LIFTUPS™ Digital Consulting

Federal 508 Specialist & Digital Consultant | WOSB

BETA TESTING FINDINGS REPORT

Filense Personal Finance Web Application

A Walk-Through of What Happened, Step by Step

Accessibility, Usability, Trust & Compliance Observations

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Contract: [redacted] *| Beta Testers Needed for Personal Finance Web App*

About This Report

This report documents a beta testing session of the Filense personal finance web application, conducted on June 12, 2026. The tester is a Federal 508 Specialist and Digital Consultant with professional expertise in web accessibility, WCAG compliance, and digital usability.

Rather than presenting findings as a traditional technical document, this report walks through the testing session in the exact order it happened, from the first attempt to create an account through to the final pages visited. Every screenshot was taken in real time during the session and appears here at the point where it was captured, so the developer can follow the same path the tester walked.

Where problems were found, they are explained in plain terms alongside the screenshot that shows them. Where things worked well, that is noted too. The goal is to give the development team a clear, honest picture of what a real user experiences on this platform, and what needs attention before it is ready for the public.

> ⚠ ISSUE FOUND: SCOPE: This report covers the sign-up process, the finance setup pages, and the main application features accessed during this session. It does not cover every page in the application. A full accessibility audit would require a separate formal engagement and would surface additional findings beyond what is documented here.

STEP 1: Trying to Create an Account

The first step was straightforward — go to the Filense website and create an account. An email address was entered and then a password was needed to move forward.

The password field kept rejecting every combination tried. After several failed attempts, the password requirements were located on screen — the password needed an uppercase letter, a lowercase letter, a number, and one of a specific set of special characters. The problem was that these requirements were not explained before the user started typing. They only appeared after something went wrong.

Once a password was created that met all those requirements, the form still would not do anything when the submit button was clicked. No error message. No loading. Nothing happened. The button appeared to work but nothing moved forward.

After trying several more times, clicking ”Register” with no result, the WAVE accessibility scanning tool was run on the page to find out what was going on. WAVE is a tool that overlays color-coded markers on a webpage to show where things are broken from an accessibility standpoint — problems that are invisible to a regular user but directly affect whether a page works as intended.

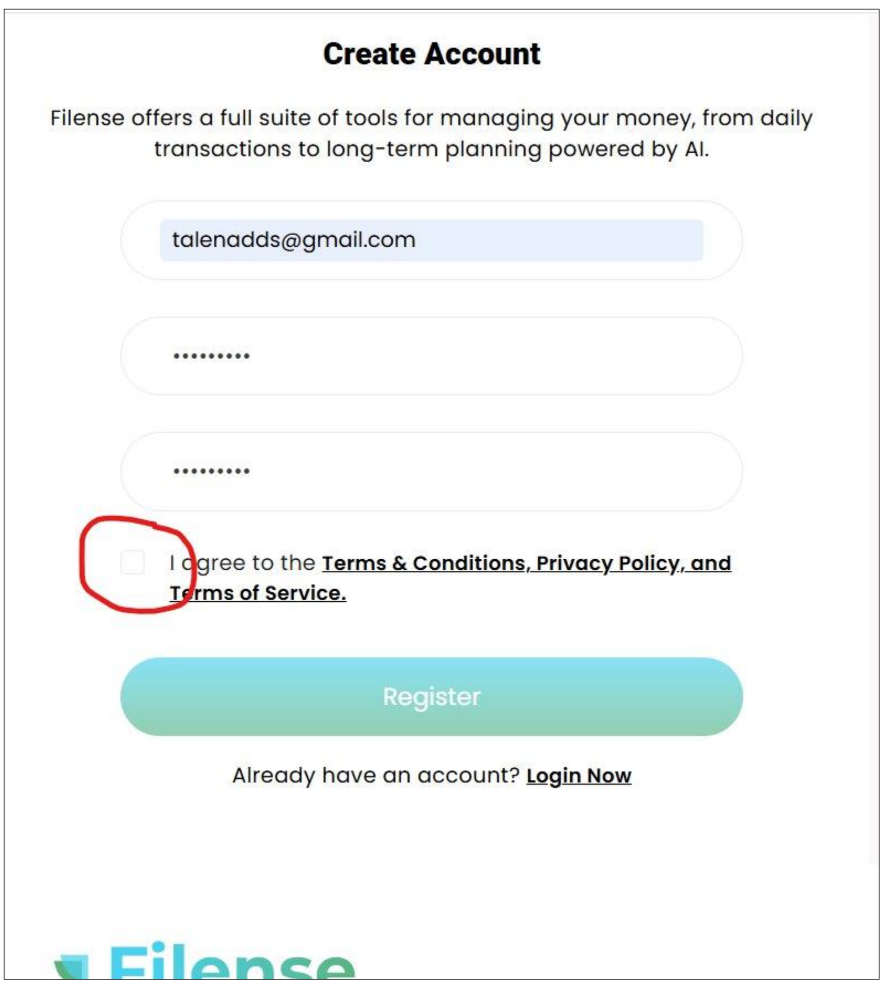


Figure 1.1, The sign-up page. The circle was added to show where the Terms & Conditions checkbox was located. Without that circle, most users – including myself - would never find it.

Running WAVE on the sign-up page immediately showed the problem. There was a Terms and Conditions checkbox on the page that was completely invisible. No border around it, no shading, no visual indicator of any kind that it was even there. It blended into the white background of the page entirely. That checkbox had to be checked before the form would submit, and there was no way to know it existed without running an accessibility tool to find it.

Once the checkbox was located and checked, the account was created immediately.

⚠ ISSUE FOUND: INVISIBLE CHECKBOX: A required checkbox on the sign-up page has no visible border, no background color, and no label that a screen reader could detect. Any user, not just someone with a disability, could spend significant time trying to submit this form without ever knowing the checkbox existed. This is a straightforward fix: add a visible border and a proper label to the checkbox.

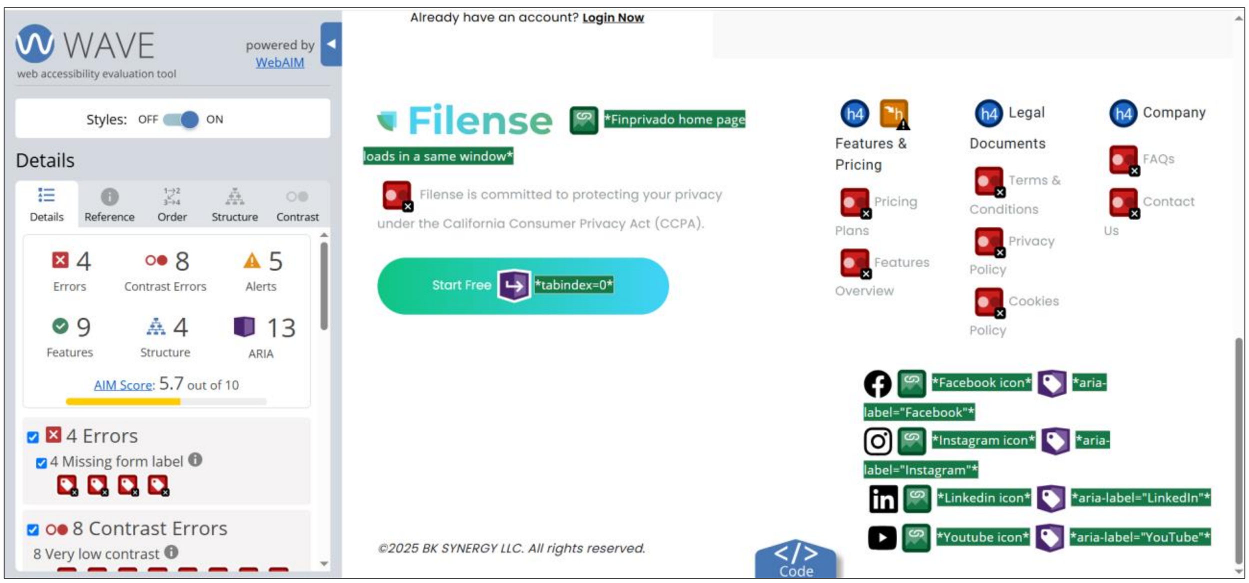


Figure 1.2, WAVE scan results for the sign-up page. Score: 5.7 out of 10. A score below 7.0 means real barriers exist for people with disabilities.

A quick note on the tools used throughout this report:

- WAVE gives each page a score from 0 to 10. A score below 7.0 means the page has real barriers that would prevent people with disabilities from using it fully.
- axe DevTools counts issues by severity: Critical means something is completely broken for assistive technology users. Serious means significant difficulty. Moderate means a real problem that should be fixed.
- Neither tool catches everything. A full hands-on review would find even more. These tools give a reliable starting picture of where the problems are.

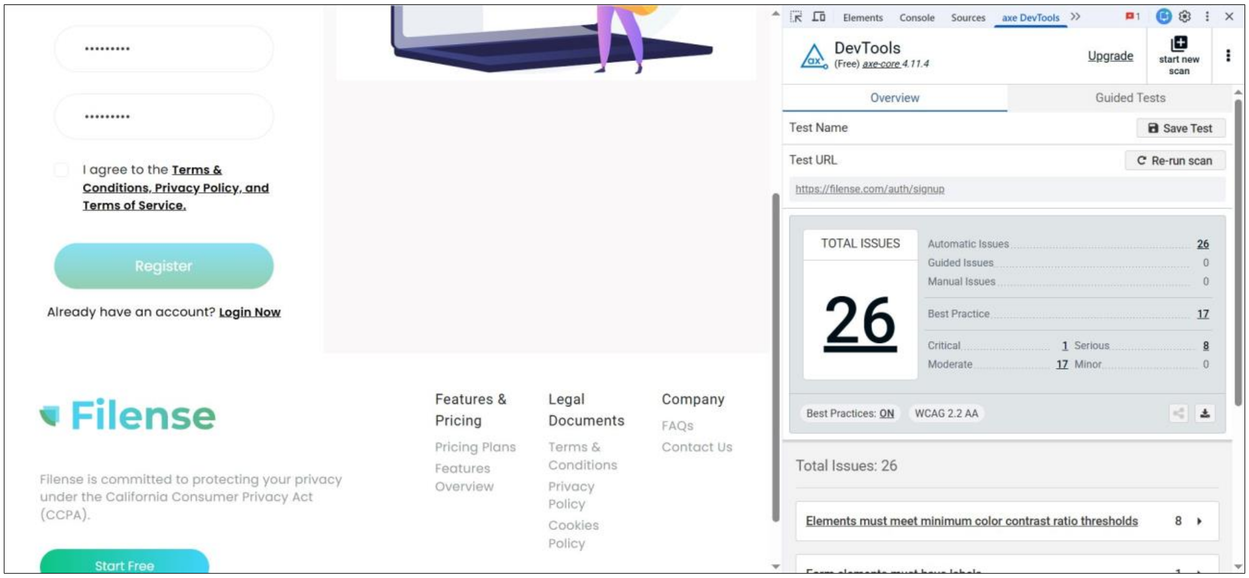


Figure 1.3, axe DevTools scan of the sign-up page. 26 issues found: 1 Critical, 8 Serious, 17 Moderate.

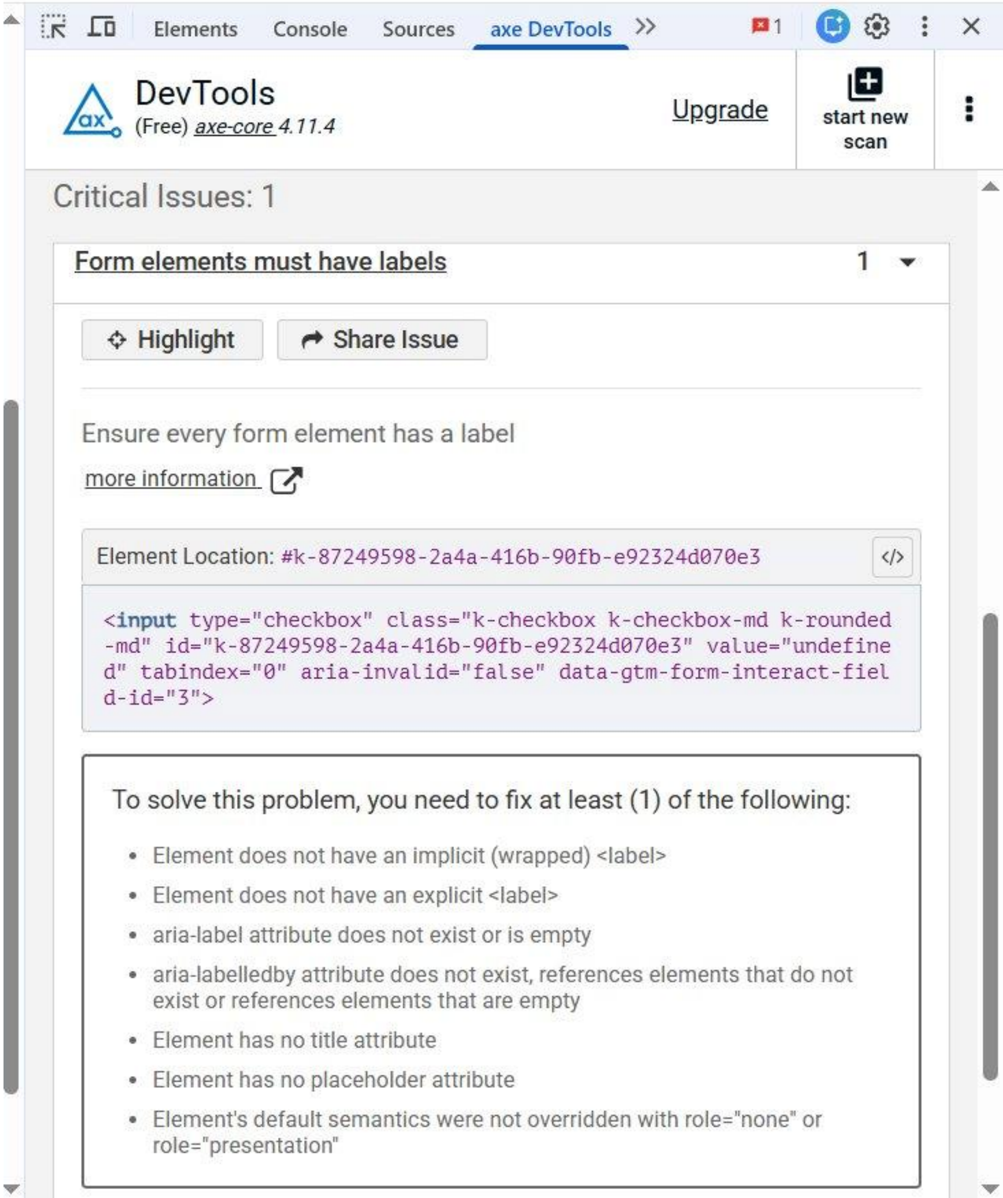


Figure 1.4 ***(the label issue):*** *Critical issue: all input fields on this form are missing labels. The placeholder text that disappears when you click into a field is being used as a substitute for a real label. This is a problem for people who are blind or have low vision and use a screen reader — software that reads what is on the screen out loud so they can navigate without seeing it. Without a proper label, the screen reader has nothing to announce when a user lands on that field, so they have no idea what information goes there. It also affects people with memory or cognitive difficulties who may lose track of which field they are in once the placeholder text disappears.*

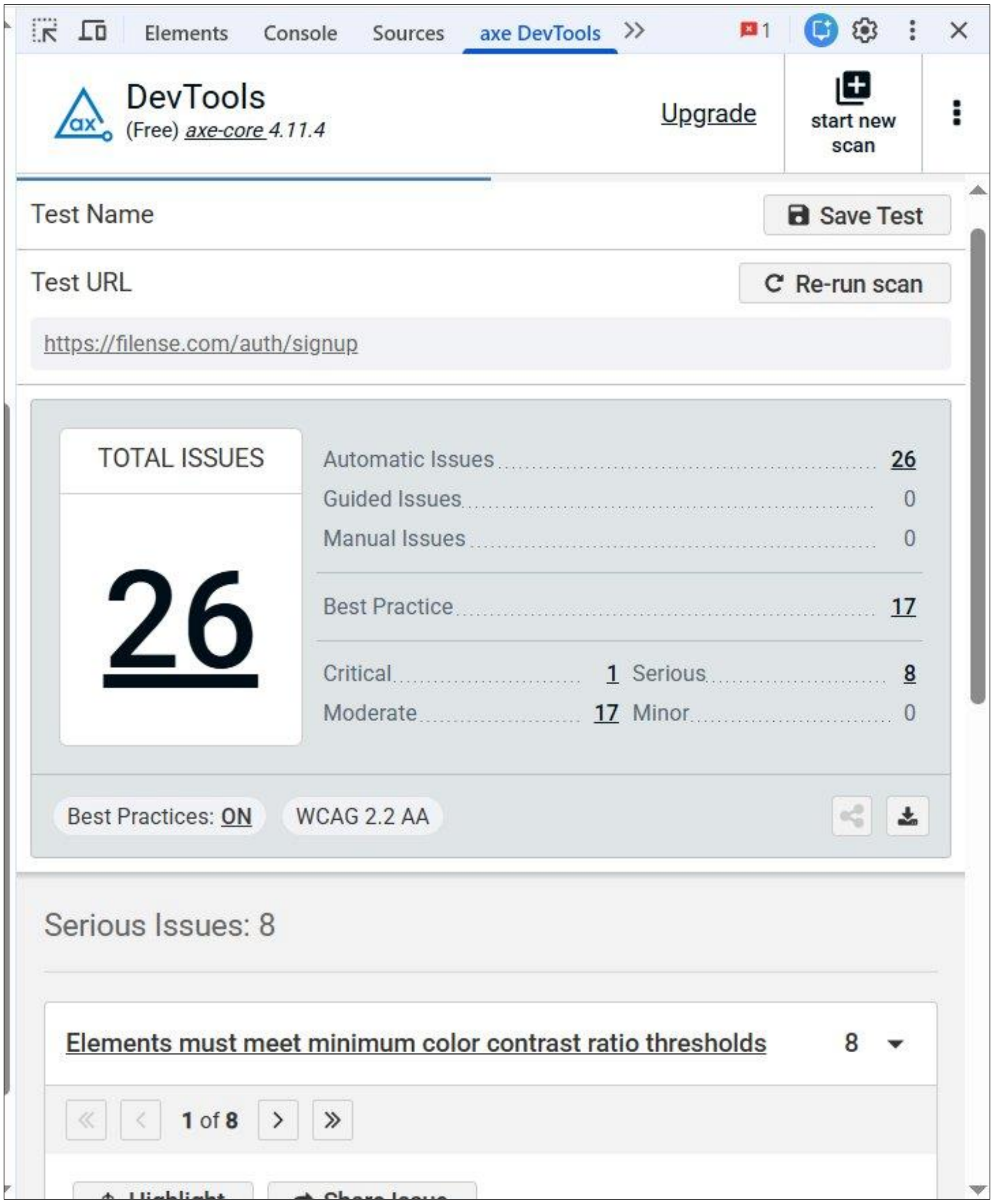


Figure 1.5 — Eight serious contrast failures on the sign-up page. Text and elements do not have enough color difference from their backgrounds to be clearly readable. This affects anyone with low vision, color blindness, aging eyesight, or anyone using the app in bright light or on a lower-quality screen — which is a much larger portion of any user base than most people assume.

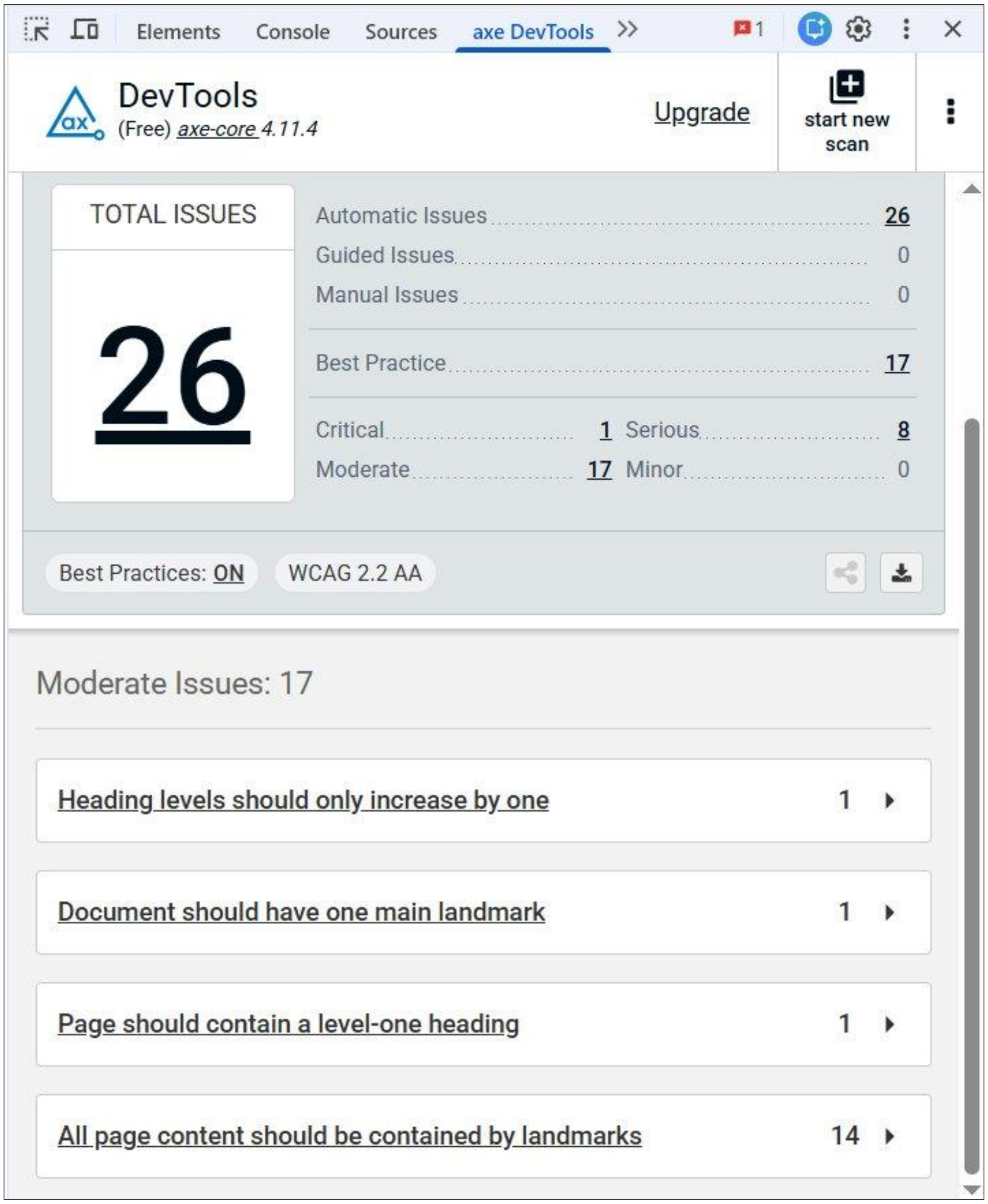


Figure 1.6 — Moderate issues: heading levels skip out of order, no main landmark structure, no H1 heading, 14 page elements sitting outside the page structure entirely. This matters because people who use screen readers navigate a page the same way a sighted person scans it visually — by jumping between headings and sections to find what they need. When the heading structure is broken or missing, it is like handing someone a document with no titles, no paragraphs, and no organization. They have to listen to the entire page from top to bottom just to find one thing. It also affects search engine visibility and how the page performs for voice-controlled browsing.

Both WAVE and axe DevTools were then run on every page that followed to find out whether these issues were limited to the sign-up page or present throughout the site. They were present throughout the site.

STEP 2: Filling In Personal Details

After the account was created, the next page asked for personal information: first name, last name, phone number, address, city, state, country, and ZIP code.

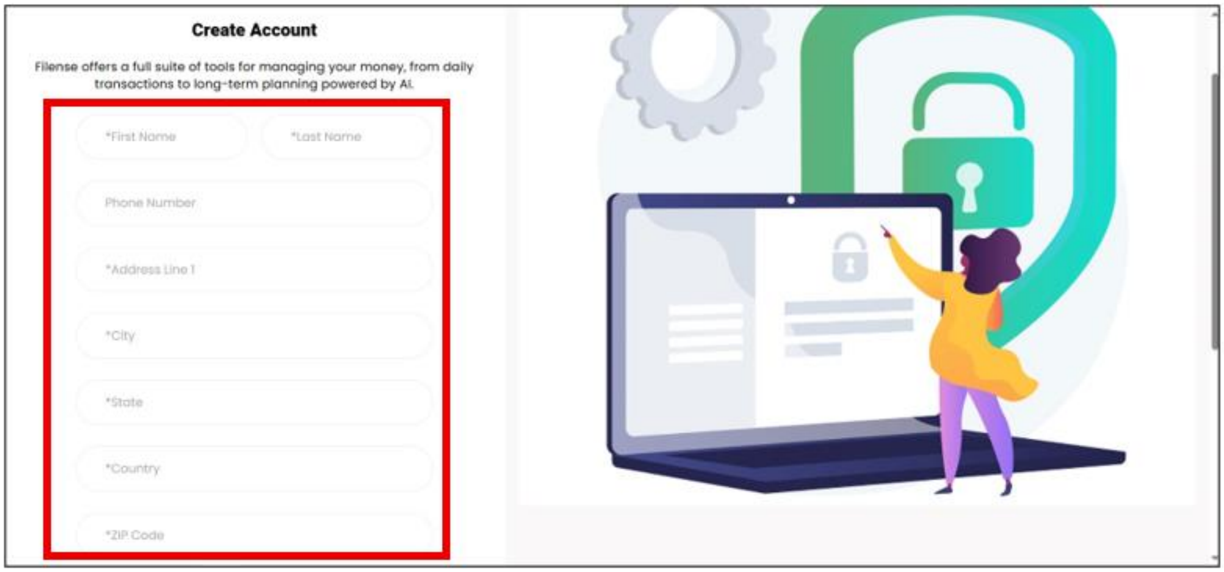
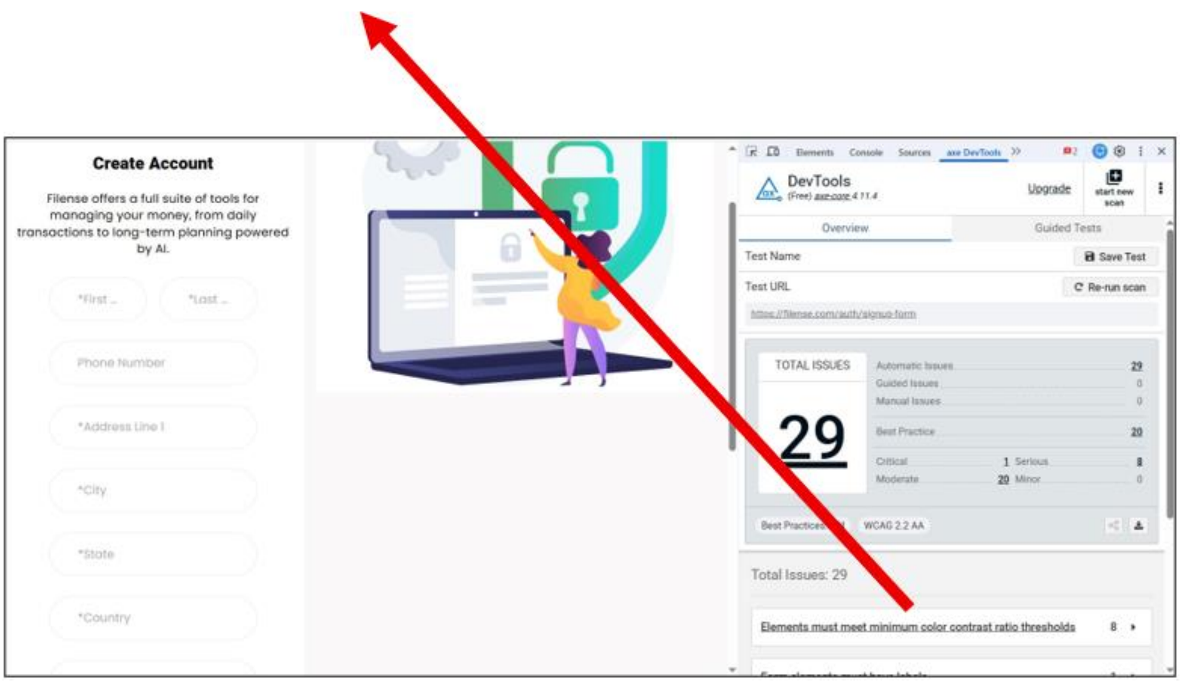


Figure 2.1, WAVE scan of the personal details form. Score: 5.7 out of 10. Same score as the sign-up page, the same problems carry over.



igure 2.2, axe DevTools scan of the personal details form. 29 issues, more than the sign-up page, meaning the problems get worse as you go deeper into the sign-up process.

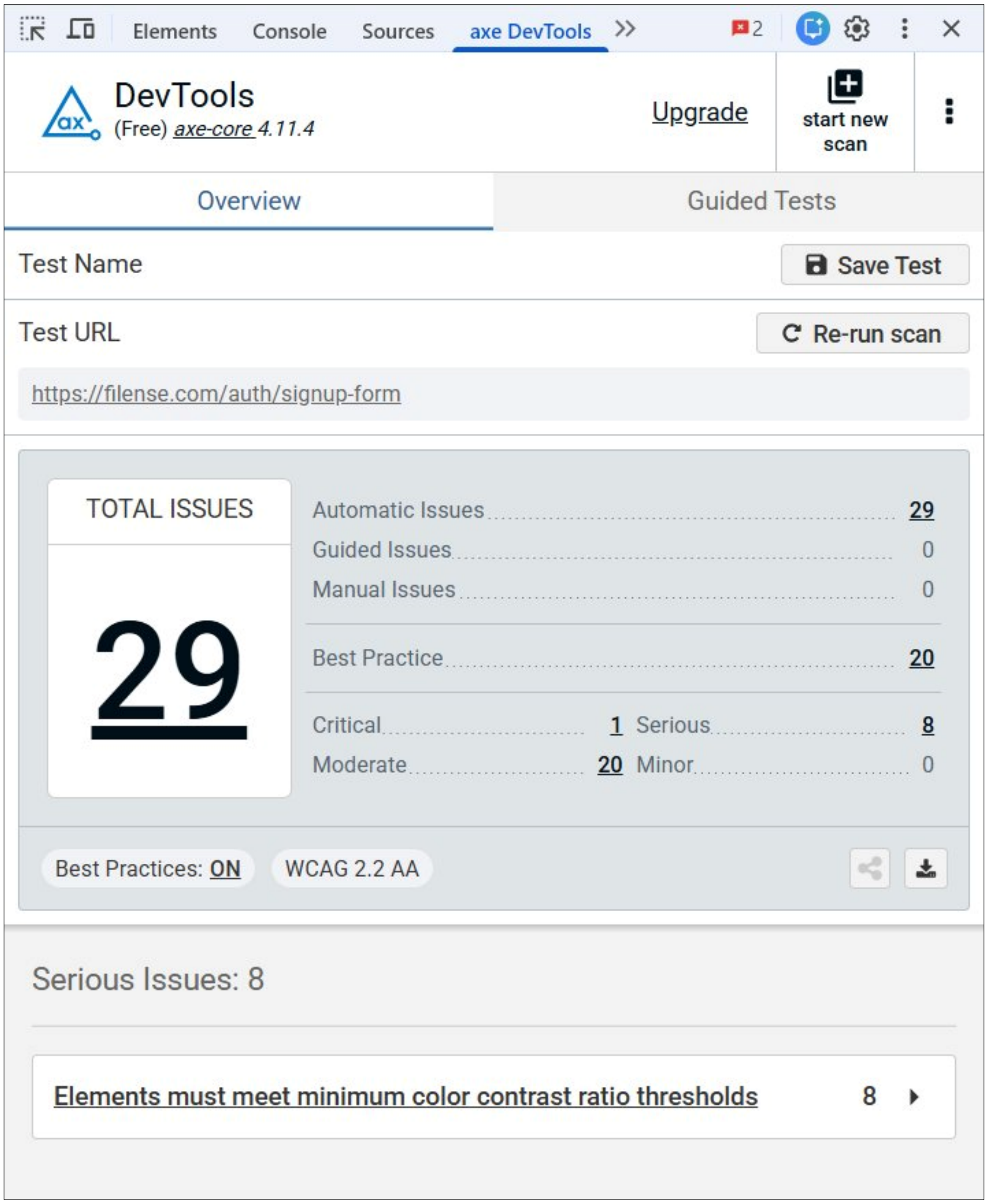


Figure 2.3, Eight contrast failures on the personal details form. The input fields do not stand out clearly enough from the page background. This affects anyone who has difficulty distinguishing subtle differences in color or shade, including people with low vision, color blindness, cataracts, or age-related vision changes. It also affects anyone using the app in less than ideal conditions, such as on a mobile device in sunlight, on an older monitor, or in a dimly lit room. When a form field does not visually separate itself from the page around it, users may not realize a field is there, may skip it accidentally, or may not be able to tell whether they have clicked into it or not. On a form asking for personal information required to create an account, that kind of confusion creates an immediate barrier that has nothing to do with a person's ability to use technology.

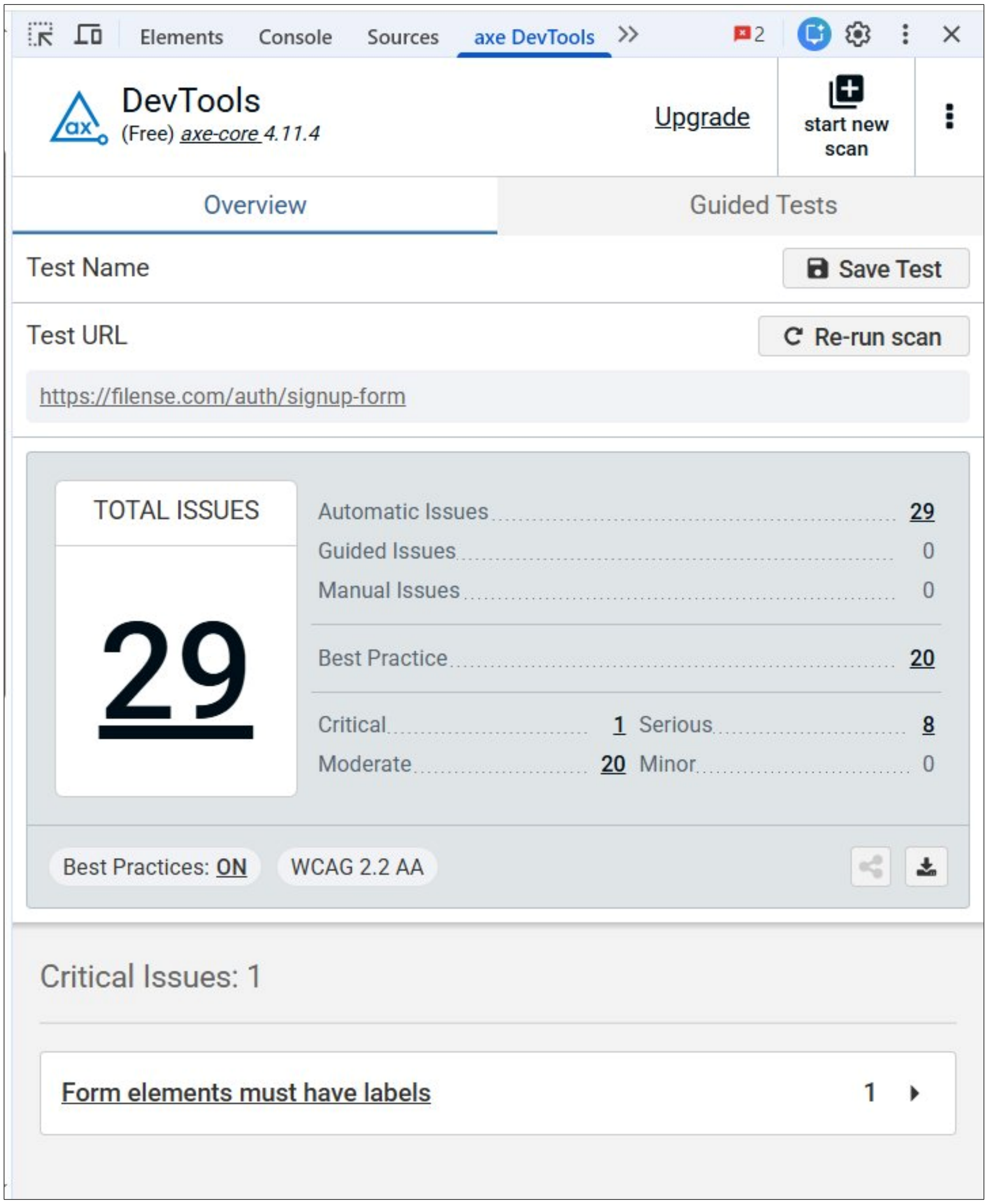


Figure 2.4, Critical issue: all input fields on this form are missing labels. The placeholder text that disappears when you click into a field is being used as a substitute for a real label, which is a known problem for screen reader users and anyone who loses track of which field they are in.

⚠ ISSUE FOUND: ALL FORM FIELDS ARE MISSING LABELS: Every input field on the personal details page, first name, last name, phone, address, city, state, country, ZIP, has no proper label attached to it. Placeholder text that disappears when you click into the field is not a label. Screen reader users hear nothing when they land on these fields. This is the same issue as the sign-up page and confirms the problem is built into the component library being used across the entire sign-up process.

STEP 3: Email Confirmation

After submitting the personal details form, a confirmation email arrived promptly, within seconds. That was a good sign.

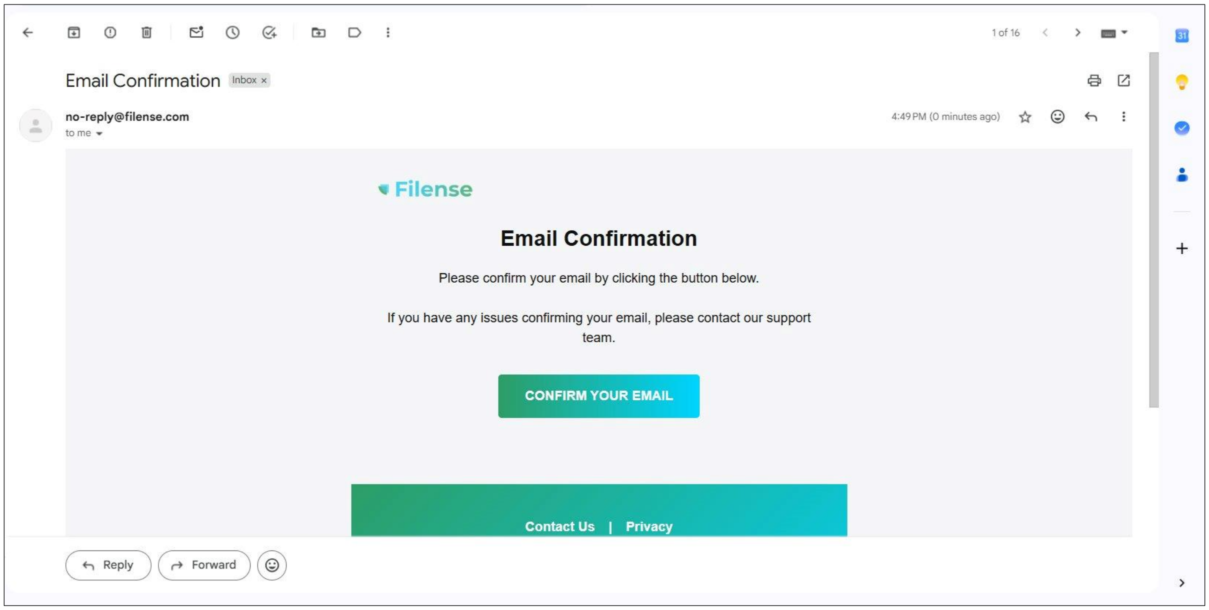


Figure 3.1, Email confirmation received from no-reply@filense.com. Arrived quickly and the confirmation button worked as expected.

✓ WHAT WORKED: The confirmation email arrived immediately and the confirm button worked correctly. This part of the process was smooth and gave a good first impression of how the platform communicates with users.

STEP 4: Email Verified Page

After clicking the confirmation link, a page appeared confirming the email was verified successfully. The page was clean and easy to understand.

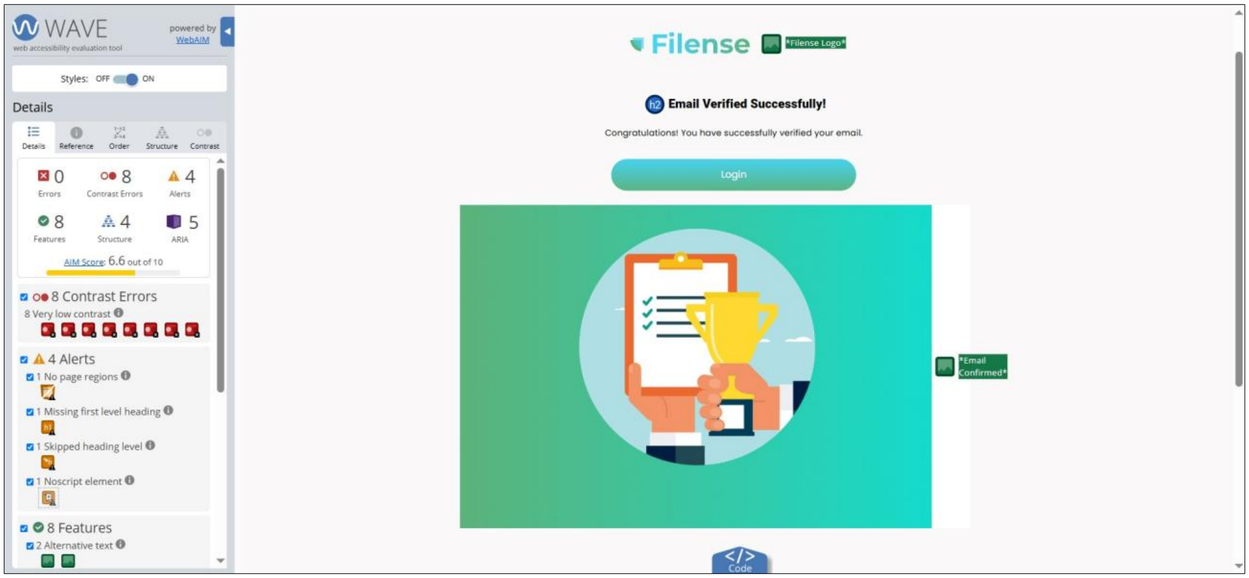
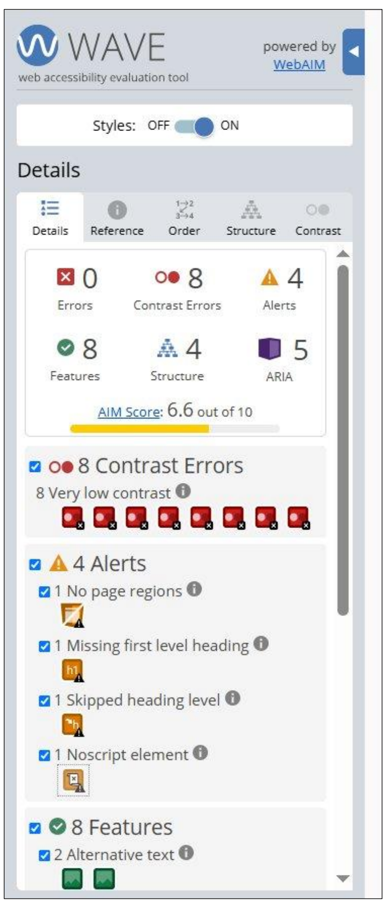


Figure 4.1, WAVE scan of the email verified page. Score: 6.6 out of 10, the best score in the sign-up process, though still below 7.0. No form label errors on this page, but contrast issues persist from the same sitewide pattern.

With a WAVE score of 6.6, this page showed clear improvement over the sign-up pages. The contrast issues are still present but are a sitewide issue, not something specific to this page.



STEP 5: Unexpected Duplicate Emails / ONBOARDING TRIGGER

Bug — Duplicate Welcome Email - Upon successful registration, two identical welcome emails were received within one minute of each other. Only one welcome email is expected. This suggests a duplicate event trigger in the onboarding workflow, which could cause user confusion and erodes trust on a platform handling financial data.

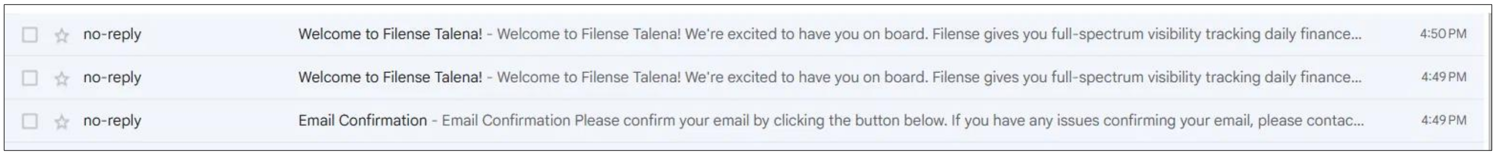


Figure 5.1, Three identical welcome emails received during a single sign-up session, at 4:49 PM, 4:50 PM, and 5:14 PM.

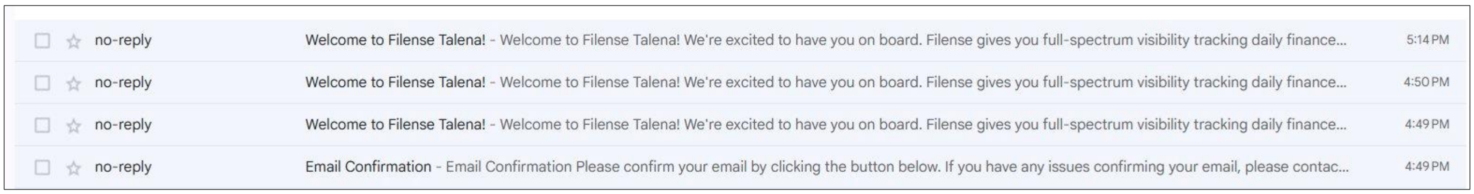
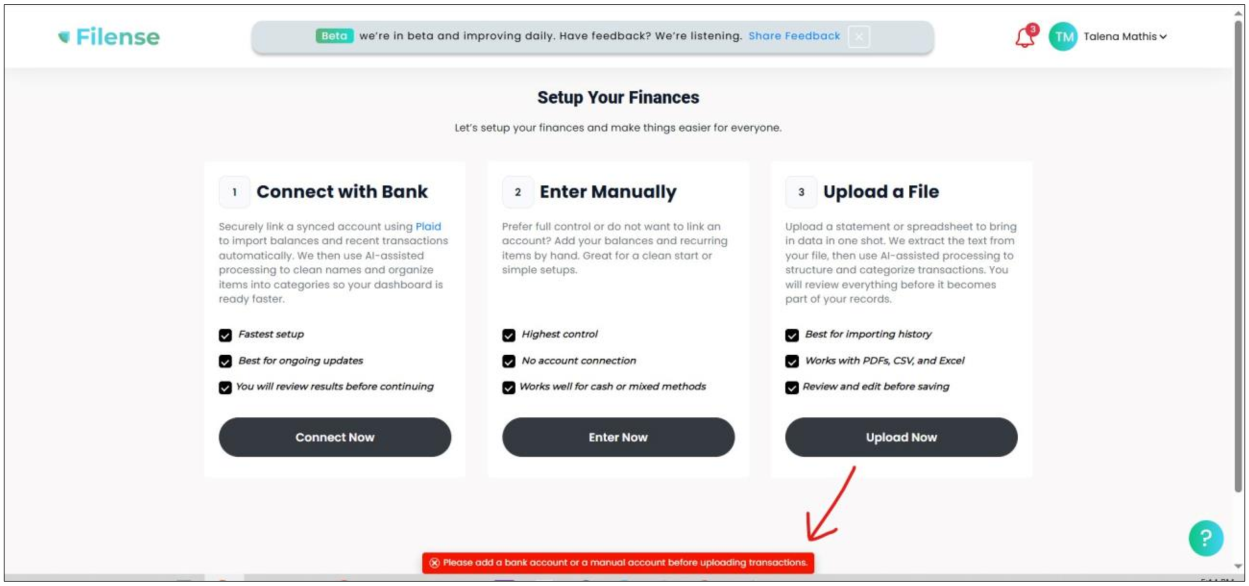


Figure 5.2, A fourth welcome email arrived later in the session.

⚠ ISSUE FOUND: FOUR IDENTICAL WELCOME EMAILS IN ONE SESSION: Four copies of the same welcome email were received during a single sign-up. On a platform that handles financial data, receiving multiple unexpected emails from an unfamiliar no-reply address is the kind of thing that makes users think something has gone wrong with their account, or that the platform is not stable. One welcome email is expected. Four is a bug that needs to be fixed before public launch.

STEP 6: Choosing How to Set Up Your Finances



After logging in, the first screen presented three options for getting financial data into the app: connect a bank account through Plaid, enter information manually, or upload a file. The testing instructions provided by the client listed all three as valid independent options.

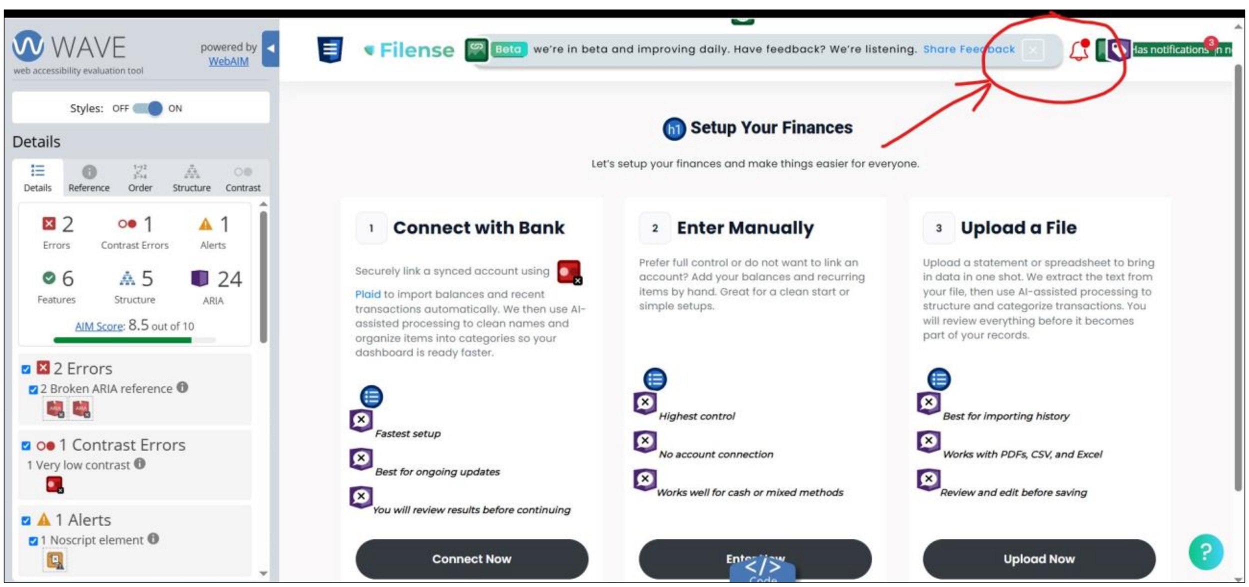
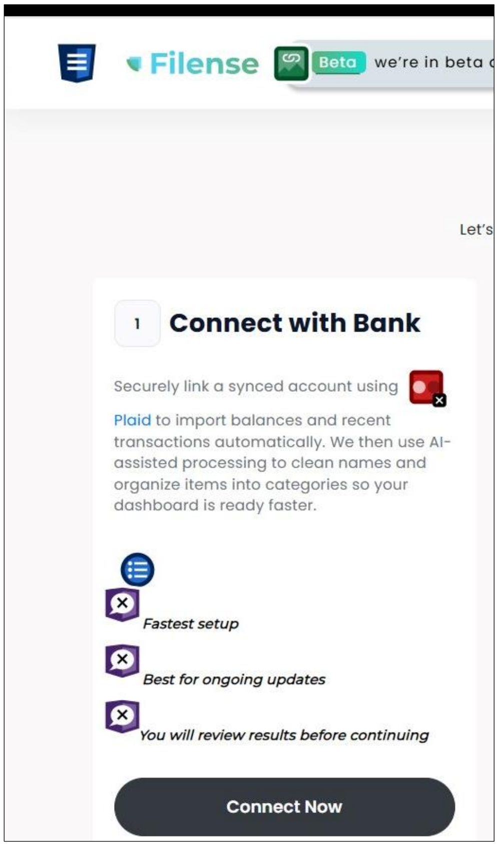


Figure 6.1, WAVE scan of the finance setup page. Score: 8.5 out of 10, the best score across all pages tested in the sign-up flow. This page was built more carefully than the ones before it.

✓ WHAT WORKED: The finance setup page scored 8.5 out of 10, the highest score of any page tested during sign-up. The three options are clearly laid out with helpful descriptions. This shows the development team is capable of building accessible, clear pages when the design is given proper attention.

A Note on the Plaid Connection Option



The bank connection option links to Plaid, a third-party service that connects bank accounts to apps. The link provided goes directly to Plaid's full legal agreement page, (https://plaid.com/legal/#end-user-services-agreement-us) a long, dense document. For someone who has never heard of Plaid, landing on a legal document as their first introduction to a service being asked to connect to their bank account is not reassuring.

⚠ ISSUE FOUND: PLAID LINK GOES TO THE WRONG PAGE: Users clicking on Plaid for the first time should be directed to a plain-language page explaining what Plaid is and why it is safe, not a legal agreement. The right destination would be https://plaid.com/trust-safety or https://plaid.com/what-is-plaid.

A Note on AI Data Use and Privacy

The finance setup page mentions that AI-assisted processing will be used to organize and categorize financial data. The beta testing job description also disclosed this to testers. However inside the app itself, there is no explanation of which AI system is doing this processing, whether financial data could be used to train AI models, how long data is kept, or how to opt out.

> ⚠ ISSUE FOUND: AI DATA PROCESSING NOT DISCLOSED TO ACTUAL USERS: The AI disclosure exists in the Upwork job posting seen by beta testers, but not inside the app where real users would see it. Additionally, Plaid's own published privacy policy states that user data may be used to develop and train AI systems. Users connecting a bank account through Plaid have no way of knowing this. A platform referencing California Consumer Privacy Act (CCPA) compliance in its footer has a legal obligation to disclose how data is being used at the point where data is being collected.

On AI Disclosure Requirements

At the point where they tell you *"We extract the text from your file, then use AI-assisted processing to structure and categorize transactions"* — that is precisely where a proper disclosure should appear. Specifically they need:

- **What AI processes your data** — which model, which provider

- **Whether your data is used for AI training** — opt-in vs opt-out
- **How long your data is retained** — and by whom, including third-party AI providers
- **Whether Plaid retains data independently** of Filense
- **Right to deletion** — they mention this after survey submission but it should be stated here

NOTE: I am not an attorney or have legal and compliance background. Please research this information thoroughly. However according to my superficial research out of curiosity, this is not just good practice, it touches several regulatory frameworks:

- **CCPA**: they reference it in the footer, which means they are bound by it. CCPA requires disclosure of data collection purposes at or before point of collection
- **FTC Act Section 5**: deceptive practices includes material omissions
- **Emerging state AI transparency laws**: Illinois, Colorado, Texas all have or are developing AI disclosure requirements

STEP 7: Trying to Upload a File

The file upload option was selected because it matched how the testing instructions described one of the valid paths: upload a spreadsheet with realistic budget data. A sample Excel file had been prepared specifically for this purpose.

Manual Finding — not caught by WAVE

"Share Feedback" close "X" button in the beta banner has insufficient contrast against the background. Interactive element is barely visible to average users and would be inaccessible to users with low vision.

User Experience — Positive

Three onboarding options are clearly labeled and well-described. Options are logically presented with benefit callouts. File upload option confirms compatibility with PDFs, CSV, and Excel.

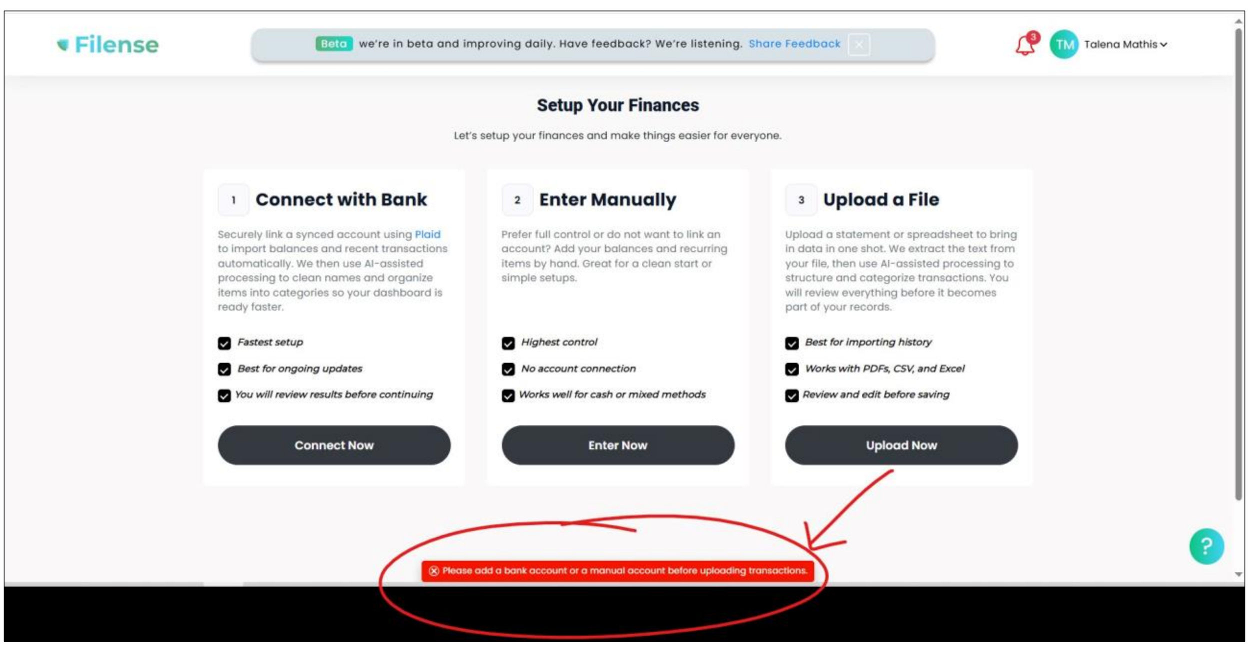
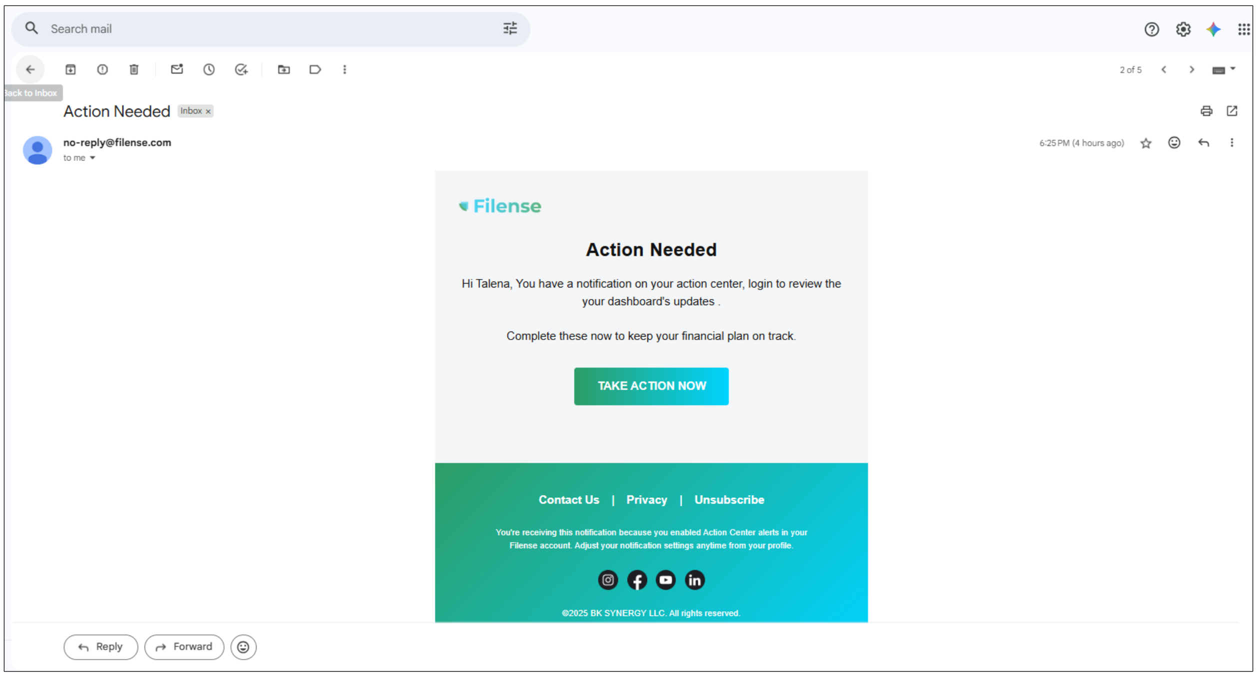


Figure 7.1, After clicking Upload Now, this error appeared at the bottom of the screen with no prior warning: "Please add a bank account or a manual account before uploading transactions."

⚠ ISSUE FOUND: FILE UPLOAD DOES NOT WORK AS A STANDALONE OPTION: The upload option is presented on screen as a complete, independent path. It is not. It requires a bank account or manual account to already exist before it will work, and this is never mentioned anywhere before the user clicks the button. The error only appears after the attempt is made. The testing instructions also described this as a standalone option, which means the product description and the actual product are out of sync.

Because connecting a personal bank account was not an option for safety and privacy reasons, and because the file upload path was blocked, the only remaining path was manual data entry. Manually entering a full budget dataset line by line was not feasible within the 30 to 60 minute time estimate described for this task.

By this point, I was so frustrated I decided to just shut the website down and call it quits. Then I received this email and thought I'd give it another try:



Note: The file upload feature does exist inside the app, it was found later in the Transactions section after closing out of the website and logging back in at another session. The issue is that it was presented as an entry point during setup when it actually requires setup to already be complete first, logging out and logging back in.

STEP 8: Manual Entry Screen

The manual entry screen was opened to see what it required. This is where another issue appeared immediately.

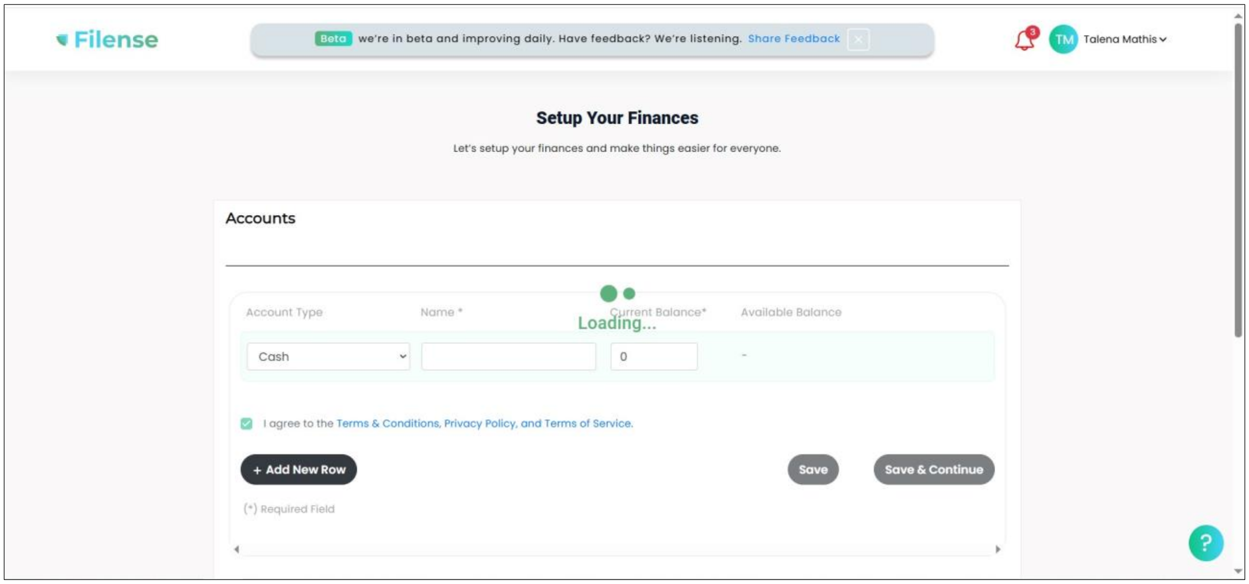


Figure 8.1, The manual entry screen showing a pre-checked Terms & Conditions checkbox and a persistent loading animation that never resolved.

⚠ ISSUE FOUND: CONSENT CHECKBOX IS PRE-CHECKED BY DEFAULT: On the manual account setup screen, the Terms & Conditions checkbox is already checked when the page loads. Consent to legal terms has to be something a person actively chooses, it cannot be assumed or pre-selected for them. This is especially important on a platform handling financial data. Pre-checked consent boxes are a recognized problem practice that conflicts with California Consumer Privacy Act requirements.

Additionally, a loading animation, two spinning dots, appeared on this screen and never went away. Navigating away and coming back did not clear it. No error message appeared. No explanation was given. The screen just sat there with the loading indicator running indefinitely. I hit the back button to clear, but the loader still appeared upon reentering the screen

- Bug: Pre-checked consent checkbox, must be unchecked by default
- Bug: Persistent loading animation, never resolves, no timeout, no error, no recovery path

STEP 9: Another Unexpected Email

During the testing session, another email arrived from Filense, this one with the subject line "Action Needed."

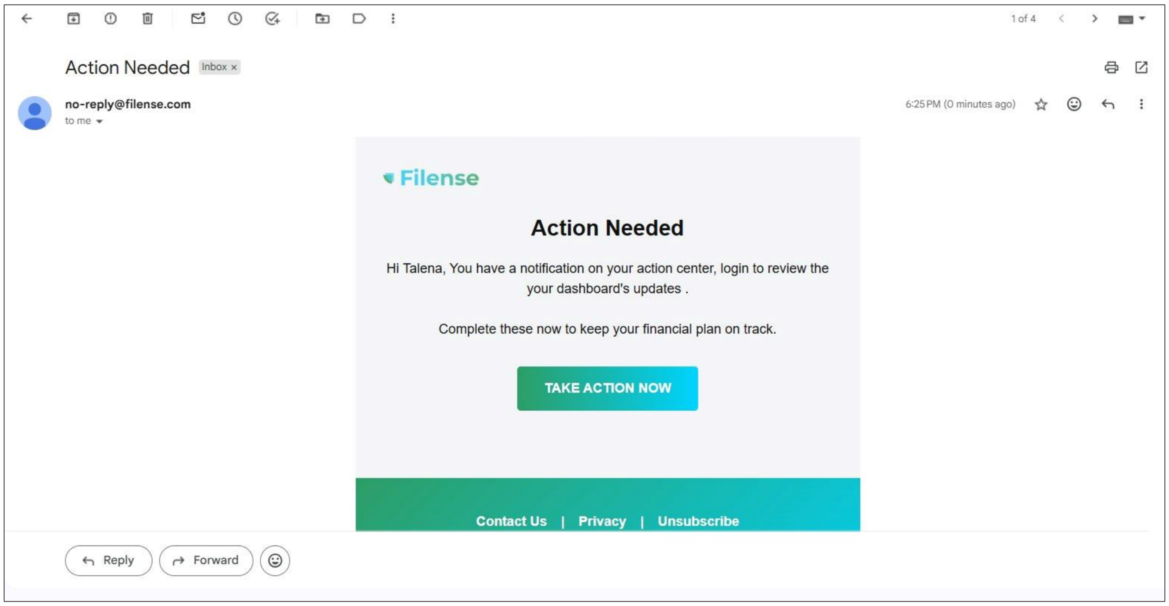


Figure 9.1, Action Needed email received during the testing session. The email contains a grammatical error and uses urgent language without explaining what action is needed or why.

The email reads: "You have a notification on your action center, login to review the your dashboard's updates."

⚠ ISSUE FOUND: URGENT EMAIL WITH VAGUE CONTENT AND A GRAMMAR ERROR: The phrase "the your dashboard's updates" contains a grammatical error that should be caught before any email goes out to users. More importantly, an email with the subject line "Action Needed" and a button that says "TAKE ACTION NOW" but gives no specific information about what the action is or why it is urgent, coming from a no-reply address on a financial platform, looks like a phishing attempt. Users are trained to be suspicious of exactly this type of email. Copy needs to be specific, accurate, and human before this goes to a real user base.

STEP 10: Getting Into the App, The Dashboard

After logging back in, the main dashboard was accessible. This is the first thing a user sees after getting set up, and it gives a good sense of what the app is trying to do.

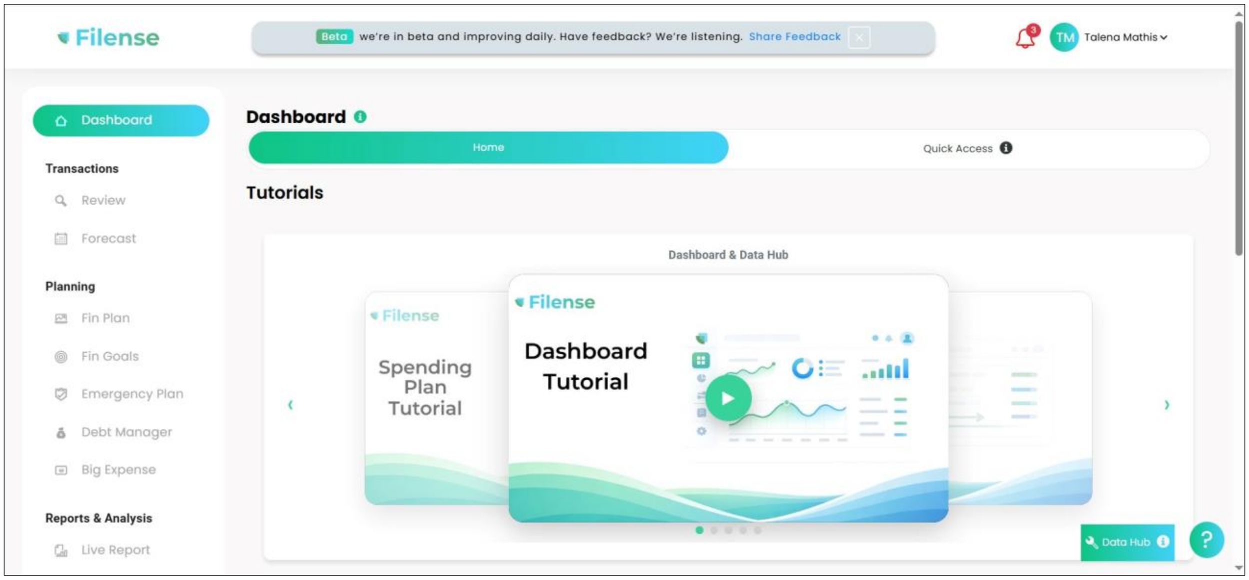


Figure 10.1, The Filense dashboard. Left navigation shows the full feature set: Transactions, Planning tools, and Reports. A tutorial carousel sits on the main page.

✓ WHAT WORKED: The dashboard layout is organized and the left navigation makes it easy to see what the app offers at a glance. The tutorial carousel, with videos like Dashboard Tutorial and Spending Plan Tutorial, is a helpful touch that gives new users somewhere to start. This is good design thinking.

Dashboard Accessibility Findings

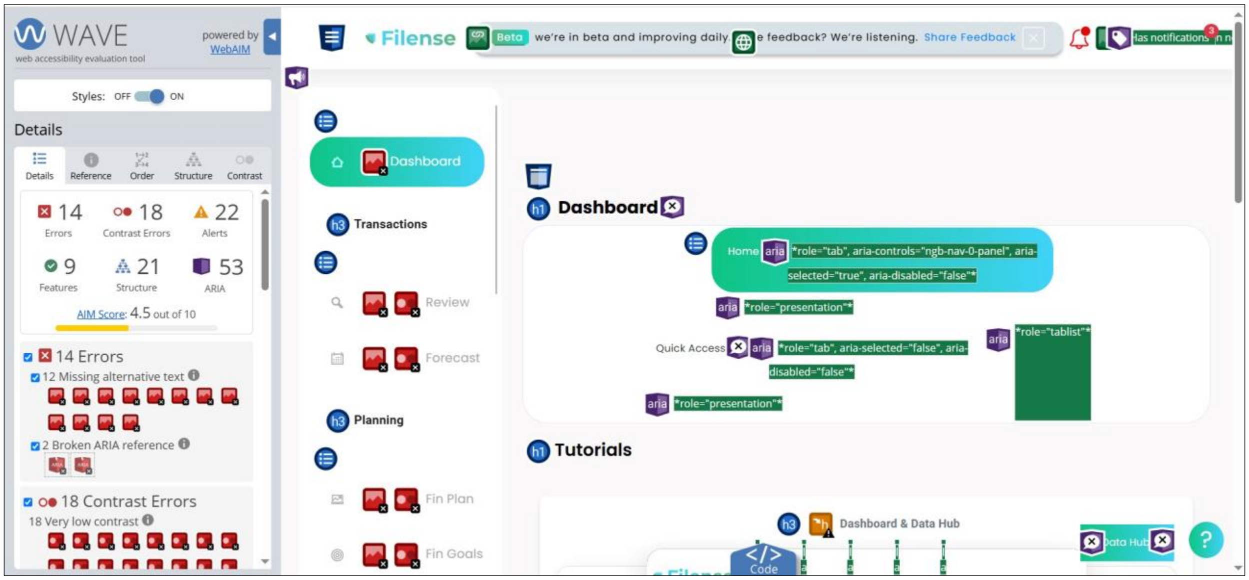


Figure 10.2, WAVE scan of the dashboard. Score: 4.5 out of 10, the lowest score of any page tested. 14 errors, 18 contrast errors, 22 alerts, 53 ARIA issues.

⚠ ISSUE FOUND: THE MAIN DASHBOARD SCORED 4.5 OUT OF 10 ON ACCESSIBILITY: The dashboard is the most important page in the application, it is what every user lands on after getting started. It received the lowest accessibility score of any page tested. For context, a score of 4.5 out of 10 means a person using a screen reader or other assistive technology would face serious difficulty using this page. This needs to be a priority fix.

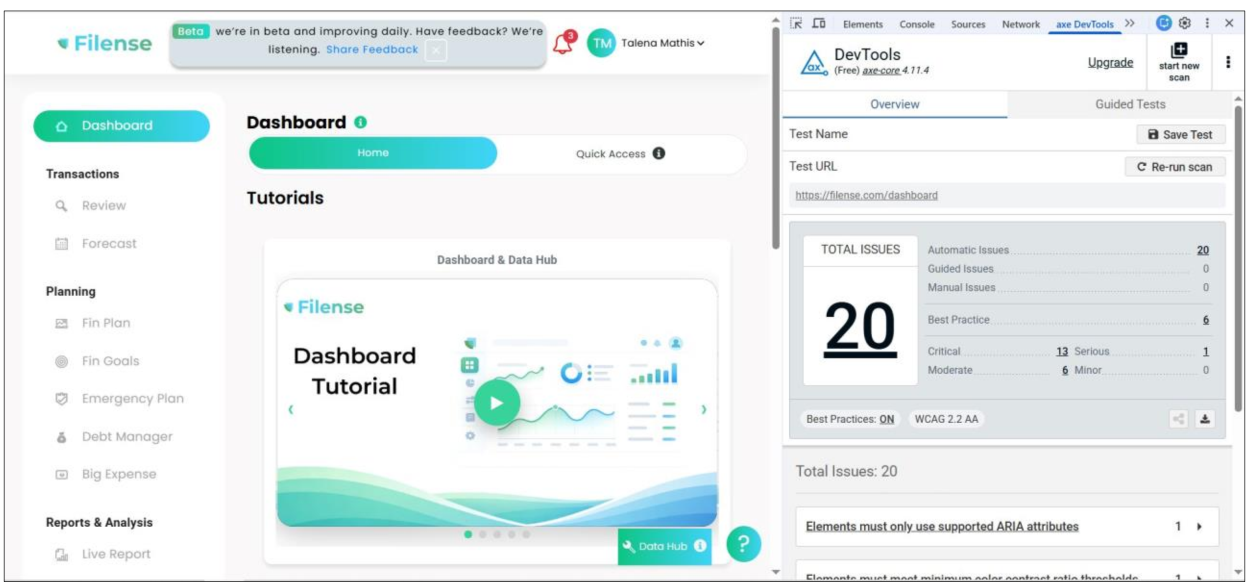


Figure 10.3, axe DevTools scan of the dashboard. 20 issues total: 13 Critical, 1 Serious, 6 Moderate.

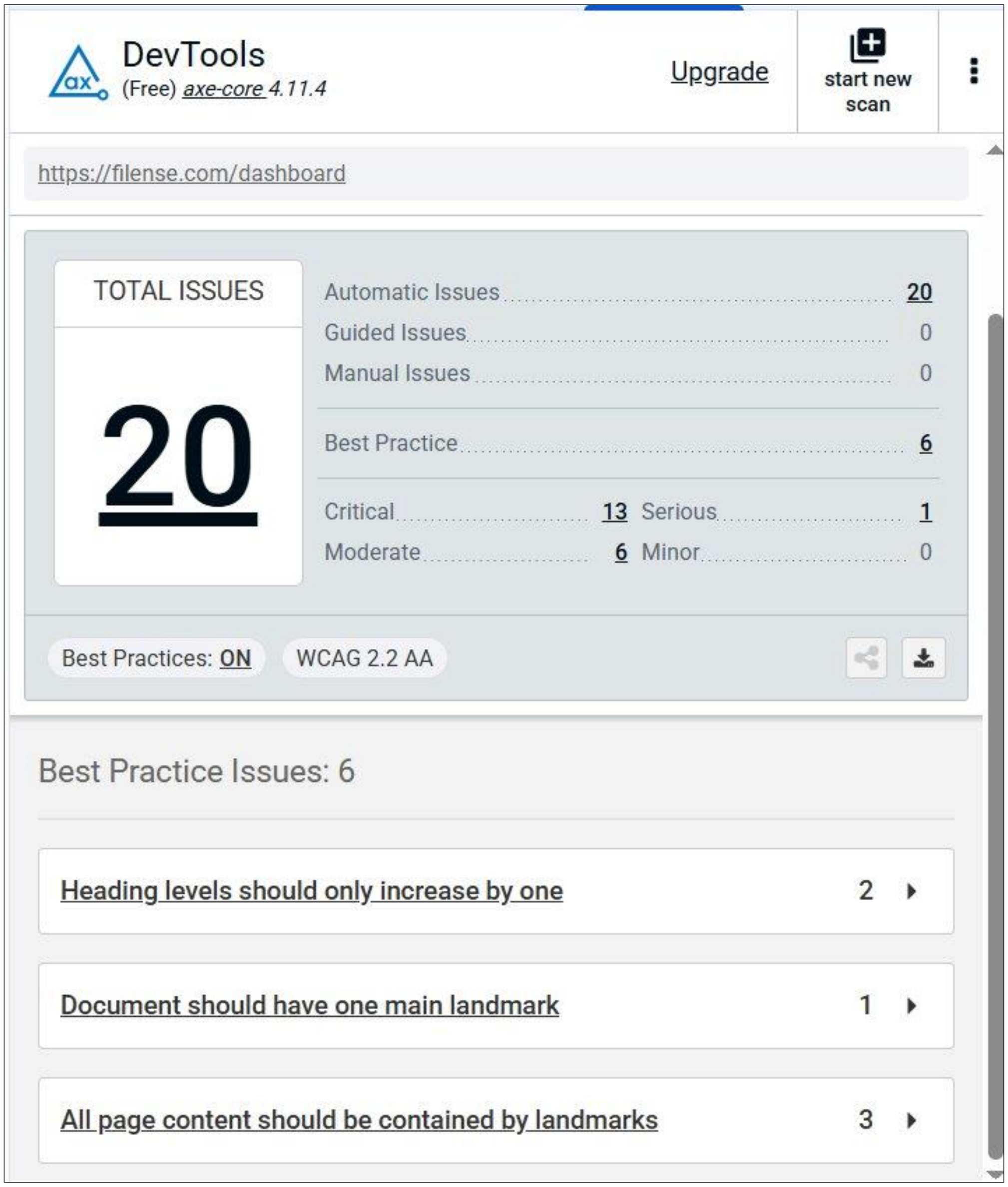


Figure 10.4, Best practice issues: heading levels skip out of order, missing main page structure, page content sitting outside the defined regions.

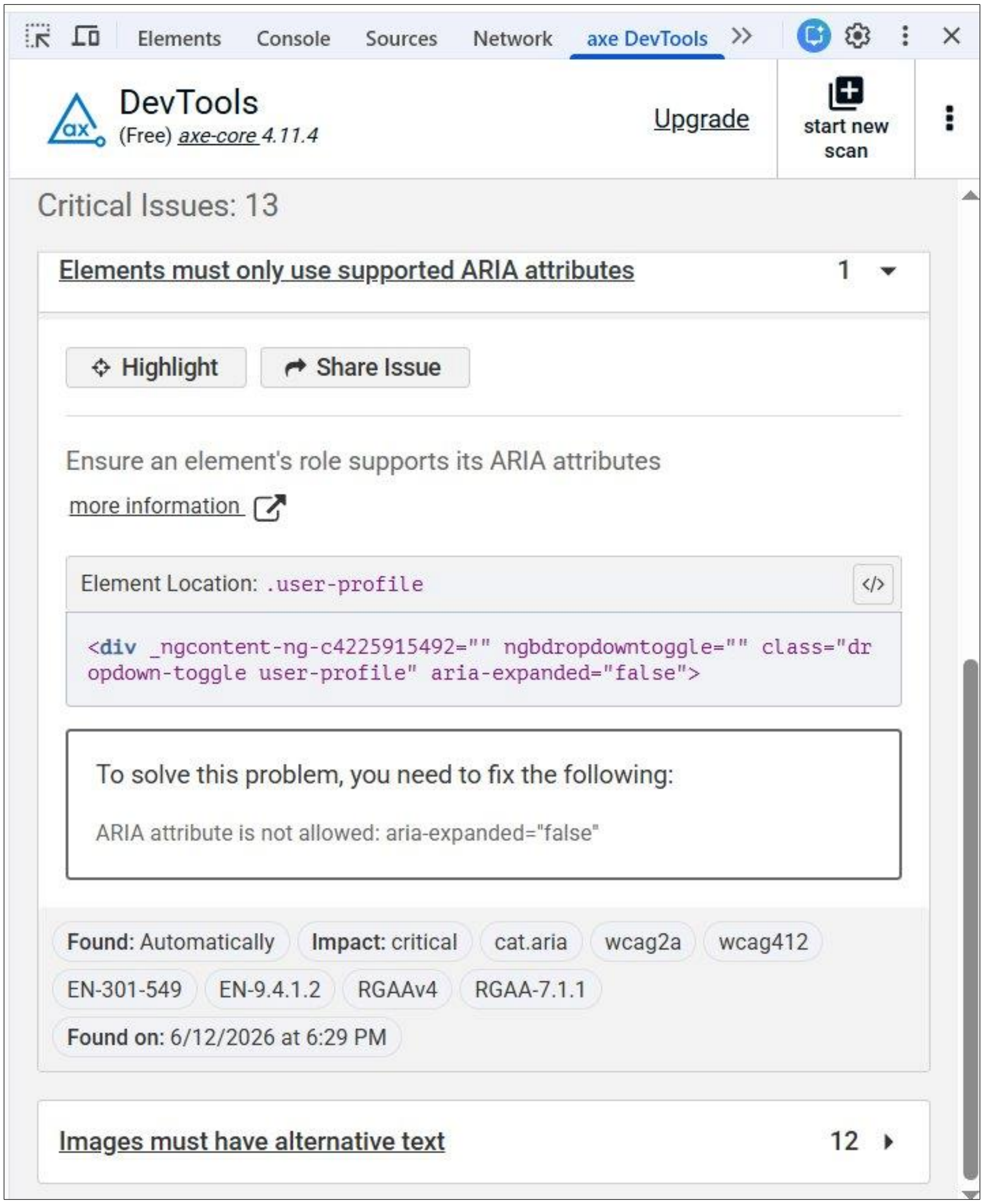


Figure 10.5, Critical issues detail: an ARIA attribute being used incorrectly on the user profile dropdown, and 12 images on the page with no alternative text description. A screen reader user would hear nothing meaningful about any of the tutorial images.

A Note on the Color Scheme

Throughout the entire app, a teal-to-green gradient is used on nearly every interactive element, buttons, the selected menu item, the announcement bar at the top, the tutorial cards, and the floating buttons. As someone who works with color and accessibility professionally, this color approach made the app consistently hard to look at and navigate.

> ⚠ ISSUE FOUND: THE GRADIENT COLOR SCHEME IS CAUSING REAL ACCESSIBILITY PROBLEMS: When a color scheme is visually frustrating to a sighted user under normal conditions, it is significantly more difficult for users with low vision, color blindness, or contrast sensitivity. The

17 to 18 contrast failures found on every page tested trace back to this gradient design. Gradient backgrounds make it technically impossible to guarantee consistent contrast because the color shifts across the element. This is not a style preference, it is a documented accessibility problem. The fix is to replace gradient backgrounds on buttons and interactive elements with solid colors that meet the required contrast standards.

STEP 11: Transactions, Review Page

The Transactions section was opened next. This is where users manage their financial records, one of the core functions of the app.

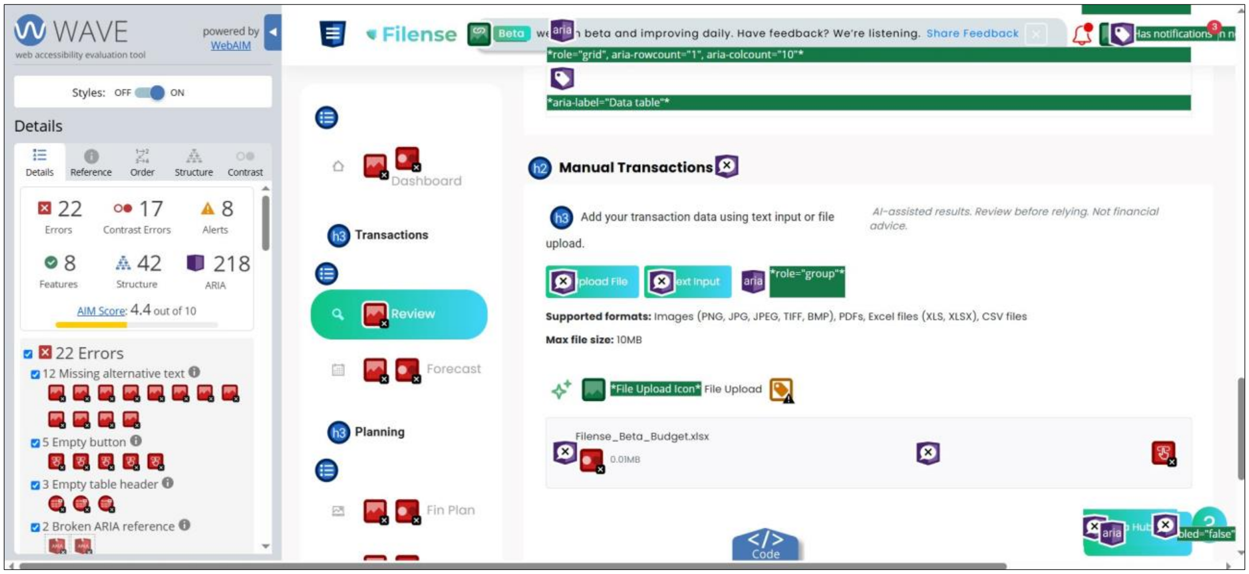


Figure 11.1, WAVE scan of the Transactions Review page. Score: 4.4 out of 10. 22 errors, 17 contrast errors, 8 alerts, and 218 ARIA issues.

⚠ ISSUE FOUND: 218 ARIA ISSUES ON THE TRANSACTIONS PAGE: The number 218 is not a typo. The table or grid used to display transaction records has fundamental structural problems that make it completely unusable for anyone relying on a screen reader. A person using assistive technology to manage their own finances, which is exactly what this app is designed for, would not be able to interact with any of the transaction data on this page. This is the most critical accessibility finding in the entire report and needs to be addressed at the component level.

STEP 12: Uploading the File

Clicking the Upload File button did not immediately open a file browser. The button was clicked five or six times before anything happened. There was no response between clicks, no loading indicator, no message, nothing to confirm the button had registered the click at all. Eventually a file browser opened, the Excel file was selected, and it appeared in the upload queue.

- Bug: Upload File button requires multiple clicks before responding with no feedback between attempts
- Bug: The drag-and-drop upload zone and the Upload File button are separate elements with no explanation of the relationship between them

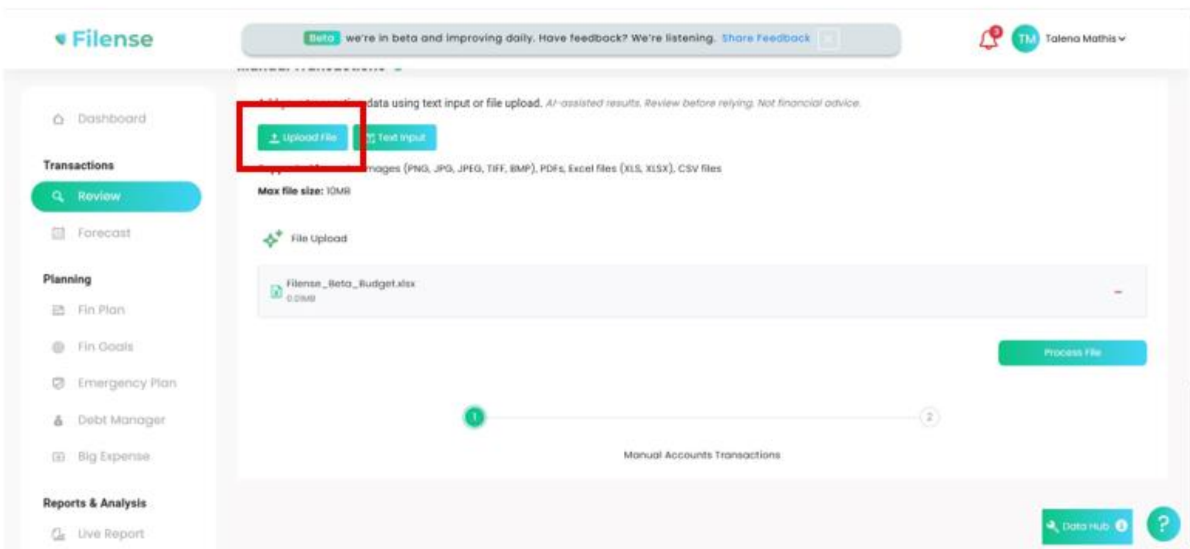


Figure 11.2, The Manual Transactions section showing the Upload File and Text Input options, with the sample Excel file queued for upload.

This is where the file upload feature actually lives inside the app. It accepts images, PDFs, Excel files, and CSV files up to 10MB. The sample Excel budget file was successfully queued here, confirming the feature exists and accepts the file type.

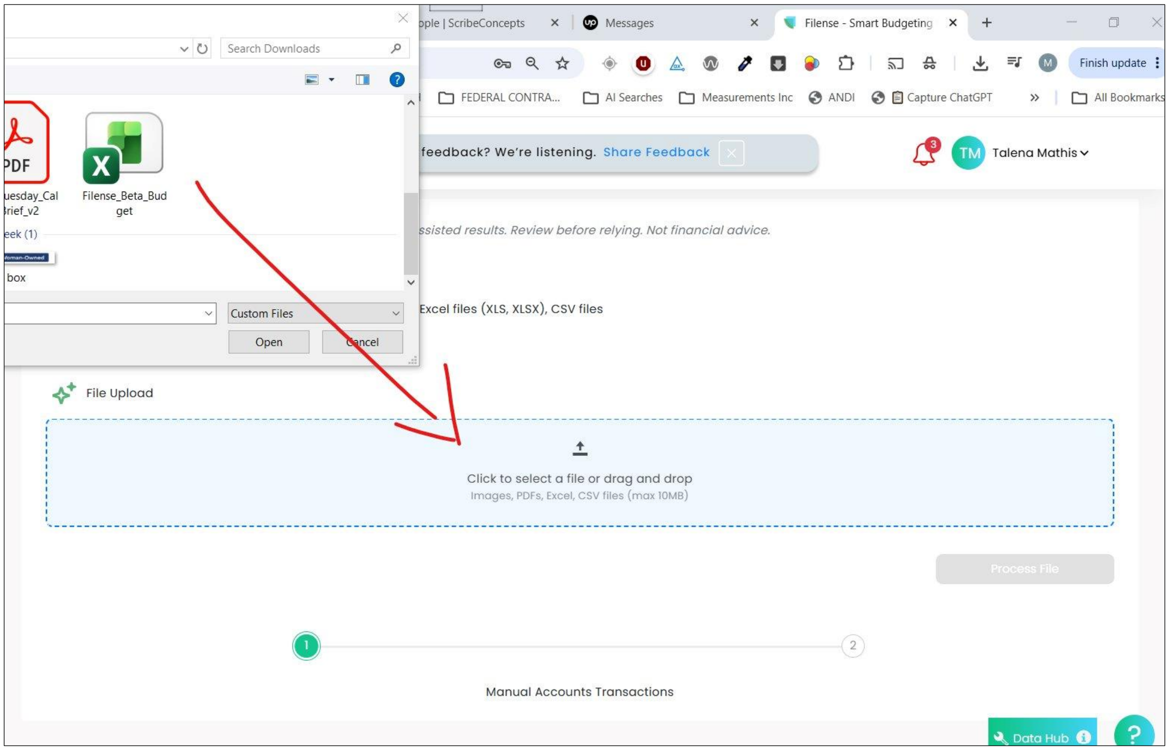


Figure 12.1, The file upload zone. The Upload File button and the drag-and-drop area are two separate elements with no clear visual connection between them.

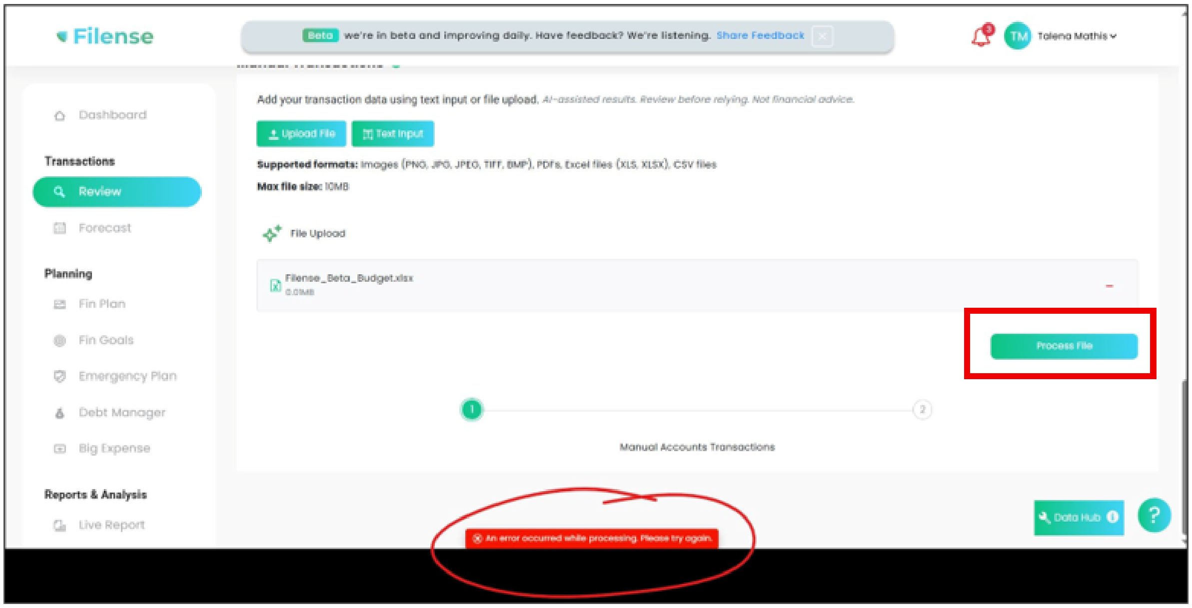


Figure 12.2, After clicking Process File with the Excel file in the queue, this error appeared: "An error occurred while processing. Please try again." No further guidance was provided.

⚠ ISSUE FOUND: FILE PROCESSING FAILS WITH NO GUIDANCE: The file uploaded successfully but clicking Process File returned a generic error with no explanation of what went wrong, no error code, and no instructions for what to try next. On a platform asking users to upload their financial documents, a dead-end error message with no recovery path is a significant trust problem. Users need to know whether the problem is with their file, their account, or the server, and what to do about it.

STEP 13: What the AI Did With the Data

Despite the hitting the approve and process file buttons, nothing happened. I entered one entry manually for a vet expense. The transaction appeared in the review queue.

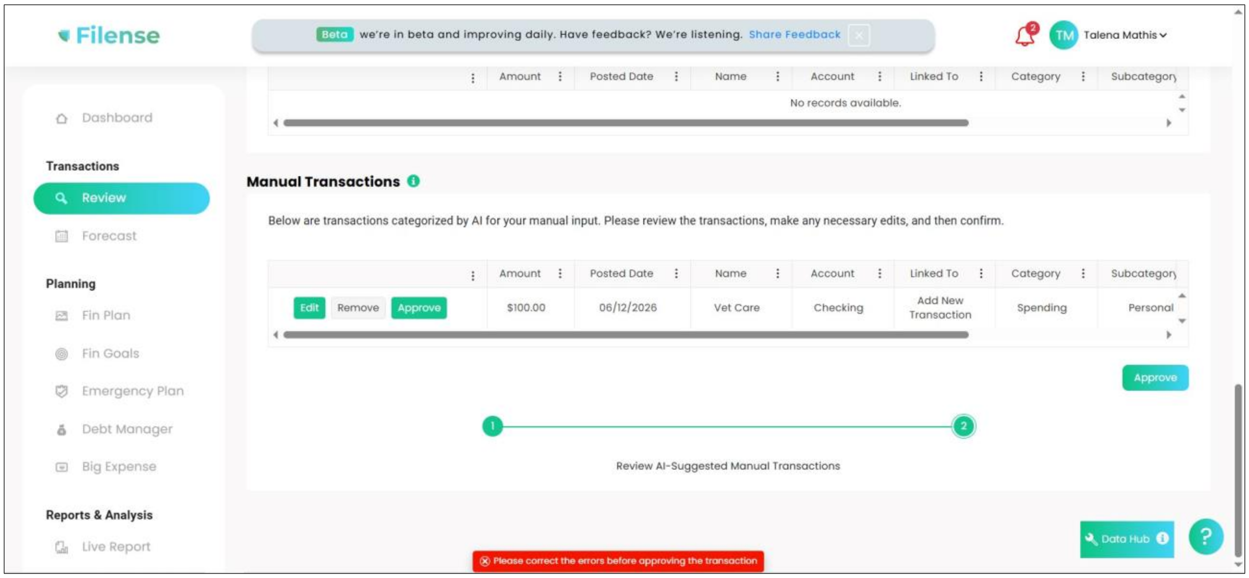


Figure 13.1, The AI extracted one transaction from the spreadsheet: $100.00, labeled Vet Care, dated 06/12/2026, assigned to the Checking account, categorized as Spending / Personal. An error immediately appeared: "Please correct the errors before approving the transaction."

✓ WHAT WORKED: If this upload feature works, it demonstrates genuine value. The capability is there.

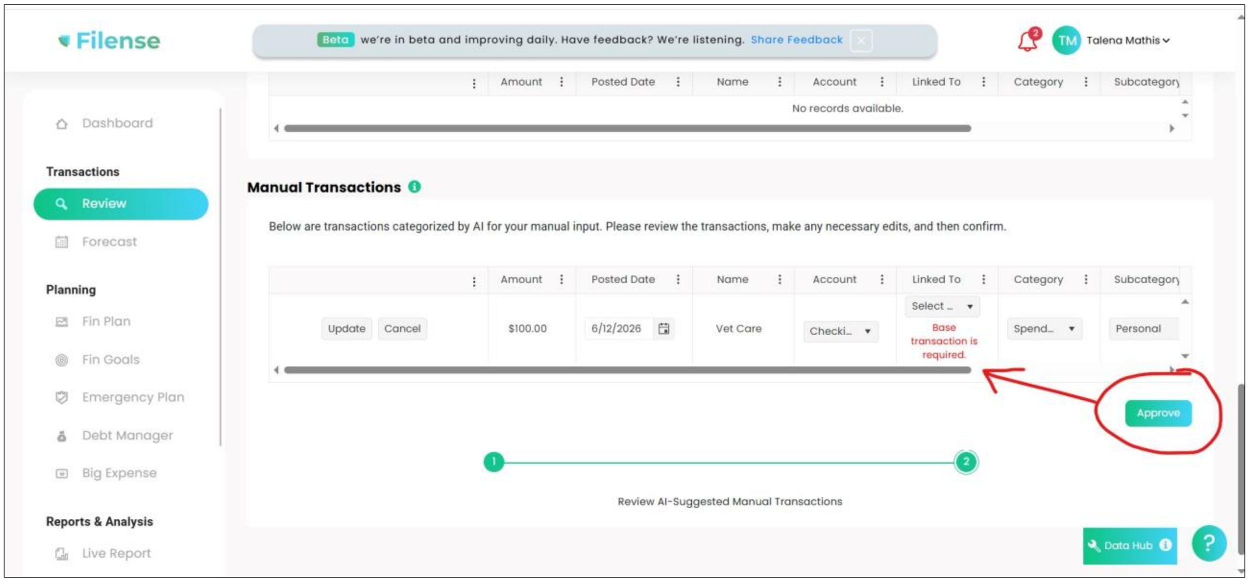


Figure 13.2, Clicking Edit on the transaction reveals the error: "Base transaction is required." This is a required field that was never shown to the user and was not filled in by the AI.

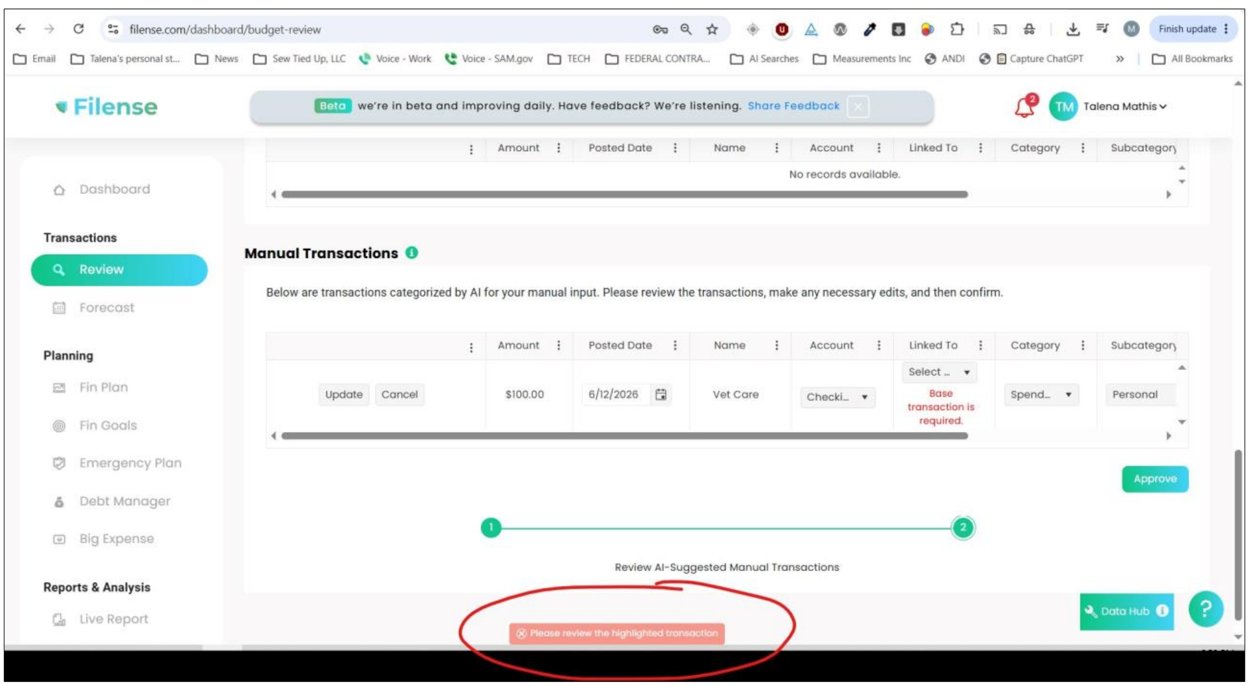


Figure 13.3, The error message at the bottom of the screen says "Please review the highlighted transaction", but nothing on the screen is visibly highlighted.

⚠ ISSUE FOUND: REQUIRED FIELD NEVER SHOWN TO THE USER: After the AI processes a transaction, approving it is blocked by an error about a field called "Base transaction" under the "Linked To" column. This field was never presented during the upload process, never filled in by the AI, and is not explained anywhere. The error message references highlighted content that is not actually highlighted. There is no path forward without knowing what "base transaction" means or where to find it. This is a broken workflow that prevents users from completing the task the feature was designed for.

STEP 14: Accounts Overview

The accounts overview page showed data that had been pulled from the sample spreadsheet during the setup process. But by this point, I felt like I was going around in circles with no real clear direction. There was little I could do with out being able to upload data or enter data manually. Perhaps tooltip would have been helpful with an option to toggle it off or on.

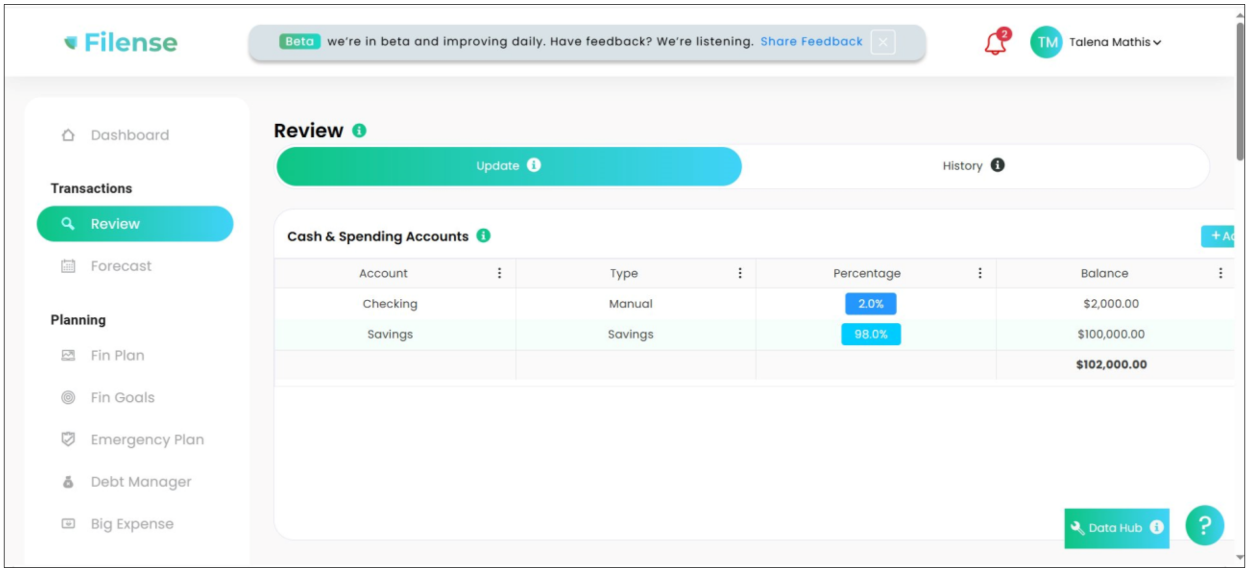


Figure 14.1, Cash & Spending Accounts showing Checking at $2,000.00 (2%) and Savings at $100,000.00 (98%), with a combined total of $102,000.00. This data came from the sample budget file.

STEP 15: Goals Page

The Fin Goals section was the last page visited during this session. It allows users to set savings goals with recurring transfers between accounts.

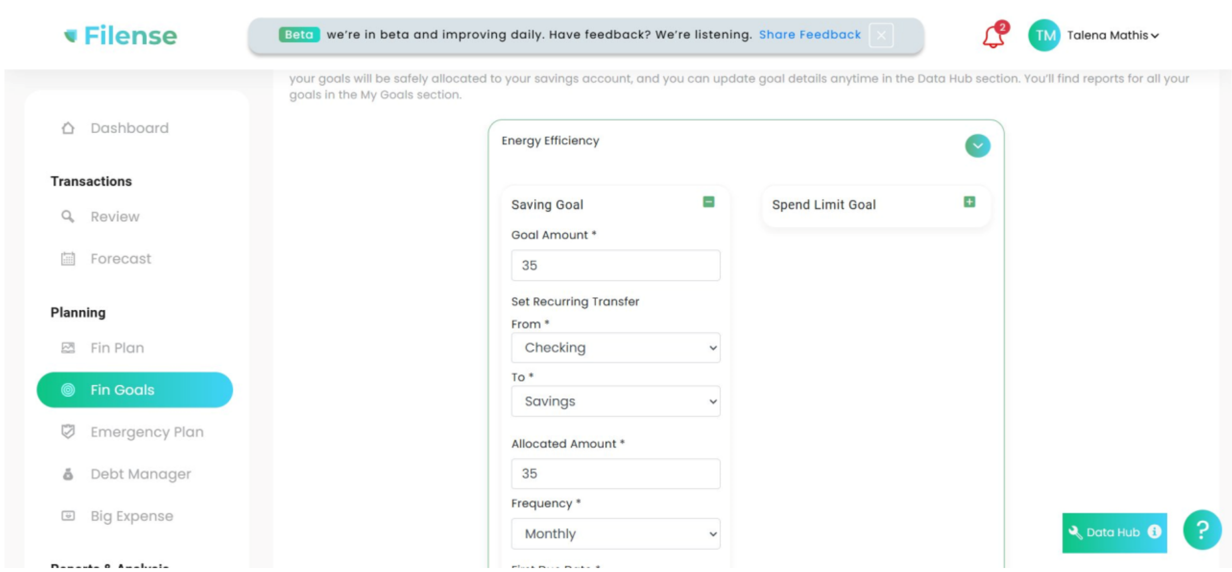


Figure 15.1, The Goals page showing a savings goal setup: goal amount, recurring transfer from Checking to Savings, allocated amount, and frequency. All fields are clearly labeled and the layout is logical.

✓ WHAT WORKED: The Goals page is the strongest page in the entire application. Every field is clearly labeled, the layout flows logically, and the purpose of each input is easy to understand without any explanation needed. If the rest of the app were built to this standard, the accessibility and usability scores would look very different. But by this point, I gave up out of frustration with the lack of clarity – not as a tester, but as a general user had I been a customer. This was just a less than optimal CX experience.

Overall Assessment

Filense has a real and worthwhile concept. Helping people understand where their money is going, plan ahead, and track their financial habits is something a lot of people genuinely need. The feature set is thoughtful, goals, debt management, forecasting, emergency planning, and the AI categorization capability, when it works, adds real value.

But the app is not ready for real users yet. The problems found during this session are not small cosmetic issues, they are barriers that would cause most people to give up before they ever got to experience what the app actually does.

The invisible checkbox alone cost approximately 30 minutes before account creation could proceed. A regular user without accessibility tools would have no way to diagnose that problem. They would simply think the site was broken and leave.

The gradient color scheme makes the entire app harder to look at and navigate than it needs to be, and it is the root cause of the contrast failures found on every single page.

The file upload path is presented as a complete option during setup but does not work until after setup is already done. The processing error that follows gives no guidance. The required field that blocks approval was never shown to the user.

The Goals page proves the team knows how to build something clean and functional. That quality just needs to be applied consistently across the whole product.

If these issues are addressed, a follow-up evaluation would be worth pursuing as a formal paid engagement. The accessibility gaps identified in this report are not minor cosmetic problems — they are barriers that would prevent a significant portion of the population from using the platform at all. Resolving them is not optional if Filense intends to reach a broad user base, attract enterprise clients, or remain on the right side of ADA Title III and CCPA compliance. The concept has real potential. The foundation needs serious work before that potential can be realized.

Findings at a Glance

The table below summarizes every issue found during this session, in the order it appeared. Green rows indicate positive findings.

Step	Page / Feature	What Was Found	Type	Priority
1	Sign-up page	Invisible checkbox, no border, no contrast, no label. Blocked form submission.	Accessibility / Bug	Fix Now
1	Sign-up page	Password requirements not shown before typing begins	UX	Fix Soon
1	Sign-up page	26 accessibility issues, WAVE score 5.7/10	Accessibility	Fix Now
2	Profile form	All input fields missing labels. 29 accessibility issues, WAVE score 5.7/10	Accessibility	Fix Now
3	Email confirmation	Arrived promptly and worked correctly	✓ Positive	,
5	Inbox	Four identical welcome emails received in one session	Bug / Trust	Fix Now
6	Finance setup page	WAVE score 8.5/10, best page in sign-up flow	✓ Positive	,
6	Finance setup page	Plaid link goes to legal document instead of plain-language trust page	UX / Trust	Fix Soon
6	Finance setup page	AI data processing not disclosed to actual users inside the app	Compliance	Fix Now
6	Finance setup page	Plaid may use financial data to train AI, not disclosed anywhere in the app	Compliance	Fix Now
7	File upload, setup	Upload option presented as standalone but requires prior account setup	Bug / UX	Fix Now
8	Manual entry screen	Consent checkbox pre-checked by default	Compliance	Fix Now
8	Manual entry screen	Persistent loading animation never resolves	Bug	Fix Soon
9	Email	Action Needed email has grammar error and urgent tone with no specific context	Content / Trust	Fix Soon

About LIFTUPS™ Digital Consulting

This report was prepared as part of a beta testing engagement contracted through Upwork. It represents the findings from a single testing session and is provided as a professional courtesy to demonstrate the depth of observations made during that session.

This is not a complete accessibility audit. A full audit, including a detailed VPAT/ACR document, hands-on testing with assistive technology, and a prioritized remediation plan, is a separate formal engagement that would surface significantly more findings across the full application.

LIFTUPS™ Digital Consulting provides the following services:

- Full WCAG 2.2 AA accessibility audits with VPAT/ACR documentation
- Section 508 compliance evaluation
- ADA Title III digital accessibility assessment
- Data privacy and AI disclosure UX review
- Beta testing program design and structured feedback systems
- Technical documentation and digital consulting

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