

Daylight launches #CallMeByMyName to call for improved access to financial services for trans and non-binary people

Campaign calls upon financial institutions to redirect marketing spend toward understanding how their services exclude trans and non-binary customers.

NEW YORK, NY, USA, May 11, 2021 /EINPresswire.com/ -- <u>Daylight</u>, the first LGBT+ digital banking platform in the United States, today announced a campaign in partnership with <u>All Out</u> and the National Center for Transgender Equality (<u>NTCE</u>) calling upon the American Bankers Association (ABA) to support industry



Image of trans woman against graphic design background

change to improve financial services for transgender and non-binary customers.

Led by Daylight co-founder Billie Simmons, the campaign, "#CallMeByMyName"



We're calling upon financial institutions to think differently in 2021. I don't need you to add a rainbow to your social media or bombard me with ads, I need you to #CallMeByMyName."

Billie Simmons - Co-Founder of Daylight

(#CallMeByMyName) calls on the ABA to issue guidance to all member Financial Institutions (FIs) to redirect a portion of their 2021 Pride event budgets for advertising and marketing to LGBT+ consumers toward understanding how their services currently exclude trans and non binary customers. Specifically, the #CallMeByMyName campaign calls upon financial institutions to meet new standards that recognize a trans or non binary person by their real name. This includes:

- Enabling trans and non-binary customers to update their name and gender identity free of charge and without needing permission from a doctor, judge or notary;
- Ensuring trans and non-binary customers are recognized by their true gender identity and name across every service touchpoint, including customer communications, customer contact

centers, statements and cards; and - Publishing a public-facing action plan by December 31, 2021 with an assigned Executive Sponsor and sharing an annual report on progress.

"Being able to access debit and credit cards in your chosen name, which is not necessarily your legal name, is vital for ensuring the physical safety and security of trans and non-binary people," said Billie Simmons, Co-Founder of Daylight. "Our community has become cynical of large financial institutions with considerable resources remembering us once a year during Pride month. We're calling upon financial institutions to think differently in 2021. I don't need you to add a rainbow to your social media or bombard me with ads, I need you to #CallMeByMyName."

Daylight launched in December 2020 and its trans and non-binary customers can use the Daylight mobile app to order a Daylight debit card in their chosen name, even when different from their legal name. Daylight furthers its support for trans and nonbinary customers by providing financial planning tools built specifically to help users save for gender transitions. The company's mission is "fulfilling futures faster" and the Daylight app uses behavioral science techniques to increase members' motivation and help them achieve their financial goals faster.

"Saving for a transition is one of the most emotional and complex parts of

Daylight

Daylight Logo

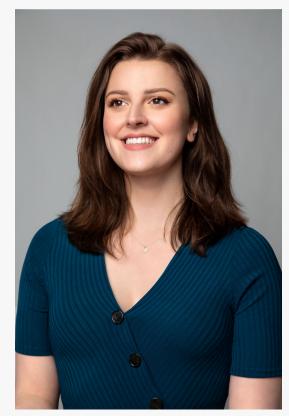


Image of Billie Simmons, Co-Founder of Daylight. Taken by Eli Schmidt.

being a trans or non-binary person. Not only is it incredibly expensive—in some cases, costing as

much as \$100,000—but no two transitions are the same, meaning that it can be hard for some people to get started," said Daylight co founder and CEO Rob Curtis. "The simple act of affirming someone's chosen name, no questions asked, is a great first step to helping people become their real selves."

For this campaign, Daylight has partnered with All Out, a "global movement for love and equality" which mobilizes thousands of people to build a world where no person will have to sacrifice their family or freedom, safety or dignity, because of who they are or who they love. All Out Executive Director Matt Beard said, "The #CallMeByMyName Campaign is an excellent opportunity to continue All Out's grassroots efforts to improve the safety and dignity of LGBTQ+ people around the world. Working with Daylight has shone a light on how endemic systemic homophobia and transphobia are in the US banking system and we believe this campaign can and will make a difference for millions of Americans."

Other initiatives

In 2019, Mastercard released itsTrueName product, paving the way for member banks to allow trans and non-binary customers to update certain products with their chosen first name without updating their legal documents. And while a few large banks have implemented TrueName for some customers, no major financial institutions have achieved the standards set out by the #CallMeByMyName campaign.

"We applaud recent initiatives to improve support for trans and non-binary people, but these don't go far enough," said Daylight's Simmons. "Using a TrueName product with a major retail bank, I still receive bank statements, SMS notifications and letters to my home in my deadname. It's time that financial institutions invest their considerable resources into fixing the problem, root and stem."

The struggle to update identity documents

Traditional banking services make it difficult for transgender people to live their lives the way they deserve. Most banking services require transgender people to repeatedly "deadname" themselves with their birth name to verify their identity throughout touchpoints like customer service or bank statements. When name changing services are available, they're often complex, dehumanizing and expensive. Simmons' firsthand experience with this is no different from that of millions of American consumers. "I've had to get permission from doctors, judges, notaries and bankers to update my name on my credit card, costing me hundreds of dollars in lost income, and forcing me to out myself as a trans woman every step of the way to change a single card," she said.

Trans people's safety is also at risk when shopping using a bank card that indicates the wrong gender. Only an estimated 67% of transgender people have been able to update at least one identity document, and one-third have no identity documentation consistent with their gender identity and preferred names.

"Updated identity documents are critical to a trans and non-binary person's safety and wellbeing. According to the 2015 United States Transgender Survey, one-third of respondents experienced harassment, were denied benefits, asked to leave, or assaulted after presenting an ID that did not match their name or gender," said a representative of the National Center for Transgender Equality.

To sign the #CallMeByMyName campaign, visit the campaign page at www.allout.org/CMBMN. To request an invite, please visit joindaylight.com.

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