FINTACTIX · FINANCIAL CALCULATORS

Accessibility Compliance Statement

WCAG 2.2 Level AA — Full Library Audit Results

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Documentation Library: https://www.fintactix.com/documentation

1. Executive Summary

Fintactix has completed a systematic accessibility remediation and audit program covering its full Financial Calculator library against the Web Content Accessibility Guidelines (WCAG) 2.2 Level AA standard. All 88 calculators across 11 product series passed every evaluated success criterion, validated by both automated axe DevTools scanning and live browser-based DOM inspection.

This document describes the remediation work performed, the audit scope and methodology, the criteria evaluated, and the results for each calculator series. It is intended for use by financial institution clients and their accessibility compliance teams.

This statement applies to the Fintactix standard calculator implementation. Clients who request custom styling, layout changes, or branding modifications should review the important notice regarding white-label implementations below.

2. White-Label and Custom Implementations

This compliance statement covers the standard Fintactix calculator implementation only

Clients who request customization of calculator appearance, layout, or behavior may introduce changes that alter accessibility conformance. Responsibility for the accessibility of those customizations rests with the requesting institution.

Fintactix delivers financial calculators as a white-label product. To align with each institution's website standards, brand guidelines, or style guides, clients routinely request modifications that may include:

- Custom color palettes, typography, or font sizes applied via institution-provided CSS
- Replacement of default UI components with institution-branded equivalents
- Changes to layout, spacing, or visual hierarchy of input and output sections
- Modifications to chart themes, legend styles, or data visualization presentation
- Addition or removal of instructional text, labels, or helper content
- Integration of institution-specific interactive elements, disclosures, or call-to-action modules

Any such customization requested by the client institution constitutes a deviation from the audited standard implementation. Fintactix cannot guarantee WCAG 2.2 Level AA conformance for implementations that have been altered from the standard baseline, and makes no representation regarding the accessibility of client-directed modifications.

Allocation of Responsibility

When a client institution requests changes to the standard Fintactix calculator implementation, the following responsibilities apply:

Fintactix responsibility: To deliver a standard implementation that is WCAG 2.2 Level AA conformant, and to flag known accessibility implications of requested changes at the time the change is scoped.

Client institution responsibility: To ensure that any styling, layout, or content modifications requested of Fintactix — or applied independently by the institution to the surrounding page, iframe container, or embedded CSS — are reviewed for accessibility impact prior to deployment. The institution bears responsibility for validating that its customized implementation meets applicable accessibility standards.

Fintactix recommends that institutions maintaining an accessibility conformance obligation conduct a targeted re-audit of their deployed calculator implementation after any visual or structural customization is applied, using the methodology described in this document as a reference baseline.

For questions about the accessibility implications of a specific customization request, contact Fintactix prior to implementation. Fintactix is available to advise on accessibility-safe alternatives where standard brand requirements may otherwise conflict with WCAG 2.2 conformance.

3. Standard and Conformance Target

Standard: Web Content Accessibility Guidelines (WCAG) 2.2, published October 5, 2023 by the World Wide Web Consortium (W3C).

Conformance level: Level AA — the standard required by Section 508, the ADA, and most international accessibility laws governing financial services digital products.

Delivery context: Calculators are delivered as embedded iframes within client financial institution websites. The audit was conducted in this deployment context.

4. Pre-Audit Remediation Program

The audit results reflect the outcome of a structured remediation program completed prior to final testing. Fintactix does not treat accessibility as a point-in-time audit exercise; the library underwent systematic code remediation across all series before the full-library audit was conducted.

Phase 1: Slider Library Refactor

The calculator library previously relied on a third-party JavaScript slider library for range input controls. This library produced non-native DOM elements that were not keyboard-operable as standard HTML form controls and generated axe violations in all series. Fintactix completed a systematic refactor of all calculators, replacing the legacy slider implementation with native HTML5 range inputs. The refactor was conducted series by series — Auto, Mortgage, Home Equity, Savings, Retirement, Debt, Budget, Insurance, Finance, Management, and Marketing — with axe DevTools automated scanning run after each series to confirm zero violations before proceeding to the next.

Phase 2: Targeted WCAG 2.2 Remediation

Following the slider refactor, a formal WCAG 2.2 Level AA audit was conducted on the m01 (Calculate a Mortgage Payment) calculator as the library reference implementation. The audit identified six remediation items, which were then addressed and applied library-wide:

Remediation Item	WCAG Criterion	Scope	Verification
Native HTML5 range inputs replacing legacy JS slider library	2.1.1 Keyboard	All calculators	axe DevTools: 0 violations per series after refactor; keyboard operability confirmed
aria-label on all read-only result output fields	1.3.1 Info and Relationships	All 88 calculators	Live DOM inspection: aria-label presence and value verified on every result field
ARIA live region for dynamic result announcements	4.1.3 Status Messages	All 88 calculators	Live DOM inspection: aria-live="polite", aria-atomic="true" confirmed; live region update verified on recalculation
Highcharts legend button interactive target size	2.5.8 Target Size (Minimum)	All Highcharts chart instances	Proxy button height confirmed at 24 px on all chart instances
Skip navigation link	2.4.1 Bypass Blocks	Site-wide (theme level)	Skip link presence confirmed; focus-reveal CSS rule verified
Highcharts screen reader heading level	Best practice / heading order	All Highcharts chart instances	axe DevTools: heading-order violation resolved by overriding default h6 with h3

After library-wide remediation was applied, each of the 88 calculators was individually tested in the live production environment to confirm that all changes deployed correctly and that no calculator-specific edge cases had been missed.

5. Audit Methodology

Each calculator was tested using a combination of automated scanning and live browser-based inspection on the production environment (calculators.fintactix.net). Testing was performed in Google Chrome.

Automated Testing — axe DevTools

Axe DevTools (by Deque Systems) is the industry-standard automated accessibility testing engine, widely used by enterprise accessibility teams, legal and compliance functions, and government agencies. It is the underlying engine for many major accessibility testing platforms including Deque's axe Pro and the accessibility testing integrations in Chrome DevTools.

Axe automated scanning was run against each calculator series following the Phase 1 slider refactor and after Phase 2 remediation was applied. Axe tests against WCAG 2.0, 2.1, and 2.2 rules at Levels A and AA. All series were confirmed at 0 axe violations prior to final audit sign-off.

Live DOM Inspection — Browser Automation

Automated axe scanning is comprehensive but cannot verify all runtime behavior — in particular, ARIA live region update behavior (which requires a calculated change to fire) and Highcharts proxy button sizing (which requires the chart to be fully rendered). These were verified using JavaScript DOM analysis in the live browser, including:

- aria-label attribute presence and value on every result output field in every calculator
- Live region existence, configuration (aria-live="polite", aria-atomic="true"), and text content update on recalculation
- Highcharts legend proxy button height measured at the rendered element level
- Skip link presence and focus-reveal CSS rule confirmation

Testing was conducted on the deployed production versions of all 88 calculators. Results reflect the state of the standard Fintactix library as of the audit date, prior to any client-specific customization.

6. Success Criteria Evaluated

The following WCAG 2.2 success criteria were evaluated for every calculator in the library:

WCAG 2.2 Success Criterion	Level	What Was Verified
1.3.1 Info and Relationships	AA	All read-only result output fields carry accessible names (aria-label) so screen readers can announce each value correctly.
4.1.3 Status Messages	AA	A hidden live region announces updated results to screen reader users each time inputs change, without requiring keyboard focus to move.
2.5.8 Target Size (Minimum)	AA	Interactive chart legend buttons meet the 24×24 px minimum target size via Highcharts accessibility proxy elements.
2.1.1 Keyboard	A	All input fields and controls are fully operable by keyboard. Range slider controls are intentionally excluded from the tab sequence because every parameter is equally accessible through the adjacent labeled text field.
2.4.1 Bypass Blocks	A / AA	A skip navigation link ("Skip to main content") is present and reveals on keyboard focus, allowing users to bypass navigation directly to calculator content.

Supplementary note: keyboard slider pattern

Every calculator input field is accompanied by a visual range slider that mirrors the text field value. These sliders are intentionally excluded from the keyboard tab sequence (tabindex="-1") and from the accessibility tree (aria-hidden="true"). This is consistent with WCAG 2.1 Understanding Success Criterion 2.1.1, which permits an alternative keyboard mechanism in lieu of direct control interaction. The labeled text field adjacent to each

slider provides complete keyboard access to every input parameter. Keyboard users are not disadvantaged by the slider exclusion.

7. Audit Results by Series

The table below summarizes results across all 88 calculators in the standard Fintactix implementation. The "axe: 0 Violations" column reflects automated scanning conducted after each remediation phase. The remaining columns reflect live DOM inspection results from the full-library production audit. A check mark (✓) indicates all calculators in that series passed.

Calculator Series	Tested	axe: 0 Violations	Accessible Names	Live Announcements	Target Size
Auto Loan (a00–a07)	8	✓	✓	✓	✓
Budget (b01–b07)	7	✓	✓	✓	✓
Debt (d01–d08)	8	✓	✓	✓	✓
Home Equity (e01–e07)	7	✓	✓	✓	✓
Finance (fin01–fin07)	7	✓	✓	✓	✓
Insurance (i01–i07)	7	✓	✓	✓	✓
Management (man01–man08)	8	✓	✓	✓	✓
Marketing (mkt01–mkt06)	6	✓	✓	✓	✓
Mortgage (m00–m12)	13	✓	✓	✓	✓
Retirement (r01–r07)	7	✓	✓	✓	✓
Savings (s00–s09)	10	✓	✓	✓	✓
Total	**88**	**All series**	**88 / 88 Pass**	**88 / 88 Pass**	**88 / 88 Pass**

Overall result

88 of 88 calculators pass WCAG 2.2 Level AA for all evaluated success criteria in the standard implementation, confirmed by both axe DevTools automated scanning and live production DOM inspection.

8. Technology and Implementation Notes

Input Controls

All calculator input controls use native HTML5 elements. Slider controls are implemented as native range inputs following the Phase 1 refactor. Text fields carry aria-label attributes sourced directly from the field configuration. All interactive controls are keyboard-operable. The refactor eliminated all axe violations related to non-native interactive controls across the full library.

Dynamic Result Announcements

Each calculator includes a visually hidden ARIA live region element positioned within the results container. When inputs change and results are recalculated, the live region is updated with a plain-language summary of the primary output value (for example, "Results updated. Total Monthly Payment: $2,004.81"). This ensures screen reader users receive real-time feedback without requiring focus management changes. The live region approach — using a dedicated text node rather than relying on input value mutations — is the cross-browser, cross-screen-reader reliable pattern for WCAG 4.1.3 compliance.

Chart Accessibility

All Highcharts chart instances load the Highcharts Accessibility Module, which generates an SVG aria-label on the chart container, keyboard-navigable data point navigation, screen reader section descriptions with chart title and axis information, and accessible proxy button elements for legend toggles. The Highcharts screen reader heading level was overridden from the default h6 to h3 via the screenReaderSection configuration to resolve a heading-order axe violation present in the pre-remediation baseline. Legend proxy buttons were confirmed at 24 px height on all chart instances, meeting the WCAG 2.2 SC 2.5.8 target size requirement.

Color Contrast

Color contrast ratios were confirmed against the Fintactix standard theme during the initial audit and hold library-wide due to shared CSS custom property variables. Measured ratios on the standard theme:

- Input labels: 12.98:1
- Input text: 10.05:1
- Body text: 10.05:1
- Active tab elements: 12.98:1
- Inactive tab elements: 7.69:1

All values exceed WCAG 2.2 SC 1.4.3 (text, minimum 4.5:1) and SC 1.4.11 (UI components, minimum 3:1). Client institutions that apply custom color themes are responsible for verifying that their chosen palette maintains these contrast ratios.

9. Scope Limitations

This audit covers automated axe scanning and semi-automated DOM inspection of the criteria listed above. The following areas were not evaluated in this audit and are the responsibility of the embedding institution or require specialized tooling:

- Actual screen reader audio output — requires JAWS, NVDA, or VoiceOver running locally. The structural and ARIA attributes verified in this audit are the necessary preconditions for correct screen reader behavior, but audio output verification requires a dedicated assistive technology session.
- Cognitive accessibility — WCAG 2.2 SC 3.3.x and related criteria regarding error prevention, input assistance, and cognitive load were not formally evaluated in this audit cycle.
- Surrounding page context — heading hierarchy, landmark structure, and focus management of the embedding institution's page template are outside the scope of this audit. Fintactix provides a skip navigation link at the calculator level; institutions are responsible for their own page-level accessibility.
- Mobile assistive technologies — testing was conducted in a desktop Chrome browser environment. Mobile screen reader behavior (VoiceOver on iOS, TalkBack on Android) was not independently verified.
- Client-customized implementations — as described in Section 2, this audit does not extend to implementations modified from the Fintactix standard baseline at client request.

10. Accessibility Compliance Statement

Formal representation

Fintactix, LLC represents that the standard Financial Calculator library described in this document has been audited against WCAG 2.2 Level AA through a combination of axe DevTools automated scanning and live browser-based DOM inspection, and that all 88 calculators in scope passed every evaluated success criterion as of the audit date. This representation applies solely to the standard Fintactix implementation and does not extend to implementations that have been modified at the request of, or by, the client institution. Fintactix maintains an ongoing accessibility program including systematic code reviews and re-auditing as new calculators or features are introduced.

11. Contact

For accessibility-related questions regarding the Fintactix Financial Calculator library, or to discuss the accessibility implications of a customization request, contact:

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