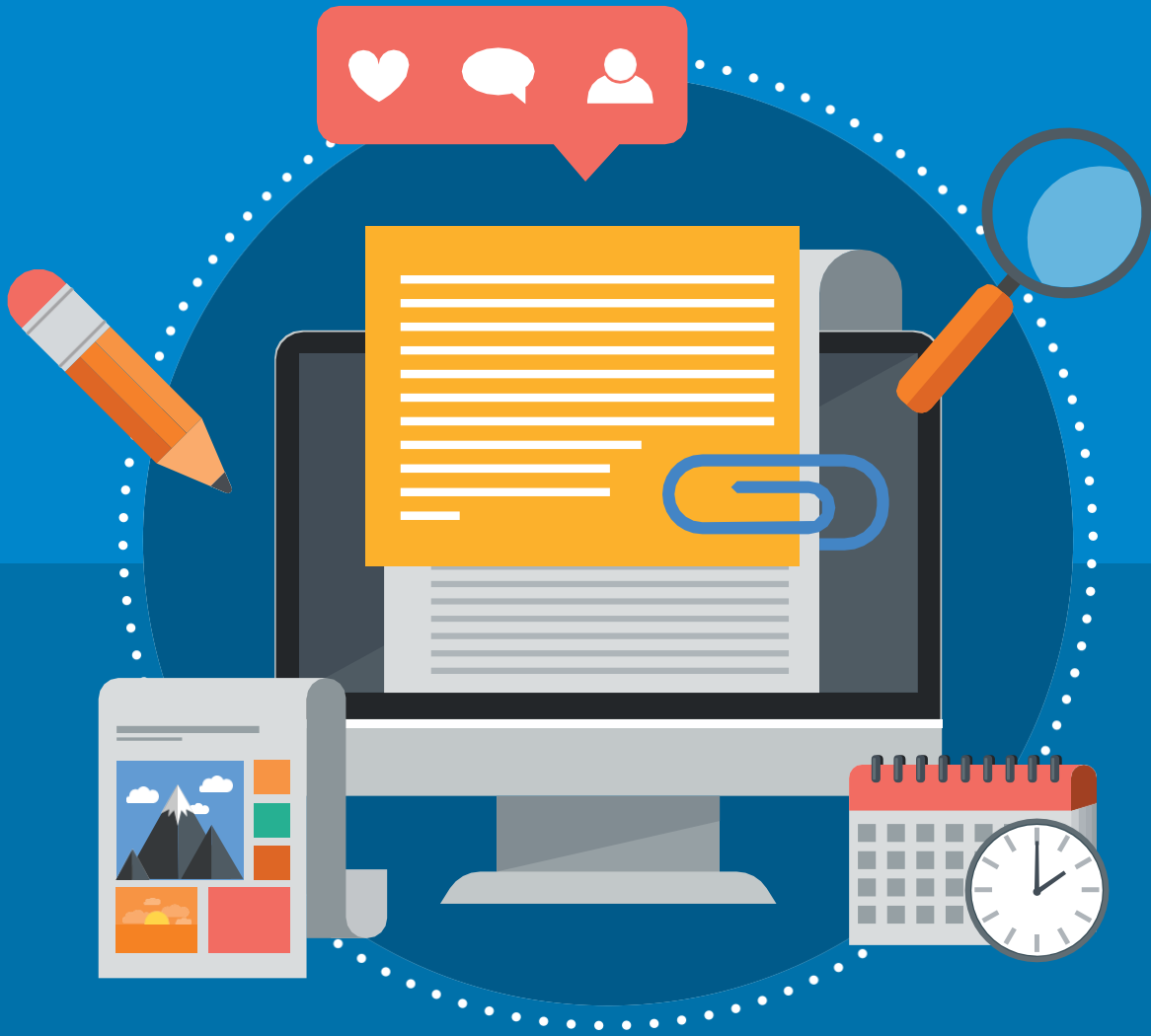




**INFOCORP**  
helping people LOVE their bank

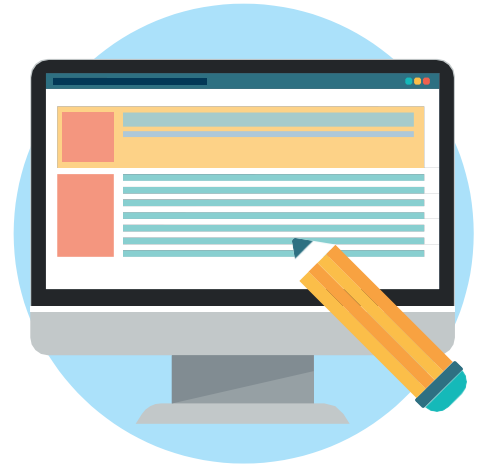


Why should  
your bank  
take care of  
**Microcopy?**



When we think of the products we like, we usually think about the details. They are the ones that make the difference between a good experience and a great one. They are the ones that make us love some brands. And, in this case, that make us love our banks.

Among those details, we have words. And today, they are more relevant than ever before. Because together with design and images, they are the means through which we interact with the Bank in digital channels.



## MICROCOPY

refers to all the words or phrases that appear in an interface which are directly related to the actions that a user performs:

- What triggers the action
- Instructions to perform the action
- The words after the action has been performed

For instance, Transfer. Submit a form. Schedule a call. See balance. Including the text in buttons, “Alt” texts and even error messages.

When Microcopy is used appropriately, it transforms a mundane or habitual activity in something unforgettable. Surprising. That can even make us smile slightly. Because they are little details, but they shape the way we feel.

**In this e-book that Infocorp has prepared for you, we will start by understanding the role of Microcopy and the basics of it to then present you some examples of bank institutions and from our new app.**

*“Words and pictures are yin and yang. Married, they produce a progeny more interesting than either parent.”*

*—Dr. Seuss (Theodor Seuss Geisel)*

Note: Some examples illustrated with screen shots are in English, since it is more common to find good Microcopy practices in that language.



# What is the role of Microcopy?

- 1 Humanize
- 2 Improve usability
- 3 Express personality
- 4 Generate trust





1

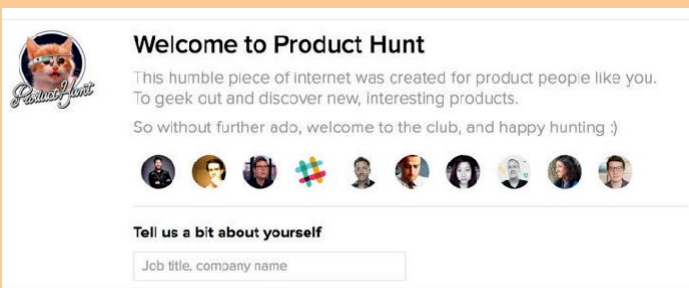
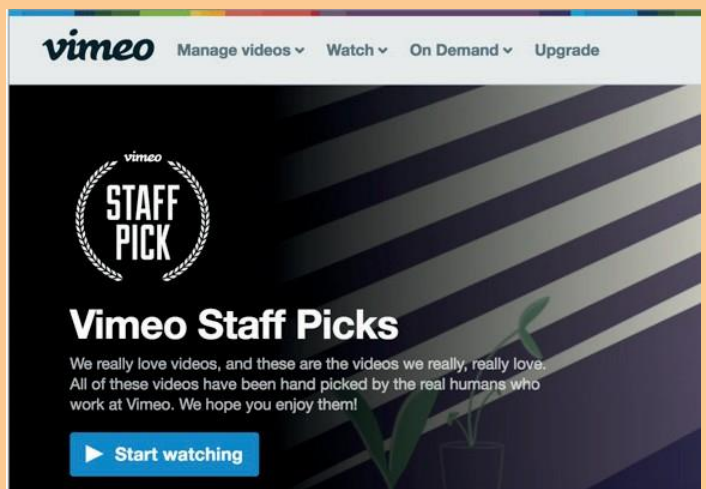
# Humanize



It is about making the relationship between the person and the machine more humane and less robotic. Words can make people laugh and fears go away. They add the humane touch to the experience.

Still in 2020, and even though we don't always recognize it, we all prefer to communicate with other people than with machines. That's why, if an interface presents words that we would use in daily conversation, the experience resembles more the contact with others. We can even sometimes be explicit and communicate that we are thinking of people like you, like in this case of Product Hunt.

The following case from Vimeo also makes it explicit that videos are selected by real people and not by algorithms.





## 2

# Improve usability



We constantly say that an app or a website should be intuitive. That means that the person can do whatever he needs, i.e., meet a goal without making an effort. Words together with the hierarchy they are placed, sizes and colors will make this happen, or not.

When we use an app or website, we have a goal in mind. We might be looking for information, or want to purchase something, transfer money or apply for a loan. In order to meet that goal, we usually have to perform a series of steps. We need to have the certainty that these steps are the correct ones, and that's where Microcopy is a great ally, that accompanies people in the process and encourages them to make the following action. Or even perform the action. For instance, many people don't like to enter their date of birth, so Airbnb invites you to do it saying that this date is magic and guaranteeing you that they won't publish that information.

Birth Date 

The magical day you were dropped from the sky by a stork. We use this data for analysis and never share it with other users.

If your microcopy isn't clear, users will have to make an effort to understand it and meet their goals. They will get confused and they might go the wrong path. They will have a bad experience. Nobody likes to feel confused, be fooled or work hard to get what they want (from a product). When this happens, negative emotions towards the product appear, like frustration, alienation or distrust. This is exactly the opposite of what you want.

When your Microcopy is clear, your users arrive faster to their destination, with no stress, and they meet their goals. They experience satisfaction. Then you have a: WIN-WIN situation for users and for your product.

At the end of the day, the result of the experience is an emotion. Microcopy must be clear so that your users can do what they want to do, and this way, they will experience satisfaction, which is a positive emotion.



### 3

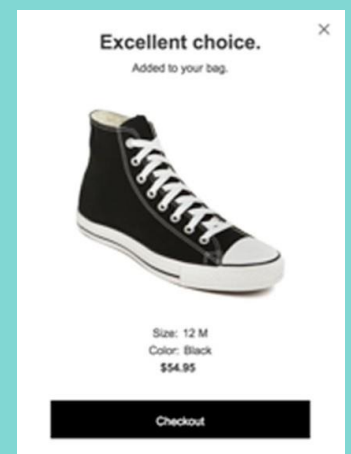
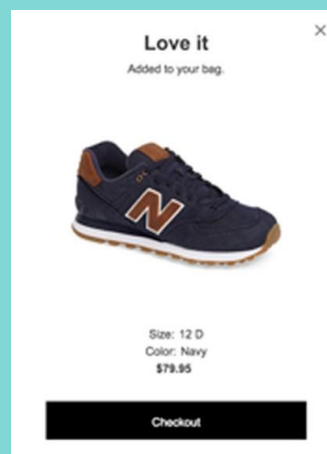
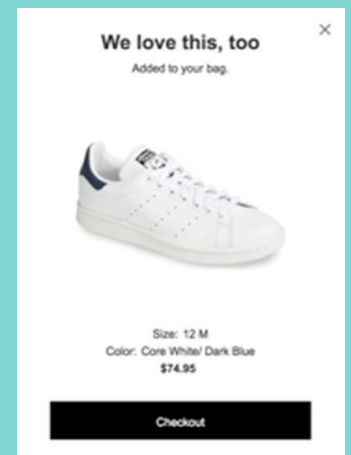
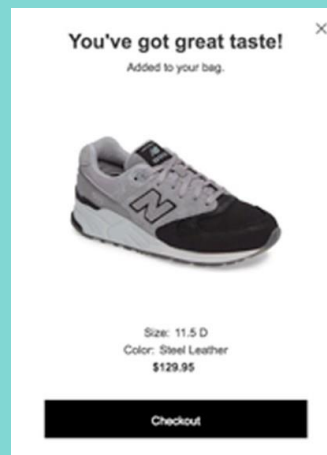
# Express personality



Brand personality is a set of emotional and associative characteristics connected to a company or brand. Those characteristics shape the way in which people feel towards and interact with a company. Today, banks have the challenge of keeping reliability and offering security to users, while they show modernity and innovation. That's why we recommend that before working on the Microcopy, you should define the values and tone of voice of your company.

How close and friendly do we want to be? Are we professional and passionate or determined and distant? Once these principles are clear, it is time to play with words.

The Nordstrom case encourages the user to make the purchase, congratulating him for his selections with cheerful and informal language: "Great choice", "You have good taste" in order to truly establish empathy with customers.





# 4

## Generate trust



In the UX Writing jargon, it is commonly said that good Microcopy kills anxiety step by step. The following example from Netflix guarantees the user that he will be able to cancel his membership at any time.



STEP 3 OF 3

**Set up your payment.**

Cancel before **16/06/18** if you don't want to be charged.

As a reminder, we'll email you 3 days before.

**No commitments.**  
Cancel online at any time.

Credit or Debit Card   >

Netflix's final step before activating trial

We have another example here:

[JOIN A MEETING](#) [HOST A MEETING](#) [SIGN IN](#) [SIGN UP, IT'S FREE](#)

Zoom could have simply written: SIGN UP.  
But: SIGN UP, IT'S FREE works much better.

Lastly, Amazon guarantees us that we will be able to review the order before it's final:

[Continue](#)

You can review this order before it's final.



# Principles of Microcopy



## **Make users feel good about themselves.**

**Well done, Germán!**

it is a great way of letting somebody know that he performed an action or entered information correctly.

## **Make them smile.**

**What a great name your parents chose!**

## **Don't write, have a conversation.**

It is recommended to read the texts out loud to feel the inner voice that will be heard by the customer upon interacting with the web or app.

## **Use an authentic and humane voice.**

That's how people like to relate to others.

## **Don't be imperative**

Nobody wants to be bossed around.

## **Use active format, not passive.**

## **Don't avoid words that connect phrases.**

## **Using the question format helps users feel like they're having a conversation.**

**What's your name?**

Is much better than NAME.

## **Don't use slang, nor sexist or racist words.**

## **Use the same vocabulary that your audience usually uses.**

There are many ways to investigate how users speak. From focus groups that can give a lot of insight about texts to the practice of "Conversation Mining", which is an excellent way of deepening the vocabulary of certain audience by reading what they write on their blogs, forums, Facebook and Twitter accounts, etc.





## Speak with clarity and avoid technical terms.

About this subject and the relational language instead of transactional, we will talk more in detail on the paper about the banking app of the future.

## Being efficient in the use of text is not using extra words, but neither using less.

### Be concise.

Writing concise content means to eliminate everything that doesn't have a clear purpose. It is the essence of efficiency in writing. By being concise and concrete, we reduce the cognitive load. Cognitive load refers to the used amount of mental energy that a user needs in order to understand and use an interface. Concise means to eliminate all the unnecessary and divide the information in small digestible fragments. That's why the principle of "Scannability" is also recommended. Users will scan the entire text quickly without stopping to think and gather the main points.

## Be consistent throughout all the channels.

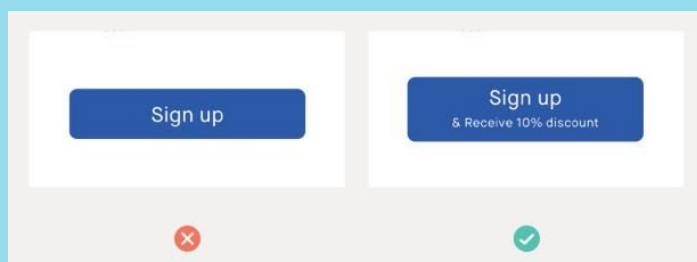
Not being consistent can result very confusing. The user might not understand what is being said because it was said differently in some other place. They have learned a type of communication and now you are using another type. It will be harder for them to get what they need. Furthermore, the user will feel that something is not right at an emotional/psychological level.

They might feel that the product is not professional or that it's not designed by experts, since the information or the product is not the best. It's not only about what the product offers or how it works, it's also about how they feel: the experience.



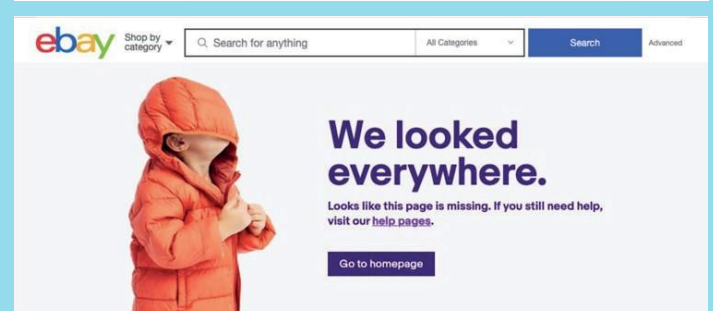
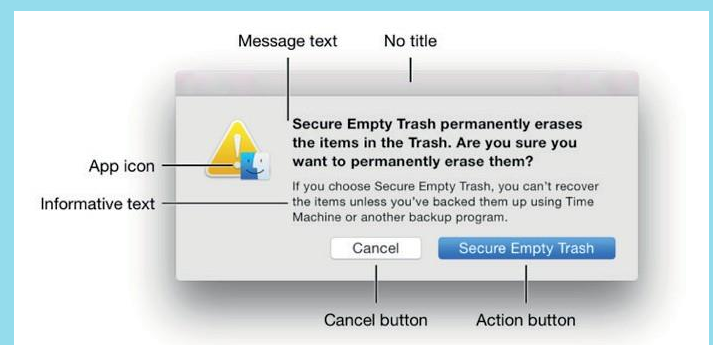
## Focus on the value that you give to people.

It's not the same to say Sign up than saying Sign up to obtain certain benefit, as we can see below:



## When you have to describe an error, describe the situation correctly and suggest solutions and alternatives.

Apple is the leader in this field. But eBay does it in a very amusing way.

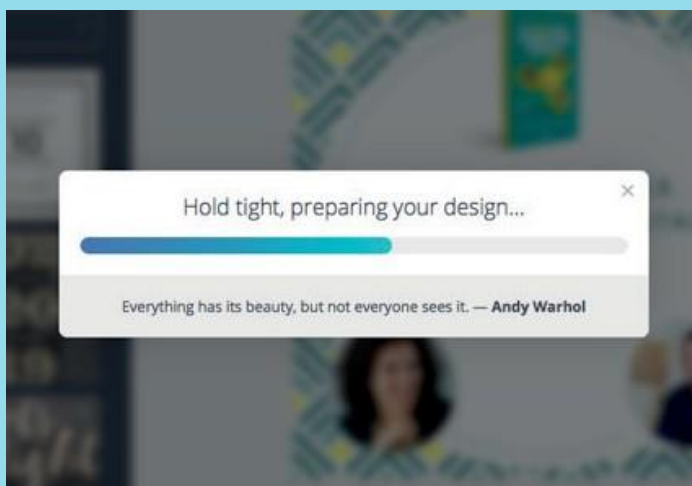




## All moments are good moments to communicate.

### Even loading and downloading moments.

In the following example of the Canva.com platform, we can see that while user-generated designs are being downloaded, they show a phrase by a famous designer, Andy Warhol, in this case.





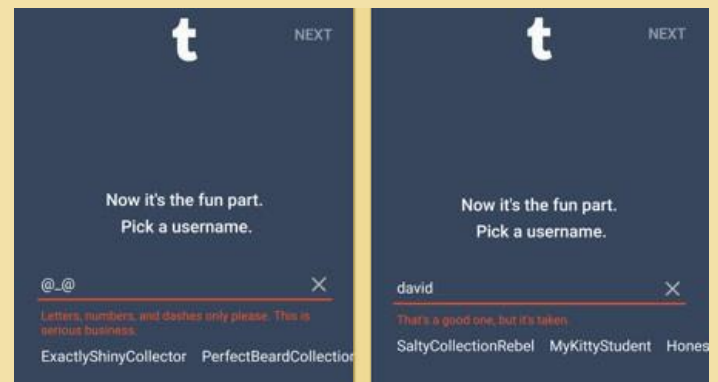
# Key moments to use Microcopy



## Sign up and log in

- This is the moment to give users a warm welcome.
- If possible, avoid the words user and customer. What if you ask for their nickname?
- Assure data privacy. It's always important, more so in the case of a Bank.
- Transmit warmth, let them know that their entering the app or website is important. And, if you can, chose a phrase to invite them to do so: We love to hear about you!

In the following example, we see that Tumblr invites the user to have fun while selecting a username.





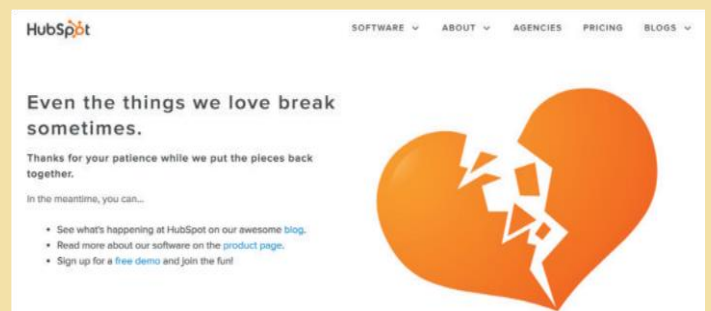
## Contact page

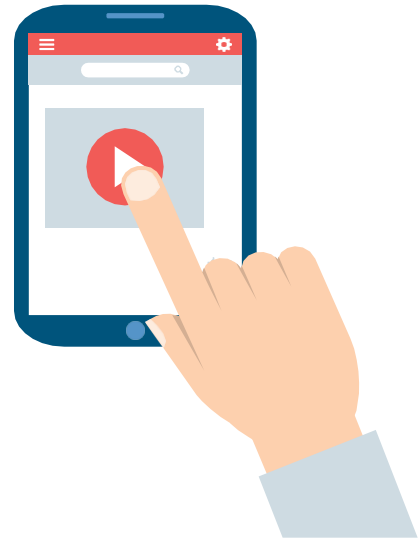
→ If somebody contacts us, it's because they have a need. If the response won't be immediate, indicate the approximate time in which they will receive a response.

→ If there's an FAQ page, let them know that they might find a quick answer there.

## Page not found error message

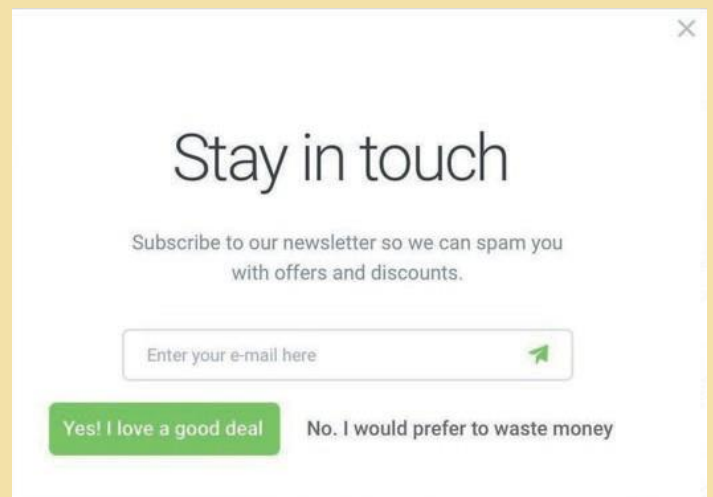
→ It is always frustrating when we face an error message. Lower that frustration as much as you can. HubSpot does it in a very nice way, with the image of a broken heart.





# Buttons

→ Instead of the classic SUBMIT, we can be creative, indicating exactly what the person will obtain or do, for instance: Book a free consultation. Something that you might see is when the two buttons have different sizes, to encourage users to click on the ones they are more interested in.



powered by search

### Boost Sales & Leads From Your Website

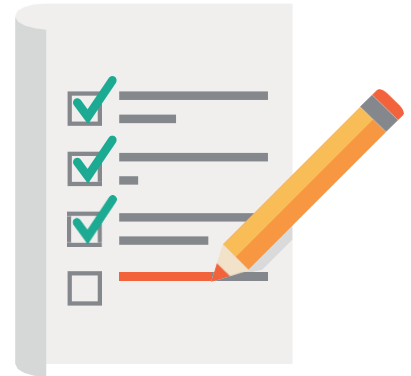
Book a free 30 minute strategy session and our digital marketing strategist will show you how to generate more leads & customers from your website

**Book Your Free Consultation Today!**

No Thanks, I don't like to get more customers.

“Dramatic increase in organic traffic and lead conversion.”

David Brown  
Executive Vice President  
**RE/MAX**



There are much more available spaces to communicate than you can imagine. For instance, upon logging out, Mailchimp greets you with a “See Ya Later” message from the browser.



The footer from Basecamp changes depending on the day of the week. You can see the message in the following image: “Enjoy the rest of your Monday”

Copyright ©1999–2017 Basecamp. All rights reserved.  
Enjoy the rest of your Monday!



# Examples of Microcopy in Banking Institutions

## And how are you doing with this?

By now, you'd be wondering how a bank can use Microcopy techniques to make their customers feel closer. Let's share and comment on many examples that you can use as inspiration.

### Banco Itaú (Uruguay)

Banco Itaú chooses to empathize with the user when, instead of speaking about loans, it talks about “Your goals” to guide you with different financing plans.







## Bank of America (USA)

To schedule a meeting, Bank of América could say Schedule, however they invite the user with a warm “Let’s meet”.

Likewise, the virtual assistant is explicit and honest, indicating that the service in Spanish is not as good as the one in English.

The screenshot displays the Bank of America mobile app interface in Spanish. At the top, there are navigation icons for 'Cuentas', 'Transferir | Zelle®', 'Pago de cuentas', and 'Depositar c'. The main content area is divided into three sections:

- CITA (Meeting):** A card titled 'Reunámonos' (Let's meet) with the text 'Le conectaremos con un especialista a una hora que le convenga.' (We will connect you with a specialist at a time that suits you.) and a 'PROGRAMAR' (Schedule) button.
- Virtual Assistant:** A dark blue card with the Bank of America logo and the text '¡Hola! Soy Erica, su asistente financiera virtual. Todavía estoy mejorando mi español, pero podemos hablar en inglés cuando desee.' (Hello! I'm Erica, your virtual financial assistant. I'm still improving my Spanish, but we can talk in English when you wish.) and a 'Continuar en inglés' (Continue in English) button.
- Dashboard:** A grid of four cards: 'BankAmeriDeals®' showing '\$0.00 Ganadas hasta la fecha' (Gained up to date), 'Alertas' (Alerts) showing '0 Mensaje sin leer' (0 unread messages), 'Better Money Habits®' with the text 'Dar sentido a sus fina..' (Give meaning to your fina..), and 'zelle®' with the text 'Envíe o solicite dinero' (Send or request money).

At the bottom, there is a 'PERSONALIZAR MI PANEL DE CONTROL' (Customize my dashboard) button.



## Banco Macro (Argentina)

Link: [www.macro.com.ar/home-page](http://www.macro.com.ar/home-page)

Banco Macro introduces its virtual assistant inviting the user to interact with her saying “Your question is welcome”.

The screenshot shows the top navigation bar of the Banco Macro website. It includes the Macro logo with the tagline 'Crecer, siempre.', followed by menu items: 'Hacete Cliente', 'Personas', 'Selecta', 'Empresas', 'Agro', and 'Conocenos'. On the right side of the navigation bar are three buttons: 'CONTACTANOS @', 'TURNOS ONLINE', and 'BANCA INTERNET'. Below the navigation bar is a large graphic of a pair of pink-rimmed glasses with teal eyes. Underneath the glasses, the text reads '¡Hola! Soy eMe, tu asistente virtual de Macro'. At the bottom of this section is a teal button with the text 'HACÉ CLICK ACÁ, TU PREGUNTA NO MOLESTA' and a downward-pointing arrow icon.



## Banco March (Spain)

**Link:** [www.bancamarch.es/es/hagase-cliente/](http://www.bancamarch.es/es/hagase-cliente/)  
Banco March is explicit in recognizing that sometimes it's hard for people to connect with a bank. Upon presenting the buttons, they indicate clearly the different options for persons and businesses.

It's more common to find the use of Microcopy in startups and small businesses. But if we are trying to win young customers and deepen the link with customers, we have to start experimenting.

Hágase cliente

¿Siente que los bancos de siempre no le encajan? ¿que ya no responden a sus necesidades?

Le invitamos a descubrir una forma distinta de hacer Banca.

Háblenos un poco de usted y uno de nuestros profesionales le orientará hacia la solución más adecuada.

¿Cuáles son sus necesidades?

Soluciones para PERSONAS    Servicios para NEGOCIOS



# How we do it at Infocorp

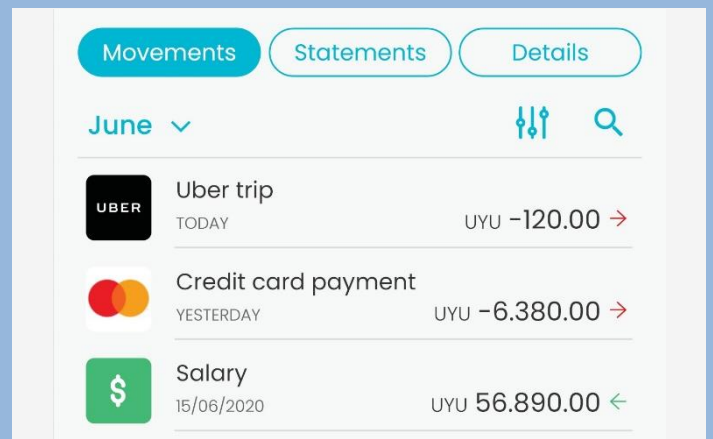
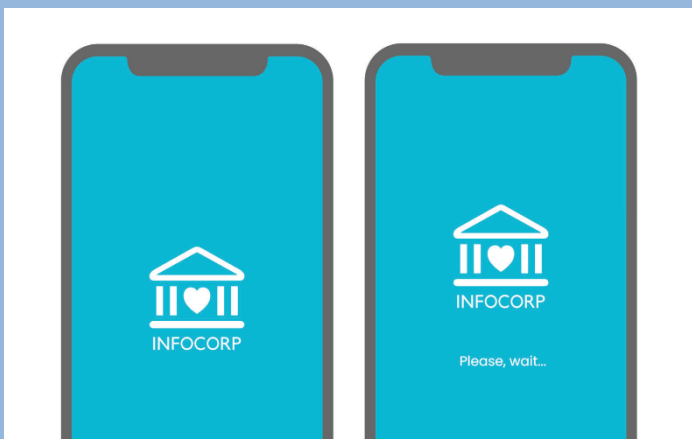
## Waiting message in splash screen of the app:

Splash is the great entrance to the app, and it is one of the pieces that allows each bank to deploy its corporate image.

Splash mustn't break the "rule of the 3 seconds" which is the maximum recommended waiting time for the user. If this time lasts longer due to connectivity issues, an extra loading "Please, wait" message should be included, so the user knows that the app is taking a little longer but so he doesn't leave.

## Date formats

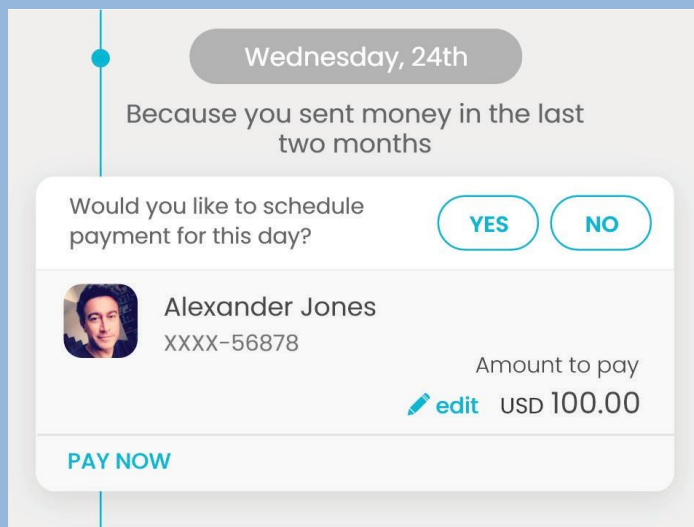
To facilitate the observation of movements of a product for a user (such as account, credit card), we use the words "Today" or "Yesterday" instead of using the traditional date format (e.g., 9/9/2020) to indicate movements of the current day or the day before. Including these words helps the user a lot, since it's very common not to remember which date is today. (Details of the modern world!)





## Predictive cards:

In this case, cards speak directly to the user, since they identify a common behavior. They first say “Because we have seen your behavior in other opportunities..., we suggest this other thing”. And then take the user to the dichotomy “Yes” “No” so they have to decide if this recommendation is useful at that time or not.



*When we redefined the new Infocorp claim, I felt absolutely identified. Because “helping people love their bank” expresses what my team and I work for day to day, which focusing on our customer’s clients, the final users.*

*When we design and think texts for the interface, we think how the person will feel when using the app. We must remember that all users use modern apps and have high expectations for their experience.*

*We use the “follow the patterns” principle in order to avoid friction in the use of our products. That is, following the patterns that people already use and know, like social media, and making them feel that they are in comfortable and intuitive environments.*

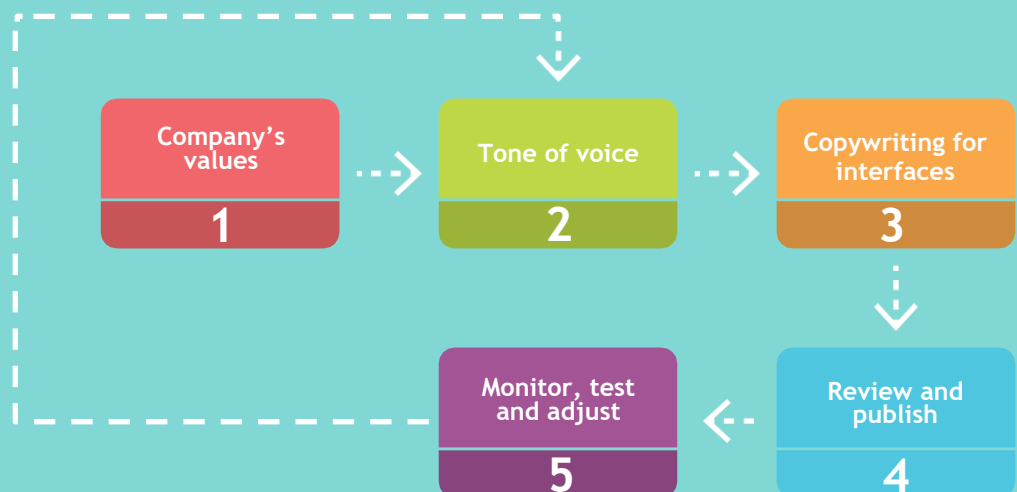
Marcelo Gatti  
UX/UI Manager, Infocorp

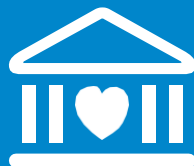


# Last pieces of advice

Try random messages that change depending on the day of the week or the weather. Don't miss the opportunity to captivate your customers with nice words. Because it's not only about taking people from point A to point B. It's about making them enjoy the way too.

## The process





**INFOCORP**

helping people LOVE their bank

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[Infocorpgroup.com](http://Infocorpgroup.com)