users, particularly those who have experienced violence.

The table below outlines the principles of the trauma-informed approach, their definitions and examples of their application to financial technologies.

Principle	Definition/ How it's designed	Examples of Application to Fintech
Safety	Design every interaction to help users feel safe and in control. Anticipate that some survivors may use banking tools while being monitored or under pressure. Safety features should be easy to find, predictable, and quick to use.	Include a visible "quick exit" button, hidden modes that mask account details, and the ability to freeze or unfreeze accounts instantly. Keep language calm and neutral, and avoid alerts that could startle or expose users.
Trust & Transparency	Be open about how systems work and what users can expect. Explain data use, privacy options, and next steps before asking for sensitive information. Predictable processes help rebuild trust for users who have experienced control or deception.	Use plain-language privacy settings and short in-app explanations like "Only you can see this transfer." Show users where they are in a process and what will happen next. Offer clear contact options when help is needed.
Empowerment, Voice & Choice	Give users meaningful choices and allow them to set preferences that work for their safety and comfort. Users should always feel that they have agency over how and when they interact with the product.	Let users decide how they receive communications (e.g., text, email, in-app), and when. Provide flexible limits for transactions and alerts. Offer voluntary participation in new features instead of automatic enrollment.
Prevention & Responsiveness	Go beyond reacting to harm — design to prevent it. Use technology to detect patterns of abuse, create early-warning systems, and offer clear remedies when harm occurs.	Use filters to block abusive language in payment messages. Provide in-app options to report harassment or financial abuse. Create workflows to review coerced-debt cases quickly and, where possible, forgive debt taken under duress.
Accessibility	Trauma-informed design and accessibility go hand-in-hand. Interfaces should be simple, readable, and inclusive for people of all abilities, literacy levels, and language backgrounds.	Use plain language at a grade-8 reading level or lower, and ensure all essential actions (like locking a card) can be done with assistive technologies. Keep navigation consistent and avoid clutter or unnecessary animation.

Principle	Definition/ How it's designed	Examples of Application to Fintech
Collaboration & Mutuality	Co-design systems with survivors and advocates to ensure that real experiences shape solutions. Inside organizations, collaboration means clear, caring hand-offs between teams that handle survivor cases.	Involve survivor advisors when testing new interfaces. Within banks, create a specialized survivor-support team and train staff to refer cases respectfully. Provide seamless transfers between customer service and survivor support lines.
Peer Support	Recognize the healing and confidence that can come from shared experience. Platforms can guide users to safe communities or resources where they can learn from others who have been through similar challenges.	Include a resource hub that links to survivor-approved organizations and practical guides on financial safety. Provide optional prompts like "Learn from others' experiences" that direct users to credible, trauma-informed resources.
Cultural, historical & Gender Responsiveness	Acknowledge that trauma is shaped by identity and systems of inequality. Design products that reflect diverse users, challenge bias, and adapt to cultural and gendered realities.	Allow users to use preferred names and pronouns, choose their display identity, and access services in multiple languages. Make sure communications and imagery reflect inclusion and avoid stereotypes.
Intersectionality	Understand that users may experience overlapping barriers; for example, related to race, disability, migration status, or access to technology. Design should meet people where they are, not expect them to fit one standard model.	Offer low-bandwidth or offline options, screen-reader compatibility, and alternative verification methods that don't rely solely on smartphones. Allow secure account access through multiple safe channels.
Accountability	Build systems that demonstrate care and responsibility. Staff should be trained, decisions should be transparent, and users should know where to turn if something goes wrong.	Keep clear logs of customer support actions, prevent unauthorized staff access, and provide safe channels for complaints or feedback. Share progress on survivor-support initiatives to build community trust.

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