

Banker's Guide to Accessibility

Creating an accessible banking
experience that will connect with the
blind and visually impaired community.

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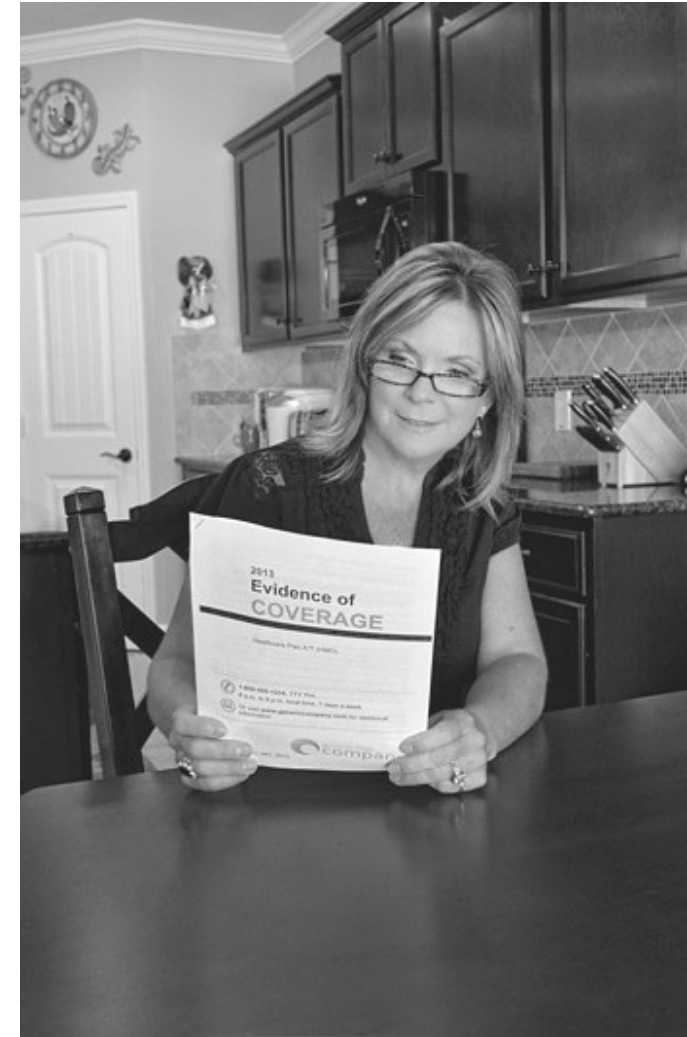
YOUR CLIENTS NEED ACCESSIBILITY



PEOPLE WITH BLINDNESS



SENIOR CITIZENS



PEOPLE WITH LOW VISION

Who's Entitled To Accessible Banking Services?

Each person who accesses your business, by walking through the door, calling your business or visiting your website, is entitled to accessible service. This doesn't mean you only are required to service your current clients. Oftentimes, banks are compliant with their current clients, but not being accessible to potential clients is an unforeseen violation. Good intentions are okay but taking action is always better.



EXAMPLES OF ACCESSIBLE DOCUMENTS



BRAILLE



ACCESSIBLE PDF



LARGE PRINT

**An accessibility movement
isn't about Braille on ATM's or
having wheelchair ramps. It's about
including everyone in all aspects of
business and making a meaningful
difference in people's lives.**


JEFF FRCHO - DIGITAL MARKETING MANAGER, BRAILLE WORKS

Accessible Statements and Notices for Banking and Financial Institutions

Braille Works has helped the financial industry stay ADA compliant for over 22 years and understand it's much more than just a “one-size-fits-all” solution. Your project may be a one-time Braille transcription or regular monthly statements and notices in several formats, we’re here to serve you. Here are some examples of the accessible statements and documents we produce:

- **Statements & Notices**
 - Checking
 - Savings
 - Credit Card
 - Mortgage
 - Investment
 - Insurance
 - Disclosures
 - Many more
- **Marketing Materials**
 - **Conference Materials**
 - **Business Cards**
 - **Legal Documents**
 - **Fliers and Brochures**
 - **Agendas**
 - **Invoices**
 - **Contracts**





Accessible websites and online documents are two of the most effective tools for increasing your bank's reputation with the blind and visually impaired community.

An Accessibility Expert Lays Out the Case for Accessible Online Documents

**SONJA FORBES, BRAILLE WORKS 508 COMPLIANCE MANAGER AND
ACCESSIBILITY SUBJECT MATTER EXPERT**

I'm happy to explain what we do to ensure documents are compliant. Below I will talk about why we remediate documents, what standards we use, and the workflow between Braille Works and our clients.

We remediate documents to the standards set forth by Section 508 of the Rehabilitation Act of 1973 and the Web Content Accessibility Guidelines (WCAG) 2.0 AA. This ensures documents are accessible with screen readers and other assistive technology devices.

All online content should be made available to everyone no matter what their disability, impairment or disorder may be. All content should be presented in the same manner as a person viewing it without a disability. Therefore, the United States government passed a law requiring all electronic and information technology be accessible (Section 508 of the Rehabilitation Act of 1973 (29 U.S.C. § 794d).



What Makes Online Documents Accessible?

OUR BEST PRACTICES ENSURE DOCUMENTS ARE EASILY ACCESSIBLE BY ASSISTIVE TECHNOLOGY

We ensure the following:

- All content is made available to the senses (sight, hearing and/or touch).
- All interface forms, controls and navigation are operable.
- All content and interface are understandable and...
- All content can be used reliably by a wide variety of assistive technologies.

What Makes Online Documents Accessible? (Cont.)

Here are a few main features:

- **Reading Order:** All content is read in a logical order. Left to right, top to bottom.
- **Semantic Markup:** All elements are tagged correctly so assistive technologies can properly navigate documents. Elements include headings, paragraphs, images, lists, tables, links, etc.
- **Images:** All images that convey content will have descriptive alternate text.
- **Tables:** All tabular data will be marked up as a table containing header cells and data cells.
- **Forms:** All form inputs will have text labels, descriptive values and be available by using the keyboard.
- **Links:** All links will be executable and have a link title associated with the link.



If you're thinking about remediating in-house, understand you will be 100% liable for the accessibility of all the documents on your website. Allowing us to handle the work removes the liability and means they'll be remediated faster and at a fraction of the cost of doing it in-house.

SONJA FORBES - 508 COMPLIANCE MANAGER, BRAILLE WORKS

BRAILLEWORKS.COM

Work Flow for Accessible Online Documents

1. Documents are sent to Braille Works.
2. We assess the documents.
3. Proposals are sent to the customer.
4. Customer sends signed proposal back to Braille Works.
5. Customer pays before documents are started or establishes a Purchase Order.
6. Customer supplies alternate text for images (if applicable).
7. We process and remediate documents using 3 levels of Quality Control.
8. Documents are shipped and delivered back to the customer with a signed Certificate of Compliance.





A Conversation for Bankers about Accessible Financial Documents

Next we'll be talking to our Vice President of Sales, Glen Schubert, about some of the common conversations he has with executives in the financial industry and what he helps them understand about accessibility.



A Conversation for Bankers about Accessible Financial Documents (Cont.)

Interviewer: “Thanks for being here, Glen. You’ve helped negotiate contracts for accessible documents with some of the biggest names in banking. Please share with us what those initial conversations are usually like and the questions or concerns you address for bankers and other professionals in the financial industry?”

Glen: “Thanks for the opportunity. When I speak with a new client about accessible documents, they are often in a situation where ‘they don’t know what they don’t know.’ They’ve heard of braille and know it’s some kind of raised dots on a page’ but have no understanding of the process or best-practices for creating a braille statement. In the same vein, they don’t have an understanding of proper large print formatting, or how audio and online documents should be arranged.”

A Conversation for Bankers about Accessible Financial Documents (Cont.)

Interviewer: “That sounds tricky. If ‘they don’t know what they don’t know,’ are there some obvious things that jump out at you that they should be aware of? How can you and your team help with this discovery process?”

Glen: “We enjoy helping educate clients on the needs of their customers who are blind or visually impaired. We walk them through the process of transcribing a document from text to braille, or another alternative format. We show them that not all braille is created equal and many other companies simply translate the text to braille without properly formatting and arranging the information for the braille reader.”

“We also try to help them understand that a person with a low-vision condition doesn’t necessarily want a large print bank statement with the bright colors and fancy fonts that appeal to a bank’s marketing department. Or, that most people don’t want a dramatic reading of their audio statement; they want a consistent, computerized voice that they can speed up to help get through the information quickly and clearly.”

A Conversation for Bankers about Accessible Financial Documents (Cont.)

Interviewer: “That makes sense. I skip around when reading my own banking statements. I can’t imagine having to read the entire document every time I want to pinpoint specific information I’m looking for. Providing the same options and consistency to everyone seems like a smart and inclusive choice. In closing, if I asked you to sum up your message, what is the main thing that is at the heart of your meetings with financial executives?”

Glen: “I like to help business professionals understand that people with a visual impairment or blindness are consumers like everyone else. They want to receive information in a way that they can read and understand easily. If you’re addressing a Spanish or French speaking population, you wouldn’t provide the information in Chinese, you would provide it in a format they could read. For a customer that is visually impaired or blind, you also wouldn’t want to provide information in a form they couldn’t read.”

“Really, it’s simply a matter of education. We help banks, financial institutions, federal government agencies, health insurance companies and others to understand this part of their market. We help them deliver accessible documents so all of their customers are able to read and understand the information.”

What are the Odds?

WHAT ARE THE ODDS, THAT A PERSON WHO IS BLIND OR VISUALLY IMPAIRED WILL NEED FINANCIAL SERVICES FROM YOUR COMPANY?

More probable than you think. Consider the following:

- Over 20 million Americans aged 40+ have cataracts (many require large print documents).
- The CDC reports 14 million Americans 12 years or older have uncorrectable vision and are visually impaired (even with glasses and/or surgery).
- These numbers are expected to double in the next 5-10 years as the population ages and diabetes rises in Americans.

Source: [Centers for Disease Control and Prevention](#)



The background of the slide is a collage of various US dollar bills, including one-dollar and five-dollar bills, some of which are partially obscured by the text. The bills are in grayscale, and the text is in a bold, blue, sans-serif font.

What are the odds that your bank will face hundreds to millions of dollars in fines?

This is for you to research;
but are you really willing to play the odds?

THINK OF ACCESSIBILITY & ADA COMPLIANCE IN THREE WAYS:



1. AN INSURANCE
POLICY THAT
COVERS THE
“THE ODDS”



2. BRINGING DIGNITY
& INDEPENDENCE TO
OVER 20 MILLION
AMERICANS



3. ACCESS PEOPLE
THE RIGHT WAY;
WITHOUT A RULING
FROM THE DOJ



Advance Your Accessibility

COORDINATE A STRATEGY

- Identify accessibility “pain points”.
- Develop solutions to keep your bank in compliance with ADA/Section 508 of the Rehabilitation Act requirements.
- Inform customers and the public about your bank’s commitment to equal access for persons with disabilities.
- Create commercials, social media campaigns and community outreach platforms to welcome new customers and inform existing customers.
- Educate employees on properly working with customers with disabilities.

Trends show more consumers are conscientious about doing business with socially responsible companies.

Taking a proactive approach to ADA compliance will display social responsibility and a willingness to comply with the law.

CHRISTINE SKET - ADA COMPLIANCE CONSULTANT

Security and Accessibility Compliance

PROVIDING THE HIGHEST LEVEL OF SECURITY STANDARDS TO ENSURE YOUR CLIENTS' DATA IS ACCURATE AND PROTECTED.


Data Security:

- PCI 2 compliant
- ISO 27002 compliant
- Data encryption
- 24/7 secure electronic file transfer
- Fully operational disaster recovery
- Off-site data backup facility

Accessibility Standards:

- WCAG 2.0 compliant
- Section 508 compliant
- ADA compliant
- Braille Authority of North America standards





**The choice is yours to make:
We're here to help you
achieve ADA Compliance;
or you can keep playing
the odds.**



Achieve Accessibility

JOIN THE ACCESSIBILITY MOVEMENT & INCREASE YOUR CLIENT BASE

We're already equipped to handle your documents with several in-house tools and processes that allow transcriptions to be done in an efficient and economical way. This allows your documents to be completed faster and at a fraction of the cost of doing it yourself. **Contact our Financial Services Team today to get started.** We welcome the opportunity to discuss your specific needs and the quality accessible statements we provide to the banking industry.

About the Authors

THE BRAILLE WORKS "SMARKETING" TEAM - HIGH VALUES WITH A PERFECT BLEND OF EXPERIENCE, CREATIVITY, AND TECHNICAL WIZARDRY

Everything we do, we do with our core values of honesty, hard work, and including everyone in life and business. Our success is not only due to the quality of our work; it comes down to a positive attitude in our approach and the way we treat our clients. We enjoy the work we do, and our clients reap the benefits.



From left to right; Kasey Orcutt, Marketing Representative; Glen Schubert, VP of Sales and Marketing; Paul Scherffius, Digital Marketing Strategist; Lou Fioritto, VP and Co-Owner; Christine Sket, ADA Compliance Consultant; Sarah Litchfield, Project Manager; Michele Pruitt, Marketing Coordinator; Jeff Frcho, Digital Marketing Manager

Braille Works is here to make accessibility work for you.



We look forward to working with you to make the most effective accessible banking strategy.

BRAILLEWORKS.COM

1-800-258-7544

