



CONTENT MOOD & TONE GUIDE

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I. Introduction

Following our ambition “To become an independent, multi-channel, integrated financial sales organization”, we will represent our difference and advantages from our competitors on our application. To achieve this, we need a smart communicating solution. Our new application aims to create a deep relationship with individual customers and micro-merchants. As words are the basic and most influential communication channel we use online, we must choose wise and appropriate words to express our concepts and intentions to them. This handbook provides us with guidance and quick reference tips for writing effective copies, descriptions, articles and other messages in clear and humanized language. It’s a tool to help make our job easier and help us serve our clients more proficiently.

II. Purpose & Objective

When users open our application, our copy must be clear, straightforward, and easily understood. This guide will help us to write in clear and simple language, in a tone that is unique to SmartPay.

Why Use this Guide

Our communication is created based on simplicity of understanding for customers. It should aim to guide, interact then instill brand loyalty and trust, leading to deeper relationship with us. Please follow the guidelines at all times. If you need to communicate differently for cultural reasons, please seek approval from your line manager.

Please keep these following tips in mind while writing a content:

- **Simple**

Try not to use complicated terms and jargon which are too academic or incomprehensible. Speak in a tone, words and rhythm that our users can understand.



What we mean – Clear, uncomplicated, easy to understand and single -minded.

What we don't mean – Dumbed down, facile, lacking in substance. How does 'simple' sound? – When we say "Simple," it means we prefer easy-to-understand content featuring as less jargon as possible. We can keep the technical terms that are familiar to our clients, but our language must be NOT complicated.

- **Personalized and Humanized**

Relevant content should be written based on clients' needs, interest and motivation. Our clients need to always feel as if they are valued. We always let them feel that we know them beforehand.

What we mean – Comprehensive, friendly, reactive, helpful, sincere, realistic.

What we don't mean – Lacking ambition or drive, too weak, no focus.

How does 'personalised and humanised' sound? – We're straight-talking, down-to-earth, and we are a friend to our users as well. We communicate with them humanly, kindly and transparently.

- **Trustworthy**

Content writing should be reliable to win trust from our clients and to make them feel secure. Communications must be written to highlight their benefits and empower them to take action.

What we mean – Authoritative, accomplished, consistency, with integrity.

What we don't mean – Arrogant, style over substance, over- promising, self-important. How does 'trustworthy' sound? – We would like to be more reliable. We need to talk with authority as well as con dence. If we are confident in ourselves, other people will be too.



III. Language Basics

As SmartPay is a local application serving all Vietnamese users regardless of geography and education backgrounds, we prefer plain and simple Vietnamese as it is easy to understand for everyone. Meanwhile, our choices of vocabularies always sound nice and polite in order to establish good understanding and good image of the product to our users. Specially, we would try to avoid unfamiliar dialects which would cause unnecessary misunderstanding.

Please follow these rules:

- **Referencing** – always use “we”, “us” or “our” when referring to yourself as the writer. You are communicating on behalf of the company.

The user is referred to be called as “you” or “your”.

✓ *Thank you Khanh, We have already received your loan application.*

(Cảm ơn bạn Khánh, Chúng tôi đã nhận được hồ sơ khoản vay.)

✗ *Thank you Khanh, I have already received your loan application.*

(Cảm ơn bạn Khánh, Tôi đã nhận được hồ sơ khoản vay.)

Remember to balance the use of “We/Us/Ours” and “You/ Yours”, avoiding excessive and repetitive use of either.

- **Gender neutrality** – write in a gender – neutral style, even when we know the gender of the individual. In professional writing, it is good practice to use plural pronouns.

We prefer to use official Vietnamese in spelling, style rules and conventions on our website which is expected to be mutually intelligible in all regions. We stick to the dictionary of National Center for Social and Human Sciences of Vietnam.



- **Active voice**

Active voice is more preferable than passive voice in our writing. In the active voice, the subject is performing the action. In the passive voice, the subject is the target of the action. The active voice is more powerful to give clear instruction or call-to-action.

✓ *1234 is your one-time password (OTP). Please fill in the application to complete the signup process.*

(1234 là mã xác thực (OTP) của bạn. Vui lòng điền vào ứng dụng để hoàn tất quá trình đăng ký)

✗ *1234 is your one-time password (OTP). This password must be filled to complete the signup process.*

(1234 là mã xác thực (OTP) của bạn. Mã này cần được điền vào ứng dụng để hoàn tất quá trình đăng ký)

- **Passive Voice**

Meanwhile, passive voice should be purposefully used for messages related to announcements, offerings or notifications which would create a sense of motivation and encouragement for users.

✓ *10.000đ is credited to your wallet. Your loan will be updated by FE Credit as soon as possible*

(Ví của bạn vừa được hoàn tiền 10.000đ. Thông tin khoản vay của bạn sẽ được FE Credit cập nhật trong thời gian sớm nhất.)

✗ *Your wallet receives 10.000đ. FE Credit will update you as soon as possible.*

(Ví của bạn vừa nhận 10.000đ. FE Credit sẽ cập nhật bạn trong thời gian sớm nhất.)



IV. Our Brand Identity

A. Brand Name: SmartPay

SmartPay as our brand name must be consistently and correctly used in all our communications. Please follow these rules strictly.

Product Brand Name - Wherever possible, use our name in its full form and capitalize the rest two letters of the name.

✓ *SmartPay*

✓ *SP*

✗ *s.p*

✗ *S.P*

Singular noun - always refer to SmartPay in the singular.

✓ *SmartPay is*

✗ *SmartPay are*

B. Brand Manifesto

A brand manifesto is a public declaration of intent, and the beliefs, values and actions that will deliver that intention.

At our highest aspiration, SmartPay truly embraces inclusivity towards a cashless future. In the end, it is perhaps our heartfelt dedication that speaks volumes more about the values we hold dear: **Inclusive - Approachable - Reliable.**

Hence, please carefully follow our brand manifesto as below:



Make The Most of Your Money

SmartPay nurtures ecosystems for individual customers, local businesses and communities where we all share 2 significant interests in common: creating mutually beneficial opportunities and keeping money localized within our communities.

We are wholeheartedly devoted to help Vietnamese sustain financial stability. In every interaction on daily basis, our users will get higher values of profitability, convenience, and connection. We firmly believe regardless of your backgrounds; you all deserves the simplest access to diverse financial resources in order to make the most of your money.

C. Product Introduction

SmartPay is the platform to make the most of your money.

This is product official statement that helps to guide everything we do, including how we look and how we talk to the world.

- **Full product description:**

SmartPay is a smart and safe payment platform, which will make better life for millions of Vietnamese, including individual customers and merchants, by connecting communities with easy and quick financial solutions. With SmartPay, you can always make the most of your money at your fingertips.

There are millions of new opportunities on SmartPay everyday - from your all time favorite deals to desirable jobs. The more you interact with the platform, the more values SmartPay will surprise you.

- **Instant Financial Support**
 - Access loans with simple procedure
 - Easy to update status of your loan application
- **Thriving Market & Community**
 - Find and match with your desirable jobs



- Connect with new customers everyday
- Update the hottest trends and impactful insights
- **Fast Transactions With Higher Benefits**
 - Receive cash back on every payment of monthly installment for loan
 - Quick payment service for merchants
 - Quick and free money transfer by phone number
 - Mobile Top-up with attractive discounts
 - Pay for water, electricity, internet, cable TV even when you are on-the-go

No more waiting. Now you can manage all payments in your palm of hand totally. Download the application to enjoy convenient 24/7 financial support.

Hotline: 1900 11 22 33

- **Brief product description:**

There are millions of new opportunities on SmartPay every day to make the most of your money at your fingertips. The more you interact with the platform, the more values SmartPay will surprise you.

D. Partnerships

- **General partnership messaging**

Make the most of your money with <partner's brand name> & SmartPay

- **Premium free trial messaging**

General headlines & descriptor

Try SmartPay premium free with <partner's brand name>

Enjoy unlimited opportunities to make the most of your money for 30 days.

<Try it free>



Examples:

Try SmartPay premium free with The Gioi Di Dong

Enjoy unlimited opportunities to make the most of your money for 30 days.

<Try it free>

V. Our Communication

A. Official website

Web pages need to deliver key information and resources about the financial services.

On a webpage, we communicate with individual customers and merchants through several channels. This includes advertisements such as banner ads, blogs, and advertiser-driven, and editorial contents that could be text, sound or video. These elements will help deliver our messages to the clients who visit our site.

The tone and message for each sentence should be consistent, clear and concise to engage clients effectively. The advertising pages should be friendly and inspiring. It also should provide accurate information and relevant offers to our clients.

Meanwhile, article pages should be written in a reliable, yet approachable tone. Articles on web pages should to be more detailed to ensure customer's information needs are satisfied.

B. Social Media

On social media, people expect to speak to an individual, even though they understand that person may be representing a company. While it's important to remain on-brand – using tone of voice and promoting SmartPay's brand values – it's equally important to allow individuality and personality to come through.



Language can be less formal as we can use abbreviations and shorthand where ordinarily we wouldn't. We're also not as bound by the house style that we strictly adhere to in advertising, online or in print.

Social media best practice

- ✓ *Feature images or video in tweets or Facebook posts – it helps drive engagement*
- ✓ *Keep copy as short and punchy as possible*
- ✓ *Use abbreviations and feel free to use commonly understood language and terminology*
- ✓ *Use hashtags effectively – use ones that are already active and trending, to increase the number of users who will see the content*
- ✗ *Use more than 150 characters on Facebook copy*
- ✗ *Sacrifice images and rich media for characters (a picture speaks a thousand words)*
- ✗ *Become too jokey or familiar. We're still representing SmartPay brand and should keep true to our values*

User generated content

Content provided by our users are highly appreciated. When posting, users should follow:

- ✓ *Let us know which type of users as they create accounts*
- ✓ *Maintain a positive, enthusiastic, and inclusive tone – try to encourage further engagement where possible.*
- ✗ *Use the user's real full name for the sake of their privacy*



Direct responses

We receive a large volume of questions direct to our Facebook account. It's important to respond quickly and professionally, but most of all accurately.

- ✓ *Begin the response with the user's @ handle first – this prevents the response being broadcast to your followers' newsfeeds*
- ✓ *Use familiar words that sounds reliable, approachable and professional*
- ✓ *Make sure our language is always polite, measured and calm*
- ✗ *Send generic responses*
- ✗ *Make any commitments or promises we cannot guarantee*
- ✗ *Be vague in our messaging*

C. Live Chat/ Call Center

Communicating with clients on live chat and call center should be limited to experienced staff and must be able to handle multiple tasks proficiently at the same time. In their communications, they must be professional, kind and knowledgeable, with the aim to solve the client's problems as effectively as possible.

Please follow these tips while we are communicating with clients on the live chat and call center:

- ✓ *Have in-depth knowledge about the company's products and services. As not all of our customers can understand every technical or functional features, having the capability to guide them in details will deliver great support.*



- ✓ *Engage with our visitor, treat them with respect and gratitude to make them feel appreciated. If possible, using the same dialect will help to create more engagement.*
- ✓ *Be patient and show great understanding to guide customers and satisfy their needs. We should think from customers' perspectives to really know their frustrations and find the best way to help.*
- ✓ *Be ready to take responsibility for the problems or negative experiences that customers are having. Be sincere and try our best to get the issues fixed as quickly and smoothly as possible.*
- ✗ *Make lots of transfers between agents.*
- ✗ *Keep customers waiting for answers.*
- ✗ *Be too negative, show minimal efforts to help customers.*

D. Press Release

Press release must be straight forward and deliver facts concisely. Using large-sized visuals and punchy headlines will help convey our messages.

- Be friendly but professional. Avoid overuse of punctuation like exclamation marks.
- A press release is NOT an informative article. We should keep press releases under 350 words, ideally. This keeps the reader's attention and deliver a call to action to want to know more.
- Remember that every time we publish a press release, that is a representation of our company's reputation and how it will be perceived online. We can reflect the character of SmartPay in our writing and help communicate the reputation we want to foster.



E. Sponsored Content

Sponsored Content is an effective tool to gain customer trust and engagement while tapping into a wide audience. This method has well been applied from financial institutions empower recession-weary consumers with financial literacy and insight into financial options.

By bringing industry expert on topics relating to enhancing financial health, we can bring SmartPay's customers a sense of community and personal advice from the professionals. Some examples on how content could focus on:

- Credit Score (Probability Indicator)
- Cashless Future
- QR payment
- How to enhance financial inclusivity

Regardless of seasonal specific headlines, the topics must be relevant with product and brand, which is SmartPay is the platform to make the most of your money.

F. Offline Activities

It can be easy to get sucked into the world of online marketing and brand promotion and forget another impactful physical approach – offline marketing. With the nature of finance products and Vietnamese buying behavior, offline presence plays an important role in gaining attraction and trust for SmartPay.

- Brochure or can be a good way to create impression and increase brand awareness. We should keep consistency across brochure's content and show only relevant information to readers who might be wondering what benefits could they get from our services.



- Advertising in trusted trade press can get straight to a key customer who is in a receptive frame of mind as they switch off from the persistent buzz of technology and take time to read their quality publication.
- Outdoor poster campaigns and leafleting can be effective forms of repeated visual presentation for the brand. Message should be repeated frequently and consistently before it starts to take effect.

VI. Fundamentals of Brand Voice

A. Simplicity at its best

We always need to remind ourselves about our target users who are not familiar with academic vocabularies or complicated words. Don't hesitate to get to the point quickly and clearly.

Emphasize the key points at the very beginning. Don't use too complex sentences.

✓ *NGUYEN PHUONG CHI (012176579857) received the amount of 100,000đ.*

(NGUYEN PHUONG CHI (012176579857) đã nhận được số tiền 100,000đ.)

✗ *Your have just sent an amount of 100,000vnd to the mobile number 012176579857*

which belongs to NGUYEN PHUONG CHI

(Bạn vừa chuyển số tiền 100,000vnd đến số điện thoại di động 012176579857 của NGUYEN PHUONG CHI)



B. Sense of Locality

Be mindful when using new terms or definitions rooted from English, especially specific words related to finance management. Word-by-word translation might not help all the time. Instead, incorporate the core linguistic characteristics of Vietnamese in terms of both vocabularies, grammars and rhythms.

✓ *Awesome! FE Credit loan has disbursed successfully to Wallet!*

(Tuyệt vời! FE Credit đã giải ngân thành công qua Ví của bạn!)

✗ *Loan disbursement is approved by the financial institution FE Credit.*

(Thủ tục giải ngân khoản vay đã được chấp thuận bởi tổ chức tài chính FE Credit)

C. Instill Trust

Always be humble and polite. Let users know that they are communicating with a real person. Additionally, every decision should be supported by reasons, that is clear and logical. We should state this in a positive manner, in order to walk the talk and receive respect from our users.

✓ *If you want get your desirable loan, we encourage you to improve your probability indicator by completing 50 transactions every day.*

(Nếu bạn muốn nhận được khoản vay đáng mơ ước, chúng tôi khuyến khích bạn cải thiện chỉ số tín nhiệm của mình bằng cách hoàn thành 50 giao dịch mỗi ngày)

✗ *Your probability indicator is not qualified enough to get the loan.*

(Chỉ số tín nhiệm của bạn không đạt chuẩn để có khoản vay)



D. Genuine Encouragement

Acknowledge the user's feelings. Regardless of their status, we treat our users with care. We express our messages with human touch. Whenever users have any issue or they are at fault, ensure we should be respond proactively with solutions or explanations, in an encouraging and friendly voice.

✓ *Oops! Your phone number hasn't been registered yet, buy scratch card to make payment*

(Ồ! Số điện thoại của bạn chưa được đăng ký, vui lòng mua thẻ cào để thanh toán)

✗ *You can't purchase postpaid mobile plan.*

(Bạn không thể nạp tiền thuê bao trả sau)

E. Benefit Highlights

Whenever we ask our users to take actions, benefits must be highlighted clearly.

✓ *Update your real name to avoid risks for your transactions*

(Cập nhật họ tên thật nhằm tránh rủi ro khi giao dịch)

✗ *We need you to update your real name immediately*

(Chúng tôi cần bạn cập nhật tên thật ngay lập tức)

VII. Content Types

A. Advertorial

- **Posts should tell a story:** preferably with people, however if necessary, with subject-specific objects and / or environments.
- **Study the audience,** identify user pains and be solution-oriented to show strong support



- **Make the content engaging:** the audience should easily relate to the story.
- **Less is more:** use very little text – headline, summary, call-to-action, hashtag. Facebook advertising only allows text to make up no more than 20% of the graphic.
- **Tone of voice:** be informal, straightforward and relevant; nothing complicated or patronizing.

B. Editorial

Infographics

Infographics are graphic visual representations of information, data or knowledge and present complex information quickly and clearly.

- Content should be short and concise and should not contain paragraphs of text
- Larger text and color should be used to pull out key facts or figures
- Use icons, not clipart to support the messages being communicated by the infographic
- Use solid colors – the corporate, or wider color palettes can be used depending on the context for the infographic

C. Images & Videos

- **Photography – guiding principles:**

When commissioning photography, or selecting images from our image, consider the following:

- ✓ *Commission photography where possible.*
- ✓ *Capture both landscape and portrait formats, depended on the topic*
- ✓ *Sometimes, awe the visitors with alternative/ interesting angle.*
- ✓ *Make it relevant to accompanying message.*
- ✓ *High resolution and clear, particularly the people's faces.*



- ✓ *For event's photos, make sure everyone in the photo is looking at the camera, and not in any improper action.*
- ✓ *Use photography that present natural movements. It should not be specially composed or staged.*
- ✗ *Use photography that is blurred.*
- ✗ *Use photos that are unrelated to the topic.*
- ✗ *Try and say everything in one image.*
- ✗ *Snapshot*
- ✗ *Look at things from too far distance.*

- **Keywords:**

Engaging, honest, eye-catching, real, aspirational, enjoyable, interesting, friendly.

Our brand photography is our strongest asset when it comes to showing clients what managing finance is like at SmartPay.

It needs to resonate with current and prospective clients. They don't respond to photography if it seems false or staged in any way.

Photography should contain some of the individual character of SmartPay and its people – specific backgrounds, branches and real situations. Focus on the details, play with depth of field and different lighting conditions to rise above stock perceptions.

Avoid stereotypical shots with groups or individuals posing for the camera. Keep it natural and eye-catching. Use unusual angles. Capture people in action, enjoying themselves, smiling and interacting. Pay attention to backgrounds and add value to the image we are capturing. Tell a story in a picture.



- **Video content**

- Preferably the subject should not talk directly into the camera but to an interviewer off-camera – this creates a candid, natural feel, rather than making the viewer feel marketed to.
- Videos should be short: no longer than one minute for an interview or 30 seconds for a promo video and the main message should be front-loaded into the first 15 seconds.
- Captions with call-to-action (e.g. destination URLs) should be displayed at the start of the video and again at the end.

VIII. Application Writing

A. Content

Application content requires a unique writing style and some conventions should apply consistently across all pages of a website. Content should always be actionable, findable, and shareable.

Use these building blocks to craft engaging and effective content.

- **Headlines**

Good headlines should be short, catchy and rich in information, as well as being specific, to the point and engaging. It must be understandable and relevant. The headline is what grabs attention and informs the readers. For product details, we can use the product name for the headline.

- **Introduction**



The introduction is a summary of the content highlight. It informs clients about key benefits and leads into the content.

- **Content**

Content aims to provide more detailed information to educate and inform our clients. We should use concise and engaging. Be specific, definite, and downright concrete. Avoid writing in the abstract when you can describe in no uncertain terms.

- **1st part: Why** – purpose of the communication.
- **2nd part: What** – key benefits and call to action.
- **3rd part: How** – key takeaway and contact information.

- Readability and Tone
- The content of our site should be easy to read.
- Write in a conversational style.
- Search out and destroy jargon as much as possible, and avoid obscure acronyms.
- Keep the financial technical terms as they are.
- Sometime, people are familiar to those words, and they are just looking for them on our website.
- We should avoid offensive and out-of-place copy as this distracts the reader from the key message.
- Write in active voice instead of passive voice.

✓ *Update your real name to avoid risks for your transactions*

(Cập nhật họ tên thật nhằm tránh rủi ro khi giao dịch)

✓ *“Successful payment, Hien! You've earned +100 points. Increase higher chance of your desirable loan by making more transactions now!”*



(Bạn vừa nhận thêm 100 điểm thưởng. Thực hiện giao dịch ngay để gia tăng cơ hội nhận khoản vay hấp dẫn!)

- **Scanability**

As users prefer scannable content, by presenting information in a streamlined, visually appealing way we can improve the reader's experience.

- Keep our visitors' interest by making headlines and navigation obvious and relevant.
- Put the most important content on our pages in the first paragraph, so that readers scanning the pages will not miss key messages.
- Separate the content into single sentences, digestible chunks.
- Cover only one topic per block.
- Choose lists or bullet points over paragraphs when possible.
- Use appropriate text formatting, such as bolding and italics to draw the eye to important points. But don't overdo it.

- **Length**

- A page should have at the very least one paragraph of content.
- Be concise. Remember clients who are reading on a mobile device to keep it short. Try to stick to 300 – 700 words.
- Over 700 words? Go back and revise the content structure, and divide it into parts and remove unnecessary words or repetition.

- **Links**

- Create links with the sentence we normally use. Place the link anchor on the word or words that best describe the additional content we are linking to. Avoid crafting hyperlinks longer than five words.



- Descriptive link text helps all site visitors, but a link like “Click here” is not helpful.

B. Visualization

If we want to explain some complicated content to our users, infographic or visualized content should be an effective way. Firstly, please review the following instructions to create a good infographic.

- **Setup the goal**

Find reasons for turning our article into an infographic. We should define the purpose of our content, how many audiences it can reach or what they can get from our content.

- **Target our audience**

Who should be our readers? When we define the target group, we can create a suitable tone for the content.

- **Find the core data**

We will show only essential information in our infographic. We can make a list of most relevant points and transform them to visuals. The content visualised should be created with these components.

- **Header**

Headers should be clear, concise and attractive, and should summarize what the infographic is about.

- **Introduction**



An introduction should be enticing and interesting. It is a brief explanation or preview of the content. It will not tell our clients the whole story, but it will grab their attention, engaging them into the content parts

IX. Copywriting blocks

A. Labels

Labels within the application and website should be concrete and relate to common senses. Comprehensive labels will assist user experience in order to proceed desired action.

B. Titles

The objective of a title is to provide the right hook. Be creative by all means, but do respect the theme of your writing and use the appropriate tone.

C. Body Text

Be specific, definite, and downright concrete. Do not write in the abstract when you can describe in no uncertain terms. The devil really is in the details. Discard meta-descriptions accordingly. The trick is to rely on verbs rather as words of action than as predication (E.g. the dollar rallied NOT the rally of the dollar).

Anything that is worth saying at all can be conveyed strictly without adjectives or adverbs, which often do nothing more than distract from your point. Still worse, they invite a layer of inference that can even result in unintended meanings (E.g. the company is literally flooded with people). Sometimes less is more when it comes to descriptors, especially when they can be substituted by a single verb (see example). On the other hand, excessive reliance on adjectives often signals a lack of substantive thought. If nothing else, always let your verbs supply the essence of a sentence. Along with nouns, they are all you need to confer precision on our message.



✓ *“Flash sale easily boosted profits for boba milk tea stores surrounding high schools, universities and office buildings, but the rainy season from May until October always hurts store owners.*

(Chương trình giảm giá theo giờ đã tăng lợi nhuận rất dễ dàng cho các quán trà sữa xung quanh trường cấp 3, Đại học và toà nhà cho thuê văn phòng, nhưng mùa mưa kéo dài từ tháng 5 đến tháng 10 luôn làm chủ tiệm đau lòng)

✗ *“Flash sale was such an easy boost to profits for boba milk tea stores surrounding high schools, universities and office buildings, but the rainy season from May until October is extremely devastating to store owners.*

(Chương trình giảm giá theo giờ đã là 1 đòn bẩy nâng cao lợi nhuận cho cho các quán trà sữa xung quanh trường cấp 3, Đại học và toà nhà cho thuê văn phòng, nhưng mùa mưa kéo dài từ tháng 5 đến tháng 10 có sức huỷ diệt cực độ đối với các chủ tiệm.)

D. Call-to-action

A call to action (CTA) is an instruction to the audience to provoke an immediate response. It can use an imperative verb such as “sign up now”, “send now” or “pay now”. Use actionable language in the active voice. Make it clear what we’re asking our lead to do. It will be even better if it stands out, appear in buttons, in bold, italics or colors.

✓ *Update your profile now!*

(Cập nhật hồ sơ ngay)

✗ *Update your profile*

(Cập nhật hồ sơ)



E. Push Notification

Push notifications are an important factor for the success of SmartPay's application and increase of a customer's lifetime value. Besides reminding users about our presence, push notifications also aims to provide meaningful information and urge users to take immediate action.

However, a good message is not enough as users are demanding more action-based message and personalization. In order to deliver effective push notifications, we should take into considerations these elements below:

- **Short and concise** - users spend seconds looking at the message, hence our job is to deliver a concise and get-to-the-point sentence.
- **Use impactful, power verbs and positive language; avoid generic messages.**
- **Personalization** - personalized content can be a user's favorite dining spot, a pair of shoes they looked at on the app, or their physical location. This is a good way to grab users' attention and tell them that they are actually in control.

F. Updates & Announcement

Customers only care about how an information will impact them. Instead of just providing details about newest offers, we should put ourselves in customers' shoes to show how SmartPay's new offers matter to them.

In order to make this content more helpful and scannable, we should break it down in a bite-size way to briefly explain the features, how it relates to customers, what are available components they could explore and next steps customers can take to optimize the offer.



X. SEO & Accessibility

A. SEO

Good Search Engine Optimiser (SEO) copy writing will help the website to be found easily in search engine. SEO will increase the possibility of being seen and connected with current and potential clients. To enhance our website's findability rating, we will focus on these following strategies:

- **Keyword** – A primary keyword is the main word that we want our content to rank for. It is important to keep our target keyword in mind while writing page headlines and page titles. However, our keywords should be used naturally.
- **Titles** – Titles should include primary key phrases where possible. We should also aim to place our most relevant keywords towards the beginning of a page title to reinforce its authority.
- **Content** – Unique and frequently updated content are very good for search engines. More substantial content will have higher ranking than brief content.
- **Meta description** – In search engine, meta description tag will let the searchers know exactly whether the given page contains the information they're looking for. These short sentences should employ the keywords intelligently, and attract the searchers to click. The description should optimally be between 150-160 characters.

B. Accessibility

The boost of our website's accessibility can attract more audiences, and also improve chances in presenting our products to them. Please consider these follow tips to optimise the accessibility:

Use of strong headlines that help organise the content structure – Heading tags like <h1>, <h2>, or else can be used to help strategically organise our content for SEO visibility. Please stick to the correct order of headings and separate presentation from structure



Don't forget alt text for images – Our images need descriptive alternative text as it will help the images found in the search engine easily, and attract the visitors to our website.

Descriptive words for links – Try not to say “Click Here” for our application details, but use “About Us,” “About SmartPay,” or “SmartPay History” instead. In Vietnamese version, we should use simple and polite words for our link. Please look at the samples below.

- *Hiểu thêm về SmartPay (About SmartPay)*
- *Ứng dụng đầu tiên tích hợp tài chính cá nhân và kinh doanh (First integrated personal finance and business application)*
- *Niềm tự hào của chúng tôi (Our pride)*
- *Giải pháp tài chính tối ưu cho bạn (Your optimized financial solution)*

XI. Style Guides

Here are guidelines and rules covering a range of style issues. For our easy reference, they are organised in alphabetical order.

A. Acronyms

✓ **We can use acronyms in these following cases:**

- Only when a term is mentioned more than once.
- Write an acronym in full at first mention, followed by the acronym in parentheses (brackets) and then just the acronym.
- Words that began as acronyms and became familiar over time are written like any noun. For example, SMS (Short Messaging Service) and ATM (Automated Teller Machine).

✗ **Don't use acronyms in these cases:**

- Don't use full stops in initials, titles, measurements or shortened words
- Don't use acronyms in headlines and introductory paragraphs.



- Don't acronyms which are internal jargon that may not be understood by a user or external party.

✓ *"Under the campaign, clients can receive loans for up to 100% loan-to-value (LTV)."*

(Trong thời gian ưu đãi, khách hàng có thể nhận được khoản vay lên đến 100% giá trị vay (GTV))

✗ *"Under the campaign, clients can receive loans for up to 100% LTV."*

(Trong thời gian ưu đãi, khách hàng có thể nhận được khoản vay lên đến 100% GTV)

B. Address Format

Addresses should always be stacked for easy reading with the different elements of an address (e.g. apt. no, building name, street name) balanced across 3-4 lines. Addresses should have a comma between each element on the same line. There should be no punctuation after the last element.

✓ *SMARTNET Lty Ptd,*

16th floor, E.Town Central, 11 Doan Van Bo, W.12, Dist. 4

70000 Ho Chi Minh City

(Công ty TNHH SMARTNET

Tầng 16, E.Town Central, 11 Đoàn Văn Bơ, P.12, Q.4,

70000 TP.HCM)

✗ *SMARTNET Lty Ptd ,16th floor, E.Town Central, 11 Doan Van Bo,*



Dist. 4

70000 Ho Chi Minh City

(Công ty TNHH SMARTNET, Tầng 16, E.Town Central, 11 Đoàn Văn Bơ,

P.12, Q.4,

70000 TP.HCM)

C. Bullet points & List

- Use a colon (:.) before bullet points in a list.
- Use a period (.) after every bullet point that is a sentence.
- Use a period after every bullet point that completes the introductory stem.
- Use no punctuation after bullets that are not sentences and do not complete the stem.
- Use all sentences or all fragments, not a mixture.
- Only use number bullets if we are showing a chronology/sequence of events, or if cross-referencing is required.
- Write lists in alphabetical order, unless the items are

D. Capitalization

Commonly, we avoid capitalising words wherever possible because capitalised letters will distract readers and can be hard to read. So, we use the lowercase in our article. However, we will capitalise first letters only for:

- Geographic locations
- SmartPay's business functions
- Job titles when used before or after a name
- Product and brand names
- Specific names or words



E. Contraction

In the application, we should avoid using contractions for a word, syllable, or word group. Please always write them in the full version, unless there is high density of text.

✓ “You will be reminded about your next payment on 30/06/2018”

✗ “You’ll be reminded about your next payment on 30/06/2018”

(Vào ngày 30/6/2018, bạn sẽ nhận được thông báo nhắc trả góp kỳ tiếp theo.)

F. Currency

For dollar figures, use currency codes rather than symbols, without a space between the code and the amount. When the local currency is being referred to a few times on a page, consistently use the \$ symbol throughout. In cases where different currencies are presented, use currency codes.

✓ VND100,000 (100,000VNĐ)

✗ US \$50,000 (50,000 đô la)

USD5,000 (5,000 đô la Mỹ)

50,000 VND (50,000VNĐ)

G. Million & Billion

Spell out ‘million’ and ‘billion’ in full when used in body text and column headings. We will not mix million and billion in the same figure.

✓ 3.5 triệu VNĐ

✗ 3 triệu 500 nghìn VNĐ



H. Acronyms

In our content, we use 'from' and 'to' instead of dashes to indicate a period of time. This could be either a range or dates or years. Meanwhile, we use a forward slash for a financial period that starts and finishes in different years.

✓ *The offer is valid from 1 January to 31 December 2017.*

end of financial year 2015/2016

(Ưu đãi có hiệu lực từ 1 tháng Một đến 31 tháng Mười Hai 2017)

(kết thúc năm tài chính 2015/2016)

✗ *The offer is valid from 1 January - 31 December 2017.*

end of financial year 2015-2016

(Ưu đãi có hiệu lực từ 1 tháng Một - 31 tháng Mười Hai 2017)

(kết thúc năm tài chính 2015-2016)

I. Italics

We always italicise the following Items: titles of lawsuits, titles of publications, creative works and terms/phrases from other languages. Italics should not be used for quotations, or emphasise selected words, just bold the text instead

J. Numeric

We write numbers in our content by these rules:

- **From one to nine**, numbers should be spelt out in full except when used in the context of money or time (years, months, weeks, days, hours, etc.).
- **For numbers 10 and above**, we use figures, unless the sentences start with a number.



- **For numbers above 999**, use commas in a single communication, use decimals or fractions throughout but not both.
- Only use numerics for references to page and section numbers
- When comparing figures, keep the number of decimal places constant.
- Fractions should be written in full, unless they are attached to a whole number. Always hyphenate fractions when written in full.
- Percentages must always be used with numbers. Use the % symbol in all instances.

XII. Final checklist

A. Grammar & Spelling

Grammar errors can be common which can appear to be confusing or annoying to users. Most common mistakes are among “there”, “their” and “they're”; “your” and “you're”; “its” and “it's”.

Spelling mistakes, which are usually caused by typos, should be avoided. When words are not spelled correctly, it can create the perception of a careless messenger. It can cause readers to immediately assume that the writing wasn't considered serious enough by the author to be edited.

B. Clarity of meaning

Ensure the choice of words is direct, instructive and clear to users. Avoid using jargon or too complicated financial terms which will narrow our audience. It's usually best if the content can be readily interpreted by the widest possible audience. Many times people tune out when they see too many unfamiliar terms.



C. Brand Voice

The application's tone should be an easy to follow narrative that helps make the brand more memorable. A friendly and upbeat application language will create an inviting tone that encourages the users to explore more and keep coming back for more connections. The tone alone can determine a user's relationship with the content. The content should also follow brand identity and target persona to maximize the effectiveness and ensure consistency.