

Accessibility Checklist & Visual Style Cheat Sheet



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Version 3



Disclaimer

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Introduction

The Accessibility Checklist and Visual Style Cheat Sheet have been developed to strengthen Opportunity International Australia's commitment to delivering financial services that are safe, inclusive, and accessible for all. Across our inclusive finance (microfinance) and social impact investment partnerships, accessibility is essential to safeguarding people's dignity, protecting their rights, and ensuring everyone, especially persons with disabilities and those with diverse access needs can participate equally.

As financial services increasingly move into digital spaces, accessible design becomes a critical safeguard against exclusion, misinformation, and barriers that can place people at risk. This resource provides practical guidance to support teams, partners, designers, consultants, and service providers to create accessible communications, documents, events, and digital financial services that uphold usability, clarity, and safety.

Grounded in GEDSI (Gender Disability and Social Inclusion) principles, universal design, and Opportunity's safeguarding standards, this tool encourages the integration of accessibility from the very beginning of any design or communication process, not as a compliance exercise or afterthought. By applying these practices consistently, we strengthen protection for clients and staff, reduce unintentional risks, and ensure that the financial services ecosystem we build is equitable, respectful, and welcoming for everyone.

Mark Daniels

Head of Microfinance & Innovation

Purpose

This document provides a practical guide for inclusive finance and financial service providers to ensure that all digital apps, training, communication, and information materials are accessible, inclusive, and culturally relevant for persons with disabilities, marginalised women, youth, and ethnic, linguistic, religious, and social minorities. It applies to the development and use of content on websites, PDFs and printed documents, email marketing, presentation slides, videos, animations, infographics, and Easy Read materials, and is intended for use by designers, communications teams, facilitators/consultants, and program staff.

The guidance is aligned with WCAG 2.1 AA, the Convention on the Rights of Persons with Disabilities (CRPD), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), DFAT Accessibility and Inclusion Guidance, OJK SETARA¹, and relevant national inclusion and non-discrimination frameworks.

I. Accessibility Checklist (wcag² 2.1 aa)

Use this checklist BEFORE any material is shared, printed, or uploaded.

A. Document & File Format

- ☐ File is not image-only (text is selectable)
- ☐ PDF is properly tagged (headings, lists, tables, reading order)
- ☐ Document language is set correctly (e.g. English, Bahasa Indonesia, or relevant local language)
- ☐ Logical reading order (left → right, top → bottom)
- ☐ Keyboard-only navigation possible
- ☐ Compatible with screen readers (NVDA³ / JAWS⁴)

¹ OJK SETARA is an accessibility and disability-inclusive service guideline issued by Indonesia's Financial Services Authority (OJK), which took over financial sector supervision previously overseen by Bank Indonesia, to ensure that financial service providers deliver equitable, accessible, and non-discriminatory services for persons with disabilities.

² WCAG (Web Content Accessibility Guidelines) are international standards developed by the World Wide Web Consortium (W3C) that set out how to make digital content more accessible to persons with disabilities.

³ NVDA (Non Visual Desktop Access) is a free, open-source screen reader that allows people who are blind or have low vision to access and navigate computers by converting on-screen text and interface elements into speech or braille.

⁴ JAWS (Job Access With Speech) is a widely used, commercial screen reader that enables people who are blind or have low vision to use computers by reading on-screen text aloud and supporting braille displays.

B. Headings & Structure

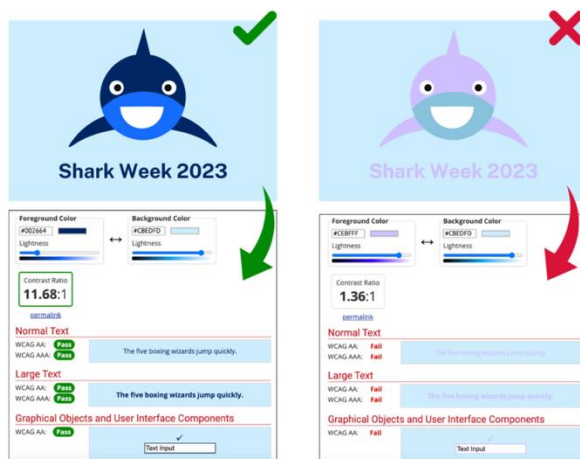
- ☐ One clear H1 title
- ☐ Consistent use of H2, H3 for sections
- ☐ No skipped heading levels
- ☐ Lists use true bullets or numbering

C. Text & Readability

- ☐ Plain, culturally familiar language used where possible
- ☐ One idea per sentence (mandatory for Easy Read)
- ☐ Technical, legal, or financial terms explained using local examples
- ☐ Minimum font size:
 - 12 pt (PDF/documents)
 - 16 px (slides)
 - 16 px (website)
- ☐ Text can be zoomed to 200% without loss of information

D. Colour & Contrast

- ☐ Contrast ratio at least 4.5:1 (Ref. <https://webaim.org/resources/contrastchecker/>)
- ☐ Colour is not the only method of conveying meaning
- ☐ No text placed over busy images or patterns
- ☐ Calm, non-distracting backgrounds



SOURCE: [DIGITAL.NSW.GOV.AU](https://digital.nsw.gov.au)

E. Images, Icons & Animations

- ☐ Every image should include meaningful alt text that is concise, descriptive, and context aware. The alt text must clearly convey the image's content and purpose to support screen reader accessibility.

- ☐ Decorative images marked as decorative
- ☐ No essential information conveyed only visually
- ☐ Animations are slow, non-flashing, and non-distracting
- ☐ Animations always paired with text explanation

F. Cognitive, Psychosocial & Social Inclusion

- ☐ Language respects persons with disabilities, women, youth, and minorities
- ☐ Avoids shaming, blaming, or moral judgement
- ☐ Examples reflect real local lives, such as those in Indonesian and South Asian communities.
- ☐ Content warnings added where relevant
- ☐ Support options clearly stated (breaks, quiet space, support person allowed)
- ☐ Do / Don't guidance is explicit and easy to follow

G. Easy Read

- ☐ Suitable for people with low literacy, limited formal education, or cognitive disability
- ☐ Simple words commonly used in the local context
- ☐ Very short sentences
- ☐ One concept per paragraph
- ☐ Images directly support the text
- ☐ Clear captions under every image

II. Accessible and Inclusive Visual Style Cheat Sheet (Quick Reference)

Applies to designers, illustrators, animators, and communications teams.

A. Representation & Cultural Relevance

ALL visuals MUST:

- Depict local communities, e.g. Indonesian and South Asian people
- Reflect local settings (villages, urban neighbourhoods, markets, offices, homes)
- Show everyday services, economic activities, and community life
- Represent diversity in gender, age, disability, ethnicity, religion, and dress
- Show people as active participants and decision-makers

DO NOT use:

- Generic foreign stock images
- Western-style cartoons
- Poverty-porn or pity-based imagery
- Infantilising depictions of adults, especially women with disabilities

- Images that portray cultural stereotypes or exaggerations

B. Representation Principles – Disability, Women, Youth & Minorities

- Show women and youth with disabilities, not only non-disabled peers
- Avoid portraying women as passive or youth as irresponsible
- Avoid portraying disability only as struggle or tragedy
- Assistive devices are normal and not the focal point
- Show leadership, agency, and everyday competence

C. Images & Alt Text Rules⁵ (Inclusive)

- Before using an image, ask:

Who is included? Who may feel excluded or misrepresented?

Alt Text Formula

Who + What + Context

Examples:

“Image of an Indonesian woman with a visual impairment participating in a financial literacy session.”

“Image of South Asian youth, including a young man using crutches, discussing savings options in a community meeting.”

D. Easy Read – Images & Animations (STANDARD)

- Images and animations must support understanding for persons with disabilities, marginalised women, youth, and first-time learners.
- Images should:
 - Show local Indonesian and South Asian people
 - Depict familiar, everyday situations
 - Avoid symbols requiring abstract interpretation
- Each image must:
 - Be explained clearly in words
 - Avoid stereotypes
 - Respect dignity and privacy

E. Animation Guidelines

- Simple movements only
- Slow pacing for different learning speeds

⁵ Alt Text Rules are guidelines that ensure every image includes a clear, meaningful text description that conveys its purpose and information to people using screen readers or other assistive technologies.

- Always paired with clear, static text
- Never dramatise suffering or exclusion

III. Culturally Responsive Language & Tone Guide

- Rights-based
- Gender-sensitive
- Age-appropriate
- Respectful and neutral
- Avoid language that:
 - Implies pity, charity, or dependency
 - Blames women, youth, or minorities for exclusion
 - Uses derogatory, outdated, or stigmatising terms

IV. Facilitator & Trainer Notes

Facilitator Note:

Use examples, visuals, and language that reflect local Indonesian and South Asian social norms, without reinforcing harmful stereotypes.

Ensure:

- *Participation from women, youth, and persons with disabilities.*
- *Respect for different communication styles and languages*
- *Choice, autonomy, and dignity in activities*

Inclusive materials help clients or participants feel safe, respected, and represented.

Digital tools – e.g. website CMS, email marketing platforms and Canva – will have in-built accessibility tools to help you add alt text to any images and check colour and contrast accessibility.

V. Acknowledgement of Support from Opportunity International Australia and the Australian Government

When the Australian Government and Opportunity International Australia have provided support for the development of training materials or video content, their respective logos must be included, accompanied by an appropriate acknowledgement statement.

Australian Department of Foreign Affairs and Trade

- **DFAT logos**
<https://www.dfat.gov.au/about-us/corporate/logos-and-style-guides#aid-logo>

Opportunity International Australia

- **Logos**
<https://drive.google.com/drive/folders/1rHw2cWWy1Gpas667GGI-eoVk96WPI8nP>
- **Brand guidelines**
<https://opportunityintl.github.io/Brand/>

Below are example acknowledgement statements that may be inserted into policy documents, training materials, or video resources.

Acknowledgement Wording (Option 1 – Short & Standard)

This video animation has been supported by Opportunity International Australia with support from the Australian Government through the Australian NGO Cooperation Program (ANCP).

Acknowledgement Wording (Option 2 – Slightly Expanded)

The development of this video animation was made possible through the support of Opportunity International Australia and the Australian Government through the Australian NGO Cooperation Program (ANCP). We acknowledge their valuable partnership and appreciate their support. Their contribution strengthens inclusive practices and enhances the customer experience for people with disabilities.

VI. FURTHER READING

Opportunity Inclusive Finance and Accessibility Cheat Sheets & Tools

<https://opportunity.org.au/news/blog/2025/08/opportunity-rolls-out-inclusive-finance-and-accessibility-tools>

DFAT Accessibility and Inclusion Guidance

<https://www.dfat.gov.au/about-us/about-this-website/accessible-documents/creating-documents-meet-accessibility-guidelines>

WCAG 2.1 AA (Web Content Accessibility Guidelines)

<https://www.w3.org/WAI/standards-guidelines/wcag/>

WebAIM Contrast Checker

<https://webaim.org/resources/contrastchecker/>

Indonesia: OJK SETARA – Inclusive Financial Services for Persons with Disabilities:

<https://www.ojk.go.id/id/Publikasi/Roadmap-dan-Pedoman/Perilaku-Pelaku-Usaha-Jasa-Kuangan/Documents/Pedoma%20SETARA.pdf>

India: Accessibility standards and Guidelines for Banking Sector

<https://cdnbbsr.s3waas.gov.in/s3e58aea67b01fa747687f038dfde066f6/uploads/2024/09/202409171647156535.pdf>

Bangladesh: Rights and Protection of Persons with Disabilities Act, 2013

https://legislativeportal.gov.bd/sites/default/files/files/legislativeportal.gov.bd/page/64379df1_f98c_47ff_b9e6_cbcabadd8ece/26.The%20Rights%20and%20Protection%20of%20Persons%20with%20Disabilities%20Act%2C%202013.pdf

Nepal: National Policy and Plan of Action on Disability

<https://alrcnepal.org.np/wp-content/uploads/2025/04/national-policy-and-plan-of-action2006-eng.pdf>