

# Accessibility Statement

United Bulgarian Bank AD (the Bank) commits to ensure access to the Bank's Internet page for online banking at <https://ebb.ubb.bg>, in compliance with Art. 9, item 2, indent G of the Convention on the Rights of Persons with Disabilities (ratified with an act, adopted by the 41-st National Assembly on 26.01.2012 - State Gazette, issue 12 dated 10.02.2012) Art. 5, item 7 of the Persons with Disabilities Act, Art. 13 of the E-Government Act, Art. 4, paragraph 1, item 1, indents "a" and "e" of the Electronic Communications Act, Art. 19, paragraph 2 and 4 and Art. 39, paragraph 2 and paragraph 4 of the Ordinance on the General Requirements for Information Systems, Registers, and Electronic Administrative Services, Directive (EU) 2016/2102 of the European Parliament and of the Council dated 26 October 2016 on the accessibility of the websites and mobile applications of public sector bodies - hereinafter, "The Directive" (OB L 327, 2.12.2016, page 1), Implementing Decision (EU) 2018/1523 of 11 October 2018 establishing a model accessibility statement in accordance with Directive and the standard Web Content Accessibility Guidelines 2.0 (WCAG 2.0) standard.

## Compliance status

This website is partially compliant with the Directive and the WCAG 2.0 standard due to the discrepancies and the exceptions, stated below.

## Inaccessible content

The below stated content is not accessible, as follows:

- A) non-conformity with the WCAG 2.0 standard - described in detail in **Appendix 1**;
- B) excessive burden - inapplicable;
- C) the content is not within the scope of the applicable legislation - inapplicable.

## Preparation of this Accessibility Statement

This Accessibility Statement was prepared on 21.09.2020

The method used to prepare the Statement is **self-assessment** (*Art. 3, paragraph 1 of Implementing Decision (EU) 2018/1523 of the Commission (1)*)

This Accessibility Statement was last reviewed on 21.09.2020.

## Feedback and contact data

In order to provide feedback and proposals with regard to the accessibility of this web-site, you can use the following address: e-mail: [u-online@ubb.bg](mailto:u-online@ubb.bg).

## Application procedure

In accordance with Implementing Decision (EU) 2018/1524 of the Commission dated 11 October 2018, as at the moment of preparing this Statement, a specific law-enforcement body has been determined for the Republic of Bulgaria, namely the Chairperson of the State E-Government Agency. Their contact information is, as follows:

Address: 6, Gen. Yosif V. Gurko Str., Sofia, postal code 1000

Telephone number: +359 (2) 949 20 40

E-mail: [mail@e-gov.bg](mailto:mail@e-gov.bg)

# Appendix 1

Non-conformity in the public part of the Bank's webpage for online banking at <https://ebb.ubb.bg>, with the WCAG 2.0 standard

*Note: The table describes only those requirements of the standard that are not covered, that are partially covered or inapplicable. The fully covered requirements of the standard are not described, in accordance with the requirements for filling of the Declaration of Conformity.*

<b>No. of requirement (under WCAG 2.0)</b>	<b>Requirement of the WCAG 2.0 standard</b>	<b>Explanation:</b>
1.	RECEPTOR ACCESSIBILITY	
1.1.	TEXT ALTERNATIVES	
1.1.1.	Text presentation of non-text information	Partial
1.2.	TIME-BASED CONTENT (AUDIO AND VIDEO STREAMS)	
1.2.1.	Alternative presentation of the audio and video materials	Partial
1.2.2.	Subtitles for the audio and video recordings	Not provided
1.2.3.	Audio presentation of the video content	Partial
1.2.4.	Subtitles for live video streams	Not applicable No live video stream

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
1.2.5.	Synchronized audio presentation of the video content	Not applicable The available videos have been recorded in advance
1.2.7.	Extended audio presentation (adding into the audio an explanation of what is being seen), for example - during an interview - the person shows a graphic, the listener cannot see the graphic, so it would be necessary to add an alternative description of what is being "seen" but not "heard"	Partial
1.2.8.	Alternative text presentation of all time-based materials (audio, video, etc.)	Not provided (There is no alternative text presentation in the demo)
1.2.9.	Text presentation of a live audio stream	Not applicable No live audio stream available
1.4.	DISTINCTNESS	
1.4.3.	The contrast of the text colour, as compared to the colour of the background should not be lower than 4.5:1	Partial
1.4.5.	Text should not be presented in the form of an image	Partial Fulfilled, with the exception of banners and images.

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
1.4.6.	The contrast of the text colour, as compared to the colour of the background should not be lower than 7:1	Partial
1.4.8.2.	The maximum width of the text should not exceed 80 characters per line	Partially provided
1.4.9.	Text should not be presented in the form of an image, without exceptions	Partially provided
2.	OPERATIONAL ACCESSIBILITY	
2.2.	SUFFICIENT TIME	
2.2.1.	When there are set time limitations they can be fine-tuned in accordance with the user's needs	<p>Not applicable</p> <p>Given the requirements of the Payment Services and Payment Systems Act for implementing by the provider of payment services of appropriate measures for the security and protection of privacy and the integrity of the personalized security means of the users of payment services, upon accessing a payment account online and the initiation of an electronic payment transaction</p>
2.2.5.	Repeated authentication - upon the expiry of an active session, if the user is authenticated once again, the entered data beforehand is not lost.	<p>Not applicable</p> <p>Given the requirements of the Payment Services and Payment Systems Act for implementing by the providers of payment services of appropriate measures for the security and protection of privacy and the integrity of the personalized security means of the users of payment</p>

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
		services, upon accessing a payment account online and the initiation of an electronic payment transaction
3.	INTELLIGIBILITY	
3.1.	LEGIBILITY	
3.1.2.	The language of each separate part of the page content can be determined through program means	Partial
3.1.3.	A mechanism is provided for the finding and establishing of the meaning of terms, idiomatic expressions, jargon, etc.	Not provided
3.1.4.	A mechanism is provided for establishing the meaning of abbreviations	Not provided
3.1.5.	The content does not require more than a completed secondary education in order to be understood and where specific expertise is required, there is alternative content provided in an intelligible and plain language, which can be understood by a user with a completed secondary education	Not applicable
3.1.6.	In the cases when a text can be read in two different ways, which would alter the meaning of the information, a mechanism is provided for disambiguation of the meaning.	Not applicable

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
3.3.	DATA INPUT	
3.3.3.	Assumptions for editing of mistakes	Partial
3.3.4.	Explicit confirmation of the entered data after an additional review for each action that leads to legal or financial binding of the users	Partial
3.3.5.	Additional information is provided with instructions on the manner of using specific functionalities of the website, which are not embedded in the user's browser/device.	Partial
3.3.6.	Prevention of mistakes upon filling of data (option for review, confirmation and cancellation of the actions for adding, editing and deleting of data)	Partial