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Global Bank Achieves Regulatory Compliance with OpenText

Achieving ADA and WCAG Version 2.0, Level AA compliance with OpenText™ Automated Output Accessibility

The Challenge

After taking over a bank's North American credit card services, a Fortune 500 bank holding company based in the United States—with global operations and 45 million customer accounts—started to look seriously into the accessibility of its online credit card statements. The acquired department, having already faced a lawsuit for its inability to meet the needs of visually impaired customers, wanted to make sure it did not find itself in a similar situation again. At the same time, it hoped to ensure that all of its customers were able to access their transactions in a manner that was comfortable to them.

The company previously relied on an opt-in program, sending statements in Braille, large print or audio CD only when faced with a special request, which often resulted in delivery delays. The bank needed a tool that could work online and on-demand, while remaining cost-effective, and allow customers to access their documents immediately, without facing any potential inconveniences.

In order to achieve this, the bank required a solution that would work with their high-volume print streams, while also meeting regulatory compliance needs to save them from future litigation.

Requirements

Prior to seeking out an online accessibility solution, the company already had a working relationship with OpenText, using OpenText™ Output Transformation Server to present credit card statements online and allowing customers to access transactional data outside of the firewall. OpenText converts the company's Advanced Function Presentation (AFP) documents into readable PDFs, keeping up with demands and handling 40 transactions per second.

When evaluating the accessibility needs for those credit card statements, the company put OpenText at the forefront for consideration. This time, the solution would need to work with the bank's high-volume print streams with little uptick in processing time for accessible documents. It would also have to be transparent and work seamlessly with their current system, achieving accessibility on both historical and new statements. At the same time, the bank wanted a technology that would meet requirements outlined in the Web Content Accessibility Guidelines (WCAG).

INDUSTRY

Banking and Financial Services

COMPANY SIZE

US-based Fortune 500 bank holding company with global operations and 45 million customer accounts.

CHALLENGES

- *Comply with the Americans with Disabilities Act (ADA) and WCAG 2.0 to protect the business from lawsuits.*
- *Reduce costs associated with traditional document remediation services (Braille, large print or audio formats).*
- *Improve document delivery speed to customers.*
- *Create an inclusionary environment for the visually impaired by not asking to opt-in for special services.*

SOLUTION

- *OpenText™ Automated Output Accessibility*

BENEFITS

- *Accessibility for both historical and new statements, on-demand.*
- *Compliance with WCAG 2.0 level AA standards for Accessibility.*
- *Compliance with ADA and anticipated amendments.*
- *Scalable solution without the need for storage increase in the future.*

> *"OpenText Automated Output Accessibility ensures that documents meet accessibility regulations, including those outlined in the current Americans with Disabilities Act (ADA). It's proactive and complies with the amendments scheduled for the ADA, which requires all web content to be accessible."*

Solution

Based on the company's previous experience, OpenText was ultimately chosen for the job, allowing production on the project to begin. Designed to meet accessibility regulations worldwide, OpenText Automated Output Accessibility tags PDF documents on demand to make them readable by assistive technology. It fulfills the bank's business and technical needs, making PDFs available through a range of screen readers, including JAWS and Window-Eyes.

In summary, the Automated Output Accessibility solution was chosen for the following reasons:

- Automated Output Accessibility is the only technology in the marketplace to offer accessibility on both historical and new statements.

- Due to previous work experience with the global bank, OpenText was intimately familiar with its technology requirements.

- OpenText technology is already being used to convert monthly, quarterly and annual AFP documents into PDFs, achieving on-the-fly transformations out of IBM® Content Manager OnDemand (CMOD).

- Automated Accessibility Output now works in conjunction with that transformation technology, requiring just one-third more processing time than a traditional AFP to PDF transformation.

Benefits

Meeting all Accessibility Needs

Automated Output Accessibility offers accessibility on both historical and new statements, capturing and transforming high-volume print streams into accessible PDF documents for the visually impaired. The technology ensures that documents meet accessibility regulations, including those outlined in the current Americans with Disabilities Act (ADA). It's proactive and complies with the amendments scheduled for the ADA, which requires all web content to be accessible. Finally, Automated Output Accessibility was the only solution considered that was WCAG Version 2.0, Level AA compliant.

Meeting Demands Today and In the Future

With the baby boomer population growing, an expanding percentage of customers are expected to suffer vision impairment, requiring assistive technology to accomplish everyday tasks such as evaluating bank transactions and credit card bills. Automated Output Accessibility is scalable and will continue to meet the company's needs as this demand grows, without an increase in storage requirements. As a partner with the American Foundation for the Blind (AFB), OpenText will also keep up with all of the necessary regulations and requirements related to this market, amending its PDF Accessibility Solution as needed.

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