

# DIGITAL WRITING GUIDELINES



## INTRODUCTION

People tend to visit any website with a task in mind. These tasks are divided into two broad categories:

- **Researching** - information gathering or comparing products
- **Transacting** - looking to buy, enquire, apply.

Customers can easily switch from one role to the other, quite often in the same session. But one thing is common to both: they'd like to complete that task in the shortest time possible. In this context, their mindset is best described as impatient.

To address this impatience, they seek, above all else, **clarity** in our content.

A digital writing style guide helps us deliver this clarity by:

- Detailing the more established digital writing conventions (within our corporate framework)
- Assisting authors to create digital-friendly content that is **concise, compliant and scannable**.

By familiarising yourself with, and following our style guide, you'll go a long way in meeting our customers' task-driven expectations.

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## A HOUSE STYLE

A house style is simply a design or writing standard that a digital publisher (like AFS) adheres to. From an editorial perspective, it can cover such topics as:

- Writing tone (e.g. formal, conversational, serious)
- Content structure and formatting
- Word usage and length specific to the digital channel
- Grammar and punctuation
- In-house language and spelling conventions
- Accessibility compliance issues.

Where there are spelling/acronym variants as well as multiple authors contributing content (particularly for an intranet), a house style is crucial in ensuring a sense of **rationality, coherency, consistency and authority in language use.**

If we're consistent we can become a trusted and recognisable voice for our customers. However, the opposite is also true. Bad writing, questionable grammar and inconsistencies in style can detract from the respective brand and the users' experience.

### **Same, but different – writing for the digital realm**

What works well on paper doesn't necessarily work online, and especially not on mobile. This is because there are core differences in the user experience between reading digital content in a variety of interfaces, and in print.

#### **Core differences include:**

- It's physically harder to read from a screen than paper
- Users read approximately 25% slower from screens
- And when they do read, they look for indicators, such as headings and subheadings, and links, to decide where on the page they want to focus, if at all
- People generally don't read huge expanses of text online – they scan instead, at least initially.

As a result we need to adjust our writing style and format from traditional print conventions to cater for the opportunities and challenges presented in the digital realm.

## AUDIENCE

Make sure you stay focused on the user's needs. They have tasks to complete; and preferably as seamlessly and as intuitively as possible. Stop and ask yourself these questions:

- Who am I writing for?
- Why do they need it? What's in it for them?
- What do they want to read about this product/service?
- What might they already know / need to know about it?
- What would you like them to do after engaging with it? (Apply? Subscribe? Enquire?)

Dot down those answers and let them shape your writing. Go back to the product/service/message you're highlighting and this time, view it from the perspective of your audience.

This helps authors and editors better understand customer wants, but more importantly, anticipate their needs.

### Target customer insights

	<b>Westpac</b>	<b>St.George Group</b>
Customer description	Financially active and confident >> Seeking advice and expertise	Down to earth and practical; no nonsense; big-hearted and passionate >> Seeking simplicity and value
How I tend to act ...	I prefer to be actively involved in my finances. Decisions and actions are calculated. I like to plan ahead and research. I don't take unnecessary risks.	I'm responsible when it comes to managing money. Not a risk taker. Admit I'm no expert and often rely on 'gut feel' to make decisions.
What I want from my bank	<ul style="list-style-type: none"> <li>• Understands and partners with me to reach my financial aspirations</li> <li>• Gives me confidence and helps discover opportunities to grow wealth</li> </ul>	<ul style="list-style-type: none"> <li>• Gets the basics right; makes banking simple and straightforward; no complicated terms and conditions</li> <li>• On my level, with people I relate to and trust to provide options to get the best deal</li> </ul>

## ACCESSIBILITY

Web accessibility is about helping people with a range of disabilities to understand, perceive, navigate and interact with digital content. According to the W3C (World Wide Web consortium), web accessibility practices should be implemented to cater for such disabilities as visual, auditory, physical, speech, cognitive and neurological.

AFS's public policies, including the Accessibility Action Plan plus our social impact and social accountability reports, seek to meet AA compliance with WCAG 2.0 accessibility guidelines.

In practice, many of the guidelines are built into our websites' underlying code (out of view) while tips like meaningful links, use of contrasting font colours and properly tagged headings significantly aid a site's accessibility.

### Headings aid accessibility

Used properly, hierarchical headings and subheadings improve accessibility. People who use screen readers often navigate through a page by skipping from one heading to the next, in the same way able-bodied users visually 'skim' through headings to find the content they want.

This hierarchy of headings also communicates the structure of the information on the page/screen, and often generates its own, logical narrative and 'table of contents'.

## SCANNABILITY

Being confronted with a wall of text isn't normally a good user experience. Digital writing needs to be short and formatted to promote scannability (see Mobile section for further refinements to this rule).

Online favours rapid reading because users are generally task-driven (they buy, find, solve).

Scannable text also reduces a user's cognitive load, thus making for more efficient processing and retention of information. Readers look for visual cues to help them forage through content and find what they're looking for, including:

- Headings/subheadings
- Bulleted lists
- Highlighted words (**bold** and underlined links)
- Other related links/sections + engagement objects (video thumbnail, infographic)

Other techniques that help support effective scanning and generate a more logical narrative, include:

- Short paragraph chunks
- Content modelled on the inverted pyramid structure (see definition later)
- Simple/short sentences and words
- Objective language.

## **LENGTH – less is more**

The general rule is that digital content can be about 50% shorter than its paper/offline equivalent. However, the ideal length will depend on the type of content and the device displaying it.

If you're writing about a product (e.g. accounts, loans, insurance) or a service (e.g. Online Banking), the tighter and more concise your content is, the more effective it can be.

However, if you're writing lengthy text (like a code of conduct), it doesn't help to have a condensed version when the user would be expecting something full and informative. The same logic applies for FAQs as well as Terms and Conditions.

If longer content can't be condensed, be sure to make it easy for users to find what they're looking for with clear, explanatory headings and/or intuitive navigation. If in doubt about whether to use some content or not, leave it out.

### **Tips for keeping writing brief**

- Being brutal by cutting the corporate fluff
- Keeping each paragraph to 50 words or less
- Providing relevant information in plain, simple language that adheres to the inverted pyramid content structure.

## **STRUCTURE**

Many writing problems – poor argument, weak paragraphs, excessive length, and repetitive waffle – stem from poor structure. And poor structure is usually a result of poor planning.

### **The inverted pyramid**

The inverted pyramid structure recognises that people have a small attention span. It requires placing the most important information in the first few sentences and the less valuable information towards the end.

This print-derived model is well-suited to digital content too because it brings the most important part of the content to the top of the page (or first screen).

The best way to start online is with the shortest and clearest statements you can make on each page.

You can then build on this with supporting details (one idea per paragraph), prioritised from most important to least, and provide access to further or related information by linking deeper to it.

## **LANGUAGE – plain English**

Unnecessary words and phrases, inflated, subjective or obscure language, and convoluted sentences can all create barriers to customers understanding us.

That's why plain English is generally preferred: It uses familiar, everyday words, short simple sentences and the active rather than passive voice (see below). By communicating clearly and consistently we become a trustworthy brand in our customers' lives.

Some plain English guidelines for language choice:

- Be precise, using enough words to achieve clarity but avoiding unnecessary words that can distract from - or crowd - the main points
- Defer to personal pronouns (I, we and you) for a more engaging tone
- Puns may not work for international users, or those where English is not their first language
- Avoid clichés and nominalisations like the plague.

## **Capitals – Title vs sentence case**

### **Westpac and St.George Groups**

Sentence case is the standard. That is, only the first word of a heading should be capitalised.

This has been the rule within Westpac for some time, but only more recently for the St.George Group. Obvious exceptions include proper nouns, product names or services (like Travel Centre).

- 'Singapore Airlines Westpac Gold Card' (product name)
- Don't capitalise 'bank account' or 'term deposit', except when it's part of a product name such as 'Business Term Deposit'

## Defer to the active voice

Most sentences have three parts:

- Subject (the person, group or thing doing the action)
- Verb (the action)
- Object (the person, group or thing that the action is done to or impacted by).

With the active voice the subject of a sentence performs the action while with the passive voice the subject is acted upon.

**Active:** Maria returned the book to the library

**Passive:** The book was returned to the library by Maria.

Using the active voice can make writing more clear, direct, engaging and dynamic. It can also help reduce word count.

## Avoid the 'Oxford comma'

In a sentence containing a list of nouns, it's common practice to put a comma before the "and" that precedes the final item. (E.g. These rules apply to engineers, analysts, developers, and tech writers.)

This is called the Oxford comma. It's considered good style in many situations, but in an online or technical context, we want our text to be as simple and uncluttered as possible.

## **TONE OF VOICE**

Tone of voice is not style, flavour, or spin that you add at some point, but the 'content within content'. It carries all of the implicit messages about who we are, what our company is, and what our brand is about.

### **Westpac TOV**

The tone is singular and consistent; but it can have many voices. Westpac's brand 'personality' espouses modern Australia (translated as thriving, multicultural and dynamic). We talk to people as equals. This means we're smart, not lucky and understand hard work pays off.

And even if things don't always go to plan, we believe in the resilience, ingenuity and work ethic of Australia and its people to make it right. In this context, all communication should strive to be:

### **Conversational**

Our tone is always approachable and accessible, not afraid to tap into the vernacular and sometimes have a laugh. So keep it warm, human and real ... replicate how people speak to each other ... not 'bank speak'.

To this end, consider contracting words wherever you can:

- Could not becomes couldn't
- You would becomes you'd
- I will becomes I'll (we will > we'll).

### **Modern**

We're contemporary and of-the-moment: we don't live in our past. We look to the future with confidence, even a touch of style. But we never try too hard. We're always comfortable in our own skin.

### **Expert**

Knowledge is inherent, but trust must be earned. AFS may be perceived as a large corporate entity, but we don't talk down to customers. We're human too.

So we talk person to person, peer to peer. Jargon-free. And no acronyms. We want to come across as approachable and full of good, expert ideas, not full of bullshit.

### **How we express this 'tone' in our writing**

Before we write anything, ask 'what's in this for the customer? How does this offer/insight etc benefit their personal and/or working lives?'

By acknowledging and addressing real-world concerns, fears, joys and notable occasions, we can form deeper, more human relationships with customers. This breeds loyalty and advocacy.

## **TITLES, HEADINGS, SUB HEADINGS**

Users often don't read the entire content of a page, at least not initially: They're first behaviour is to scan, looking for those keywords and phrases that stand out, like the page title, headings and subheadings.

So make sure you use these liberally and meaningfully to help communicate the key message of each chunk of information.

Well written headings and subheadings within the body copy assist online reading by:

- Grabbing a reader's attention
- Structuring information into smaller, digestible chunks (or sections)
- Providing useful information about what the section is about
- Helping users find what they're looking for quickly and easily.

Create meaningful headings and subheadings by:

- Being short and direct
- Using powerful language in the active, rather than passive voice
- Starting with a strong verb whenever possible
- Avoiding puns because readers whose first language isn't English may not understand the intended meaning.

AFS digital style for all titles and subheadings in body copy includes:

- Capitalise only the initial letter (and proper nouns), known as sentence case
- Avoid punctuation, e.g. full stops or exclamation marks (except question marks where applicable)
- Use boldface style to identify headings/subheadings (depending on CSS options)
- Keep them short, snappy and explanatory.

### **Tip: headings aid accessibility**

Used properly, headings and subheadings improve accessibility. The hierarchy of the headings also communicate the structure of the information on the page.

This means that headings and subheadings must follow a logical structure and mustn't be used purely for visual effect.

## LISTS

**Bullet points** have several important functions for digital content:

- They focus attention on important messages
- They organise content, often serving as a preview or summary of material
- They can improve the information design of your page.

Think about the length of the items in a bulleted list. If each item is actually a full paragraph, you're losing the impact of bulleting. Go to subheads instead.

Lists are often used in online communication because they effectively break slabs of hard-to-read text into more easily digestible chunks.

They are particularly suited to the digital environment because they:

- Usually reduce word count
- Condense content down to short, sharp information 'jolts'
- Assist the scanning behaviour of users.

When formatting lists, remember:

- The sentence, clause or word that precedes a list should conclude with a colon (:)
- A double line break separates the list top and bottom from surrounding text
- CSS will dictate indent and bullet style
- Start each point with upper case and include a full stop after the final point only.

**Exception:** Bullet points are generally not full sentences. However, exceptions apply. Where a bullet point is a full and grammatically correct sentence, start with a capital letter as usual, end with a full stop but try and make this the final point.

**Numbered lists** are more appropriate when explaining a sequence of instructions or steps that occur in a designated order.

1. Nominating your preferred card using the selector tool
2. Sourcing the required background information
3. Entering your details
4. Agreeing to the terms and conditions
5. Submitting your application.

## LINKS

Links provide users with visual cues to assess and access additional or related information. But they must be **contextual**.

- **Good** - Download a Super for Life information pack.
- **Bad** – Download a Super for Life information pack.

And because underlining helps make links another engagement object to attract the scanning user, choose to place the link on the most valuable, informative part of the sentence. See the example above.

Therefore, don't link on meaningless, generic words like: "Click here", "More" or "Find out more". They don't communicate anything about what information is being linked to.

### Benefits of contextual linking

1. **Enhances accessibility** as screen readers are often set to only read out link text.
2. **Boosts SEO juice** when keywords used in link text as this assists density and page ranking for selected terms.

## SYMBOLS

Retain the % symbol (not per cent) in body text without a space.

- An interest rate of 14.5% p.a. applies for the duration of the loan.

In page titles, headings and body copy generally, the & (ampersand) and / (forward slash) symbols should be avoided and only used:

- When they occur in trademark or copyright names (e.g. Ernst & Young, Standard & Poor's)
- Where economy of space is a premium.

### Accessibility tip

Avoid using symbols for ticks or crosses within content and tables. They can confuse screen readers because they aren't read in a meaningful way. Instead, use words in the form of text, e.g. 'Yes' and 'No'.

## **NUMBERS vs NUMERALS**

### **Westpac numbering convention**

A long-standing convention in print publishing recommends spelling out numbers one to nine and use figures for numbers 10 and above.

The exception being where a number is accompanied by symbols (e.g. %, \$), as in lists or tables.

However, the way users 'scan' online, rather than read, means some of these old conventions must change. And this one has.

The advent of eye-tracking technology has confirmed what many usability studies also revealed: numbers (especially single digits) stand out more than prose when viewed on a computer, tablet or smartphone screen.

#### **Old rule (this is still the current St.George rule)**

Peter has only read two history books and one romance novel out of the nine he purchased last year from Amazon.

#### **Westpac digital rule**

Peter has only read 2 history books and 4 romance novels out of the 9 he purchased last year on Amazon.

### **St.George numbering convention**

Just like Miss Jones taught in primary school, single digit numbers (one to nine) should be spelt out in full. Thereafter, revert to the actual number.

- It takes five business days to process a mortgage application.
- With more than 5700 staff and 396 St.George and BankSA retail branches, St.George is known for exceptional service, innovative, award-winning products, and specialist financial advice for retail and business customers.

## Ordinals

When expressing ordinals (first, second and so on) in a prose context, spell out in full:

- The third presentation of the current series was highly effective
- Peter has unsuccessfully applied for his fifth credit card.

Abbreviations like 4<sup>th</sup>, 21<sup>st</sup> and so on should be avoided as the superscript can be illegible to vision-impaired users.

However, in tabular, list or more numerically dense contexts (e.g. tables, captions or references) use numerals with the relevant suffixes:

- The 2<sup>nd</sup> edition
- A 21<sup>st</sup> century technology.

Don't use a space between a number and symbol (e.g. 14% not 14 %).

In text, numbers and dollar amounts of 4 digits or more must contain a comma:

- \$3,269 or \$72,000 or \$2,098,387
- They received 1,235 complaints following the interest rate rise.

## **MOBILE – same but different**

Tone, brand, SEO and writing conventions advised for desktop also apply to mobile. But the big difference is that content on mobile devices should be even more concise, more succinct; every syllable must justify its existence on the screen. Ultra short rules, so cut to the chase. Why?

## **Behavioural context – fragmented**

Most tasks performed on a mobile are often done so with multiple distractions, and often performed across multiple sessions. This user experience via a tiny interface is best described as fragmented.

That's why layout and content **MUST** be simpler and more direct, in order to enhance clarity, minimise errors, extol any benefits and quicken task completion. On mobiles, even short can be too long.

## **Progressive disclosure**

The art of being brief, but comprehensive means ruthlessly focusing on key points on the first screen, and defer remaining content to secondary screens/tabs (or further down the page).

## **Writing with a knife**

It's not about you so make content less about 'your' reputation/grasp of language and more about the user successfully completing their task in the quickest and most intuitive way possible:

- **'Lead with the need'** or tangible customer benefit in promo pages and headlines/subheads using a strong, active tagline – ideally a single value proposition appealing to self interest
- **Forget the filler fluff** and get to the point using short, sharp 'information jolts'
- **Keep paragraphs short** (1-2 sentences at most)
- **Optimise search** with defined keywords/phrases
- **Bring the main CTA much closer to the surface**, preferably visible on the opening screen along with the primary offer/benefit.

## **Monitor and measure**

Test, test and retest. We can only learn to consistently craft killer mobile content by monitoring and measuring analytics.

## **METADATA – the grammar of the web**

Information about your information: That's all metadata is. But you're flying blind as an editor or writer without it. So is the customer if they're trying to find your content.

Metadata encompasses three elements for every single page:

- 1. Keywords (optional as a meta field)** – what words or phrases might someone type into a search engine to return your/this page? Gather, collate, assess and prioritise for each page. They become the building blocks for ...
- 2. Meta title** – 4-5 words, between 55-60 characters in total, targeted keywords upfront, be unique for every page, make sense.  
Note: Morello CMS automatically appends | Westpac to every meta title in Personal section, and | Westpac Business to that section. So take this into account with any character counts.
- 3. Meta description** – 'mobile first' in a responsive world means we aim for about 120 characters to form a complete sentence, with keywords included upfront. Should be unique for every page.

### **For example: Product – Business Term Deposit**

- **Keywords** - Business term deposit, Term deposit Rates, Term deposit for business
- **Meta title** - Business term deposits, compare term deposit rates  
(note Morello appends –Westpac Business to this meta title)
- **Meta description**  
Compare our business term deposit rates and securely invest your savings with certainty of return. Choose term deposits for business from 1 month to 5 years. (157 characters)

### **Internal search on Westpac and Funnelback**

Funnelback always displays Morello **page title** in results page (without appendages), even if separate meta title added in Morello.

But well-crafted meta-style **page descriptions** will display as normal.

**WESTPAC LIVE (Online Banking) NAMING CONVENTIONS**

Address book	No longer used. Use Payee list instead.
Banking day/business day	Use banking day (not business day or processing day etc)
Cardholder/Card holder	Use cardholder (1 word)
Customer ID/Customer number	Use Customer ID
Customer reference number/CRN	Use Customer reference (no 'number' and no abbreviation of CRN)
Daily payment limit/Daily online limit	Use daily payment limit
Help/Assistance	Use Help
Log in/Sign in	When this phrase is used as a verb, use sign in or sign in to (as appropriate). (Don't use sign-in, which is the noun form.)  Hyphenated when a noun: - "Your last sign-in was on 9 Jan. 2013 at 10:30 p.m."
Dashboard/Overview	Use Overview
Nickname	No longer used. Use biller name instead.
Payments	<ul style="list-style-type: none"> <li>• Upcoming payments (includes future dated payments, scheduled payments)</li> <li>• Past payments</li> <li>• Recurring payments (no longer use the term recurring payment plan)</li> </ul>
PPS/Personal Portfolio Service	Use Personal Portfolio Service
Security devices	Use security device to refer generally to Westpac Protect™ SMS Code and SecurID token.
Time zone/Timezone	Use time zone (2 words)
Westpac new Online Banking	Westpac Live
Westpac Protect™	Use Westpac Protect™ SMS Code in full and SMS Code in short. (Don't use SMS Protect or any other variation.)

## WORDS TO WATCH OUT FOR

**Affect** (verb): to influence. This news will badly affect our share prices.

**Effect** (noun): result. This news had a bad effect on our share prices.

**Assume**: accept as a premise in an argument. Let's assume we bring in a flat tax.

**Presume**: take for granted. I presume his government will bring in a flat tax.

**Assure**: to promise. We can assure you of a great stay.

**Ensure**: to make certain. You can ensure success by careful planning.

**Insure**: to guarantee against loss or harm; secure indemnity from; effect insurance.

**Complementary**: to complete something; in addition to ...

**Complimentary**: politely flattering, or free

**Disinterested**: impartial, neutral. A disinterested arbitrator resolved the dispute.

**Uninterested**: not interested. The arbitrator was uninterested in minor issues.

**Its**: belonging to it. The committee had a lot on its agenda.

**It's**: contraction of it is or it has. It's going to be a long meeting. It's been raining all afternoon.

**Principal**: first or most important. My principal motive was to create a simple, elegant website.

**Principle**: rule or idea. We support the principle of free speech on the web.

**Internet**: proper noun, upper case 'I'

**intranet**: regular noun, lower case 'i'

**Internet Banking**: do not use

**Online Banking**: preferred wording, known as Westpac Live. (Alos Business Online Banking)

**What**: *identifies* - **What** merchant service should I use? (*Identify*)

**Which**: *selects* - Fixed line or wireless; I'm just not sure **which** EFTPOS product is right for me?  
(*Select*)

**www** – Use only Westpac.com.au (without the www.) in reference – or linking – to our domain.

See Glossary for additional wordings and in-house writing conventions.