Executive summary

- At Barclays, we’ve made a commitment to become the most accessible and inclusive FTSE 100 company. We all have a part to play in contributing towards this ambition and we can’t do it alone.
- Accessibility and inclusive design ensures we can provide a great experience to a greater number of people, including customers and colleagues with disabilities.
- We do this because there’s a legal requirement, commercial opportunity and moral imperative – ensuring disabled people aren’t left out or left behind from using our digital services.
- Done well, accessibility strengthens reputation, mitigates risk, improves customer experience and colleague productivity. Whilst we’ve made huge progress across Barclays we need to better embed accessibility and inclusive design into everything we change, build or buy. We will do this by partnering with suppliers – educating, supporting, requiring and recognising greater accessibility in the services we procure.

We will require, help and encourage our IT supply partners to develop and deliver accessible products and services. We will formally consider accessibility in all our procurement decisions. We will purchase solutions which are as accessible as possible.

Business Disability Forum, Accessible Technology Charter extract

"Many organisations are waking up to the fact that embracing accessibility leads to multiple benefits – reducing legal risks, strengthening brand presence, improving customer experience and colleague productivity. Paying attention to accessibility and the additional needs of customers and colleagues with impairments drives innovation – through tailored services, fostering an inclusive culture, creating new ways to communicate and consult with existing and potential customers.

We want to leverage inclusive technology to enable and empower all people to bank, work and reach their full potential. The Barclays Accessibility team does this by supporting digital teams to embed accessibility into our services and culture through effective governance, partnering, training and tools."

Paul Smyth MBE, Head of Digital Accessibility

"Our publicly stated ambition to become the most accessible and inclusive FTSE company is a commitment that we must work hard to live up to, ensuring every interaction we have with customers, clients and colleagues is as accessible and inclusive as it can be.

Digitalisation is core to Barclays’ strategy. Building accessibility into all digital services, from design to delivery, is vital to create positive experiences and prevent unwitting exclusion for everyone."

Mohammad Azzam, Digital CIO, Executive Sponsor for Accessibility
## Accessibility basics

There’s >1 billion disabled people globally...  
With $8 trillion spending power...  
That’s 1 in 5 of the population

<table>
<thead>
<tr>
<th>Who has a disability?</th>
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<tbody>
<tr>
<td>8% of children</td>
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<tr>
<td>19% of working age adults</td>
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<tr>
<td>45% of pension age</td>
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<tr>
<th>What?</th>
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<tr>
<td>• Accessibility at Barclays means ensuring that everyone can use our products and services or be employed by us, regardless of their abilities, situation or circumstances. It’s that simple.</td>
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<tr>
<td>• Digital Accessibility ensures that our sites and systems are easy to see, hear, understand and interact with for everyone, including customers and colleagues with disabilities.</td>
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<tr>
<th>Why?</th>
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<tr>
<td>• There’s a legal obligation, commercial opportunity and moral imperative to ensure our sites and systems are accessible. Accessible design makes things possible for disabled people but also makes lives easier for all of us. We want to ensure a great experience for a greater number of customers using our digital services, in doing so designing for difference and ensuring we don’t unintentionally leave out or leave behind anyone.</td>
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<th>How?</th>
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<tr>
<td>• For Barclays to meet its legal obligations in the countries in which it operates, it is critical that services comply with local disability and equality laws.</td>
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<tr>
<td>• Our externally published Digital Accessibility Standards ensure that new systems and enhancements to existing systems developed within or for Barclays are accessible to all customers and colleagues and support our responsibilities under the Equality Act (2010) in the UK and corresponding international laws.</td>
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<tr>
<td>• All Barclays suppliers designing and delivering systems with a User Interface (UI) are expected to conform to these standards. They are aligned to the requirements from the latest Web Content Accessibility Guidelines (WCAG) AA level.</td>
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<tr>
<th>Commercial Benefit</th>
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<tr>
<td>This isn’t CSR... Its fundamental to our business model</td>
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<tr>
<th>Brand differentiation</th>
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<tr>
<td>$8 trillion market value (£250bn in UK alone – the Purple Pound)</td>
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<th>Legal Requirement</th>
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<td>It’s unlawful for service providers to treat someone less favorably because of disability</td>
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<th>Global disability discrimination and equality laws</th>
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<td>Legal financial and reputation costs of getting wrong</td>
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<th>ESG, social justice, equity &amp; inclusion</th>
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<tr>
<td>Accessibility is simply the right thing to do</td>
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<th>Advocacy</th>
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<td>Morality imperative</td>
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<th>Our purpose and values</th>
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<tbody>
<tr>
<td>ESG, social justice, equity &amp; inclusion</td>
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</table>
Why accessibility matters to all of us

**Why Accessibility matters to...**

**Barclays**
Creating opportunities to rise for all our customers, clients and colleagues means first recognising that people are different. Our customers have a variety of preferences, needs and abilities; our ability to deliver services and products that work for everyone needs to be at the heart of how we operate.

**Digital & Tech**
Digitalisation is core to Barclays’ strategy. Building accessibility into all digital services, from design to delivery, is vital to create positive experiences and prevent unwitting exclusion for everyone. Designing for difference makes services better for all – providing a great experience for a greater number of users.

Think about it – disabled people who have historically struggled communicating with or navigating through the physical world arguably have the most to gain from the digital world that many of us are responsible for creating.

**All of us**
Whether we consider ourselves to have a disability or not, we’re all situationally or temporarily impaired from time to time (e.g. bright sunlight glare on an ATM or using a mobile app one-handed holding a baby). Good accessible design helps people permanently impaired but helps all of us from time to time based on our situation or circumstance.

Accessibility helps our future selves. As people age, they’re more likely to gain disabilities in later life and therefore benefit from thoughtful accessible designs.

Accessibility is not just about disabled people - We’re all situationally or temporarily impaired from time to time...

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<tr>
<th>Permanent</th>
<th>Temporary</th>
<th>Situational</th>
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<tbody>
<tr>
<td>Touch</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One arm</td>
<td>Arm injury</td>
<td>New parent</td>
</tr>
<tr>
<td>See</td>
<td></td>
<td></td>
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<tr>
<td>Blind</td>
<td>Cataract</td>
<td>Distracted driver</td>
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<tr>
<td>Hear</td>
<td></td>
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<tr>
<td>Deaf</td>
<td>Ear infection</td>
<td>Bartender</td>
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<tr>
<td>Speak</td>
<td></td>
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</tr>
<tr>
<td>Non-verbal</td>
<td>Laryngitis</td>
<td>Heavy accent</td>
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The benefits that accessibility brings

When done well, accessibility strengthens reputation, mitigates risk and improves customer experience and colleague productivity.

Key Benefits

#1 Improving customer experience, engagement and market share

#2 Strengthening brand and reputation

#3 Mitigating legal and compliance risks

Other Benefits

- Engaged, productive and diverse colleagues
- Reduces cost of retro-fixing if built accessibly right first time
- Reduced complaints (from customers and colleagues)
- Increased innovation from diverse perspectives and building accessible services that make things better for everyone.
- Supports Citizenship, ESG and broader Diversity & Inclusion commitments.

Case study – Re-designing The Barclays app to be accessible

“In 2014 when we sized up the cost to fix known accessibility issues with the Barclays Mobile Banking app, it was an estimated £300k. The app went through a re-design and we took the opportunity to make accessibility a core component, considering early and involving diverse users from the start. As a consequence, the cost of building the app accessibly was £30k (1/10th) and the app wasn’t just technically accessible for disabled customers but was made easier for everyone - as evidenced by AppStore ratings jumping from 2 to 4.5 stars at the time.”

Paul Smyth, Head of Digital Accessibility

Don’t take our word for it. Check out the World Wide Web Consortium’s (W3C) business case for Digital Accessibility, containing case studies from Apple, Google, Barclays and others.
Myth 1
My users don’t complain about accessibility so we must be doing OK

Only 10% of people report accessibility issues
The other 90% may just click away when frustrated

Myth 2
Accessibility is not my job
Accessibility is everybody’s job

Myth 3
Fixing accessibility is expensive
Retrofitting can be expensive

Myth 4
The market is just too small to justify all this time and effort

Myth 5
Accessible design means boring design

Fixing accessibility is expensive
Build projects with situational, temporary and permanent impairment in mind
Do the job right first time
Don’t pay more to fix it later

What you do affects our goal to become the most accessible and inclusive company in the FTSE 100

There are 12.9m people with a disability in the UK and many more who benefit from accessibility
Embracing accessibility can open up innovation
Build for the widest audience you can

For more information visit Accessibility at Barclays

Five common Accessibility myths busted

Accessible design should work well for those who need it
And be invisible for those that don’t

Source: clickawaypound.com
This could be a £12bn loss in spending

My users don’t complain about accessibility so we must be doing OK

For more information visit Accessibility at Barclays

Unrestricted
Accessibility principles: an accessible website is...

**Perceivable**
- Ensuring that everyone is able to perceive your content even if they access info in a non-typical way
  - Provide text alternatives for non-text content (e.g. to support blind screen reader users to access info)
  - Provide alternatives for multimedia content (e.g. video captions or transcript if can't hear)
  - Create content that can be presented in different ways (for example simpler layout) without losing info or structure
  - Make it easier for users to see and hear content including separating foreground from background. Don't use colour alone to convey meaning (e.g. supporting colour blind or dyslexic users)

**Operable**
- Allowing users to operate your webpage using a variety of methods
  - Make all functionality available from a keyboard (e.g. support users with dexterity difficulties who can’t use a mouse)
  - Provide users enough time to read and use content (e.g. it may take users with access needs longer to complete tasks)
  - Do not design content in a way that is known to cause seizures (e.g. avoid blinking & flashing)

**Understandable**
- Your content and interface should be understandable, clear and concise
  - Make text content readable and understandable (e.g. use simple, clear language displayed in a non-serif typeface)
  - Make web pages appear and operate in predictable ways (e.g. screen reader users may miss content that updates dynamically)
  - Help users avoid and correct mistakes (e.g. add clear labels and alerts to help users be aware of and navigate submission errors)

**Robust**
- Content can be used reliably by a wide variety of user agents, including assistive technologies
  - Maximise compatibility with current and future user agents, including assistive technologies (e.g. ensure webpage works on range of devices, browsers and screen sizes)
These Inclusive Design Principles are about putting people first. It’s about designing for the needs of people with permanent, temporary, situational, or changing disabilities – all of us really.

Adapted from inclusivedesignprinciples.org/

1. **Provide comparable experience**
   Ensure your interface provides a comparable experience for all so people can accomplish tasks in a way that suits their needs without undermining the quality of the content.

2. **Give control**
   People should be able to access and interact with content in their preferred way.

3. **Offer choice**
   Consider providing different ways for people to complete tasks, especially those that are complex or non-standard.

4. **Consider situation**
   Make sure your interface delivers a valuable experience to people regardless of their circumstances.

5. **Be consistent**
   Use familiar conventions and apply them consistently.

6. **Prioritise content**
   Help users focus on core tasks, features and information by prioritising them within the content and layout.

7. **Add value**
   Consider the value of features and how they improve the experience for different users.

For more information go to https://home.barclays/accessibility

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How to deliver accessible digital services

It’s everyone’s responsibility...
The misconception that accessibility is something only Developers and Tester’s need to worry about is incorrect and leads to wasted time, effort and resources. Everyone needs to be committed to ensuring that accessibility is prioritised, documented and executed at every stage of the life cycle. It’s a team sport.

Roles & Responsibilities:

1. Business leaders, Product Owners and Project Managers
   - Should Understand, own and manage accessibility risk in their product, demanding it of delivery teams, coordinating others and effectively prioritising, reviewing early and fixing promptly

2. Designers
   - Should Design with accessibility in mind by considering diverse needs of all users, utilise accessible component libraries, include accessibility annotations and promote diverse user testing & consultation

3. Developers
   - Should develop with accessibility in mind by utilising accessible components, implementing them thoughtfully and testing accessibility throughout development

4. Testers
   - Should Co-ordinate robust automated and manual accessibility testing so that all requirements can be demonstrated to be met. Raise defects, organise re-tests and promote automated and earlier testing

5. Site owners and marketing
   - Should ensure content changes on digital channels are built and stay accessible

6. Procurement, Legal & Compliance
   - Should procure accessible services and support business teams to understand, manage and mitigate accessibility risk

7. Everyone
   - Should Seek out diverse customer insights and feedback, check the content and Comms they create are accessible and help support and promote the accessibility agenda
Digital Accessibility Supplier Control obligation (SCO)

All suppliers must sign up to the Barclays Supplier Code of Conduct (and re-attest annually). Those supplying digital technologies with a front-end user interface must meet the additional requirements set out in our Digital Accessibility Supplier Control Obligation (SCO).

Supplier Code of Conduct extract: Digital Accessibility and Disability Inclusion

- Digital services and workplace tools are designed and developed to be easy to see, hear, understand and use for all customers and colleagues, including people with disabilities. There is a legal requirement, commercial opportunity and moral imperative for ensuring that the one billion people with disabilities around the world are not left out or left behind from using our digital services.

- Suppliers must have adequate records to demonstrate that relevant accessibility standards, innovation and best practices have been embedded in their operations to deliver inclusive products and services that meet the accessibility needs of people with disabilities. Suppliers providing digital services (including software, websites, mobile applications, kiosks and digital communications) must ensure that their technologies comply with the most recent version of the Digital Accessibility Standards e.g. Web Content Accessibility Guidelines (WCAG) AA level.

Supplier Control Obligation (SCO) for Digital Accessibility

- Any product, service, information and technology with a user interface including but not limited to audio visual content, websites, web applications, mobile apps, software and kiosks, supplied by Supplier or used by Supplier in carrying out Barclays activities ("Digital Products") must be accessible to everyone, including people with disabilities in compliance with any applicable laws (e.g. the 2010 UK Equality Act).

- Digital Products must meet the most up to date internationally accepted accessibility standards ("Digital Accessibility Standards") such as the accessibility requirements set out in the Web Content Accessibility Guidelines (WCAG) v2.1 AA Level or any subsequent version.

- Supplier shall ensure that all Digital Products (including updates) comply with the Digital Accessibility Standards on an ongoing basis, at Supplier’s own costs.

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<thead>
<tr>
<th>Control Title</th>
<th>Control Description</th>
<th>Why this is important</th>
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<tbody>
<tr>
<td>1 Compliance with Digital Accessibility Standards</td>
<td>Upon conclusion of the contract and for each subsequent material change to the Digital Product (e.g. major upgrades), Supplier must ensure that their Digital Product complies with the most up to date Digital Accessibility Standards on an ongoing basis at its own costs. Supplier must be able to demonstrate such compliance by the provision of a Voluntary Product Accessibility Template (VPAT) or equivalent Accessibility Conformance Report.</td>
<td>Barclays customer and personnel systems with inadequate levels of digital accessibility will result in them being difficult or impossible for disabled people to use – generating a poor customer experience as well as legal, reputation and conduct risk. Supplier can demonstrate that relevant accessibility standards, innovation and best practices have been embedded in their operations to deliver inclusive Digital Products that meet the accessibility needs of people with disabilities.</td>
</tr>
<tr>
<td>2 Accessibility monitoring and reporting</td>
<td>Supplier must have an established accessibility policy, programme and processes in place with clear accountabilities for tracking, monitoring and remediating gaps identified from VPAT’s or equivalent Accessibility Conformance Reports so as to sustain accessibility compliance over the term of the contract. This should include processes for monitoring and reporting of compliance levels and remediation progress to the Supplier’s Accountable Executive at least every six months. Digital Accessibility Standards must be embedded within the Supplier’s product development lifecycle, procurement processes and staff training.</td>
<td>Suppliers must provide evidence of accessibility compliance for all their Digital Products provided to Barclays Customers &amp; Clients and where gaps are identified, to remediate these in a timely manner and at their cost. Suppliers with an accessibility commitment or policy, accountable leaders and trained staff help to ensure that products are built and stay accessible for customers.</td>
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<tr>
<td>3 Diverse user consultation and testing</td>
<td>Supplier conducts user testing and consultation with disabled people as part of the product development lifecycle, striving to go beyond minimum accessibility standards/compliance. Clear and appropriate feedback mechanisms must exist for disabled users to raise issues or seek support.</td>
<td>By developing Digital Products by, for and with people with disabilities, these products reduce the risk of excluding disabled customers and improve the experience for everyone.</td>
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Accessibility as a strength: our expectations of new suppliers

We want to give new suppliers the opportunity to differentiate their offerings through accessibility innovation and improvements as well as establishing Barclays position on accessibility compliance. We want to ensure suppliers are aware of, committed to and compliant with accessibility requirements.

Typical accessibility RFI/RFP questions that you can expect (-for Tech suppliers)

1. **Accessibility Standards**: Do your products meet accessibility standards—specifically, WCAG 2.1 Level AA? Please provide evidence (e.g. Product VPATs) of what products are compliant against what standards.

2. **Accessibility Processes**: Do you have an established process for including and monitoring accessibility in the development lifecycle? Please provide details of your strategy and approach, including staffing (noting whether internal or external consultants), tools and technologies, and testing methods. Does this include user testing and consultation with disabled people?

3. **Maintenance**: Do you have a process in place for maintaining accessibility in products created by your company? Please provide a description of your processes for monitoring and maintaining accessibility, including any processes relating to reporting of accessibility current state and remediation plans. If possible, please provide sample documentation demonstrating your standard accessibility monitoring and maintenance process.

4. **Policy Compliance**: Are you willing to enter into a contractual agreement that holds your company responsible for delivering products that comply with the requirements set out in the latest Web Content Accessibility Guidelines (WCAG) AA level? Please carefully consider and comment on your company’s ability to meet the policy and share any concerns.

5. **Accessibility Programme**: Do you have a programme (funding, staffing, resources) specifically allocated to building accessible products? Please describe your accessibility program elements in as much detail as possible, including budget, leadership, staff, and program offerings.

6. **Accessibility Innovation**: Do your products offer innovative features that improve experiences for people with disabilities? Please describe those features and explain how you came to implement them.

Advice for suppliers

- **Create a Policy**: Show your staff, your customers and your vendors that you care about accessibility. Create a policy that outlines your organization’s commitment to accessibility and put teeth in it by tying it to your organization’s metrics.

- **Develop processes and procedures to support that policy**: Policies are a start. Then your organization’s leaders need to push for processes and procedures that help the organization fulfill the policy’s goals.

- **A useful organizational benchmarking tool is the BDF Accessibility Maturity Model that we’d encourage vendors use and which we use ourselves - https://members.businessdisabilityforum.org.uk/resource-category/resource/accessible-technology-charter-accessibility-maturity-model/
Further Help & Support

- **For suppliers** - Our [Barclays supplier site](#) hosts our Supplier Code of conduct, Supplier Control Obligations as well as our published Barclays Digital Accessibility Standards. Our standards are based on the internationally recognised, industry-wide Web Content Accessibility Guidelines (WCAG) 2.1 AA level.

- **For everyone** – The [Barclays Group Accessibility website](#) serves as an umbrella site, listing out useful accessibility sites as well as advice on adjusting your device settings.

- **For customers** – Our [Barclays customer accessibility website](#) details a wide range of additional support and services we provide to customers.