

content strategy

money
by quickbooks

Money content strategy

Table of contents

3.....	<u>Summary</u>
4.....	<u>Money context</u>
7.....	<u>Research</u>
12.....	<u>Voice and tone</u>
18.....	<u>Marketing</u>
23.....	<u>Product</u>
47.....	<u>Mobile tips</u>



Content strategy summary

Our goal

What we're trying to do

Design simple, professional, and empowering content that helps our customers feel in control of their business money.

The customer

Why we're different

- First business, first few years
- Gen Z to millennial
- Mobile native only
- Transitioning from personal apps

Customer problem

What we're trying to solve

- **I'm a** service based entrepreneur in the process of turning my talents, skills, and passions into a growing business and
- **I'm trying to** take it to the next level with a financial tool that helps me stay on top of my business money
- **but I'm** using an assortment of free methods from my personal life
- **because I don't** have the time or money to invest in products that seem to oversolve for my needs or are unnecessarily complicated
- **which makes me feel** like an impostor in the business world and unprepared for financial success and business growth

Voice and tone principles

A new V&T for a new customer

- **Empower,**
don't patronise
- **Be cool in chaos,**
not too cool for chaos
- **Keep it simple,**
but not unclear
- **Focus on them,**
never on us



What is Money by QuickBooks?

What we are

Money (aka Rocketman)

- The project is called Rocketman
- The app is called Money by QuickBooks
- It's free (no monthly subscription)
- We charge processing fees:
 - 1% for ACH bank transfers (\$10 max)
 - 2.9% for credit or debit cards
- We're not solving for an upgrade path (yet)
- It's a business bank account (with debit card) and money in, money out focused app
- It's intentionally different from QuickBooks and targets a different audience

Why we're different

QuickBooks' audience

- Mobile native, responsive, and web
- From new to established
- Bookkeeping focus
- Ranging in experience
- A robust, subscription product
- Baby boomers (QBO average)

Money's audience

- Mobile native only
- Launching in COVID
- Banking/payments focus
- POME and early starts target
- A simple, free product
- Gen Z and millennial target



research

Money content strategy

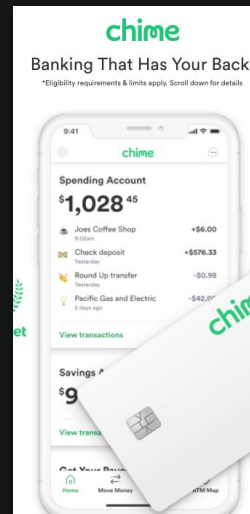
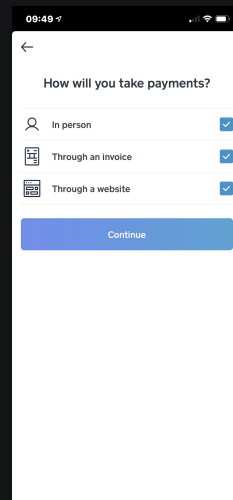
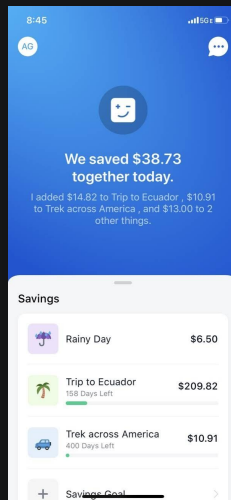
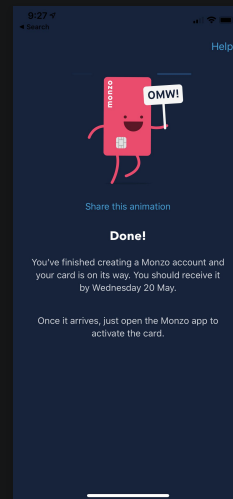
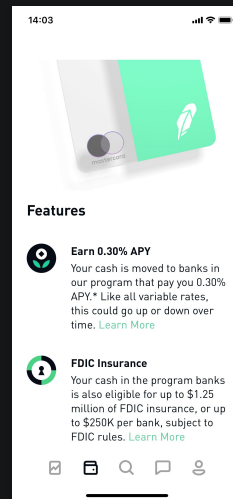
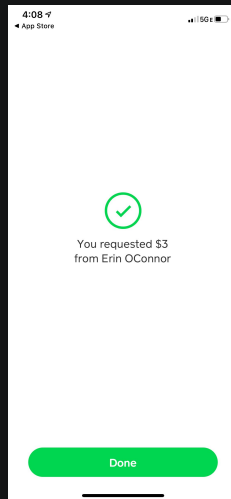
Who's doing what?

In our early competitive analysis, we focused on apps with interaction paradigms we aimed to leverage and noted how they spoke to their customers.

Most spoke with a similar voice and tone:

- Simple
- Supportive
- Direct
- Professional

...and showed a little personality at the right times (with the help of visuals).



Responses to messaging

Not this

- Get back to doing what you love
- We're here to help
- Get ahead today

This

- Be the boss of your business money
- You're in control
- It's your money

**A more playful tone
was off-putting...**

...while encouraging and
empowering language worked
in small doses.



Especially as a new business owner, I find people if they're struggling with feeling legitimate and feeling like you know doesn't have to be like, super boss, all the time, but like... I don't know...

You kind of want to feel validated.



Hannah, Marketing Coach



Our voice and tone

principles



Our voice and tone principles

Our customer is scrappy. They do what they have to to get paid, grow their business, and work for no boss—and we're here to back them.

Our principles

- + **Empower**, don't patronise
- + **Be cool in chaos**, not too cool for chaos
- + **Keep it simple**, but not unclear
- + **Focus on them**, never on us

Money content strategy

Voice and tone

Principles

- + **EMPOWER**
- + BE COOL IN CHAOS
- + KEEP IT SIMPLE
- + FOCUS ON THEM



EMPOWER **DON'T PATRONISE**

- We highlight how they want to be seen—the boss, entrepreneur, and professional.
- We don't suggest they're in control, we provide the confidence to let them know they are.
- Though the Rocketman prospect is new to business, they're already legitimate to us.
- We still acknowledge their struggles, but always with a "you got this" attitude.

Money content strategy

Voice and tone

Principles

- + EMPOWER
- + **BE COOL IN CHAOS**
- + KEEP IT SIMPLE
- + FOCUS ON THEM



BE COOL IN CHAOS NOT TOO COOL FOR CHAOS

- We're a guide, not a teacher.
- We open doors, but don't push people through them.
- The energy we give off helps our customers feel in control.
- We're confident in our knowledge, but not arrogant.
- We calm the storm without ignoring it.

Money content strategy

Voice and tone

Principles

- + EMPOWER
- + BE COOL IN CHAOS
- + **KEEP IT SIMPLE**
- + FOCUS ON THEM



KEEP IT SIMPLE BUT NOT UNCLEAR

- We're mobile, so be concise.
- Recognise you only have a moment, and customers may not read every word.
- Intuitive interactions may need no content.
- It's better to be clear than clever.

Money content strategy

Voice and tone

Principles

- + EMPOWER
- + BE COOL IN CHAOS
- + KEEP IT SIMPLE
- + **FOCUS ON THEM**



FOCUS ON THEM NEVER ON US

- Consider the customers' perspective first.
- Lean on their version of success, not ours.
- Don't brag or boast, it's not the Rocketman show.
- Explain why it matters, not just what needs to be done.



words

Our words

- Request
- Pay
- Contacts
- Money in, money out
- Pay/Request statuses

REQUEST

- **Request** is the money in action
 - It's basically a lightweight invoice
- **Requests** is where they're housed
- **Request money** is the Requests screen
- **Product and service sold** is where we landed with legal to meet our invoice licensing specifications (and ensure it didn't convey P2P)
 - This was originally the Note field or Message to customer and worth revisiting

Our words

- Request
- Pay
- Contacts
- Money in, money out
- Pay/Request statuses

PAY

- **Pay** is the main money out action
- **Payments** is where they're housed
- **Schedule** is often more true than send given current functionality, but Send can be used when needed for space
- **Paper check** is how we refer to physical checks (also ok to use Check in the mail if you need to be more descriptive)

Our words

- Request
- Pay
- **Contacts**
- Money in, money out
- Pay/Request statuses

CONTACTS

- **Contacts** is where customers, vendors, employees, and contractors are housed
 - Vendors/customers is still in the running – hoping to learn a lot from soft launch on this one.
- **Add new** is how to add from your device
- **Create new** is how to create new contacts
- **Add from device** is how to add from your phone/device in the future

Our words

- Request
- Pay
- Contacts
- Money in, money out
- Pay/Request statuses

MONEY IN, MONEY OUT

- This how we refer to cash flow on the home screen

Our words

- Request
- Pay
- Contacts
- Money in, money out
- Pay/Request statuses

STATUS

- Request
 - Sent
 - Viewed
 - Paid (pending)
 - Deposited
 - Note: soft-launch will say Released here because of technical difficulties triggering the actual deposited status correctly (it's not a long-term solution)
- Pay
 - Scheduled
 - Sent (for paper check)
 - Complete

Our words

- Request
- Pay
- Contacts
- Money in, money out
- Pay/Request statues
- Get help

GET HELP

- **Get help** is the chat bot access point
 - In the future, it could move and become a more integrated part of the app if we begin to uplevel as an assistant more than care center through prominent nav placement – given the limited functionality of it today, it's primary use is to access care

Our words

- Request
- Pay
- Contacts
- Money in, money out
- Pay/Request statues
- Get help
- Pay statuses

Pay statuses (WIP)

- **Payment failed**
- **Scheduled**
- **Scheduled (pending)**
 - For Let them choose (LTC) when customer has not picked how to get paid
- **Scheduled (accepted)**
 - For LTC when customer accepts payment
- **Sent**
- **Delivered**
- **Paid**



headlines

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- Payments
- Debit card
- FTU
- Time stamps

Done! cards

(We chatted with content leadership early, and got great feedback on these, which was later reinforced with user testing)

- You're all caught up 🎧
- Done! Easy, breezy 🍊
- All done! That's a wrap 🎬
- That's it! A+ work 😎
- Done! Nothing more to see 🌐
- Done! You're a machine 🤖
- All read! Quite impressive 📖
- All done! Soup-er job 🍲

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- Payments
- Debit card
- FTU
- Time stamps

Account status

- **On hold**
 - Your account is on hold. To get help, call the number on the back of your debit card.
- **Closed**
 - Your account has been closed. To get help, call the number on the back on your debit card.
- **Pre-closed** (usually customer asked)
 - Transfer all funds out of Money by QuickBooks to finish closing your account.

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- Payments
- Debit card
- FTU
- Time stamps

Requests

- **Not sent**
 - Your \$[50] request to [Full name] didn't go through. <Try sending again>
- **Viewed**
 - [Full name] viewed your \$[200.00] request <time>
- **Paid**
 - [Full name] paid your \$100.00 request! <time>
- **Deposited** (when available)
 - \$[25.00] just landed in your account! <time>

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- **Payments**
- Debit card
- FTU
- Time stamps

Payments

- **Scheduled**
 - Your \$[800] payment to [Full name] will be sent tomorrow <Show me>
- **Payment failed**
 - Your \$[60] payment to [Full name] didn't go through. <Try sending again>
- **Amount may exceed balance**
 - Heads up! Your \$[850.00] payment is going out tomorrow. If there isn't enough in your account, it won't go through. <Review payment>

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- Payments
- Debit card
- FTU
- Time stamps

Debit card

- **Ordered**
 - Get ready for your QuickBooks Debit Card! <Tell me more>
- **Shipped**
 - Debit card shipped! It should arrive [July 17]. <Find out more>
- **Arrived**
 - Your QuickBooks Debit Card arrived! <Activate card>
- **Debit card returned**
 - Heads up! We weren't able to deliver your debit card. <Get help>

May need a card for 'replacement on the way' and all cases around that

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- Payments
- Debit card
- FTU
- Time stamps

FTU

- **Link accounts**
 - Link accounts to transfer funds and put your business finances in one place <Link your accounts>
- **Profile FTU**
 - Add a business logo to your profile to send professional payment requests <Add your logo>
- **Verify external account**
 - Verify 2 small deposits made to your Wells Fargo account <Verify account>
- **VBD on way**
 - Keep an eye on your [Wells Fargo (...1234)] account. We'll tell you once the deposits land. <Got it>
- **\$5 request**
 - Get \$5 🍷 by sending us a request. We'll show you how to do it. [See terms](#) <Let's go>

Headlines

- Done! Cards
- Pro tip
- Account status
- Requests
- Payments
- Debit card
- FTU
- Time stamps

Time stamps

On headlines:

- Just now (less than 1 min)
- 1 min ago / 2 mins ago
- 1 hour ago / 2 hours ago
- 1 day ago / 2 days ago
- 2 months ago (greater than 60 days = 2 months)
- Over a year ago (greater than 364 days)

Note: no weeks or '1 month' to solve for net 15/30/45 mental model.

Months:

! Follow this rule everywhere in the app without exception

- 3-letter spelling expect for June and July
 - Example: June 12, July 1, Dec 25, Apr 20



casing

Casing

- Headers
- Card titles
- CTAs

Headers

- Sentence case all headers and subheads (per SBSEG style guide)

Casing

- Headers
- Card titles
- CTAs

Card titles (here's where we stray from the style guide)

- Lower case all titles in cards:
 - money in, money out
- Lowercase UI elements descriptors:
 - transfer
 - requests
 - home
 - account
 - payments
 - balance
- Sentence case the titles of Transactions, Contacts, Requests, and Payments cards on the Home screen (as the content that falls below them is currently subjected to sentence casing rules):
 - Transactions
 - Requests
 - Payments
 - Contacts

Casing

- Headers
- Card titles
- CTAs

CTAs

- Sentence case all CTAs



using the name

App name

- When to use
- When to avoid

When to use Money in app

- We need to lean into the name, even if the character count is difficult on mobile
 - Find ways to say Money (always capitalised) in the right context (like, sign in to Money and...)
 - When needed, especially in TRON or legal language, use 'by QuickBooks' for clarity

App name

- When to use
- When to avoid

When to avoid Money in app

- When referring to the balance:
 - \$1.00 available in Money
 - Money balance
- When talking about transfers
 - Transfer to your Money account

writing for mobile

Cut characters

Follow our style guide

- Use active voice and simple tenses.
- Use contractions.
- Use common abbreviations and acronyms.
- Use ampersands in menus and labels to join related items.

Ditch filler words

- Very, actually, really, basically, just, simply, even, is designed to, sort of, kind of, a little, that, only, slightly, ect.

Simplify CTAs

This works particularly well when CTAs are contextualised within the action they're pushing.

- Pay now → Pay
- Send request → Send
- Save edits → Save
- Yes, leave without saving → Yes

Tips to cut characters

Remove the who or what

- We can help ~~you~~.
- Here's why ~~you should do it~~.
- Need help? Reach out ~~to us~~.
- See how much ~~money~~ you spent.
- Taxes are due April 15. Let's get ready ~~to file~~.
- Forgot your password? Let's reset ~~your sign-in info~~ it.
- How did you pay ~~for it~~?

Make it a question

- Enter your payment method → How did you pay?
- Enter the due date → When is it due?

Start your question another way

- What region are you in? → Where are you?
- Which customer paid you? → Who paid you?

Start with a verb

- You can do it all in one place → Do it all in one place
- This is where you can find X → Find X

Use hard working verbs

- Record that the invoice got paid → Mark the invoice paid
- how much debt you have → what you owe
- use your camera to capture → snap a photo
- you'll receive a charge for → you pay

Use sentence fragments

- Your changes have been saved → Changes saved
- Do you want to save your changes? → Save your changes
- Have you got a second? → Got a sec?
- We hope to see you soon → See you soon!
- Here's how it works → How it works
- Are you done editing? → Done editing?

Mobile words

Tap

Use “tap” instead of “click” or “select” in native apps. On responsive web, say “select.”

Swipe

Use “swipe” to mean a dragging motion across the screen. To indicate direction, say “swipe right,” “swipe left,” “swipe up,” or “swipe down.”

Device

To keep things simple and avoid maintaining different content for different device types, say “device” rather than “phone” or “tablet.” In marketing or onboarding, you can say “phone or tablet” or “phone and tablet” to make it clear that the app works on both.

Note: We’re using “phone” for the NDA release because it’s phone only.

Settings

There are 2 types of settings, app-level and device-level. When giving directions inside the app, you can usually just say “settings” if you mean the app-level settings. You can also say “your app settings” to avoid ambiguity. If you mean device-level settings, say “your device’s settings.”

Menu

The app’s main navigation hub, with access points to every job.

Screen

Use “screen” instead of “page.” Often, you can skip the word altogether. For example: “From Home, tap the transaction you want to view.”

Tab

Tabs are a way to show multiple views or types of info on a single screen. For example, the Requests screen has 2 tabs: Open and Complete. You can use the word “tab” if you need to, but it’s often better to just say the name of the tab. For example: “From Requests, tap Complete.”

Plus button

A floating button near the bottom of the screen that launches a menu of common actions. The menu changes based on where the user is in the app. Known internally as “the FAB.”

Home

In Rocketman, Home is one view.

Dashboard

Does not exist yet.

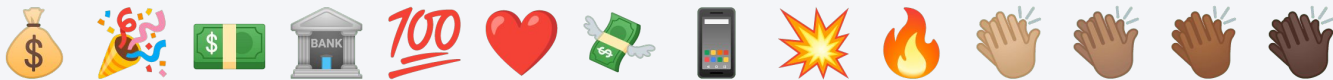
Emojis 100

Emojis have tone, meaning, and connotation. They're young words. Use them wisely.

How to pick

- Use common emojis. If you haven't used it, the customer probably hasn't either.
- Generally, over 5 is too many.
- Use emojis to:
 - Compliment words
 - Emphasise a mood, moment, or milestone
 - Celebrate
- Don't use emojis to:
 - Replace words
 - Duplicate words
 - Save characters
 - Give bad news (Note, can use to communicate urgency, ex: **!** Payment failed)

Common emojis



Push notifications

You don't always need a header and subhead—often subheads work on their own. Write push notifications for Android and iOS separately, as they have different limits.

Android

- App name “Money by QuickBooks”
- Character count limit: 65
- Description limit: 240

iOS

- App name “Money”
- Character count limit: 178
- Description limit: unknown

Types of notifications:

- Action oriented: you need to do a thing
- Informative, insightful: look at this thing you did/we did for you
- Inviting: come do this cool thing

Pro tip: Use caution with dynamic metadata elements that may unknowingly eat up your character count.

Accessibility

Avoid using all caps. Readability is reduced with all caps because all words have a uniform rectangular shape, meaning readers can't identify words by their shape.

Use visual and semantic space. We design on a 4px grid. So space is a critical tool that helps identify groups of related and/or unrelated content. Non-visual users benefit from "space" that is created using semantic markup, kerning, and leading—this also benefits the visually impaired.

Provide the right amount of space between lines of text. For most content work, the interline spacing (line-height or leading) is applied automatically.

Don't underline text. Reserve underlining for identifying links.

Use left-aligned text. A consistent left margin makes reading easier.

Don't put two spaces after a period. Period.

Support text resizing. Check how your content responds to enlarged text.

