



Annual Report on Existing Websites and Digital Services

Pursuant to the 21st Century Integrated Digital Experience Act

December 2021



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December 18, 2021

Shalanda D. Young
Acting Director
Office of Management and Budget
1650 Pennsylvania Avenue, NW
Washington, DC 20502

Dear Ms. Young,

I am pleased provide you with the Federal Deposit Insurance Corporation's (FDIC's) *Integrated Digital Experience Act Report*, produced in accordance with the 21st Century Integrated Digital Experience Act (Public Law 115-336).

If you require additional information or have questions regarding the report, please contact FDIC's Chief Information Officer, Sylvia W. Burns, at (703) 516-1234.

Sincerely,

Jelena McWilliams
Chairman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Introduction

The Federal Deposit Insurance Corporation (FDIC) is providing this report regarding existing FDIC websites or digital services pursuant to Section 3 of the 21st Century Integrated Digital Experience Act of 2018 (the “Act”). Section 3 requires the FDIC to submit an annual report that includes:

- A list of the websites or digital services maintained by the FDIC that are most viewed or utilized by the public or are otherwise important for public engagement;
- A prioritization of websites or digital services that require modernization to meet the requirements under the Act; and
- An estimation of the schedule to modernize the prioritized websites or digital services.

Methodology Used

The FDIC’s Division of Information Technology conducted a cross-agency inventory of external public websites for purposes of compiling this report. For each website, the FDIC identified those websites “most viewed or utilized by the public or otherwise important for public engagement” and assessed each website’s compliance with the requirements delineated in Section 3.

Our inventory identified two FDIC-managed external public websites: FDIC.gov and EconomicInclusion.gov. One of those sites, FDIC.gov, represents more than 99.7% of the website traffic associated with the sites. EconomicInclusion.gov provides access to data and findings from the FDIC’s *Survey of Household Use of Banking and Financial Services*¹ from 2009, 2011, 2013, 2015, 2017, and 2019. This website has a dynamic reporting capability and very little, if any, resident content. The plan is to incorporate this functionality into FDIC.gov in 2022.

All page view results on this report are from October 1, 2020 through September 30, 2021.

¹ FDIC National Survey of Household Use of Banking and Financial Services includes questions on bank account ownership among members of the household, primary methods banked households use to access their bank accounts, bank branch visits, use of prepaid cards and nonbank financial transaction services by banked and unbanked households, and use of bank and nonbank credit by all households.



Website or Digital Service	Background	URL	Page Views	Final Ranking	Importance to Public Ranking	Usage Ranking
FDIC.gov	The official public website of the FDIC, which contains the Corporation's content and applications	https://www.fdic.gov/	29,795,439	1	1	1
EconomicInclusion.gov	The website that contains the reporting capability for data pertaining to household banking surveys of 2009, 2011, 2013, 2015, 2017, and 2019	https://economicinclusion.gov/	121,360	2	2	2

The following table maps the websites against the criteria in section 3(a) of the Act:

Section 3(A) Compliance Criteria	FDIC.gov	EconomicInclusion.gov
508 Compliant ²	100%	100%
Has a consistent appearance (i.e., consistent across FDIC external websites).	No	Yes
Does not overlap with or duplicate any legacy websites.	Yes	Yes
Contains a search function that allows users to easily search content intended for public use.	Yes	Yes
Is provided through an industry-standard, secure connection.	Yes	Yes
Is designed around user needs with data-driven analysis influencing management and development decisions, using qualitative and quantitative data to determine user goals, needs, and behaviors. The website, web-based forms, web-based applications, and digital services are continuously tested to ensure that user needs are addressed.	Yes	Yes
Provides users with the option for a more customized digital experience that allows users to complete digital transactions in an efficient and accurate manner.	N/A	N/A
Is fully functional and usable on common mobile devices.	Yes	No

² The FDIC’s 508 Accessibility Program reviews and remediates accessibility issues on an ongoing basis. The FDIC’s plan of action is outlined on page 4.

Schedule for Modernizing FDIC Websites

FDIC.gov contains both content and searchable databases (i.e., “applications”) that pertain to all external stakeholder information. FDIC.gov is undergoing a redesign that will update and standardize the look and feel of all content and applications. The phased conversion takes into account website content popularity based on user metrics and implements the General Services Administration Technology Transformation Service website standards. We continue to convert content and applications to the new look-and-feel with a goal to have a consistent appearance across all content in 2022.

FDIC.gov is fully functional and usable on common mobile devices, and we have made considerable progress making EconomicInclusion.gov content mobile-friendly. FDIC plans to incorporate EconomicInclusion.gov within FDIC.gov as part of the aforementioned application redesign project. We completed user testing of a mobile-friendly EconomicInclusion.gov redesign this year and are now performing system stress testing. Our goal is to implement a mobile-friendly solution that is integrated with FDIC.gov by year-end, 2021.

None of the FDIC’s websites provide a customized experience for users. Applications are provided to all stakeholders, and are not transactional in nature. However, they offer the ability to run reports using FDIC data.

Section 508 Compliance Plan

The FDIC is committed to ensuring its websites are accessible to our employees and members of the public. We assess and remediate accessibility issues on an ongoing basis through targeted updates and modernization efforts. FDIC recently performed accessibility testing that demonstrated FDIC.gov and EconomicInclusion.gov were 100% compliant with Section 508 requirements.