

≈ NOVI Content Standards ≈

Goal

These standards apply to the Novi standalone app as well as other surfaces where Novi appears. While building content, Novi CDs can refer to these guidelines to answer practical content questions. The goal is to ensure our content creation process is consistent and streamlined.

If something is missing, or if you have any questions or suggestions, [please contact Sam Fuchs](#).

Novi Content Principles

While we work within Meta's [universal content principles](#), the following principles guide our content decisions at Novi. In addition, our voice and tone align with the [Meta Voice in Product](#) guidance.

Evidence-Based

We write content based on the latest information, from internal research and testing to developments in the global payment landscape. We question our assumptions and continuously refine our approach.

Transparent

We're forthcoming when providing information to our customers. Both as a company and as a product, we speak openly about our intentions and who we are.

Relevant

We provide only the most useful information for the customer, in the right place and at the right time. We lean towards inclusion while avoiding unnecessary information that impedes the customer's financial journey.

Currency Standards

Currency Formatting Standards

Principles

1. It's important to display currencies in a consistent way throughout the app.
2. It's important to display currencies in a way people are familiar with and can easily comprehend.
3. Digital currencies should feel differentiated from fiat currencies, but the connection between a stablecoin and its fiat equivalent should still be clear.

Standards

- Fiat currencies have a symbol and a code. For example, the US dollar's symbol is '\$' and the code is 'USD'.
- Digital currencies only have a code. For example, the Pax Dollar's code is 'USDP'.
- Always display fiat currencies with their symbol and code. Always display digital currencies with their code.
- There always should be a space in between the number and the currency code.

USDP Structure:

176.34 USDP

Fiat Structure:

\$176.34 USD / €176.24 EUR

Currency and Decimal Patterns

Different currencies use separators (spaces), commas and decimals in different ways. We should honor this structure.

Device Language Sets Currency Standards

Decimal patterns and other location-specific currency formatting options are determined by the user's language and phone number – not by currency. For example, if a user has a US phone number and has set their device language to US English, even if this user travels to France, US formatting will still be displayed. In order to change the currency format manually, the user can switch the device language to French in this example.

Meta (and Novi) relies on the [Common Locale Database Repository \(CLDR\)](#) for guidance regarding locale specific currency formats (as well as dates, times, amounts, etc.).

A common example of how this plays out is the difference in formats regarding the decimal, comma and separator (space) in the US vs in Europe:

US: \$12.50 USD

EU: 12,50 € EUR

Visual Treatment, Examples, Currency Prioritization Across Flows

[See Figma](#) – See [relevant images](#)

Exchange Rate Standards

This system helps us stay consistent when showing exchange rate pairings in Novi across various surfaces. It should reflect how people already see currency pairings.

Standards

- Always include a space between codes and amounts (“1 USDP” instead of “1USDP”).
- Currency to the left is the fixed currency (value stays at 1); currency to the right is the variable currency.
- Fixed currency is always displayed as just “1”. Variable currency is displayed to 4 decimals.
Ex: 1 USDP = 19.2345 MXN
- Exception:* When the pairing will always be 1:1 (ie with USDP and USD) display both with no decimals:
Ex: 1 USDP = 1 USD
- Use of a period or comma for exchange rate formatting should be based on what that user sees in the rest of the app experience.

Exchange Rate Hierarchy

When we show a currency pairing, the currency higher on the following list is the fixed currency (left hand side, always simply “1”). If both currencies are not on this list, the currency whose single unit value is higher appears on the left as the fixed currency.

- 1) Euro (EUR)
- 2) Great British Pound (GBP)
- 3) Australian Dollar (AUD)
- 4) New Zealand Dollar (NZD)
- 5) US Dollar (USD) / USDP

- 6) Canadian Dollar (CAD)
- 7) Swiss Franc (CHF)
- 8) Japanese Yen (JPY)
- 9) Others

Note: This list is generally considered an industry standard and not determined by Novi.

Stablecoin <---> Fiat Equivalent

– Show the stablecoin first in the pairing eg.:

1 USDP = 1 USD

Other examples:

1 EUR = 1.2345 USD

1 USD = 51.2436 PHP

1 USDP = 20.5211 MXN

Decimal Standards

Principles

Our decimal structure should be consistent across Novi, with as few exceptions as possible.

The Standard

– Show amounts to 2 decimals in most instances throughout the app. This stands even for whole numbers, where we use two decimals to maintain consistency in our formatting across the app.

Ex: 23.00 USDP

Exception – Exchange Rates

– When displaying an exchange rate pairing, show the fixed currency as 1 (with no decimals) and show 4 decimals for the variable currency.

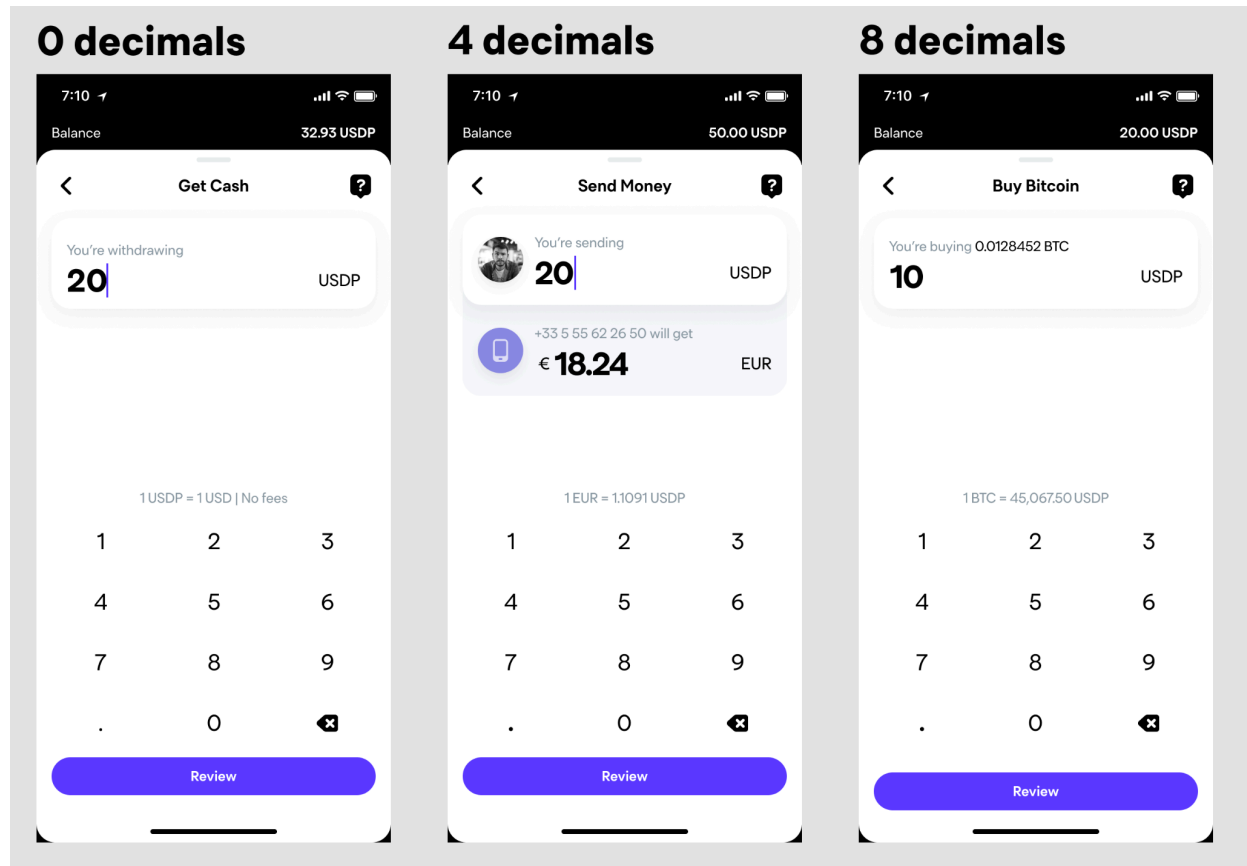
Ex: 1 USD = 20.5211 MXN

Full info available in the **Exchange Rates/Currency Pairings** section.

– When the pairing will always be 1:1 (ie with a stablecoin like USDP and USD) display both with no decimals:

Ex: 1 USDP = 1 USD

– In zero balance situations, show no decimals and just use “0”.



See [relevant images](#)

Capitalization

Novi Capitalization Principles

Despite taking a distinct approach to capitalization than Meta, our principles are aligned:

We value readability and simplicity. We capitalize words only when it's genuinely useful.

Approach

Novi capitalization rules align with the [AP Style Book](#) guidelines, which differ at times from the [Meta Capitalization Guidelines](#). The most significant difference in approach is that Meta moved to "Sentence Case Everywhere" in 2021. Novi content still uses Title Case in the following instances:

- CTA's
- Buttons

- Menus
- Page and Screen Titles
- Subheaders
- Navigation Headers
- Modal Headers (except when they appear as a question)

Buttons

Buttons allow users to perform an action. They should be specific and clear.

One Button Dialog:

- Use in situations where we need to alert or inform the user.
- Don't use when a user must make a yes/no choice – unless there is affordance elsewhere to go back. Don't force users towards an option.

Multiple Button Dialog:

- Use in situations where a user must make a decision. Always provide an out.
- Don't use language that pushes users toward a desired outcome.
- Make sure the consequences associated with selecting each button are clear just from the CTA content.

Examples: "Cancel / Confirm" "Back / Next", "Not Now / Turn On"

Button Standards:

- Title case for headings and CTAs, sentence case for body content
- Each button should contain only a single action (*Example: Save, not Save and Close*)
- Use clear verbs or verb phrases (*Example: Learn More*)
- Be 1–2 words and no longer than 4 words
- Where possible, avoid punctuation such as commas
- Avoid pronouns and articles unless asking for a person's explicit legal consent (*Example: Yes, I agree*)
- Avoid speaking on someone's behalf (*Example: Got It*)
- Use 'OK' instead of "Ok" or "Okay"

See [relevant images](#)

Notifications

Notification Standards

Notifications alert users to relevant events occurring on Novi. Notifications can be delivered through a number of different channels such as push notifications and SMS messages.

Novi Notification Principles

1. Notifications on social media differ from those in the financial realm.

In general, when social media users receive a notification, there is an expectant next action they need to pursue. However, when users are notified of financial transactions, there is often no further action needed. While the universal [Meta Notifications Standards](#) apply also to Novi, the differences between notifications for finance and for social media must be considered.

Note: Due to this distinct nature of Novi notifications, click-thru rate is not as indicative as a metric as it is on Meta's social media products.

2. Notifications should be optimized for efficiency.

Design and content should be presented in the simplest way possible to allow users to scan and take action.

3. Notifications are optimized for downstream value.

The end-to-end flow, including the landing experience, should be optimized for taking action.

4. Notifications are time-sensitive and personalized.

A notification should exist in a subset of the most time-sensitive and personalized information we want to communicate.

5. Notifications should drive engagement.

Notifications should be based on a user's activity. They are not a promotional channel.

Do's & Don'ts

Notifications should:

- Deliver useful, objective information.
- Be useful to the user in a specific and immediate way.
- Be neutral in tone.

- Show the most useful information first in case the notification gets truncated.
- Be punctuated like a complete sentence (typically with a period at the end) unless the notification includes a status or comment.

Notifications should not:

- Include questions.
- Project opinions. Avoid adjectives and adverbs.
- Withhold information in order to incentivize click-through to another surface (eg. clickbait).
- Include promotions for new features and other initiatives (in most cases). This can be done within the app using the home card system.

Novi Care Standards

Overview

To build effortless, world-class support and protection that empowers trustworthy, financial ecosystems.

Guidance

For detailed guidance, please refer to the [Novi Care Content Standards](#) (WIP).

Care Chat Standards

Overview

This is the central resource for voice and tone guidance when writing for Meta FinTech's customer support chat.

Voice Standards

Personalization:

We use first names when appropriate. We are a chat experience and so a certain level of personalization is expected and familiar.

Emoji use:

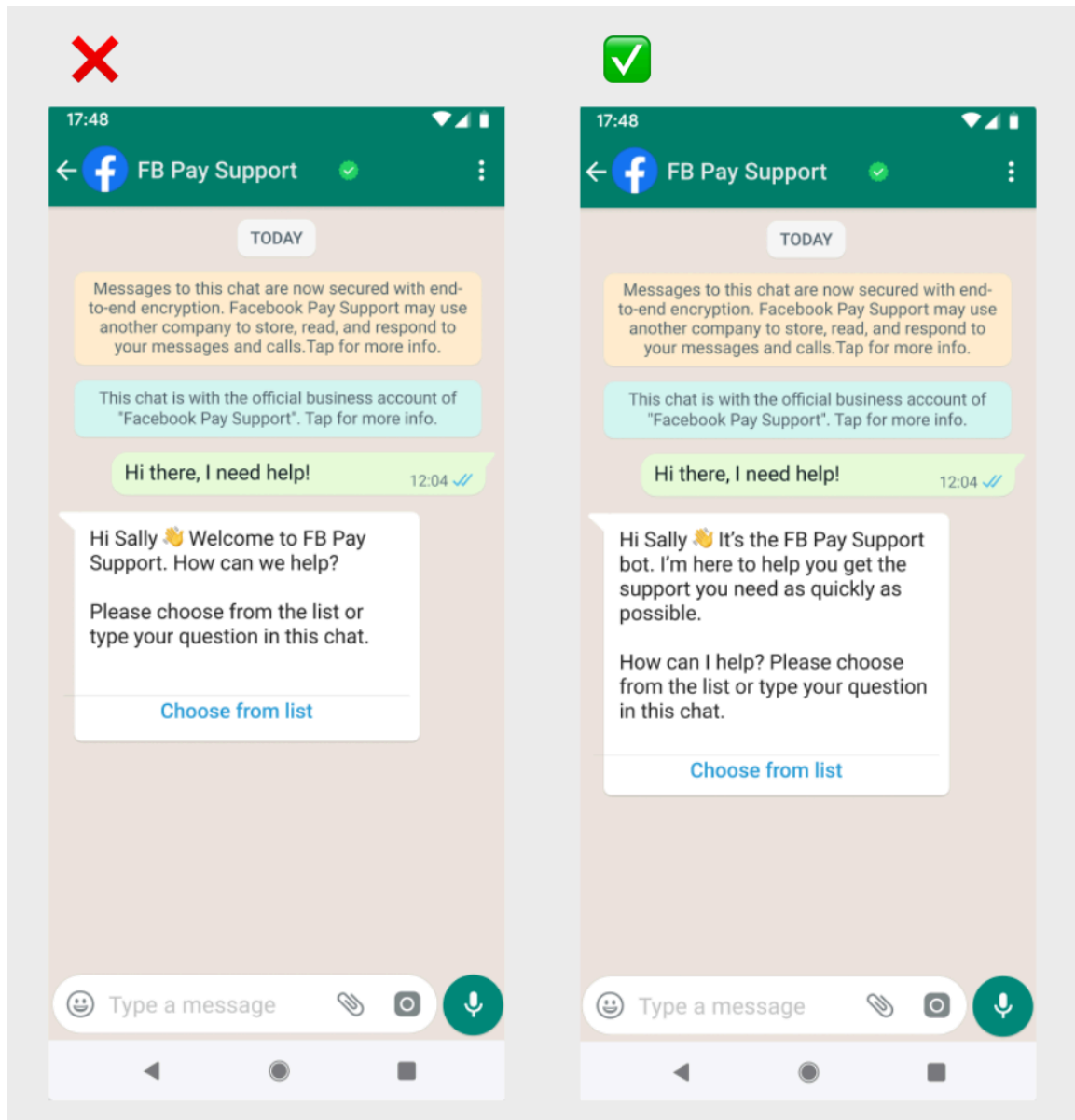
- We can use emojis in the appropriate context. Always be aware of cultural norms. If ever in doubt, avoid emoji use.
- Never use an emoji to replace a word.
- Add an emoji after a space.

Our voice

While we follow Meta's general approach to voice, our voice is unique. What makes our voice distinct from other Meta products is that it's transparent, attentive and empowering.

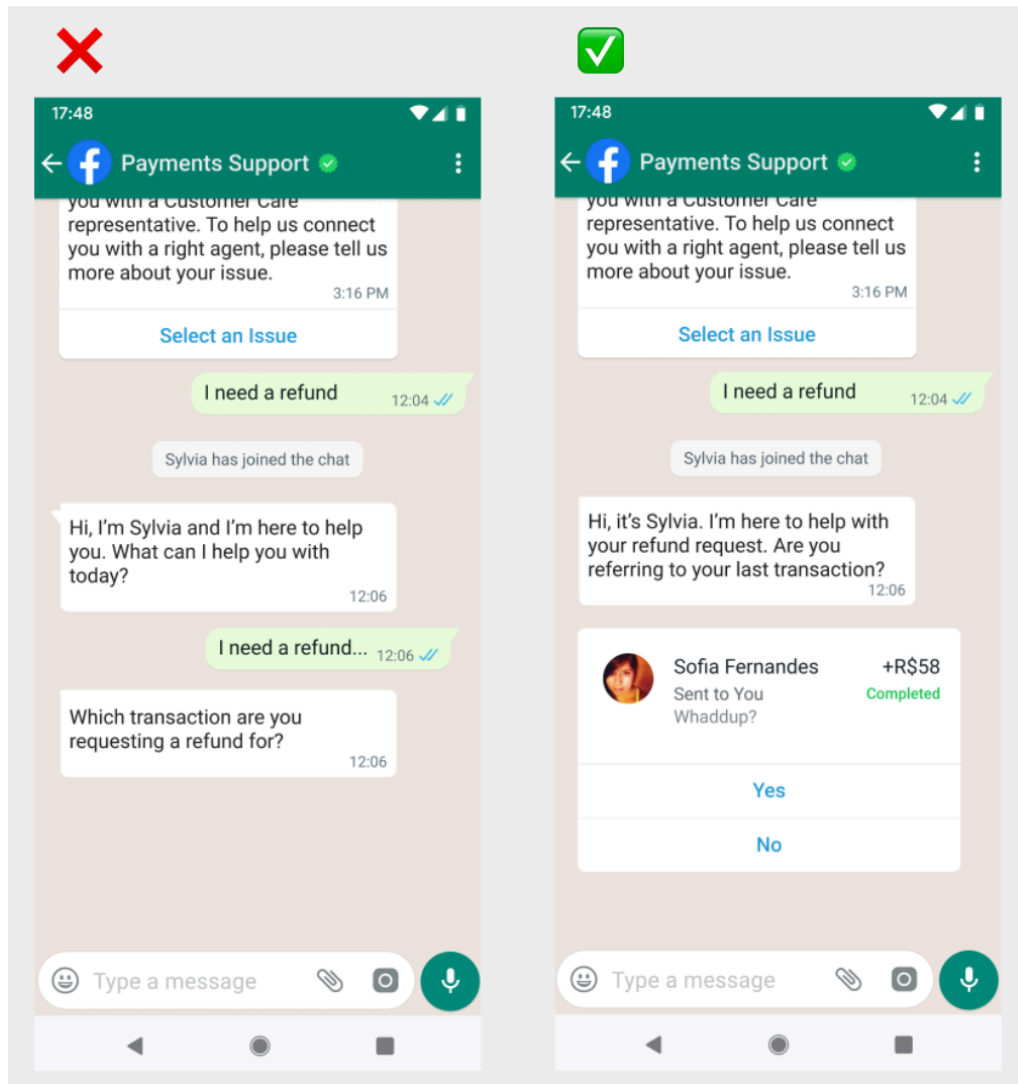
Transparent: We earn trust by demonstrating that we have nothing to hide. Establish ourselves as honest and credible.

- o Openly introduce the bot and be clear when a human joins the conversation.
- o Use first person (I, my) when speaking as the bot.
- o Only use plural first person (we, our) when speaking as the product/company.
- o Set expectations about what the bot can and can't do.
- o Set expectations about the potential solution.
- o Surface openly when we can't help and introduce the alternative solution as soon as possible.
- o Set time expectations when relevant (SLAs, wait times for an agent, etc).
- o Admit when the bot doesn't understand something and allow the customer to escalate the issue (no endless loops).



Attentive: We show our customers that we respect them and their time by acknowledging their experiences.

- Acknowledge what the customer writes and respond to it.
- Use relevant context in our messaging. If we have knowledge on why they're reaching out, use that info to streamline the conversation.
- When we aren't sure if we've understood the customer correctly, confirm with them.
- Ask follow-up questions as needed while referencing what we already know. Avoid having the customer repeat themselves.



Empowering: We gain customers' confidence by enabling them to quickly reach resolution and making the information they need easily accessible.

- Provide actionable guidance to funnel customers towards self resolution by offering the solution or information they need.
- Educate customers and provide as much context as possible when we can't resolve their issues. Provide clear guidance on additional steps they can take.
- Surface additional relevant information by including further education where customers may be feeling confused or helpless.



Your claim was declined. The FB Pay Customer Support team reviewed your payment of \$58 to Sandra's Cakes and didn't find anything out of the ordinary.



Your claim was declined. The FB Pay Customer Support team reviewed your payment of \$58 to Sandra's Cakes and didn't find anything out of the ordinary.

We thought it could be helpful to share more about how we make these decisions. Tap "Learn more" for the full explanation. If you have any additional questions, we're here to help.

[Learn more](#)

Tone Standards

We modulate tone according to Meta's tone framework, though there are 4 tones we use most often: encouraging, informative, supportive and sympathetic. We choose the most appropriate tone for each context.

A mapping of existing scenarios and the appropriate tone can be found [here](#).

Novi for Messenger Standards

Overview

Creating a Novi experience in Messenger means striking a balance between Novi and Messenger content design standards. Our goal is to maintain a unified Novi identity across surfaces while making the Novi for Messenger experience feel consistent with the rest of the Messenger experience. These standards help us build trust and optimize for a smooth customer experience.

When to Follow Messenger Content Standards

For navigational content standards and terminology, follow Messenger standards and patterns.

For example:

- Use Messenger capitalization standards (title case for screen headers)
- Use "Next" to navigate to next step
- "Change Password" instead of "Reset Password"

When to Follow Novi Content Standards

For overriding principles, follow Novi Content Standards. See the Novi Content Principles section of this wiki for reference.

For example:

- *Relevant:* We provide only the most useful information for the customer, in the right place and at the right time. We lean towards inclusion while avoiding unnecessary information that impedes the customer's financial journey.

Standards Specific to N4M

Add distance between Novi and the customer to avoid confusion between the Novi and Messenger experiences.

For example:

- Avoid collaborative language (e.g. Let's)
- Avoid using "we" in cases where attribution could be confused between Novi and Messenger.

Novi for Messenger Notifications

N4M has unique functionality when it comes to a number of notifications. Guidelines for sender and receiver (and all txn statuses) [available here](#).

WAvi Standards

Overview

WAvi is a uniquely Novi-branded experience within the structure of WhatsApp.

Guidance

For detailed guidance, please refer to the [WAvi Content Standards](#).

Reference: [Whatsapp Content Standards](#)

Overview

While we strive for consistency wherever possible with WhatsApp and Facebook Pay, Novi is a regulated financial institution that is available on different platforms. When using Novi within WhatsApp, it should be clear that the user is in a Novi-branded experience.

- Our users are “**customers**” and will have access to customer support 24/7.
- As a regulated financial institution, we need to take certain steps like ID verification, to comply with laws and prevent fraud and abuse. It’s crucial that we explain **why** we need personal information.
- As a brand, we are committed to being transparent and proactive about data and privacy.
- As a product, we face additional barriers with education around exchange rates and financial concepts. This sometimes necessitates more explanation and education than what usually appears in WhatsApp.

WAvi Currency Formatting

A thorough display of all the different currency formatting options is available in this [Figma file](#).

Guidance

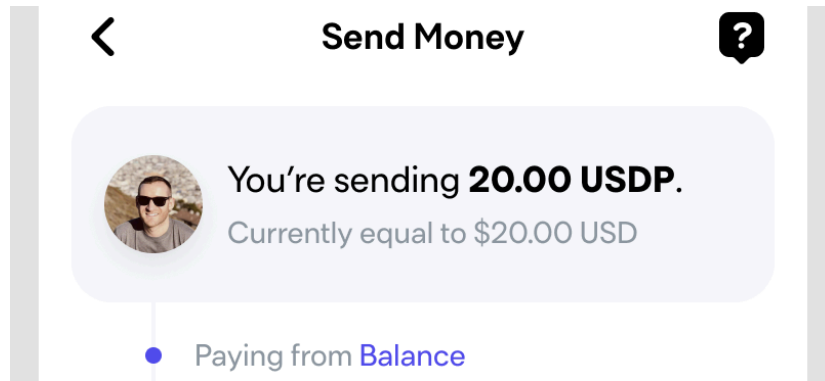
For detailed guidance, please refer to the [WAvi Content Standards](#).

Unique-to-Novu Content Formats

This page is dedicated to various screens and flows which not only contain content unique to Novi, but also requires clarity. If you have any questions or would like to add any missing content, please contact Sam Fuchs.

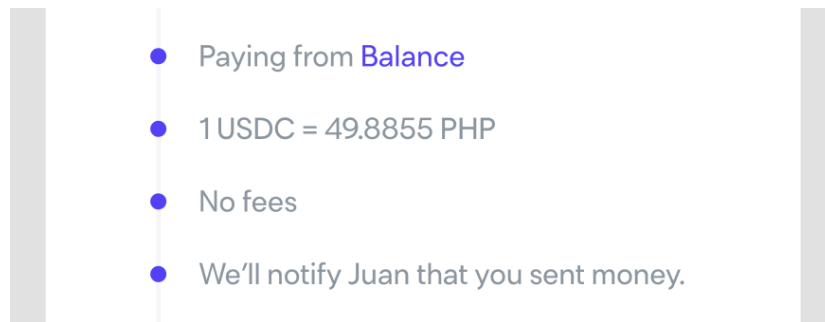
Pizza Tracker Punctuation

In the gray cards, don’t bold the period on the top line:



Also, don't use a period for the "Currently equal to..." line.

In the pizza tracker itself, don't use periods unless there is a comma used in the sentence or it's a long, full sentence:



For further guidance, see the [pizza tracker organization doc](#).

Cards

Education Cards

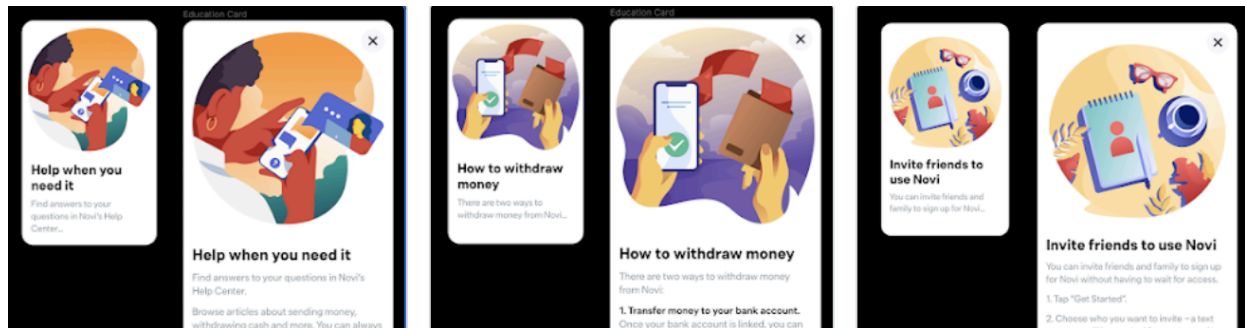
Education Cards are unique to Novi standalone. They're the series of cards a user sees after they have successfully onboarded. These cards give practical insight into Novi's capabilities. Since the users have already signed up, content on Education Cards should be for high-intent users.

Principles

- Education (and upsell) Cards should prioritize offering more information when someone is interested in the topic.

- UX should be consistent, and there should be no surprises when someone wants to open the card or learn more.

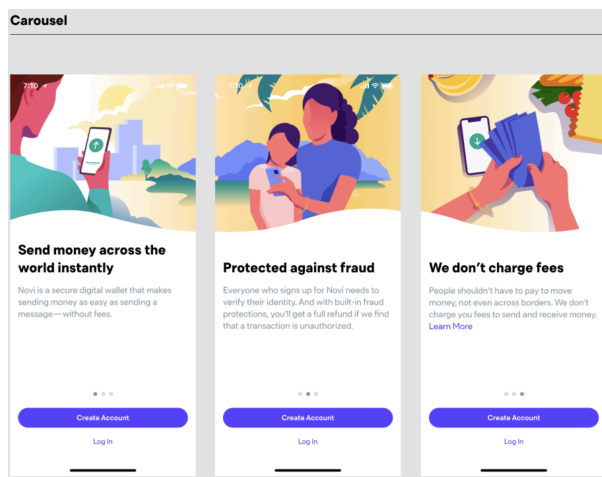
See [relevant images](#)



Education Screens

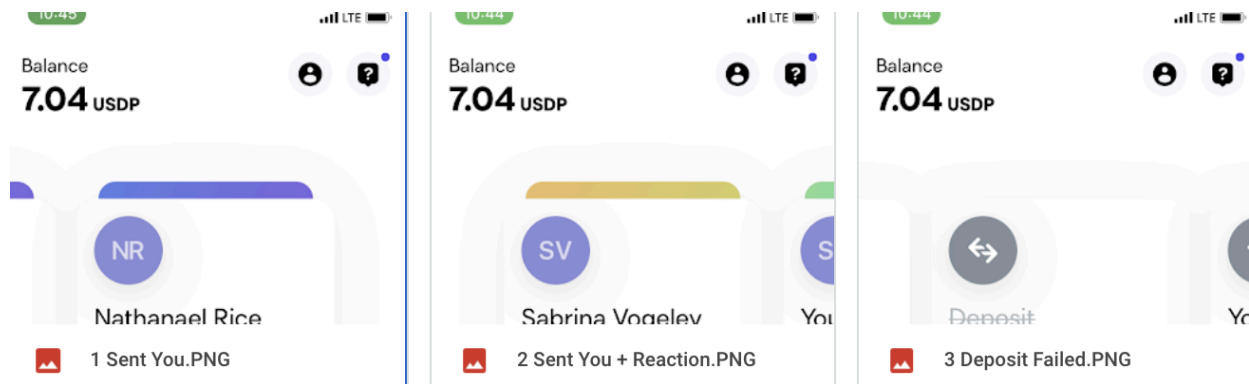
Education Screens are distinct from Education Cards. The screens are shown as an onboarding carousel when a user opens the app for the first time (before signup).

The screens provide users with concise education about P2P, digital currencies and the Novi wallet. The goal is to give lower-intent (ie early funnel) users a bit of reassuring information to encourage them to create an account.



Transaction Cards

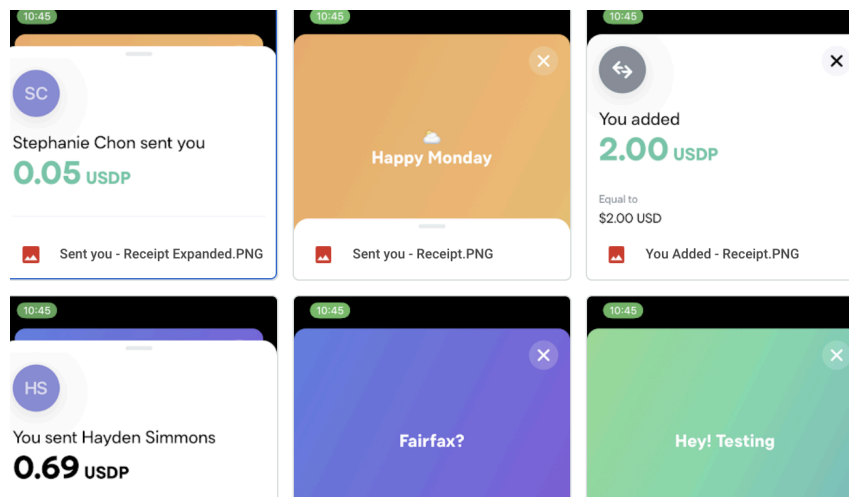
In addition to Education Cards, Novi utilizes cards on the home screen to list transactions and their relevant information.



See [relevant images](#)

Receipts

Transactions are also documented in the form of receipts. In this format, users can expand to see the full details.



See [relevant images](#)

Glossary of Related Standards

- **WAVi:** [WAVi Content Standards](#) doc
- **Privacy:** [Novi Product & Design Privacy Principles](#) deck
- **Payments:** [Payments Standards Wiki](#) (for all Meta)
- **Care:** [Novi Care Standards](#) (WIP)
- **Terminology:** [Terminology and Naming Wiki](#) (for all Meta)

- **Punctuation:** [CD Standards Punctuation Wiki](#) (for all Meta)
- **Marketing:** [Novi Brand Voice & Copy Style Guide](#)