OneSpan

Enhancing accessibility in digital banking

How Onespan's Digipass® hardware authenticators help banks comply with the European Accessibility Act

In today's increasingly digital world, ensuring accessibility for all users is paramount. The European Accessibility Act (EAA), which took effect in April 2019 and requires compliance by June 28, 2025, aims to make essential products and services usable by elderly people and those with disabilities. This directive impacts a wide range of services, including digital consumer banking.

OneSpan is committed to supporting financial institutions in meeting these vital accessibility standards. OneSpan's Digipass hardware authenticators play a crucial role in enabling compliant and inclusive digital experiences.

The European Accessibility Act and authentication methods

The EAA stipulates that accessibility requirements extend to identification and security methods used by consumer banking. This means that the tools individuals use to secure their online transactions must also be accessible. To achieve this, products and services should adhere to the POUR principles of the Web Content Accessibility Guidelines (WCAG) standard:

- **Perceivable(P):** Information and user interface components must be presented in a way that users can perceive them. This includes providing content in multiple formats, such as text alternatives for images or captions for videos, to accommodate users with various sensory abilities.

- **Operable (O):** The user interface and navigation must be usable, allowing users to interact with content regardless of their navigation method (e.g., keyboard, mouse, touch screen). This also involves providing sufficient time to read and use content and avoiding elements that could cause seizures.

- **Understandable (U):** Information and the use of the user interface must be clear and understandable. Content should be concise with easy-to-follow instructions, and the design should be predictable with consistent navigation patterns.

- **Robust (R):** Content needs to be robust enough to be reliably interpreted by a wide range of user agents, including assistive technologies. This means using standards that ensure compatibility with current and future technologies.

OneSpan's accessible Digipass solution

OneSpan offers a hardware authenticator specifically designed with accessibility in mind: **Digipass 750 Comfort Voice**. It helps financial institutions meet the EAA's accessibility requirements for their full consumer banking.

Its design and functions are:

- **Perceivable:** Data is available through display and voice.

- **Operable:** It features larger screens and buttons, adjustable speech speed, and a speech repeat function.

- **Understandable:** Simple messages are provided and can be customized to suit specific audience needs.

- **Robust:** It is compatible with different operating systems and browsers.

By incorporating these accessible features, Digipass 750 Comfort Voice empowers financial institutions to not only meet the accessibility requirements of the EAA but also to deliver secure and inclusive digital experiences.

Digipass 750 Comfort Voice offers a comprehensive set of accessibility features, along with additional enhancements:

• Large display for large fonts
• Display backlight adjustment
• Larger buttons
• Button 5 identifiable by a physical dot
• Voice interface for reading screen content
• Adjustable volume
• Voice repeat function
• Adjustable reading speed
• Headset jack for increased privacy
• Optional read back of typed digits
• Multiple language support
• Configurable messages
• Does not use multi-function buttons
• Connected mode, eliminating the need for
  users to input challenges or transaction data

Digipass 750 Comfort Voice is supported by all of Onespan's authentication back-ends, namely: Authentication Suite Server SDK, Authentication Server, and Authentication Cloud.

About OneSpan

OneSpan is a global leader in digital security, trusted by thousands of enterprises across 100+ countries—including more than 60% of the world's 100 largest banks — to safeguard digital accounts, secure financial transactions, and prevent fraud. Our award-winning solutions provide passwordless authentication, digital transaction security, and advanced mobile application protection, helping organizations meet the highest security standards and global compliance requirements. As cyber threats grow more sophisticated, OneSpan delivers cutting-edge technology to safeguard customers, mitigate risks, and ensure trust in every digital interaction.

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