

State of the eNation Reports – a summary

The AbilityNet State of the eNation Reports are a quarterly review of the top ten (by search engine ranking) websites in a particular industry sector.

This report concerns online banking websites. The next report will review online supermarket websites.

The idea of this report isn't to 'name and shame', but rather to highlight the current state of play – what level of access can the many millions of potential visitors who have a disability, dyslexia, or who simply can't use a mouse very well expect when visiting a website?

Web Accessibility – why it's important

Today many services are only available, or offered at a discounted rate, on the Internet. If a website doesn't meet a base level of accessibility then it will be impossible for the vast majority of disabled visitors to use it. Many others with some sort of limiting condition will also have great difficulty.

It is illegal to bar disabled visitors from on-line services offered to the general public. No organisation would purposefully do this but many are either not aware of the problem, or don't know what to do to address it. In the UK there are estimated to be 1.6 million registered blind people, 1.5 million with cognitive difficulties, a further 3.4 million people who are otherwise IT disabled and 6 million that have dyslexia. The total spending power of this group is now estimated at £120 billion a year.

A Commitment to Accessibility

All the banks reviewed were contacted a month before publication of this report and asked to make a public commitment to accessibility. To date the following banks have done this:

Smile – “[We are committed to making smile available for everyone to use. We are taking continual steps to improve our service for customers with disabilities. Our future core banking service developments will be designed to meet the W3C Priority 1 recommendations.](#)”

LloydsTSB – “We are committed to continual improvement in the level of accessibility and we are currently working with accessibility consultants to ensure that we achieve the best possible online experience for all of our users.”

Cahoot – “We have been very busy over recent months in ensuring that our website reflects good practice. As a result we shall be launching a revamped site at the end of April, which will be much improved.”

Online banks – in summary

A 5 star scale was used: * = Very inaccessible
*** = Satisfies a base level of accessibility
***** = Very accessible.

10 sites were reviewed: 1 site had a *** ranking
6 sites had a ** ranking
3 sites had a * ranking

Website Audit – The findings

All sites were audited for accessibility and usability with the aid of the enterprise version of Watchfire's Bobby accessibility testing solution 'AccessibilityXM' and a range of manual checks.

Please note – this review is limited to the non-secure areas of the following sites.

www.barclays.co.uk

Ranking: **

www.barclays.co.uk is generally quite accessible but does not meet a base level of accessibility for reasons including:

Pages are uncluttered with good colour contrast and the navigation scheme is clear and consistent. However, some links do not inform the visitor that they will open a new browser window which can be confusing for blind visitors.

Although a clear font has been used the text on this site is too small under 'normal' viewing conditions. Moreover, the text size on every page has been "hard-coded" so that a user cannot easily make it larger – so vital for many visitors who have a vision impairment or who are viewing the site on a small screen (a laptop, for example).

Often a text label appears when you put the mouse over an image. Blind visitors rely on the presence of text labels as a spoken description of the image. Without them the image is meaningless. A number of the images on this site, and more importantly images that are also links, have no tool tip associated with them. This makes it very difficult for a blind person to find their way around a website – imagine trying to complete a journey where signposts at every roundabout have been left blank!

The online banking demo is also inaccessible for blind visitors and no alternative is offered.

www.natwest.co.uk

Ranking: ***

Natwest's online banking website is the only one of those tested we consider could be judged, on balance, to meet a base level of accessibility:

The navigation scheme is very clear, consistent and simple. Links indicate when they open new browser windows (important for blind visitors) and main links are given shortcut keys to assist those visitors not using a mouse. The inclusion of a site map would further help visitors with a cognitive difficulty.

The font chosen is clear and colour contrast is good. Whilst most of the text can be easily resized by the user there are some images of text that have been used instead of actual text. This means that the user cannot resize it or change its colour.

Most images on this site have text labels. There are a few unlabelled invisible images used to govern page layout, however, which are annoying to blind visitors using speech output software.

www.lloydstsb.co.uk

Ranking: **

This website doesn't quite meet a base level of accessibility for the following reasons:

Colours on this site afford good contrast to the user and the navigation scheme is clear and consistent. Extensive information on accessibility is available. The inclusion of a site map, however, would further help visitors with a cognitive difficulty.

Whilst most of the text can be easily resized by the user, significantly menu text cannot.

Most images on this site have text labels. Amongst those that do not, however, are numerous unlabelled invisible images used to govern page layout which are annoying to blind visitors using speech output software.

www.hsbc.co.uk

Ranking: *

The HSBC online banking website has some significant accessibility issues:

The navigation scheme is very inconsistent through different sections of the site – an irritation for most visitors but potentially a significant hindrance for visitors with cognitive difficulties.

The font chosen is clear and colour contrast is good. Whilst most of the text can be easily resized by the user some images of text have been used instead of actual text – this means that the user cannot resize it or change its colour.

Most images on this site have text labels. There are numerous invisible images used to govern page layout, however, that are given a text label of ‘*’ which are annoying to blind visitors using speech output software.

The demo for Internet banking is inaccessible and no alternative is offered. More seriously, however, the application process for all products is reliant on mini programs built into the page called JavaScript. Many older browsers, and some special browsers used by those with vision impairments, do not support JavaScript. Also many organisations disable JavaScript for security reasons.

www.halifax.co.uk

Ranking: *

www.halifax.co.uk has several very significant accessibility issues:

The navigation scheme, although consistent, may overwhelm many visitors with cognitive difficulties or little experience surfing the web. Links that open new browser windows do not inform the visitor that this will happen causing confusion for some blind visitors.

Most images on this site have text labels. There are a few unlabelled invisible images used to govern page layout, however, which are annoying to blind visitors using speech output software.

The text size on every page has been "hard-coded" so that a user cannot easily make it larger – so vital for many visitors who have a vision impairment or who are viewing the site on a small screen. Images of text have also been used instead of actual text. This means that the user cannot resize it or change its colour.

The demo for Internet banking on this site is inaccessible and no alternative is offered. More seriously, however, the site as a whole (including the application process for all products) is reliant on those mini programs called JavaScript meaning that those using older browsers, those with vision impairments using some special browsers, and those whose organisations disable JavaScript for security reasons will not be able to use the site.

www.smile.co.uk

Ranking: **

The smile online banking site has done much to make it accessible and would meet a base level of accessibility were it not for a few outstanding issues:

The navigation scheme is simple to use and consistent, although shortcut keys on main navigational links would further assist keyboard users.

The tone of the site is informal and will put some less confident visitors at ease. Whilst most of the text can be easily resized by the user significantly, however, menu text cannot – presenting difficulties for some vision impaired users. There are also some images of text that have been used instead of actual text. This means that the user cannot resize it or change its colour.

The demo for Internet banking opens in a new browser window without warning, is inaccessible and no alternative is offered. More seriously, however, the application process for all products is reliant on those mini programs called JavaScript meaning that those using older browsers, those with vision impairments using some special browsers, and those whose organisations disable JavaScript for security reasons will not be able to use the site.

www.cahoot.co.uk

Ranking: *

Cahoot has several significant issues with accessibility:

The navigation on this site is consistent but links are indicated with brackets which may be confusing to many visitors.

The pages are cluttered with images of text which cannot be resized by the user or have their colours changed. Moreover the text size on every page has been "hard-coded" so that a user cannot easily make it larger – so vital for many visitors who have a vision impairment or who are viewing the site on a small screen.

A number of the images on this site, and more importantly images that are also links, have no tool tip associated with them. This makes it very difficult for a blind person to find their way around the site.

Every page is sub-divided into 'frames' (sections of the page that can scroll independently one from another). Frames are not handled well by some speaking and

text-only browsers, as well as creating difficulties when the visitor wants to print or bookmark the page.

new.egg.com

Ranking: **

new.egg.com also has several obstacles to accessibility including:

The navigation scheme is consistent. However the sub menu items appear on the right-hand side of the page and may be missed by visitors using magnification software.

Most images on this site have text labels. There are a few unlabelled invisible images used to govern page layout, however, which are annoying to blind visitors using speech output software.

Some text is low contrast (grey on white) which may be difficult for some visitors to read. The text size on every page has been "hard-coded" so that a user cannot easily make it larger – so vital for many visitors who have a vision impairment or who are viewing the site on a small screen.

There is an accessible Internet banking demo offered. However, the site as a whole (including the application process for all products) is reliant on those mini programs called JavaScript meaning that those using older browsers, those with vision impairments using some special browsers, and those whose organisations disable JavaScript for security reasons will not be able to use the site.

www.if.com

ranking: **

This site also has several significant issues with accessibility:

Navigation is inconsistent and will prove confusing for many visitors. Important links appear at the bottom of the page, to the left on one page and to the right on another.

Most images on this site have text labels. Amongst those that do not, however, are numerous unlabelled invisible images used to govern page layout which are annoying to blind visitors using speech output software.

The text size on every page has been "hard-coded" so that a user cannot easily make it larger – so vital for many visitors who have a vision impairment or who are viewing the site on a small screen.

The demo for Internet banking on this site is inaccessible and no alternative is offered. More seriously, however, the site as a whole (including the application process for all products) is reliant on those mini programs called JavaScript meaning that those using older browsers, those with vision impairments using some special browsers, and those whose organisations disable JavaScript for security reasons will not be able to use the site.

www.firstdirect.co.uk

ranking: **

Like many sites in this review www.firstdirect.co.uk presents significant barriers to many visitors:

Navigation is reasonably clear and consistent for sighted visitors. However, poorly labelled and repeated links, and links that open a new browser window without warning, make navigation very confusing for blind visitors using speech output software.

Whilst most of the text can be easily resized by the user there are some images of text (notably including main navigational links) that have been used instead of actual text. This means that the user cannot resize it or change its colour.

There are also a few unlabelled invisible images used to govern page layout, however, which are annoying to blind visitors using speech output software.

Significantly the application process for all products is reliant on those mini programs called JavaScript. Many older browsers, and some special browsers used by those with vision impairments, do not support JavaScript. Also many organisations disable JavaScript for security reasons.

Website Audit - how the websites reviewed were chosen

The websites were chosen using Google and search terms such as "uk internet banking", "uk internet bank", "UK bank", "uk online bank", "uk online banking".

Further sources of Advice and Support

- www.abilitynet.org.uk

AbilityNet is able to offer information, advice and a range of services to help make a website accessible and usable for everyone – including accessible web templates, a Key Info Pack, web audits and consultancy.

For further details please call Robin on 01926 312847 or email enquiries@abilitynet.org.uk

Other sources of help and information include:

- www.w3.org/TR/WAIWEBCONTENT

The World Wide Web Consortium (W3C) is the body at the forefront of the development of standards in good design on the world wide web (including accessibility). The W3C's Web Content Accessibility Guidelines (WCAG) form the basis of all other standards.

- www.w3.org/WAI/wcag-curric

This link will take you to a subsite of the W3C website which tries to explain in plainer terms, with examples of good and bad code, the W3C guidelines checkpoint by checkpoint.

- [www.e-envoy.gov.uk/oeo/oeo.nsf/sections/guidelines-top/\\$file/guidelines_index.htm](http://www.e-envoy.gov.uk/oeo/oeo.nsf/sections/guidelines-top/$file/guidelines_index.htm)

The UK government Office of the e-Envoy has guidelines on web accessibility (based upon the W3C guidelines). These can be viewed on-line or downloaded as an illustrated Word document.

- www.drc.org.uk/drc/InformationAndLegislation/Page331a.asp

Organisations are legally obliged to provide websites that are accessible to disabled people. This site includes information on the DDA and the new code of practice.