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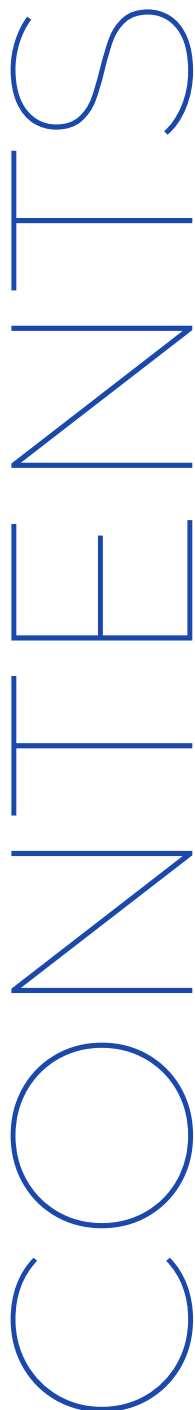
A Toolkit for Providing Accessible Digital Financial Services for d/Deaf Customers

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CHAPTER ONE

Introduction

As the world continues to move towards digitalization, it is crucial that businesses ensure their online services are accessible to all customers, including those who are d/Deaf. This toolkit is designed to help banks and financial institutions create accessible digital services for their d/Deaf customers.

Definition of d/Deaf Customers
The term "d/Deaf" refers to individuals who are d/Deaf or hard of hearing, and it is important to note that not all d/Deaf individuals communicate using sign language. Some may prefer to communicate using speech or other assistive technologies. In this toolkit, we will use the term "d/Deaf" to refer to individuals who are deaf, hard of hearing, or have a hearing impairment.

Importance of providing accessible digital services for d/Deaf Customers
Providing accessible digital financial services for d/Deaf customers is not only a legal requirement but also a matter of social responsibility and ethical business practices. According to the World Health Organization, over 466 million people worldwide are deaf or hard of hearing, and this number is expected to increase. By providing accessible digital financial services, banks and financial institutions can ensure that they are not excluding a significant portion of their customer base. In addition to legal requirements and social responsibility, providing accessible digital financial services can lead to increased customer satisfaction, loyalty, and trust. It can also enhance the reputation of banks and financial institutions as socially responsible institutions that prioritize the needs of all customers.
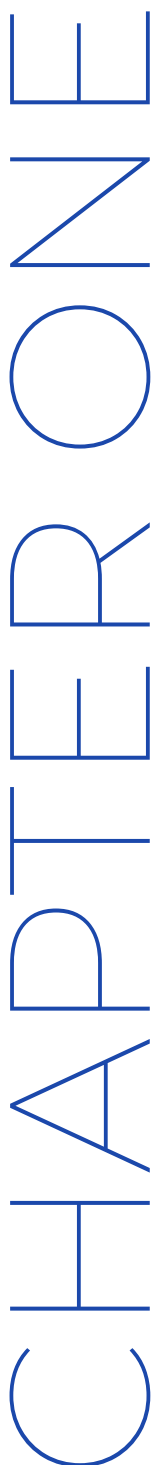
Overview of the toolkit

This toolkit is designed to provide banks and financial institutions with strategies and tools to create accessible digital services for d/Deaf customers. The toolkit is divided into several chapters, each focusing on a specific area of accessibility. Chapter 2 will cover Video Remote Interpreting (VRI), Chapter 3 will discuss Closed Captions, and Chapter 4 will cover Sign Language Interpretation. Chapter 5 will explore Instant Messaging, Chapter 6 will cover Text Telephones (TTY), and Chapter 7 will focus on Accessible Websites. Chapter 8 will discuss the importance of accessible social media, and Chapter 9 will explore the development of an accessibility policy specifically for banks and financial institutions. Finally, Chapter 10 will summarize the key points of the toolkit and encourage banks and financial institutions to prioritize accessibility for all customers, including those who are d/Deaf.

By implementing the strategies and tools outlined in this toolkit, banks and financial institutions can create an accessible and inclusive banking environment for d/Deaf customers. This will help them to comply with legal requirements, meet social responsibility standards, and improve customer satisfaction and loyalty.

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CHAPTER TWO

Video Remote Interfacing

Video Remote Interpreting (VRI) is a technology that has become increasingly important in recent years, particularly for financial institutions looking to improve accessibility for d/Deaf customers. In this chapter, we will explore the benefits of VRI for d/Deaf customers, best practices for implementing VRI in financial services, and how to choose a qualified VRI provider.

What is VRI?
VRI is a form of remote interpreting that uses video conferencing technology to connect d/Deaf individuals with hearing individuals who do not know sign language. Through VRI, d/Deaf individuals can communicate with banks and financial institutions in real-time, improving their access to financial services.

VRI works by connecting d/Deaf customers with a qualified sign language interpreter through a video conferencing platform. The interpreter appears on a video screen, and interprets the conversation in real-time between the d/Deaf customer and the hearing individual. The interpreter can also translate any written materials that are shared during the conversation, ensuring that the d/Deaf customer has access to all relevant information.

BENEFITS FOR VRI FOR D/DEAF CUSTOMERS

VRI Offers several benefits for d/Deaf customers, including:

- Improved communication access: VRI allows d/Deaf customers to communicate with financial service providers in real-time, providing them with immediate access to information and services.

- Reduced wait times: With VRI, d/Deaf customers do not have to wait for an interpreter to arrive in person, reducing wait times and increasing efficiency.

- Increased flexibility: VRI can be accessed from a range of devices, including laptops, smartphones, and tablets, providing d/Deaf customers with flexibility and convenience.

- Enhanced privacy: VRI enables confidential and private communication between d/Deaf customers and financial service providers.

- Cost-effective: VRI is often more cost-effective than in-person interpreting services, as it eliminates travel costs and reduces the need for multiple interpreters.
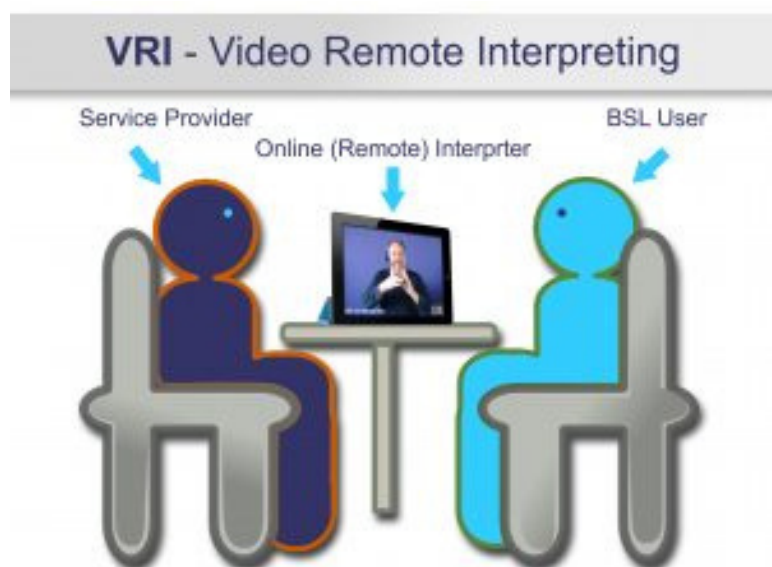
VideoRemoteInterpreting. Retrieved from https://signlanguageinteractions.com/vri/

BENEFITS FOR VRI FOR D/DEAF CUSTOMERS

Best practices for implementing VRI in financial services

- Implementing VRI in financial services requires careful planning and execution. Here are some best practices for implementing VRI in financial services:

- Assess the need for VRI: Before implementing VRI, it is important to assess the need for the service by identifying the number of d/Deaf customers and the frequency of their requests for sign language interpretation.

- Provide training: All staff members who will use VRI should be trained on how to use the technology effectively, communicate with interpreters, and interact with d/Deaf customers.

- Ensure confidentiality: VRI providers should have robust data security measures in place to ensure that communication between the interpreter and the d/Deaf customer remains confidential.

- Test the technology: Before launching VRI, it is important to test the technology to ensure that it is compatible with the financial service provider's existing hardware and software.

- Communicate with d/Deaf customers: It is important to inform d/Deaf customers of the availability of VRI and how to access the service. This can be done through marketing materials, website information, and customer service representatives.

BENEFITS FOR VRI FOR D/DEAF CUSTOMERS

Choosing a qualified VRI provider is crucial to ensuring effective communication access for d/Deaf customers. Here are some factors to consider when selecting a VRI provider:

Choosing a qualified VRI provider

- Experience: Look for VRI providers with experience working with financial service providers and d/Deaf customers. They should have a thorough understanding of the financial industry and its terminology.

- Quality of service: The VRI provider should have high-quality video and audio technology, and the interpreters should be qualified and experienced. They should have knowledge of financial terms and products, as well as a strong understanding of sign language and Deaf culture.

- Availability: Choose a provider that can offer VRI services 24/7 to ensure that d/Deaf customers have access to interpreting services when they need them. The provider should also have multiple interpreters available, to ensure that there is always someone available to interpret for the customer.

- Cost: VRI providers charge different rates for their services, so it is important to choose a provider that offers competitive pricing. However, it is important not to compromise quality for cost, as this can lead to ineffective communication access for d/Deaf customers.

- Compliance: Ensure that the VRI provider complies with all relevant accessibility laws and guidelines, including the Web Content Accessibility Guidelines (WCAG). The provider should also have policies in place to ensure that all interpreters are trained on privacy and confidentiality regulations.

In addition to these considerations, it is important to establish a strong working relationship with the VRI provider. This includes regular communication to ensure that the service is meeting the needs of d/Deaf customers, and to address any concerns or issues that may arise.

Conclusion

VRI is an important tool for financial institutions looking to provide accessible digital services for d/Deaf customers. By providing real-time interpreting services, VRI improves communication access and enhances the customer experience for d/Deaf customers. Implementing VRI requires careful planning and execution, and choosing a qualified VRI provider is crucial to ensuring effective communication access for d/Deaf customers. By following the best practices outlined in this chapter, financial institutions can effectively implement VRI and improve accessibility for their d/Deaf customers.

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SIGNING BANKS

Closed Captions

Closed captions are a critical tool for ensuring access to digital content for d/Deaf customers. In this chapter, we will discuss the importance of closed captions, the types of closed captions, best practices for creating and implementing closed captions in financial services, and the tools available for creating and editing closed captions.

Importance of closed captions for d/Deaf customers

Closed captions provide text-based translations of audio content, making it accessible to d/Deaf customers who may not be able to hear the audio. In financial services, closed captions are particularly important for videos, webinars, and other audiovisual content that provides critical information about financial products and services.

Without closed captions, d/Deaf customers may not have access to important information, which can lead to financial disadvantage and exclusion. Providing closed captions can help ensure that all customers have equal access to information and services, regardless of their hearing ability.

TYPE OF CLOSED CAPTIONS

There are several types of closed captions, including:

01

Open Captions
Open captions are permanently embedded in the video and cannot be turned off. They are typically used in situations where closed captioning is required by law or where the video is designed to be watched without sound.

02

Closed Captions
Closed captions can be turned on or off by the viewer. They are typically used in situations where audio is available but the viewer may have difficulty hearing it.

03

Real-time Captions
Real-time captions are generated in real-time, usually by a stenographer or voice recognition software. They are often used for live events or broadcasts, such as news programs or sporting events.

04

Offline Captions
Offline captions are created in advance of the video and are typically embedded in the video file. They are often used for pre-recorded videos or webinars.

TYPE OF CLOSED CAPTIONS

There are several types of closed captions, including:

Creating and implementing closed captions in financial services requires careful planning and execution. Here are some best practices for creating and implementing closed captions:

01

Use accurate and clear language

Closed captions should accurately reflect the spoken content and use clear and concise language that is easy to understand.

02

Ensure consistency

Closed captions should be consistent in terms of style, formatting, and timing. This helps ensure that they are easy to read and understand for all viewers.

03

Consider accessibility guidelines

Closed captions should be created in accordance with accessibility guidelines, such as the Web Content Accessibility Guidelines (WCAG) 2.1.

04

Test the captions

Before publishing content with closed captions, it is important to test the captions to ensure that they are accurate and of high quality.

05

Provide information on how to turn on CC

Ensure that viewers are informed about how to turn on closed captions, and provide clear instructions on how to access them.

TYPE OF CLOSED CAPTIONS

Tools for creating and editing closed captions
There are several tools available for creating and editing closed captions. Here are some examples:

01
YouTube Creator Studio
YouTube Creator Studio includes a closed captioning tool that allows creators to add and edit captions for their videos.

02
Adobe Premiere Pro
Adobe Premiere Pro includes a captioning tool that allows creators to add and edit captions within the video editing software.

03
Amara
Amara is a free online platform that allows creators to add and edit captions for videos.

04
Rev.com
Rev.com is a paid service that provides closed captioning services, as well as transcription and translation services.

05
CaptionSync
CaptionSync is a paid service that provides closed captioning services, as well as transcription and translation services.

Conclusion

Closed captions are an essential tool for ensuring access to digital content for d/Deaf customers. By creating and implementing closed captions in financial services, institutions can ensure that all customers have equal access to information and services, regardless of their hearing ability. By following best practices for creating and implementing closed captions, financial institutions can improve the accessibility and inclusivity of their digital content. Additionally, the availability of tools for creating and editing closed captions makes it easier than ever to create high-quality captions for videos and other audiovisual content.

In conclusion, the use of closed captions is a crucial component of accessible digital financial services for d/Deaf customers. Financial institutions should prioritize the creation and implementation of closed captions for their digital content, and ensure that they are following best practices for accuracy, consistency, and accessibility. By doing so, they can provide equal access to information and services, and improve the overall customer experience for d/Deaf customers.

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CHAPTER FOUR

Sign Language Interpretation

Sign language interpretation is an important tool for providing access to financial services for d/Deaf customers. In this chapter, we will discuss the importance of sign language interpretation, the types of sign language interpretation, best practices for arranging for sign language interpretation in financial services, and considerations for choosing a qualified sign language interpreter.

Importance of sign language interpretation for d/Deaf customers

For d/Deaf customers who communicate primarily using sign language, sign language interpretation is crucial for accessing financial services. Sign language interpretation can provide real-time translation of spoken language into sign language, allowing d/Deaf customers to communicate effectively with financial service providers.

Without sign language interpretation, d/Deaf customers may face significant barriers to accessing financial services, including difficulty understanding complex financial information, applying for loans or mortgages, and accessing customer service support.

Types of sign language interpretation

There are several types of sign language interpretation, including:

- On-site interpretation: On-site interpretation involves an interpreter being physically present at a meeting or event to provide sign language interpretation.

- Video Remote Interpreting (VRI): VRI involves an interpreter providing sign language interpretation remotely using video conferencing technology.

- Relay interpretation: Relay interpretation involves an interpreter providing sign language interpretation remotely via a relay service, which relays the communication between the interpreter and the customer.

Best practices for arranging for sign language interpretation in financial services:

Arranging for sign language interpretation in financial services requires careful planning and execution. Here are some best practices for arranging for sign language interpretation:

- Determine the needs of the customer: Before arranging for sign language interpretation, it is important to determine the communication needs of the d/Deaf customer. This includes determining their preferred mode of communication (e.g., American Sign Language, Signed English, or another sign language), as well as their preferred method of interpretation (e.g., on-site, VRI, or relay interpretation).

- Provide advance notice: Provide advance notice to the interpreter and the d/Deaf customer to ensure that arrangements can be made in advance.

- Ensure clear communication: Ensure that all parties involved in the meeting or event are aware of the sign language interpretation arrangements and know how to communicate effectively with the interpreter and the d/Deaf customer.

- Provide necessary equipment: Provide any necessary equipment, such as video conferencing equipment or other assistive technology, to ensure that the interpreter and the d/Deaf customer can communicate effectively.

- Train staff on working with sign language interpreters: Train staff on working with sign language interpreters and communicating effectively with d/Deaf customers.

Choosing a qualified sign language interpreter

Choosing a qualified sign language interpreter is crucial to ensuring effective communication access for d/Deaf customers. Here are some considerations for choosing a qualified sign language interpreter:

No. 01 — **Certification**

Look for a sign language interpreter who is certified by a recognized certification programme, such as National Registers of Communication Professionals working with Deaf and Deafblind People (NRCPD) or the Scottish Register of Language Professionals with the Deaf Community or with one of the European national organisations who form The European Forum of Sign Language Interpreters (efsli)

No. 02 — **Experience**

Choose an interpreter with experience working with financial services and complex financial information.

No. 03 — **Professionalism**

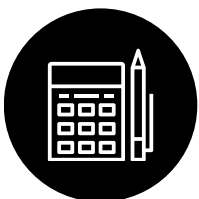Look for an interpreter who is professional and reliable, with a strong understanding of Deaf culture and communication etiquette.

No. 04 — **Availability**

Choose an interpreter who is available when needed, and who can provide on-site, VRI, or relay interpretation as needed.

No. 05 — **Cost**

Consider the cost of the interpreter's services, but do not compromise on quality for cost.

Conclusion

Sign language interpretation is an essential tool for providing effective communication access to financial services for d/Deaf customers. By following best practices for arranging for sign language interpretation and choosing a qualified interpreter, financial institutions can improve the accessibility and inclusivity of their services and ensure that all customers have equal access to financial information and services. Providing access to sign language interpretation can help financial institutions build trust and loyalty with d/Deaf customers, and can also help them comply with legal requirements for accessibility.

In conclusion, the use of sign language interpretation is crucial for accessible digital financial services for d/Deaf customers. Financial institutions should prioritize the provision of sign language interpretation and ensure that they are following best practices for effective communication access. By doing so, they can provide equal access to financial services for all customers, regardless of their hearing ability.

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   2. National Registers of Communication Professionals working with Deaf and Deafblind People (NRCPD) or the Scottish Register of Language Professionals with the Deaf Community in UK .

CHAPTER FIVE

Instant Messaging

Instant messaging is a powerful tool for providing accessible digital financial services for d/Deaf customers. In this chapter, we will discuss the importance of instant messaging, best practices for implementing instant messaging in financial services, considerations for choosing an accessible instant messaging platform, and training employees on communicating effectively through instant messaging.

Importance of instant messaging for d/Deaf customers

For d/Deaf customers, instant messaging can provide an effective means of communication with financial service providers. Instant messaging allows for real-time communication, allowing d/Deaf customers to quickly and easily ask questions, get help with financial transactions, and receive customer support.
Instant messaging can also be an effective alternative to telephone communication, which can be challenging for d/Deaf customers who may not be able to use traditional phone services.

Best practices for implementing instant messaging in financial services

Implementing instant messaging in financial services requires careful planning and execution. Here are some best practices for implementing instant messaging in financial services:

1. Provide clear information about how to access instant messaging services: Ensure that d/Deaf customers know how to access instant messaging services, and provide clear instructions on how to use the platform.
2. Ensure that instant messaging services are accessible: Choose an instant messaging platform that is accessible to d/Deaf customers and complies with relevant accessibility standards, such as the Web Content Accessibility Guidelines (WCAG).
3. Train staff on using instant messaging effectively: Train staff on how to use instant messaging effectively and communicate clearly with d/Deaf customers.
4. Set expectations for response times: Set clear expectations for response times and ensure that staff members are available to respond to instant messages in a timely manner.
5. Protect customer privacy: Ensure that instant messaging services are secure and that customer privacy is protected.

Choosing an accessible instant messaging platform

IWhen choosing an instant messaging platform for financial services, it is important to consider accessibility and compatibility with assistive technologies. Here are some considerations for choosing an accessible instant messaging platform:

1. Compatibility with assistive technologies: Choose a platform that is compatible with assistive technologies, such as screen readers and alternative keyboards.
2. Accessibility features: Choose a platform that includes accessibility features, such as adjustable font sizes and high contrast modes.
3. Compliance with accessibility standards: Choose a platform that complies with relevant accessibility standards, such as WCAG.
4. User interface: Choose a platform with a user interface that is easy to navigate and understand.

Training employees on communicating effectively through instant messaging

Effective communication through instant messaging requires training and practice. Here are some tips for training employees on communicating effectively through instant messaging:

1. Use clear and concise language: Use clear and concise language when communicating through instant messaging.
2. Avoid jargon and technical terms: Avoid using jargon and technical terms that may be difficult for customers to understand.
3. Respond in a timely manner: Respond to instant messages in a timely manner to ensure that customers feel valued and supported.
4. Use appropriate tone and language: Use an appropriate tone and language when communicating with customers through instant messaging.
5. Be mindful of grammar and punctuation: Be mindful of grammar and punctuation to ensure that messages are clear and easy to understand.

Conclusion

Instant messaging is an important tool for providing accessible digital financial services for d/Deaf customers. By following best practices for implementing instant messaging, choosing an accessible platform, and training employees on effective communication, financial institutions can improve the accessibility and inclusivity of their services for d/Deaf customers. Instant messaging can also provide an efficient and effective means of communication that can benefit all customers, regardless of their hearing ability.

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CHAPTER SIX

Text Telephones (TTY)

Text telephones, also known as TTYs or teletypewriters, are communication devices that allow for real-time text-based communication. In this chapter, we will discuss what a TTY is, the importance of TTY services for d/Deaf customers in financial services, best practices for providing TTY services, and considerations for choosing an accessible TTY device or software.

What is a TTY?

A TTY is a communication device that allows users to type messages back and forth in real-time. TTYs were originally developed for use by individuals with hearing loss or speech disabilities, and are commonly used by d/Deaf individuals to communicate over the phone. Importance of TTY services for d/Deaf customers in financial services

For d/Deaf customers, TTY services can provide an effective means of communication with financial service providers. TTY services allow for real-time communication, enabling d/Deaf customers to ask questions, get help with financial transactions, and receive customer support.
Providing TTY services can also help financial institutions comply with legal requirements for accessibility.
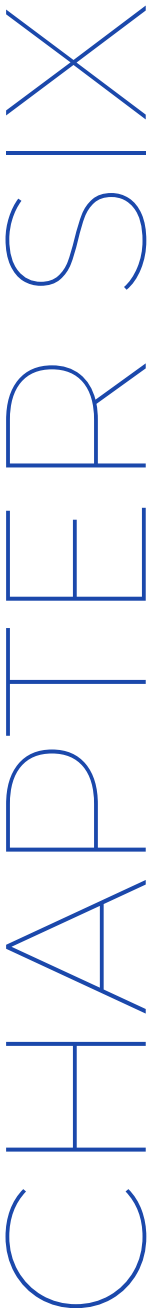
Best practices for providing TTY services

Here are some best practices for providing TTY services:

1. Clearly advertise TTY services: Ensure that d/Deaf customers know that TTY services are available and provide clear instructions on how to use the service.
2. Train staff on using TTY effectively: Train staff on how to use TTY services effectively and communicate clearly with d/Deaf customers.
3. Set expectations for response times: Set clear expectations for response times and ensure that staff members are available to respond to TTY messages in a timely manner.
4. Protect customer privacy: Ensure that TTY services are secure and that customer privacy is protected.

Choosing an accessible TTY device or software

When choosing a TTY device or software for financial services, it is important to consider accessibility and compatibility with assistive technologies. Here are some considerations for choosing an accessible TTY device or software:

1. Compatibility with assistive technologies: Choose a device or software that is compatible with assistive technologies, such as screen readers and alternative keyboards.
2. Accessibility features: Choose a device or software that includes accessibility features, such as adjustable font sizes and high contrast modes.
3. Compliance with accessibility standards: Choose a device or software that complies with relevant accessibility standards, such as those outlined in the ADA.
4. User interface: Choose a device or software with a user interface that is easy to navigate and understand.

Conclusion

TTY services are an important tool for providing accessible digital financial services for d/Deaf customers. By following best practices for providing TTY services and choosing an accessible TTY device or software, financial institutions can improve the accessibility and inclusivity of their services for d/Deaf customers. TTY services can also provide an efficient and effective means of communication that can benefit all customers, regardless of their hearing ability.

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CHAPTER SEVEN

Accessible Websites

In today's digital age, websites have become an essential tool for financial institutions to provide information and services to their customers. For d/Deaf customers, accessing websites can be particularly challenging if those websites are not designed to be accessible. In this chapter, we will discuss the importance of accessible websites for d/Deaf customers in financial services, best practices for website accessibility, tools for testing website accessibility, and ensuring compliance with web accessibility guidelines.

Importance of accessible websites for d/Deaf customers in financial services

Accessible websites are critical for ensuring that all customers, including d/Deaf customers, can access the information and services provided by financial institutions. For d/Deaf customers, accessible websites can provide an important means of communication and access to financial services, allowing them to conduct transactions, access account information, and receive customer support.

Accessible websites also demonstrate a commitment to inclusion and social responsibility, and can help financial institutions avoid legal liabilities by complying with accessibility laws and regulations.

BEST PRACTICES FOR WEBSITE ACCESSIBILITY

Ensuring that websites are accessible to d/Deaf customers requires adherence to best practices for website accessibility. Here are some key best practices to follow:

01 Use clear and concise language:
Use clear and concise language that is easy to understand, and avoid technical jargon and acronyms.

02 Use descriptive headings and labels:
Use descriptive headings and labels that accurately describe the content and purpose of the website and its various elements.

03 Provide text alternatives for non-text content:
Provide text alternatives for non-text content, such as images and videos, to ensure that all users can understand the content. In the UK Signly provides pre-recorded BSL video interpretation that appears as a pop up when text is scanned. This has been used by Lloyds Bank.

04 Use accessible multimedia:
Use multimedia that is accessible to d/Deaf customers, such as videos with closed captions and sign language interpretation.

05 Provide clear instructions:
Provide clear instructions for using the website and its various features, and ensure that users can easily find the information they need.

06 Ensure keyboard accessibility:
Ensure that all website features and functions can be accessed and used with a keyboard.

07 Ensure sufficient color contrast:
Ensure that there is sufficient color contrast between text and background elements to ensure readability for users with visual impairments.

Tools for testing website accessibility

There are many tools available for testing website accessibility, including automated and manual tools. Here are some examples:

1. Web Accessibility Evaluation Tool (WAVE): WAVE is a free online tool that checks websites for accessibility issues and provides suggestions for improvement.
2. WebAIM: WebAIM is a nonprofit organization that provides a suite of web accessibility evaluation tools, including a color contrast checker, screen reader simulator, and keyboard accessibility checker.
3. Accessibility Scanner: Accessibility Scanner is a Google Chrome extension that identifies accessibility issues on websites and provides recommendations for improvement.
4. AChecker: AChecker is an online tool that checks websites for accessibility issues and provides a detailed report of the results.

Ensuring compliance with web accessibility guidlines

There are several guidelines for web accessibility, including the Web Content Accessibility Guidelines (WCAG) 2.1, which are widely considered to be the industry standard. Compliance with these guidelines is critical for ensuring that websites are accessible to all users, including d/Deaf customers. Here are some key principles of the WCAG 2.1:

1. Perceivable: Information and user interface components must be presented in a way that can be perceived by users, including those with visual impairments.
2. Operable: User interface components and navigation must be operable, including for those who use assistive technologies.
3. Understandable: Information and the operation of user interface must be understandable, including for those with cognitive disabilities.
4. Robust: Content must be robust enough that it can be interpreted reliably by a wide variety of user agents, including assistive technologies.
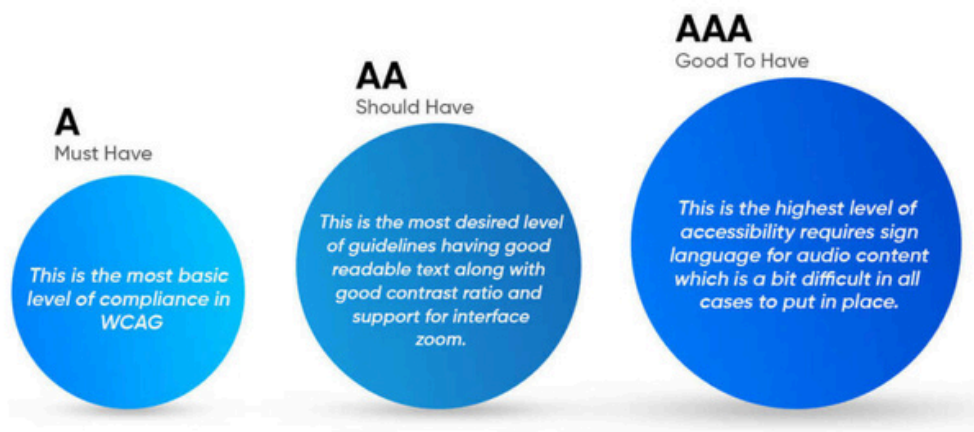
Ensuring compliance with WCAG 2.1 requires careful attention to the guidelines and their implementation. Here are some key steps to ensure compliance:

1. Conduct an accessibility audit: Conduct an accessibility audit of the website to identify any accessibility issues and areas for improvement.
2. Develop an accessibility plan: Develop a plan to address any accessibility issues identified in the audit, including a timeline for implementation.
3. Implement accessibility improvements: Implement the improvements identified in the accessibility plan, including changes to website content and design.
4. Test website accessibility: Test the website for accessibility using the tools and guidelines outlined above.
5. Monitor website accessibility: Monitor website accessibility on an ongoing basis to ensure continued compliance and identify any new issues that may arise.

Conclusion

Ensuring that financial services are accessible to d/Deaf customers requires attention to website accessibility. By following best practices for website accessibility, testing website accessibility using available tools, and ensuring compliance with accessibility guidelines, financial institutions can provide accessible and inclusive services to all customers, including those who are d/Deaf. This commitment to accessibility not only aligns with social responsibility and ethical business practices, but can also improve customer satisfaction, increase customer loyalty, and enhance the reputation of the business.
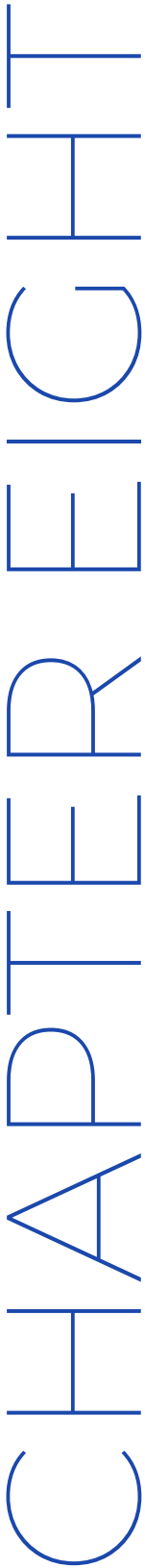

overview of
Compliance Level

A
Must Have

This is the most basic level of compliance in WCAG

AA
Should Have

This is the most desired level of guidelines having good readable text along with good contrast ratio and support for interface zoom.

AAA
Good To Have

This is the highest level of accessibility requires sign language for audio content which is a bit difficult in all cases to put in place.

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CHAPTER EIGHT

Social Media

Social media has become an important communication tool for businesses to connect with their customers, including d/Deaf customers. In this chapter, we will discuss the importance of accessible social media for d/Deaf customers in financial services, best practices for creating accessible social media content, tools for adding closed captions, image descriptions, and alt-text to social media posts, and training employees on creating accessible social media content.

Importance of accessible social media for d/Deaf customers in financial services Accessible social media is critical for ensuring that all customers, including d/Deaf customers, can access the information and services provided by financial institutions. Social media can provide an important means of communication and access to financial services, allowing customers to receive updates, ask questions, and receive customer support.

Accessible social media also demonstrates a commitment to inclusion and social responsibility, and can help financial institutions avoid legal liabilities by complying with accessibility laws and regulations.

BEST PRACTICES FOR CREATING ACCESSIBLE SOCIAL MEDIA CONTENT

Creating accessible social media content requires adherence to best practices for social media accessibility. Here are some key best practices to follow:

01 Use clear and concise language:
Use clear and concise language that is easy to understand, and avoid technical jargon and acronyms.

02 Use descriptive headings and labels:
Use descriptive headings and labels that accurately describe the content and purpose of the website and its various elements.

03 Use accessible multimedia:
Use multimedia that is accessible to d/Deaf customers, such as videos with closed captions and sign language interpretation.

04 Ensure sufficient color contrast:
Ensure that there is sufficient color contrast between text and background elements to ensure readability for users with visual impairments.

05 Use alt-text for images:
Use alt-text for images to provide a text description of the image for users with visual impairments.

06 Provide text alternatives for non-text content:
Provide text alternatives for non-text content, such as images and videos, to ensure that all users can understand the content.

07 Provide clear instructions:
Provide clear instructions for using the post and its various features, and ensure that users can easily find the information they need.

Tools for adding closed captions, image descriptions, and alt-text to social media posts

There are many tools available for adding closed captions, image descriptions, and alt-text to social media posts. Here are some examples:

1. Facebook Accessibility: Facebook Accessibility provides guidance and resources for creating accessible content on Facebook, including closed captions, image descriptions, and alt-text.
2. Twitter Accessibility: Twitter Accessibility provides guidance and resources for creating accessible content on Twitter, including closed captions, image descriptions, and alt-text.
3. YouTube: YouTube provides tools for adding closed captions and subtitles to videos, as well as a feature for adding image descriptions.
4. Instagram: Instagram provides a feature for adding alt-text to images.

Training employees on creating accessible social media content

Training employees on creating accessible social media content is critical for ensuring that all social media content is accessible to d/Deaf customers. Here are some key steps to take:

1. Develop accessibility guidelines: Develop guidelines for creating accessible social media content, including best practices and tools for adding closed captions, image descriptions, and alt-text.
2. Provide training: Provide training to employees on creating accessible social media content, including the use of accessibility tools and the importance of accessibility for d/Deaf customers.
3. Monitor social media accessibility: Monitor social media accessibility on an ongoing basis to ensure that all content is accessible to d/Deaf customers.

Conclusion

Ensuring that financial services are accessible to d/Deaf customers requires attention to social media accessibility. By following best practices for creating accessible social media content, using available tools for adding closed captions, image descriptions, and alt-text, and training employees on creating accessible social media content, financial institutions can provide accessible and inclusive services to all customers, including those who are d/Deaf. This commitment to accessibility not only aligns with social responsibility and ethical business practices, but can also improve customer satisfaction, increase customer loyalty, and enhance the reputation of the business.

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CHAPTER NINE

Accessibility Policy

An accessibility policy is a critical component of providing accessible financial services to all customers, including d/Deaf customers. In this chapter, we will discuss the importance of an accessibility policy, key components of an accessibility policy, best practices for creating an accessibility policy, and training employees on the accessibility policy and disability awareness.

Importance of an accessibility policy for d/Deaf customers in financial services
An accessibility policy is important for ensuring that financial institutions are committed to providing accessible services to all customers, including those who are d/Deaf. An accessibility policy communicates the institution's commitment to accessibility, and sets the foundation for creating accessible services and products.

In addition, an accessibility policy can help financial institutions comply with accessibility laws and regulations, avoid legal liabilities, and promote a positive image for the institution.
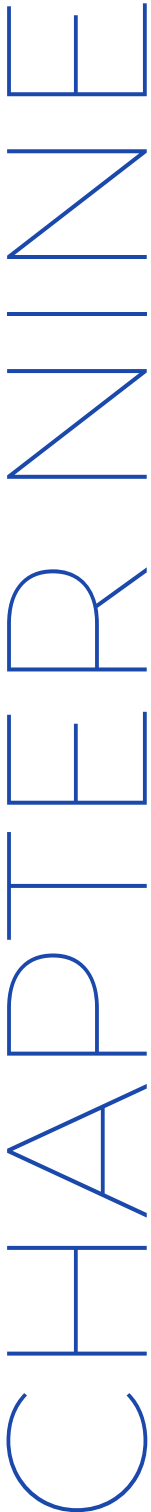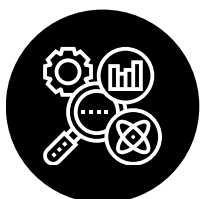
Key components of an accessibility policy

An accessibility policy should include the following key components:
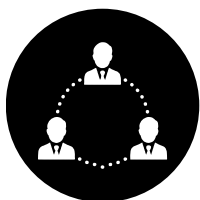
No. 01 — **Statement of commitment**

A statement of commitment to accessibility, expressing the financial institution's commitment to ensuring that its products and services are accessible to all customers, including those who are d/Deaf.
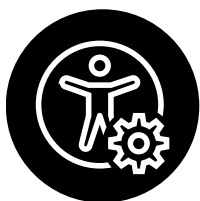
No. 02 — **Scope**

The scope of the accessibility policy, including the products and services covered by the policy.

No. 03 — **Roles and responsibilities**

The roles and responsibilities of employees and stakeholders in implementing and maintaining the accessibility policy.

No. 04 — **Accessibility Standards**

The accessibility standards and guidelines that the financial institution will follow to ensure that its products and services are accessible.

No. 05 — **Training**

The training that will be provided to employees on accessibility and disability awareness.
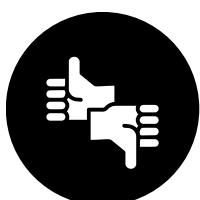
No. 05 — **Feedback and complaints**

The process for customers to provide feedback and file complaints about accessibility issues.

BEST PRACTICES FOR CREATING AN ACCESSIBILITY POLICY

Creating an effective accessibility policy requires careful attention to best practices for accessibility.

Here are some key best practices to follow:

1. Involve stakeholders: Involve stakeholders in the development of the accessibility policy, including employees, customers, and accessibility experts.
2. Follow accessibility guidelines: Follow established accessibility guidelines, such as the Web Content Accessibility Guidelines (WCAG) 2.1, to ensure that the policy is comprehensive and effective.
3. Communicate the policy: Communicate the accessibility policy to employees, stakeholders, and customers to ensure that everyone is aware of the institution's commitment to accessibility.
4. Implement the policy: Implement the policy across all products and services to ensure that all customers have equal access to financial services.
5. Monitor the policy: Monitor the accessibility policy on an ongoing basis to ensure that it remains effective and relevant to changing needs and technologies.

Training employees on the accessibility policy and disability awareness

Training employees on the accessibility policy and disability awareness is critical for ensuring that all employees understand the importance of accessibility and how to implement it. Here are some key steps to take:

1. Develop accessibility training materials: Develop training materials on accessibility, including the accessibility policy, accessibility guidelines, and disability awareness.
2. Provide accessibility training: Provide training to employees on accessibility and disability awareness, including the use of assistive technologies and how to create accessible content.
3. Reinforce the accessibility policy: Reinforce the accessibility policy through regular training, communication, and feedback mechanisms.
4. Provide ongoing support: Provide ongoing support to employees to ensure that they can implement the accessibility policy effectively and efficiently.

Conclusion

An accessibility policy is a critical component of providing accessible financial services to d/Deaf customers. By following best practices for creating an accessibility policy, implementing the policy across all products and services, and training employees on accessibility and disability awareness, financial institutions can ensure that all customers have equal access to financial services. This commitment to accessibility not only aligns with social responsibility and ethical business practices, but can also improve customer satisfaction, increase customer loyalty, and enhance the reputation of the business.

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CHAPTER TEN

Conclusion

In this toolkit, we have discussed various strategies and tools that banks and financial institutions can implement to provide accessible digital financial services for d/Deaf customers. We highlighted the importance of ensuring that financial services are accessible to all customers, and we explored various tools and best practices for making financial services more accessible.

We discussed the importance of Video Remote Interpreting (VRI), Closed Captions, Sign Language Interpretation, Instant Messaging, Text Telephones (TTY), Accessible Websites, Social Media, and Accessibility Policies. For each of these tools and strategies, we discussed best practices and considerations for implementing them effectively.

We emphasized that accessibility is an ongoing process, and financial institutions must continuously evaluate and improve their accessibility policies and practices to ensure that they meet the changing needs of their customers. We also highlighted the importance of training employees on accessibility and disability awareness to ensure that all employees are equipped with the knowledge and tools necessary to implement accessibility policies effectively.

ACKNOWLEDGEMENTS

We call on banks and financial institutions to prioritize accessibility for all customers, including those who are d/Deaf. By implementing the strategies and tools outlined in this toolkit and creating an accessibility policy, financial institutions can provide accessible and inclusive digital financial services for d/Deaf customers. This commitment to accessibility not only aligns with social responsibility and ethical business practices, but can also improve customer satisfaction, increase customer loyalty, and enhance the reputation of the business.

In conclusion, accessibility is essential for ensuring that all customers, including those who are d/Deaf, have equal access to financial services and opportunities. By taking the necessary steps to provide accessible financial services, financial institutions can break down barriers and create a more inclusive financial system for all.

SIGNING BANKS