

Inclusive Digital Banking Experiences for a Diverse  
Population

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>> NAOMI MERCER: Welcome. Level Access is the exclusive ABA endorsed provider for digital accessibility services offering ABA members discounted pricing on their services. ABA chose to endorse Level Access -- to request a copy of the ABA Level Access due diligence report go to [ABA.com/endorsed](https://www.aba.com/endorsed). Welcome to creative digital banking experiences for a diverse population. Diversity and inclusion are more than buzz words. I am Naomi Mercer, here with me today are Tim Springer, CEO at Level Access, Tom Foley executive director at the National Disability Institute and Todd Keith, we're here to discuss what it means to be inclusive, how banks are working toward increased diversity and accessibility and what steps you can take to start the process at your own institution.

Please note that the webinar is being recorded, and that a link to the recording and live captioning will be provided to attendees two to three days after the webinar via email. Also please utilize the Q&A function for questions which we will get to later in our conversation. All right. Tim, we're going to start with you.

Level Access does an annual report on digital accessibility. What are the highlights and feedback that you are all seeing year after year?

>> TIM SPRINGER: Good question. The report we do is called the state of digital accessibility report. One question we ask is what are the business drivers for your digital accessibility program. Why are you doing it? What's really great is that the number one reason is to be inclusive for people with disabilities. And the primary reason organizations report they are implementing accessibility is a fundamental desire to make it work for people to be inclusive. That's increasing year after year. Inclusive drivers are more important than ever before. The second option is why do you do this, organizations truly are spending money on this because they want to provide a good user experience and tied with that is legal and compliance related drivers below that. We also asked about personal drivers. So, step away from the corporate driver,

why does your organization do it and the question were why do you actually care about digit accessibility? The data is clear. Providing the best experience for people with disabilities are universally shared. Nine out of ten said -- 4 out of 5 said providing the best experience for all users. What's interesting is you can contrast that with the more classic drivers, one in three said compliance with the laws. The narrative we've seen is the laws force you to do this and that has some effect but really what motivates people to make things accessible is the ability to have a positive impact on people and that's heartening to see.

>> NAOMI MERCER: That is heartening and encouraging to see. So, Todd many bankers are getting started with their digital tools as a result of the pandemic. Please tell us how digital accessibility began at Regions Bank.

>> TODD KEITH: Some years ago, we realized we want to have more control over the applications in the front end for our users, so we hired [inaudible] and he became enthusiastic thinking about groups and people who were not considered in the past. We added more accessibility specialists to our team, to see how we could make it work the best for ourselves and for our users. What we found and seized on at the bank is we had a chance to build with

the research team, that's the moment I wanted to pair user research with accessibility. It's a usability team. The reason that's advantageous if you go way back people might think of accessibility as something you check. There's penetration performance testing, QA testing, if you see accessibility as a box to check what happens if you can't check a box because something wasn't built for the users? Do you start over with the design and development? That's an expensive process. No one has time for that so by bringing these two teams together we found a way to get far less for our users.

>> NAOMI MERCER: Tom, is there a role empathy plays when we discuss how the digital banking experience can be built as more inclusive solutions for a broad range of customers?

>> TOM FOLEY: Absolutely. I think when we're talking about meeting the needs of any customer one of the things we're talking about is understanding their pain points. That's a discussion around empathy. I think particularly for folks with disabilities sometimes that hasn't been thought about previously, so it's particularly important to get to that piece around digital inclusion for folks with disabilities. Let me give you an example. A couple years ago we were working with a big technology firm you and

know, their head of user experience came in and he didn't know anything about accessibility and one of the things we do is we test sites with, you know, people with actual disabilities so, you know, you get to see an actual user using the technology. So, he came in and knowing nothing about accessibility watched somebody completely and utterly fail to be able to get from point A to point B by the widget and be able to check out. He was sort of shocked at how poorly the system performed and he really became an accessibility evangelist because he saw this group of potential customers not being able to use it. But it was at that moment seeing the frustration, the attempted work arounds, seeing the failure that provided that click so he understood some of the issues.

>> NAOMI MERCER: That seems like an empathy shock, right? So Todd, what are your thoughts?

>> TODD KEITH: You say the word empathy and my team their ears will perk up. It's a word we use a lot and other people at the bank use it as well. We have to recognize I'm not my user, we are not our users, right? So, finding opportunities to show and share how that's true whether it's a full-blown focus group where we bring in executives and leaders behind the glass to watch and observe a wide segment of users from different backgrounds

and diverse abilities trying to go through our applications and trying to succeed. That helps foster that empathy. But if you come back to what are we doing for the customer, what are the pain points we're trying to solve for our customers plural, that pushes you farther into empathy and helps you recognize that our customers are very diverse, and they represent a large and disparate group that we have an obligation to serve and help.

>> NAOMI MERCER: So, my next question is for each of you. Tim first, what are some of the challenges with digital accessibility making it inclusive particularly for people living with disabilities?

>> TIM SPRINGER: I tend to think of it as kind of a series of three questions. And challenges here I'm taking challenges in implementing this stuff. The first tends to be our people or the folks that work here, folks in my organization, are they aware of it in a way that they care about? And you can be factually aware of the need to do this. I can tell you this is a law. But if you haven't directly connected with it, if you don't have empathy for it, you just won't care about it and at best, I will get a mediocre level of effort that will be transient. It won't be sustained. And you heard Todd and Tom both really touch on empathy. That sounds like a minor point, but it

basically allows you to transcend a factual need and move into the second point which is core philosophy. That's the second question I think about challenges is are you positioning this as a requirement or is it a philosophy of how you do business? Our requirement is a box getting checked and it's something you can de-prioritize if you have other requirements come up. A culture or philosopher is a core part of your organization and typically if an organization is truly committed to inclusion this is a logical and obvious thing to flow into that. The technical term is inclusive design which is the technical philosophy behind this. But really, it's getting it baked into the culture. And I think that aligns with the comments Todd was making earlier about shifting this left and baking this into the process which then your third question is, are you doing it natively in the process? And that one's more easily thought of in terms of challenges of the inverse. If you add this on as part of the profits H process or in the software development cycle, it's easy to miss the box when we have to skip software when pressure is really building up. Unless you build it into the core process itself it tends not to stick. Economically etc. very difficult to maintain if it's not built in. That's the way I think about it, have you built it in as a core philosophy

of how you're going to do business and have you integrated it into your core systems.

>> NAOMI MERCER: Tom, what are your thoughts?

>> TOM FOLEY: The built-in part is really crucial. Everybody who touches that technology should know about that accessibility. People leave and the new people don't know about it. Just an example the same client on another visit in the morning we were working on the site and we isolated several failed points. While we were at lunch the technical team went in and fixed most of them. We identified more and they got fixed. We came in the next day with a new group of users and everything was broken again. What had happened is the day crew was helping us fix it and someone came in at night and said hey, who has been messing with my code? And reset everything back to factory. So really making sure everybody who touches it is included and brought in is just critical.

>> NAOMI MERCER: Todd what are your thoughts?

>> TODD KEITH: I guess the observation I would throw in is dispelling the old school mindset that accessibility is something that is added to or slows something down. If you make something usable, you're making it more usable for everyone. You think of the physical accommodations you might see in a building to make it accommodate the users,

that's not harming another group, there's a scenario for someone that you didn't intend that has now positively allowed access to someone who it wouldn't have before.

>> NAOMI MERCER: Absolutely. The ramps for wheelchairs for people who have limited mobility to get into public space but they're great for people pushing a stroller, right? Tim, who do you think of as being quote, unquote covered under inclusive digital efforts? How does that relate to digital accessibility?

>> TIM SPRINGER: All right. So, the very best organizations think of this as covering pretty much all their technology. And they view inclusive design as part of an inclusion philosophy, that is a part of their organization and spans everything. As a practical matter then that tends to apply in two dimensions. Customer facing technology and employee facing technology. Customer facing technology is every piece of technology the customer interacts with, website, mobile apps, and they tend to be split into authenticated and unauthenticated, authenticated is stuff people log in more and non-authenticated. Employee facing side is technically every chunk of technology employees interact with. The biggest leverage points where people tend to focus is communication systems, emails, internet, Share Point, that kind of stuff, how do

you communicate within the organizations and with other organizations and your LMS would be something to you want to cover as well. Candidate facing systems are special on the GRC side, they bear particular risk on the inclusion side. If you want to go after a diverse candidate pool which we would counsel you obviously to do you want to make sure those systems work for as many people as possible. As candidate systems we tend to flag as special cases as well.

>> NAOMI MERCER: You are so right. Todd, I have a two-part question for you. Is it fair to say that online banking, financial institutions, mobile apps are the youngest channel at most banks and the follow up is how do design teams approach serving their customers in a manner that reflects new and diverse thinking?

>> TODD KEITH: We are the young kid on the block, right? That's good, I had a professor at my college, he loved to say proceed and be bold. You have to be the change that you think has to occur. Being the young kid on the block we have that opportunity to try different things, experiment, fail, succeed and to push things forward. I guess I would say that approaching design with accessibility mind set only adds to business value. It doesn't detract. And because of that, we have to recognize that like I said before, we're not our customers so it's

incumbent upon us to build and grow a team that reflects our customers. Designers have a tendency to design for themselves. Writers and content strategists are the same, they tend to want to write for themselves. The way you inoculate yourself from that is to talk with your team and make sure you are applying the same diversity and inclusion lens so you are helping protect yourself so you start to become a bit of your customers so you can broaden how you approach things and come up with better solutions for your customers.

>> NAOMI MERCER: True. Tom, how do you initiate those difficult or challenging conversations in your department regarding diversity, inclusion and accessibility?

>> TOM FOLEY: Tim and Todd have both touched on this. There's certainly the compliance approach but really, we're talking about providing better service to more customers, right? So, if the tool or the website is accessible, we're going to be able to reach more people and from a financial inclusion standpoint, be able to serve more people. But one of the ways we tend to frame that is around intentionality. If you are going to do something in this space, do it and build it in from the beginning. Tim and Todd have mentioned if you leave accessibility to the very end you might have to start all over. There's a great

analogy that I stole from a colleague which was, pretend the tool you are building is a blueberry muffin. Who doesn't like them? But accessibility is the blueberries and if you leave accessibility until the muffin's already baked, is that really the product that you are going to want to serve the needs of this community and reach a broader audience? Probably not. I loved what you said about being bold. We do a lot of work around financial inclusion and people with disabilities. By the time we talk to people, these things really resonate. Folks want to be able to reach this audience and these are some of the ways to do it.

>> NAOMI MERCER: Todd how do you initiate those conversations?

>> TODD KEITH: Last year we all found ourselves in a moment in terms of Black Lives Matter. And that can work both ways. If you think about banks, it's a classic 1950 corporate kind of structure with a hierarchical mod. What is occurring at banks we're having to shift to still being the bank and offer those services in a digital realm. What we've experienced has been both a grassroots bottom up as well as top-down kind of encouraging us to have these discussions. So, within my team whether it's reading podcasts and articles and having those difficult

discussions and practicing getting better at that, that's one way. The other way is you want to be in a structure that allows and fosters DNI discussions. It not only accommodates the talented people you serve but it is broader than in the past and that's a great thing.

>> NAOMI MERCER: It's a great thing. So, Tim what's important to show for the consumer perspective for inclusive efforts? And how do customers think about inclusive brands?

>> TIM SPRINGER: So, this sounds silly as I'm saying it. It's got to actually be accessible. It's got to actually work. There's a degree of proof in the pudding. The more salient point is it is easier to check accessibility in general with a bunch of different tools out there so you should assume that people are going to check so you have to make sure that you do the work and secondly, I would tell you you've got to get credit for. It our chief accessibility officer was observing that if you make a site fully accessible, for example you are using a screen reader which is a piece of technology used by a person that's blind, you wouldn't know that something was done on the site. It would be clear in contrast to other sites but fundamentally if you implement it well, everything sort of works seamlessly. And it was

interesting because he had framed it up as a, it's tough to get credit for this so you should really lean into that and I tell you to go out to the market and get credit for it. Message the market about your focus on inclusion. Really, we see a lot of inclusion sites, inclusion portals highlighting the work that's been done on the space and spread the message out there. And ordering matters. Don't claim credit for it until you have actually done it because obviously that can undercut. I think about how customers think about inclusive brands, I would leave that pretty broad, but I tend to hear it framed up at the consumer level and at the brand promise level when you talk about enterprise. Mostly with brand inclusion and with touches of equity. What I mean by that is giving everyone a buy in to the experience that we have. That doesn't include the diversity side at all, but it tends to say we're trying to make stuff that everyone can have access to and that the services we provide are truly available and allow people to use them in a way they weren't able to before.

>> NAOMI MERCER: That equity piece is removing barriers that people have traditionally faced historically or in a marginalized group so that's so important. Tom what are your thoughts on the same question.

>> TOM FOLEY: The first word, so I'm a blind guy and I

use a screen reader and it helps me access things. So absolutely the accessibility. But the first word that leaped to mind for me of the loyalty. The thing about using a screen reader is that if an organization is really bought in and they understand it you know that just sets you so far apart from the competition. So, you know, a couple of years ago my internet went out. I was dreading calling them. I said hi my name is Tom I use a thing called a screen reader. The guy said do you use JAWS or NVDA and that has never happened before. I will tell you I will never change internet providers because they care about me as a consumer. The other thing around that is when someone with a disability finds the technology that works for them, they're going to do more business with that organization, be it a bank or an online provider of services. Sometimes I think I should have my paycheck deposited to a delivery service that it I use a lot. I have three kids, they know what websites and apps are accessible. When they were in college, if any of you have kids in college you are used it this. I became a very early adopter of Zell and Venmo. They know it's accessible and it became a family product which was brought to me by my kids not my me or industry.

>> NAOMI MERCER: That's a great example. I think the

kids always find a way to get money quickly, right, why from their parents. So how does team organization and agility impact how digital banking groups can better serve their opportunity.

>> TODD KEITH: Tom I use cash to make my kids come home that way I go to see them for the weekend. Just teasing. To answer your question if I can use hierarchical twice in a webinar I'm going to. I think design organizations are important. And agile methodology for instance, the bank, it runs the decisions up the chain and down the chain. We're working in a digital space and we don't have time for that right? We recognize that speed is important. Speed to market is important so an agile mindset that localizes and puts a lot of that decision making with the actual teams who are working on the products and designing and building the products and working closely with product owners and the like can speed up how fast you can serve your customers and how fast you can serve them better. So, you get egalitarian instructors, a more diverse and broader associates, employees who are vested in the decision-making process while creating something positive for customers. That's a positive movement and I think that's a way to build something better, faster for your customers.

>> NAOMI MERCER: Tim, what do you think?

>> TIM SPRINGER: I'm in line with Todd. Modern organizations tend to build software in modern environments. Parse and parcel to that is quick, iterative cycles. The way it impacts accessibility, it goes in one of two directions. If part of your process you include accessibility requirements it is low cost, easy to implement and quite high quality. We actually did a study on this and it dropped the cost of implementing accessibility 40 odd percent. On the other side of it, if you don't get it in there, it becomes very, very difficult to retro fit so in some dimensions the cost of retro fitting goes up so for the basic accessibility requirement it tend to go positive in terms of implementability and the cost of that. The really cool stuff actually comes when, and this is more advanced than a lot of organizations start with, most organizations can evolve here, if you can get engineers involved in sprints you start to see -- rather than standards performance. We've seen a lot of that as an example in the gaming space where people are building video games and they've had some video games with cool and inclusive features. It's easier to implement the requirements in an agile approach but sometimes you can transcend that and meet innovative solutions.

>> NAOMI MERCER: Tim one more question for you, what's important to show for the employee perspective and how does the core employment requirements for an inclusive company change?

>> TIM SPRINGER: The modern employee, should such a thing exist you know, they want to work with organizations that value the same things they fundamentally value. In particular knowledge workers do tend to value diversity, equity and inclusion, not abstract points that are in an HR Power Point deck. From my perspective the first thing the company has to do is it does have to be part of your philosophy. It can't be part of an 80 slide PowerPoint deck that lives on somebody's hard drive. It has to be something integrated into the way the organization works. If you build on that bedrock, it should be something senior management is bought into and excited about and then as you get the top-down buy in you have to actually go implement it. In terms of what you are showing you start off with core philosophy, get senior management buy in, you get credit for it internally and make sure you are telling the story of here's what we're doing and get excitement of it internally and finally getting external credit for it. The fullest impact is your recruiting channelings, professional recruiters should be dying to tell the story, it should be

part of their core pitch, I think if you have done that and made a big deal out of it you've probably gotten it right.

>> NAOMI MERCER: So, we're going to turn to some of the questions from our audience. The first one is two part. The first part is how were you able to recruit participants within the protected classes of self-identification and the second part is, are there specific research methods or other activities that proved particularly difficult to implement when exploring solutions?

>> TODD KEITH: I can take a stab at that. If I can be bold, the way we've done things in the past don't suffice to what we want to do in the future. If you are a friendly HR partner you have to push or encourage them or have conversations about what it is you are looking for and how you are trying to broaden that pool of applicants because that's important for your design mission. Another thing you have to recognize I think is, which is hard, we all have to get better at, if we looked at our Facebook friends and LinkedIn friends, chances are that largely reflects what we are. That's your default. So those are a couple of things you have to challenge. Your own assumptions but if you work with other groups you have to tell them what you are bringing me is important and I expect you to do

more.

The second question, research methods, sometimes you have to buy time for it right? The train moves fast, and you have to get on board. I think of a particular app we were working on doing alpha testing and beta testing and we wanted to buy time for the prototypes. We had all of the engineers and developers in a room, and everyone gathered, the walls were glass. At the end of the day, we had accessibility testing who was doing the screen reader testing and they were going through the app themselves. As people came in and saw his seeing eye dog asleep on the floor while testing the app, I think light bulbs went off in people's heads. Shaking it up is the core of that.

>> NAOMI MERCER: Tim, go ahead.

>> TIM SPRINGER: Tactical on the recruiting and partnering up with local advocacy groups, it tends to be something they're interested in is a weird way to say that, but they'll have a good user pool of users of assistive technology. There are national versions of that and local chapters as well. Then you always have firms like us, like you could use a level accesses and we have folks on staff that are experts on various ATs. There are a couple things to be aware of and that's another webinar, but there is some funkiness with particular classes of assistive

technology and how they work with video recording particularly screen readers and how they work can be wonky particularly materials that are used for recording. A lot of stuff that you could maybe do remotely if you are doing remote user experience testing you have to be sure the remote environment that you are testing in is in fact accessible, so it really comes down to like you've got to test it out a lot. But maybe some tactical tools that might be use of to you.

>> NAOMI MERCER: How can banking services be better designed for people without smart phones and reliable internet. Tom, do you want to take a stab at that one?

>> TOM FOLEY: Sure. That's a tough one especially during COVID, we've seen how that has affected a lot of folks with disabilities. And I think as far as products to reach that community, low cost, high quality savings accounts, low-cost high-quality credit accounts. In addition to that, lots of folks with disabilities are tied into disability serving organizations or disability persons organization, it's another way to reach the market. But it's a tough nut to crack, but particularly in a ruler environment, with, there's lots of programs out there that help particularly folks with disabilities get low-cost broadband and access to accessible technology, but I think

this is one of the big issues that not only the financial industry is facing but education and other areas as well.

>> NAOMI MERCER: Thank you. That's a are great answer. All right this question is for Tim. I love it when our audience picks who's going to answer. How have you seen bank vendors or fintechs react to companies that require attestation and paying for it, and the next question is, is adoption still a challenge. I hope you know what those terms mean, I do not.

>> TIM SPRINGER: So, if you are a bank or a financial technology provider, one of the things that happens as an example on the bank side when they're buying technology these days, they have something that says any technology that you provide us will be accessible. There's WCAG, a widely used technical standard used in this space and there's the ADA. The language is you are buying technology, you can say anything you're providing us needs to be ADA compliant. There are a bunch of real and material challenges there. The question is do you think people are going to require third party attesting a behind that and the logic is not more complicated than if you are a technology advisor and someone asks if what you have is accessible, they're going to say yes. So, a way to getting around that is having attestations and so the question is

how do you do that? I think the market will go toward that over time. I think it will happen over the next couple of years, in SOC II and SOC III is the standard there. It is a similar thing you do for information and my theory is the accessibility market will form around that. There's a voluntary version. The question will be will there be a more substantive version of that. So, everybody understands why that's a problem, organizations are quick to require accessibility, and that's great in the procurement. And vendors are quick to claim it because they want to make the sale. The problem is that the organization that is buying it, it is very difficult for them to validate what the vendor is providing is accessible and so it seems to be a market where a third-party certification is actually a pretty logical solution and so that's the theory about why we think the market will go in that direction and [indiscernible] it's something we'll end up driving at a level.

>> NAOMI MERCER: Todd did you want to add anything?

>> TODD KEITH: I think there's an educational process depending on the size of your organization and it's something you have to bake into the contracts and also depending upon whether you have the team that can go there with procurement or partners when you are doing a request

for proposal and when you ask have people there who can follow up to make sure that you are vetting and they can supply what they said. The other part is they might reach your level of accessibility that you are requiring and by the time everything is signed something may change so it takes continual testing to continue to validate that, yeah.

>> NAOMI MERCER: So, our next question is, there's a lot of talk about PWD working with engineers and other to make things accessible. Why isn't there more effort PWD into design platforms to make engineering design and use accessible?

>> TIM SPRINGER: I will give you a candid answer on that, I won't get in trouble. I think the real answer is there should be and there's probably not as much emphasis on that. Some of that goes back to core educational opportunities and then the curriculums of current computer science programs that are out there. There's actually, particularly our organization works a lot with people who are blind and visually impaired. There's flow over time where computers were more text based. That was a great career opportunity if you are blind or visually implied. It's minimized with the rise of graphical user interfaces. But I think the real answer is there's not as much depth in the industry as there needs to be there. It starts in

education and I think employers, as a technology employer we're as much of a participant of that as anyone else, you know need to really make some commitments to hire from a diverse candidate pool and that includes people with disabilities. There's more behind that. It's quite a complicated question, it's a fascinating one but those are some initial thoughts.

>> NAOMI MERCER: Our next question and I think you all have touched on this a little bit. We're a small organization and don't have designers and engineers. Is there a standard model for accessing third party vendors? I think there's a certification for a third-party vendor but if you all want to expand on that a little bit.

>> TIM SPRINGER: I will give you my quick comments and I will defer to Tom and Todd. There's not a standard model quite yet. I think you will see something like that in the market. I can tell you things to look for and be concerned. About if the vendor is claiming that this is something that can be magically fixed by software it means they don't have depth or experience in the space. If the vendor is recommending you use an overlay which is technology that claims to automatically fix things that's a red flag as well. I can tell you more red flags associated with that. The gold standard for this is IAAP

certification, and that's a professional certification in the area of accessibility so that's the more intelligent answer if you find someone with that certification that means they are a certified expert and there are tons of them out there. There are a couple thousand people that have those.

>> NAOMI MERCER: How do the speakers all feel about using business resource groups focused on DNI and built for employees with the organization to help inform the needs of customers to create useful products and services with appropriate accessibility.

>> TOM FOLEY: So, we've had a lot of great success working with employee resource groups. And again, it brings actual people with disabilities but from several different perspectives. It might be somebody with a kid or it might be a person with the disability. So, it's like a giant focus group that's really familiar with both the internal product hopefully, and the customer facing product, and we've managed to work with a number of business resource groups to be able to not only fine tune our approach, but they've brought to the conversation frankly some issues that we've not always thought of either, so they have been a great partner for us.

>> NAOMI MERCER: Fantastic. Great. So next question,

do you all have a recommendation for how frequently a small bank should scan their website using a vendor. We were considering every two to three years.

>> TIM SPRINGER: You should scan your side all the time with automated testing tools and there's a ton of them out there. They can be spiders or analytic packages but scanning you should do all the time. Actual in-depth testing depends on how often the site changes. The reason most people do 2 to 3 years is that tends to be your cycle of redesigns. The gold standard is every year. That tends to be overkill for small banks. The middle ground is two third year and spot check. If you combine those with scanning you tend to have a pretty good control mechanism for a small, less complicated site.

>> NAOMI MERCER: What is the best methodology or approach for including people living in remote areas and who are not likely the typical users of digital services? That's a hard one.

>> TODD KEITH: I will take the initial stab. The year we've all gone through has made us check some of the assumptions that we had if we had assumptions about it that products and services at an office or branch would always be available for our customers right and digital has really come to the floor. So, in the past we might have done

focus groups to talk and look at and hear from customers directly or we might have brought them in and done it in person or we might have been able to go to a branch, week have done that primary research with them. We've all had to shift because of that and there are great tools that you had to use for remote, whether it's focus groups, walking through prototypes so there's a lot more opportunities there and I think people are using them out of necessity than they would have in the past in the last year.

>> NAOMI MERCER: Tom did you have additional thoughts?

>> TOM FOLEY: Reaching the disability community, you know, national organizations who have a long reach around partners, we do again lots of financial inclusion work, so we partner with ruler organizations that serve disability. But also faith based partners all over the country, because often that is a great channel of communication to reach people in more ruler environments.

>> NAOMI MERCER: Absolutely. This is our last question before we wrap up but the last question from our audience is are you seeing voice technologies currently being used in banking?

>> TIM SPRINGER: I can jump in though I don't work at a bank. We've seen these in a client portfolio. From a client perspective we love these. It's a really

fascinating option for a different mode of interaction that's fundamentally not present on the web paradigm which is fundamentally a visual so having a true audio control particularly speaker independent voice recognition like you get through Alexa or Siri is really cool. The bandwidth, the amount of information you can consume via web interfaces and mobile interfaces is higher, but the same way mobile apps forced a reduction in complexity, voice applications do it again and are getting to the point of accuracy where they can really work so it's still early, but these have really, really cool potential so it's an area we're super excited to see how it plays out over the next 10, 20 years.

>> NAOMI MERCER: Let's hear your final thoughts. Todd why don't you go first?

>> TODD KEITH: This has been a great discussion, I feel privileged to be a part of it. Thank you for inviting me. What I come down to probably in trying to serve and consider a much broader inclusive group of users who come to rely on your products and services is it's kind of, probably a duh moment but if you are not talking to your customer, not getting in front of your customers, if you are not speaking with them and watching them trying to use your products then you are probably missing something. I

go back to one of the first demos I did speaking in a meeting with my boss' boss, and what I shared was a customer struggling to use one of our apps because she couldn't understand what the instructions within the app was asking her to do. It was a pain point. We're not looking for success stories, we're trying to find points of failure so we can fix them. You have to identify them. Another element I would offer it goes beyond some of the things we talked about in the call. I think about content strategy. We run flash Kincaid readability score to see what reading grade level are we hitting? Is it aiming way too high because shock, people don't come into bank because they want to read about products and services, they want to make a decision, understand that there's fees, the more we can enable that by simplifying the language so a broader group can understand it, it benefits all.

>> NAOMI MERCER: Tom, what's your final thought?

>> TOM FOLEY: Two things. The digital interface whether it's a website or app, it's the new front door so we want to make sure the front door is open as wide as possible for everybody and really the way to do that is twofold, being very intentional and building it in as a design. Design it and do it intentionally and that's most of the journey.

>> NAOMI MERCER: Wonderful. Tim?

>> TIM SPRINGER: I'd tell you we're on the right side of history on this one, you know, at the end of the day this is something good and you have a chance to be part of a positive impact on peoples' lives and ultimately to help your organization live up to the ideals that most of the organizations we work with I suppose, the arc of the moral universe is long but it bends toward justice. You get to be a part of that, so it's a privilege. Intellectually it's stimulating and fundamentally it's a good thing to do, so proceed and be bold. All of us are here to help you.

>> NAOMI MERCER: Thank you all for joining me today and thank you to our audience for joining us how to discuss how to make our digital tools more accessible and inclusive for everyone. Have a great afternoon.