

UX Content Style Guide

OVERVIEW

UX content is the text people see when they interact with our software, such as loan applications, online banking, and various apps. The fundamental purpose of UX content is to guide the user through a journey and create the optimum experience for them.

When done correctly, UX content can:

- Elevate the visual design of the application
- Build trust in the product and brand
- Reduce friction during the customer journey
- Compel the customer forward in their experience
- Prevent the customer from abandoning the application or app

Voice

UX content reflects the brand voice. Maintaining a consistent brand voice is key to building customer trust. If a line of text sounds unlike anything else the customer has read, it interrupts the experience and introduces doubt. The same brand voice should carry the customer through their journey, from the beginning to the end.

Some of the practices we employ include the following:

- Use an active voice that is informal.
- Keep things simple and direct.
- Don't bury the lead.
- Less is more in most cases.

Tone

The tone used to provide support, set expectations, and compel the customer forward in their journey is generally:

- Conversational
- Concise
- Supportive

However, a single tone isn't used throughout a customer's journey. Instead, it is modified based on the purpose of the content. For example, an enthusiastic tone is appropriate in some situations and could be alienating in others.

Welcome and Success Messages	enthusiastic, positive, and passionate
Instructions and Navigation Labels	helpful, clear, and personal
Error, Maintenance and Legal Messages	clear, simple, serious, factual, and helpful

UX CONTENT PRINCIPLES

A number of style decisions have been made with regard to UX content for Axos applications. Remaining true to these style decisions throughout the user's journey helps build trust and reduce the risk of abandonment.

Make the experience about the user

UX content is designed around the user and their experience. It's focused on the customer and their journey. For example, using "you" and "your" instead of "we" and "our" puts the emphasis on the user.

Do: You have successfully updated the name associated with your account(s).

Don't: We have updated the name associated with your account(s).

Be concise and clear

Being concise means conveying the message in as few words as possible. It is the efficient use of words, but not at the expense of clarity or usefulness.

Do: A pending transaction can't be disputed until it has been processed.

Don't: This transaction is pending and can take up to 2 business days to process. We do not allow customers to dispute transactions until they are fully processed.

Consistency and uniformity

UX content must be consistent. If the instructions at the top of each screen begin with an action verb, continue that practice through the app. The design of headers should be the same through each screen. This uniformity gives the user a sense of familiarity, reliability, and control.

Do: Address Information
Financial Information

Don't: Your Address Information
Jason's Financial Information.

Accommodate desktop, mobile, and ADA

It has become more time efficient to use messages that are compatible with both desktop and mobile experiences. In addition, commands should be clear whether the user is operating from a keyboard or through assistive technologies. For example, replace "click" or "tap" with "select." Or, a descriptive link can be used instead.

Do: There was a problem accessing your account. [Restore connection.](#)

Don't: There was a problem accessing your account. Click here to restore the connection.
There was a problem accessing your account. Tap here to restore the connection.

APPLICATION OF UX CONTENT PRINCIPLES

There are some common principles used in the design of UX content with regard to sentence structure, headings, the use of tooltips, and how additional information is provided. It's important to carry these decisions throughout each screen for a consistent user experience.

Begin with the objective

Start the sentence with the goal followed by the action needed to achieve it.

Examples: To remove a beneficiary, select Edit.

Use active verbs

Begin sentences with an active verb when asking the user to provide information.

Examples: Sign in to your financial institution so we can verify your account.
Enter a username and password for your new account.
Tell us more about yourself.

Use the words for commands consistently

Refer to actions and labels with consistent language throughout the user experience. Settle on this language early so it can remain consistent throughout the user's journey. Use "remove" or "delete" but not both. Use "login" when referring to credentials and "Sign in" when the user needs to log in to their account.

Avoid unnecessary punctuation

Less punctuation helps the user scan the text.

Examples: Don't use periods for labels, hover text, bulleted lists, and dialog body text.
Use periods when there are multiple sentences or a sentence is followed by a link.
If there is only a single sentence, don't place periods after body text.
Longer or complex sentences can use periods, if doing so better suits the context.
Skip colons after labels.

Use numerals

Use numerals (1, 2, 3) unless they are used two different ways.

Example: Enter two 1s if you do not have the code

Reveal detail as needed

Not every detail needs to be described to the users upfront. Instead, provide information as it is needed.

Examples: Remove beneficiary
Removing your only beneficiary will result in your assets going to your estates.

Be consistent in addressing the user

Address users in the second person (you or your) or use the first person (I, me, or my) to emphasize the user's ownership of an action. Don't refer to the user in both second and first person within the same phrase.

Refer to UI elements and controls by their label

Don't state the type of element or control. Simply refer to only the label.

Do: Select Continue

Don't: Select Continue button

Use Tooltips to Provide Additional Information

Use tooltips to provide additional information that may be needed by some users, but not necessary everyone. Tooltips are designed to be subtle, helpful, and concise.

Examples: There may be a tax penalty for withdrawing from this account. [Learn more](#)

[Your withdrawal may be subject to a 10% additional tax because you are under age 59½. Consult with your tax professional to understand your specific tax obligations.](#)

Social Security Number  Show

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[The Patriot Act requires us to obtain your Social Security number when you open an account. We will use it to verify your identity, as required by Federal Law. It is also necessary for tax reporting forms issued at the end of the year](#)

Put notes and acknowledgements on a gray background

Highlight notes and acknowledgements with a gray background. The heading should be in bold followed by a colon.

Examples:

NOTE: After submitting this request, an email invitation will be sent to the new owner(s) with a link to our website and enrollment instructions.

Beneficiary Acknowledgement: Accounts held in the names of two or more persons (Account Owners) will become payable to the designated payable on death beneficiary or beneficiaries only upon the death of all account owners. Where there is more than one beneficiary, the funds in your account will be paid equally to each of the beneficiaries.

Use color to denote success or failure

When providing information to a user through a banner, use green to denote success and yellow to represent an unsuccessful action.

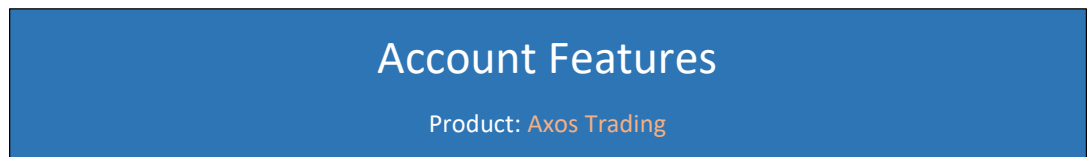
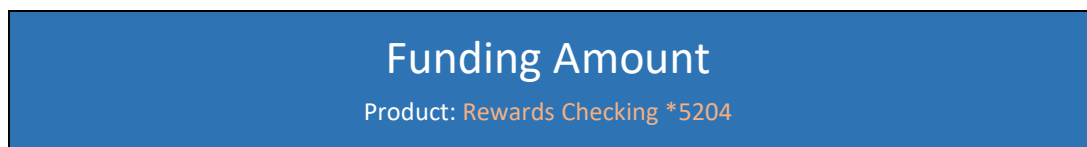
Examples: BANNER: You have successfully modified the beneficiaries on your account(s).

It seems like you are an existing customer. If you have an existing account with Axos, UFB Direct, or Nationwide, please sign in below.

Maintain consistent screen headings

The title of the screen is found in the heading. It should be concise and unique for each screen. When a screen relates to a specific product, it can be identified in the heading under the screen title.

Examples:



Joint applicants and trustees

In the case of joint applications or multiple trustees, a gray banner under the heading can be used to let the user know whose information to provide.

Examples:

JOINT APPLICATION: *Primary Owner*

JOINT APPLICATION: *Additional Owner*

TRUST APPLICATION: *First Trustee*

TRUST APPLICATION: *Second Trustee*

Upload messaging

Use the following format when asking the user to upload a file or document.

Drag and drop files to upload or [choose a file](#) (Max file size 4MB)

EXAMPLES OF MESSAGING

Messaging is a means to keep the user engaged and moving forward in their journey. This can be done through banner ads, tooltips, pop-ups, and screens.

General Messages

Messages can be used for a number of purposes. Instead of the spinning wait cursor, a series of timed messages can be used to engage a user during a long process. Small successes during the application process can be acknowledged through a message. A message can be used to engage a user who has returned to the application after an extended period.

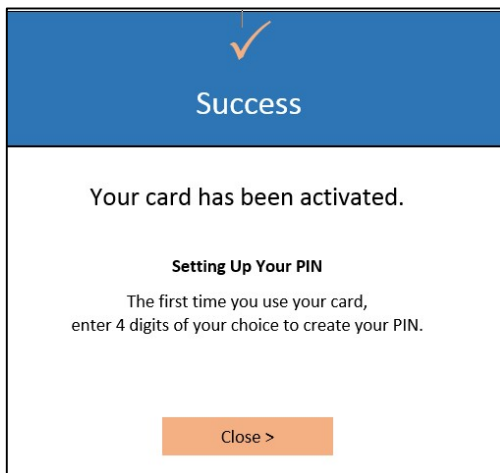
Examples of OLB messages:

Messages that keep the user engaged during a long authentication process:

Authenticating...

1. We are contacting your bank to verify your account.
2. The verification process could take a few moments, depending on the institution.
3. Your patience during this important step is appreciated.
4. We are finishing the process now and are almost done.

Message that acknowledges a successful step in the enrollment process:

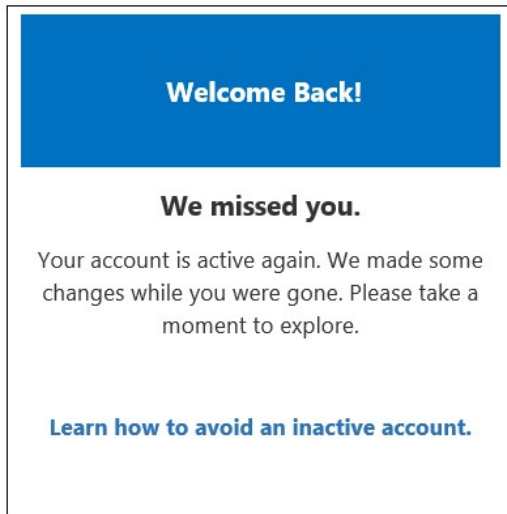


A tooltip message that provides information to the user:

Estimated 2019 Required Minimum Distribution amount \$343.21 [Learn More](#)

Once you reach age 70½, withdrawals from a non-Roth IRA account are required by the IRS. We have provided an estimated Required Minimum Distribution (RMD) amount based on your Axos account balances. Consult with your tax professional to understand your specific tax obligations.

Message that welcomes a user back to the application:



Maintenance messages

Maintenance messages should be reassuring and transparent. They should not include bank jargon or waste the user's time with windy process explanations. Instead, these messages should tell users what is happening, what functions they can and cannot do, and when the process will be completed. Adding a sincere apology for the inconvenience is appropriate at the end of the message.

Confusing message:

Our system is currently processing transactions from the previous day. We do this in batches so that credits are posted to your account before debits, which minimizes overdrafts. During this processing period, you may be unable to transfer funds between your <Bank Name> accounts, create a Stop Payment, manage your Debit Card, and update your contact information. Other functions are available without interruption. This process generally ends by 3am PT.

Improved message:

We are performing scheduled maintenance to process the previous day's transactions. During this time, you may be unable to transfer funds between your <Bank Name> accounts, create a Stop Payment, manage your Debit Card, or edit your contact information. Other functions are available without interruption. The process is generally completed by 3:00 am PT. We apologize for any inconvenience.

Some maintenance messages must fall within a certain character length. Grammar rules can be skirted at times to provide the necessary information. For these messages, the priority is to let the user know the system is down and when it will be available again.

Maintenance messages with character limits:

Upcoming maintenance notice for mobile users:

Online banking will be unavailable from 6:00 pm PT Saturday, 9/21/19 - 6:00 am PT Sunday, 9/22/19.

Current maintenance notice for mobile users:

Our system is currently unavailable. Maintenance is expected to be completed by 6:00 am PT Sunday.

Not all maintenance messages are limited by character length. However, the user should not be exposed to every detail of the process. Make the message concise and helpful regardless of the allowed length.

Maintenance messages without character limits:

Web upcoming maintenance notice:

Scheduled maintenance will be performed from 6:00 pm PT Saturday, 9/21/19 - 6:00 am PT Sunday, 9/22/19. Online banking will be unavailable during this time. We apologize for the inconvenience.

Web inside of maintenance notice:

Our system is currently undergoing scheduled maintenance. It is expected to be completed by 6:00 am PT Sunday, 9/22/19. Online banking will be unavailable during this time. We apologize for the inconvenience.

Error messages:

Error messages should be clear, simple, serious, factual, and helpful to the user. Most users will not find the situation funny, and it can be one of the worst times to attempt humor. The goal of the error message is to reassure the user and provide options that can keep them moving forward in the process.

Don't: Oops! That wasn't supposed to happen. My bad!

Don't: Oh Snap! Something went wrong!

Do: We were unable to process your request. [Correct issue.](#)

Helpful error messages identify the cause of the error in words that the user can understand. They also include information on what action the user should take — even if it's nothing. For example, if the user needs to wait for an email, let them know that.

Do: Invalid email address. Please use the format [name@company.com](#)

Don't: Invalid email. Please try again.

Do: There was an error modifying the beneficiaries on your account(s). Please review your current beneficiaries and try again.

Don't: We were unable to make the change. Try again.

Based on the type of error and character limits, sometimes a single error message isn't ideal. Instead, variations can be created that are more specific and helpful to the user.

Email address box error messages:

The user left the email address box empty:

Please enter your email address.

The user used an incorrect format for their email:

Incorrect email format. Please try again ([name@domain.com](#)).

The user used an invalid email address:

Undeliverable email address. Please try again.

UX SPECIFIC PRINCIPLES

There are some core UX principles that are important to understand when working on UX projects with designers. Although many align with the principles of writing good UX content, a few can challenge the writer and designer to find middle ground. Ultimately, it is the marrying of design with content that produces the best experience for the user. When writers and designs remain focused on this, their collaboration can produce superior results.

Focus on usability

UX design should be easy to use. It does not matter how visually pleasing a design may be if the user has issues interacting with it. Conducting usability tests through each stage of the design process will help the designer to identify and correct issues.

Be consistent

Consistency makes it easier for users to become familiar with a product and faster for them to use it. It also makes the design process easier for the designer. There is no need to reinvent something that is already working.

Interactive responses

Users expect some type of response from the product to signal that their command has been received. This feedback encourages the user to continue through the process. Along the same lines, it's important to ask the user for confirmation before certain action, such as deleting information, placing an order, resending a request, etc.

Limit concepts

Limit the number of concepts presented to the user at one time. By communicating only the essential details, the user can focus on the task at hand. Present what the user really needs to know on each screen.

Simplicity in design

Simplicity means removing clutter and details that detract from the usability of the design. It employs a less-is-more approach. However, care should be taken to not remove elements that are needed to guide the user. This is where the simplicity of the design needs to be balanced

with the content to make sure the information presented is clear and moves the user along in the process.

UX ELEMENTS REQUIRING TEXT

There are certain UX design elements that will require content. When UX writers become familiar with them, they can provide the content needed within the structure of the element.

Banners

A banner message communicates an important change or error. It requires the user to address an issue with an option to dismiss the banner. Banners appear at the top of the screen and generally extend the full width of a layout. Only one banner should be shown at a time.

Buttons

Buttons allow users to take actions and make choices. They are labeled with text, not icons, and describe the action that will occur if a user selects the button.

Dialogs

A dialog is a type of modal window (popup) that appears in front of app content. Dialogs disable all app functionality when they appear. They inform users about a task and can contain critical information, require decisions, or involve multiple tasks.

The UX writer is asked to provide a title (optional), a sentence or two of supporting text and labels for the buttons. The title is often a brief, clear statement or question. The purpose of the dialog should be clear in the title and also in the button text. Purposeful labels could include “Delete” and “Cancel” or “Continue” and “Back.” Also, apologies should be avoided here.

Menus

Menus display a list of choices on temporary surfaces. They appear when users interact with a button, action, or other control. Even though the text is short, it should be clear and consistent.

Text fields

Text fields let users enter and edit text, and typically appear in forms and dialogs. Again, clear and consistent content is important.

Toasts

Toasts display one or two lines of non-critical information that do not require user interaction. They provide brief messages about app processes. They often show up in a box at the bottom of the screen and disappear on their own after few seconds. It is a simple feedback about an operation and does not prevent the user from using the app device.

Tooltips

Tooltips display text when users hover over, focus on, or tap an element. They often contain brief helper text about a function. Generally, they display for 1.5 seconds.

MOBILE-FIRST IMPACT

It is recommended that the same content be shown in the mobile and desktop platforms. Otherwise, there could be claims of cloaking and manipulation tactics. That being said, identifying the content that really matters will be fundamental to the success of the project. Also, design elements that can be used to provide additional information to the users that need it, without affecting the streamlined layout, will need to be identified. Ultimately, the success of mobile-first will depend on the collaboration of design, SEO optimization, and content.

SUMMARY

UX content is unique to the UX/UI environment and must meet the requirements of the user experience and user interface. By becoming familiar with basic UX principles, a writer can better create content that is compatible with the vision of the designer. And the usability of the design can be elevated when writers are used to create clear, concise, and consistent content. It is the harmonizing of design and text that ultimately produces a visually pleasing product with a superior user experience.