SOFIA ENAMORADO:

Thanks for joining the webinar entitled Accessibility at Capital One. I'm Sofia Enamorado from 3Play Media, and I'll be moderating today. And today I'm joined by my Mark Penicook, Senior Manager of Accessibility at Capital One. And with that, I'll hand it off to Mark, who has a wonderful presentation prepared for you all.

MARK PENICOOK:

First off, I would like to thank Sofia and everyone at 3Play Media for inviting me to share this webinar. My goal for our time today is hopefully to share some of the strategies that we've had success with at Capital One, in that hopefully many of you will be able to leverage or learn something from and maybe take back to your roles within accessibility. So we're going to talk about the strategies that we used to drive awareness internally throughout our enterprise.

But before I get into sharing that and going through the presentation today, I wanted to give you just a little bit of a background for the Digital Accessibility Team at Capital One. So I have the distinction and pleasure of leading a group of 11 folks total that comprises a mix of software engineers and people who have development experience, as well as people with disabilities, as well as some process and risk management roles. We have grown to the size that we are now to be a team of 11 here at Capital One, dating back to the inception of our Accessibility Team, which has been around at Capitol One for about eight or nine years or so. It started off as just a team of one, of one individual, and has over the last eight to nine years grown to where we are today.

We are responsible for all of digital accessibility at Capital One. So every line of business that we have, from our card business, our bank business, our financial services business, our investing business, to our operations throughout the United States, as well as in the UK and Canada, all fall under our responsibility for all of our web pages, all of our mobile applications, and all our electronic

messaging. We work very closely with our design organization, with our engineering organization, with our legal organization, our compliance group, and our regulators.

So we have a lot of responsibility and different hats. And what we found-- which leads me into the presentation, and I'll start with the first slide-- is that going back about five years or so ago, we would often start talking about accessibility, and we would get some funny faces, maybe some head scratching. And you would hear people say, accessibility? Well, what is that?

And the first slide that I have is a picture of a woman who is scratching her head and kind of a puzzled look on her face, which is what we used to get as well quite a bit. Or we would hear something along the lines of, oh, yes, accessibility, I know exactly what that is. That's about physical accommodations. So we had to also draw the distinction between the things that we think about and the things that we do for physical accommodations and for our brick and mortar locations, and educate folks that those same principles in accessibility also apply to the digital world, to web, mobile, and messaging.

And I'd like to steal a quote from a friend and colleague of mine, Larry Goldberg, who works at Yahoo, who shared in the presentation that I did with him the statistic that for new hires at Yahoo, out of all of the new hires they surveyed, only 10% coming in to Yahoo had heard about accessibility at all, let alone knew what to do in order to accomplish it or what to do about it in their roles. So clearly, we had an awareness gap that we wanted to address.

And over time, just from really grassroots efforts and a lot of campaigning in addition to, I think, the proliferation of both legal concerns and other things throughout our different organizations, we started to move a little bit away from digital accessibility-- hey, hey, what is that? Or what are you talking about? And we started moving into a little bit of a different flavor of a similar problem, which leads

me into our next slide, which is kind of feeling left behind. And there's a picture of the movie poster from the movie *Home Alone,* which is about a family that goes on vacation and leaves one of their kids behind and comedy ensues.

But the point that I'm trying to get at here is what we started to see after we began to have enough general awareness that folks we were having conversations with weren't simply asking us what accessibility even was from a digital standpoint or confusing it with the things that we do from a physical accommodation standpoint. The conversation shifted a bit to being, yeah, we know what you're talking about, but it's not part of our definition of done. There's a colleague of mine that I love to quote that would say, it's not a defect if it wasn't a requirement.

So what we found is that many of our partners didn't see accessibility as a requirement. They were going about their work without considering accessibility to be part of their either responsibility or a requirement for them to meet, and that was even when they may understand or know what it is that we're talking about to begin with. So we realized here, we said, hey, this brings up another dimension to the problem that we are trying to solve.

Clearly, we need to continue to drive awareness, but we also need to think about how we can win hearts and minds. We need people to agree that incorporating accessibility from the very beginning of our software development lifecycle and from the very beginning of our product iteration or ideation stages-- we should be thinking about these things. And in order to do that, there is certainly the awareness piece. And then second to that, we need to have some buy-in.

We need to have some support and agreement that it's something that's important, which as time has gone on-- and I'm bringing you through the last five years or so at Capital One and the journey that we've been on-- we started to see even a little bit more of an evolution of the problem. And that was, hey, we missed the bus. And

I have an image of a gentleman chasing after a bus that started to pull off down the street.

And the thought that I'm getting at here is that we began to also have some success with building local champions, winning some of those hearts and minds, gaining agreement and buy-in to include accessibility as sort of table stakes requirements, as things that should not be continuously de-prioritized or added to a backlog that never get brought into the current work that's being done, or just continuing to kick the can down the road. And then we found that this shed some light on another dimension to the problem, which is, hey, yes, we know what accessibility is, at least to some extent, and we agree that it's something that we want to do.

However, we've already built a product. We have already launched a pilot. We have already begun to put something into market. We are already code-locked. We have already gone a certain way down the path. That for accessibility we've missed the bus.

We have let the body of work continue down the software development lifecycle to a point where people are less willing or able to make changes, to make enhancements, or many times to even rethink the UI or the approach that they may have set on and may have chosen. They've become emotionally invested in the design or in the delivery that's underway, and they've already set sail to a degree. And it's hard to then fight backwards or fight uphill to include accessibility. Which then brings me to my next slide, which is after we had some stakeholders and some of our partners even get us integrated and involved at an early stage-- so during product ideation, during their design phases, and then shoulder to shoulder and in partnership during their development phases, we were there with them.

But what we found in many of those cases as well brings me to the next slide, which says, "uphill battle." And there's an image of a group of people pushing a large box up a hill on a snow-covered,

very slippery-looking road here. And what that's intended to convey is that when we started to even feel like we were getting quite a few things right as far as partnership, integration, being tied in collaboratively with our product organization, with our design group, with our developers step by step, which is great and what we advocated for, we at that point, too, realized that all of these folks began to look at us and say, wow, this isn't easy. It's really rather hard, and it feels like we're fighting an uphill battle on how to accomplish our goals for accessibility.

So at Capital One, our corporate standard is to conform with the Web Content Accessibility Guidelines version 2.0. We're aware of 2.1 and starting to plan for that for-- I think it's around mid-year, summer next year. But currently, it's WCAG 2.0 level AA conformance.

And as accessibility practitioners across the globe know, there are certain circumstances, certain implementations that are really rather difficult to help your organization achieve those or meet those. Particularly when it brings to light so many other needs for training and education and the predicament that you can find yourself in when you are working with your engineering organization and the developers there have little to no exposure or experience with accessibility or the best practices that you are trying to convey or roll out and ultimately enforce across your entire company and so across your entire organization.

We also found that for us here at Capital One, we have a federated, decentralized business model. So we have pockets and water streams and groups of people within lines of businesses and within different geographies and really just all over the map who do things differently, extremely differently in many, many cases. Which also presents a formidable challenge for us in helping to support all of those different iterations and things that we see. Everything from different preferred programming languages, different preferred platforms, different design patterns, different UI patterns.

So in many instances, for us, it was even more difficult to centralize or to unify everyone around our accessibility standard and our accessibility implementations, because we were dealing with so many disparate ways of delivering ways of operating. So moving on to the next slide, what that really said to us and to me was that what we needed to think about, in addition to our normal day jobs of teaching everyone about accessibility, campaigning for the importance and awareness of accessibility from a grassroots perspective, to the massive amounts of testing that we were doing across all of our web pages, across all of our mobile applications, and also, as I mentioned earlier, too, for all of the different lines of business and different entities that also may be overseas or operating in Canada as well-- it was time to think a little bit differently.

And what we wanted to do was come up with a really strategic mission to drive awareness of not just-- and this is what we thought about as we began this-- is that when we started thinking about the strategic mission that we wanted to do, we wanted to make it twofold. We didn't want it to be just about accessibility in general. When I say accessibility in general, I just mean the practice of accessibility, the implementation of accessibility, the why it's important of accessibility. We also wanted to make it about our team.

So we wanted to ensure that we were promoting our team identity within our organization. And the reason for that was that many times we found throughout Capital One that people didn't realize or know that we have a dedicated Digital Accessibility Team that they really should or can leverage or engage in order to build things more accessibly, in order to meet our WCAG AA standard, in order to get education, training, guidance, input on the things that they're working on or the current build that they're faced with at the moment or perhaps the next product iteration that's coming down the pipeline or any of those kinds of things.

And one thing that Capital One is very good at, particularly internally, is branding different teams or different areas. There's several teams that are responsible for several features or are responsible for a particular feature or a particular area, and they will brand themselves. So we kind of were used to that at Capital One. We had seen teams that had either catchy names and posters or large signs in their workspace in their area to let people know what they did and what they worked on, how to find them, and things like that.

So we wanted to follow suit and to do it our own way when it came to accessibility with a really two-faceted approach here. We needed to win hearts and minds. We needed to drive awareness about what accessibility is. And then we needed to build an internal brand. We needed people to know about this fantastic team that's at their disposal and all the great work that we're doing.

So the first step is what I mentioned. And we'll move to the next slide. And this is our brand. And what you'll see here is essentially our logo and our identifier for the accessibility team at Capital One. It's an A.

It's in the form of a stencil-type lettering that also alludes to-- within the stenciled A, you can see there's a bit of a C, the letter C, and the number one. So first and foremost, we wanted to have the A to be out front for our team and for accessibility, and we wanted to reference the fact that, hey, we are part of Capital One, and we're proud of that, too. So we had this designed for us, and we use this everywhere.

So it is part of all of our email signatures for everyone that is on my team. We have posters, very large posters that have this front and back that we take with us to all of our speaking engagements. So we'll do a lot of orientations. You'll see a bit more about this in the slides to come.

But we do a lot of orientations. We have an outreach speaking. We

have a huge event that we do every year for Global Accessibility Awareness Day, and we also partner with a group here at Capital One called the Capabilities Network, which is an employee business resource group, and participate in, for October, National Disability Employment Awareness Month.

And we take these posters, and we also have a flag, too, by the way. We take those with us, and we make sure that they're front and center and anyone can see them to let people know who we are. And when they come up to see us, that's a logo that they can recognize, or they'll know that, hey, that's the Accessibility Team at Capital One.

So we don't do a tremendous amount with this externally. We do use it-- like in today's webinar, you'll see it. You'll see it's branded in the slide deck that I have as well, in the footer, for example. But when we go to CSUN each year, this is the branding that we take with us.

And there's a little bit more to it. We've started to use that in other ways, but I will show you this in just a moment as well. So that was kind of step one was we needed a brand identity, and we needed some type of marketing piece, like a logo, to help us build our visibility and our recognizability throughout our company.

So we move to the next slide, and the slide here is a screenshot from a video that we made. The story behind the video is essentially that-- this was the *Winning Hearts and Minds* piece that we came up with. We were fortunate enough to have some budget to be able to do this. And we partnered with a nonprofit organization in Austin called Mobility to help put this together and to help us arrange the vision that our video production folks came up with.

And I'm going to play this for you now. But this was an internal piece that we use to really drive empathy and awareness for accessibility. And we use it a little bit externally just in business conferences or webinars, things of this nature.

- I'm paralyzed from the shoulders down. Just got off the trail, fell off the cliff, and that changed my life. Having a disability is very isolating.

Technology has really allowed me to be an active participant in society. I've traveled in 44 countries and have done everything from skydiving to trekking to the base camp at Mount Everest. Accessibility to me is the difference between existing and really living.

- There's people out there every day that need us to think about accessibility, that need us to solve problems that make impacts in their lives that can change their lives every day. Accessibility needs to be considered early and often. We need to consider accessibility throughout the entire development lifecycle, from the design all the way through implementation. The more that we consider the needs of someone who has a disability or has a condition, the more people will benefit, and different people will benefit. And our customers will be so much better for it.

- I'm totally blind, without light perception or anything else in either eye. I'm a stay-at-home mom of three children. Technology has made a huge difference in my ability to live independently. I pretty much do all of the baking for our household. That was a big barrier for me when I first moved out of my parents' house was getting the bills done and

have to get someone to read them to me.

Right now, the mobile technology for banking is so awesome. You can see your balance. You can see your bank statements. When people create apps, if they don't go through the accessibility portion when they develop their app, then the app itself becomes inaccessible to VoiceOver. So that can be very challenging and frustrating. Because you think, I have this device, this application should work. Everybody's using it, but I can't use this app.

- To access websites I use a trackball. The cursor's got to move a lot, and I have to just keep rolling the ball. And it gets tiring. If access is an afterthought, you can tell.

- I live with the aftereffects of a traumatic brain injury, which most people know as a concussion now. I will go to a website, and there's just too much information. And so a very busy screen will interfere with my new learning. And why am I on a website? To try and learn something new or get new information.

Independence is one of the things that I lost. So anything that increases the independence feels great. It is great and gives me a sense of confidence. The computer allows us all this access to products, to groceries, to daily living skills. So accessibility allows me to be like other people and allows me to talk like other people. And that's what I want.

- We have an obligation to remove barriers and clear a path for people. It's absolutely the right thing to do. What better way can we show our customers that we care about them than to nail this, to get it absolutely right?

Digital accessibility is not only a technology problem. It's a disabled-only problem. It's a human problem, and it deserves an equally human solution.

[END PLAYBACK]

MARK PENICOOK: Let me pause that and switch the screen. We should be back to the slide show. Sofia, are we good?

SOFIA ENAMORADO: Yep, we're good.

MARK PENICOOK: OK, great. So that was a video that we use internally as part of a required training based on job types that we have. So we have, I'm sure like many organizations, particularly any that have regulatory implications or compliance implications-- you have a set of Computer Based Training, of CBTs, that you have to do every year to ensure that you are aware of all of the types of regulations that apply to your job or apply to your business or your organization. You need to be aware of those and know how to do those.

So we have obviously quite a few of those being a financial services company. We also have one for digital accessibility that we target to product owners, to anyone who does front-end development, to our entire design organization. Really anyone who might be affecting or impacting customer-facing digital UI or properties are required by that job type or that job role to take the digital accessibility computer-based training each year.

And in there is this video. So they have the requirement and opportunity to watch the video. And then we also have some other information there that tells them about accessibility-- what it is and how it applies to their particular job and things like that. So that was one way really where the video was first conceived as the first rollout of that or what we would use it for. So we're very happy with that and very proud of the video.

We've seen a tremendous amount of success where, going back to

our goal, winning the hearts and the minds and driving empathy and driving awareness. We have really seen where it's had people do a 180, really, from where they may have started before they watched the video with what they thought about accessibility or how much value or importance they placed on it to their perspective after watching the video. It's totally different. And they are much more bought in and much more gung-ho about helping accomplish our goals and prioritizing accessibility.

So moving on, what was next? We have a lot of internal opportunities for presentations. And one of them is a summit that is held at least yearly, and sometimes more frequently, where we bring together different groups across the company. This particular one that I'm going to reference was called a collaborative conference where people from product, design, and engineering all came together from across the country and met in Chicago for two days.

And the first day were TED-style lightning talks, of which accessibility was one of them. And then the second day, our workshops, which we had about two or three hours of hands-on accessibility workshops for attendees. And I think it drew somewhere between 125, 130 or so people that attended.

And what you see here, the image, is a picture actually from the first one, although it's been about two years since the first one. And there's actually myself at the podium presenting, and there is a meme that has #A11Y For the Win. It's written on the picture.

The cool thing about the summit-- and what we were trying to do is take every opportunity that we could to get the word out and to make our case. And presentations have become a key vehicle to do that. And thankfully, our leadership and all different sort of areas of our business have agreed on the prioritization for accessibility and made sure that we've been included in these types of forums so that we can hit a large audience and really promote our message to as many people as possible at one given time.

The cool thing I think here is that we didn't make this picture or this meme that's shown here. It was done by one of the attendees who is a great partner of ours and works very closely with us, but made that and sent it out in a group messaging chat forum that was going on during the conference that everybody was signed up for. But it shows how once you get started you can build some momentum.

And this was about not quite two years ago but almost. This was probably one of the sparks that lit the powder keg for us of awareness and opportunity. It led to many more opportunities to get in front of people, to speak in front of large audiences, to share our message and do those things. But once you, if you're able to, bridge that or to overcome that initial inertia, you can really build some momentum. As people start to hear you, start to understand the message, start to buy in, the crowds and the supporters and things start to swell and then grow even further.

The next slide is orientations. So another thing that we have in our organization is new hire orientation. So depending on where or what role you are hired into, we will present to you about digital accessibility.

There's an image here. This is an image from one of our orientations earlier this year, what we did for a group of new designers that had just been hired. And the person at the front of the room with the guitar is Mike. He's on my team. And then there's also Shaw, who's sitting off to the left.

I think one of the things that we learned with the orientations and with some of these presentations was that we wanted them to be memorable. We wanted them to be more fun. And we didn't want to just present a ton of information to people in PowerPoint or in slides that are projected up on a screen and then walk away and not have much of that that either resonated with them or that would stick with them after the orientation was over and when they went to start their

new jobs at their desks, wherever they were off to, and in their actual role that they were getting ready to start off with.

So we did a couple of innovative things to do this. The first that we did-- we've done this for every orientation since then-- is we'll do a hands-on workshop. Maybe call it a mini-workshop in the orientation, and design is a good example.

So for this one, without saying anything before the presentation begins-- and we have about an hour, usually, with the class-- we will leave some materials on the tables or the desks or whatever that are in front of them and not draw any attention to that until we're maybe a quarter or so of the way through our presentation. Which is we've covered introductions. We've talked about what accessibility is, why it's important. We've shown the video that I just showed you. And then we'll ask them to use the materials that are in front of them, which are generally some construction paper or some paper clips, just pretty generic office supplies laying around, some Post-It notes, what have you, and ask them to make a miniature house using these materials and to keep accessibility in mind when they do it.

And we give them about five minutes or so to go through the exercise as a group. And then we ask them to explain, why is it accessible? What did you make? What were you thinking? How did you do it? And we get really creative stuff all the time.

As a matter of fact, we've taken pictures of every single one of these that we've done over the last two years or so. And I've kept those and compared them. It's really cool to see no two are ever alike, and the creativity and the different things that you see are fantastic. But what's even better is to hear the designers, after having a very brief exposure to accessibility and to our team participating in this exercise-- to see how they explain back to us why they think that their design is accessible in some way. What was it about it that incorporated accessibility or the principles of inclusive design and things like that?

But then we get into another level, too. And we sort of stole this, and we can't take credit for it. But there was a fantastic presenter who used to work at Capital One-- he's no longer at Capital One-- that wrapped up the orientation for almost two days. And he would walk in without anything prepared and just ask people to immediately write down a sentence or a statement or a word of something that's important to them, or why they were excited about their job, or this or that or whatever. It could be anything like that.

Then he would gather all of those and then extemporaneously provide his presentation to them incorporating every single person's comment or statement or phrase and weaving it all together to where it was a very eloquent story. And so our version of that is at the end of the class, or as we're getting towards the end of the class, we'll ask everyone to write down a word on a small piece of paper what accessibility means to them and what they think about accessibility. And then Mike, who you see here in the picture with the guitar up at the front, actually takes all of those Post-Its or comments, goes up to the front of the room. And then off the cuff, impromptu, makes a song, plays guitar, and weaves all of the comments and statements that people made into the song that he performs. And then that's how we close down the class.

And the great thing about it was that we just tried to have fun with it and to be ourselves and to let our personalities come through, but it made it memorable for the people that were there. They did not forget the accessibility team or what we talked about. And we've forged some really great partnerships. And some of our best what we call local champions or advocates or extensions of our team without actually being extensions of our team throughout our company have come through orientations, situations like that. And the change for us was when we focused on making sure that we identified and targeted the things that we wanted them to walk away with and then focused on that.

And to move it on, last but not least, this slide says "Swag." What you have is a picture of the TV character Michael Scott from *The Office,* who in this picture he's gone to what looks like a business conference. And he's just loaded up with bags of free giveaways from vendors and from companies and just everybody that's giving away-- a swag conference. But we wanted to do something similar to that as well.

So we took the accessibility logo that we had, and we had things made. Some of these are a little bit higher budget items. Other things are a little bit lower. But we had everything from stress balls that you squeeze to t-shirts to stickers. It's pretty common practice around Capital One to put stickers on your laptop for either teams that you work on or that you work with or things like that.

So we have stickers made that we distribute throughout the company and we take with us to conferences, like CSUN or M-Enabling or what have you. And then we wanted to recognize particularly good partners, or people who have gone above and beyond in their roles to either prioritize accessibility or deliver something that's extremely accessible, or worked very closely with us to recognize and reward them. In those cases, we will put together a bit of a care package, if you will, or a gift package where we would bundle up all of these things as well, like some of our favorite books, like books on inclusive design, books on web accessibility, and a t-shirt, a stress ball, some stickers, things like that, and send that to their office location wrapped up like a gift and things like that, just in order to say thank you and to really recognize and reward them.

But I think it's important from building an internal brand to do this to some extent, obviously within budget constraints, because that's usually what the limiting factor is. But to any degree to which you can use that to promote accessibility or your team or the efforts that you're making within the organization-- it helps. For us, we've seen

our stickers and swag and other things show up in really unexpected places, even to where we've had some that have made their way into media photos.

We've had different campaigns that we were not a part of that was just maybe a product launch or some other press release where there's an employee's laptop or some kind of shot that's being staged that's being photographed. You'll see the accessibility sticker prominently on the front of their laptop, and we're like, hey, that's awesome. We want to push that out and build that awareness or build that presence in every possible way we can. And free giveaways are one way of helping to do that. So we invested in quite a bit of swag and try to give away as much as possible.

And looking at time, it looks like we're pretty good for Q&A. I want to again thank 3Play Media and Sofia and Elisa and everybody there for inviting me and giving me the time to share with you. I hope that was maybe helpful, and I would be happy to answer any questions.

SOFIA ENAMORADO: Perfect. Thanks so much, Mark. So the first question we have is, what's one piece of advice you wish you'd seen so you didn't have to learn the hard way, you wish you'd been given?

MARK PENICOOK: Yeah, that's a great question. Let me start by saying that I've had some fantastic mentors in both accessibility and just professionally that I think have helped tremendously. And I think this maybe even goes without saying. It may be a little bit outdated.

But it seems to come up even sometimes today, and that is when it comes to accessibility, do not focus your efforts on remediation. Do not spend all of your resources and time simply by going out and fixing what's already out there and what's already broken. I'm not saying don't do it. I'm just saying don't focus your resources and your efforts there.

I'm maybe preaching to the choir to some extent here, but you're in a perpetual vicious cycle if you approach your accessibility program

from one of a-- it's broken, and it's out, and I go fix. Because if you don't move upstream, if you don't integrate in the pipeline delivery of all of the new things that are being worked on and that are coming out and that are the future that's going to replace the things that are out today, you'll never have a sustainable accessibility program. So that's one of the things that this strategic mission was focused on as a goal was, hey, we've got to really move further upstream in the SDLC.

We've got to have better partnership and awareness with the people that are making all of these things. Because things are continuously being released. They're being built. They're being changed. They're being released continuously.

And if we're not doing that well from an accessibility standpoint, then the things that we want to remediate or that we want to fix that are out in the real world are continuing to grow and get worse. And it's like putting your fingers in the dike of the flood, and the water is continuing to come. So I would say think about that and don't focus solely on remediation.

SOFIA ENAMORADO: Thanks, Mark. The next question we have is, is your team involved in accessibility QA? If so, what tools do you use?

MARK PENICOOK: Yes, we absolutely are. We leverage testing tools from some vendors. We have a couple of things that we do. So we think about, as I was just talking about, the pipeline delivery and the SDLC.

We have tools that we are working on to support delivery in those channels. So we have a big push for automation here at Capital One, and we want to leverage as much automation from accessibility testing as we can. Certainly there's a tremendous amount that has to be done manually, and we realize that. But we use a combination of tools.

We work with two vendors that offer software packages, and we use both of their sets of tools in different ways, depending on where we

are and what we're doing with them. So we test production for monitoring where we go out and we say hey, we want to test what's out and what's in the real world periodically. And for us it's monthly for all of our properties. And then we also are testing, and we're integrating automation throughout our pipeline before release.

SOFIA ENAMORADO: Great. Thank you. The next question we have is, what sort of assessment of products do you do? Do you do user testing in addition to expert audits?

MARK PENICOOK: We do. So we have a user lab function that we have in Capital One throughout the country. I think pretty recently we're up to eight or nine different labs at different locations of ours throughout the country. So for my team, we do subject matter expert testing. We do a combination of automated tool-based testing.

As I was mentioning as well, there's a tremendous amount of manual testing. In addition to that, we have our user labs groups who do user testing. They're aligned towards the locations and what business groups are in the locations they support, and they do user testing. And we work with them to include people with disabilities in those testings as well in many different capacities or different ways. And then I myself have done user testing with our customers who have disabilities as well.

SOFIA ENAMORADO: Thanks, Mark. Someone else is asking, you talked about a high level of senior/executive commitment. How did the internal team initially generate this, and how have they maintained such support?

MARK PENICOOK: Yeah, that's a great question. We have been fortunate in that our senior leadership, going back to the beginning of the accessibility team here at Capital One, recognized the importance of accessibility, and initially, in the very beginning, even created the accessibility team because they valued it and they knew it was important. We were not driven at that point by any kind of legal or reputational or regulatory or compliance concerns to address accessibility. We did it

because they had the vision and valued it for the company. So we were lucky to have a starting point like that, and we're also lucky to have-- the senior leader of the organization that I'm in also is highly aware of it and values accessibility.

Above and beyond that, we've done a few things to create buy-in or to generate awareness and buy-in. The first, I think, is what's probably maybe been initially extremely effective, and that is to show how the things that are being done for accessibility are also best practices or have impact for so many other things. And what I mean by that is we've talked a lot in the presentations that we do about if we excel at accessibility, we're going to have a more usable interface. We're going to have a more usable product for everyone. So that's market share, and it makes a better end result.

Two is the things that we think about and that we do for accessibility also apply to temporary or situational circumstances. So we think about, hey, if I'm doing something for someone who has a vision impairment, that also translates to people who are in bright sunlight looking at their phones or things of that nature. And it applies to someone who is getting older and has cataracts and that hasn't had their cataracts removed yet, so those kinds of things. So again, market share, larger applicability, and it makes things more simple, more intuitive. And that starts to resonate with senior leaders or those kinds of call-outs.

The second thing is that most organizations today, when it comes to tech, are thinking about the future. They're thinking about AI. They're thinking about augmented reality. They're thinking about the internet of things and all these different applications.

Again, we make the push for accessibility being something that would allow that to work better. It would ensure that your codebase is semantically correct more so than what it may be. It ensures that assistive technologies, other devices are going to be able to consume whatever your application is and use it more correctly or

more seamlessly. So that's another thing. That gets a lot of attention.

Very lastly, too, we started enterprise reporting on saying, hey, these are our opportunities for where we can improve on accessibility. And it makes it come close to home on if you own this delivery pipeline and the things that are coming off of it aren't as built as well as we want them to be, we can hold you accountable for that. So those are kind of the three main drivers for how we've been able to get that by and to get that senior executive support.

SOFIA ENAMORADO: Thanks so much, Mark. We've run out of time, but I do want to thank everyone for joining and especially thank you, Mark, for such a great presentation.