BankersHub
Getting from Here to There

Newsletter Article

March, 2018

BECOMING ADA COMPLIANT FOR WEB CONTENT ACCESSIBILITY

By Lisa Beck

ABOUT THE AUTHOR(S)

Lisa Beck, President of Cypress Rescources, is a nationally recognized strategic marketing executive and business development professional with an extensive background in the financial services and mid-sized business arena. She has successfully transitioned brands and created a national brand with three unique business units. Lisa's experience encompasses a broad spectrum of financial industry knowledge, skills and experience.

Email: LBeck@cypressresources.com

ABOUT BankersHub

BankersHub was founded in 2012 by Michael Beird and Erin Handel, 2 Financial Services professionals dedicated to educating and informing banks, credit unions, solution providers and consultants in the U.S. and worldwide. BankersHub delivers best practices, research insights, opinions, economic trends and consumer views through online web education, virtual events and conferences, live streaming activities, custom training and content development.

Introduction

Recently, community banks have been hit with demand letters regarding website accessibility. In fact, in some states, such as, Colorado, it has reached epic proportions. Yet, there is nothing definitive in place to tell you what makes an ADA compliant website. Although, the DOJ is expected to announce guidelines sometimes in 2018 there are things your institution can do now to begin the process.

The general consensus is that the DOJ will require websites to achieve the mid-level or Level AA of the Web Content Accessibility Guidelines or WCAG 2.0. What does that mean?

Well, the WCAG 2.0 is broken into three levels:

- **Level A** – is the lowest level of accessibility, meeting these criteria is comparable to a less than satisfactory CRA rating or receiving a safety and soundness rating of 3 or 4.
- **Level AA** – is the standard which will remove the majority of significant barriers, yet there will still be groups who will find it difficult to access some content. Everyone should strive to achieve this level.
- **Level AAA** – this is the highest level of accessibility. Achieve the criteria at this level and you will enhance the user experience for individuals with disabilities.

Analyzing the Right Information

So, what does a Level AA accessible site look like? According to WCAG 2.0, Level AA has 12 web accessibility requirements –

- Provide text alternatives for non-text content
- Provide captions, audio descriptions, and other alternatives for multimedia
- Provide adequate contrast between the text and the background
- Ensure that page content is read to the user in a logical order
- Make all functionality available from a keyboard
- Avoid content that causes seizures (e.g., mandate a threshold of less than three flashes)
- Provide users enough time to read content (e.g., use headings and labels)
- Make text readable and understandable
- Make content appear and operate in predictable ways (e.g., require consistent navigation of the web pages)
- Help users avoid and correct mistakes (e.g., provide clear error messages identifying the location of the error and suggestions for correcting it)
- Maximize compatibility with current and future user tools

Many of you may have recently developed mobile responsive sites (if you don't have a mobile responsive site, you have bigger issues), and are wondering how to incorporate these requirements and more importantly how much is this going to cost? It has been determined that, on average, making a site ADA compliant can cost between $37,000 and $50,000. That amount is just for adapting your current site and doesn't necessarily include any new design work. Although, this might also be a good time to reevaluate your website design.

Developing an accessible website that meets Level AA requirements is not something that has to be or that can necessarily be done quickly. But, there are a few initial steps that will help you move towards meeting accessibility:

Determine your policy. As bankers, we understand that without a policy and a process, meeting and exceeding standards isn't possible. This also demonstrates, should you get sued that you are working towards a solution and have a timeline established to meet the anticipated 2018 date as well as the expected standards.

Audit your current site. There are questions you can ask to determine a base line, however, having an outside audit is a consideration. Once you know what needs to be done you can develop a plan.

There are also things that you can begin to implement now, either through in-house editing, or through you web developer. These aren't expensive to implement and can go a long way towards moving your site towards compliance.

1) Add tags to pictures – this does not mean a description underneath the picture on the website but a tag on the image itself. If you edit your website in house, you can usually add these tags yourself. A bonus, this helps with search engine optimization as well.

2) Videos should have captioning or transcripts. There are several online resources that can do this for you that are not prohibitively expensive. Or you can have someone within the bank, take this on as a project and transcribe all the videos on your site.

3) Minimize or discard any blinking or flashing of images or copy on your site.

4) If you have links to PDFs also include the ability for these documents to be accessed via HTML or a Rich Text format.

Ignoring accessibility for visual and hearing-impaired individuals because there aren't guidelines in place is becoming risky business. However, we all want our customers to be able to access everything we have to offer so making accommodations for those in need is part of who we are at our core – people helping people within communities.

Coming Soon to a Computer Near You!
Click on the Topic to Learn More and Register

Agricultural Lending and Trends

3-Part Webinar Bootcamp

For Banks and Credit Unions

Webinar Series
WIPFLi CPAs and Consultants
April 16-18, 2018
(2:00 – 3:00 pm ET)
BankersHub Getting from Here to There

Registration includes shareable playback link and MP4 file with no expiration

Records and Document Retention For Banks and Credit Unions

BankersHub Getting from Here to There
2- Part Webinar Series
April 17 / 25, 2018
(12:00 – 1:00 pm ET)
WIPFLi CPAs and Consultants