



# Content style guide

This is a living document containing our rules (so far) on how we talk about Exhale and our products, our overarching voice and tone, language and grammar decisions, and best practices for UX writing.

Anyone writing words about—or in—Exhale should bookmark this page and feel free to add comments, questions, or feedback!

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## General principles

This is the stuff we should all be aligned on. 🙌 These principles apply across all of our content, whether it's UX copy, documentation, marketing materials, or customer support communications.

## Our audience

Whenever possible, we want to humanize our audience by referring to them directly ("you", "your team", etc.). However, when we need to differentiate between our different types of users in public-facing materials official contexts, we use **employer** and **employee**.



Support tickets and sales calls can be more flexible and use verbiage that the person on the receiving end of the message is familiar with.

Among employers and employees, we're speaking to people of all ages and backgrounds. Their understanding of finance and technology could be very basic, or very advanced. As a rule of thumb, we write with the lowest common denominator in mind—someone who is new to Exhale and the financial benefits we offer.

## Our product and Perks

We differentiate ourselves by offering a full suite of financial benefits and being deliberate about what we call our offerings. We want these offerings to feel proprietary and unique to Palolo.

- The product that employers use is Exhale HQ.
- The product that employees use is the Exhale app.
  - The full name of the iOS app is Exhale for iPhone. Keep in mind we don't have an Android app (yet)!
- There are a few branded terms we always capitalize. Branded names distinguish us from competitors and instill a sense of trust among users.
  - Perks - when referring to Exhale's specific set of Perks
  - Certain Perk names: My Pay, Save
  - Certain user types: Admin, Superuser
- In employer- and employee-facing communications, we refer to our Perks the way they are written in the product:
  - My Pay  EWA
  - advance  loan
  - (There's a bit more nuance to our Save Perk; see the marketing section for more information.)

## Our partners and integrations

When speaking to external audiences, we want our product to feel as uncomplicated as possible. Most employers don't need to know the names of our banking and payroll partners, or that we use APIs to connect with their systems.

Unless someone specifically asks about them, or we are writing about these integrations in detail, spare readers the technical details about third parties and integrations.

✔ "We support over 150 payroll systems"

✘ "We use Argyle's and Finch's APIs to connect to your payroll system"

✔ "We create a savings account for each employee"

✘ "Money goes to an account managed by our banking partner, Solid"

✔ "Our decisioning process for advances incorporates many safeguards"

✘ "We use a system called Noble to automate decisioning for advances"

When it makes sense, we can speak to these partners and integrations at a high level:

OK "Our payroll partners don't support [payroll system XYZ] yet, but we can still connect your employees' paychecks a few different ways"

OK "Our banking partners are FDIC-insured"

OK "We partner with a trusted credit decision platform to evaluate creditworthiness"

## Voice and tone

Overall, our voice is **trustworthy, empowering, and approachable**.

- We take a stance and speak to it **confidently**, without coming off as arrogant or demeaning. People are literally putting their livelihood in our hands; we want them to see us as a knowledgeable and trusted resource.
- We use the first person plural whenever possible ("we" instead of "Exhale") and speak directly to users ("you" instead of "the user").
- Our writing style is **concise**, but **not impersonal**. We prefer short, focused sentences over excess and technical details.
- We use active voice to achieve clarity and confidence.
  - An exception to this is `#the-action-zone` in Slack, where we're not as concerned with who specifically is doing what.

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## Writing about Exhale in marketing materials

We can be more showy and sassy in our marketing and sales materials, but we don't go over the top. We appeal to people of all ages and backgrounds with a voice that is relatable and respectable.

## Our company

- In contexts where people might not be familiar with us (one-pagers, case studies, etc.), we add the suffix “Financial Benefits” to our name: **Exhale Financial Benefits**.
- It is acceptable, and even encouraged, to refer to Exhale as a financial wellness platform.
  - “Wellness” differentiates us from 401(k) offerings and traditional monetary benefits, and also emphasizes the human aspect to our product.
  - “Platform” encompasses our wide range of benefits and places us solidly in the technology realm—it supports the idea that our product is powerful without being complicated.

## Our Perks

We’re always open to new and exciting ways to market our Perks, but we also want to be consistent in the way we refer to them. When in doubt, use the approved terms below.

## My Pay

- ✓ payday, every day ✓ earned wage access ✓ free daily access to your earned pay
- ✓ access your earned wages between paydays

## Advance

- ✓ interest-free advances ✓ emergency advances ✓ no-interest advances
- ✓ safe, secure lending ✓ safe borrowing solutions

## Save

Due to requirements from our banking partner, we need to be a bit more careful when talking about our Save perk. In general, we can’t use “savings” in a way that sounds like a descriptor of an account, because it’s not technically a savings account (it’s a checking account where our users can set aside money for saving goals).



More detail than you ever needed to know on this matter can be found in this [summary of LCB's requirements](#).

What we **can't** say:

- ✗ your savings ✗ Exhale savings ✗ savings account ✗ savings program
- ✗ savings with rewards ✗ savings with a boost

What we **can** say:

- ✔ smart saving tools
- ✔ saving tools with rewards
- ✔ rewards for saving
- ✔ paycheck-powered saving
- ✔ Save with Exhale
- ✔ save with a boost

Other things we can say, with considerations:

OK emergency fund / emergency fund account

Sometimes we want to lean into the emergency fund angle, and that's fine! But we want to be mindful that not everyone's using Save for emergency funds; maybe they're saving up for the holidays, travel, a car, etc.

OK your account / your Save account / your Exhale account

These are all workarounds to "savings account" when you need to specify where money is going. But "your account" on its own can be unclear, so be sure to provide context in these cases.

## Award

- ✔ award and bonus tracking
- ✔ awards that retain employees

## Handbook

- ✔ easy visibility of additional benefits

## Education

- ✔ financial education resources
- ✔ financial literacy tools
- ✔ financial tips and resources

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# Language and grammar

Let's get into the weeds. 🌿

## Capitalization

As a general rule, we use **sentence case** because it's more conversational and accessible. Capitalize only the first word and leave all other lowercase, except for proper nouns or other terms that are always capitalized a certain way.

This applies to titles, headings, buttons, CTAs, and pretty much everything.

There are currently a few places in the UI where we break this rule and use title case:

- Account settings: Password & Security, Change Password, Your Activity
- Back buttons: ← Paycheck Connection, ← Finish Later

- Navigation and headings in HQ: Payroll Link, Paycheck Setup, etc.

## Punctuation

- If it's a full sentence, stick a period at the end.
- Don't put a period at the end of incomplete sentences or short imperative statements functioning as CTAs (e.g. **Contact Exhale Customer Care** ).
- Use the Oxford comma.
- Use curly quotes in UI copy and emails.
- Avoid using parentheses when you can. When scanning content, most people tend to ignore content inside parentheses.
- If you need to insert a pause or break up parts of a sentence, use an em dash (—) instead of an en dash (-), with no spaces around it.

✔ Submit connection request

### Keep in mind:

- It might take up to two working days for Palolo, Inc to change your direct deposit settings.
- Your *next* upcoming paycheck may have already been processed. If it has, it will be sent directly to your bank, and the following checks will be sent to Palolo.

## Formatting

- In documentation, put the names of UI elements in bold.
- When using headings to structure your content hierarchically, try not to go beyond H3 headings. If you start using H4s and H5s, it might mean your content is too dense and should be broken up into separate pages.

Will add more here as it comes up!

## Terminology and technicalities

 This section is a work in progress.

This is where we'll try to set some general recommendations so that we don't confuse ourselves or our users when talking about Exhale (and in general, we just want to be consistent).

- We prefer **join** or **access** over **sign up**, **register**, or **enroll**. The latter options tend to feel heavier and more time-consuming.
- **Organization**, **company**, and **business** can be used interchangeably in conversational contexts, but when referring to Exhale HQ, use **organization** to match the terminology in the UI.
- Our URL
  - Those who don't have Exhale for iPhone access our app by going to [exhalefi.com](https://exhalefi.com) on a desktop or mobile browser.

- To keep things as simple as possible, we should avoid giving them the “long” version: [secure.exhalefi.com](https://secure.exhalefi.com) (you can still link to it, though).

To be determined...

- Linked vs. connected
- Exhale Customer Care / Success / Support
- Do we ever want to say “clearing accounts” to users?
- Sign in vs. log in

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## UI elements and interaction

More coming soon!

### Labels

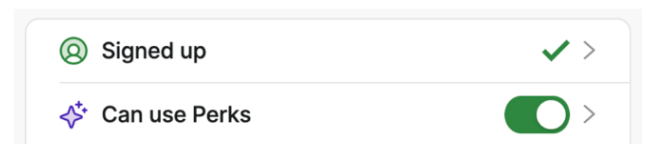
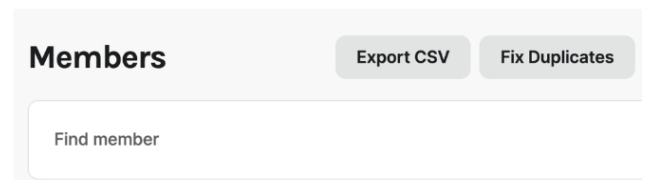
We assume most users won’t be in Exhale every day, so we prefer declarative, descriptive copy over jargony terms. Some examples of this:

**Fix Duplicates** instead of **Merge Members**

This gets to the root of what the user is actually trying to accomplish.

**Can use Perks** instead of **Participant**

We don’t expect employees to know the definition of a participant.



### Hyperlinks

To make links as accessible as possible, use descriptive text that describes the destination of the link. For more examples and best practices, see [Google’s documentation on link text](#). 😊

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## When in doubt

If something isn’t documented here and you think it should be, feel free to leave a comment or add it yourself! You can tag @Nikki Collister for any questions or feedback.

If you’re not sure about something and need to make a quick, educated decision on your copy, here are some trusted resources:

- [Google developer documentation style guide](#)
- [Apple Style Guide](#)