Transact –
Accessibility Conformance Report WCAG Edition

(Based on VPAT® Version 2.4Rev)

Name of Product/Version: eMarket Checkout

Report Date: April 2024

Product Description: The eMarket Checkout gives institutions and 3rd party websites the ability to process credit cards and electronic ACH through the Transact payment platform.

Contact Information: Alex Temples - accessibility@transactcampus.com

Evaluation Methods Used:

Evaluation of the product involved a combination of automated, manual, and functional testing against the applicable success criteria within the Web Content Accessibility Guidelines (WCAG) 2.1 Conformance Level A and AA. Level Access (Level) tested a selection of the product using a representative sample to cover the components and functionality of use flows. Below is a list of the assistive technologies (ATs) used:
- JAWS/Chrome

Applicable Standards/Guidelines

This report covers the degree of conformance for the following accessibility standard/guidelines:

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Standard/Guideline	Included In Report
Web Content Accessibility Guidelines 2.0	Level A Yes Level AA Yes Level AAA No
Web Content Accessibility Guidelines 2.1	Level A Yes Level AA Yes Level AAA No

Terms

The terms used in the Conformance Level information are defined as follows:

- **Supports**: The functionality of the product has at least one method that meets the criterion without known defects or meets with equivalent facilitation.
- **Partially Supports**: Some functionality of the product does not meet the criterion.
- **Does Not Support**: The majority of product functionality does not meet the criterion.
- **Not Applicable**: The criterion is not relevant to the product.
- **Not Evaluated**: The product has not been evaluated against the criterion. This can be used only in WCAG 2.0 Level AAA.

WCAG 2.x Report

Note: When reporting on conformance with the WCAG 2.x Success Criteria, they are scoped for full pages, complete processes, and accessibility-supported ways of using technology as documented in the WCAG 2.x Conformance Requirements.

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Table 1: Success Criteria, Level A

Notes:

Criteria	Conformance Level	Remarks and Explanations
1.1.1 Non-text Content (Level A)	Web: Does Not Support	Web: Most non-text content in the product does not have text alternatives that serve the equivalent purpose. Examples include: • Meaningful images not containing a textual equivalent. • Images that serve a decorative purpose but are exposed to screen readers. • Instance of controls without appropriate state information.
1.2.1 Audio-only and Video-only (Prerecorded) (Level A)	Web: Supports	Web: The product does not contain prerecorded audio-only or video-only media.
1.2.2 Captions (Prerecorded) (Level A)	Web: Supports	Web: The product does not contain any prerecorded synchronized media (video with audio) that requires captions.
1.2.3 Audio Description or Media Alternative (Prerecorded) (Level A)	Web: Supports	Web: The product does not contain any prerecorded video media that requires audio descriptions or a media alternative.

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Criteria	Conformance Level	Remarks and Explanations
1.3.1 Info and Relationships (Level A)	Web: Does Not Support	Web: The product does not consistently ensure information, structure and relationships conveyed through presentation can also be determined programmatically or through text. Examples include: • There is content that functions as a heading but does not use heading markup. • There are form controls with visual labels that are not programmatically associated with the control. • There are visually grouped form controls that are not programmatically grouped. • There are inline errors that are not programmatically associated with their corresponding fields. • There are dialogs that lack an accessible name.

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Criteria	Conformance Level	Remarks and Explanations
1.3.2 Meaningful Sequence (Level A)	Web: Supports	Web: The product ensures that a correct reading order can be programmatically determined for content whose presentation sequence affects its meaning.
1.3.3 Sensory Characteristics (Level A)	Web: Supports	Web: The product does not contain instructions that rely solely on sensory characteristics such as shape, size, visual location, or sound.
1.4.1 Use of Color (Level A)	Web: Partially Supports	Web: In most instances, the product does not use color as the only visual means of conveying information, indicating an action, or prompting a response. Exceptions include: • There is content that uses color alone to visually indicate there are errors.
1.4.2 Audio Control (Level A)	Web: Supports	Web: The product does not include audio that plays automatically.

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Criteria	Conformance Level	Remarks and Explanations
2.1.1 Keyboard (Level A)	Web: Partially Supports	Web: In most instances, the product ensures that interactive content and functionality is accessible and operable using a keyboard or keyboard emulator. Exceptions include: • There are keyboard-focusable controls with aria-hidden="true".
2.1.2 No Keyboard Trap (Level A)	Web: Supports	Web: Where a component can receive keyboard focus, the product allows focus to be moved away using only the keyboard.
2.1.4 Character Key Shortcuts (Level A 2.1 only)	Web: Supports	Web: The product does not use character key shortcuts.
2.2.1 Timing Adjustable (Level A)	Web: Supports	Web: The product does not contain time-limited or time-dependent content.
2.2.2 Pause, Stop, Hide (Level A)	Web: Supports	Web: The product does not contain content that moves, blinks, scrolls, or auto-updates.
2.3.1 Three Flashes or Below Threshold (Level A)	Web: Supports	Web: The product does not contain flashing content.
2.4.1 Bypass Blocks (Level A)	Web: Supports	Web: The checkout flow does not have repeating content on multiple pages.

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Criteria	Conformance Level	Remarks and Explanations
2.4.2 Page Titled (Level A)	Web: Partially Supports	Web: Most pages of the product provide titles that adequately describe their topic or purpose. Exceptions include: • There are dialogs that lack an accessible name
2.4.3 Focus Order (Level A)	Web: Supports	Web: The product ensures that focusable components receive focus in an order that preserves meaning and operability.
2.4.4 Link Purpose (In Context) (Level A)	Web: Partially Supports	Web: In most instances, the product ensures that the purpose of links can be determined from the link text alone or in combination with the surrounding or programmatic context. Exceptions include: • There are links that opens a dialog without indicating the fact.
2.5.1 Pointer Gestures (Level A 2.1 only)	Web: Supports	Web: The product does not require multipoint or path-based gestures for operation.

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Criteria	Conformance Level	Remarks and Explanations
2.5.2 Pointer Cancellation (Level A 2.1 only)	Web: Supports	Web: The product ensures that functionality on pointer down-event is completed only when the user releases the pointer or allows the user to abort and/or undo the action.
2.5.3 Label in Name (Level A 2.1 only)	Web: Partially Supports	Web: In most instances, the product ensures that when interface components have visual labels that include text, the provided accessible name contains the visually presented text. Exceptions include: • There are form controls with visual labels that are not programmatically associated with the control.
2.5.4 Motion Actuation (Level A 2.1 only)	Web: Supports	Web: The product does not contain functionality that requires device motion or user motion.
3.1.1 Language of Page (Level A)	Web: Supports	Web: The product ensures that the default human language used on each page can be programmatically determined.

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Criteria	Conformance Level	Remarks and Explanations
3.2.1 On Focus (Level A)	Web: Supports	Web: The product ensures that interface components do not initiate a change of context when receiving focus.
3.2.2 On Input (Level A)	Web: Supports	Web: The product ensures that interactive components do not initiate a change in context when the component setting is changed unless followed by an explicit user action such as activation of a button or link.
3.3.1 Error Identification (Level A)	Web: Supports	Web: Where the product automatically detects input errors, the item or field in error is identified and the error is described to the user in text.

Criteria	Conformance Level	Remarks and Explanations
[3.3.2 Labels or Instructions](#) (Level A)	Web: Partially Supports	Web: In some instances, where user input is required, the product presents adequate labels or instructions for successfully providing that input. Exceptions include: • There are visually grouped form controls that are not programmatically grouped. • There are inline errors that are not programmatically associated with their corresponding fields. • There is no text explaining that asterisks indicate required fields.
[4.1.1 Parsing](#) (Level A)	Web: Supports	For WCAG 2.0, 2.1, EN 301 549, and Revised 508 Standards, the September 2023 errata update indicates this criterion is always supported. See the WCAG 2.0 Editorial Errata and the WCAG 2.1 Editorial Errata.

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Criteria	Conformance Level	Remarks and Explanations
4.1.2 Name, Role, Value (Level A)	Web: Partially Supports	Web: In most instances, the product contains user interface components whose name, role, state, and value can be programmatically determined. Exceptions include: • There are inline errors that are not programmatically associated with their corresponding fields. • There are several components without appropriate name, role, and state information.

Table 2: Success Criteria, Level AA

Notes:

Criteria	Conformance Level	Remarks and Explanations
1.2.4 Captions (Live) (Level AA)	Web: Supports	Web: The product does not contain any live synchronized media (video with audio) that requires real-time captioning.
1.2.5 Audio Description (Prerecorded) (Level AA)	Web: Supports	Web: The product does not contain any prerecorded synchronized media (video with audio) that requires audio descriptions.
1.3.4 Orientation (Level AA 2.1 only)	Web: Supports	Web: The product does not restrict its view and operation to a single display orientation, such as portrait or landscape [unless a specific orientation is essential].
1.3.5 Identify Input Purpose (Level AA 2.1 only)	Web: Supports	Web: The product ensures that the purpose of input fields that request information about the user, such as name or email, can be programmatically determined.

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Criteria	Conformance Level	Remarks and Explanations
1.4.3 Contrast (Minimum) (Level AA)	Web: Supports	Web: Visual presentation of text and images of text in the product provides a contrast ratio of at least 4.5:1 against adjacent colors.
1.4.4 Resize text (Level AA)	Web: Does Not Support	Web: The product does not consistently allow content to be resized up to 200 percent without assistive technology and without loss of content or functionality. Examples include: • On several screens there is a <meta name="viewport"> element with a maximum-scale attribute set to less than 2 or a user-scalable attribute set to no restricting the ability to resize text.
1.4.5 Images of Text (Level AA)	Web: Supports	Web: Except for logos, the product uses text instead of images of text.

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Criteria	Conformance Level	Remarks and Explanations
[1.4.10 Reflow](#) (Level AA 2.1 only)	Web: Supports	Web: The product allows for resizing of content to a minimum width of 320 CSS pixels or vertical height of 256 CSS pixels without loss of content or functionality, and without requiring scrolling in two dimensions.
[1.4.11 Non-text Contrast](#) (Level AA 2.1 only)	Web: Partially Supports	Web: In some instances, the visual presentation of non-text content in the product has a contrast ratio of at least 3:1 against adjacent color(s). Exceptions include: • There are user interface components with a contrast ratio below 3.00:1.
[1.4.12 Text Spacing](#) (Level AA 2.1 only)	Web: Supports	Web: The product supports user changes in text style properties, such as line height or text spacing, without loss of content or functionality.
[1.4.13 Content on Hover or Focus](#) (Level AA 2.1 only)	Web: Supports	Web: The product ensures that content triggered by hover or focus becomes and remains visible while triggered, and is dismissed when hover or focus is removed.

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Criteria	Conformance Level	Remarks and Explanations
2.4.5 Multiple Ways (Level AA)	Web: Supports	Web: Pages of the product are accessed via a process flow and do not otherwise require multiple methods of access.
2.4.6 Headings and Labels (Level AA)	Web: Partially Supports	Web: The product uses headings and labels that describe their topic or purpose in most instances. Exceptions include: • There are buttons with insufficiently descriptive accessible names.
2.4.7 Focus Visible (Level AA)	Web: Partially Supports	Web: In most instances, the product provides a visible indication of keyboard focus for elements on each page. Exceptions include: • There are interactive controls with a barely visible keyboard focus indicator.
3.1.2 Language of Parts (Level AA)	Web: Supports	Web: Pages of the product present content in a single language.
3.2.3 Consistent Navigation (Level AA)	Web: Supports	Web: The product ensures that navigational mechanisms repeated across the product are presented consistently and in the same relative order.

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Criteria	Conformance Level	Remarks and Explanations
3.2.4 Consistent Identification (Level AA)	Web: Supports	Web: The product ensures that components with the same functionality are identified consistently across pages of the product.
3.3.3 Error Suggestion (Level AA)	Web: Supports	Web: Where the product automatically detects input errors and provides error messages, the product also provides suggestions for correcting each error.
3.3.4 Error Prevention (Legal, Financial, Data) (Level AA)	Web: Supports	Web: The product provides a mechanism for users to review, confirm, and correct information before finalizing submission.
4.1.3 Status Messages (Level AA 2.1 only)	Web: Supports	Web: When status messages appear, the product automatically provides those messages to assistive technology without requiring focus.

Table 3: Success Criteria, Level AAA

Notes: Not Applicable

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