Accessibility on Bank and Credit Union Websites
Your bank or credit union’s website is the branch that never sleeps. With 51% of adults in the US² using online banking, an accessible digital presence is more important than ever.

What is Web Accessibility?
Web accessibility refers to the process of web design and development that ensures easy access and efficient use for all visitors. In 1990, the Americans with Disabilities Act³ (ADA) was signed into law, paving the way for accessible public spaces. Now, a similar set of guidelines³ regulates the accessibility of websites and online documents. As business, education, banking, and more has moved online, so have efforts to provide the same experience to all visitors, regardless of ability.

Who Does Accessibility Impact?
When people hear the word “accessibility”, the first thing that likely comes to mind is people who are blind, deaf, or living with another physical or cognitive disability. In truth, accessibility benefits everyone. Inclusive web design means the aging population can better use your site, the average user gets an enhanced experience, and even your SEO results improve.

The bottom line is, accessibility serves more than just those who require assistive technologies to browse the web, it makes everyone’s experience clearer, easier, and more enjoyable.

The Advantages of Accessibility
Sure, accessibility is the right thing to do, but there are many other reasons to make it a priority in your website strategy.

Expand your Customer Base
With 1 in 5 living with a disability and online banking on the rise, an accessible website expands your customer base. If customers with a disability can’t fill out forms, locate branches, or find information online, they’ll simply find a more accessible way to manage their money.

Retain Customers
Your customers have a choice of where to bank, especially with increasing use of online banking resources. ease-of-use an accessible website provides goes a long way toward retaining customers in the long run.

Achieve Compliance
You may remember ADA compliance related to inaccessible ATMs, and how much it cost financial institutions nationwide. Now, private lawsuits about web accessibility are also on the rise. Investing in accessibility now can help you mitigate those risks and avoid costly legal issues down the road.
Where to Begin

The world of accessibility can seem intimidating. But don’t get overwhelmed trying to achieve “perfect” compliance; accessibility is an ongoing process. Start small by addressing these common issues:

**Missing Alt Text**
Descriptive alternative text helps assistive technologies describe images to users who are visually impaired. Additionally, good alt text makes it easier for search engines to interpret visual content, boosting SEO results.

**Inadequate Color Contrast**
An accessible color scheme with adequate contrast helps those with colorblindness and other vision impairments, as well as the average user, get a more clear and appealing view of your website.

**Generic Link Text**
Assistive technologies often list links for easier navigation. As a result, links with text like “click here” become relatively useless to those using such technologies. With links that describe their destination, navigation of your site becomes easier for all users.

**Inaccurate Heading Structure**
A clear heading structure (h1, h2, etc.) helps assistive technologies scan your site more easily. Additionally, consistent header labeling makes your site easier for all users to navigate and understand the flow of content and information.

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**Medium Intuitions**
Medium-sized financial institutions vary greatly in their approaches to accessibility. Some have dedicated accessibility resources, others may not. Regardless, time is precious and tracking progress is key. Additionally, as private litigation increases, it’s crucial to invest in accessibility to mitigate risk.

**Large Institutions**
Large institutions might have entire teams dedicated to digital accessibility. They have seen the effects of litigation and understand the costs of inaccessibility. As content is updated company-wide and at the branch level, banks in this category need a way to keep up with complex and changeable websites.

2. [https://www.ada.gov/ada_intro.htm](https://www.ada.gov/ada_intro.htm)
3. [https://www.w3.org/TR/WCAG20/](https://www.w3.org/TR/WCAG20/)