



What To Consider For Digital Inclusivity

regulatory business customers customer experience

Summary: The CDC reports that 25% of Americans live with a disability. So, it is important to provide accessible digital options for all. The key drivers include compliance, but also greater inclusivity and the best user experience. What accessibility features are available? Talk to your core provider to ensure you can support all of your customers now with the digital tools they need.

In 2018, the CDC reported that as many as 25% of American adults, or 61MM people, live with some type of disability. “At some point in their lives, most people will either have a disability or know someone who has one,” states Coleen Boyle, Ph.D., CDC director.

The Americans with Disabilities Act, passed in 1990, came well before mobile banking websites and apps, but courts have widely interpreted the act to apply to digital mediums. Beyond just the legal imperative, there’s a business reason to ensure all customers —whether they have poor eyesight, are hard of hearing, or have mobility or other physical impairments — have user-friendly and accessible digital options.

Key drivers of digital accessibility

Every year, Legal Access publishes a state of digital accessibility report. In 2021, they found the key drivers for corporate digital accessibility programs were:

- To be more inclusive
- To provide the best user experience
- To ensure compliance

Being more inclusive has risen in importance YoY, so organizations are definitely thinking more about making things easier for their customers with disabilities and impediments. As Todd Keith of Regions Bank noted on a recent digital accessibility webinar, “the old school mindset [is] that accessibility is something that is added to or slows something down. If you make something usable, you’re making it more usable for everyone.”

Accessibility features

In many cases, your core provider will be doing the necessary behind-the-scenes work to ensure your digital banking features meet the system and process requirements. But while the core may be doing all of this, it is still valuable for community financial institutions (CFIs) to know which features are available so you can ensure to continue servicing all customers, while still staying compliant.

Some examples of accessibility features that are available today include:

- Braille, audio, and large-print statements
- Screen readers
- Text captioning for videos
- Form completion via keyboard vs mouse or touchscreen
- Lengthen the amount of time needed to fill out online forms

Financial institutions have adopted these technologies to varying degrees. If you're not using these available tools, you may want to ask your core provider about them. What will it take to integrate these into your website and mobile app for increased accessibility? Even if your current customers don't need them today, they might in the future; new customers may as well. Wouldn't it be helpful to already have their needs considered?

Additional ways to help accessibility

In addition to digital banking services, here are a couple of other ways CFIs can make their services more accessible to customers with disabilities.

1. Social media marketing

One up-and-coming area to consider is how to make your social media presence more accessible to people with disabilities. Facebook, YouTube, Instagram, and other large social media platforms have accessibility tools available, but many financial institutions don't know they exist.

Facebook, for example, introduced Automatic Alternative Text (AAT) a few years back. This feature uses text, face, and object recognition technology to create a description of an image for the blind and vision-loss community. Twitter and Instagram have similar features to assist those with visual impairments.

Understanding how these features can be used and adjusting social media posts to be more inclusive can help your institution's messages get out to a broader audience and attract more customers.

2. ATMs

Larger financial institutions have installed ATMs that can be accessed using speech. Customers plug in a set of standard 3.5mm headphones into a jack and the ATM will automatically switch modes to prompt the customer with audio instructions. If your ATMs don't have this option, you may want to discuss it with your ATM vendor to see what options are available.

When it comes to accessibility, it's not just about compliance. It's about reaching the broadest, most inclusive audience and providing an optimal user experience for everyone.

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ECONOMY & RATES

Rates As Of: 05/26/2021 11:22AM (GMT-0700)			
Treasury	Yields	MTD Chg	YTD Chg
3M	0.02	0.01	-0.07
6M	0.04	0.01	-0.05
1Y	0.04	-0.01	-0.07
2Y	0.15	-0.02	0.02
5Y	0.80	-0.05	0.44
10Y	1.58	-0.06	0.66
30Y	2.27	-0.03	0.62

FF Market	FF Disc	IORR
0.06	0.25	0.10
SOFR	Prime	QBER
0.01	3.25	0.04

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