

The EAA fintech checklist

Since **28 June 2025** the European Accessibility Act is the floor for consumer fintech in the EU. Banking, credit, payments and e-money are named in its scope. The good news: nearly all of it is the version of your product that was already better.

WHERE FINTECH SCREENS FAIL

Six failures, all on your roadmap already

1 Low-contrast text

The gray fee line, the “terms apply”. Fix contrast at the token, not in QA.

2 Missing alt text

Trust badges and charts, silent to a screen reader. Every meaningful image gets a description.

3 Unlabeled fields

Placeholder-only KYC inputs lose the hint the moment someone types. Keep a visible label.

4 Unnamed buttons

Icon-only controls a screen reader reads as nothing. No name means it does not exist.

5 Keyboard traps

A styled div with a click handler is invisible to the Tab key. Modals that lose focus lock the flow.

6 Silent errors

A red flash announced to nobody. The person who needs it most never hears it.

HOW TO BAKE IT IN

Five habits, cheap early and expensive late

1 Check contrast where colours are born

If the design tokens pass, the screens mostly pass.

2 Design focus states like hover states

The focus ring is brand surface, not an afterthought.

3 Give every control a name

Written in the spec, next to the label copy. If you cannot phrase what a screen reader should say, it is not designed yet.

4 Draw the tab order on the flow

Minutes per screen. It catches the div-buttons, focus traps and keyboard-eating modals.

5 Run the two-tool ritual

Once per flow: keyboard only, then a screen reader. You will find real bugs, some of them conversion bugs.

THE STAKES, IN NUMBERS

95.9%

of top-million home pages have detectable WCAG failures (WebAIM, 2026). Low contrast alone sits on 83.9%.

WCAG 2.1 AA

is the technical benchmark, via EN 301 549. The same criteria teams have pointed at for years.

€900k

penalty ceiling in Sweden; €75k per violation in France, with daily penalties. A service can be ordered off the market.

In 2026 the work pays twice: the same semantics a screen reader needs are exactly what **AI agents parse** when they operate your product on a customer's behalf.

WORTH READING ALONGSIDE THIS

The European Accessibility Act (the directive itself) · Level Access: EAA compliance overview · The WebAIM Million · GOV.UK: designing for accessibility.

Kaspar Kuus

Product designer, Tallinn

From the note “Accessibility is law now”

6kaspar@gmail.com