

Vipps MobilePay

Accessibility statement

June 27, 2025 - Version 1.00

Introduction

As one Nordic mobile wallet for all, Vipps MobilePay is one of Europe's largest fintech companies, making it truly simple to pay and be paid, empowering individuals ("users") and businesses ("merchants") to experience seamless, efficient transactions.

With our customer-centric, Nordic organisational model, Vipps MobilePay AS, headquartered in Norway, operates across four countries:

- Norway and Sweden, where services are marketed as "Vipps,"
- Denmark, via our Danish branch, where our services are marketed as "MobilePay,"
- Finland, via our Finnish branch, also under the "MobilePay" brand.

By combining simplicity, security, and innovative technology, Vipps MobilePay remains at the forefront of digital payments in the Nordics, helping millions of people enjoy frictionless payment experiences every day. A wide range of payment services is provided to both users and merchants, but our solutions also extend beyond payments. They are delivered primarily through mobile applications (the Vipps and MobilePay apps, as well as applications aimed at merchants like the GetPaid app) and various web portals and pages (vippsmobilepay.com, vipps.no, mobilepay.dk, mobilepay.fi, vipps.se) that mainly facilitate merchant interactions and customer support.

Vipps MobilePay is dedicated to ensuring accessibility for all customers, regardless of disability, impairment or access needs. We are committed to making our digital services as accessible as possible and continually improving the user experience by adhering to relevant accessibility standard (**Web Content Accessibility Guidelines**, WCAG) and align with best practices for usability.

Scope of the accessibility assessment

In line with our commitment to accessibility and inclusivity, this report and conformance declaration covers all digital solutions offered by Vipps MobilePay, including our apps, web portals, web pages, and other interfaces. We have conducted accessibility assessments of our digital solutions based on **self-assessments with manual evaluations**, as well as **automated testing tools**.

Conformance declaration

Our overall compliance status is satisfactory, with few non-compliances. The 2025 accessibility assessment identified only minor findings, which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.

Below is a description of identified gaps per digital service within the scope of this assessment. We remain dedicated to continuous improvement in accessibility and will update our solutions regularly to meet evolving standards and user needs.

About this conformance declaration

Conformance declaration established	27.06.2025
Last update	30.06.2025

Conformance status for apps targeted toward Vipps MobilePay users

Solution	Vipps and MobilePay apps
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	iOS
Platform	Mobile devices (both mobile phones and tablets)
Test criteria	<ul style="list-style-type: none"> • Screen reader compatibility • Text size, colour contrast, touch targets, motion and animations • Ensure keyboard and focus navigation • Test on multiple devices
Conformance status	<p>The 2025 accessibility assessment identified minor findings, which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.</p> <p>Vipps MobilePay leverages the robust, built-in accessibility features of platforms like iOS. By focusing on creating a well-structured and intuitive user interface (UI), we enable seamless interactions with assistive technologies such as VoiceOver, rather than relying on custom code solutions. This approach ensures that the Vipps and MobilePay iOS apps are not only compliant but also offer a high-quality experience to all users, regardless of disability, impairment or access needs.</p>
Known limitations	<p>The Vipps and MobilePay applications are currently fully navigable except for some issues in the Tap-to-Pay part. Additionally, some enhancements related to VoiceOver/read-back and button shape functionality have been identified.</p> <p>Tap-to-Pay</p> <ul style="list-style-type: none"> • Name of Payment card not read out. Just says “payment card”. • No way to swipe to next payment card. • Does not read out names of loyalty cards, only says “loyalty cards”. • No way to swipe loyalty cards or open them. <p>Payment sources</p> <ul style="list-style-type: none"> • In instances where the account number serves as the account name in the app, the read out should be changed to account number one digit at a time, rather than as a single large number. <p>Suggestions</p> <ul style="list-style-type: none"> • VoiceOver does not mention flags. <p>P2P</p> <ul style="list-style-type: none"> • After a successful P2P payment, the chat item is not in focus. • Heading does not announce phone number. • New chat cells are not grouped as a single item. • For cross-border payments, the “approximate field” in add payment details is announced “enter amount” instead of “approximately x kroner”, even though this field is not editable.

- After selecting a wrapping, user must scroll through all options.
- Request sheet subtitle is not announced last.
- New chat cancel/reject buttons lack proper shape support.
- Suggestions do not support button shape.

P2B

- The search market picket image is announced.
- Countdown label on receipt screen is non-functional.
- Receipt date label is not read as a full date.
- Transaction rows are read out of order.
- Express Checkout does not begin logically when terms are accepted.
- "Choose delivery method" does not start at the heading.

Groups tab

- "See all"-boxes button navigates to settlement header.
- Box navigates to settlement, not the settlement header.
- Settlement details expense row is not announced as a button.
- Search suggestions need "Button" on persons.
- Focus should be on heading when a settlement is created.
- Box intro screen does not read the intro.
- Focus should be on heading when a box is created.

Wish list

- Does not support button shape.
- Screen reader navigation is inconsistent, content is sometimes read out of logical order or repeated (for example, elements are read individually and then as a group).
- Icons and images sometimes lack meaningful alternative text or labels or are announced in a way that is confusing for screen reader users. Image selection states are not described.

Benefits

- Missing back button in certain views when text size is large.

Voice

- Missing accessibility texts for images.
- Touch targets are not ok for the link in story (most often used in terms & conditions).
- Swiping through the carousel is missing alternative input methods.

Consents

- Toggle consent and click on "Data we use": Link and toggle are in the same component, causing only one to work.

Add card view

- A form label is present; however, it is not correctly associated with the corresponding form control.

	<ul style="list-style-type: none"> • An aria-labelledby or aria-describedby reference is present, but the referenced target does not exist. • Contrast on “Next” button does not comply.
Affected user groups	<p>The identified limitations specifically affect users with the following constraints:</p> <ul style="list-style-type: none"> • Use without sight • Use with limited vision

Solution	Vipps and MobilePay apps
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	Android
Platform	Mobile devices (both mobile phones and tablets)
Test criteria	<ul style="list-style-type: none"> • Screen reader compatibility • Text size, colour contrast, touch targets, motion and animations • Ensure keyboard and focus navigation • Test on multiple devices
Conformance status	The 2025 accessibility assessment identified minor findings , which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.
Known limitations	<p>Activities feed</p> <ul style="list-style-type: none"> • Each row currently reads out all the text, which could be modified to one sentence per activity. <p>Suggestions</p> <ul style="list-style-type: none"> • VoiceOver do not mention flags or suggestion types. <p>Send/Request button</p> <ul style="list-style-type: none"> • Read back should be improved to “Send, tap to choose”, “Request, tap to choose”, etc. <p>P2P</p> <ul style="list-style-type: none"> • When performing a cross-border transaction, focus initially starts at the first input field. This can make it unclear that this field is for the “You send” section. Additionally, navigating further down the screen presents challenges, especially if using a large font, as the large text cannot be avoided unless the user manually scrolls. It is recommended to manually adjust the focus order to address these issues. <p>P2B</p> <ul style="list-style-type: none"> • The payment source picker announces only the name of the source, without indicating that it is a list of payment sources. Providing a label to be read out would be helpful for visually impaired users. <p>Groups tab</p> <ul style="list-style-type: none"> • Settlement statuses are not announced.

	<ul style="list-style-type: none"> Box viewing access rows should announce elements in a more logical order. After performing a pay-in or pay-out, it would be beneficial to focus on the most recent transaction in the transaction list. Currently, the focus remains on the “Pay-in” button. The focus order in the Settlement creation flow needs improvement. The Settlement overview status bar does not announce the amount. Some invisible parts of the “New expense” screen receive focus. Text contrast should be enhanced on various elements. <p>Gift wrappings</p> <ul style="list-style-type: none"> We still animate the wrapping elements (thumbnails and confetti) if the “Remove animations” setting is disabled. <p>Wish list</p> <ul style="list-style-type: none"> Some dynamic content changes (e.g., loading states, reordering instructions) are not announced or require additional instructions for accessibility. Many interactive elements (buttons, list items, icons) are not properly announced or labelled by screen readers, making navigation difficult for screen reader users. <p>Voice</p> <ul style="list-style-type: none"> Missing accessibility texts for images. Touch targets are not ok for the link in story (most often used in terms & conditions). Swiping through the carousel is missing alternative input methods.
Affected user groups	<p>The identified limitations specifically affect users with the following constraints:</p> <ul style="list-style-type: none"> Use without sight Use with limited vision

Conformance status for apps targeted toward Vipps MobilePay merchants

Solution	GetPaid app
Languages	Norwegian (Bokmål), Danish, Finnish, Swedish, English
Operating system	iOS
Platform	Mobile devices (both mobile phones and tablets)
Test criteria	<ul style="list-style-type: none"> Screen reader compatibility Text size, colour contrast, touch targets, motion and animations Ensure keyboard and focus navigation Test on multiple devices
Conformance status	<p>Some gaps were identified in the 2025 accessibility assessment.</p> <ul style="list-style-type: none"> Focus order tweaks needed on order list screen Some buttons are missing accessibility hints

Solution	GetPaid app
Languages	Norwegian (Bokmål), Danish, Finnish, Swedish, English
Operating system	Android
Platform	Mobile devices (both mobile phones and tablets)
Test criteria	<ul style="list-style-type: none"> • Screen reader compatibility • Text size, colour contrast, touch targets, motion and animations • Ensure keyboard and focus navigation • Test on multiple devices
Conformance status	<p>Some gaps were identified in the 2025 accessibility assessment.</p> <ul style="list-style-type: none"> • Focus order tweaks needed on order list screen • Some buttons are missing accessibility hints

Solution	mPOS app
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	iOS
Platform	Mobile devices (both mobile phones and tablets)
Test criteria	<ul style="list-style-type: none"> • Screen reader compatibility • Text size, colour contrast, touch targets, motion and animations • Ensure keyboard and focus navigation • Test on multiple devices
Conformance status	The 2025 accessibility assessment identified minor findings , which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.
Known limitations	<ul style="list-style-type: none"> • Keyboard navigation does not work well with selecting in drop down menu. Selling products works, but adding new products is a bit tricky. • Label on disabled buttons does not meet contrast requirements. • Reduced motion is only partially supported by the app. • Screen rotation is only supported by larger screen devices.
Affected user groups	<p>The identified limitations specifically affect users with the following constraints:</p> <ul style="list-style-type: none"> • Use without sight • Use with limited vision • Use with limited motoric ability

Solution	mPOS app
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	Android
Platform	Mobile devices (both mobile phones and tablets)
Test criteria	<ul style="list-style-type: none"> • Screen reader compatibility • Text size, colour contrast, touch targets, motion and animations • Ensure keyboard and focus navigation • Test on multiple devices
Conformance status	The 2025 accessibility assessment identified minor findings , which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.
Known limitations	<ul style="list-style-type: none"> • The colour contrast ratio does not fully meet the standard in certain areas. While enabling high colour contrast in the phone settings achieves compliance, it is uncertain whether all devices support this feature. • Some pages need an alternative method to trigger pull-to-refresh.
Affected user groups	<p>The identified limitations specifically affect users with the following constraints:</p> <ul style="list-style-type: none"> • Use without sight • Use with limited vision

Conformance status for Vipps MobilePay merchant web portal

Solution	Merchant portal
Languages	Norwegian (Bokmål), Danish, Finnish, Swedish, English
Operating system	Microsoft Windows und MacOS
Test criteria	<ul style="list-style-type: none"> • Keyboard navigation and screen reader compatibility • Headings, images, links and page titles • Forms and search • Text size and colour contrast • Mobile and responsive testing • Test on multiple devices
Conformance status	The 2025 accessibility assessment did not identify any significant issues. The merchant portal is overall compliant with accessibility standards confirmed by comprehensive testing and the implementation of necessary improvements based on the test results.
Known limitations	There are minor refinements identified in areas such as keyboard navigation, headings, and link styling. While the screen reader support appears robust, it requires validation by actual users. Additionally, the badges component needs an update to improve colour contrast; this task has been added to the backlog.
Affected user groups	<p>The identified limitations specifically affect users with the following constraints:</p> <ul style="list-style-type: none"> • Use without sight • Use with limited vision

Solution	Partner portal
Languages	Norwegian, English
Operating system	Microsoft Windows und MacOS
Test criteria	<ul style="list-style-type: none"> • Keyboard navigation and screen reader compatibility • Headings, images, links and page titles • Forms and search • Text size and colour contrast • Mobile and responsive testing • Test on multiple devices
Conformance status	No gaps were identified in the 2025 accessibility assessment.

Conformance status for Vipps MobilePay websites for users and merchants

Open Web

The Vipps MobilePay websites are currently undergoing a migration to a new setup, which is anticipated to be completed by the end of Q3 or the beginning of Q4 2025. This migration aims to create uniformity across all brands. Due to changes in the overarching domain landscape during 2025, some pages from our older websites and local websites are expected to be static hosted until Q1 2026.

These websites include:

- mobilepay.dk
- mobilepay.fi
- vipps.no
- vipps.se

The most visited section of our web interface, help.vippsmobilepay.com, meets accessibility requirements per June 30, 2025. However, for vippsmobilepay.com, mobilepay.dk, mobilepay.fi, vipps.no, and vipps.se (which are still under migration)*, we have identified gaps primarily related to colour contrasts.

Chat bot

Vipps MobilePay utilizes Boost AI's standard chat panel on our websites. Consequently, our accessibility evaluation aligns with Boost AI's assessment, which has been confirmed to be fully compliant with WCAG standards.

Vipps MobilePay Checkout

Solution	Vipps MobilePay Checkout
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	Microsoft Windows und MacOS
Test criteria	<ul style="list-style-type: none"> • Keyboard navigation and screen reader compatibility • Headings, images, links and page titles • Forms and search • Text size and colour contrast • Mobile and responsive testing • Test on multiple devices
Conformance status	No gaps were identified in the 2025 accessibility assessment.

* <https://boost.ai/company/chat-panel-accessibility>

Landing pages

Vipps MobilePay tested accessibility of other relevant solutions like landing pages for payments and login.

Solution	Landing page payments
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	Microsoft Windows und MacOS
Test criteria	<ul style="list-style-type: none">• Keyboard navigation and screen reader compatibility• Headings, images, links and page titles• Forms and search• Text size and colour contrast• Mobile and responsive testing• Test on multiple devices
Conformance status	The 2025 accessibility assessment identified minor findings , which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.
Known limitations	<ul style="list-style-type: none">• Light mode: Contrast issue with the company name.• Dark mode: Contrast issue with the cancel button and language selector.
Affected user groups	The identified limitations specifically affect users with the following constraints: <ul style="list-style-type: none">• Use without sight• Use with limited vision

Solution	Landing page Login
Languages	Norwegian (Bokmål and Nynorsk), Danish, Finnish, Swedish, English
Operating system	Microsoft Windows und MacOS
Test criteria	<ul style="list-style-type: none">• Keyboard navigation and screen reader compatibility• Headings, images, links and page titles• Forms and search• Text size and colour contrast• Mobile and responsive testing• Test on multiple devices
Conformance status	The 2025 accessibility assessment identified minor findings , which will be addressed using a risk-based prioritisation approach to ensure that improvements are made systematically and effectively.
Known limitations	<ul style="list-style-type: none">• Gender Screen: The gender list contains elements other than ``, making it difficult to use the tab key to navigate through the radio buttons.• Marketing Consents Screen: Similar to the gender screen, this list includes elements other than ``, hindering tab navigation through the radio buttons.• The "Continue" button in the login flow has insufficient contrast between its background and foreground colors.• Certain interactive elements do not meet the enhanced size requirement, with some buttons being less than 44 pixels in height.

Affected user groups	<p>The identified limitations specifically affect users with the following constraints:</p> <ul style="list-style-type: none"> • Use without sight • Use with limited vision
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Developer documentation

Vipps MobilePay's developer documentation is extensive and includes over 330 webpages, partly generated by a third-party provider. Accessibility issues identified in testing, such as tagging links that open in new tabs/windows for assistive technology, have been requested to be fixed.

Brand documentation

No accessibility issues were identified.

Feedback and Contact Information

We welcome your feedback on the accessibility of our digital solutions. If you encounter any accessibility barriers, please contact us at:

- <https://vipps.no/ris-og-ros>
- <https://mobilepay.dk/app/feedback>
- <https://mobilepay.fi/app/feedback>
- <https://vippsmobilepay.com/en/info/help>