

Axos / Nationwide Partnership

Cobrand Voice

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OVERVIEW

The Nationwide partnership creates the need for approximately 85 new webpages specifically designed for Nationwide Bank members.

Content Requirements

- Develop a distinct voice and tone for these cobranded pages that is a blend of Axos and Nationwide brands.
- The content of the pages will be reviewed by Nationwide and must meet their branding standards.

Audience

- Existing Nationwide Bank customers, referred to as “members” by Nationwide.

Content Goals

- Retention of existing Nationwide members
- Cross-selling Axos products to members which were not previously available through Nationwide Bank

Google Ranking

Google ranks webpages by what they consider relevant and useful content. They look for content that is duplicated across domains, regarding it as an attempt to manipulate search engine rankings or win more traffic. Duplicate content generally refers to similar phrases, large blocks of identical or appreciably similar content.

For this reason, the cobranded pages need to contain **70% original content** when compared to the matching Nationwide or Axos Bank product pages.

ADJUSTMENTS TO AXOS BANK KEY MESSAGING

Axos Bank's key messaging is central to "Banking Evolved" and includes:

- Technology-driven financial services
- Evolved for modern life
- Convenient, flexible and customized

However, the message for Nationwide members needs to be revised slightly in light of our goals of retention and cross-selling. The following three key messaging strategies are suggested:

Stable, full-service bank

Using phrases like "challenging the status quo" and "liberation from traditional banking" would not appear to fully align with our need to convey stability and an easy transition for Nationwide members.

Instead, it's important to highlight that we are a stable, full-service bank with a suite of products and services that were not previously available to members through Nationwide bank.

Simple, convenient online banking

While "digital expertise" and "technology-driven" may be appealing to our savvy partners and business owners, it could lead Nationwide members to feel banking with Axos may be "complicated" and too advance for them.

By focusing our content on the results of our digital expertise — a simple, convenient online banking experience, we can put Nationwide member at ease. Although we make online banking better for them because we are technology-driven financial institution, the focus is on the results we provide.

Personalized and award-winning service

This message aligns with our goals and is consistent with both the Axos and Nationwide brands. It reassures the Nationwide members that they will continue to receive the superior service they had previously under Nationwide Bank.

EXAMINATION OF BRAND ATTRIBUTES

A majority of Nationwide and Axos Bank brand attributes overlap. The overlapping attributes can be used in the development of cobranded content.

Overlapping Brand Attributes

Engaging
Energetic / Enthusiastic
Confident / Bold / Optimistic
Authentic / Honest / Genuine
Sincere / Direct
Knowledgeable / Insightful
Friendly / Human

Diverging Brand Attributes

Nationwide		Axos Bank
Inspiring	vs	Supportive
Professional	vs	Clear
Expert	vs	Concise
Proactive		
Purposeful		
Goal-Oriented		

There are a number of instances where our brands do diverge. These are areas where we will need to find a middle ground where the cobranded content will be acceptable to Nationwide, but doesn't deviate too far from the Axos brand.

Three Key Adjustments for Cobranded Content

The following adjustment will likely be instrumental in achieving Nationwide's approval for cobranded content:

- A voice that is slightly more formal and a little less direct than Axos.
- Content that is more proactive, purposeful and goal-oriented.
- Avoiding content that sounds insincere, self-flattering or arrogant.

A voice that is slightly more formal and a little less direct than Axos.

Although Nationwide's voice is friendly, it is slightly more formal than the Axos voice. They may use a sentence fragment occasionally, but don't embrace it like we do with the Axos voice. Our voice is more concise than Nationwide's voice. The middle ground is to add slightly more text than we would normally do and avoid sentence fragments.

Example: Benefits heading on a Savings Account page

Nationwide: Enjoy great benefits with a Nationwide online savings account

Axos Bank: Features

Cobrand: Enjoy great savings account benefits

Content that is more proactive, purposeful and goal-oriented.

Nationwide will consistently promote product features along with a resulting benefit. Although we do this too, their resulting benefit is a little more specific. Content that focuses more on the customer's goal with the resulting benefit would be familiar to the Nationwide members and likely enhance our image as a credible, stable bank.

Example: Savings Account page headline

Nationwide: Build your savings with our convenient online banking.

Axos Bank: Save smarter, compound faster. This is savings, evolved.

Cobrand: Build your savings faster with a high interest savings account.

Avoiding content that sounds insincere, self-flattering or arrogant.

Nationwide prefers a voice that is credible, consistent and straightforward. They strive to always be correct. This will be a delicate balance against a bold, confident Axos voice. Nationwide avoids the "hard sell" and language that is "salesy".

The suggested path is the voice of a knowledgeable professional with expertise who promotes the features of a product or service versus pressuring the customer with limited time offers or immediate action requests.

Example: One of our Mortgage Headlines

Axos Bank: \$0 Lender Fee on Home Loans. Our best offer ever on home loans. Don't miss this limited time offer!

Cobrand: Our \$0 Lender Fee Promotion could save you an average of \$1,500 - \$2,000 on your home loan.

Nationwide Guidelines to Embrace in Cobranded Content

Many of the Nationwide's content "Do's" and "Don'ts" are similar to ours and it would be easy for us to align with them. It would also be reassuring to Nationwide members to see content presented in a similar way.

Do's

"Member": A member is anyone who owns a Nationwide product.

Lists and bullets: Use list format with bullets and subheads to make content easier to scan.

Contractions: Contractions and common expressions can help create a conversational tone.

Gets to the point: Respects the reader's time.

Questions: Uses questions sparingly when writing, especially in headlines.

Utilize repetition sparingly for emphasis:

"We care deeply about doing what's right for each other, **our** members, **our** partners and **our** communities."

Don'ts

Ellipses (...) and Oxford commas (serial commas)

Exclamation points: Use them rarely, if at all.

Using Nationwide in the third person: When possible use "we" or "our" instead.

Unnecessary capitalization: Use sentence caps, not title case.

Acronyms: Don't assume your audience will understand acronyms, abbreviations or other company-specific phrases. If you must use an acronym, always spelled out in the first mention.

Corporate-speak: Avoid it and stay away from words such as actionable, functionality, value stream and recontextualize.

Hard Sell: Instead, frame the message as a suggestion. Stay away from language that is "salesy" (i.e., **act now, free trial, don't delay**)

Avoid misleading, overpromising or making unwarranted guarantees: focus on features, real benefits and statistics to avoid exaggeration and marketing hype.

Key Messages for Cobranding of “Powered by Axos”

Stable, full-service bank

Serving consumers and businesses for nearly two decades.

Offering a full suite of financial products and services, including personal checking and savings, home loans, unsecured personal loans, and auto financing.

Banking that is honest and transparent.

Many features and benefits

Simple, convenient online banking

Better banking is on the way

The ability to deposit cash at any participating retailer and checks anytime using our mobile app

An even better banking experience

Putting you in charge of your finances

Personalized and award-winning service

Specializing in convenience and personalized service.

A personalized online banking experience designed to help you manage your money with ease.

A customized online banking experience to help you easily manage your money

Achieve your financial goals without hidden fees

Common Words and Phrases for Cobranding of “Provided by Axos”

member	simple (not easy)	low or lower fees	“right for you”
convenience	affordable	grow your savings	“most out of...”
fits	value	smart or smarter	“money working harder”
right	complimentary (not free)	personalized service	shared values
enjoy	we/our	exceptional service	
challenges	solutions	award-winning service	
tailored		real-time access	anytime access
knowledgeable	expert	experienced professionals	

Nationwide Reference Materials

Brand character traits

Character traits help convey the personality of our brand — how it looks, feels and sounds. Because we speak to multiple audiences and relay a variety of messages, we need to tailor our communications by showing different aspects of our personality. We can do this by giving added weight to character traits that best convey our messages.

Authentic

Sincere, friendly, genuine

WHAT IT MEANS TO US

As a kind and welcoming company, we are who we say we are at Nationwide.

HOW IT SOUNDS

Business-to-consumer

We are Nationwide, a company of great people doing great things. We care deeply about doing what's right for each other, our members, our partners and our communities.

Business-to-business

At Nationwide, we are an advocate for your needs. That's why we make thoughtful decisions focused on long-term success — so you can rely on us, both now and in the future.

WHAT TO KEEP IN MIND

Use sentimental language sparingly to avoid sounding insincere.

Inspiring

Optimistic, engaged, energetic

WHAT IT MEANS TO US

We promote values, ideas and solutions that motivate others and work to make a positive impact in our communities.

HOW IT SOUNDS

Business-to-consumer

You've saved for it your whole life. And now that it's here, you realize: Retirement is only the beginning.

Business-to-business

Together, we can create a powerful partnership that leads to new opportunities, solutions and successes for you and your clients.

WHAT TO KEEP IN MIND

Focus on relating to your audience to avoid sounding patronizing or self-flattering.

Proactive

Planful, purposeful, goal-oriented

WHAT IT MEANS TO US

We work tirelessly for those who depend on us to help them achieve their short- and long-term goals.

HOW IT SOUNDS

Business-to-consumer

When it comes to planning for your family, your home and your finances, we're here to help you achieve your goals for today and tomorrow.

Business-to-business

In addition to helping your clients protect their assets, you can help them plan for their families' well-being for years to come with life insurance.

WHAT TO KEEP IN MIND

Simplify complex language — this will help topics like long-term goals or finances seem less overwhelming.

Knowledgeable

Expert, professional, confident

WHAT IT MEANS TO US

We are credible industry leaders who provide thought leadership and resources to empower others to make informed decisions.

HOW IT SOUNDS

Business-to-consumer

As a Fortune 100 company and top 10 commercial insurance carrier, we provide our customers the insurance solutions they need to build secure financial futures.

Business-to-business

We have resources to help you understand and navigate the new regulatory environment.

WHAT TO KEEP IN MIND

Promote our capabilities with modesty in order to avoid sounding arrogant.



How we express our voice

We keep it simple

A direct message cuts through the clutter by providing clarity and ease, keeping the audience's attention.

We are engaging

Capturing the reader's interest and establishing a meaningful connection are hallmarks of the Nationwide voice.

We are action-oriented

We inform readers and drive them to the next step in the process.

We are credible

We're consistent and straightforward about who we are and what's important to us — and we back it up. We strive to always be correct.

Word substitutes

USE THIS

Protection
 Family, loved ones
 Affordable, value
 Pass away
 Complimentary
 Community
 Simple
 Member
 Associate
 We/our
 Challenges
 Solutions

NOT THIS

Policy, coverage
 Offspring, relatives
 Cheap
 Die
 Free
 Neighbor
 Easy
 Customer
 Employee
 Nationwide
 Problems
 Products

Photography attributes

Our brand photography is built on specific attributes that help keep our images consistent and on-brand across all subjects and situations.

Natural lighting

Our images use natural lighting to capture a scene as authentically as possible. The collection has both warm and cool casts, depending on the environment in which they were shot. Artificial light is used only when necessary, and only to produce a natural feel.



Natural emotions

Emotion drives the overall mood of our photography. Our shoots are designed to capture a wide range of emotions from our subjects, which increases the flexibility of our library.



Real environments

The objects and environments we use to create our visual story feel real and relate to the overall subject matter. They should not feel staged. On-location environments are used whenever possible. Studio sets can be used as long as they achieve a completely natural feel.

Flexibility in composition

Our photography must be flexible to fit many uses and mediums. Some images are composed purposefully to feel open and airy, allowing for overlays of text and graphic elements. Other images may have a fuller composition, showing richer environments and backgrounds.



Candid and authentic situations

Our photos capture our subjects "in the moment," not in a pose. We avoid shots that feel cliché or predictable. We want our imagery to be honest and true to the nature of the topic. We create a natural situation and let it unfold on camera to cultivate and capture genuine reactions.