Design @ Visa

Content at the core

How to create an integrated content design system across your org

Allison Biesboer
Senior Content Design Manager
Visa

The fine print

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Content at the core

Agenda

01 Introduction

02 The style guide

03 The Content Design System

04 Differentiating your content design system

05 Customization

06 Benefits

07 Takeaways

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Introduction

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Who I am

A designer

— Formally-trained as a designer and animator
— Content designer with 10 years experience
— IBM: Design Program Office
— Visa: Visa Product Design System
— People manager
— Customer-obsessed
— Inclusion and accessibility advocate

A human

— Vibe: Y2K party music, wiener dogs, & rhinestone cowgirl boots
— Mom of a 2-year-old, a wiener dog, an English bulldog, and a parakeet
— Capricorn
— Mother was a project manager in software
— Father was a plant biologist and ecologist, professor



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Invasive species



Coqui
Eleutherodactylus coqui
Endemic to: Puerto Rico
Invasive to: Hawaii

Coquis were unintentionally introduced to Hawaii circa 1988 and are now thriving there, creating quite an orchestra of noise at night. Lacking natural predators, they are rapidly eating spiders and insects which competes with endemic bird species.



Lionfish
Pterois volitan
Endemic to: Pacific Ocean
Invasive to: Atlantic Ocean

Lionfish are threatening populations of fish endemic to the Atlantic Ocean as they have been released from aquariums there since the 1980s.

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Keystone species

Keystone species are the opposite of invasive species. They help ecosystems create structure, balance, and health. They promote stabilization and biodiversity through their relationships and interactions with other species.

Northern Sea Otter
Enhydra lutris Kenyon
Sea otters love to eat sea urchins (which eat kelp). They maintain the health of kelp forests, which are home to several aquatic species. In the 60s and 70s, 400 sea otters were introduced to Southeast Alaska, and they have now grown to a population of over 70,000.

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Keystone species

Keystone species are the opposite of invasive species. They help ecosystems create structure, balance, and health. They promote stabilization and biodiversity through their relationships and interactions with other species.

Gray wolf
Canis lupus
Gray wolves were reintroduced in Yellowstone national park to control elk populations, allowing overgrazed vegetation to recover and the return of other species like beavers and songbirds.

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Design systems
are ecosystems

Goals

Scale the brand



Improve UX



Increase efficiency

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The style guide

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In the beginning... there were style guides.

Style Guide: Guidelines that set the standard for authoring the meaning and message within user experiences at an organization or company.

The basics:



Tone



Voice



Grammar and punctuation



Writing conventions



UX conventions

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Limitations of style guides

They are typically created in siloed documents, such as PDFs, that are difficult to find on your company's intranet and file system structures.

- Siloed data; usually in PDFs
- Impossible to find
- Unattached to major platforms or initiatives
- Poorly promoted
- Lacking deeper product guidance
- Not scalable



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Content design guidance maturity

Increasing content design maturity over time



No central standard

Some content standards at organization level
→Siloed documents

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Content design guidance maturity

Increasing content design maturity over time





No central standard



Some content standards at organization level
→Siloed documents



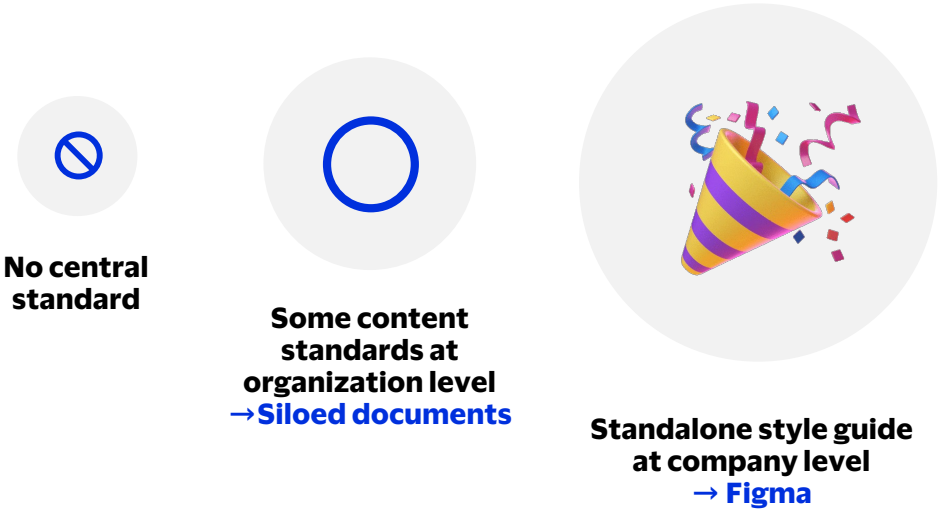
Standalone style guide at company level
→ Figma

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Content design guidance maturity

Increasing content design maturity over time

Visa 2 years ago | Visa 1 year ago | Visa present day | The future



No central standard

Some content standards at organization level
→Siloed documents

Standalone style guide at company level
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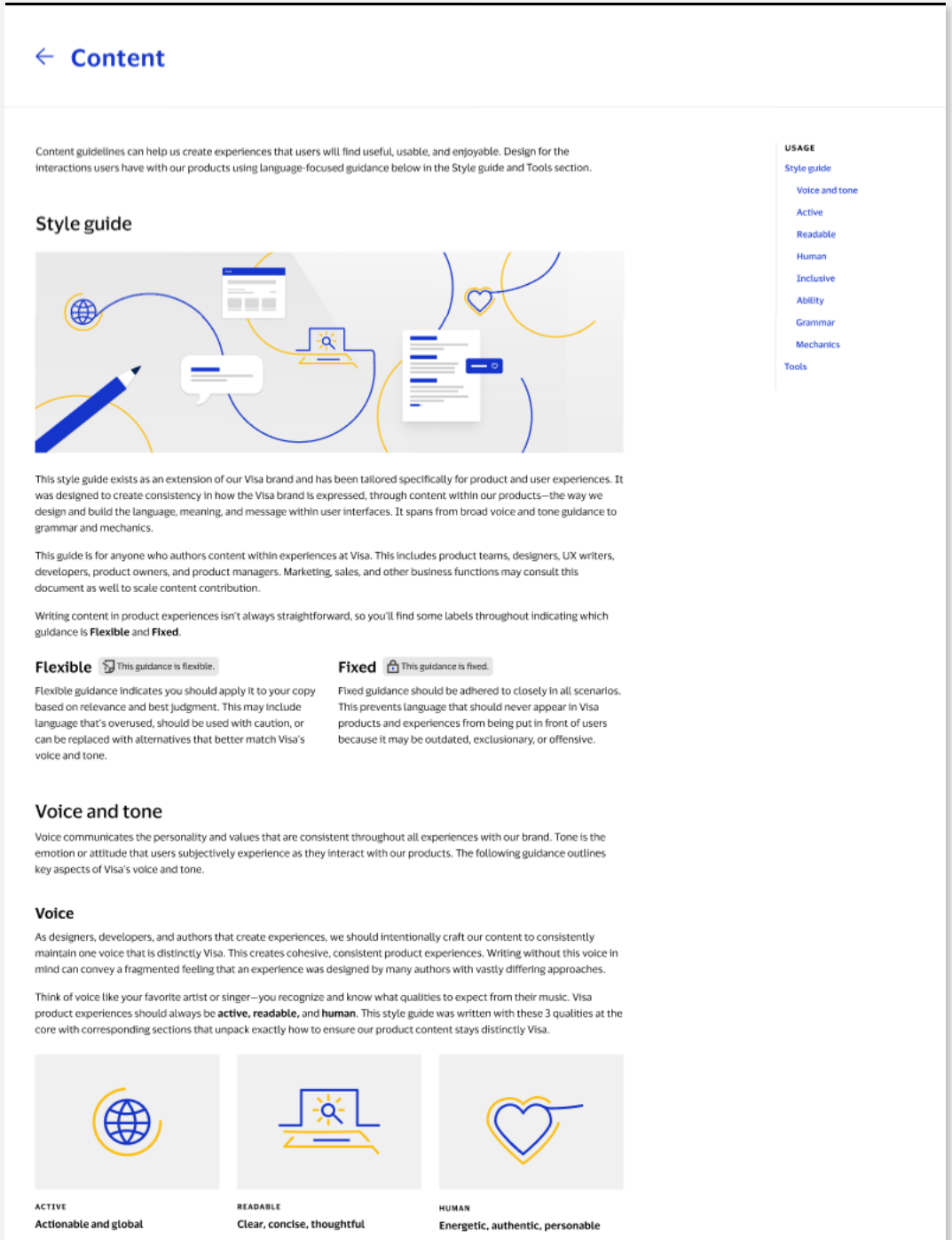
Digital style guides as a start

Digital style guides are a great way to start.

We started lean with a style guide in Figma that organized its contents around our 3 brand-derived tenants of voice with additional sections:

- **Voice and tone**
  - Active
  - Readable
  - Human
    - Inclusion
    - Ability
- **Grammar**
- **Mechanics**
- **Tools**

VISA



Visa's purpose



Uplift everyone, everywhere by being the best way to pay and be paid.

Visa's product voice

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Visa's product voice



Active

Actionable and global

Visa connects the world through fast, secure financial access enabled by a partner-trusted network. Our content should support and help users complete tasks—fast. Ensure everyone, everywhere can meet their goals using clear, actionable language that translates seamlessly across the globe.

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Readable

Clear, concise, thoughtful

Make experiences effortless by putting users first. Author content that anticipates what the user needs and answers their questions before they've asked—like a trusted advisor. Use direct and consistent language that's easy to scan, makes task completion easy, and simplifies complex concepts.

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Human

Energetic, authentic, personable

Our products are designed by real people for real people behind the screen. Use inclusive language to empathize with users and show consideration and recognition of their humanity. Be personable and conversational—not too formal, not too casual, and never robotic.

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Visa's product voice: guidelines



Active

Actionable and global

- Tips for using plain language; easily translated and ditching culturally-specific idioms
- Using active voice instead of passive voice



Readable

Clear, concise, thoughtful

- Readability fundamentals like targeting a 6th grade reading level or Flesch Reading Ease Score (FRES) of 80-90
- Sentence case and prioritizing shorter sentence lengths
- Line lengths of 12-14 wpm for optimal readability
- Left-aligned text and design in left-to-right languages like most languages except for Arabic and Hebrew



Human

Energetic, authentic, personable

- Inclusive language guide
  - People-first language to recognize people's humanity before anything else
  - How to be inclusive of psychographics, demographics, and firmographics in your products
- Accessible language and alt text to translate the latest WCAG guidelines in an easy-to-parse way such as alt attributes and Accessible Rich Internet Applications (ARIA) labels

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Context-relevant tone

Tone	Feeling conveyed to users	Context
Celebratory	Positive, congratulatory, excited	Success, task completion
Instructional	Straightforward, engaging, helpful	Educational, support, documentation
Reassuring	Professional, clear, confident, straightforward	Error, alert
Welcoming	Friendly, inviting, enthusiastic, aspirational	First-time use, onboarding, support

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Grammar, mechanics, and tools

Grammar and mechanics

- Technical aspects of language and style considerations where it may affect structure or syntax
- Focused use cases on financial services like currency considerations, date and time formatting
- Basics like sentence case, parallel structure, command verbs, and more

Tools

- Sanctioned and built-in tools that help us boost content quality
  - Figma find and replace
  - MS Word's readability checker

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International currencies

Currencies are expressed differently across the world. At Visa, we follow ISO 4217, which is the recognized international standard for the representation of currencies. Currencies can be represented both numerically and alphabetically, using either three digits or three letters. At Visa, we use the alpha code which uses the first two letters of the ISO 3166-1 alpha-2 country code and the initial of the country's main currency's unit for the third letter.

For example, the United States currency code is USD, "US" for United States and "D" for dollar, the country's currency. Some alphabetic codes for major currencies are familiar, such as "EUR" for Euros, while some are lesser known, such as BTC (Bitcoin), and should only be used when applicable.

General

- Use uppercase country codes before or after the amount.
- Add a space between the country code and the value.
- Use an en dash between between numerals to indicate a monetary range followed by the country code.
- Don't spell out currencies or currency codes.
- Shorten amounts over 999,999 (million, billion, trillion or M, B, T).

Use	Instead of
10 USD USD 10	usd 10 10 usd
30M CAD	30CAD
15-20 CAD	15·20 CAD 15—20 CAD
50 AUD	Fifty AUD Fifty Australian Dollars
30 million EUR 30M EUR	30,000,000 EUR

Formatting currencies

The Unicode Common Locale Data Repository (CLDR) is a project of the Unicode Consortium to provide locale data in XML format for use in computer applications. It contains specific information that an operating system will typically provide to applications including number and currency guidelines.

When formatting currency manually, it's important to take a number of locale-sensitive elements into consideration including:

- What currency symbol is used and its placement
- Whether decimals are used and if they are represented as a period or comma
- How negative amounts are expressed

Symbols and decimals

When formatting currencies with symbols and numbers, please take the following locale-sensitive elements into consideration:

- Use the country's assigned currency symbol.
- Avoid adding a space between symbols and numerals unless local guidelines dictate. For example, there is usually a space between the amount and the EURO symbol in France.
- Place the symbol before or after the numeral, following local guidelines. For example, the symbol comes after the amounts in most French-speaking countries.
- When expressing decimals, use local guidelines to inform whether to use commas or periods. For example, in the United States, this character is a period (.). In Germany, it is a comma (,). so two thousand fifty-five and eight tenths is displayed as 2,055.8 in the United States and 2.055,8 in Germany.
- Use an en dash between numerals to indicate a monetary range and include the symbol before all numerals to avoid mistaking the dash for a decimal.

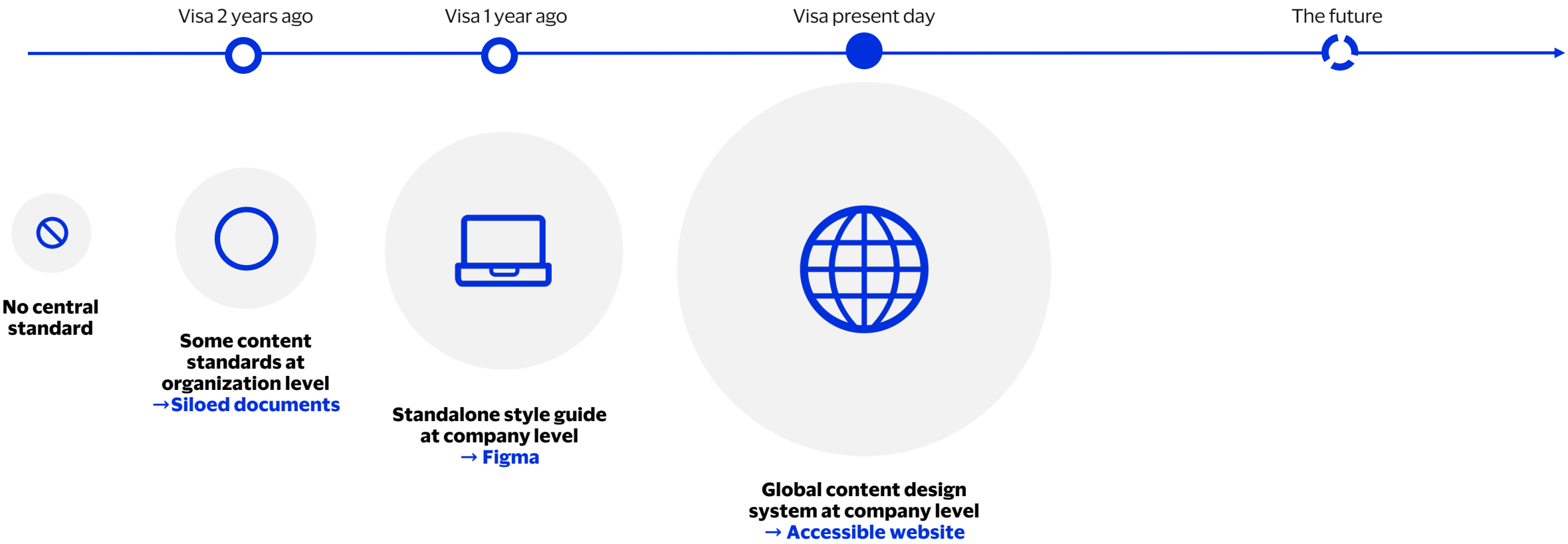
The following chart shows commonly-used currencies and their formats:

The Content Design System

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Content design guidance maturity

Increasing content design maturity over time



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Content design guidance maturity

Increasing content design maturity over time

Visa 2 years ago

No central standard

Visa 1 year ago

Some content standards at organization level
→Siloed documents

Visa present day

Standalone style guide at company level
→ Figma

Global content design system at company level
→ Accessible website

The future

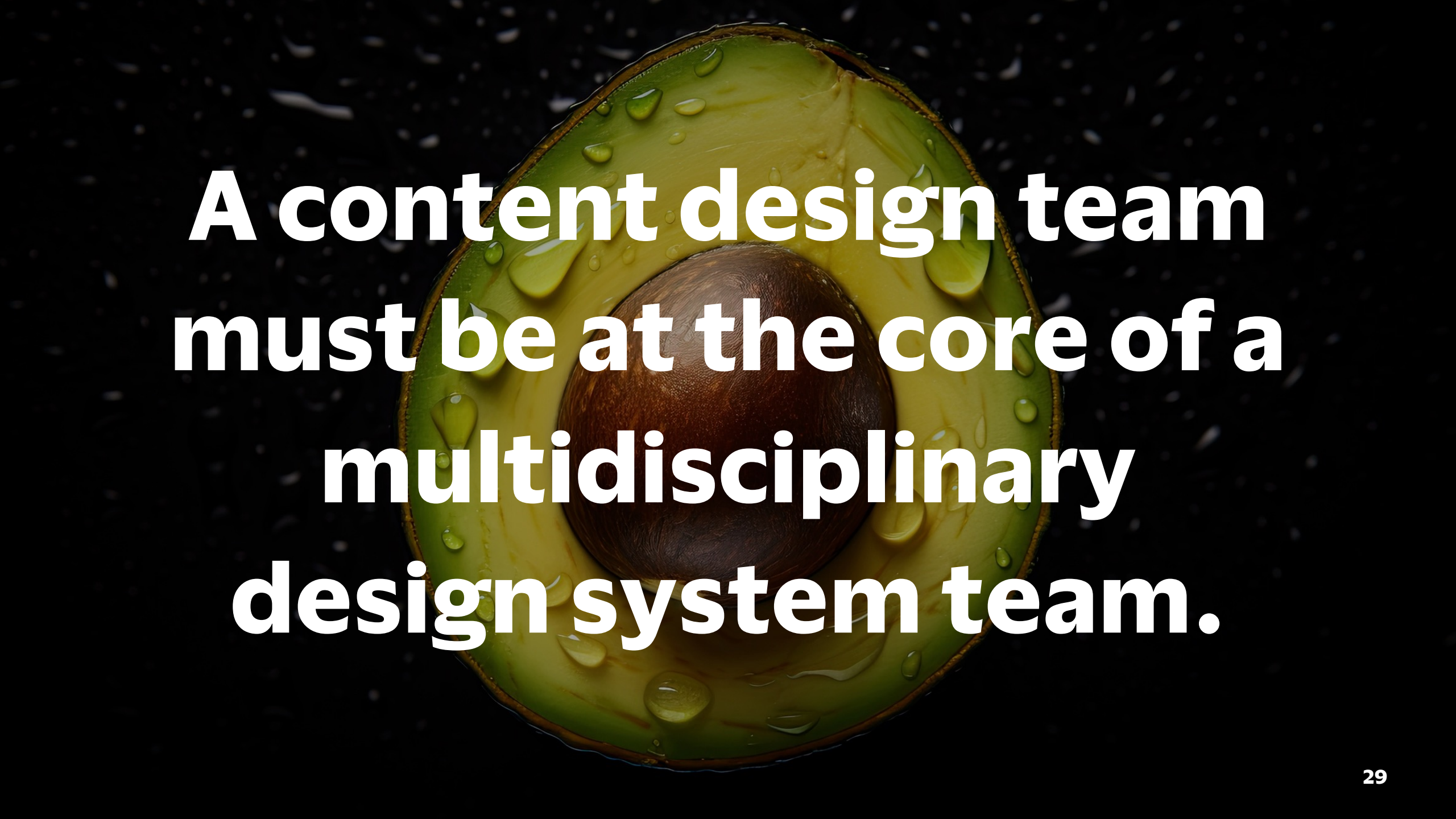


The whole world adopts our content design system?

Everyone is moonlighting as a content designer?

Every single thing powered by AI?

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A content design team must be at the core of a multidisciplinary design system team.

Content design systems

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Content design systems

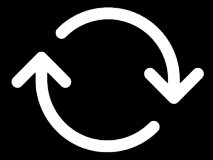


Content design in all processes

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Content design systems

Planning
Discovery
Definition
Design
Development
Maintenance



Content design in all processes

Foundations

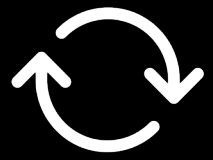


Foundational guidelines infused with content design expertise

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Content design systems

Planning
Discovery
Definition
Design
Development
Maintenance



Content design in all processes

Foundations



Foundational guidelines infused with content design expertise

Components

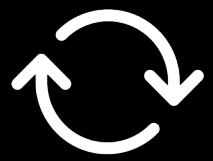


Components and their guidelines infused with content design expertise

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Content design systems

Planning
Discovery
Definition
Design
Development
Maintenance



Content design in all processes

Foundations



Foundational guidelines infused with content design expertise

Components



Components and their guidelines infused with content design expertise

Codebase

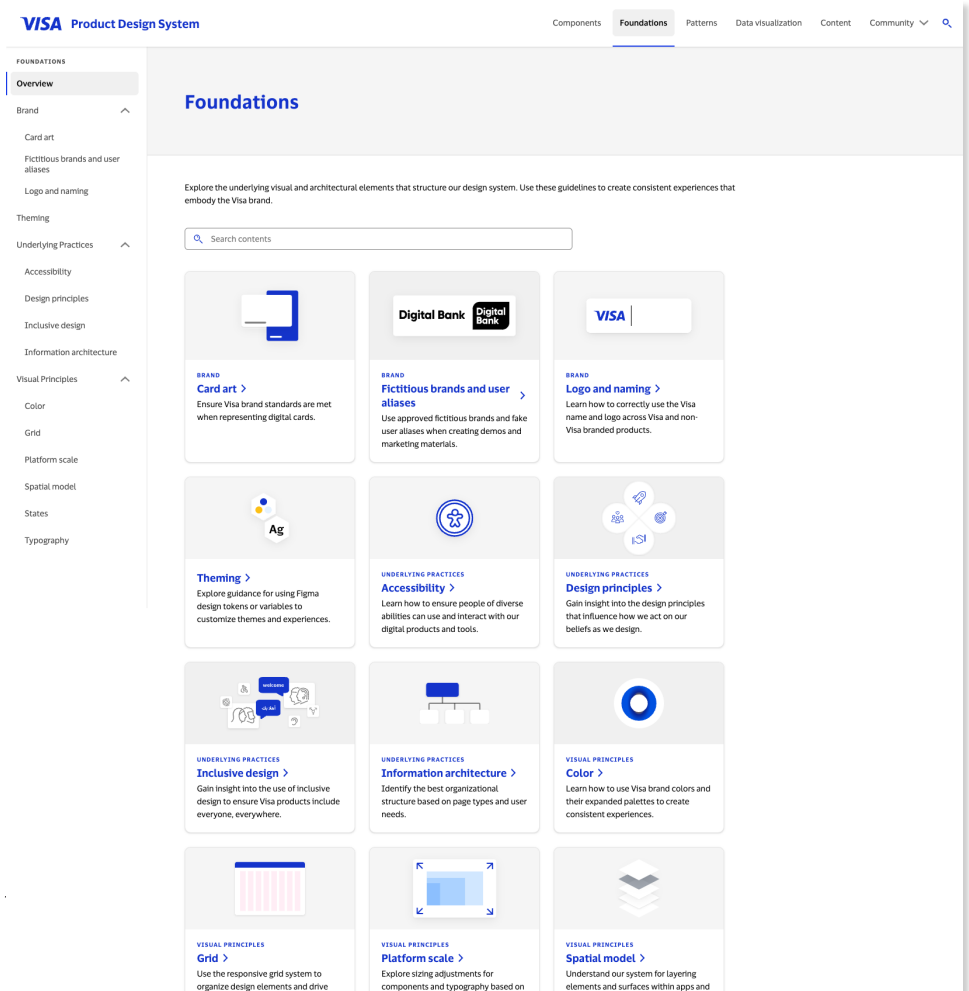


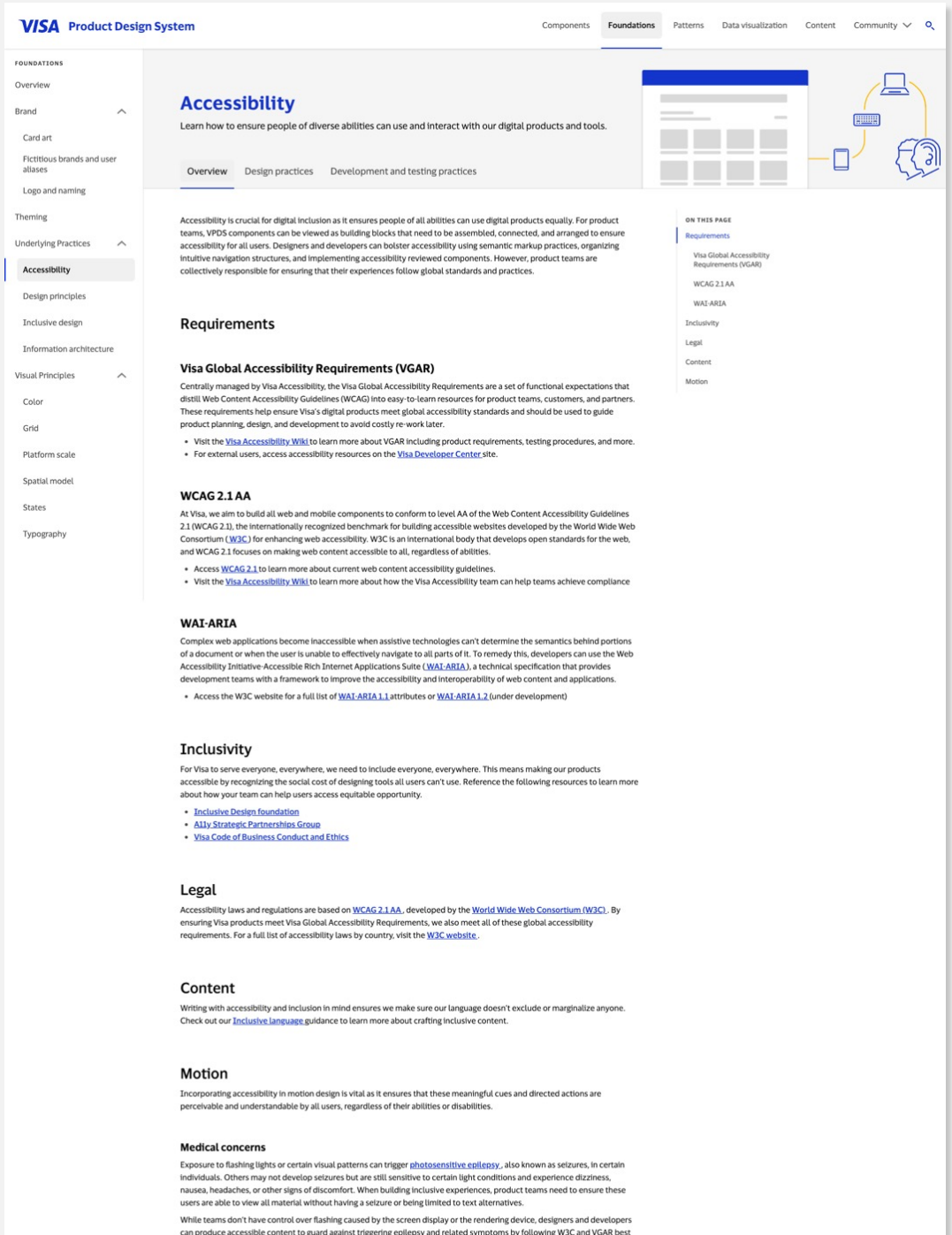
Codebase informed by content design expertise at the DNA level

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Foundations

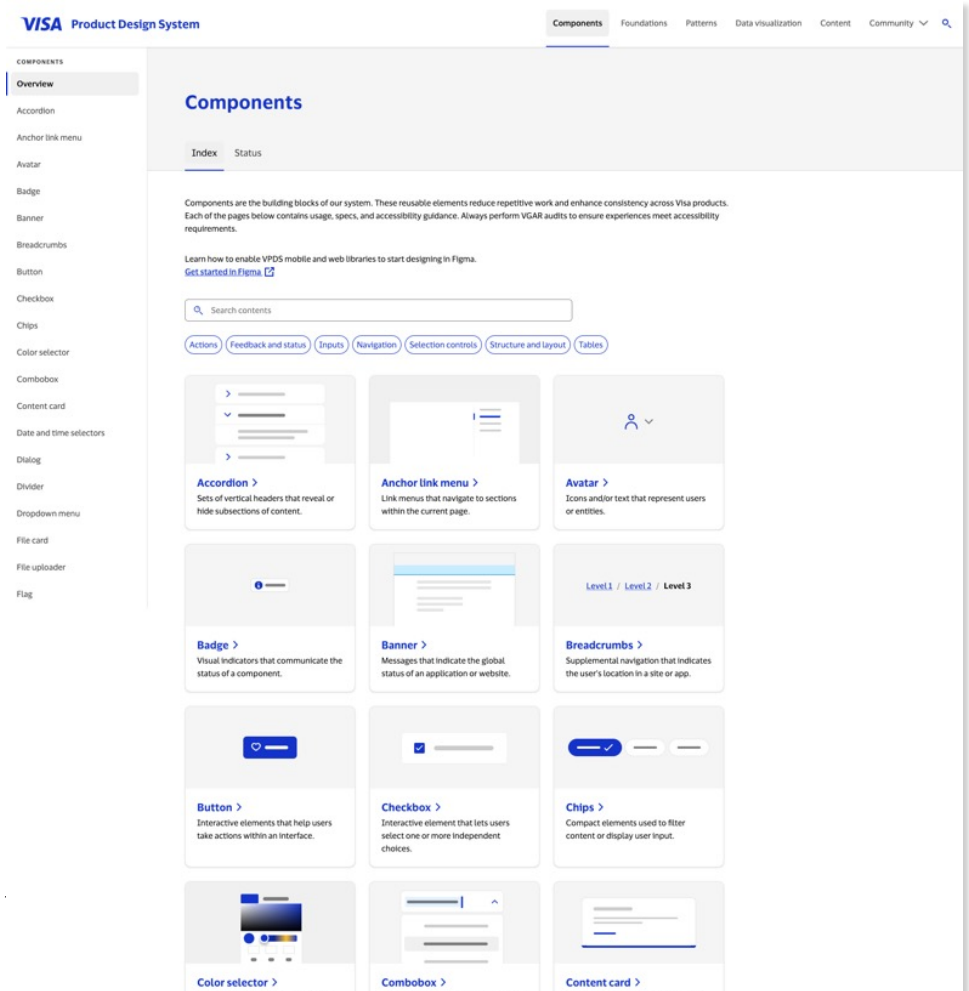
Foundations are the underlying visual and architectural elements that structure the design system.

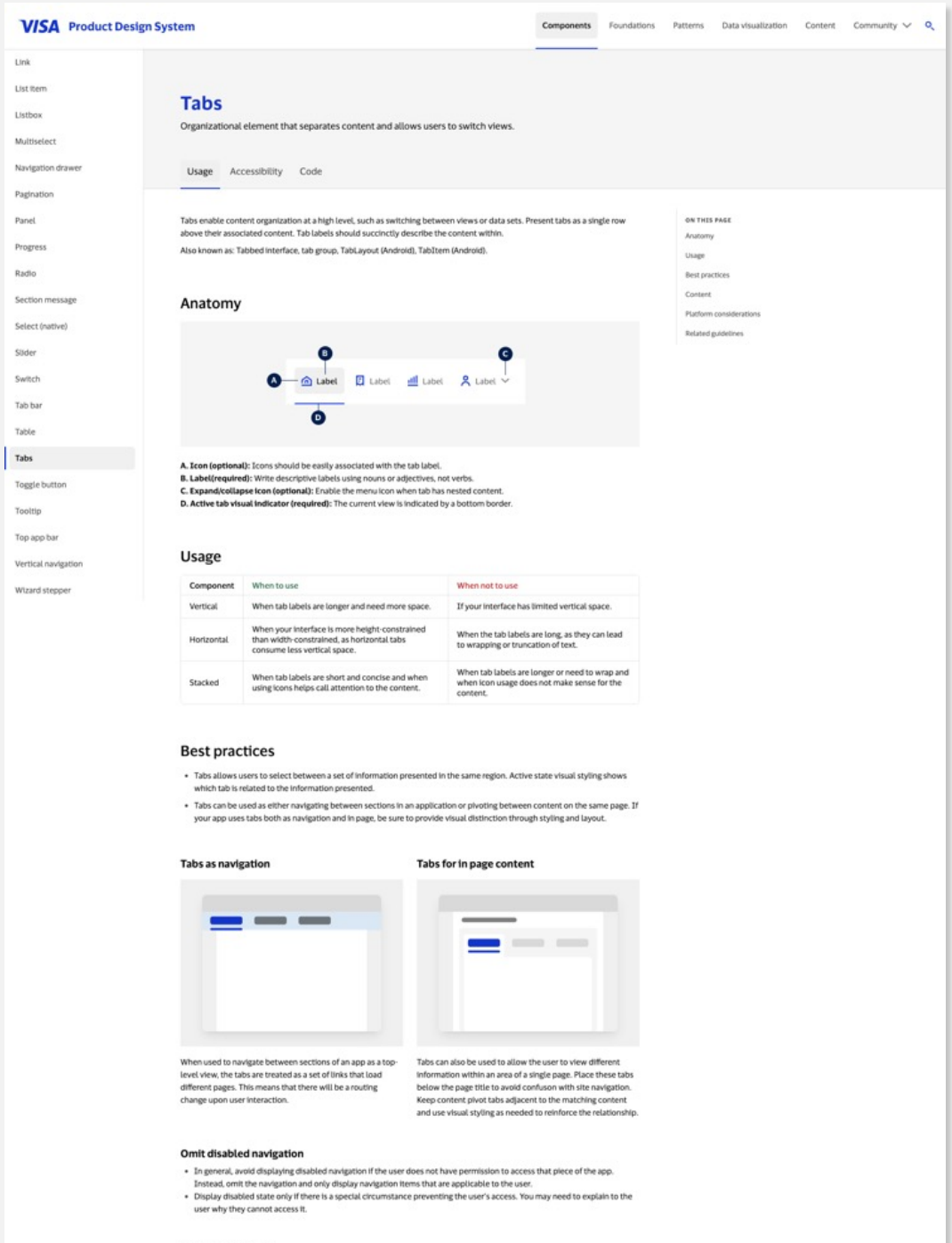




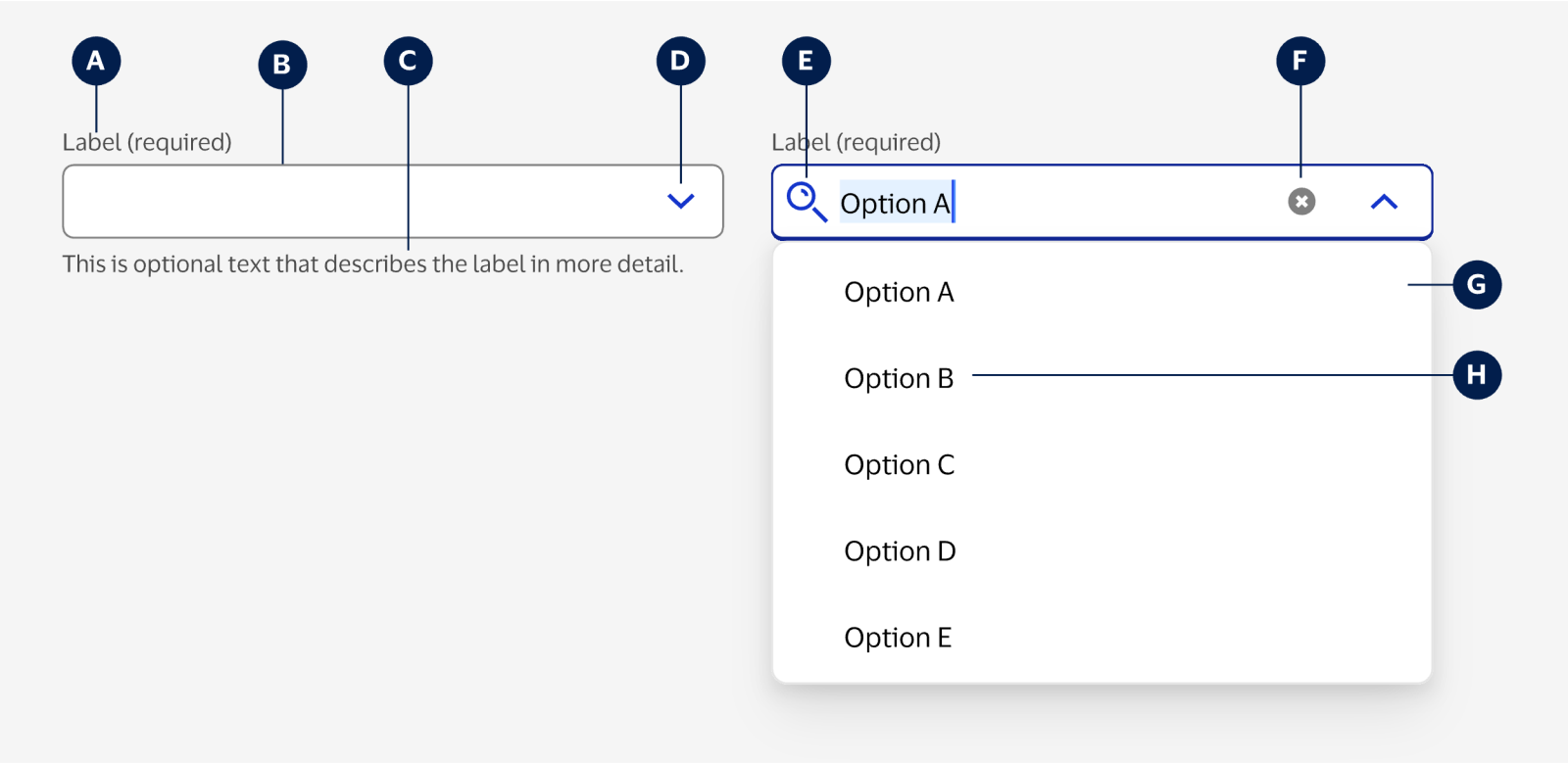
Components

Components are the reusable building blocks of the system. The guidelines contain info on usage, specs, and accessibility. The components themselves live within Figma libraries and developer libraries.





Code: Combobox example



A. Label (required)
B. Input (required)
C. Inline message (optional
D. Chevron icon button (optional)
E. Leading icon (optional)
F. Clear text button (optional
G. Menu (required)
H. Option (required)

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Code: Inconsistencies across frameworks



CSS



Angular



React



Flutter

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Code: Combobox variant reviews



Combobox: CSS

Previous variant labels	New variant labels applied across frameworks
Select/Combobox	Select/Combobox
Open	Default expanded combobox
Open with item selected	Expanded combobox with selected option
Read-only	Read-only combobox
Disabled	Disabled combobox
Error	Combobox with error
Error with menu open	Expanded combobox with error
With clear button	Combobox with clear button
With icon prefix	Combobox with leading icon
With inline label	Combobox with inline label

Scaled labeling strategy to:



Combobox: Angular



Combobox: React



Combobox: Flutter
(where applicable—
mobile is its own thing)

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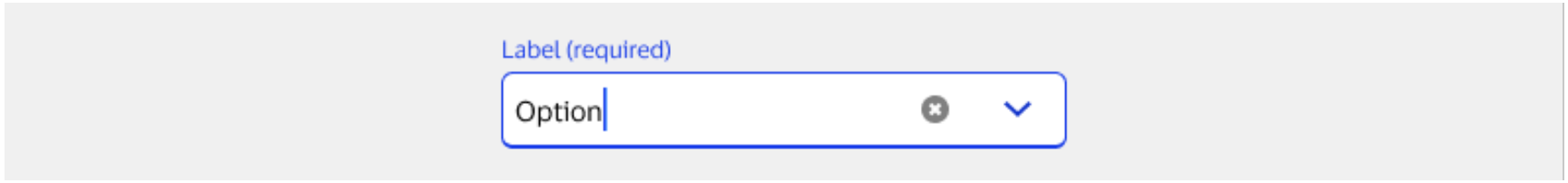
Code: Combobox variant reviews

New variant visual examples

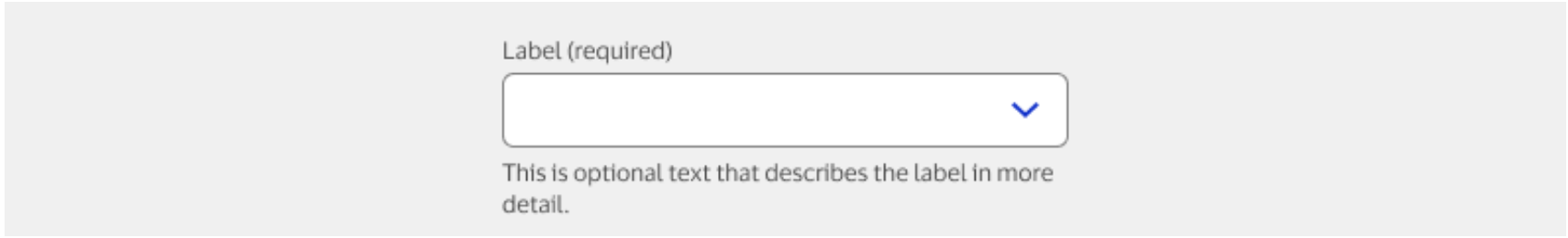
Default combobox



Combobox with clear button



Combobox with inline label



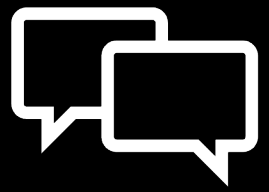
Documentation:

- Decision log
- Robust list of changes with visual examples in Figma (Changelog)
- Jira ticket to facilitate implementation

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Additional areas for content expertise

Communications



Content designers can use their writing skills to help promote the system and encourage adoption.

Brand story



Content designers can help develop the story of the design system as part of the broader brand.

Information Architecture



Content designers can build guidelines for IA, and can help establish sitemaps, labeling, ontology, and hierarchies for design system sites and libraries.

Research



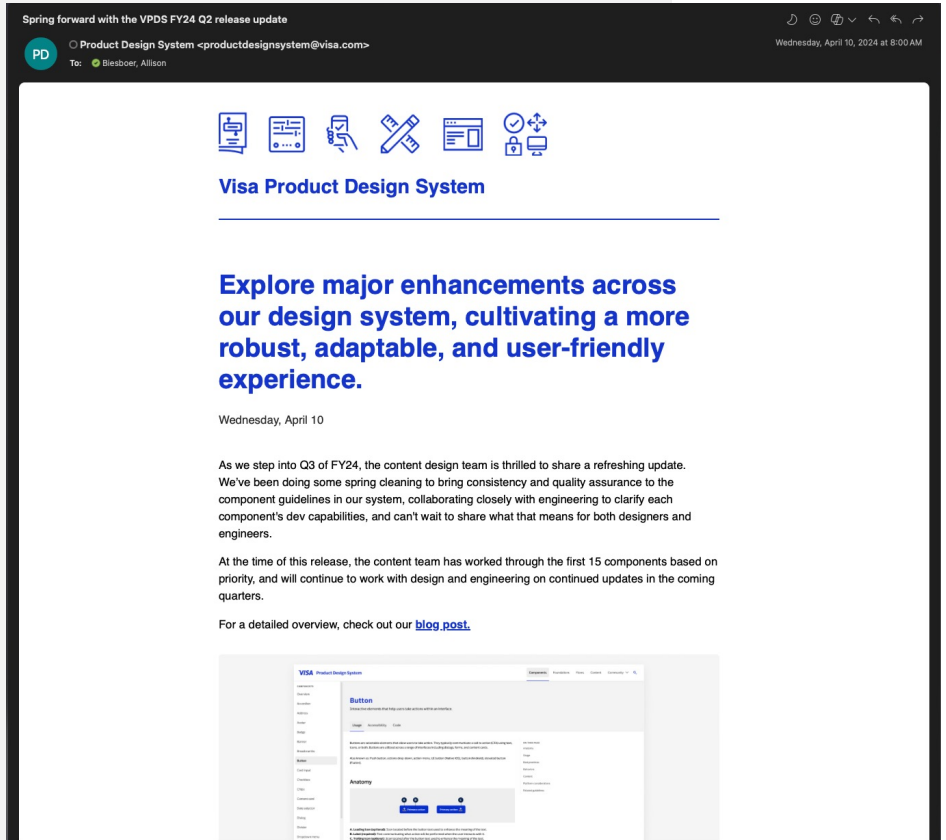
Content designers can collaborate with researchers or perform research to test and validate their work or generate new ideas.

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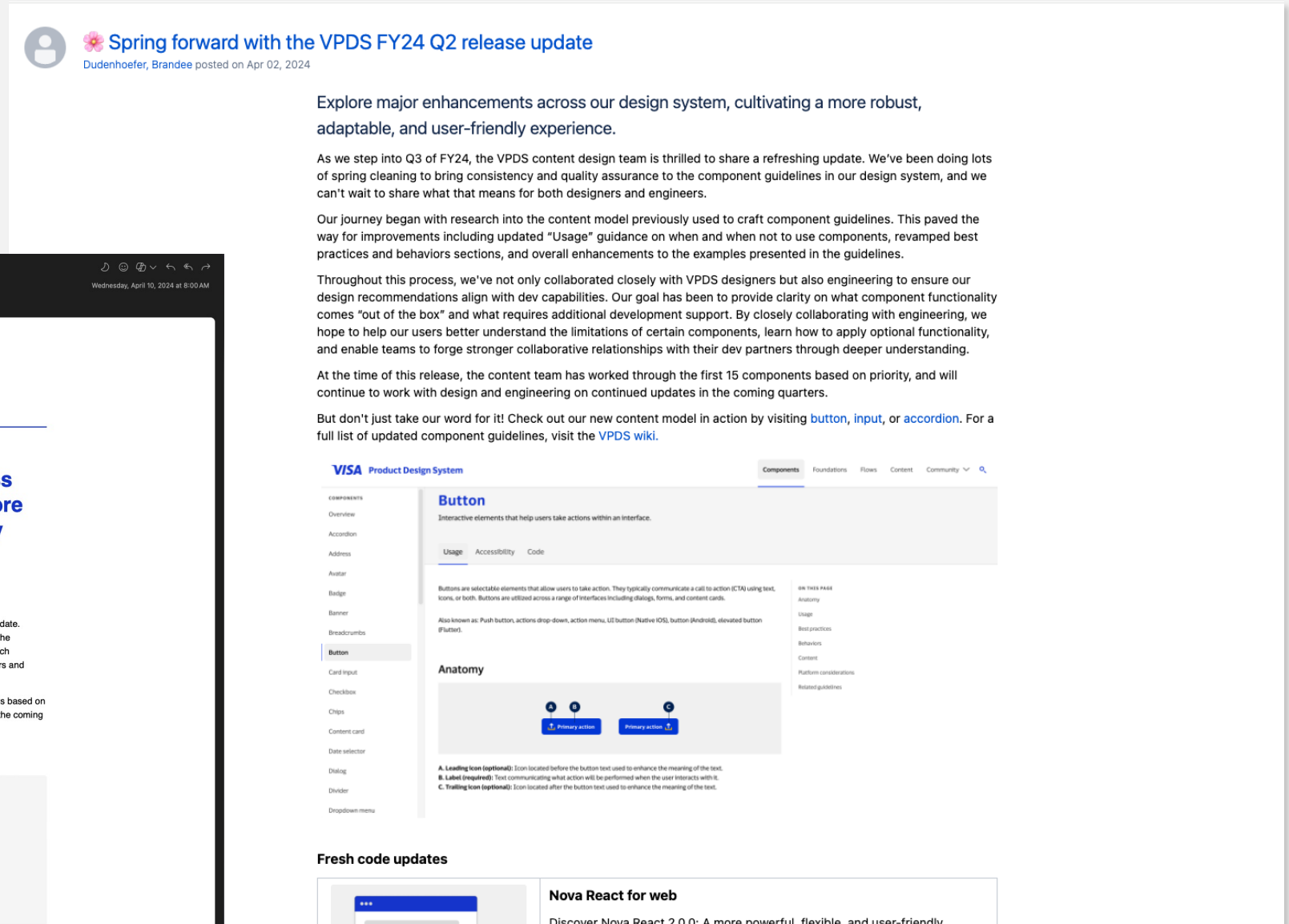
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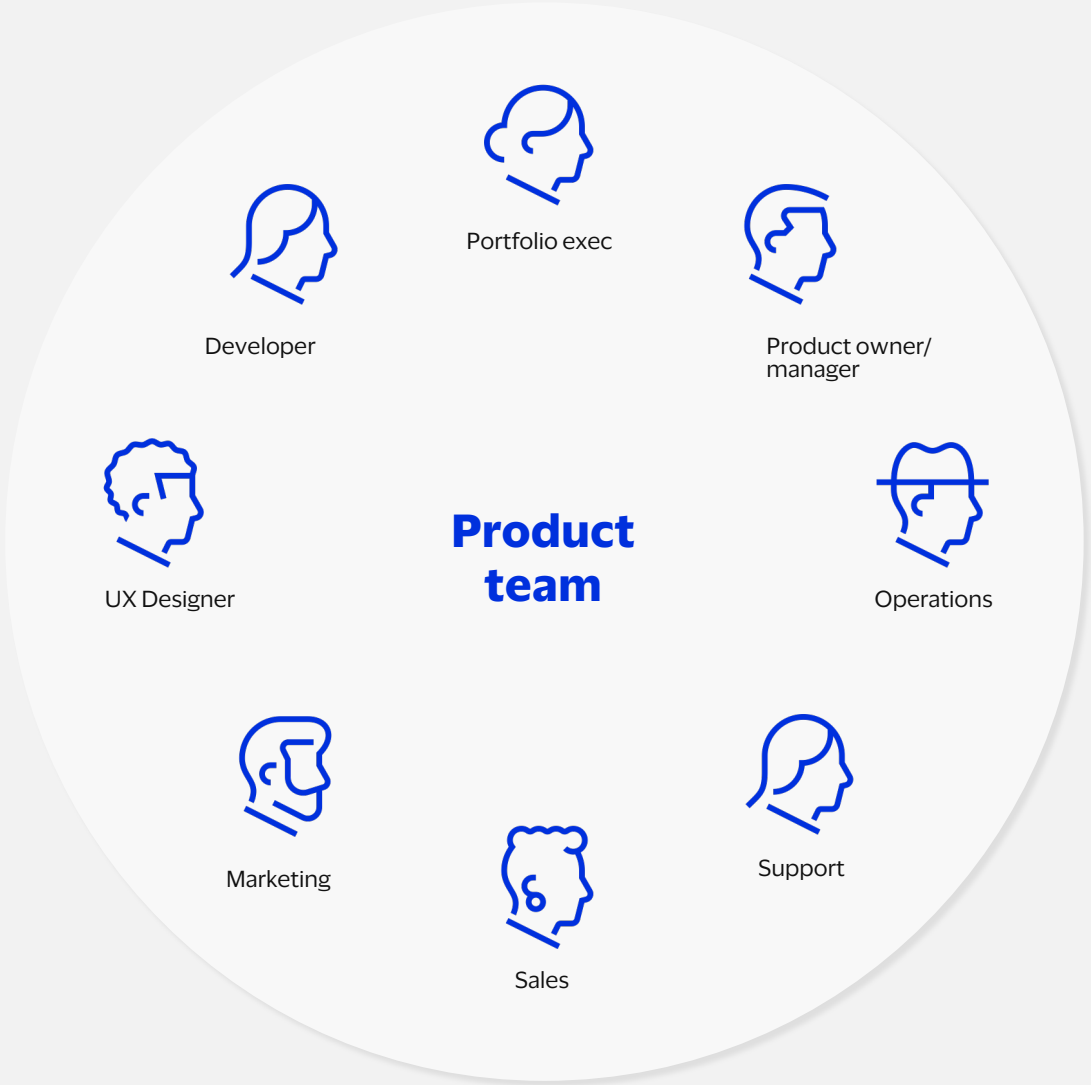
Communications

Email



Blog





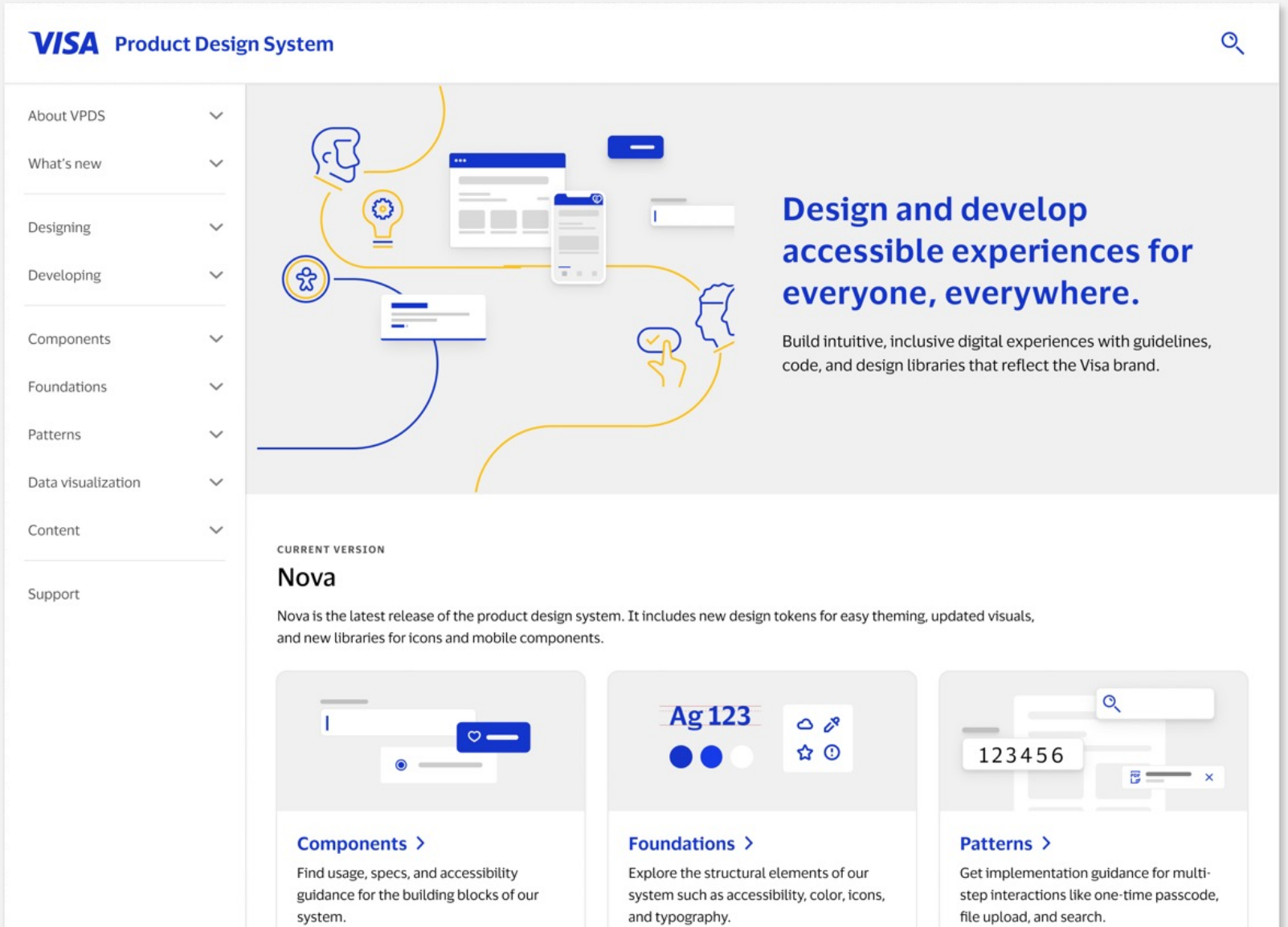
Your design system is a product

Treat your design system as a product you are scaling across your “market” aka your company:

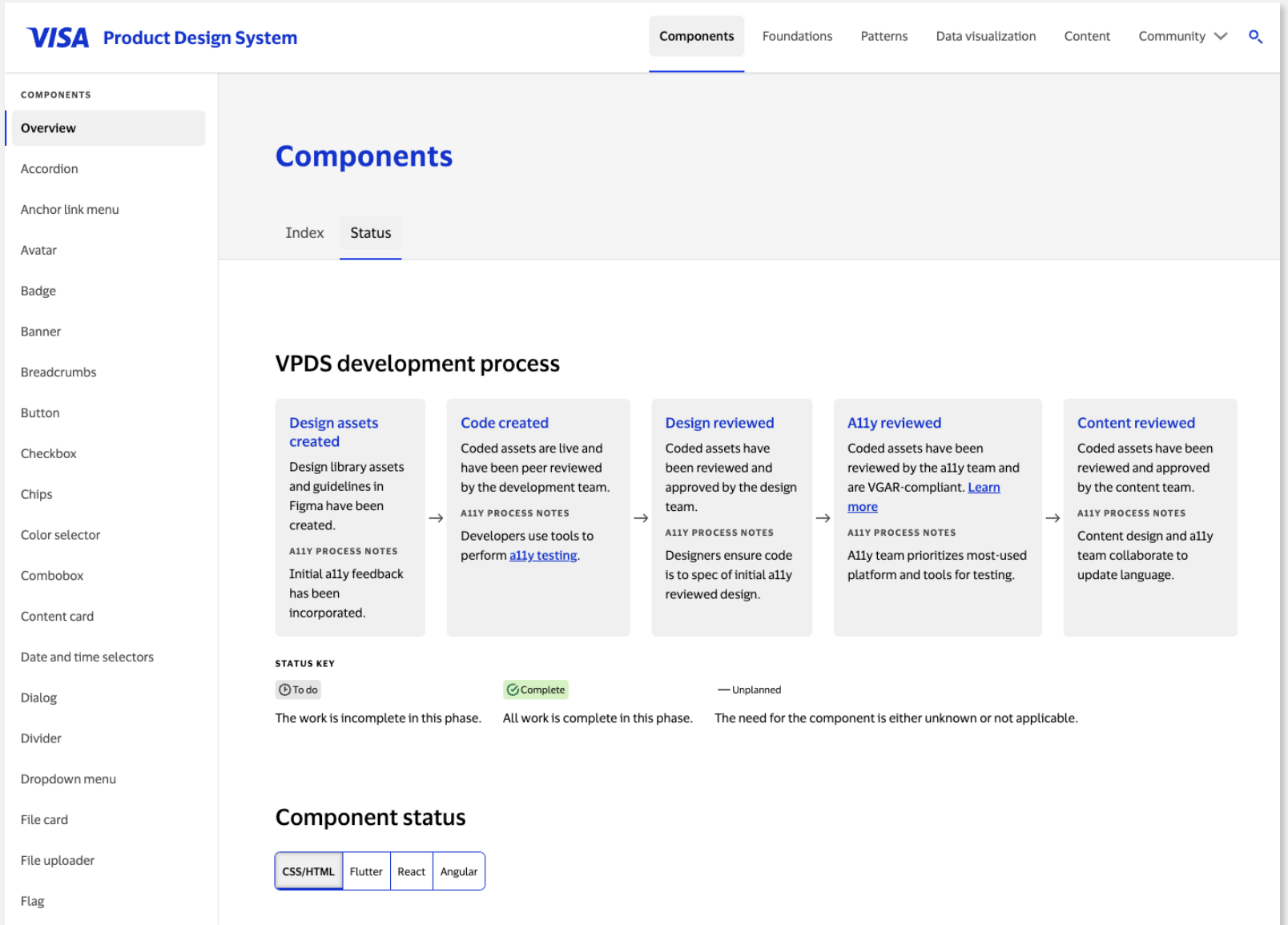
- Leverage your internal users for frequent feedback and research
- Use communications, ops, and research to understand your org and scale your product across all product teams
- Provide support channels to nurture and help unblock your users such as office hours
- Stay afloat of latest technology to update your approach and tech stack
- Reference best practices with other design systems frequently
- **Forge partnerships across the company, just like a client-facing product team**

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Your product needs a home



Instill trust in your users



Differentiating your content design system

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Competitive research: style guides

We ranked 15 leading UX writing and style guides*:

- From “needs work” to ”excellent”
- Our rubric categories included:
  - Organization
  - Robustness of content guidance
  - Clarity
  - Ease of navigation

Findings:

- 80% of the financial services, fintech, and banking writing and style guides were ranked as “needs work” as their content guidance either didn’t exist or wasn’t public-facing.
- Non-financial brands had more competitive style guides.
- “Platform brands” (those with popular mobile and desktop operating systems) have some of the most robust and cutting-edge design systems, but they do not always have the most robust style guides or content guidance, which may make sense for their use case.



15

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Internal competitive study, conducted 2022-2023.

Competitive research: design systems

We looked at over 40 design systems to inform our approach:

- We were inspired by excellent systems:
  - Adobe Spectrum
  - Atlassian Design System
  - IBM Carbon
  - Intuit Content Design System



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Common elements of content design systems

Conversation and AI

Foundations

- Principles
- Voice
- Tone
- Pronouns/perspective
- Content 101
- Mobile first
- Information architecture
- Naming

Patterns

- Actions
- Bad news
- Celebrations
- Confirmations
- Consent and permission
- Emails
- Empty states
- Errors
- Fields
- Help content
- Notifications
- Tooltips

Style

- Numerals
- Casing
- Punctuation
- Emoji
- Product names/proper nouns

Terminology/word list

UI kits

Universal design

- Accessibility
  - Alt text
- Inclusive language
- Global and international

These categories are complements of Bill Kurland from JP Morgan, who shared a version of his competitive analysis of content design systems on LinkedIn! Thank you kindly!

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Common elements of content design systems

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Conversation and AI

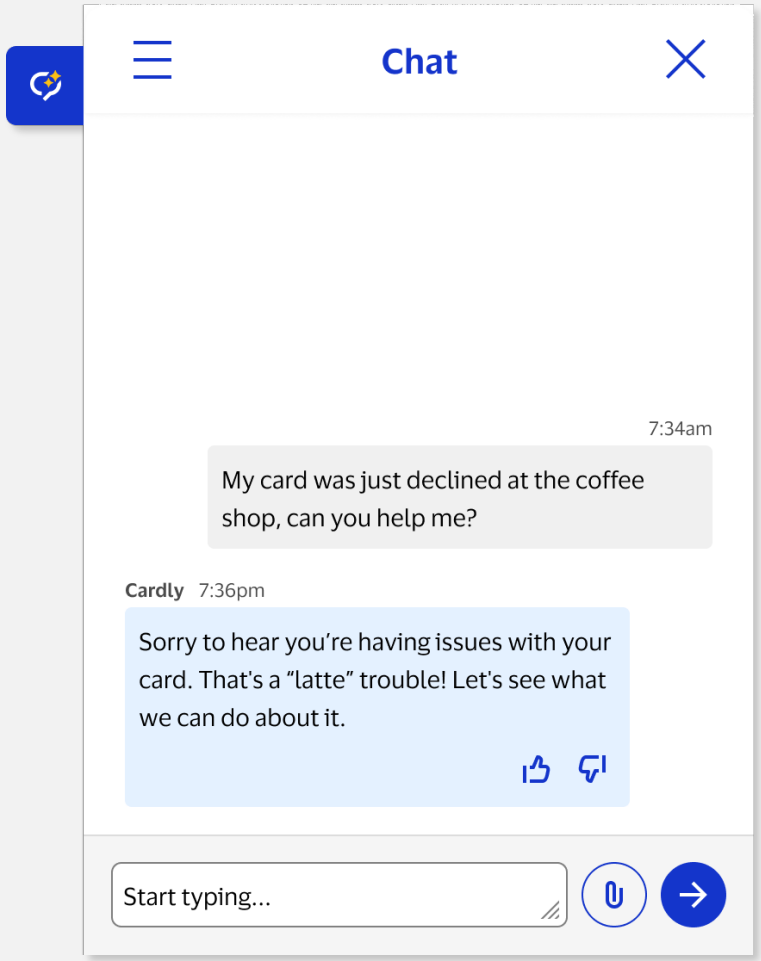
Conversation and AI design guidance should help create trust between technology and humans.

Guidance to include:

- Chatbot guidance
- Ethical use of AI in design practices
- Conversation diagrams, word relationship maps
- Conversation flows and patterns
- Conversation scenarios and user goals
- Common use cases like support
- Personas, tone and voice

A chatbot for your system:

- Include a chatbot trained in your design system to help users navigate.
- Users can also leverage it to tweak existing content or generate new content during the design process.

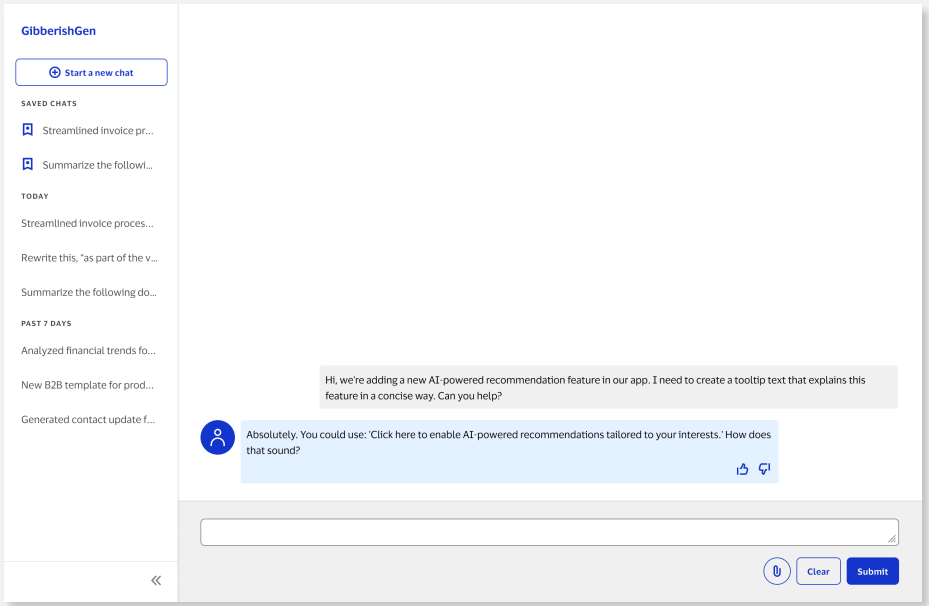


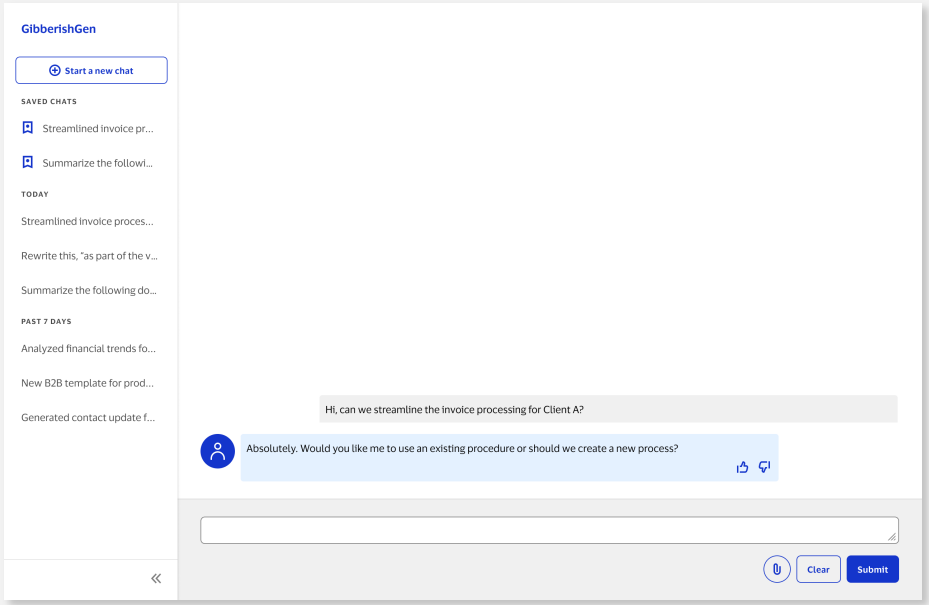
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Conversation and AI

Use cases for integrating AI technology into content design processes:

- Simplify complex terms, format content according to design system guidelines
- Rewrite alerts, errors, and informational messaging according to design system guidelines
- Rewrite complex content to be more readable and reduce reading level
- Rewrite button or link copy to be shorter, more actionable and with an active voice
- Check and correct grammar/spelling issues
- Adjust to sentence case
- Remove cultural idioms
- Create parallel titling and structure
- Compare how a content types are more commonly formatted by referencing other open-source design systems





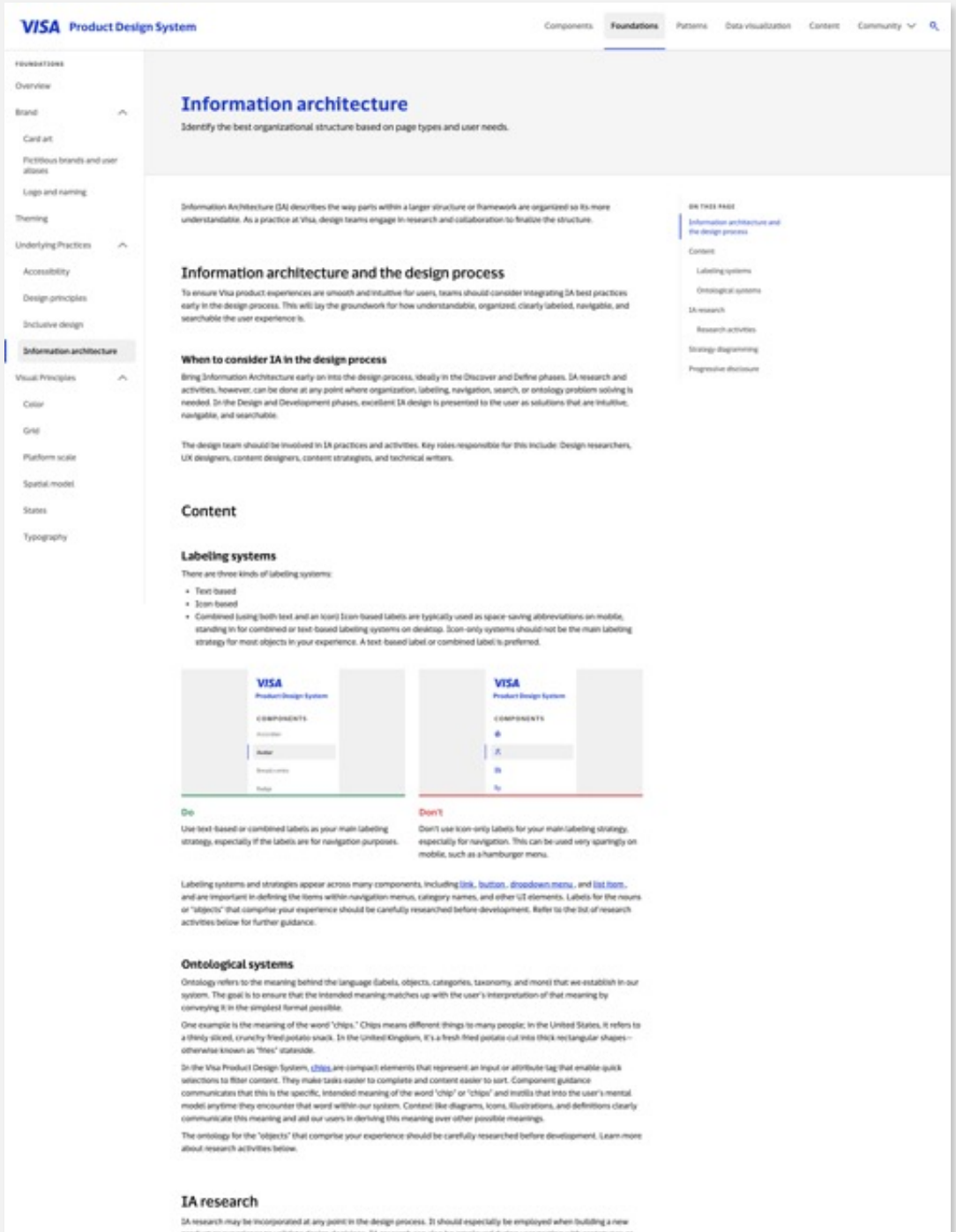
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Information architecture

IA guidance lays the groundwork for how understandable, organized, clearly labeled, navigable, and searchable the user experience is.

Guidance to include:

— IA in the design process
— IA research methods
— Ontological systems (systems of meaning)
— Labeling guidance
— Strategy diagramming Including the famed sitemap
— Progressive disclosure as a navigation strategy



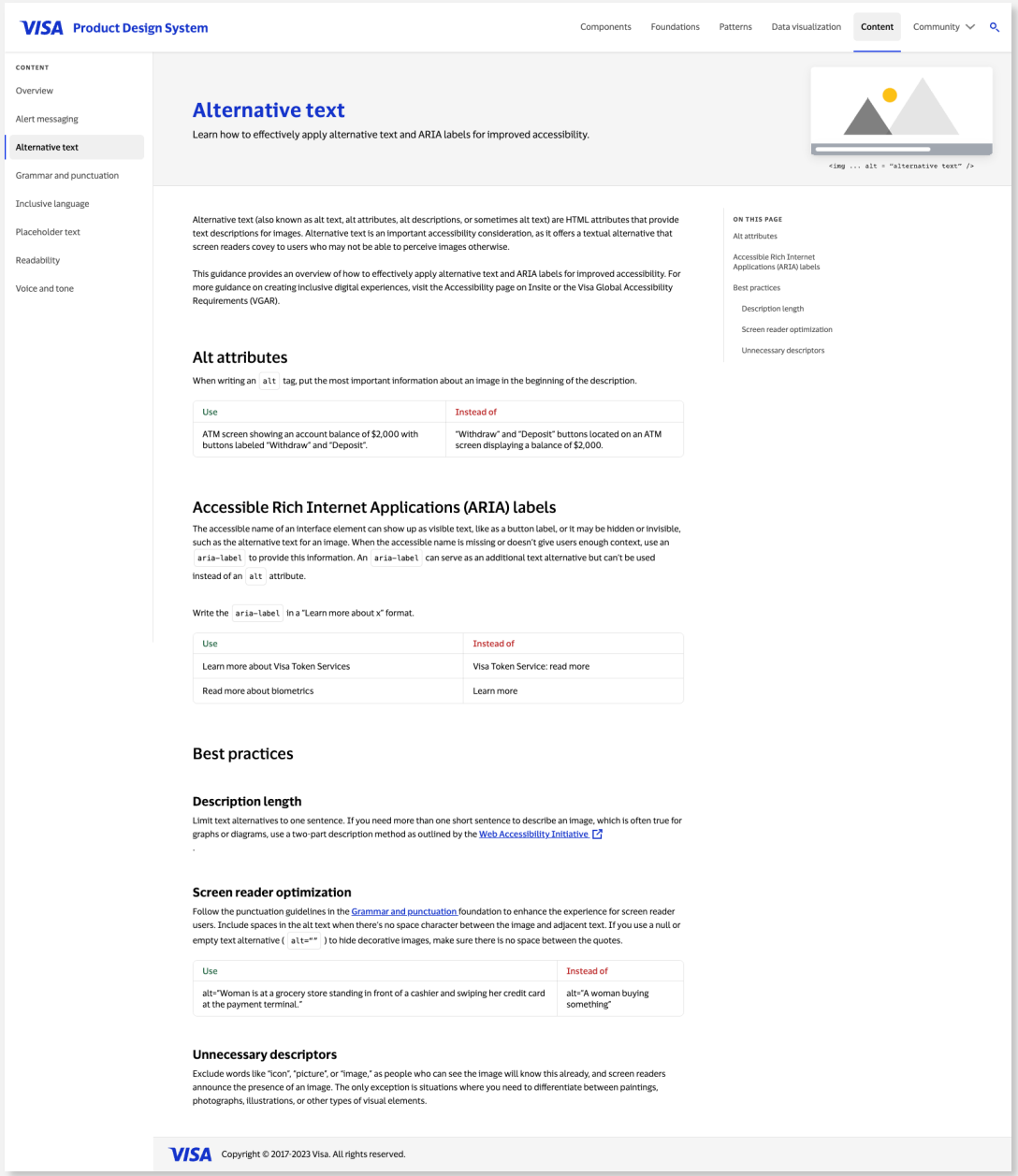
Accessibility

Accessibility guidelines should distill Web Content Accessibility Guidelines (WCAG) into easy-to-learn resources for product teams, customers, and partners.

Writing for accessibility should do this from a language perspective.

Guidance to include:

- Role, property, state, and tabindex attributes for components
- Alt text for screen readers, general and component level
- Accessible Rich Internet Applications (ARIA) labels, general and component level
- Inclusive language
  - People-first language
  - Writing about and for people of all abilities



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Inclusive language

Using inclusive language means respecting all people regardless of gender, race, ethnicity, age, ability, or any other aspect of identity in our product experiences.



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Inclusive language

Write people-first.

People-first language is about acknowledging people's humanity first. Avoid labeling individuals where possible.

Be specific.

Opt for specific references rather than generalizations. Generalizations risk grouping together people who do not identify the same way.

Be accurate.

We want to accurately reflect that our customers are diverse individuals with varying identities, interests, and backgrounds to respect them.

Collect identity data sparingly.

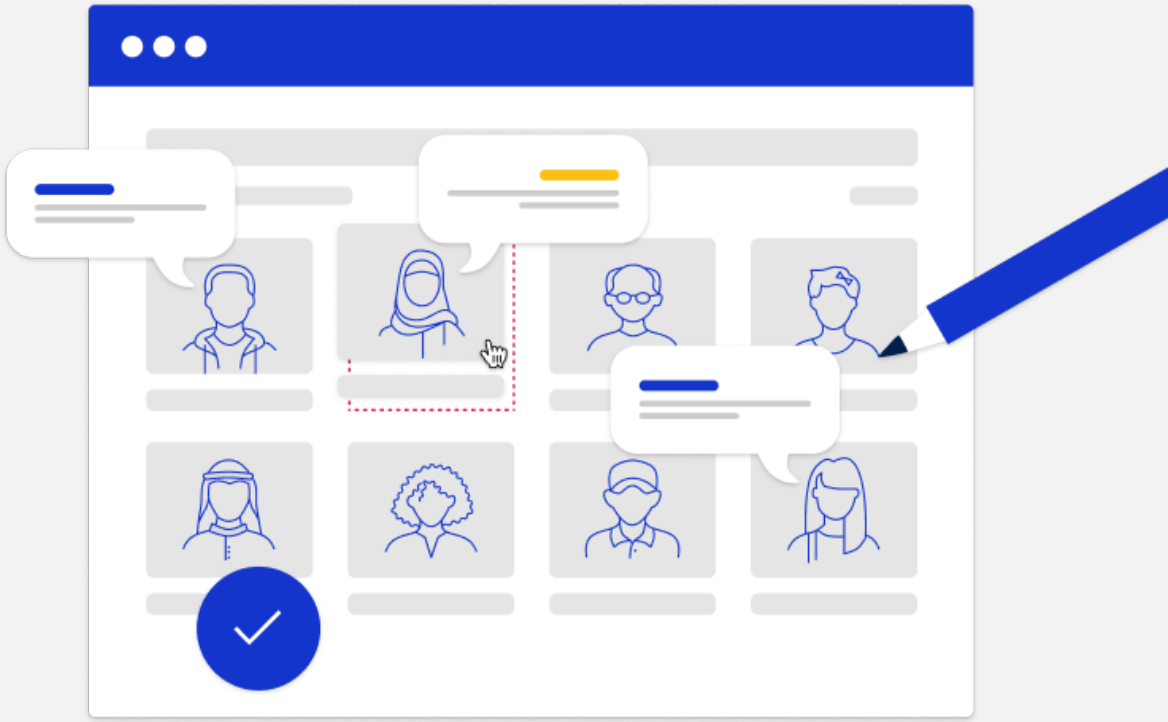
Always consult with the legal team before asking users for this information.

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Inclusive language

Guidance to include:

- Data collection and PII
- Psychographics
  - Diverse representation
  - Universal inclusion
  - Violent language
- Demographics
  - Diverse representation
  - Ability
  - Age
  - Gender, gender identity, and orientation
  - Race and ethnicity
  - Relationship status
  - Religion and culture
  - Socioeconomic status (SES)
- Firmographics
  - Writing about the industry



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Customization

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Customization

Think about your company's attributes and industry context:

- B2B2C
- Financial services and technology
- Often work with banks (issuers) and governments
- Large enterprise scale
- Global / international
- Rebranded/cobranded products

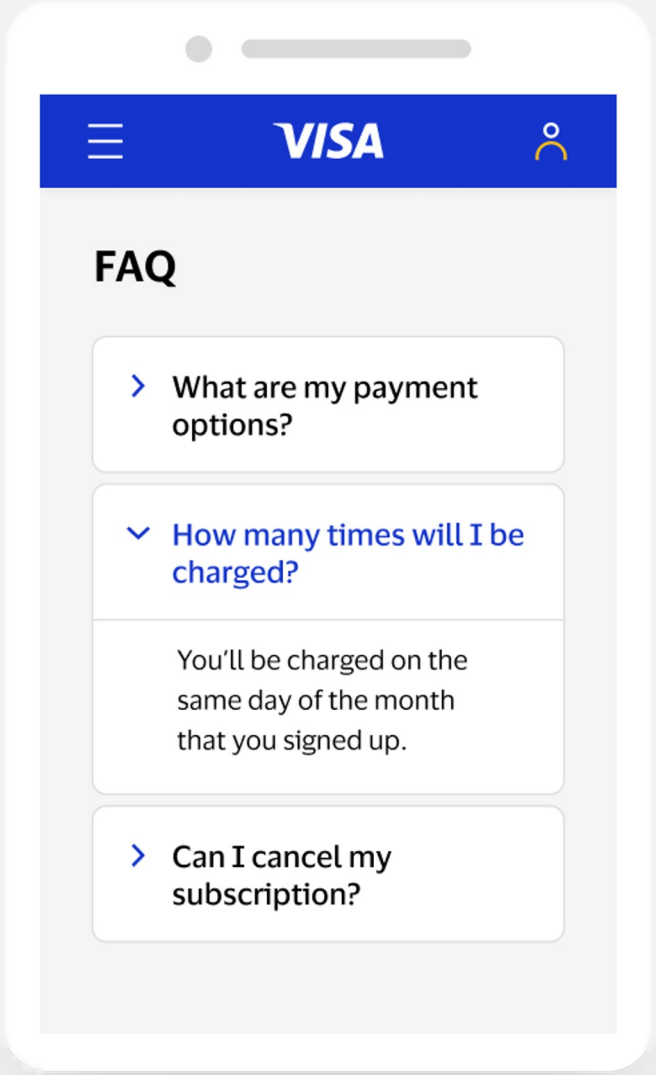
Customize examples to your audience

- Developer and designer-focused language
- Staying afloat of industry trends and technology

Customize examples to your industry

- Focus examples on use cases for your industry (see payments example on right)
- Avoid placeholder copy to reinforce meaning and create industry relevance, especially in labels
- Consider language translation and internationalization if you're at a larger company—use plain, idiom-free language

Example: Single-select accordion on mobile



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Benefits

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Benefits of a competitive content design system

Scaled brand

- Consistency in the look and feel of Visa products
- Consistency in the high quality of Visa products
- Trust in Visa products



Improved UX

- Better product readability
- Faster task completion
- Higher usability (and usability scores)
- Inclusion for people of all abilities, demographics, psychographics, and firmographics



Increased business efficiency

- Design ROI
- Reduction of legal risk
- Increased efficiency of content contribution
- Increased loyalty and lifetime revenue

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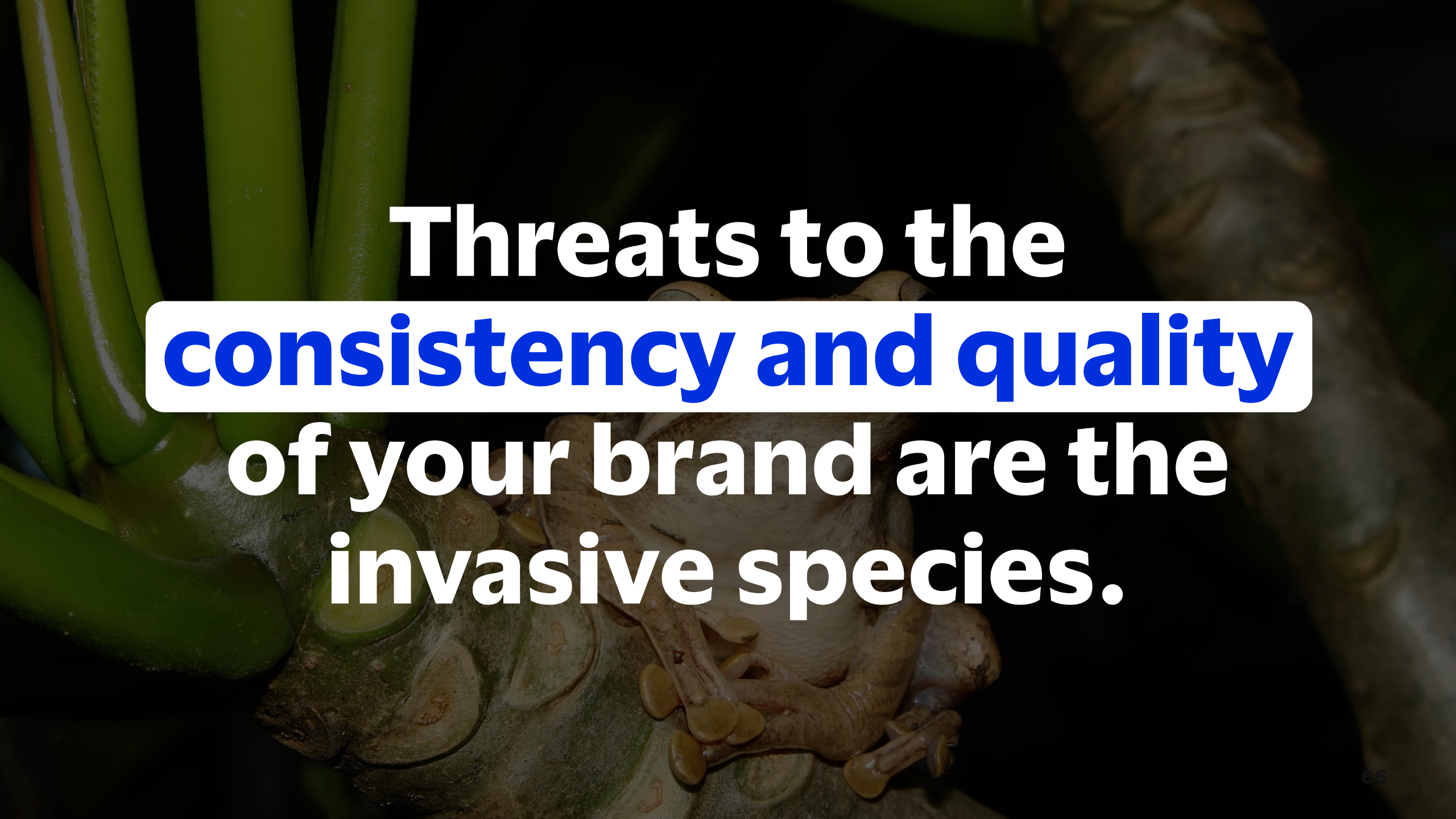
Takeaways

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If design systems are
the ecosystem,
content is the
keystone species.

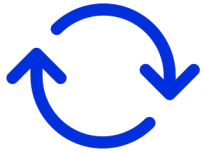



Threats to the
consistency and quality
of your brand are the
invasive species.




The value of content design is accelerated by collaboration.

Learnings from growing the content design system



Project mgmt makes a difference

Your output is determined by smooth collaboration. Content designers can step up to help champion change, collaboratively.



Show, don't tell

Content designers are designers, too. They think like designers, and should prototype like them, too. Prototyping skills (whether on paper or in Figma) will take you far. And sharing iterative progress visually accelerates alignment.



One size doesn't fit all

Every project is different, and every set of requirements is, too. Being flexible in your approach is key (sometimes 1:1 consistency isn't achievable and that's okay). Don't be afraid to start small. Rely on experience, research, decisiveness, and a dash of improvisation.

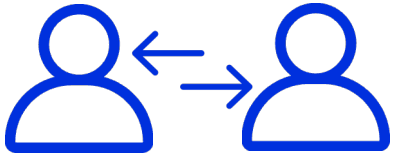
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Learnings from growing the content design system



Maintenance is necessary

Never forget to maintain the artifacts and digital experiences you have built. You'll find that stale content can contribute to design and technical debt if left unmanaged.



Deep design + dev collaboration

The design to development step in the process should never be one touchpoint. Deep collaboration with development partners will yield high-quality output.



A design system is a product

Think of your system as a product, even if it is internal-facing. Develop cross-functional relationships to help it thrive.

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Rock stars

Content rock star divas:
Meghan Behnke
Sara Choi
Brandee Dudenhoefer
Austin Morton

Kudos to VPDS partners:
+ Product design team (Alicia Frausto & team)
+ Development team (Emmanuel Addo Narh, Srini Thirumalaa & team)
+ Accessibility team (Imran Khaja)
+ Design research team (Zena Getachew)
+ Design ops team (Jo Henao, Nina Milnes)
+ Design leadership team (Andres Lopez Josenge & team)

Kudos to Button organizers:
+ Kristina Halvorson
+ Amy Pletch
+ Katie Syzmanski

Kudos to Content Studio partners:
+Matt Camden
+Tim Krebs
+Katie Steinbauer



Thank you

Allison Biesboer (she/her)

Senior Content Design Manager, Visa

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