CITY NATIONAL BANK
AN RBC COMPANY

DIGITAL EXPERIENCES CONTENT DESIGN GUIDE (DEX)

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CITY NATIONAL BANK | DIGITAL CONTENT DESIGN TEAM

2989800-01

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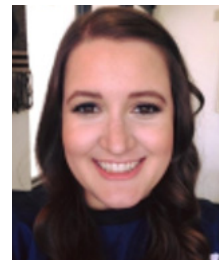
WHO WE ARE

Engage with Digital Content Design

Have a content design need, such as digital product copy or editing / proofreading? Please reach out to Tim Jewell anytime via Teams or Outlook to get started.

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What is DEX?

The Digital Experiences Content Design Guide, or DEX, is the primary resource for copywriting, content strategy, and all other content development activities for the digital properties owned by the Consumer and Commercial Banking Products (CCBP) group at City National Bank (CNB). DEX is owned by the Digital Content Design team housed within the Digital Design team — supervised by Jacqueline Lance.

DEX is a complementary resource to Writing for the City National Brand guide — while the City National Brand guide focuses on public-facing marketing content, DEX focuses on content within our authenticated digital platforms across the CCBP group, including both Personal Banking and Business Banking products (e.g., City National Online®, City National Bank App®, etc.).

Most of the questions you might have about writing copy at CNB are likely answered within DEX. But DEX is also a living document — we're always open to engaging with business stakeholders, strategic decision makers, and leaders across CCBP to learn, create, and refine DEX so that it's always a reliable source for quality, relevance, and scalability for all copy and content decisions.

Our motto? "We're here to help!"

GUIDING PRINCIPLES

The language we use across our digital products varies in voice and tone based on many factors, including client types, desired outcomes, and the specific needs of the lines of business (LoB) that govern business processes affecting those products.

In general, we follow the "Four B's" framework to guide how we write for our digital clients:

- **Be Human.** Use active, conversational, and inclusive language with a "polite professional" tone.[1] Skew towards Simple English, but display a respect our clients' diverse knowledge, experiences, and backgrounds.
- **Be Empathetic.** Make clients feel that we're on their financial journey with them whether we're celebrating a successful payment or helping them out with technical problems. Give clients actionable takeaways, provide help text for complicated processes, and simply help the client feel that the bank is present at every step.
- **Be Clear.** Use clear, simple, and actionable messaging so that the client always knows what to do, where to go, and how to resolve any issues.
- **Be Supportive.** Use positive, upbeat, and instructive language to empower our clients make informed decisions about their financial destinies on "the way up."

In many cases, we make informed decisions based on stakeholder input, client research, and our own professional judgement based on established user experience (UX) and content design principles in order to best serve the needs of our clients in their specific contexts.

A Note on Spelling and Usage

City National Bank is a subsidiary of Royal Bank of Canada (RBC). This means that we may sometimes use non-U.S. spelling in legacy copy or content targeted at both American and Canadian markets. In most cases, we opt for the American spelling of words.

Please refer to the CNB Alphabetized Style Guide for general spelling and usage recommendations used by City National Bank as well as guidance on marketing terminology and trademark usage guidelines — be sure to use the proper marks upon first usage of an applicable registered trademark.

[1] A polite professional tone means that you treat the client with respect while still making them feel warm and welcome. Project familiarity and appreciation for them as a paying customer of our bank.

CONTENT COMPONENT LIBRARY

The following guidelines provide guidance in to how to write copy for commonly used content design components. Components are ordered alphabetically and provide the following information for each component:

- **Content Guidelines:** General overview of how to write copy for the component.
- **Do's and Don'ts:** Best practices for writing copy for the component — and what common mistakes to avoid.
- **Examples:** Samples of copy being used in production for the component.

We primarily develop our copy for these components in partnership with the Roxbury Design System team. Roxbury is also housed within the Digital Design and CSB Readiness team and contains the components that are used in many of our digital products — please reach out to Rob Berrones for any specific questions about Roxbury components.

However, anyone at City National Bank can use these guidelines to inform how they develop copy for scenarios that involve these types of components, regardless of the source of those components.

ALERTS

Banner Alert, Banner Message

Alerts are brief, informative messages that tell the user about important changes in a visually prominent way. It can be dismissible (closeable) or non-dismissible (not closeable).

Alerts give users instant feedback on an action and, if necessary, provide clear directions on how to resolve an issue. Alerts should be concise, scannable, and easy to understand.

Content Guidelines

Header (Optional)

- Bold
- Sentence case[2]
- Ending punctuation[3]
- 1 line (1 to 8 words)

Body

- Sentence case
- Ending punctuation
- 1 to 2 lines

[2] Sentence case means that the words are capitalized as they would be in a typical sentence. For example: "Your payment did not go through" – the first letter of the first word is capitalized, but the rest of the words are not capitalized. Only proper nouns are capitalized when copy is sentence case.

[3] Only periods and question marks are typically permitted in our copy. Exclamation marks should be used sparingly in cases where we expect the user to feel genuine enthusiasm about the message.

Dos & Don'ts

✓	X
• Use 1 to 2 lines of body text to describe the issue clearly in complete, grammatical sentences. • Focus on the alert's intended takeaway or resolution. • Use headings sparingly to help the user digest complex messages. • Include relevant contact information if the user can resolve the issue by contacting the bank — unless there are concerns about increasing call volume.	• Don't write long body text. Body text should not exceed 1 to 2 sentences. • Don't overemphasize or overexplain the problem. Instead, focus on the solution. • Don't write long headings. Headings should not exceed 1 line. • Avoid using links or interactive elements within alerts, when possible. • Avoid using error codes or technical jargon.

Examples

Success
Success! Your PIN has been updated.

Danger
Sorry, we're having issues creating this user.

For help, please contact your manager or call us at (800) 599-0020.

Warning
Please try again. Some of the information you've entered is incorrect. If you need additional help, contact your System Administrator.

Informational
Some services within City National Online, including payments and transfers, will be offline from Friday, September 13 at 5 p.m. (PT) to Saturday, September 14 at 10 a.m. (PT) while we make a few upgrades. Please use the City National Bank App® in the meantime, or call us at (800) 887-1290 for help.

AUTOCOMPLETE

Autocomplete Input

Autocomplete components are normal input fields with lists of suggested, selectable options. Suggestions that populate an autocomplete are usually determined by a set list (e.g., countries, user accounts) and should be formatted consistently.

Like other input fields, an autocomplete should have a clear and visible label. This label can be a question with ending punctuation, or a short noun phrase written in title case.

Use help text above an autocomplete input field instead of placeholder text. Help text should be verb-first and clearly explain what the user needs to do (e.g., Enter the countries where you'll be traveling).

Content Guidelines

Label

- Short noun phrase in title case[4] with no ending punctuation
- Question in sentence case with ending punctuation

Help Text

- Verb-first phrase
- Sentence case
- Ending punctuation

Inline Error

- Sentence case
- Ending punctuation
- Typically starts with "Please"

[4] Title case means that the first letter of each word in a sentence is capitalized. For example, "Travel Destination" — both words begin with a capital letter. Prepositions (e.g., for, from, through) or conjunctions (and, but, or), do not need to be capitalized in title case.

AUTOCOMPLETE (cont.)

Dos & Don'ts

✓	X
• Use brief, concise labels. • Use verb-first help text (e.g., Type…, Enter…) to explain to the user what they need to do. • Use inline error messages that give immediately helpful feedback and directions for resolution.	• Avoid long, unclear labels. • Avoid using both help text and placeholder text. This can be visually overwhelming.

Examples

Where Are You Going?
Enter the countries where you'll be traveling
(e.g., United States of America)

Please select your destination from the list.

BADGES

Number Indicator, Status Indicator

Badges display a number related to an icon or phrase (e.g., Messages) to indicate data that hasn't been interacted with yet.

For example, "Messages" may display a badge labeled "3" if there are 3 unread messages that the user should read. After reading the messages, the badge will change to "2" and "1" and disappear once all unread messages have been read.

Content Guidelines

- If the number is large, consider using a maximum number for displayed numbers, followed by a plus sign (e.g., 99+).
- If there is no maximum enforced, ensure that larger numbers have commas (e.g., 1,234).

Dos & Don'ts

✓	X
• Use brief, concise labels. • Use verb-first help text (e.g., Type…, Enter…) to explain to the user what they need to do. • Use inline error messages that give immediately helpful feedback and directions for resolution	• Avoid long, unclear labels. • Avoid using both help text and placeholder text. This can be visually overwhelming.

Examples

- Inbox (7)
- Messages (99+)
- Voicemail (1,234)

BREADCRUMBS

Secondary Navigation

Breadcrumbs allow users to navigate across multiple steps within a flow through interactive text links that jump from one page or step to another.

Breadcrumbs should closely match the phrasing of the page that they direct the user to — or have a clear relationship to the destination page that they link to (typically short noun phrases).

Content Guidelines

- 1 to 3 words
- Noun phrases
- Usually plural (e.g., Transfers, Payments)
- Title case
- No ending punctuation
- Ampersands (&) are allowed

Dos & Don'ts

✓	X
• Use short (1 to 3 words) noun phrases. • Write breadcrumbs that are easy to read and comprehended quickly.	• Avoid breadcrumb labels that don't have a clear relationship to the page they link to.

Examples

- Accounts / Loan Payments / Make a Loan Payment
- Accounts / Bill Pay Enrollment / Enroll in Bill Pay

BUTTONS

Call-to-Action (CTA)

Buttons are selectable components that allow users to complete an action. Buttons are typically placed throughout our digital products in places like forms, landing pages, modal windows, and dialogs as users make progress through a digital experience.

Because of their action-oriented intent, buttons should start with a verb and clearly indicate what will happen if the user interacts with the button. Typically, button language should also align with the heading of a page or indicate that users are continuing with a step in the process (e.g., Next, Continue).

Content Guidelines

- 1 to 4 words
- Verb phrases
- Initial caps or all caps (match the existing standard of the platform)

BUTTONS (cont.)

Dos & Don'ts

✓	X
• Begin a button label with a verb. • Match CTA language to the associated step, heading, or destination. • Apply button CTA pairs or groups consistently (i.e., Next / Cancel). • Use as few words as possible to describe the action that the button will allow the user to do.	• Don't write button labels that are longer than 4 words. • Avoid vague, non-specific words (i.e., Ok, Yes / No). • Don't create unnecessary variation in button CTA pairs or groups.

Examples

- Go To Account Summary
- Create Another User
- Order Checks
- Pay A Bill

Common Button Pairs

- Try Again / Cancel
- Submit / Cancel
- Submit / Make Changes
- Cancel X / Go Back
- Continue / Go Back
- Make Another X / Go to [Location]
- Next / Cancel

CARDS

Tile, Selection Panel, Container, Group

Cards contain information, components, and content that are grouped together as a single element on a page.

Because a card can contain many different components, there are no specific guidelines for card content. Instead, ensure that copy within cards is written consistently across multiple cards of similar use across a page.

CHECKBOXES

Multiselect Checkbox

Checkboxes are used to select one or more values together. When presenting a list of checkbox options, each option should be consistently phrased, formatted, and capitalized.

Checkbox options should be organized by importance, frequency, or alphabetical order. If there is an option to select all items, "Select All" or "Select All X" should be listed first.

If a checkbox is used as a legal disclaimer, the disclaimer should be written as a complete sentence and typically contains an "I" statement (e.g., I confirm..., I have read and agree to...).

There are usually two content-related parts to a required checkbox: a label for the checkbox item and an inline error message triggered when the user doesn't select the checkbox. Checkbox formatting varies depending on the use case.

Short, fragmentary checkbox labels do NOT need ending punctuation (i.e., "Don't show this again"). Longer checkbox labels that are complete sentences (i.e., disclosures, agreements) need ending punctuation.

with the button. Typically, button language should also align with the heading of a page or indicate that users are continuing with a step in the process (e.g., Next, Continue).

Content Guidelines

General Checkboxes

- Title case (if different, match to existing standard of platform)
- Typically noun phrases

Legal Disclaimer Checkbox

- Sentence case
- Ending punctuation
- Starts with an "I" statement to indicate user consent

Inline Error

- Sentence case
- Ending punctuation
- Typically starts with "Please"

CHECKBOXES (cont.)

Dos & Don'ts

✓	✗
• Begin action-oriented checkboxes with a verb. • Keep noun / object-oriented checkboxes consistent across related checkboxes. • Use consistent, scannable labels across multiple related checkboxes. • Page copy should clearly explain how the user should use the checkboxes. • Legal checkboxes should clearly state what the user is acknowledging or agreeing to.	• Don't mix nouns and verbs across checkbox labels. • Don't vary the length of labels across multiple checkboxes.

Examples

- I acknowledge that the new address I've entered is correct.
- List of Services: Business Essentials, Business Bill Pay, Token, E-Deposit, ACH Positive Pay…
- Assign All Services
- Select All

DATATABLES

Table

Datatables are used to efficiently organize and display data. The content within a datatable should allow users to easily scan, analyze, compare, filter, sort, and manipulate the information presented.

Datatables usually contain column headings and data values. If there are several datatables on a page, a title or heading should be added to each table to specify its purpose.

Content Guidelines

Heading

- Title case
- Noun phrases

Column Headings

- All caps
- Noun phrases

Data

- Formatting can vary
- Consistently left- or right-aligned

Dos & Don'ts

✓	X
• Use 1 to 3 words for data table headings. • Use similar lengths for data table rows or column data for easier scanning. • Right-align or left-align content within columns.	• Don't mix heading lengths drastically within a table. • Avoid data content that exceeds 5 words or 1 row. • Avoid using center alignment for data.

Examples

- City National Online — Manage Transfers
- City National Online — Manage Loan Payments

DROPDOWNS

Select Menu, Dropdown List, Dropdown Menu

Dropdowns allow users to select an option from a list.

Because the options are hidden by default and are only shown when the user interacts with dropdowns, clear labels and helpful placeholder text should convey what information will be revealed once the dropdown list opens.

Consider using a dropdown when there are 5 or more options for the user to choose from. Dropdowns can hide content and increase friction, but they can also reduce visual clutter when many options are presented in a single interaction.

Other considerations

- If a dropdown list will contain 10 or more items, consider organizing the content in a meaningful way (e.g., alphabetical) or adding section headings to group the content into smaller sections.
- If a dropdown list will contain fewer than 5 items, consider using radio buttons (single selections) or checkboxes (multiple selections) to present the list in a way that is more visible to the user.
- Formatting can vary
- Consistently left- or right-aligned

Content Guidelines

Label

- Noun phrase
- Title case
- 1 to 5 words

Help Text (Optional)

- Verb-first phrase
- Sentence case
- Ending punctuation

Placeholder

- Verb phrase
- Sentence case
- No ending punctuation

Options

- 1 to 5 options of similar lengths & phrasing
- Alphabetical order (or by use)

Inline Error

- Sentence case
- Ending punctuation
- Typically starts with "Please"

DROPDOWNS (cont.)

Dos & Don'ts

✓	X
• Provide 5 to 10 brief options (1 to 5 words each) of similar lengths. • Place commonly selected options at the top of the list. • Use actionable instructions that start with a verb for dropdown placeholder text. • Alphabetize dropdown items or order them logically.	• Avoid blank dropdown fields or unhelpful placeholder content. • Don't mix the length and structure of dropdown items. • Don't exceed 10 items in a dropdown list. If your list must have more than 10 items, consider adding subheadings.

Examples

Label: Loans

Placeholder: Select a loan

• My HELOC, Home Equity Line of Credit *3098 $112,403.23

• My Home Loan, This is a very long name for a CNB Mortgage *2098-2 $34,209.00

Inline Error: Please select a loan from the list.

Label: State

Placeholder: Select a state

• Alabama

• Alaska

• Arizona...

Inline Error: Please select a state from the list.

EMPTY STATE MESSAGES

Empty state messages inform users that there is no information to view, display, or interact with on a page that might otherwise display expected content. Empty states can also inform users about expected behavior or how to get content to appear.

There are three common types of empty states:

1. **First use:** A user signs into or uses a product for the first time and there is no information or data to show yet.

2. **User-cleared:** A user successfully completes all necessary actions on the page, resulting in an empty state.

3. **No results / No data:** There is no information or data to show. This can occur when a user searches or filters and there aren't any results that match the selected criteria.

Content Guidelines

Heading (Optional)

- If an empty state heading is written as a full sentence:
  - Sentence case with ending punctuation
- If an empty state heading is written as a short phrase:
  - Title case with no ending punctuation

Body

- Sentence case
- Ending punctuation

Dos & Don'ts

✓	X
• Clearly indicate what content is not available (e.g., filter results, transactions, payments, etc.). • Clearly state the cause of the empty state. • Provide an actionable solution for getting data / content to appear. • Educate the user about how to add content to the feature.	• Avoid using an empty state as a placeholder for content that needs time to load — provide a loading message instead.

EMPTY STATE MESSAGES (cont.)

Examples

- Select the pin icon next to any accounts that you want to display here.

- There are currently no pending transactions.

- You have no transactions to view for this time period.

- You don't have any Payments Requiring Approval.

- **No Results Found**
  Please adjust your filter criteria.

- **You don't have any messages.**
  New messages will appear here.

EXPANDABLES

Accordion, Arrow Toggle, Collapse, Collapsible Section, Collapsible, Expander

Expandables are vertically stacked lists of interactive items. Each item within the expandable can be collapsed, leaving only a summary (such as a heading) visible or expanded to show the full content within that item.

Expandable headings should be written succinctly and clearly so that when the expandable is collapsed, the user can still clearly understand what will be shown when the content is expanded again.

If multiple expandables are stacked on a page, use a consistent format for all headings and body text for uniformity among the expandables when their content is expanded.

Content Guidelines

Main Heading

- Title case
- Noun phrase
- No ending punctuation
- 1 to 5 words

Expandable Subheadings

- Title case
- No ending punctuation
- Verb phrase or noun phrase
- to 5 words

Content

- Varies depending on page content

Text Link

- Title case
- Verb phrase
- 1 to 3 words

Note: The copy of the text link that opens and closes the expandable should change depending on when it's expanded (e.g., Collapse All) or collapsed (e.g., Expand All).

EXPANDABLES (cont.)

Dos & Don'ts

✓	X
• Use one line or 1 to 5 words for headings. • Use the same phrasing across multiple expandable labels (i.e., all nouns or all verbs). • Phrase and format body text similarly across items.	• Limit the length of the expandable text, data, or content area within an expandable (i.e., 1 to 3 lines). • Don't use different lengths for headings of multiple expandables on a page. • Don't conceal important information that's critical to a page's usability within an expandable's body text.

Examples

• City National Online — Account Summary account type groups
• City National Online — Contact Us support category groups

HELP TEXT

Inline Instructional Text, Input Instructional Text

Help text provides additional instructions or information for component usage. Help text can be used to explain how to use a form field or to provide contextual guidance on complex interactions.

Help text is typically placed between a label and the input field or component, but can also be placed below the component.

If you don't want to hide information in a tooltip or overwhelm users with too much text at the beginning of a process, help text can be used to provide extra context, guidance, or information about specific conditions or limitations (e.g., date limits, transaction fees, transfer limits).

Content Guidelines

- Sentence case
- Punctuation varies
  - Full-sentence help text should have ending punctuation
  - Short, fragmentary help text should not have ending punctuation
- 1 to 2 lines or sentences

Dos & Don'ts

✓	X
• Provide helpful guidance related to the associated field. • Be clear, concise, and informative.	• Avoid repeating any exact wording or phrasing found elsewhere on the screen.

HELP TEXT (cont.)

Examples

- **Routing Number input field:** SWIFT BIC, sort code, etc.
- **User ID input field**: If you do not enter a User ID, one will be created for you.
- **Wire Transfer datepicker:** Schedule a wire transfer up to 30 business days from today's date.
- **Address entry input field:** To use an international address, please contact us for help.
- **Amount input field**
- **Datepicker for date ranges:** You can only select a range within the last 18 months.
  - (For Wire Transfers) Domestic Wire Transfers submitted after 2:30 p.m. (PT) are processed the following business day.

INLINE ERROR MESSAGES

Validation Error

Inline error messages are concise, contextual alerts used to provide quick feedback to users when the user provides incorrect or invalid inputs into a component.

Inline error messages often appear below or very near their corresponding component, providing guidance as to why the user's input may not be valid as well as how to fix the input error. Since the error message is directly below the source of the issue, the inline error message only needs to explain what needs to be done to correct the issue.

When writing error messages, be mindful of phrasing. Try not to inadvertently blame the user for causing the error.

Content Guidelines

- Sentence case
- Ending punctuation
- Typically starts with "Please" followed by a verb phrase that matches the help or placeholder text of the input
- 1 to 2 sentences

Dos & Don'ts

✓	X
• Be specific, kind, concise, actionable, and helpful. • Explain the error clearly without shaming or blaming the user. • Recommend an action that can help the user correct the error.	• Avoid vague, unhelpful phrasing. • Avoid overly technical jargon or error codes.

Examples

- Please enter a first name.
- Please enter a valid phone number.
- Please add at least one brokerage account.

- This user ID isn't available. Please try a different one.
- Accounts numbers do not match. Please try again.

INPUT FIELDS

Inline Instructional Text, Input Instructional Text

Help text provides additional instructions or information for component usage. Help text can be used to explain how to use a form field or to provide contextual guidance on complex interactions.

Help text is typically placed between a label and the input field or component, but can also be placed below the component.

If you don't want to hide information in a tooltip or overwhelm users with too much text at the beginning of a process, help text can be used to provide extra context, guidance, or information about specific conditions or limitations (e.g., date limits, transaction fees, transfer limits).

Content Guidelines

Label
- Noun phrase
- Title case
- 1 to 5 words

Placeholder (Recommended)
- Verb phrase
- Sentence case
- No ending punctuation

Inline Error
- Sentence case
- Ending punctuation
- Typically starts with "Please"

Dos & Don'ts

✓	X
• Use brief, concise labels. • Use placeholder text to provide an example or guidance for information that users should enter. • Model placeholder text after the intended input type. • Give immediate helpful feedback and directions for resolution.	• Don't vary input field labels too much across an entire flow or experience. • Don't leave input fields blank without placeholder text to guide the user. • Avoid vague error messages without suggestions for resolution. • Don't use placeholder text for commonly used input fields (e.g., address, email).

INPUT FIELDS (cont.)

Examples

- Amount
- 0.00
- Please enter an amount.
- Check Date
- mm/dd/yyyy
- Please select a date.
- Email Address
- Enter email address
- Please enter a valid email address.

MODALS

Dialog, Popup, Modal Window, Overlay, Lightbox

Modals appear superimposed over the main content of a page, either fully or partially obscuring the main page.

Modals interrupt the user during a flow, and the user must typically address the content of the modal before proceeding. No other interactions on the page can be accessed while a modal is active.

Use modals judiciously. Consider using inline messages or banner alerts if the message isn't critical to the page or if the content is brief (e.g., fewer than 100 words).

Content Guidelines

Heading
- Sentence case
- No ending punctuation (unless it is a question)

Body
- Sentence case
- Ending punctuation
- Explain clearly what will happen (or not happen) if the user selects the Primary CTA

CTA
- **Primary CTA:** Use language that closely matches the header
- **Secondary CTA:** Provide an option for the user to close the modal or reject the request without making any changes

Dos & Don'ts

✓	X
• Use one line or 1 to 5 words for headings. • Match the primary CTA closely to the heading of the modal. • Ensure the body text is clear.	• Avoid having long headings. • Avoid vague CTAs. • Avoid any additional CTAs beyond the Primary and Secondary CTAs.

Examples

Leave without saving changes?
Your changes will not be saved if you navigate away from this page. Would you still like to leave?

Go Back / Leave

You've already added this account.
This external transfer account has already been added. Please try adding a different account.

Add A Different Account

MULTISELECT

Multiselect checkboxes allow users to choose one or more options from a list.

The options presented should be consistently formatted and similarly phrased. The options should also be ordered in a logical way to the user's interaction, such as alphabetically or by order of importance to the user.

Content Guidelines

Label
- Noun phrase
- Title case
- 1 to 5 words

Help Text (Optional)
- Verb-first phrase
- Sentence case
- Ending punctuation

Placeholder
- Verb phrase
- Sentence case
- No ending punctuation

Options
- Title case
- Use similar lengths & phrasing
- Placed in a logical order
- "Select All" should be placed first

Inline Error
- Sentence case
- Ending punctuation
- Typically starts with "Please"

Dos & Don'ts

✓	X
• Use consistent phrasing for all multiselect options. • Use concise, scannable labels for all multiselect options. • Organize multiselect options in a logical way.	• Don't cram excessive information into a single multiselect option. • Don't use long labels or labels of different lengths across options.

Examples

Business Online Portal — Assign Services when creating a user
City National Online — Alerts communication preferences

RADIO BUTTONS

Radio, Radio Group, Single Select

Radio buttons allow users to choose one option from a group of choices. These options should be consistently formatted and similarly phrased.

Content Guidelines

Label

- Short noun phrases
- Title case

Radio Button Value

- Use similar phrasing for all options
- For short lists, order by most popular (or most desired) answer first
- For long lists, order alphabetically

Inline Error

- Sentence case
- Ending punctuation
- Usually begins with "Please"

Dos & Don'ts

✓	X
• Use short, scannable labels of 1 to 3 words each. • Use the same content structure and phrasing for all related radio button labels. • Make sure radio buttons only allow one option to be selected.	• Don't use long labels that go onto a second line. • Don't use different lengths, structures, or phrasing across multiple radio buttons. • Don't use radio buttons when the user should select more than one option.

Examples

Sort By
- Account
- Beneficiary
- Currency
- Payment
- Status

Get an alert with my account balance.
- Daily
- Weekly

Save this recipient for future transfers?
- Yes
- No Examples

SLIDERS

Range Selector

Sliders are used to select a value within a range. The smallest value for the range should appear on the left, and the largest value should appear on the right.

The label, values, and description associated with a slider should be clear enough that the user clearly understands the intent and purpose of the slider with as little ambiguity as possible.

Dos & Don'ts

✓	✗
• Provide a brief, concise label. • Provide logical starting and ending values for the slider. • Keep slider values short in length. • The description under the label should act like placeholder text, instructing the user on what to do (e.g., Select an interest rate).	• Avoid overcrowding the slider with too many values. • Don't make the slider values too granular. The slider is best used for approximate values.

STEPPERS

Progress Bar, Steps

Steppers illustrate discrete steps that a user takes in a multi-step process. Steps should be broken up in a way that clearly indicates the main actions that the user will complete during that step in the sequence.

Step labels should be consistently phrased with each other (e.g., all noun phrases or all verb-first phrases) and closely match the heading of the step in the process that the label is referring to. Try not to use more than 6 steps in a stepper. Having more than 6 steps can create the impression that the process may be long and increase drop-off rates.

Content Guidelines

Stepper Labels

- 1 to 3 words
- Consistent phrasing
- Use ampersands (&) instead of "and"

Dos & Don'ts

✓	X
• Use short, scannable labels of 1 to 3 words each. • If possible, use consistent phrasing for all steps (e.g., all verb-first phrases or all noun phrases). • Match the step label with the heading of that step.	• Avoid having more than 6 steps in a process. • Avoid mixing the phrasing of the labels, if possible. • Avoid long labels.

Examples

Business Online Portal — Create User
City National Online — Make a Wire Transfer

TABS

Tabs organize related content to allow the user to navigate between different tabs within a similar category or topic.

Tab labels should be short, scannable, and easily understood at a glance. In a group of multiple tabs, one tab is always selected by default, and that default tab is usually listed first.

There are two different types of tab content:

- **Informational:** The tab contains reference information that doesn't require the user to take an action, such as a transaction history or account statements.
- **Actionable:** The tab contains information that can be acted upon, such as a form or interactive flow.

Content Guidelines

- Noun-first labels (informational tabs)
- Verb-first labels (actionable tabs)
- 1 to 3 words
- Ampersands to save space

Dos & Don'ts

✓	X
• Keep tab labels short (1 to 3 words). • Use noun-first phrasing for informational tabs. • Use verb-first phrasing for actionable tabs. • Match the tab label to the heading of the page it correlates to. • Make the tab labels unique enough to easily tell the difference between the tabs.	• Avoid long, overly complex labels. • Avoid mixing the phrasing of tab labels.

Examples

City National Online — Pay Loan / Manage Loan Payments
City National Online — Make a Payment / Manage AutoPay / View Payments / Manage External Accounts

TAGS

Pill, Dynamic Tag, Static Tag, Chips

Tags are used to categorize, organize, or filter content.

Because tags are relatively small in comparison to other page components, tag labels should describe the tag subject in the most concise way possible (i.e., under 20 characters).

Content Guidelines

- Noun phrases
- Title case
- No ending punctuation
- Under 20 characters
- Ampersands (&), less than (<), and greater than (>) symbols acceptable

Dos & Don'ts

✓	X
• Write short tag titles (less than 20 characters, if possible). • Organize multiple tags in alphabetical order. • Provide a clear label for groups of related tags.	• Avoid writing long tag titles.

Examples

- Amount < 5
- Between: 1 – 5
- Dec 17, 2024 - Dec 23, 2024

TEXT LINKS

Hyperlink, Achor Link

Text links consist of hyperlinked text that enable users to seamlessly navigate between pages or resources without introducing a new type of component within the body of the text.

Text links can be embedded within body text or used as a standalone component.

Content Guidelines

- Title Case for standalone links
- Sentence case for embedded links to match the sentence
- Identical or similar to the H1 of the page or content the tag directs to

Dos & Don'ts

✓	X
• Use short, succinct, plain language. • Use text that specifically and accurately describes where the link leads the user, or what happens when the action is taken.	• Avoid generic wording like "Learn More" or "View More". • Avoid language applicable to specific device usage (e.g., click, tap).

Examples

Stand Alone

- View Credit Card Alerts
- More Details
- Go Paperless

Embedded

- Send us a message.
- Please call us at (800) 599-0020 for help.

TOASTS

Temporary Alert, Temporary Pop-Up

Toasts are short, temporary, non-disruptive messages that appear when the user triggers a related action. Toasts typically appear at the top or bottom of the screen for 7 to 10 seconds before disappearing.

Toast headings should be concise (2 to 4 words) and clearly summarize the outcome of the action that triggered the toast. Toast body text should provide additional details in a clear and concise manner.

Make sure that a toast message can be read quickly so that it can be understood clearly before it disappears. Interactive elements like buttons should only be used on permanent toast messages.

- Success toasts (green) should appear when an action is successful.
- Caution toasts (yellow) should appear when an action is incomplete or requires further consideration (e.g., pending, in review).
- Danger toasts (red) should appear when technical issues or errors prevent an action from being successful.
  - In some cases, these toasts should remain on the screen until the user dismisses them to ensure that a suggested resolution to the error isn't missed.
- Informational toasts (blue) should appear if the user is presented with reference information that does not require them to take an action.

Content Guidelines

Heading

- 1 line consisting of 1 to 5 words
- Title Case
- No ending punctuation
- Ampersand (&) instead of "and"

Body

- Sentence case
- Ending punctuation
- 1 to 2 sentences

Button (Optional)

- 1 to 4 words
- Verb phrases
- Title Case or all caps (match platform standard)
- Ampersands (&), less than (<), and greater than (>) symbols acceptable

TOASTS (cont.)

Dos & Don'ts

✓	X
• Limit toast headings to one line. • Limit toast body text to 1 to 2 sentences. • Clearly state the outcome of the action that triggered the toast.	• Don't allow toast headings to exceed one line. • Don't allow toast body messages to exceed two lines. • Avoid vague messages that don't clearly connect to the action that the user performed.

Examples

Merchant Category Changed

• All transactions from this merchant are now categorized as Wedding Planner.

Account In Review

• We're reviewing %Account-Nickname%. Allow 2 business days.

Account Enabled

• 'Business Checking Account' can now be used to pay bills.

TOGGLE SWITCHES

On/Off Button, Switch, Light Switch, Toggle Button

Toggle switches are typically used to switch between two possible states (e.g., on / off or enabled / disabled) when the selection immediately takes effect. Toggle switches shouldn't require the user to take further action to enforce the change — avoid using toggles when the change does not take effect right away or requires the user to take another action.

Toggle labels should clearly describe how the state of the related page element will change when the switch is toggled.

Avoid ambiguous wording. When writing a toggle label, consider saying the label out loud and adding "on/off" to the end of the label — if the label doesn't make sense, then rewrite the label.

Content Guidelines

Toggle Label

- 1 to 3 words
- Title case
- No ending punctuation

Dos & Don'ts

✓	X
- Use short, clear toggle labels. - Limit labels to 1 to 3 words. - Consider using a single label for groups of toggles for the same task, such as a column heading.	- Avoid using vague labels that don't clearly indicate how the state will change when the toggle is used. - Don't use labels longer than one line or that interfere with other page elements. - Don't use the same label over and over for groups of toggles that do the same thing.

Examples

- Go Paperless
- Lock Credit Card
- Enroll

TOOLTIPS

Pill, Dynamic Tag, Static Tag, Chips

Tooltips display additional information that is informative or helpful in relationship to another component. Tooltips are meant to help the user understand the intent of a component, but the information in a tooltip is not considered essential to the function or comprehension of the component.

Tooltips should be used sparingly and should only contain succinct supplementary information. No information deemed critical to using or understanding how to use a component should be hidden in a tooltip.

Content Guidelines

Heading (Optional)

- Title case
- No ending punctuation
- Noun phrases
- 1 to 4 words

Body

- Sentence case
- Ending punctuation
- 1 to 3 sentences

Dos & Don'ts

✓	X
• Use 1 to 3 sentences to provide additional (non-essential) helpful information. • Keep tooltips brief, informative, and simple. • Ensure your tooltip content doesn't block or cover any important elements on the page.	• Don't include crucial or necessary information in a tooltip. • Tooltip body text should not exceed 3 sentences. • Avoid repeating words or phrases already stated or explained on the main page. • Avoid including links or interactive content within the tooltip copy.

Examples

- Restrict Access Hours
- Selecting this option limits the days and times this user can log in. Add days and times that you don't want this user to have access.
- The Current Balance for your Sweep account is not included in the Available Balance for your checking account.
- Interest Earned (YTD) is how much money you've earned in interest payments alone for the current calendar year.

STYLE & FORMATTING GUIDELINES

Typography Component	Guidelines
Bullet Lists	**General** • Include white space before and after bullet lists when they're positioned between paragraphs of body text. • Limit each bullet to 1 to 2 lines. • Limit lists to 3 to 5 bullets for readability. • Introduce the list with a heading or introductory statement. **Grammar & Syntax** • Begin each bullet with a capital letter. • Use consistent syntax across a bullet list (e.g., all begin with a verb, all noun phrases, or all sentences). • Do not use punctuation at the end of bulleted items that are sentence fragments. • Use a period at the end of bulleted items that are complete sentences.

STYLE & FORMATTING GUIDELINES (cont.)

Typography Component	Guidelines

Capitalization	• Refer to individual component content guidelines for guidance on capitalization for each component.
	• Follow organizational capitalization guidelines to ensure that specific CNB roles, departments, products, features, and services are capitalized appropriately.
	  – Example roles and departments
	    • Client Contact Center (CCC)
	    • Card Operations
	    • Client Administrator
	    • Organization Administrator
	    • Organization Manager
	    • Private Banker
	    • Relationship Manager (RM)
	    • Treasury Management Services (TMS)
	• Refer to the **CNB Alphabetized Style Guide** to address any capitalization questions for Products, Key Features, and Services that aren't answered here.

Casing	• Refer to individual component content guidelines for guidance on casing for each component.
	• Use Title Case in:
	  – Email subject lines
	  – Page headings
	• Use sentence case in:
	  – Body text

STYLE & FORMATTING GUIDELINES (cont.)

Typography Component	Guidelines
Character Counters & Other Limits	• When character limits are applicable to a specific field (e.g., input field with text entry), we label the field with a real-time character counter with the syntax "X/X" (i.e., 10/30). • When limits are applicable to a discrete amount of selectable items on a page, we include a label denoting the limits with the syntax "X of X" (i.e., 3 of 5 Alerts"). • We do not typically enforce minimum or maximum character counts.

Dates	• Date text should be formatted according to the component in which they're being used.*
	
	• Three-letter abbreviated month (no punctuation) + day, year (e.g., Sep 10, 2022):
	  – Jan
	  – Feb
	  – Mar
	  – Apr
	  – May
	  – Jun
	  – Jul
	  – Aug
	  – Sep
	  – Oct
	  – Nov
	  – Dec
	
	Placeholder text
	
	• mm/dd/yyyy
	
	* For example, a date should be in sentence case when used in body text (i.e., Sep 14, 2023), but can be in ALL CAPS when used in a Mobile header (i.e., SEP 14, 2023).

STYLE & FORMATTING GUIDELINES (cont.)

Typography Component	Guidelines
Currency Amounts	- Superscript the cent amount for amounts located in the header (e.g., 5,000⁰⁰). - Use currency symbols ($, £, ¥, €, etc.,) unless stakeholders have requested otherwise). - Never use cents for JPY/Yen — any values indicated in Yen need to be whole numbers. - If there is conversion, where cents are present it rounds higher or lower. - Examples: $50,000,000⁰⁰ 3,302³³ USD 3,302³³ GBP 3,302 JPY 3,302³³ EUR For foreign transactions, such as Treasury investments, also include the currency abbreviation standard afterward. The following currencies do NOT permit decimal points: - Japanese Yen - Korean Won - Hungarian Forint - Indonesian Rupiah - Chilean Peso - Taiwanese New Dollar - Ugandan Shilling - Vietnamese Dong - Central Africa Franc - Central Pacific Franc (Tahiti)

STYLE & FORMATTING GUIDELINES (cont.)

Typography Component	Guidelines

Masked Content	• Commonly masked client information includes:
	  – Account Number: *XXXX
	  – Phone Number: +1 ***-****-1234
	  – Email: mi*******k@gmail.com

Phone Numbers	**Domestic** (XXX) XXX-XXXX **Note:** United States and Canadian numbers are considered domestic. **International** When selecting a country code from a dropdown or other component, list the country name first, then the "+" and initial code (e.g., "Norway (+47)"). In general, use a "+" at the beginning of the number, space out the country codes, and include the rest of the number as an uninterrupted string of digits. Here is an example of United Kingdom number: +44 29 12345678
Time	• For single instances of time at the "top of the hour", write "2 p.m." and "5 p.m." – do not use "noon" or "midnight". Do not include ":00" for top of the hour times. • All instances of time with minutes use a colon (i.e., "2:30") rather than a period. • Instances of mixed times or ranges of time (i.e., 2:00 p.m. – 2:30 p.m.) should use minutes for both times. • Lowercase letters and two periods should be used for "a.m." and "p.m." • Time zones should be indicated as standard (i.e., PT, ET) and placed with parentheses (i.e., "2 p.m. (PT)"). • Place the time zone in parentheses. • Only use the time zone indication once when multiple times in a range are listed (i.e., "2 p.m. to 5 p.m. (PT)").

PUNCTUATION GUIDE

Our digital content punctuation guidelines largely follow the general guidance outlined in our **Writing for the City National Brand Guide** for various marketing and operational materials.

However, we have determined several areas of guidance for product-related content that can help improve usability and ensure consistency across a variety of scenarios specific to the use of our products and services.

Punctuation	Guidelines	Example(s)

Ampersand (&)	• Use ampersands in headings, subheadings, and components where character counts or space may be an issue.
	  – Breadcrumbs
	  – Buttons
	  – Radio buttons
	  – Steppers
	  – Tabs
	  – Tags
	  – Toasts
	• Use ampersands when they're part of an official name or title, such as Johnson & Watkins Legal Group or Ports & Logistics.
	• Do NOT use ampersands in body text to replace "and" unless you're referring to a label or previous component that uses one (e.g. "Select the "Food & Dining" category to change this transaction's category.").
		Radio button labels:
		• Gifts & Donations
		• Health & Fitness

PUNCTUATION GUIDELINES (cont.)

Punctuation	Guidelines	Example(s)
Asterisk **(*)**	• Use a superscripted asterisk after a component label (i.e., an input field label) to indicate required information for an input field in a form. This asterisk is also typically presented in a red color. • Use an asterisk to indicate an abbreviated credit card or account number (e.g., *8652). These numbers are abbreviated to help prevent fraud. • Consider using an asterisk to draw the user's attention to qualifying information (e.g., disclaimers, important legal information, etc.).	Abbreviated Credit Card Number: Personal Debit *1655 Required Information (Text Entry Input Field Labels) • First Name * • Last Name *
Colon (:)	• Use a colon at the end of a sentence that introduces a bullet point list. • Use a colon as a separator when presenting the name / identity of an item and the specific item name or number (i.e., Reference #: U9W8H9) • Do NOT use a colon in a header if the associated content is directly below the header.	We've cancelled your credit card payment. • Reference #: U9W8H9
Comma (,)	• Use the serial ("Oxford") comma to separate items in a list of three or more items. • Consider using a comma to split two complex clauses within a single sentence, especially if each clause contains a specific idea or ask. – When starting an instruction or step with "Then", include a comma after "Then" to separate it from the instruction.	

PUNCTUATION GUIDELINES (cont.)

Punctuation	Guidelines	Example(s)
Ellipses (...)	• Include ellipses ("...") after placeholder text that indicates when the user must enter freeform information. • Do not use ellipses in body text to separate thoughts or clauses within a complete sentence. Use a period, comma, or em dash instead.	• Text Entry Input Field Label: Please describe why you're disputing this transaction. • Placeholder Text: Enter text here...
Em dash (—)	Em dashes are a great way to split up sentences without using a period or semicolon, especially when the two sentences are related. Be sure to insert a space before and after the dash. Do not overuse em dashes. One or two per page will suffice. Here are some recommendations for usage: • Create strong breaks in the structure of a sentence — especially when the next clause is semantically related to the previous clause • Set off a series within a phrase • Replace parentheses around a phrase within a longer sentence • Introduce attribution to an author in some formats	Banner Alert • Heading: You have one or more locked cards. • Body Text: You can add locked cards to your Travel Notice — just be sure to unlock them if you plan to use them on your trip.
En dash (–)	Use en dashes for ranges, such as ranges of dates or times: • Jan. 1–4 • Mon–Fri. • A–Z • Z–A Do not add spaces before or after an en dash.	Sort Descending (Z–A)

PUNCTUATION GUIDELINES (cont.)

Punctuation	Guidelines	Example(s)
Exclamation Point **(!)**	Use judiciously. Use when user attention is critical, or when announcing that a flow has been completed successfully.	**IMPORTANT!** Keep in mind that you'll need to call us to change or cancel your trip after you confirm this Travel Notice.
Hyphen **(-)**	Use a hyphen to connect two words or parts of words (e.g., E-deposit, self-directed investing, financial well-being). Only capitalize the first word in a hyphenated compound that occurs at the beginning of a label or sentence (e.g., Re-enter). Do not use the hyphen where the en-dash or em-dash are clearly indicated (e.g., ranges of numbers, sentence connectors).	We've cancelled your credit card payment. • Reference #: U9W8H9
Semicolon **(;)**	Avoid semicolons in web or mobile copy. Instead, shorten or simplify the sentence—or use an em dash instead.	

PUNCTUATION GUIDELINES (cont.)

Punctuation	Guidelines	Example(s)
Quotation Marks **(' ')**	**PROCEDURAL INSTRUCTIONS** We have historically used quotation marks in instructions that refer to copy within an interactive component, such as a button or tab label (e.g., Select 'Submit' to complete the form.). However, try to avoid using quotation marks in this way unless it helpfully differentiates the component text from the rest of the sentence. DON'T use quotation marks when referring to a non-interactive element or label that doesn't result in a feedback response. Place ending punctuation outside quotation marks when using quotes to highlight a step in a process. Consider reconstructing sentences that require you to use quotes with punctuation, particularly commas or periods, to avoid this issue. **BODY TEXT IN DIGITAL PRODUCTS** Default to AP Style — the period and the comma always go within the quotation marks. The dash, the semicolon, the colon, the question mark, and the exclamation point go within the quotation marks when they apply to the quoted matter only. They go outside when they apply to the whole sentence.	

USE / DON'T USE LIST

Here's our list of preferred terms to use in a variety of cases — this centralized library of terminology is intended to accomplish a few distinct goals:

- **ensure brand consistency** by enforcing simple, specific meanings that contribute to the clarity of the brand identity;
- **reduce the cognitive load** of clients and colleagues who must remember and apply the meanings of this terminology across our platforms; and
- **promote accessibility** by using terms that are inclusive of clients who may not use standard technology like a keyboard or mouse.

USE / DON'T USE LIST (cont.)

Use	Don't Use	Rationale
• Client	• User, Customer	• Refer to our end users as clients in all authenticated experiences. "User" should only be used internally.
• Enter • Include • List (or a comparable specific verb)	• Type / Type in	• Use inclusive, accessible language to accommodate different mode of input aside from keyboards (e.g., voice commands).
• Review • Examine • Listed	• See • View • Shown • Look	• Use language that accommodates visually impaired or blind clients.
• Pan • Select	• Scroll • Click	• Use language that accommodates clients who don't use a mouse to navigate or select elements.
• Contact • Reach out to	• Call	• Be general about how clients can get in touch with us if more options are available for outreach (e.g., email, chat). • Use "call" if this is the only option the client has to reach a representative for help. Be sure to include a contact number in the message, too, if one is not already provided on the same page or screen.
• Got It • [Specific call-to-action verb]	• OK • Okay	• If you are simply asking for the client's acknowledgement on a message, use the CTA language "Got It". • If the client is required to take an action, be specific in what action the client will perform when they select the element. • Avoid generic labels like "Okay", as clients might select it out of habit without comprehending the surrounding, possibly critical text.

USE / DON'T USE LIST (cont.)

Use	Don't Use	Rationale
• Try again • Sorry… • …or [try this]	• No (CTA)	• Use Yes / No when the client is faced with a question that requires a simple affirmative/negative. • Be specific in binary CTAs (i.e., Yes / No) — and try to mirror the language of the main header or title of the element that includes the CTAs.
• City National Bank • City National Online for Business	• CNB • CNO for Business	• Do not use internal acronyms that refer to the bank or any of its products / services in client-facing materials unless referencing www.cnb.com.
• Colleague • Relationship Manager (RM) • Relationship team	• Banker • Staff • Representative	• Clients typically have a Relationship Manager who has a specific role in the client's activities. When referring to this person, do not use any other terms that could conflate their role with other functions within the bank (i.e., banker). • Refer to employees of the bank as "colleagues" in client-facing messaging. • Confirm with a Product Owner (PO) who the best point of contact is for technical assistance or customer service when drafting client-facing outreach content.
• Destinations • Locations	• States (e.g., California) • Countries (e.g., France)	• Use general terms for locations where possible to minimize the political connotations associated with areas whose sovereignty or political status may be disputed or contested. • Use "states", "countries", "territories", etc. as needed for accuracy. • Note: Some areas may be restricted from using our digital products. Confirm any applicable restrictions with our **Financial Crimes** team.

ACCESSIBILITY IN UX WRITING

Writing accessible content is a crucial part to designing high-quality user experiences. As UX writers, we should strive to write content that makes our products usable and inclusive to everyone, including those with disabilities and those who may interact with our products differently.

The content we write should consider how users with different kinds of abilities will interact with that content. Ultimately, we are designing for people, and it's our responsibility to ensure everyone can access the digital products we help design.

Keep the following best practices in mind when drafting content and refer to the **Web Content Accessibility Guidelines (WCAG)** linked throughout for more detailed information.

A NOTE ON WCAG GUIDELINES

The bank's official position is to design and build pages and interactions that meet WCAG 2.1 Level AA guidelines. However, the DXD content team strives to write content that best serves the needs of all our users. As a result, these accessibility best practices meet not only WCAG 2.1 guidelines, but also the current standard of WCAG 2.2.

Additionally, some of the guidelines mentioned meet Level AAA criteria, which also encompass Level AA and Level A guidelines. By following these guidelines, we help ensure that our content is accessible to the widest range of users.

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1. USE PLAIN LANGUAGE

Plain language is easy to read and helps users with a variety of cognitive and neurological abilities. Writing plainly helps users of all ages and abilities as well as those who may speak English as a second language.

- Write for a 6th-grade reading level on the **Flesch-Kincaid Readability Scale**.
- Write using short, clear sentences.
- Avoid adverbs and adjectives (if possible).
- Use simple verb tenses (past, present, future).
- Use active voice.
  - **Passive voice:** User details are required to create a user.
  - **Action voice:** Enter user details to create this user.

Tip: Consider using the **Hemingway Editor** for checking readability.

Related WCAG Guideline(s)
• **WCAG SC 3.1.5: Reading Level**

2. WRITE TO INCLUDE, NOT EXCLUDE

Put yourself in the mindset of someone who is new to our products or services, or who may be completing an action for the first time. Factor in users of various abilities, backgrounds, identities, ages, and education levels.

- Be mindful of users who may be neurodivergent or who may experience complex emotions (e.g., frustration, anxiety, or confusion) when they interact with your content.
- Be clear, concise, and polite.
- Explain acronyms on initial use.
  - **Example:** Fidelity National Information Services (FIS)
- Avoid colloquial language and slang.
  - **Examples:** y'all, wanna, gonna, circle back, or touch base.
- Avoid idioms.
  - **Examples:** Cutting corners, dropping the ball, or think outside the box.
- Avoid internal language and jargon.
  - If you must use internal language, explain it clearly and simply.
  - Provide in-line context on the first use of the internal language, or provide a clear definition or explanation in a tooltip or help text.
- Avoid phrases like "see", "listen", "hear", or "click" because they can inadvertently assume everyone has the same level of visual, auditory, or physical ability. Instead use more inclusive wording like review, learn, explore, or select.
  - **Not inclusive:** Please see the attached document for more information.
  - **Inclusive:** Please review the attached document for more information.

Related WCAG Guideline(s)
• **WCAG SC 3.1.3: Unusual Words** • **WCAG SC 3.1.4: Abbreviations**

3. FRONT-LOAD CONTENT

Provide the most important information in the first few sentences and phrases — most users typically only scan or read the first 2 words or the first 11 characters.

For example, focus on goals achieved by interaction, actions users must take, or the overall benefits of a page to users.

- Start your content with the most important keywords.
- Place the main point or key takeaways at the beginning of a page, rather than at the end.

Related WCAG Guideline(s)
• **WCAG Guideline 3.1: Readable**

4. MAKE IT SCANNABLE

Edit and format your content so that it is easy to scan. Making the content scannable, reduces the user's cognitive load, and helps reduce potential confusion and frustration.

- Use headings, subheadings, and labels to create a clear information hierarchy.
- Break long paragraphs into shorter ones — or break tasks into smaller steps.
- Use bullet points for lists.
- Use punctuation (e.g., em dash) to visibly separate important information from extra details.
- Use sentence case wherever possible.
  - Sentence case is easier to read and has a more natural and approachable tone.
    - Please review our component guidelines for when to use sentence case.
- Use **progressive disclosure** (when possible) to reduce cognitive load.

Related WCAG Guideline(s)
• **WCAG SC 2.4.2: Page Titled** • **WCAG SC 2.4.6: Headings and Labels** • **WCAG SC 2.4.10: Section Headings**

5. PROVIDE CLEAR AND VISIBLE LABELS

Clear labels are essential for good **information architecture**.

Visible labels and clear instructions (including examples of what's expected of the user) help all users enter information correctly and help those with cognitive, language, and learning disabilities. Adding labels and clear instructions can also prevent incomplete or erroneous submissions and unwanted errors.

- Write clear, concise labels for actionable components (e.g., radio buttons, dropdown menus, checkboxes) so that users know exactly what they should enter or select.
- Avoid jargon, technical terms, internal language, and other terms that may be unfamiliar to users.
- Use placeholder text to describe the requested action or provide an example of the content that's being requested from the user.

Related WCAG Guideline(s)
• **WCAG SC 2.4.6: Headings and Labels** • **WCAG SC 3.3.2: Labels or Instructions**

6. CREATE DESCRIPTIVE CTAS & TEXT LINKS

Some users require assistive technology (e.g., screen readers, magnifiers) to interact with content — providing descriptive calls-to-action (CTAs) and text links helps these users know where links or buttons go when viewed or read out of context.

- Start CTAs and text links with verbs.
- Use short, succinct plain language.
- Ensure that the text accurately describes where the link will lead the user, or what will happen when the action is taken.
- Avoid meaningless and generic wording like "Learn More" or "View More".
- Make sure that CTAs and text links on a page are worded differently enough to clarify their meaning.
- Avoid CTAs that will only work for certain devices.
  - **Example:** Using "click" is not applicable for mobile, and "tap" doesn't work for desktop.

Related WCAG Guideline(s)
• **WCAG SC 2.4.4: Link Purpose (In Context)**
• **WCAG SC 2.4.9: Link Purpose (Link Only)**

7. AVOID DIRECTIONAL LANGUAGE

When possible, avoid directional instructions (e.g., here, right, left, above, below, scroll down, etc.) that require the user to see the layout or design of the page.

If a person is using a screen reader, directional language, such as "Complete the action items above", can be confusing.

- Avoid directional language that refers to a specific location or item on the screen.
  - **Example:** Don't write, "Assign entitlements to the services below". Instead, write, "Assign entitlements to the following services."
- Rewrite directional wording or use placement or **proximity** to convey the same information.
  - **Example:** Place content near the area where the user must do something to eliminate the need for directional language.
- Use headings and labels to help guide the user through the page or flow.

Related WCAG Guideline(s)
• **WCAG SC 2.4.4: Link Purpose (In Context)** • **WCAG SC 2.4.9: Link Purpose (Link Only)**

8. PROVIDE ALT TEXT FOR IMAGES

Alternative text (alt text) describes images to users who are unable to see them, such as users using screen readers or those who have visual impairments.

Images should either be marked as decorative or have alt text describing their contents. Images that don't convey any relevant or important content should be marked as decorative (alt="").

- Keep alt text to about 140 characters.
  - Consider including a text link or modal with a longer, more detailed explanation if:
    - the image is complex (e.g., infographic, org chart, or an image with a lot of text), or
    - the image requires a longer description to explain thoroughly or accurately.
- Use proper punctuation and spacing to ensure that words are easy to understand when read aloud.
- Describe the image succinctly and accurately, including any words that are included in the image itself.
- Don't use words like "picture of" or "image of". Screen readers announce that it is an image.
- Don't repeat information that is already presented on the screen.
  - Alt text doesn't exist in a vacuum. It's part of an entire page/screen. Because of this, it would be best not to repeat information that's already been mentioned elsewhere.

Tip: Refer to this article on **Alternative Text** by WebAim for a clear explanation of the difference between decorative and functional images.

Related WCAG Guideline(s)
• **WCAG SC 1.1.1: Non-text Content**
• **WCAG SC 1.4.5: Images of Text**
• **WCAG SC 1.4.9: Images of Text (No Exception)**

9. PREVENT ERRORS BEFORE CORRECTING THEM

Help prevent users from making errors by providing clear, helpful instructions and allowing users to review or edit information before submitting it or allow them to review financial information before sending money.

Preventing errors and allowing users to review and edit information can especially help people with cognitive or reading disabilities who may mix up or mistype numbers and letters by mistake.

- Provide error messaging that clearly describes the error and provides users with clear directions on how to correct the issue.
- Do not rely on icons or color alone to indicate an error — use words, too, to convey the error and how to correct it.
- Provide ways for users to review, confirm, correct, or reverse their entries before making critical submissions, such as payments and transfers.

Related WCAG Guideline(s)
• **WCAG SC 3.3.1: Error Identification**
• **WCAG SC 3.3.3: Error Suggestion**
• **WCAG SC 3.3.4: Error Prevention (Legal, Financial, Data)**
• **WCAG SC 3.3.6: Error Prevention (All)**

10. PROVIDE HELP

Users who are neurodivergent or who have disabilities may become overwhelmed, frustrated, or confused by complex tasks or processes. Some users with disabilities may also be more likely to make mistakes than users without disabilities.

To ensure all users can successfully use our products, provide helpful instructions, explain complex terms, and provide a way to get help so that all users can have the resources they need to complete tasks successfully.

- Provide instructional text at the beginning of a process to explain what needs to be done.
- Provide a way for users to get help, such as a phone number, contact form, or help link.
- Explain complex or vague terms either inline or through a tooltip.
- Provide placeholder text that clarifies how to perform an action or provides an example of the expected format.

Related WCAG Guideline(s)
• **WCAG SC 3.5.5: Help**

ERROR MESSAGE SCORING RUBRIC

Analyze and improve error messages using this helpful rubric (adapted from the **Nielsen-Norman Group**) that provides a total score out of 48 for individual messages or groups of error messages within a single flow.

The rubric contains 3 categories:

- Visibility
- Communication
- Efficiency

Error messages are scored based on how closely they align with the guidelines within each category — provide a rating score of Excellent (4 points), Good (3), Fair (2), or Poor (1) for each guideline.

Provide a rating score of Excellent (4), Good (3), Fair (2), 0r Poor (1)

Visibility	Explanation	Score (4 - 3 - 2 - 1)
Displays the message close to the error's source.		
Uses noticeable, redundant, and accessible indicators.		
Designs errors based on their impact.		
Avoids prematurely displaying errors.		

ERROR MESSAGE SCORING RUBRIC (cont.)

Provide a rating score of Excellent **(4)**, Good **(3)**, Fair **(2)**, or Poor **(1)**

Communication	Explanation	Score (4 - 3 - 2 - 1)
Uses human-readable language.		
Concisely & precisely describes the issue.		
Offers constructive advice.		
Uses a positive tone & don't blame the user.		
Efficiency	**Explanation**	**Score (4 - 3 - 2 - 1)**
Safeguards against likely mistakes.		
Preserves user input.		
Reduces error-correction effort.		
Concisely educates on how the system works.		

TOTAL SCORE: _____

DXD CONTENT DESIGN REVIEW CHECKLIST

Follow the checklist below to help ensure that digital content meets our DEX content standards.

Criteria	Considerations	Assessment
Readable	• Is the copy conversational, readable, and written at about an 8th-grade reading level (according to the Flesch-Kincaid score)? • Is it short and scannable with useful subheadings and labels? • Are the words, phrases, and ideas familiar to the user? • Has at least one other stakeholder or content designer proofread your work?	☐ Yes ☐ No
Clear	• Are headings and body copy as short and clear as possible with no repetition, redundancy, ambiguity, or unnecessary words? • Are components or interactions clearly and consistently labeled in language that's easy for anyone to understand? • Does the copy clearly indicate what will happen when an action is performed?	☐ Yes ☐ No
Simple	• Does the copy explain complex features and define terms (such as acronyms) on first use in plain language? • Is every sentence, phrase, or statement necessary and meaningful to users?	☐ Yes ☐ No
Universal	• Does copy avoid technical jargon, idioms, and hard-to-translate phrases like "two peas in a pod"? • Does the copy use language that's inclusive and accessible to all types of users?	☐ Yes ☐ No
Consistent	• Do copy elements or user interface (UI) components of the same type use parallel patterns and styles? • Does the wording in the flow match those used elsewhere in the platform or those used by users?	☐ Yes ☐ No

DXD CONTENT DESIGN REVIEW CHECKLIST (cont.)

Criteria	Considerations	Assessment
Logical	• Does the ongoing copy within the flow reflect a clear narrative progression that would make sense to anyone? • Are similar fields or content grouped together? • Is the purpose of the copy apparent? • Do users know why they are viewing certain content, or why they need to interact with that content?	☐ Yes ☐ No
Helpful	• Is the next required action or step clearly stated in each component? • Does copy help anticipate errors by providing examples, instructions, inline/contextual errors, or helper text for complex flows?	☐ Yes ☐ No
Human-centered	• Does the copy align with or meet the expressed needs of users? • Does the copy emphasize the user's desired financial goals? • Does the copy empathize with the variety of experiences and backgrounds that users can have?	☐ Yes ☐ No
Holistic	• Does the copy complement the visual layout and design decisions, and vice versa? • Is there a clear connection between the content and design architecture?	☐ Yes ☐ No
Hierarchical	• If you squint at the screen, is the information and content hierarchy clear? • Do the most important actions stand out? • Is it clear which actions are mandatory, recommended, or optional?	☐ Yes ☐ No
Friendly	• Is the tone of the content polite, professional, easy to understand, positive, and action-oriented?	☐ Yes ☐ No

DXD CONTENT DESIGN REVIEW CHECKLIST (cont.)

Criteria	Considerations	Assessment
Actionable	• Are steps and instructions thorough and clear? • Is the CTA easy to find and positioned in a logical place? • Does the content focus on how each action benefits the user and encourages progress towards a goal?	☐ Yes ☐ No
Supportive	• Does the content instruct users on how to get more information, share feedback, or contact someone for help? • Are errors meaningfully focused on guiding users and correcting inputs?	☐ Yes ☐ No
Compliant	• Does the copy account for any risks that the flow may introduce into the bank's digital platforms? • Are all legal disclaimers, disclosures, etc. in alignment with applicable bank standards? • Is there a clear plan for reviewing client-facing content, including identification of key stakeholders and timelines for delivery?	☐ Yes ☐ No
Aligned	• Does the content meet all stated goals or requirements of the work that it's related to? • Can all product or business owners accept the delivered content as "Done"? • Does the content reflect our overall organizational goals and principles?	☐ Yes ☐ No