



The Computerworld Honors Program

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Final Copy of Case Study

LOCATION:
Charlotte, NC, US

ORGANIZATION:
Bank of America

YEAR:
2011

ORGANIZATION URL:
<http://www.bankofamerica.com>

STATUS:
Laureate

PROJECT NAME:
Web Accessibility for Europe Online Banking

CATEGORY:
Digital Access

PROJECT OVERVIEW

Ten years ago, Bank of America began a journey to enhance the availability and experience of services provided to customers through web-based channels, including online banking. Today, the bank is one of the world's largest online banks with over 30 MM customers. Globally, it is also among the most visited financial services website, and is among the top 40 websites visited. An important component of this effort is to deliver state-of-the-art technology to ensure all retail customers have accessibility to bank sites and functionalities. In 2000, Bank of America became one of the first major U.S. banks to begin making its website (www.bankofamerica.com) accessible to persons with disabilities. In 2010, Bank of America became the one of the first banks to enable European customers with visual and auditory disabilities access to credit card account information via Online Banking. To enable the technology, the bank launched a project totaling more than 5,000 development hours and included: An end-to-end review of websites to identify opportunities and implement enhancements that would ensure compliance with accessibility guidelines Establishing subject matter expertise within development teams to incorporate accessibility coding guidelines Re-designing the application framework of the applicable web sites so that accessibility elements in the majority of cases would be built once to cover multiple pages. Creating proper page elements and design, including text labels and format elements within technologies such as HTML, XML, CSS, JavaScript, ARIA and PDF Utilizing JQuery and Dojo in conjunction with AJAX as supported by the J2EE Core Architecture. Completing thorough code reviews and testing with assistive technologies that disabled customers may use, such as screenreaders and browser plug-ins (Firefox Accessibility Extensions and AIS Web Accessibility Toolbar) In addition to recognizing the growing numbers of customers affected by sight or hearing disabilities, this project adheres to the standards set by the World Wide Web Consortium (W3C) and complies with the AA standards of the Web Content Accessibility Guidelines, in addition to existing compliance with the Americans with Disabilities Act. The W3C standards are consistent with the Disability Discrimination Act of the U.K. According to WebAIM (Web Accessibility in



Mind), a non-profit organization that provides web accessibility solutions and has partnered with the bank to provide technical assistance on accessible banking, "Bank of America is a good example of corporate commitment to customers with disabilities," noting significant improvements and regular reviews of the sites.

Societal Benefits

This project is a notable advancement benefiting thousands of customers who have visual or auditory disabilities in European countries where online banking is available. It can be viewed as a best practice for all financial services organizations that recognize the importance of the internet as an opportunity to provide accessible banking for all.

Project Benefit Example

This work is the latest example showing how Bank of America is working to make banking more accessible for all customers with disabilities. Its goal is to enable the visual- or auditory-impaired/disabled community within Europe to enjoy a seamless experience while navigating through MBNA Card sites. As such, it is directly benefiting many of our customers visiting those sites. Based on estimates for the U.K. alone, visual impairments affect 3 percent of the population and auditory impairments affect 14 per cent of the population. With traffic to the sites averaging 5 million hits per month, we believe tens of thousands of customers may benefit from this enhanced accessibility to their financial information. In addition, WebAIM conducts regular surveys of screen users. It reports that the Bank of America website is reported by respondents to be very useable: "We've received comments from many users with disabilities that have found the site to be very usable to them," says WebAIM. "This commitment to web accessibility has greatly improved the lives of Bank of America customers with disabilities by allowing them to engage in online commerce and banking independently despite disability. It can surmised that Bank of America is likely the most used and certainly one of the most accessible online banking services for individuals with disabilities."