

SELECT CUSTOMERS

SSB has enabled leading financial services companies to reach their accessibility goals, including:

- Bank of America
- VISA International
- Royal National Bank of Canada
- Wells Fargo Bank
- H&R Block
- Intuit
- U.S. Federal Reserve Board
- U.S. Department of Treasury
- Commonwealth Bank of Australia

SSB EXPERTISE

SSB's country-specific standards expertise can ensure your organization's compliance with:

- Section 508 of the Rehabilitation Act (USA)
- Disability Discrimination Act (United Kingdom)
- W3C Web Content Accessibility Guidelines (International)
- Section 255 of the Telecommunications Act (USA)
- Section 504 of the Rehabilitation Act (USA)
- Americans with Disabilities Act (USA)
- Disability Discrimination Act (Australia)
- eEurope Initiatives (European Union)
- Common Look and Feel Standards (Canada)



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ACCESSIBILITY FOR FINANCIAL SERVICES COMPANIES

Ensuring compliance with the Americans with Disabilities Act and related international legislation is a critical requirement for financial services companies. Because financial services are seen as a basic necessity, government regulators, people with disabilities and advocacy groups closely monitor Information Technology (IT) systems used to provide these services, including Web sites, Web applications, software, and hardware. Legal action has already been taken against H&R Block, Intuit, Bank of America, and Wells Fargo for using inaccessible IT systems.

SSB Technologies has extensive experience enabling financial services companies to achieve accessibility, and has developed unique solutions for addressing common problems, such as balancing accessibility with privacy and security requirements and updating legacy banking hardware and software systems. SSB is the proven partner for helping financial services companies create and maintain accessible IT systems.

ACCESSIBILITY REQUIREMENTS

Financial services companies must comply with many accessibility laws and policies.

- **Americans with Disabilities Act (ADA)** - the equal access requirement of the ADA requires IT systems to be accessible. Just as physical bank and office locations must provide equal access for people with disabilities through ramps and elevators, similar accessibility enhancements are required for IT systems. Recently, H&R Block and Intuit faced legal action to bring their online tax preparation services into compliance with accessibility requirements. In addition, several banks including Wells Fargo, Bank of America, and Fleet Bank have reached settlements with advocacy groups to make their ATMs accessible.
- **International Accessibility Requirements** - Individual laws and policies in countries provide accessibility requirements for financial services companies operating in international markets. Global financial services companies must comply with accessibility requirements in the European Union, United Kingdom, Japan, Australia, and Canada.

RELEVANT IT SYSTEMS

Accessibility is relevant to all IT systems used by financial services companies. When deploying the following IT systems, financial services companies face high levels of risk:

- **Online Banking Services** - Branch offices are difficult for many people with disabilities to access, and online banking offers a compelling alternative for people with disabilities. Because personal banking is seen as a basic necessity, inaccessible online banking services are a major source of risk for a financial services company.
- **Online Customer Service Information** - Web sites presenting product and customer service information need to be accessible in order to facilitate equal access for people with disabilities.
- **Automated Teller Machines (ATMs)** - ATMs must include accessibility enhancements to be accessible to people who are blind or have mobility disabilities.
- **Internal IT Systems** - IT systems used internally to perform essential job responsibilities, such as Intranets, software applications, and hardware, must be accessible in order to avoid legal action by employees with disabilities.

CASE STUDY

SSB Technologies worked with a leading Fortune 50 financial services company to transform accessibility from a liability into a competitive advantage. The company came to SSB worried about losing business to a more accessible competitor, facing legal action for inaccessible ATMs, and with customer complaints about its inaccessible Web site. SSB provided:

- Technical Assessments of IT systems to Assess accessibility status.
- Software and Training to Address accessibility violations.
- Audits and Accessibility Certification to Assure ongoing compliance.

As a result, the company became the first in the industry to receive an Accessibility Certification, has dramatically reduced its legal liabilities, and uses accessibility to attract new clients.

WHY USE SSB?

SSB Technologies is the proven accessibility partner. We offer the best:

Experience - SSB has worked with over 400 customers and successfully completed more than 600 consulting projects, many with leading financial services companies.

Methodology - Our Assess, Address, Assure solution integrates the business and technical requirements necessary for creating and maintaining accessible IT systems.

Expertise - Founded by people with disabilities, SSB maintains a proprietary knowledge-base developed through years of experience, participation in Section 508 and World Wide Web Consortium standards development processes, and collaboration with disability advocacy groups.

Technology - SSB developed the first commercial accessibility testing software after years of research. The InFocus Suite still leads the field, offering the highest levels of automation and most complete set of accessibility tests. SSB software can save up to 90% of the cost and time required to become compliant.

THE SSB ACCESSIBILITY SOLUTION FOR FINANCIAL SERVICES

SSB offers targeted products and services that enable financial services companies to create and maintain accessible IT systems. SSB products and services are most effective when incorporated into our unique Assess, Address, Assure™ accessibility solution which integrates the business and technical requirements necessary for achieving and maintaining accessibility.

Assess products and services clarify current accessibility status and prepare your organization to implement accessibility enhancements. They include:

- **Business Assessment** - analysis of business operations to identify and prioritize organization-wide accessibility risks, determining which IT systems deployed by your organization present the greatest accessibility risks and opportunities where accessibility can become a competitive advantage.
- **Technical Assessments** - review of relevant IT systems such as online banking services to identify all accessibility violations and determine the most effective ways to achieve the required level of accessibility.

Address products and services enable financial services companies to save time and money implementing accessibility enhancements. They include:

- **InFocus software** - powerful automation enabling developers to find and fix accessibility violations in Web-based applications and online services.
- **Training** - targeted courses teach developers and QA engineers to effectively incorporate accessibility into IT systems. Courses are customized to provide solutions for known problems in your organization's IT systems and modified to the experience levels of participants.
- **Implementation Services** - provide on-demand solutions customized to your organization's implementation needs. Services include Project Plan Development, Outsourced Accessibility Support, and Documentation Development.

SSB ACCESSIBILITY SOLUTION (CONT.)

Assure products and services ensure that accessibility is maintained over time. As products are updated, legislation and standards are revised, and new assistive technologies are released, SSB ensures that your organization stays on top of changes that may affect your accessibility status. They include:

- **Audit** - validates that accessibility enhancements were correctly implemented during the Address phase. Audits also ensure that IT systems maintain accessibility over time through changes in products, legislation, and assistive technologies.
- **Accessibility Management Program** - provides total access to SSB Accessibility Experts to answer all accessibility questions, from legal to technical. The Accessibility Management Program helps financial services companies effectively manage all aspects of an accessibility initiative.
- **Accessibility Certification** - certifies that relevant IT systems are usable by people with disabilities. Accessibility Certification from the National Federation of the Blind is a powerful competitive differentiator enabling financial services companies to attract new clients, decrease legal liabilities, and enhance brand.

ABOUT SSB TECHNOLOGIES

SSB Technologies provides solutions that resolve the revenue loss, punitive damages, and compliance risks created by inaccessible Information Technology (IT) systems, including Web sites, Web applications, software, and hardware. SSB's proven Assess, Address, Assure™ solution integrates the business and technical requirements necessary to transform accessibility from a liability into a competitive advantage. With over 400 public and private sector customers, 600 successfully completed projects, and award-winning software, SSB has the experience and expertise to ensure that your organization reaches its accessibility goals.

MOVING FORWARD WITH SSB

Please contact us at (415) 975-8000 to speak with an Accessibility Expert about SSB's solutions for financial services companies.

www.ssbtechnologies.com

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