

Accessible Icon Labeling Guide for Fintech Products

For Content Designers

Introduction

Icons play a vital role in fintech interfaces, helping users navigate, understand status updates, and perform key actions quickly. However, icons alone are not accessible to all users—particularly those relying on assistive technologies. This guide provides standardized, accessible labeling practices for icons used in fintech products.

Purpose:

To ensure that every icon in your product communicates meaning clearly and inclusively through accessible text alternatives and dynamic announcements.

How to Use This Guide:

- Use the **Announcement Copy** column to define what screen readers should announce.
- Follow the **Copy Type** to determine whether the label is an *Action*, *Semantic*, or *State* description.
- Refer to the **Reasoning** for context on why each label is structured this way.
- Check the **WCAG Reference** to align with accessibility standards.

Each section below corresponds to a functional area of a fintech product.

1. Navigation & Wayfinding

Icon	Announcement Copy	Copy Type	Reasoning	WCAG Reference
	"Go to home"	Action	A standalone house icon lacks inherent meaning in a banking context. Explicitly stating "Go to" clearly tells the user where they will land.	• SC 1.1.1 Non-text content • SC 2.4.6 Headings and labels
	"Open navigation menu"	Action	While widely recognized, it requires a text alternative. Stating both the action and the result reduces cognitive load compared to just saying "Menu".	• SC 1.1.1 Non-text content • SC 4.1.2 Name, role, value
	"Go back to [previous screen name]" (e.g., "Go back to Accounts")	Action	While a generic "back" works, adding specific screen context helps screen reader users track where they are in multi-step sequences.	• SC 2.4.4 Link purpose • SC 1.1.1 Non-text content

2. Transactions & Accounts

Icon	Announcement Copy	Copy Type	Reasoning	WCAG Reference
↔	"Transfer money"	Action	Arrows suggest movement but not direction or feature type. This matches the user's mental model. Avoid "Exchange," which implies foreign currency features.	• SC 1.1.1 Non-text content • SC 2.4.6 Descriptive labels
	"View transaction details for [amount, merchant]"	Semantic	A receipt icon's meaning changes based on context. Injecting dynamic merchant and amount variables prevents repetitive, identical entries in a feed.	• SC 1.1.1 Non-text content • SC 2.4.6 Descriptive labels • SC 1.3.1 Info and relationships
	"My accounts"	Semantic	"Wallet" is a visual UI metaphor, not a functional label. Use naming that matches the product's actual established terminology consistently across all surfaces.	• SC 3.2.4 Consistent identification

3. Status & Feedback

Icon	Announcement Copy	Copy Type	Reasoning	WCAG Reference
 (Payment Sent)	"Payment sent" (Announced automatically via live region)	State	A checkmark alone communicates nothing to a screen reader. Pair it with a descriptive status message using aria-live so it's read without requiring focus. Avoid vague terms like "Success".	• SC 1.1.1 Non-text content • SC 4.1.3 Status messages
	[The specific text of the error or warning message, e.g., "Card declined"]	State	Warning icons must always be paired with text because color alone cannot convey meaning. The announcement should directly target the urgent error text.	• SC 1.4.1 Use of colour • SC 3.3.1 Error identification
	"Transaction pending"	State	A clock icon is ambiguous on its own. The announcement copy must communicate the actual operational state, not the literal time metaphor.	• SC 1.1.1 Non-text content • SC 1.4.1 Use of colour

4. Security & Privacy

Icon	Announcement Copy	Copy Type	Reasoning	WCAG Reference
	None (Hidden from screen readers)	Decorative	When a padlock appears directly next to visible copy like "Your connection is secure," the icon itself is purely decorative and should be hidden using aria-hidden="true".	• SC 1.1.1 Non-text content
	State 1 (Hidden): "Show password" State 2 (Visible): "Hide password"	Action	Toggle buttons must communicate both the immediate action and the current state. Update the copy dynamically as the state shifts; don't rely purely on the visual icon changing.	• SC 4.1.2 Name, role, value • SC 1.1.1 Non-text content

5. Settings & Help

Icon	Announcement Copy	Copy Type	Reasoning	WCAG Reference
	"Account settings" (or context-scoped like "Notification settings")	Action	"Settings" is fine for a primary navigation bar, but scoping the label resolves ambiguity for screen reader users when multiple configuration options exist on a single page.	• SC 2.4.4 Link purpose• SC 2.4.6 Headings and labels
	"Help and support"	Action	A question mark is widely recognized but still requires a concrete label. In fintech, "Help and support" sets clear expectations that live or human resources are available.	• SC 1.1.1 Non-text content• SC 3.3.5 Help
	"Notifications, [number] unread" (e.g., "Notifications, 3 unread")	State	Visual count badges are completely inaccessible by default. Dynamically inject the unread count straight into the button's accessible name to prevent annoying double-announcements.	• SC 1.1.1 Non-text content• SC 4.1.3 Status messages

Conclusion

Accessible icon labeling ensures that all users, regardless of ability, can understand and interact with fintech products effectively. By pairing icons with meaningful, dynamic, and context-aware text alternatives, content designers help create inclusive digital experiences that meet both usability and compliance goals.

For implementation support, collaborate with design system and accessibility teams to ensure consistent application across all product surfaces.
