

Merchant Services Documentation

Style Guide

Use the following editorial guidelines to write clear and consistent technical content. Good places to start are the sections general guidelines, voice and tone, and formatting. Otherwise, refer to the guide when you create and maintain content. This is a living document, and we will update the guidelines together we determine word usage and conventions.

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Introduction

Purpose

Having a standard method for writing and formatting our documents is a core component of good branding. Why is this important? For one, people trust companies that deliver excellence on a consistent basis. Part of that excellence comes in providing our end users with clear, concise, and consistent, easy-to-understand documentation that helps them use our products.

Our documentation should:

- Set the right tone.
- Have a consistent voice.
- Use the right words and phrases for each context.
- Deploy consistent standards for formatting and terminology.

Here at J.P. Morgan, we pride ourselves on creating a brand that sets us apart from our competition. This is our way of extending the J.P. Morgan brand down to our documentation, where we're able to speak directly to our customers and deliver them first-class assistance.

References

There are additional resources you may use to help inform your writing, because remember: this is a style guide, emphasis on *guide*, and may not cover all use case scenarios you might come across.

Type of question	Reference
Spelling	Merriam-Webster Dictionary
Nontechnical style	Chicago Manual of Style
Technical style	Microsoft Style Guide

What's new

This section contains a list of recent, significant changes to the style guide since its publication in March of 2022.

March 2022

- Created style guide.

April 2022

- Added a marketing guidelines section that includes:
 - [Marketing overview](#)
 - [Branding](#)
 - [Client communication](#)
 - [Inclusive communication](#)
 - [Language and grammar](#)
- Added a web content organization subsection in [Content organization](#).
- Updated code validation instructions in [Computer interfaces](#).

Integration initiatives

In order to update our documentation so that's it's in compliance with the style guide, we are embarking on integrative initiatives that will gradually bring our documentation into compliance.

Current initiatives

Start date	Description	End date
February 2022	Transition documentation to 2022 template.	June 2022
April 2022	RoboHelp transition Proof of Concept.	May 2022
November 2022	Headers and capitalization	March 2023

Future initiatives

We will place future integration initiatives here.

General guidelines

Accessibility

We strive to ensure that our documentation is ADA compliant and accessible to all who use it. The following sections outline the ADA-specific standards that our documentation should adhere to.

General do's and don'ts

Let's begin with some general best practices to help make sure that your documentation is ADA compliant.

- Use a screen reader to test your documents. Download the NonVisual Desktop Access (NVDA) Screen Reader from MyTechhub and use it to test your documentation for ADA compliance.
- Avoid unnecessary font formatting (screen readers describe text modifications).
- Don't force line breaks (hard returns) in sentences and paragraphs.
- Avoid using double negatives in a sentence.
- Don't use the & ampersand instead of *and* in headings, text, navigation, or table of contents. It's okay to use & when it's:
 - referencing UI elements that use &.
 - in accepted abbreviations (Q&A).
 - part of a proper noun (Corporate & Investment Banking).

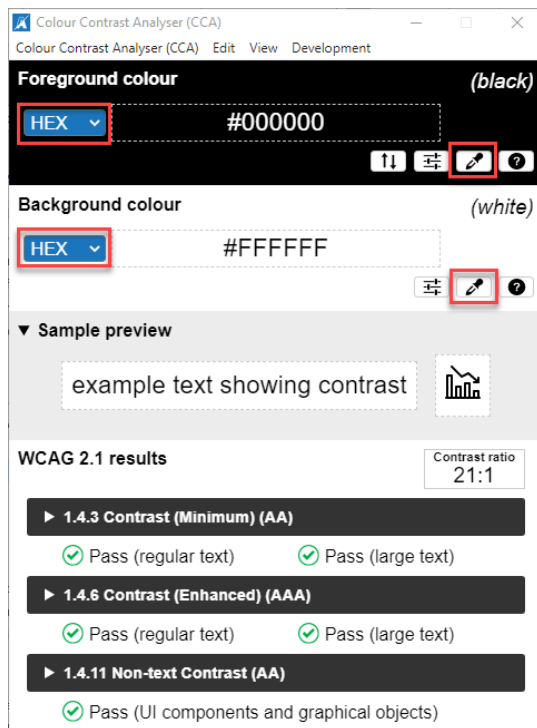
Color contrast

Colors used in text, tables, and graphics must have enough contrast between the content and the background to be legible for everyone, including people with low vision or color deficiencies. Here are some best practices for strong color contrast:

- Don't use color to convey information. For example, don't use red text to signify a warning. You can use red text on the word Warning, but don't rely on the red color alone.
- The color contrast ratio between a shaded row or banner and the text must be clear. The color contrast should be at least 4.5:1.

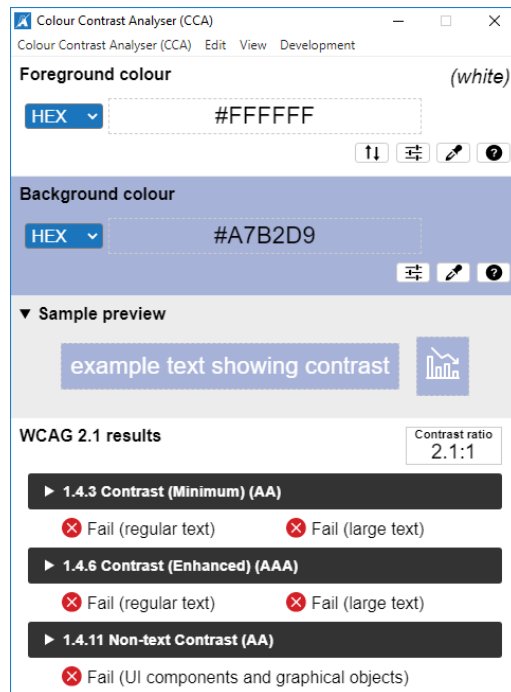
You can check your content/background color contrast through the Colour Contrast Analyzer you can download at MyTechhub, or online for free. Here's how to perform the color contrast check:

1. Open the Colour Contrast Analyzer (CCA).
2. Insert the contrasting colors (foreground color = text color). There's a few ways you can do this:
3. Insert the HEX code; this is the CCA's default.
 - a. Click the dropdown and select RGB to insert the RGB numbers.
 - b. Click on the eyedropper tool and select the color you want to insert.

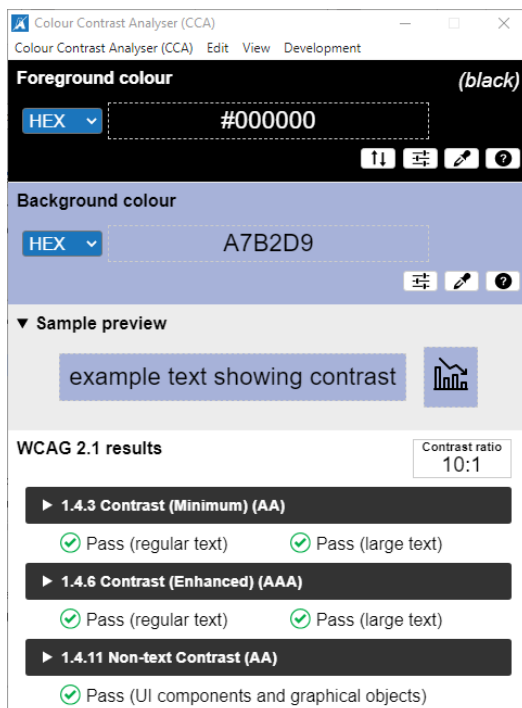


4. The analyzer will provide the results and let you know whether the background color and the text color have enough contrast. Let's see what a fail and a pass looks like:

- a. This color contrast failed because white on light blue does not provide enough color contrast to be easily legible for those with low vision or color deficiencies.



- b. This color contrast passed because there is a strong visual contrast between the black font and the light blue background.



Headings

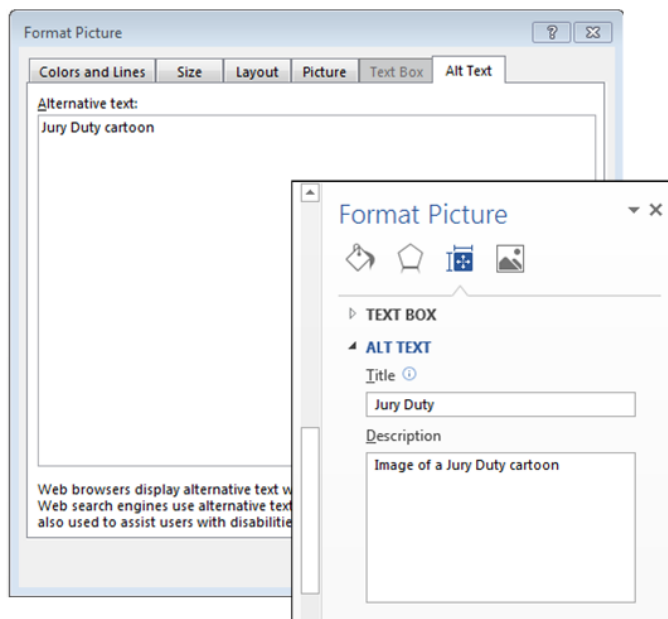
- Use the preferred heading hierarchy, and don't skip levels of the hierarchy.
- For headings in Word-based documentation, avoid having headings with no content.
- For headings in web-based documentation, use Headings 1 and 2 for navigation, with content living underneath Headings 3 and below.
- For more information, refer to the [Headings](#) section.

Images and figures

All images and figures must have alt text added to them. To add alternative text to an image or figure, do the following based on which version of Microsoft Word you have.

Microsoft Word 2013

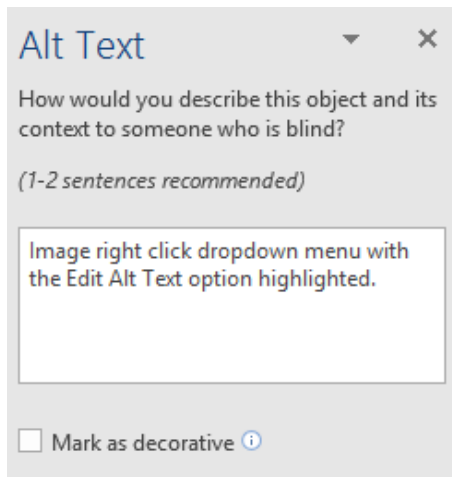
1. Right click the image, and select **Format Picture**.



2. Select the **Alt Text** tab, and fill in the description box.
3. Click OK.

Microsoft Word 365

1. Right click the image, and select **Edit Alt Text**.
2. Fill in the description box.



3. If the image is decorative only, meaning the image is not essential to understanding the surrounding content, check the **Mark as decorative** box. If you include any alt text at all, leave the **Mark as decorative box** unchecked.

Here are some general guidelines for adding alt text to images and figures:

- Keep the alt text short and descriptive.
- Do not include the words “image of” or “picture of.”
- You do not need to include a title.
- If the image is decorative, meaning the image is not essential to understanding the surrounding content, alt text is not required.
- If the image is a process flow visual, add a brief descriptor of the image in the alt text, as well as the phrase “as described in the following steps.” Include the steps of the process flow below the image.

Text

- Define and spell out uncommon acronyms and abbreviated words on first usage if they’re used infrequently or are uncommon. For example, write Canada instead of CA.
- Always use the Body text style. Don’t use Normal.

- Don't use empty returns to add white space or start another page. When the document is saved as a PDF, the empty returns are also tagged and the ADA reader may have issues interpreting the document. For page breaks, insert a page break tag instead of entering additional returns.

✓ **Correct:**

This is a sentence. ¶

.....Page Break.....¶

✗ **Incorrect:**

This is a sentence. ¶

¶

¶

¶

¶

¶

These are empty returns, which means that you hit the return/enter key multiple times to start a new page. ¶

- Use the **Strong** style to bold individual words. Do not use the bold button in the menu. For more information, refer to the Bold subsection of the [Text](#) section.

Tables

- Every table must have a header row.
- Every cell in the table must have content. Empty cells will not pass ADA requirements.
- Do not merge table cells.
- If you have content that affects several rows, list the content for each row. A screen reader reads the table row content from left to right and then moves down to the next row to read.
- Use the table styles for content inside the cells. This includes:
 - Table Paragraph (do not use the regular Body style)
 - Table Header
 - Table Bullet

Global audience

We write our documentation primarily in U.S. English, but our documentation is also read by developers for whom English is not their primary language. With this in mind:

- Use present tense.
- Write dates and times in unambiguous and clear ways. Reference the [Dates and times](#) section for more information.
- Use qualifying nouns for technical keywords.
- Provide context. Don't assume the reader already knows what you're talking about.
- Avoid negative constructions when possible (something this guide has completely failed at doing). Consider whether it's necessary to tell the user what they can't do instead of what they can.
- Avoid directional language (for example, above or below) in procedural documentation, if possible. If direction is needed, either provide a screenshot for the reader to see where the item is on the screen, or use "the following" to introduce the instructional item (e.g. "you will need the following ingredients to make your cake").
- Write short, clear, and precise sentences.
- Be consistent. If you use a particular term for a particular concept in one place, then use that same term elsewhere, including the same capitalization. If you use different names for the same thing, translators might think you're referring to different concepts, and then end up using different translations.

Region-based spelling

You may receive documentation updates with region-based spelling differences, such as European English spelling (for example, centre instead of center, or authorisation instead of authorization).

If the documentation containing the region-based spelling is used specifically for that region, retain the spelling for that end user audience.

If the documentation containing the region-based spelling is the core spec documentation, update the spelling to match U.S. English spelling preferences.

Principles

We make sure our content is:

- Clear and useful. Writing about financial services and technology requires precision without drowning readers in small details they're unlikely to encounter. Focus on what the 80% majority of your readers need, not every edge case.
 - Break up long sentences into shorter ones.
 - Break up walls of text for easier scannability.
 - Use parallel writing structures, both in the organization of your document and at the sentence level. Use the same syntax for cross-references and other common terms and phrases
 - Write directly and simple, using plain language.
- Conversational. Write with accessibility and approachability in mind. Make your content relatable, within reason, because remember: a person is reading and interpreting every line. Go easy on them. We can be approachable without being too informal. Imagine that you're giving instructions directly to your coworker and write accordingly.
- Appropriate. Ensure that your writing is appropriate for the situation, and adapt your tone depending on who you're writing to and what you're writing about. The content we provide leaves a lasting impression of our products and services, and this brand impression is something we can control through voice, tone and vocabulary.

We use active voice.

- When we use active voice, there is a clear subject performing the action. This is important for task ownership and clear, unambiguous instruction.
- Write the story of your component, API, product, etc. the way you would tell it to a nontechnical colleague.
- Apply technical language only where necessary.
- Avoid using more than one acronym or abbreviation in the same sentence.

We limit jargon to those who need it.

- Identify which sections of the web page or document are appropriate for jargon, depending on the audience.

- Provide a glossary for lesser-known acronyms as a reference.

We structure our content with templates.

Use the approved ADA-compliant template for all end user-facing documentation.

Voice and tone

How we talk to our audience—our voice and tone—is incredibly important for a consistent, solid brand. And while our J.P. Morgan voice should be consistent, our tone may change depending on the situation, just like it does when we adjust our tone and word choices depending on the setting. For example, you change how you sound depending on whether you're at work, with friends, at home, or conversing with your parents or children.

The voice and tone we use in our documentation is:

- Respectful, but friendly
- Professional, but conversational
- Natural and approachable.

When we say conversational, we don't mean writing like you speak. When we speak, we insert too many colloquialisms and idioms that don't translate well to technical writing. We mean to be human and not overly formal, because we want them to remember what they're reading. The entire point of our documentation, after all, is to provide information to our end users. We want to provide those instructions in a clear, memorable way without being too dry and verbose. Otherwise, our end users will not retain what they learn from us.

Be that knowledgeable friend imparting information to a developer, and not the overly frivolous or pedantic expert that assumes too much and leaves our developers with more questions than answers. Keep in mind that our audience is global, and our documents will be translated into other languages. For more information on this, refer to the [Global audience](#) section.

If you're not sure how to strike the right tone, ask yourself these questions:

- Who is my audience?
- What do they need from me? Why would they be referencing this section or document, and what is the clearest and simplest way to impart that information to them?
- What do they know already? Is this common knowledge to the end user, or could they benefit from a refresher and additional context?

Helpful tips

- Read your copy out loud. This will help you identify any awkward or confusing instructions or sentence structures that may not be apparent at first glance.
- If you're not sure about your phrasing or tone, ask a colleague for a peer review.

Formatting

Content organization

Every instructional guide we create should have a similar organizational structure, so that users accessing multiple documents are greeted with a similar structure that's easy for them to navigate. Having a parallel document structure also means that we group like pieces of information together for—you guessed it—easier navigation.

Word document organization

Follow this organizational structure for Word and PDF-based document organization.

1. **Front matter**

- a. Title page.
- b. Legal notice. This is the J.P. Morgan copyright and confidentiality statement that must be included in all of our documentation.

2. **What's new**

- a. This section details all of the major updates made to the document, and what date they were made. Here are the kind of updates we should highlight:
 - i. Process changes
 - ii. Image edits or additions

3. **Introduction**

- a. The introduction section is where you can give the reader a brief introduction to the document's purpose and indicate who the intended audience is. It is not necessary to create subsections in the introduction for an "about" section and an "audience" section: the introduction itself covers this.

4. **Overview**

- a. The overview section is where you can provide an overview of the product and what it does. This provides concept, high-level knowledge to a broader audience.

5. **Interface**

- a. The interface section covers general interface information that an end user may need to know, if appropriate.

6. Operations

- a. The operations section is the core instructional material for the end user; essentially, the implementation guidelines for developers. This is the primary area of the documentation where second person usage will appear, since we are directly addressing developers and giving them actionable tasks to perform.

7. Back matter

- a. References
 - i. The references section is where you can gather together reference codes and other applicable sources that could be useful to the end user. For our documents, this will be the appendices.
 - ii. When you are structuring your appendices, group together your reference material by similar content (for example, all reference codes together). Do not include empty appendix headers with no content.
- b. List of key terms
 - i. Proper names, terminology, and acronyms applicable to the procedure outlined in the document can be listed here for easy reference.

Web content organization

Follow this organizational structure for web-based content organization.

- 1. Landing page
 - a. A brief introduction of the platform's purpose. This may also include an indication of who the audience is. It is not necessary to create subsections in the introduction for an “about” section and an “audience” section: the introduction itself covers this.
 - b. An overview of the product and what it does. This provides concept, high-level knowledge to a broader audience.
 - c. Legal notice. This is the J.P. Morgan copyright and confidentiality statement that must be included in all of our documentation.
- 2. Getting started

- a. This section provides step-by-step instructions to new users on using the product for the first time.
 - b. General interface information may be covered here.
- 3. Operations
 - a. The operations section is the core instructional material for the end user; essentially, the implementation guidelines for developers. This is the primary area of the documentation where second person usage will appear, since we are directly addressing developers and giving them actionable tasks to perform.
- 4. Glossary
 - a. References
 - i. The references section is where you can gather together reference codes and other applicable sources that could be useful to the end user.
 - ii. When you are structuring your appendices, group together your reference material by similar content (for example, all references codes together).
 - b. List of key terms
 - i. Proper names, terminology, and acronyms applicable to the procedure outlined in the document are listed in the glossary for easy reference.
- 5. **Change log**
 - a. The change log details all of the major updates made to the document, which includes process changes, image edits or additions.

Dates and times

This section covers the standardized methods for writing the date and time.

Dates

- Spell out the month and day, and always give the full four-digit year, not the two digit abbreviation (September 13, 2021)
- If you need to abbreviate, do it for the entire date for consistency.
- When the month/day/year appears in the middle of a sentence, include a comma after the year (if I were writing September 13, 2021, I would do it this way).

- Don't express months as numbers, since other regions of the world put parts of the date in a different order for numeric dates. If you absolutely have to do it, use the format YYYY-MM-DD, which is the international standard for date format.

Times

- Use the 12-hour clock, except when you are documenting features that use a 24-hour clock.
- Capitalize AM and PM, and leave one space between it and the time (for example, 4:50 PM).
- Remove the minutes from round hours (for example, 2 pm).
- Let the reader know if the time is in their local time.
- If you are using a specific time zone, specify the region, include the UTC or GMT label as a parenthetical, don't abbreviate the name of the time zone (for example, US and Canadian Central Standard Time (UTC-6)).

File standards

This section covers file naming conventions.

- File names cannot have any of the following characters:
 - Ampersand (&)
 - Brackets
 - Plus or equal sign
 - Forward or back slash
 - Pound sign (#)
 - Question mark
 - Exclamation point
 - Colon
 - Percent (%)
 - @ symbol

- If you need to include the date in a file name, use the YYYY-MM-DD format.
- Include the lowercase "v" for version prior to listing the version number.

Headings

This section reviews the heading fonts, font sizes, colors, when to use what kind of heading, and how you should write your heading text. Headings are, arguably, the most important structural piece of your document. They give our users an organizational overview of the document, provide a hierarchical relationship of ideas, and allow our users to easily scan and read selectively.

Style	Setup	Example
Heading 1	Style Based on: Normal Arial, 26 pt., bold Left indent, 16pt kern Keep lines together, Don't hyphenate	Heading 1

Use Heading 1 for top level document organization, such as for the introduction, interface, and operations sections. For example, this style guide uses Heading 1 for the major components of the guide: introduction, general guidelines, formatting, language and grammar, etc.

Style	Setup	Example
Heading 2	Style Based on: Normal Arial, 22 pt., bold Left indent Keep lines together, Don't hyphenate	Heading 2

Use Heading 2 for logical subsections within each major top level component. For example, we're currently in the titles and headings subsection of the formatting section, which uses Heading 2.

Style	Setup	Example
Heading 3	Style Based on: Normal Arial, 18 pt., bold Left indent Keep lines together, Don't hyphenate	Heading 3

Use Heading 3 for topic-specific information within each subsection. This is where the majority of your step-by-step instructional information lives, and it's the same for this guide. Right now, you're in the headings section, which is two levels down inside the main formatting section. Your Heading 3 material

should also be written in a way that allows the topic section to stand on its own, meaning that you do not need to reference other sections in order to understand the instructional content inside the current topic.

Style	Setup	Example
Heading 4	Style Based on: Normal Arial, 14 pt., bold Left indent Keep lines together, Don't hyphenate	Heading 4

Use Heading 4 only if you absolutely must separate your Heading 3 topic into more than one chunk of instructions.

Style	Setup	Example
Heading 5	Style Based on: Normal Arial, 12 pt., bold Left indent Keep lines together, Don't hyphenate	Heading 5

Use Heading 5 sparingly, and only if it is not possible to keep all of your instructional information within Heading 4.

Heading color



RGB (0, 71,123)

Here are a few other considerations regarding headings to keep in mind:

- Although we list Heading 4 and Heading 5 as optional headers, use Heading 4 and Heading 5 sparingly.
- Do not go past Heading 5 in any section. When a document is converted to PDF, the PDF does not recognize heading tags past H5. If you need to filter down that far, then reconsider the structure of the main section. It is better to chunk the content differently/more specifically rather than filter down 6+ levels for more information on a broader topic.
- Aim for six words or less in your heading text. If that's not possible, do your best to make the heading text as short as you can.
- All heading are sentence case.

- Use actionable and distinct terms to make it easy for the reader to select the topic they need when they're scanning the table of contents or view pane.
- Place the important keywords or terms near the beginning of your headings so that the distinction between each topic is immediately clear. Focus on describing the **content** of the section and not the **function**.
- Headings of the same level must be in the same grammatical form (this is that parallel structure we've been talking about). The information type should help you decide how to grammatically structure your heading titles. For example:
 - Concept-related topics, such as interface components and high-level overview information: start with a noun or adjective.
 - Client window
 - Processing features
 - Task-related topics: when possible, start with an imperative form of a verb.
 - Add a payment method
 - Print the report
 - Reference material, such as the appendices: Start with a noun or adjective, and include the reference type.
 - Product code table
 - Response reason code list
- Do not include special characters in heading titles. This includes:
 - Ampersand (&)
 - Brackets
 - Plus or equal sign
 - Forward or back slash

Images and figures

This section covers standard guidelines for images and figures within our documentation.

- Ensure that the image use is necessary. Sometimes, a screenshot or figure may not be useful for the end user. This is especially true if you're describing a routine process that they are readily familiar with (for example, standard log in procedures). If the image is necessary, make sure your screenshot or figure is targeted to the instruction paired with it. For instance, a full browser screenshot is less helpful than the snippet of the page where the action is being taken.
- Include introductory text before your image or figure to explain what its purpose is, and add a caption above the image or figure. The exception to this includes screenshots immediately following procedural text that describes a UI.
- Include alt text for all of your images and figures. Refer to the [Accessibility](#) section for additional guidance on what to write in your alt text.

Lists

This section covers standard guidelines for lists. Here are some general guidelines before we dive into the difference between bulleted and numbered lists, and when to use each one.

- Give context for the list with a brief introduction, so the end user understands what the list is for and what they're supposed to do with that information.
- If one of the list items is a complete sentence, use proper punctuation and capitalization on all of the items. If the list items are not complete sentences, don't use punctuation, but do capitalize the first word of each item.
- Separate steps into logical chunks, with no more than two related actions per step. When a screenshot is necessary, use the indent style to insert it inside the list item.
- Use unordered, bulleted lists to display examples or multiple notes. If an unordered list has more than 10 items, use a table instead.
- Add guidance on limiting use of second and third levels in nested lists

Bullets

Bulleted lists are *unordered* lists, which means that the order of the items in the list does not matter. Don't use bullets for instructions that rely on steps in a sequential order: This is confusing to the reader and makes it more difficult for them to use the instructions as a reference. For example, they have no way to refer to step 4 if they have a question about that step, because there is no step 4.

- Always include an introductory sentence before an unordered list. Don't rely on the section header to provide the reader with the necessary context.

Numbered lists

Numbered lists are *ordered* lists, which means the order of the items in the list matters. Use a numbered list when you're creating step-by-step instructions. Don't use a numbered list if the order doesn't matter, or if you're merely listing out a group of related items. Use a numbered list when you're telling someone how to pick a perfectly ripe apple from the store: use a bulleted list when you're listing the types of apples available at the store.

- Always include an introductory sentence before introducing a written procedure with numbered steps. Don't rely on the section header to provide the reader with the necessary context: introduce the procedure you're about to describe and tell the reader who should be performing that procedure.
- Every step in the numbered list should have a parallel sentence structure. Describe each action with an action verb.
- If your instructions are only a single step, use a bullet unordered list style instead of a numbered ordered list style for the single step instruction.

For example:

1. Crack the eggs in the bowl.
2. Whisk the eggs until frothy.

Notes and other notices

Sometimes, it is appropriate to give the reader additional notes, warnings, or other notices that you want to specifically call out in the instructional text. Use one of the following types:

Note

Use a note to provide a nonessential tip or piece of additional information.

- If you need to present multiple notes in a bulleted list, you don't need to include a colon after the word note.
- The word note does not need to use the Strong style, because it is not essential information for the instructional steps.
- Notes should not provide information that is essential or crucial for instructional steps. Essential information should be included in the body of the instruction and not as a note.

- All notes should be called notes. If you find any "tips" in your documentation, change the term "tip" to the term "note" for consistency.

Caution

Use a caution to convey the suggestion that the end user should proceed with caution before performing a certain action.

- If you find any "important" notes in your document, change the term "important" to the term "caution" for consistency.
- The word caution needs to use the Strong style.

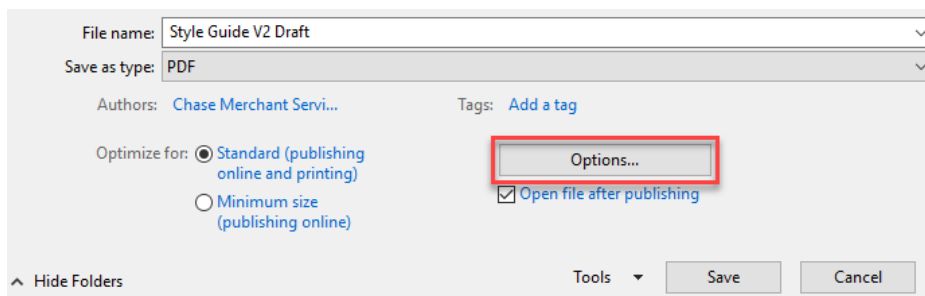
Warning

Use a warning to strongly alert the end user to not perform a certain action. The word warning needs to use the Strong style.

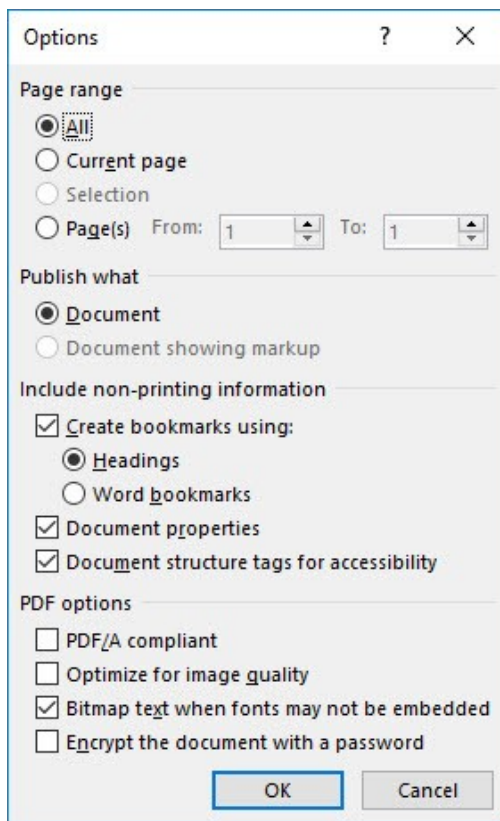
PDF conversion

When you are ready to convert your Word document to a PDF, do the following:

1. Select **Save as**. Do not select **Save as Adobe PDF**.
2. Change the **Save as type** to **PDF**.



3. Click **Options**.



4. Ensure that the following options are checked:
 - a. Create bookmarks using headings
 - b. Document properties
 - c. Document structure tags for accessibilities
5. Click Save. Once the PDF is generated, consult the **ADA Compliance Guide** to finish setting up your Adobe PDF for optimal ADA compliance.

Tables

The following is an example of the standard table format:

Use the Table Header style for headings	Table Header
Use the table paragraph style for table body text. <ul style="list-style-type: none"> Use the table bullet style for bulleted lists. 	Table Paragraph
The table header row has a gray shading. Use the second gray box in the far left column under Theme Colors to fill in the gray shading (15% darker).	

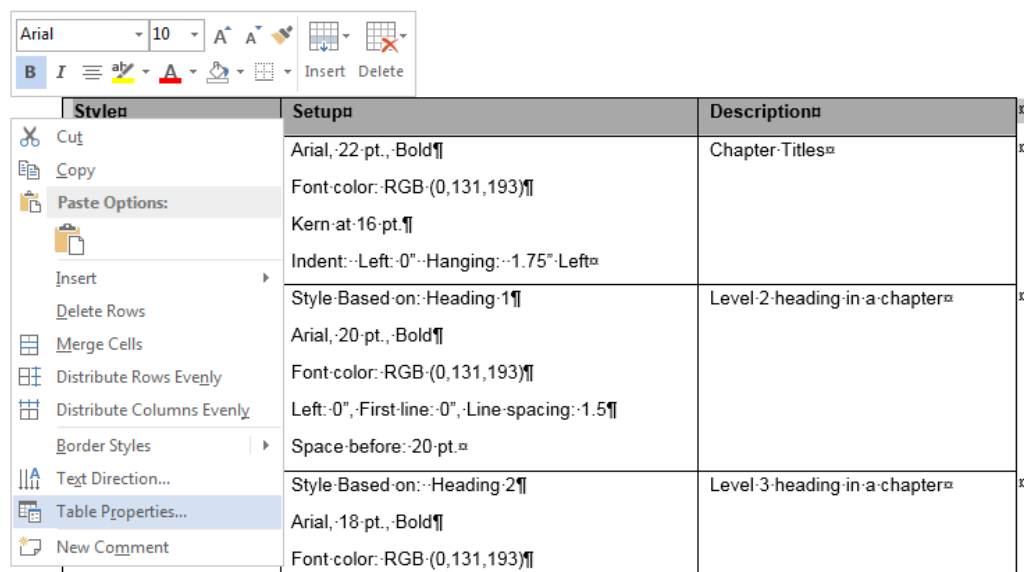
- Here are other considerations for when you are building your tables:

- The table paragraph style is 10 pt, but some leeway is given to table text. You can manually shrink the table text to avoid text breaks. However, be aware that your font may revert back to the default so always check your PDF before distributing.
- Include introductory text before your table to describe what the table's purpose is.
- Ensure that the content in your tables is not so extensive that the content either runs off the page or becomes overly complicated for a reader to understand and easily follow. Here are some examples for what to remove from your table to place in another section:
 - Embedded tables
 - Step procedures. Ordered list procedures should not be inside table cells.
 - Content so dense that it runs off the page.

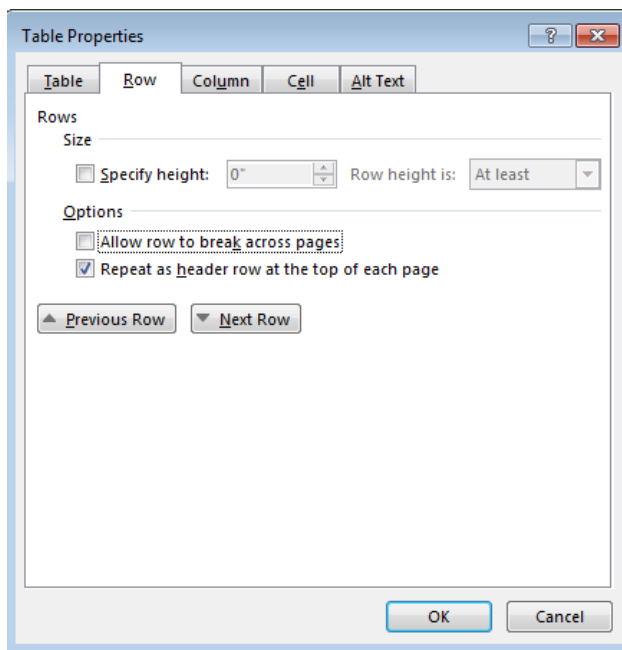
Repeating headers

Tables need to have a header that is set to repeat on subsequent pages. To ensure that the headers repeat on subsequent pages, do the following:

1. Right-click the table header.



2. Select **Table Properties**, and click the **Row** tab.
3. Click **Repeat as header across the top of each page**, then click **OK**.



Row breaks

Don't let a table row break across more than one page. To keep a table row from breaking across pages:

1. Select the table row.

	Bullet:~Hyphen	
List-Bullet-3	Style-Based-on:~List-Bullet-2 Indent-L:~0.5",~Hanging-0.25"	3 rd -Level-Bullet

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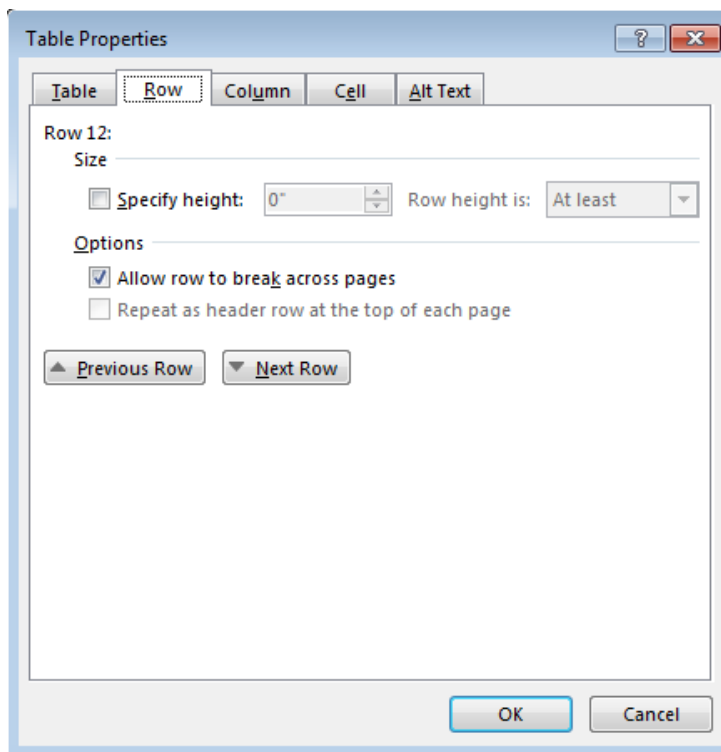
Chase+Pay

→

f

Style	Setup	Description
	Spacing:~1.5-lines Bullet:~Dark-diamond	
Table-Paragraph	Style-Based-on:~Normal Arial,~10-pt. Space-before:~3-pt	Text-within-a-table-cell

2. Right-click and select **Table Properties**.
3. In the **Row** tab, deselect **Allow row to break across pages**, then click **OK**.



Text

The Body text font for all of our documentation is Arial, and based on the Normal style. The following table provides a complete list of the text-specific styles in our template that must be used for our documentation.

Style	Setup	Notes
Heading 1	Arial, 26 pt., Bold Font color: RGB (0, 131, 193) Kern at 16 pt. Indent: Left: 0"	Use Heading 1 for the product name on the first page, the table of contents, and the main section headers.
Heading 2	Style Based on: Heading 1 Arial, 22 pt., Bold Font color: RGB (0, 131, 193) Left: 0.0", First line: 0", Line spacing 1.5 Space before: 20 pt.	Use Heading 2 for the document title on the first page as well as for the subsections of the main sections.
Heading 3	Style Based on: Heading 2 Arial, 18 pt., Bold Font color: RGB (0, 131, 193)	Use Heading 3 for individual topics in each subsection.

Style	Setup	Notes
	Left: 0.0", First line: 0", Line spacing 1.5 Space before: 18 pt.	
Heading 4	Style Based on: Heading 3 Arial, 14 pt., Bold Font color: RGB (0, 131, 193) Left: 0.0", First line: 0", Line spacing 1.5 Space before: 12 pt.	Use Heading 4 for subsections of each topic.
Heading 5	Style Based on: Heading 1 Arial, 12 pt., Bold Font color: RGB (0, 131, 193) Left: 0.0", First line: 0", Line spacing 1.5 Space before: 12 pt.	Use Heading 5 sparingly.
Body	Style Based on: Normal Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines Keep lines together, don't hyphenate	Use Body for all body text that is not inside tables.
CodeBlock	Style Based on: Normal Courier New, 9 pt. Line Spacing: Single Space Before: 0 pt. Space After: 0 pt. This is an example of CodeBlock.	Use this style tag for code samples. Note: You must enter indents manually. You cannot use the indent button on the tool bar, otherwise the indents will not maintain their formatting after being converted to DITA.
Codecharacter	Style Based on: CodeBlock Courier New, 10 pt. Line Spacing: Single Space Before: 6 pt. Space After: 12 pt. This is an example of Codecharacter in a sentence.	Use this style when referring to code elements within a paragraph. Conversions to other formats do not support font changes, so using the Codecharacter tag is the only way to preserve Courier New within body text.
Table Paragraph	Style Based on: Normal	Use this for text within a table cell.

Style	Setup	Notes
	Arial, 10 pt. Left 0.05" Space before: 3 pt Space After: 0 pt.	
Table Header	Style based on: Normal Arial, 10 pt., Bold	Use this for table header text.
Table Unordered List 1	Style based on: Ordered List Arial, 10 pt. Indent Left: -0.01", Hanging 0.2" Space before: 6 pt Space After: 0 pt. Bullet: filled circle	Use this for unordered bullet lists inside table cells.
Table Unordered List 2	Style based on: Ordered List Arial, 10 pt. Indent Left: 0.18", Hanging 0.25" Space before: 6 pt Space After: 0 pt. Bullet: open circle	
Indent	Style based on: Normal Arial, 10 pt. Indent Left: 0.5" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines	Use for adding notes and aligning images underneath previous text.
Unordered List 1	Style based on: Normal Left: 0.25", Hanging 0.25" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines Bullet: filled circle	Use unordered bullet lists for a list of items where the order of the items in the list does not matter.
Unordered List 2	Style based on: Normal Left: 0.75", Hanging 0.25" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines	

Style	Setup	Notes
	Bullet: open circle	
Unordered List 3	Style based on: Normal Left: 1.25", Hanging 0.25" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines Bullet: filled square	
Ordered List 1	Style based on: Normal Left: 0.25", Hanging 0.25" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines Numbering Style: 1, 2, 3	Use ordered number lists when the order of the items in the list matters, and when you're creating step-by-step instructions.
Ordered List 2	Style based on: Normal Left: 0.75", Hanging 0.25" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines Numbering Style: a, b, c	
Ordered List 3	Style based on: Normal Left: 1.38", Hanging 0.13" Space Before: 6 pt. Space After: 12 pt. Line Spacing: 1.5 lines Numbering Style: i, ii, iii	
Caption	Style based on: Normal Left: 0 Space Before: 6 pt. Space After: 10 pt. Line Spacing: Single Pagination: widow/orphan control, keep with next, keep lines together, don't hyphenate	Use the caption style for image and table captions. You must enter indents manually based on what you are captioning and its line position.

Bold and italics

Bold

In general, apply bold formatting using the **Strong** style.

Do not use the Strong style for:

- Notes. You don't need to apply the Strong style to the word "note" or "notes."
- Header substitutes. For instance, don't use Strong style on a sentence or phrase that introduces new information beneath it. Use a Heading style to create a proper topic.
- Feature names, unless the user must click on the feature name.

Do use the Strong style for:

- Field names listed in a sentence.
- User interface elements, both in procedures and in other text in instructional content. For example:
 - Buttons: Click **OK**, click **Close**, click **Browse**
 - Fields: In **Name**, type the user's name.
 - Checkboxes or option buttons: Click the **Confirmation** checkbox.

Italics

In general, use the emphasis style if you want to emphasize a word.

Language and grammar

Abbreviations

This section covers the standard guidelines for abbreviations.

- Don't create your own abbreviations. Use recognizable and industry-standard abbreviations that our readers will easily pick up on.
- Don't use internet slang abbreviations.
- Limit your use of i.e. and e.g.
 - Use "in other words" or "that is" instead of i.e.
 - Use "for example" instead of e.g.
- Do not use EU as an abbreviation for Europe: they are not the same thing.
- Spell out Canada and Canadian whenever possible.
- U.K. is an acceptable abbreviation (with periods) for United Kingdom as a noun or adjective.
- Spell out "versus." The abbreviated version (vs.) is appropriate for short expressions, bullets, and graphs.

Acronyms

Although there are many acronyms we use that are widely understood, there are just as many industry and J.P. Morgan-specific acronyms that aren't as well known to our users.

Here are some general guidelines for using acronyms.

Spell out the term when it's first introduced.

Include the acronym in parentheses following the spelled-out term. Use the acronym without spelling it out in the following subsequent mentions:

- **Microsoft Word:** In the same section.
- **Web:** On the same screen/article.

Some acronyms are more well known than their spelled-out terms. The following acronyms do not require a spelled out term:

- JPMC
- ID
- PIN
- ATM
- FAQ
- URL

Don't introduce acronyms that are only used once.

If the acronym is only used once on a page, section, or screen, spell out the term instead.

Avoid using acronyms in headings and titles.

Spell out the term in headings and titles.

Lowercase the spelled out term.

You do not need to capitalize each word in the term when you spell it out, unless it's a proper noun.

Present it lowercase before introducing the acronym in parentheses.

Active voice

Use active voice as a rule, and passive voice as the exception. With passive voice, it's easy to neglect to indicate who or what is performing the action, so it's hard for our readers to figure out who's supposed to do what (such as the reader, the computer, the server, an end user, or a visitor to a web page).

✓ **Correct:** Send a query to the service. The server sends an acknowledgement.

✗ **Incorrect:** The server is queried, and an acknowledgement is sent.

It's possible to indicate who's performing the action with passive voice (using by), but the result isn't as effective; it's better to reword the sentence in active voice. Whenever possible, make the doer the subject of the sentence. Ensure that your step-by-step instructions start with the action as well.

Exceptions

In certain cases, it's okay to use passive voice. You have some leeway in the following instances, for example:

- To emphasize an object over an action.
 - The file is saved.
- To de-emphasize a subject.
 - Recommended: Over 50 conflicts were found in the file.
 - Not recommended: You created over 50 conflicts in the file.
- If your readers don't need to know who's responsible for the action.
 - The database was purged.

Articles (a, an, the)

Always include articles in your sentences, such as *a*, *an*, and *the*. It's tempting to omit them to save on space, but removing articles in instructions can confuse our readers and lead them to potentially make mistakes. We also have to be mindful that our audience is global, and English may not be the primary language for some of our readers. Complete clarity means complete sentences.

a vs. an

There are specific rules for when to use *a* and when to use *an* before words and acronyms. It is tempting to match each indefinite article with the written representation of the next letter, but that is incorrect. We have to go by how it sounds when read out loud.

- If the first letter of the next word or acronym makes a **consonant-like sound** when spoken, use *a*.
 - a guideline
 - a VAT
 - a unit
 - a user
 - a U.S. company
- If the first letter of the next word or acronym makes a **vowel-like sound** when spoken, use *an*.

- an app
- an exemption
- an hour
- an LOB
- an order

Capitalization

This section covers the standard guidelines for capitalization.

- Follow the official capitalization for the names of brands, companies, software, products, services, features, and terms defined by the companies and open source communities.
- Don't use unnecessary capitalization.
- Don't use all upper-case, except in abbreviations written in all-caps, official names, or when referring to code that uses all-caps.
- Don't use camel case (for example, `gitRepository`) or pascal case (for example, `DateFormat`), except in official names or when referring to code that uses camel or pascal case. Separate the compound word with either a space or a hyphen, as appropriate.

Acronyms

Unless it is a proper noun or a J.P. Morgan product, do not capitalize every word in the spelled-out version of an acronym.

Colons

When it comes to text after a colon, make sure the word immediately following the colon is lowercase. We know this doesn't follow the overall J.P. Morgan preferred style, but since our overarching style guide is Chicago, keep the word lowercase. The only exceptions are if:

- The word is a proper name.
- The colon introduces two or more sentences.
- The word is part of a heading.
- The text following is a label, such as *Note* or *Warning*.

Field names

Use title case for field names in order to visually set them apart within a given sentence.

Figures

Use sentence case for figure or image captions.

Glossaries and index terms

Use lowercase for glossary and index terms and definitions unless the term is a proper noun.

Headings

For headings, we use sentence case capitalization. We do not use title case. Only capitalize the first word of the heading and any proper nouns.

✓ **Correct:** This is a header example.

✗ **Incorrect:** This Is a Header Example.

Hyphenated words

When a hyphenated word is the first word in a sentence and needs to be capitalized, only capitalize the first part of the word: the second part of the word after the hyphen should remain lowercase.

Lists

Use sentence case for all items in all lists.

Product features and components

Keep the capitalization consistent within the document and across product documentation.

If the features or a component is capitalized, it should not be preceded by an article (unless it is followed by a common noun).

✗ **Incorrect:** The Stratus Gateway Management guarantees that no fraud transaction is performed.

✓ **Correct:** Stratus Gateway Management guarantees that no fraud transaction is performed.

✗ **Incorrect:** In Orbital Gateway startup panel...

✓ **Correct:** In the Orbital Gateway startup panel...

Tables

Use sentence case for all items in all tables, including headings and captions.

User interface items

When you are writing out items that appear on a user interface, write them exactly as they appear, including existing capitalization. It is important that the user interface item in the documentation exactly resembles how your reader will see it on screen.

Computer interfaces

APIs

- When listing API paths, attributes, variables, or entities that are presented on their own lines, use the `Codeblock` style.
- When writing our code elements within a normal text paragraph, use the `Codecharacter` style.
- The `PATCH/Ticket/{TicketId}` API request must include the current ETag value of the Ticket in the request header as an 'If Match' statement.

Code in text

- Ideally, code in text should always be imported by reference and maintained by the developers: we should never type or copy and paste code into the documents.
- Put string literals in code font, and enclose them in double quotation marks.
- Make sure that the spelling of a class name matches the spelling in code, with capital letters and no spaces (for example, `ActionBar`).
- Use present tense for all descriptions, and if the method performs an operation and returns data, start the description with a verb describing what it's doing. For example:
 - *Adds a new cat breed to the feline list and returns the ID of the new entry.*
- If it has no return value, start with a verb like one of the following:
 - Turning on a setting: *Sets the...*
 - Updating a property: *Updates the...*
 - Deleting something: *Deletes the...*
 - Registering a callback: *Registers...*
 - For callbacks: *Called by...*

Code samples

Use the `CodeBlock` style for code samples. For dynamic content conversion, use insert manual spaces to indent the code. You cannot use tabs or indentations from the menu because they will not be recognized after you convert the text to XML or HTML.

```
POST https://privapi.test.cmcpc Chase.com/chasepay/v1.0/Ticket
{
  "appLongitude": "-96.9766885",
  "appLatitude": "32.8506264",
  "Wallet": {"Id": "0112131439"},
  "Location": {"MCXMID": "999103000000009"},
  "FuelSiteSelection": {
    "siteId": "Site1",
    "FuelSiteUpsellSelections": [ {
      "ProductImageURL": {},
      "ProductCode": "Unleaded Gas",
      "AdditionalInfo": {},
      "ProductDescription": "Auto Gas",
      "ProductCategory": "Gas",
      "UnitPrice": 5.99,
      "MaxQuantity": 1
    } ]
  }
}
```

Code validation

Before inserting code samples into documentation, it's important to validate that the code is error-free. It is ultimately up to the developers to verify the accuracy of their code, but a second validation prior to publication is always a good practice. Mistakes can happen to the best of us. Perform the following steps in order to provide a final check on all code sample material:

4. Visit [CyberChef](#).
5. Select **Code tidy**.
6. Click and drag the appropriate code beautifier (either **JSON Beautify** or **XML Beautify**) into the **Recipe** window pane.
7. Copy and paste the code sample into the **Input** window pane.
8. The appropriate output will autofill below the code sample. The input window pane will indicate if there are any errors in the code. If there are errors, proceed as usual.
9. If the validator finds errors, reach out to the designated development team approver(s)/rep(s) for remediation.

Endpoint URL

Attributes

The request and response attributes should contain the following information:

- Name and description of the attribute
- Minimum and maximum length
- String
- M, C, O
 - M = mandatory
 - C = conditional
 - O = optional

Error codes

Error codes should be documented in the table format as follows:

Codes	Description
404	Page not found
XXX	XXX

Contractions

- Limit your use of contractions. We want to be approachable and conversational in tone, but we also want to achieve maximum clarity. Common contractions such as it's and you're are acceptable, but do not use contractions such as can't and don't. Use cannot and do not instead to reduce ambiguity.
- Do not mix contractions and their spelled-out equivalents in text. For example, don't use *you're* and *you are* in the same paragraph or screen.

Linking

This section covers the appropriate way to display hyperlinked text.

Link text

- For Word-to-PDF documents, provide a link whenever you're referring to another section of the document.
- Keep external linking to a minimum. Links to testing sites or for contact information are acceptable.
- If a link comes at the end of a sentence or before a comma, don't link the punctuation mark.
- Write the sentence as you normally would, and link relevant keywords.
- Links should look different than regular copy, strong text, or emphasis text. They should have a hover state that communicates they're interactive, and should have a distinct active and visited state. When setting the hover state of links, be sure to include focus state as well, to help readers using assistive technologies and touch devices.
- For related links, always say "refer to Appendix C" and not " see Appendix C for more information."

Numbers

This section covers standard guidelines for writing numbers.

Spell out the following:

- Numbers from zero through nine.
- Ordinal numbers (first, fifth, twenty-first)
- Numbers that start a sentence.
- Numbers followed by a numeral.
 - For example: There are twelve 10,000lb crates filled with silly putty.

Use numerals for numbers 10 and greater. Always use numerals for the following items, even if they're under 10:

- Version numbers
- Technical quantities (number of queries, disk space, amounts of memory)
- Negative numbers
- Percentages

- Decimals
- Measurements
- Valid field values

Phrases

Our technical documentation aims for concise, clear, and inclusive phrasing. The following sections provide guidance on how to turn redundant and inappropriate phrases into concise and inclusive phrases.

Concise phrases

Use concise phrases to make your point. Reference the table for common redundant phrases and how they can be shortened to concise phrases.

Use these concise phrases	Instead of these redundant phrases
a few (or the specific number)	a limited number of
most (or the specific number)	a majority of
various (different, many, several)	a variety of
later	at a later time (date)
now	at present
now, currently	at this (that) point in time
by	by means of
about	concerning the matter of
investigate	conduct an investigation
although, even though	despite the fact that
because	due to the fact that
during	during the course of
usually, mostly	for the most part
for	for the purpose of
if	given the condition that
efficiently	in an efficient manner

Use these concise phrases	Instead of these redundant phrases
in a	in [the] case of a
with	in conjunction with
about, concerning	in connection with
for	in order for
to	in order to
if (or when)	in the event that
can	is able to
must	it is important that
for example	let's say, for example
unusual	of an usual nature
because	on account of the fact that
after	once
before	prior to
after	subsequent to
consider	take into consideration
until	until such a time as
about	with reference to
about	with regard to
about	with respect to

Inclusive phrases

It's important that we're using inclusive, appropriate phrases in our technical documentation. Reference the table for For additional guidelines on inclusive language, particularly as it relates to individuals, refer to the Inclusive language section.

Use these inclusive phrases	Instead of these phrases
platform-independent	agnostic
for monitoring: synthetic monitoring for testing: opaque-box testing	black-box
illegal or unethical	blackhat
denylist, excludelist, or blocklist	blacklist
ignore, unaware of	blind
disadvantages	cons
slows down the service	cripples the service
perimeter network	demilitarized zone
disparage	denigrate
placeholder	dummy variable
clarify	dumb down
socket	female adapter
core feature, built-in, top-level	first-class
provisional list	graylist
unavailable	grayed-out
legacy or exempt	grandfather clause
stop responding or not responding	hang, hung
click, press, or type	hit
maintenance or cleanup	housekeeping
stop, exit, cancel, or end	kill
plug	male adapter

Use these inclusive phrases	Instead of these phrases
primary/secondary, primary/replica, initiator/responder, aggregator/collector, publisher/subscriber, or active/standby	master/slave
final check, quick check	sanity check
website owner or website administrator	web master
allowlist, trustlist, or safelist	whitelist

Present tense

We use present tense in our documentation. This means reducing the use of “will,” unless you are actually referring to an action that will take place in the future.

✓ **Correct:** Send a query to the service. The server sends an acknowledgement.

✗ **Incorrect:** Send a query to the service. The server will send an acknowledgement.

Punctuation

This section covers common punctuation guidelines.

Commas

We use the Oxford comma around here. This differs from the overarching J.P. Morgan style, which follows the Associated Press (AP) style and omits the Oxford comma. When writing technical documentation for a largely developer audience, however, we adhere to the Chicago style and include the Oxford comma (also known as the serial comma).

Here is an example of the Oxford comma in use:

I need to pick up bananas, apples, and oranges at the store.

Here is an example of the confusion that can happen when the Oxford comma is omitted:

Let me introduce you to Janet, a clown and an acrobat.

It sounds like you're referring to Janet as a clown and an acrobat, doesn't it? Janet is neither of these things, but it looks confusing when you remove the comma after clown. That comma helps let you know that you have a list of three items here, instead of a qualifying statement about Janet.

Dashes

Hyphens, endashes, and emdashes all have different purposes, and cannot be used interchangeably.

Dash type	Use case
Hyphen (-)	<p>Use a hyphen to join words or parts of words together (long-term, one-sided).</p> <ul style="list-style-type: none">You don't need a hyphen when a prefix is added to a word that begins with a consonant (predestined, antibiotics).You do need a hyphen when there is a compound modifier before a noun (dog-friendly hotel).
Endash (–)	<p>Use an endash to show ranges of numbers (2:30–5:30). Do not include a space before and after an endash.</p> <ul style="list-style-type: none">Windows shortcut key: ALT + 0150Mac shortcut key: OPTION + DASH (-)
Emdash (—)	<p>Use an emdash to indicate a pause in a sentence or to add explanatory or qualifying information (select a background color—one that's included in the visual guidelines). Do not include a space before and after an emdash.</p> <ul style="list-style-type: none">Windows shortcut key: ALT + 0151Mac shortcut key: OPTION + SHIFT+ DASH (-)

Periods

- Only one space is needed after a period.
- If you have an incomplete sentence or phrase (for example, field text), no period is necessary.
- Place a period or other appropriate end punctuation inside quotation marks.

Slash/forward slash

- Use a forward slash to represent the word *or* and to separate related words.
- Do not add a space before and after the forward slash.
- Use slashes sparingly; write out the word whenever you're able to.

Second person

We use the second person (you) when delivering step-by-step instructions in documentation. We recognize that not all of our documentation is delivering explicit instructions: sometimes, we're giving general product knowledge for readers at the business/executive level. When this is the case, it is acceptable to use the third person.

- Second person:
 - Use for step-by-step instructions.
 - Implied second person is acceptable.
 - Typically for developers.
- Third person:
 - Use when delivering general product knowledge and when there are multiple audiences for one section.
 - Typically for stakeholders at the business/executive level.

It's important to make it clear to the reader who we're talking to, so always include an explicit audience sentence before giving instructions. That way, the reader knows exactly who we're asking to perform the task.

Words to avoid

There are certain words that we should avoid using in our technical documentation because those words are either misleading, inappropriate, or unnecessary.

Here are some general guidelines for what words to avoid:

- Excessive technical jargon.
- Pop culture references.
- Idioms that are difficult to translate.
- Goosy, cutesy language or slang (including internet slang. Save tl;dr for the internet).
- Ableist language or figures of speech. More on this in the Inclusive phrases subsection of the [Phrases](#) section.

Button and field

In most cases, mentioning “button” or “field” is not necessary in a step.

✓ **Correct:** Click Save.

✗ **Incorrect:** Click the Save button.

Indecisive language

Don’t use soft, indecisive language that leads the reader to believe an instruction is optional. This leaves room for interpretation, and the end user may think a required step is optional when it’s absolutely required. Be firm and decisive when delivering instructions. Avoid using:

- Recommended
- Should
- Can
- May
- As you wish
- So desired or if you desire

Please

In technical documentation, using the word “please” is not advised. Whereas a marketing document may use “please,” a technical document must provide clear and concise instructions.

Best practices discourage the use of “please” for the following reasons:

- It is a “noise” word. An imperative call to action without this word is all that is necessary. For example, Enter your password not Please enter your password.
- “Please” may not translate well to other languages.
- “Please” implies that the required action is optional.

Subjective or misleading words

Refrain from using the following words in the instructional material of your technical documentation (navigational and landing page copy have different guidelines in the Marketing guidelines section):

- Absolutely
- Actually
- Always
- Any
- Basically
- Certainly
- Completely
- Currently
- Definitely
- Desire
- Easily
- Fairly
- Just
- Never
- Of course
- Particularly
- Perfectly
- Quite
- Really
- Significantly
- Simply

- Some
- Totally
- Very
- Wish

Marketing guidelines

Use the following guidelines to write engaging and consistent landing page and navigation copy.

Purpose

This style guide is primarily written for technical documentation, but we are occasionally tasked with writing web-based copy that is not providing technical, instructional guidance. Our landing page copy also functions as the first touchpoint our existing and potential clients have with our payment processing platform capabilities. How we speak and deliver content to them will be different from how we speak and deliver instructional content in the technical specifications.

Any key differences in voice, style, and grammar are noted in this section for marketing copy, and should be followed only for marketing copy that exists in our landing pages, navigation, and getting started guides. All other guidance on formatting, general guidelines, language and grammar not noted here should be followed.

Branding

How we communicate our identity to our clients reinforces J.P. Morgan's branding. Because our business has crossover across two brands, our branding has a unique duality.

Chase

- Chase is the branding for WePay, Consumer Banking, Business Banking, and Card Services, as well as the Small Business, Canada, and Commercial Banking Middle Market segments in Merchant Services.
- All references should refer to Chase, not Chase Bank.

J.P. Morgan

- J.P. Morgan (with periods and a space only after the P) is the preferred branding for most of the firm's wholesale businesses, including Merchant Services.
- Avoid splitting J.P. and Morgan across two lines.
- Do not use the abbreviation JPMC, which can create confusion and diminish the power of our brand.

Logos and copy

Here is when to use Chase and J.P. Morgan logos and brand:

- Chase should be used when it falls under:
 - Commercial Banking Middle Market
 - Small Business
 - Canada
 - When content is solely about Chase Pay or WePay
- J.P. Morgan should be used when it falls under:
 - Commercial Banking Government, Healthcare, Higher Education, Not-for-Profit (GHHN)
 - Commercial Banking Corporate Client Banking (CCB)
 - Corporate Banking, Investment Banking
- If co-branding is needed, which is often the case for us, place the Chase logo first (on the left).
- Unless a clear distinction needs to be made between different J.P. Morgan Chase businesses, limit the use of Merchant Services and let the applicable brand name stand for our business and solutions.

Client communication

When you are writing landing page copy for our products and services, you are taking off your technical documentation hat and putting on your marketing copy hat. Your audience and their considerations have changed, and so the way you communicate with them must change.

Here is some guidance on what to keep in mind when you are crafting copy for our payment processing platform's landing pages.

- **Use active voice.** Read more about this in the [Active voice](#) section.
- **Focus on benefits.** When writing to clients, speak in terms of benefits and not features. Every competitor's products have features. But what *benefits* do ours give them and set us apart?
- **Include a call to action.** Clearly communicate any action that you want your audience to take.
- **Write like you speak.** The last thing we want potential clients to see upon their first introduction with us is robotic language. Read your copy out loud to make sure it sounds like something a real person would say when they're explaining or promoting a product.
- **Get to the point.** Lead with the most important information, because the content they see on the first screen they land on is what will get read the most. In journalism, this is called *above the fold*, although that term is a little dated now. It used to apply to newspapers, where readers typically paid the most attention to the headlines and stories that appeared on the upper half of the page, or above the fold. Now, this means the content on the web page users can read without scrolling. Give them a reason to stick around and keep scrolling.
- **Create scannable content.** Organize the copy on your landing page in components that makes it easy to scan for readability. Make their next steps and choices obvious (this ties into getting to the point, as well.)
- **Include navigation in longer web pages.** It's good to keep web content short, but that's not always possible. When we have longer sections, break up your content into sections that you can reference in an internal navigation pane. Add *Back to top* links at the end of each section so they don't have to manually scroll back up to the top.

Inclusive communication

J.P. Morgan is a global company, and we have a global audience. It's important that our documentation reflects inclusivity and diversity for our entire readership. For additional technical guidelines on inclusive language, refer to the [Phrases](#) and [Accessibility](#) sections.

Disability language

Focus on people and not their disabilities, and do not mention a disability unless it's relevant. When you do mention a disability, refrain from adding terms such as "afflicted with," "stricken with," "suffers from," and "victim of."

Use this	Not this
person with autism, an autistic person	autistic
customers who are blind or have low vision	blind, blind person
disabled	handicapped, crippled
deaf or hard of hearing	hearing impaired, mute, deaf
intellectual or developmental disability, cognitive disability	mentally challenged
a person who uses a wheelchair	wheelchair-bound, confined to a wheelchair

Diverse representation

In fictitious scenarios and text/images, strive for diverse representation and perspectives. Here are ways to do that:

- Choose names that reflect a variety of gender identities and cultural backgrounds
- In images, be inclusive of gender, identity, race, culture, ability, age, sexual orientation, and socioeconomic classes. Avoid examples that preference Western or affluent lifestyles.
- If you are showing family groupings, consider nontraditional and extended families.

Gendered language

Don't use gendered pronouns in generic references (such as *he*, *him*, *his* and *she*, *her*, *hers*). Here are some ways to write those generic references instead:

- Rewrite the sentence to use the second person instead (*you*).
- Use person/individual.
- Refer to a person's role (customer or client, for example).

Use gendered alternatives for common terms.

Use this	Not this
humanity, people, humankind	mankind
sales representative	salesman
synthetic, manufactured	manmade
workforce, staff, personnel	manpower

Regional references

- If you name cities, countries, or regions, make sure they're not politically disputed.
- Don't make generalizations about people, countries, regions, and cultures.

Language and grammar

This section covers language and grammar guidance for marketing copy within our navigation and landing pages. Anything that differs from the language and grammar section in the technical documentation guidelines will appear here. If it is not here, refer back to the technical documentation language and grammar for guidance.

Contractions

- Common contractions, such as *it's*, *you're*, *that's*, and *don't* are acceptable. They help create a friendly, informal tone. We want our copy to mimic everyday conversation that puts our end users at ease.
- Do not mix contractions and their spelled-out equivalents in text. For example, don't use *you're* and *you are* in the same paragraph or screen.
- Don't use ambiguous contractions, such as *there'd*, *it'll*, and *they'd*.

Paragraphs

Use short paragraphs to help break up longer text passages. White space is valuable in marketing copy because it helps deliver uncluttered information and promotes easy scannability. Aim for three to seven lines in a paragraph, and the occasional single-line paragraph is just fine.

Second Person

We use second person using the pronoun *you* for all of our marketing copy, although sometimes the *you* can be implied. Our aim is to write as though we're speaking directly to our current clients and our potential clients.

Names

Word list

This section is a master list of the preferred spelling and terms that we should consistently use across all of our documentation.

- a and an (use *a* when the next word starts with a consonant sound, regardless of what letter it starts with.)
- about versus on (when a cross-reference includes information that describes what the cross-reference links to, use *about* instead of *on*.)
- access: avoid when you can. Recommended terms instead of access: *see*, *edit*, *find*, *use*, or *view*.
- add-on (n., adj.), add on (v.)
- add-in
- address (not URL)
- appears (recommended term instead of *displays*)
- autopopulate
- autotagging
- AI (artificial intelligence)
- Alpha
- alphabetic = A
- alphanumeric = AN (Stratus is using A; Orbital and Tandem are using AN)
- Amex = American Express
- Android
- appendix, plural is appendices
- back end (n.), back-end (adj.)

- back up (v.), backup (n.)
- backspace (n., v.)
- baseline
- beta
- bi (as in bidirectional, bimodal, etc.) bi- (as in bi-axial, bi-fold, and bi-level, otherwise don't hyphenate unless needed to avoid confusion or clarify a pronunciation)
- blank-filled (recommended term instead of *zero-filled* or *space-filled*)
- breakpoint
- built-in
- call back (v.), callback (n.)
- call out (v.), callout (n.)
- can (v., implies ability), may (v., implies permission), might (v., implies possibility)
- cardholder (recommended when referring to an individual initiating a credit or debit transaction)
- card-not-present
- card-present
- checkbox (recommended instead of *check box*)
- click (recommended instead of *click on*)
- client (for REST and RPC API documentation, *client* is short for *client-app*. Only use *client* when referring to the device/app the developer is writing)
- contactless
- customer (recommended when referring to the companies using our services)
- C = conditional
- Chase Pay (not ChasePay)
- check in (v., n.)

- click (use when clicking on targets, such as buttons, links, and radio button)
- close (v., UI action)
- cloud, cloud services
- codebase (recommended instead of *code base*)
- code page, code point
- command line (n.), command-line (adj.)
- cybersecurity
- data (single and plural, always uses single verb)
- database
- day-to-day
- dialog (n.), dialog box (n., adj.)
- directory
- disable (v.), disabled (adj., only when referring to a command or function; never used to describe people)
- double-click (n., v.)
- download (n., v.)
- dropdown (n., adj.)
- e.g., (followed by a comma, for example is the recommended term unless there are space constraints)
- e-book
- e-business
- e-commerce
- e-discovery
- e-learning

- email (v., n.)
- embed (recommended term instead of imbed)
- endpoint
- file name (n., refers to name of a file), FileName (n., programming term)
- firmwide
- front end (n.), front-end (adj.)
- gigabit, Gbit, Gb
- gigabyte, G, Gbyte, GB
- global (adj., all countries or regions), worldwide (adj., all countries or regions), international (adj., two or more countries or regions)
- gray (not grey except for greylist)
- greylist
- gridline
- home, homepage
- human-centered design
- i.e., (followed by a comma, meaning that is or in other words)
- if (conj., meaning in case), whether (conj., referring to alternative conditions or possibilities), when (conj., referring to a point or time)
- index (n.) and indexes (plural n.); indices (n., only refers to mathematics, not the stock market)
- insure (v., refers to insurance), ensure (v., means guarantee), assure (v., means make someone sure)
- internet (n.), intranet (n.), extranet (n.)
- Internet of Things (IoT)
- invalid (adj.), not valid (adj.)

- login (n., adj.), log in (v.)
- logon (n., adj.), log on (v.)
- J.P. Morgan (recommended usage instead of *JPMorgan* or *JP Morgan*)
- Mastercard (the company)
- Merchant Services (not Paymentech)
- nationwide
- numeric = N
- online
- opt-in (n., adj.), opt in (v.)
- O = optional
- PC-based
- PINless
- point of sale (n.), point-of-sale (adj.)
- pop-up (n., adj.), pop up (v.)
- press (use when referring to pressing a key or a key combination, as well as for mechanical buttons)
- R = required
- refer (recommended term instead of *see*)
- select (use when choosing an item among multiple options)
- signup (n., adj.), sign up (v.)
- single sign-on
- smartphone
- standalone (recommended usage instead of *stand-alone*)
- third party (n.), third-party (adj.)

- to do (n.), to-do (adj.)
- uninstall (recommended term instead of *deinstall*)
- US (recommended instead of U.S.)
- user-centered design
- Wi-Fi
- zeros
- 3D