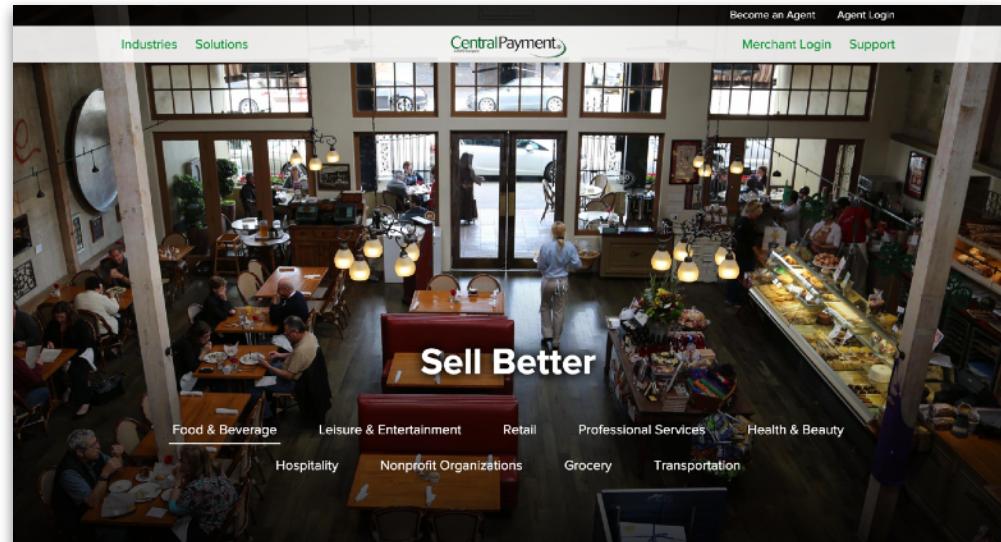


CPAY Brand Guidelines



Contact your local Central Payment independent sales agent to start accepting payments.

[Get Merchant Support](#)

Sign up. Get a free terminal.

Jump-start your business with free equipment* from Central Payment. Choose the terminal that's perfect for your business from a wide selection: swipers, counter-top terminals, all-in-one tablets, and even full point-of-sale systems.



*Cancellations before a short commitment period require a customer's choice of returning or purchasing the equipment. After this period, the equipment is yours to keep.

Free yourself from long contract periods.

Unlike other payment processors, Central Payment won't lock you in a long-term contract. Our incredible customer loyalty is a product of world-class products and services. With Central Payment, you can cancel at any time. No long-term commitments. No cancellation fees. No early termination fees. Just another fantastic reason to give Central Payment a try.



Our Low Price Guarantee

Our premier pricing structure and commitment to the highest quality customer care give our customers the best value in credit card

When Central Payment's messaging is consistent in aesthetic, voice and verbiage, it projects professionalism, reinforces a solid Central Payment identity and elevates Central Payment's reputation.

Whether you are a Central Payment employee, contractor or an independent agent, you can follow these guidelines to make sure that your marketing message matches the Central Payment style.

Designers today have so many choices to make and so many tools at their disposal. But much of this often clutters the final composition and ends up detracting from the message, rather than strengthening its argument.

Central Payment's marketing aims to be grounded in a simple, easy-to-understand style. A message need not be flashy to be strong.

Although these guidelines are not meant to be hard rules that can never be broken, team members and contractors that create official marketing material for Central Payment are expected to adhere to them in a much more strict manner.

The purpose of these guidelines are to provide standard rules of thumb to keep your message in line with Central Payment's brand.

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Intellectual Property and Common Terms

Central Payment Trademarks and Service Marks

Central Payment trademark and service marks should be accompanied by its mark at least once. This is not needed for day-to-day communication, such as emails or chats.

Use these marks as nouns or as adjectives used to modify the appropriate noun. Do not use them as verbs. Avoid placing the word "the" before trademarks and avoid pluralizing them.

| Name | Type | Notes |
|--------------------------------|----------------------|---|
| Central Payment® | Registered Trademark | Central Payment should be written as two words. |
| CPAY Mobile | Trademark | |
| CPAY | | Abbreviate Central Payment by capitalizing all letters. This brings CPAY's moniker in line with TSYS®, and shows strength, balance and emphasis to the brand. |
| Central Station™ | Service Mark | Central Station should be written as two words. |
| Central Station Mobile™ | Trademark | Central Station Mobile should be written as three words. |
| MyStoreCentral™ | Service Mark | MyStoreCentral should be written as one word, PascalCased. |
| MyGiftCentral™ | Service Mark | MyStoreCentral should be written as one word, PascalCased. |
| President's Club | | "President's" is singular and possessive. There is no "The" in this title. Ex.: Kelsey is proud to be a part of President's Club this year. |
| RiO™ | Trademark | RiO should be written with a capital R, lowercase l and a capital O. |
| RiO Connect™ | Service Mark | RiO Connect should be written as two words, both capitalized. |
| RiO Pro™ | Trademark | RiO Pro should be written as two words, both capitalized. |
| RiO Restaurant™ | Trademark | RiO Restaurant should be written as two words, both capitalized. |

These guidelines can only speak to the proper usage of intellectual property owned by Central Payment. For trademarks and service marks owned by a third party, such as a terminal manufacturer, please adhere to the rules set by that organization.

Examples:

- Ex. Central Station is a custom-built web portal that helps you grow and monitor your business.
- Good: You now have access to the MyStoreCentral website.
- Better: You now have access to MyStoreCentral.
- Ex. The client acquired multiple RiO systems.
- Ex. RiO is a modern, all-in-one unit.
- Do not: ~~CentralStation is a custom-built web portal that helps you grow and monitor your business.~~
- Do not: ~~You now have access to My Store Central.~~
- Do not: ~~The client bought multiple RiOs.~~
- Do not: ~~The RiO is a modern, all-in-one unit.~~

Copyrights

When creating marketing collateral, always declare copyright. Include the legal name of the company (Central Payment CO., LLC.) and publication date(s).

Do not plagiarize or use graphical assets from outside-company sources without first obtaining proper usage rights.

Common Terms

| Do not say... | Instead, say... |
|------------------------------|---|
| bug (system) | issue |
| Central Payment agent | Central Payment independent sales agent |
| crashed (system) | unexpectedly quit |
| down (system) | temporarily unable to reach |
| frozen (system) | unresponsive |
| management | leadership |
| POS | point of sale |
| staff | team members |

Logos

Logo Spacing

Central Payment logos should have at least a 50% height spacing around it.

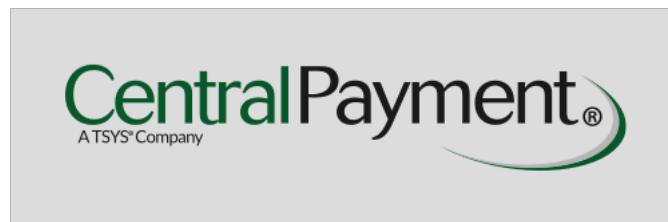
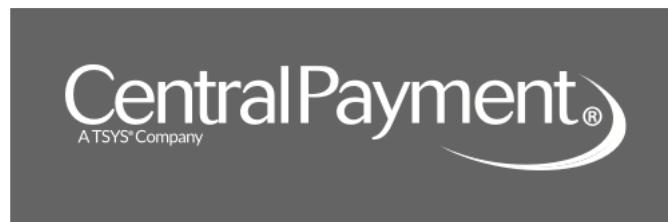
When centering the logo, consider the whirl as a part of its content.



Central Payment Logos

Central Payment logo assets are available to anyone creating official marketing material and collateral for Central Payment. Ask your Central Payment contact or supervisor to obtain them. You may not use Central Payment logos in third-party material without expressed written authorization from Central Payment's legal team. Unauthorized use of these logos is a legally-actionable offense.

Provide adequate color-contrast between the logo and the background. The logo's legibility should not be diminished in any way.



Do not modify these logos. Do not change the logo's angle, color, rotation or tilt.



Do not show the Central Payment logo upside-down.



If you decide to scale the logo, you must scale the entire logo. Do not skew or scale only parts of it. The main title should still be legible, after re-sizing.



Do not add any effects to these logos. Do not animate them. Do not add reflections, glossy overlays or drop shadows.



Do not remove "A TSYS® Company" from the Central Payment logo.



Do not remove "Powered by SpotOn" from the RiO Connect logo.



A special note to independent sales agents: It is important to remember that Central Payment is a partner to your business. Central Payment is here to support you and your business, but you cannot use company logos in a manner that confuses that relationship.



Typography

Proxima Nova

Central Payment's font of choice is Proxima Nova (marksimonson.com/fonts/view/proxima-nova).

Most Central Payment marketing collateral should use only this font.

Why Proxima Nova? This font was first used at Central Payment in Central Station for agents, and was reused when that style guide was applied to MyStoreCentral. It is now used in many Central Payment systems, including the back office Central Station, the Central Payment main website, the Central Payment Partners website, and a number of other customer-facing sales efforts.

It has proven itself to be a reliable, readable and modern font choice, and is versatile when different styling is applied to it (bolding, italics, etc.). Need more proof? Visit Why Proxima Nova is Everywhere (medium.com/readme-mic/why-proxima-nova-is-everywhere-629282c687a6).

Why choose a font that seems to be used everywhere? Doesn't Central Payment want to have its own unique style? As the introduction to this style guide points out: Central Payment values understandability over flash.

If a deviation from Proxima Nova is needed, we recommend using no more than one additional font face. Such action should be taken as a last resort. Instead, consider varying the size or weight of the font face.

Proxima Nova

Proxima Nova

Proxima Nova

Proxima Nova

Proxima Nova

Proxima Nova

Proxima Nova

Bolding

We suggest only bolding main headers (slogans/titles).

Emphasis

Avoid indicating emphasis. Let readers use their own voice. If needed, do so using *italics*.

Primary Title

Secondary Sub-Title

1 Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin et venenatis elit, at sodales mi. Sed felis elit, vestibulum vitae luctus vitae, hendrerit sodales neque. Vivamus laoreet, eros ut bibendum faucibus, lacinia purus cursus augue, dignissim hendrerit elit diam in felis. Sed non ipsum ornare, gravida risus vel, convallis libero. Maecenas lectus nulla, lobortis non odio ac, lobortis tempus justo.

Lorem ipsum dolor sit amet.

Code

When showing code, use a monospaced, sans-serif font, like Source Code Pro (github.com/adobe-fonts/source-code-pro).

When showing an activation code, choose a font (like Source Code Pro) that clearly shows differences between zeroes and Os, and ones, lowercase Ls and uppercase ls.

When creating codes, avoid those characters and only use alphanumeric ones.

Print Serif

For documents that will be printed, use Merriweather (github.com/EbenSorkin/Merriweather), a serif font that maintains readability in small sizes and pairs well with Proxima Nova because of its similar x-height.

Do NOT use this font for material that will be even partially consumed on a screen, such as web pages, presentation slides, videos, digitally shared brochures or e-fliers. Try to constrain usage to technical documentation. When in doubt, use Proxima Nova.

Remember to embed your fonts in your InDesign and Acrobat files.

Merriweather

Merriweather

Merriweather

Merriweather

Merriweather

Merriweather

Merriweather

Activation Code: 001lI

Other Styling

Other textual styling, such as borders and drop shadows, can be useful in situations where the text-to-background ratio is too low, but please treat these techniques as a last resort. Instead, consider lowering the brightness or contrast of the background. This can be done effectively using transparent or gradient background overlays.



Pay special attention to the kerning in titles.

Color

CPAY Green

Central Payment employs a greyscale color scheme with a green accent color.

12, 150, 53
RGB

#0c9635
HEX

77%, 3%, 96%, 10%
CMYK

138°, 85%, 32%
HSL

138°, 92%, 59%
HSV

Background Colors

| Name | Space | RGB | HEX |
|-------------------|-------|---------------|---------|
| Black | | 0, 0, 0 | #000 |
| Darker Grey | | 100, 100, 100 | #646464 |
| Dark Grey | | 153, 153, 153 | #999 |
| Grey | | 204, 204, 204 | #ccc |
| Medium Light Grey | | 220, 220, 220 | #dcdcdc |
| Light Grey | | 240, 240, 240 | #f0f0f0 |
| White | | 255, 255, 255 | #fff |

Text Colors

The colors of text and logos should conform to the Web Content Accessibility Guidelines 2.0, Section 1.4.3, Level AA (w3.org/TR/UNDERSTANDING-WCAG20/visual-audio-contrast-contrast.html), which state that text should have a contrast ratio of at least 4.5:1 to their backgrounds. Large-scale text should have a contrast ratio of 3:1. Visit Contrast Ratio (leaverou.github.io/contrast-ratio/) for verification.

However, your design should also consider that eyes may suffer fatigue if they read text with higher contrast ratios for long periods of time. The suggested text colors here employ a transparency to help with this, while adapting (and keeping its contrast ratio within limits) when placed on different backgrounds.

| Name Space | RGB(A) | Solid RGB Equivalent | Solid HEX Equivalent |
|-----------------|---------------------|----------------------|----------------------|
| Black Text | 0, 0, 0, 0.87 | 34, 34, 34 | #222 |
| Dark Grey Text | 0, 0, 0, 0.54 | 118, 118 , 118 | #767676 |
| Light Grey Text | 255, 255, 255, 0.54 | 137, 137, 137 | #898989 |
| White Text | 255, 255, 255, 0.87 | 222, 222, 222 | #dedede |

Alternate Greens

You can employ other shades of green to add visual interest to your design, but please use them sparingly and use them in addition to CPAY Green.

| Name Space | RGB | HEX |
|--------------|---------------|---------|
| Dark Green | 5, 60, 26 | #053c1a |
| Bright Green | 0, 204, 0 | #0c0 |
| Light Green | 204, 255, 204 | #cfcc |

Secondary Color Choices

If you need to go beyond our primary color palette, choose colors that are strong in definition, but dull to keep the color from dominating the page.

Isolate your color palette to one temperature. Try not to mix hot and cold colors, unless in photography.

Do not mix alternate colors. This is why it can be problematic to use red with CPAY Green.

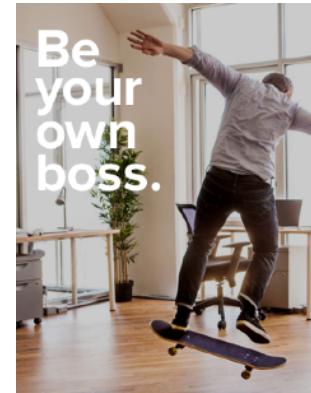
Simplify your color palette by choosing a limited number of colors. Unless used in graphs or charts, Central Payment suggests sticking with a greyscale palette and one accent color.

| Name | Space | RGB | HEX |
|--------|-------|--------------|---------|
| Red | | 220, 8, 8 | #dc0808 |
| Orange | | 241, 122, 0 | #f17a00 |
| Yellow | | 255, 204, 0 | #fc0 |
| Teal | | 20, 139, 179 | #148bb3 |
| Blue | | 12, 60, 150 | #0c3c96 |
| Purple | | 100, 33, 204 | #6421cc |

Transparency

When trying to place text on top of a photograph, consider blurring the image or employing a transparency layer between them to keep the text readable.

See the Other Styling section in the Typography chapter.



Imagery

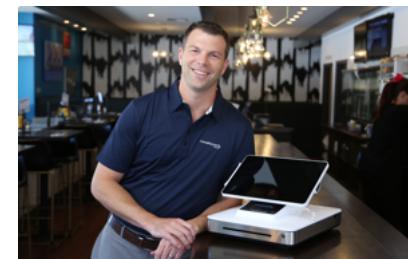
Photography--whether hero or ancillary--is seldom the main message, but instead supplements it. It helps communicate the message by making it a pleasurable experience. It also makes the composition unique among other marketing that would otherwise say the same thing.

It is preferable to use photography that relates to Central Payment in a substantial way.

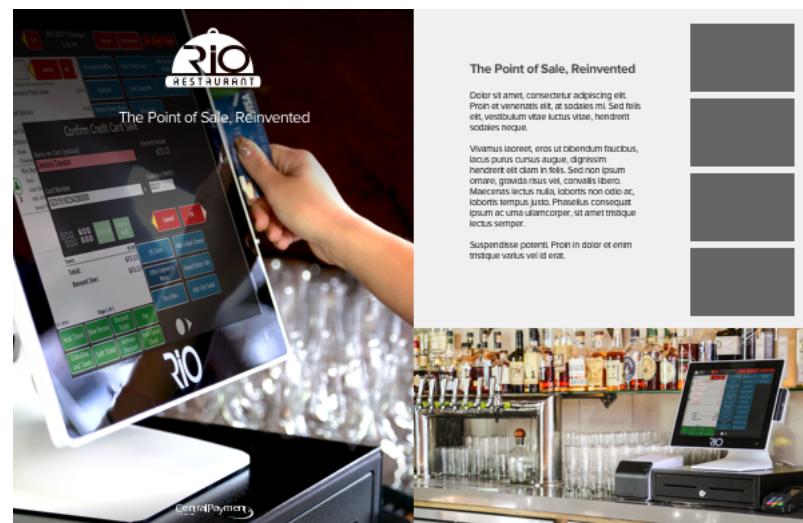
Make every attempt to include:

- friendly interaction between agents, merchants and their customers
- a Central Payment agent, wearing a Central Payment-issued shirt (visible Central Payment logo)
- (merchant audiences) a Central Payment product or service
- (merchant audiences) a Central Payment merchant

Select images that relate to the surrounding copy.



Do not repeat the same image in a single piece of collateral.



Stock

Use stock photography only as a last resort, after all other avenues have been explored (including using something from Central Payment's photography library, or even not using photography at all).

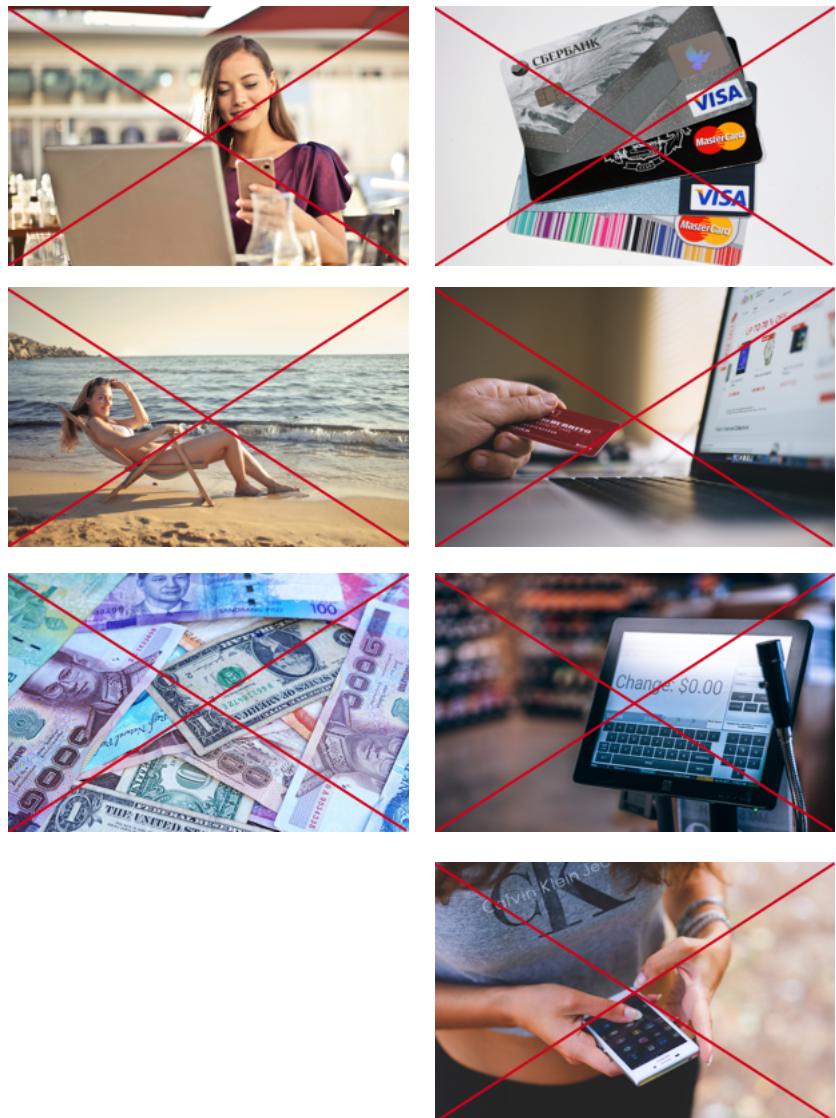
Choose images that closely relate to accompanying topic, but avoid images that are obviously stock (like two people laughing or smiling at laptop screen or a person handing over a blank credit-card).

Keep all design principles in mind when choosing stock: color (tone, brightness, contrast), balance, line, flow, weight, space, texture, focus (depth of field), perspective, leading lines, rule of thirds, etc.

Avoid using imagery that contains innuendo or is sexually-suggestive. Avoid using negative imagery, even when talking about negative aspects. Consider redirecting the voice toward prevention or security.

Final compositions should never show blank device screens or screenshots of products that Central Payment does not own or re-sell. Consider superimposing a proper screenshot, but follow rules regarding them.

Good sources of quality stock photography are: Offset (offset.com), Pexels (pexels.com), and picjumbo (picjumbo.com).

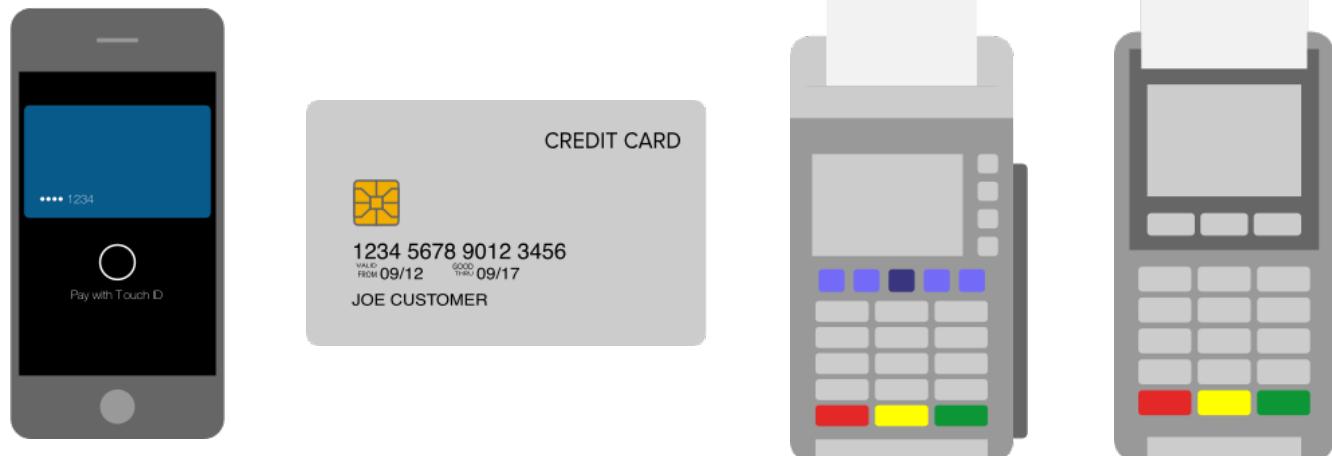


Illustrations

Central Payment creates illustrations that:

- Are simple and flat
- Employ only a small amount or no heavy lines
- Adhere to Central Payment color palettes
- Do not use patterns or textures

Gradients can be used sparingly, but keep them subtle (two stops of the same general color).



Screenshots and Product Photography

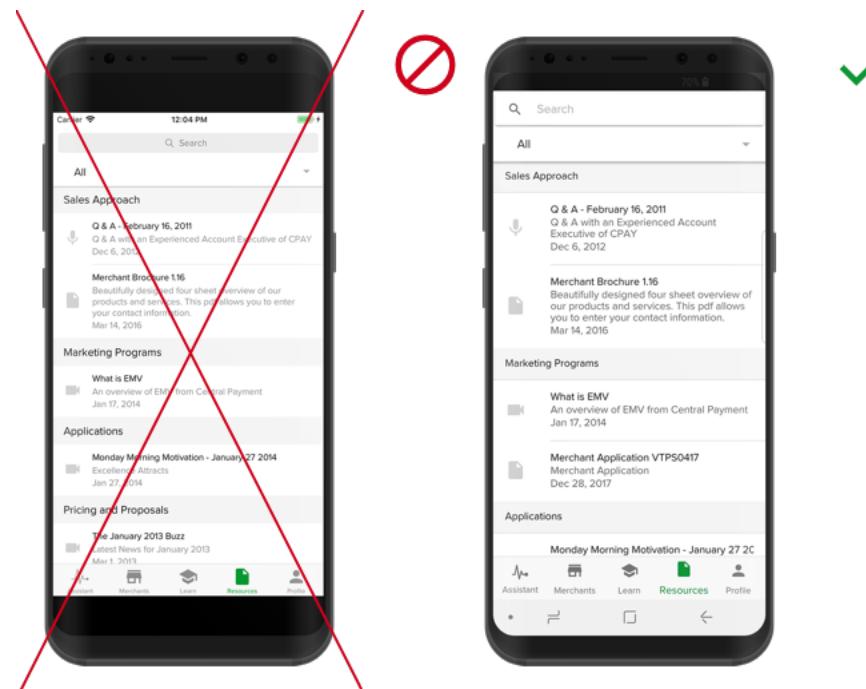
If you're working with content that is limited to one or two screenshots in a section, try superimposing them onto appropriate devices instead of showing screenshots floating in mid-air.

Use images of modern devices. Ideally, these images should be sourced from the manufacturer of the product and every effort should be made to follow any usage terms that are stated from the manufacturer. For instance, if superimposing an iOS app on an Apple iPhone, use the marketing assets provided by Apple and follow the terms and conditions outlined by Apple.

When composing product photography, be true and accurate to the shipped product.

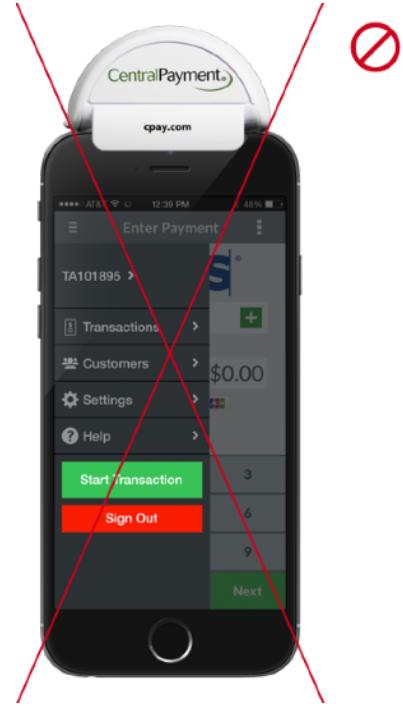
Use devices appropriate to the platform shown on the screenshot.

Ex. If showing an iOS app that is 750px by 1334px, show it on an iPhone 6, 6s, 7 or 8. Do not show it on device that has a smaller or larger screen, even if it is more modern. Do not show it on an Android device. Do not show it on a Windows device.



If composing a product image that shows device and peripheral, such as a mobile swiper, make sure that it is positioned where the appropriate jack is, and in the appropriate direction.

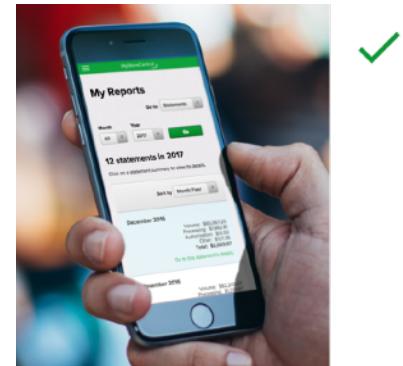
Ex. A first generation Central Payment mobile solution swiper plugs into a 3.5 stereo headphone jack and has the Central Payment logo positioned bottom-to-jack. Therefore, it cannot be shown on an iPhone 7, 8 or X without an adaptor, and cannot be shown plugged into an iPhone 5, or 6s, because those devices have its headphone jack on its bottom and the swiper would be shown with the Central Payment logo upside-down (see guidelines regarding Central Payment logos).



Preferably, use device images that do not require superimposed screenshots to be skewed. But if you need to, make sure they are skewed appropriately.

Pay special attention to glare and reflection and add them if needed.

When superimposing logos, try using vector-formatted logos to maintain a high level of resolution.



Icons

Employ icons in your designs only if they are needed.

Icons are usually only useful if:

- the reader/user needs to quickly identify an area or section (this requires using universally-understood icons or the same icon repeatedly and consistently)
- you need help across language barriers
- you need to soften an overwhelming block of text (make it more visually appealing)

Central Payment has adopted Google's Material Icons (material.io/icons/). If possible, use icons found there.

Per Central Payment's guidelines for color and illustrations, choose icons with very limited color palette (one or two colors) and less detail. Do not mix two or more icons of different styles.



Charts and Graphs

Follow guidelines concerning color, illustrations and spacing.

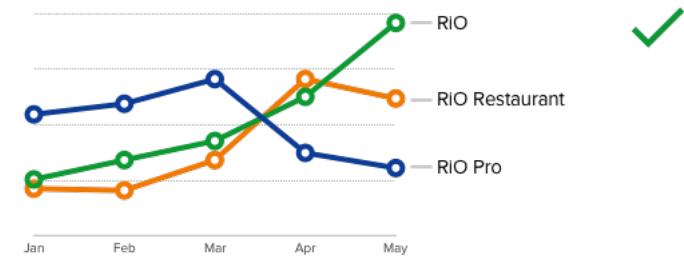
Graphs should compare more than two individual statistics.

If possible, use animation to transition from one set of numbers to another (including going from zero to the initial set of numbers).

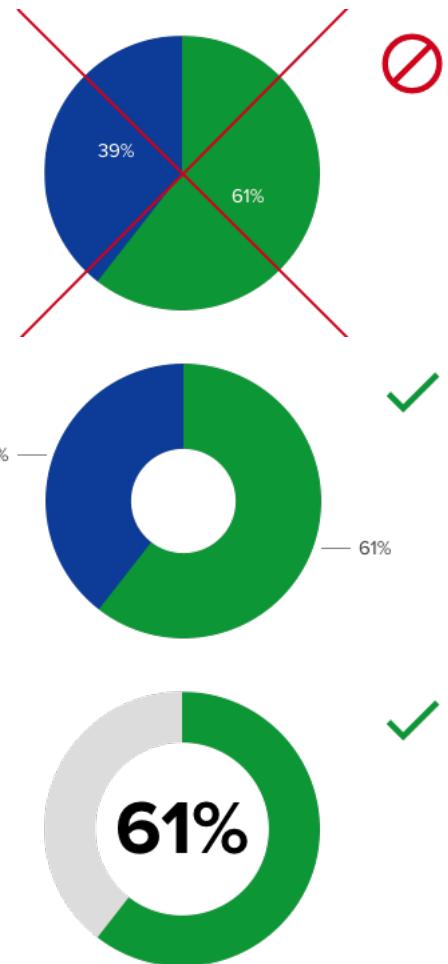
Charts and graphs should be flat, not in 3D.



Avoid creating graphs that require legends. Instead, create graphs that employ labels that point to or are near its statistic, because they are easier to decode.



Use donut charts instead of pie charts. Try to conform to the golden ratio by sizing donut holes 38.2% as small as the donut's circumference. If a number needs to placed in the center of a donut chart, consider widening the hole to 61.8%.



Delivery Formats

Content producers are free to use the tool that they work best with.

These suggested container and file formats may change in the future as support for others (like HEIF/HEIC and HEVC/H.265) grow.

| If... | Use... | Fallback on... |
|---|---|----------------|
| Destined for print | PDF (with embedded imagery following below) | INDD |
| Embedding | Working Format | EPS |
| Vector illustration for web | SVG | PNG |
| Photography for web | JPG | PNG |
| Uses alpha channels or transparency for web | PNG | |
| Movies for web | MP4 with H.264/AAC | MOV |
| Animated | APNG/PNG | GIF |
| In doubt | PNG | |

Grammar

Please follow The Chicago Manual of Style (chicagomanualofstyle.org).

Capitalization

Do not capitalize entire lines, unless they are initialisms. This includes using fonts that have all capital letters. Never shout your message at the audience. Text that has a mix of lowercase and uppercase letters is more readable.

Unless the title is a complete sentence, capitalize appropriately. Again, follow the Chicago Manual of Style. Visit Capitalize My Title for verification.

Avoid using complete sentences in titles. But if you choose to do so, place a period at its end, and capitalize as if it were not a title.

Do not capitalize Central Payment company positions/titles, unless it comes directly before a name or is an initialism. Also, please note that The Chicago Manual of Style says that "Exceptions may also be called for in other contexts for reasons of courtesy or diplomacy."

- Ex. Compare and find the right RiO for your business.
- Ex. Charles Pierce is a Central Payment customer service representative.
- Ex. I had a conversation with Central Payment Customer Service Representative Charles Pierce.
- Ex. A Central Payment customer service representative, Charles Pierce, spoke to an agent.
- Ex: The CEO is a very important person.
- Do not: Charles Pierce is a Central Payment Customer Service Representative.
- Do not: I had a conversation with Central Payment customer service representative Charles Pierce.
- Do not: A Central Payment Customer Service Representative, Charles Pierce, spoke to an agent.

Ampersands

Avoid using ampersands unless you're short on space or they are (part of) an official name.

- Ex. Johnson & Johnson and Procter & Gamble are large companies.

Oxford Commas

Leave out Oxford commas if the list is of simple items. If they are complex phrases or need help with comprehension, use them.

- Ex. When Tom, Dick and Harry asked what I was doing for the weekend, I said I was "spending the weekend with my friends, beer, and television."

Possession and Apostrophes

Do not add a letter s after an apostrophe to nouns ending in s and z.

Chicago styles the plural form of individual alphabet characters and initialisms without the use of apostrophes.

- Ex. Central Payment's call center is available 24 hours a day, 365 days a year.
- Ex. Jazz' last great period was in the 1920s.
- Ex. Cross your Ts and dot your Is.
- Ex. Our GIs will defend our nation well.

Number Formats

Use commas as thousands separators. For amounts under a whole unit, use a zero in the whole unit place and a dot to indicate decimals.

Parentheses as negative signs should only be used in accounting methods.

Generally, write-out integers that can be expressed in one word (less than 21), unless they are indices, or (part of) a name. If you're comparing two or more numbers, do not write them out and try to indicate the same decimal place across them.

Avoid using negative signs in paragraph text. Instead qualify the amount with words like "reduce."

Resist the need to color negative numbers in red. Only do so when it is an indicator of an unwanted result.

- Ex. -1,234,567.89
- Ex. This policy could result in a reduction of fifty million in revenue.
- Ex. Three Ford GT40s finished in first, second and third places in the 1966 Le Mans: Numbers 2, 1 and 5, respectively.
- Ex. A 3 Musketeers bar costs one dollar.
- Ex. The Times costs \$2.00, while the Journal costs \$2.50.
- Ex. 0.51
- Do not: .51

Dates

If space permits, write out dates completely. When spacing is tight, abbreviate the month's name without a period.

- Ex. January 2, 2017
- Ex. Jan 2, 2017

Times

Use the 12 hour convention, with a meridiem. There should be no leading zeroes in the hour. It is preferable to omit the minutes if the time lands on the hour. Use a space to separate the meridiem from the time.

When speaking to a nation-wide audience, include standard US timezone names or abbreviations. Try to include Eastern and Pacific time zones. When speaking to an audience in a specific timezone, try to include both their timezone as well as Central Payment's HQ timezone, Pacific. Timezones can be omitted when the audience lives in the same timezone as Central Payment HQ (Pacific). If the time lands on a specific day, include standard or daylight savings notation.

12 AM should be written as "midnight." 12 PM should be written as "noon."

Join dates and times using "at" or enclosing the time in parentheses.

- Ex. 1:02 AM Eastern Standard Time
- Ex. 6 PM EST, 3 PM PST
- Ex. Midnight EST
- Ex. Noon

- Ex. January 2, 2017 at 3:05 PM PST
- Ex. Jan 2, 2017 (3:05 PM)

Currency

Currency signs should be placed after any negative signs and should be adjoined to the number. If decimals are indicated, extend to at least the hundredths place.

- Ex. \$100
- Ex. \$1,000
- Ex. -\$100
- Ex. \$0.50
- Ex. One dollar
- Do not: \$1000
- Do not: \$-100
- Do not: \$100
- Do not: \$.5

Percentages

Percentage signs should be adjoined to the number.

- Ex. 200%
- Ex. Two percent
- Do not: 200-%

Basis Points

Use the words "basis points" or its abbreviation, "bp/bps." Do not use the permille sign (%) as it can be easily mistaken for a percentage sign. Unless the number is usually communicated in terms of basis points, consider changing the number to a decimal percentage.

- Ex. 3 bps.
- Ex. 0.3%
- Do not: 3bps.
- Do not: 3‰

Phone and Fax Numbers

For US numbers, surround the area code with parenthesis and keep the dash within the individual number.

If the number is a toll-free number (800, 844, 855, 866, 877 or 888), include the international prefix (1), and use dashes only.

If a toll-free number and a local number is being used in the same or document, it might make sense to follow the same format through-out (hyphenated).

Precede extension numbers with "ext."

- Ex. (415) 462-8335
- Ex. 1-800-449-8012
- Ex. (415) 123-5678 ext. 901
- Ex. Our toll-free number is 1-800-449-8012, but our local number is 415-462-8335.

Card Numbers

Never write-out a full card number in common communication. In the rare case that you need to place a card number in distributed material, never use real card numbers, but be faithful to the card brand's format (leading number, number groups and number length).

Separate credit card numbers with spaces into groups, as indicated by the format of the card issuer. When obscuring a card number in text, use bullets or the words, "last four."

- Ex. 4012 8888 8888 1881
- Ex. 5105 1051 0510 5100
- Ex. 3782 822463 10005
- Ex. 1234
- Ex. The last four digits of the card number is 1234.

Layout, Sizing and Spacing

Striking a balance between white space and content will help keep your content readable.

Consider the audience when making decisions about how much text should be placed on a single page or screen. New and prospective audiences might enjoy bite-sized pieces of information, presented in larger fonts (normally 16px/pt or larger). Keep your copy easy to read by limiting the paragraph widths. Paragraphs that extend across the page are harder to digest, and the reader might abandon the session. Persuasion is easier when the message is short and not overwhelming.

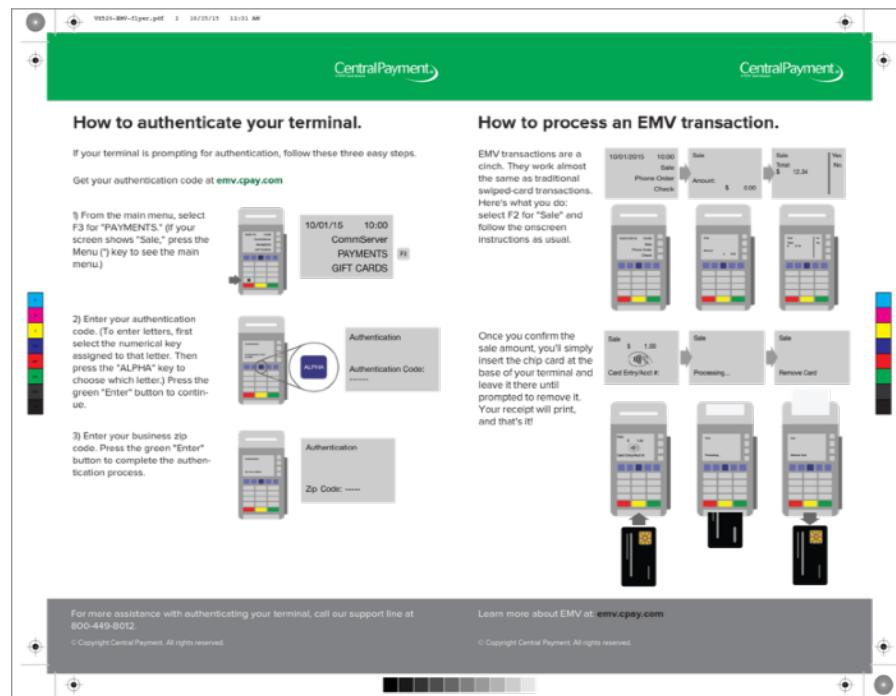
Also consider placing 50% or 100% more padding at the bottom of certain major sections than its top. Placing content a little higher in the section gives readers some time to digest information and gives definition to the end of the section/page. It might result in a more balanced, elevated message.

The image is a composite of several elements illustrating design principles:

- Top Left:** A tablet displaying a user interface for a point-of-sale system. The screen shows a grid of icons for 'ORDERS', 'MANAGEMENT', 'REPORTING', and 'ADMIN'. On the left, there's a sidebar with 'JOHNSON' and 'Josie's Sweets' listed under 'IN PROGRESS'. At the bottom, it says 'Front Station' with an IP address and port number.
- Top Right:** The RIO PRO logo, featuring the word 'RIO' in green and 'PRO' in orange, with a small checkmark icon.
- Placeholder Text:** A block of placeholder text in a serif font: "Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin et venenatis elit, at sodales mi. Sed felis elit, vestibulum vitae luctus vitae, hendrerit sodales neque."
- Middle Right:** Two smaller images of payment hardware: a card reader and a receipt printer.
- Bottom Right:** A large image of a VX 520 payment terminal, a black device with a numeric keypad and a small display screen.
- Bottom Center:** A block of placeholder text in a serif font: "Maecenas lectus nulla, lobortis non odio ac, lobortis tempus justo. Phasellus consequat ipsum ac urna ullamcorper, sit amet tristique lectus semper."
- Bottom Left:** A small, mostly illegible block of placeholder text.
- Bottom Right:** The Central Payment logo, which includes the text "CentralPayment" and "A Division of First Data".

On the other hand, experienced audiences might want as much information as possible at any one time for proper analysis. This would require less white space (a maximized use of real estate), and smaller font sizes (usually about 14px/pt.)

Technical documentation (white papers) and version-tracked system and policy documentation are also pieces of communication that might best be presented tightly in a standard letter format.



Remember, form follows function. Content--especially copy--should inform the designer of the proper layout. It's best when copy and accompanying imagery is completed before it is laid-out.

Photography

When cropping and sizing photography, keep design principles in mind, like focus, negative space, leading lines, balance and the rule of thirds.

Maximize the effect of hero images by sizing it to full bleed.



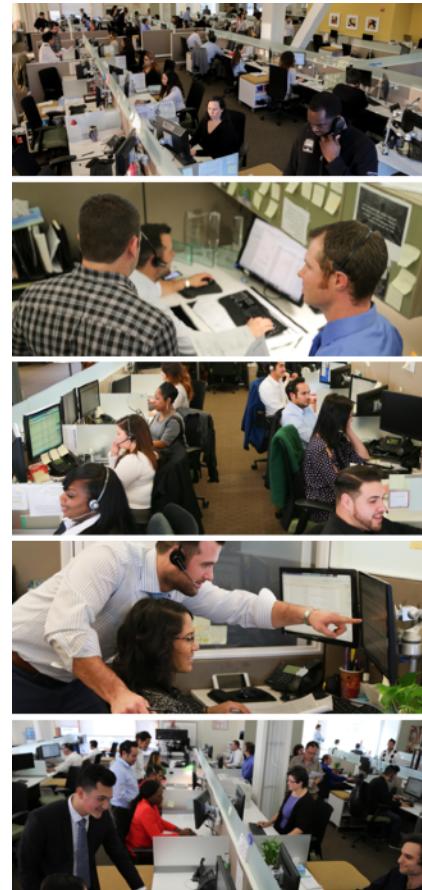
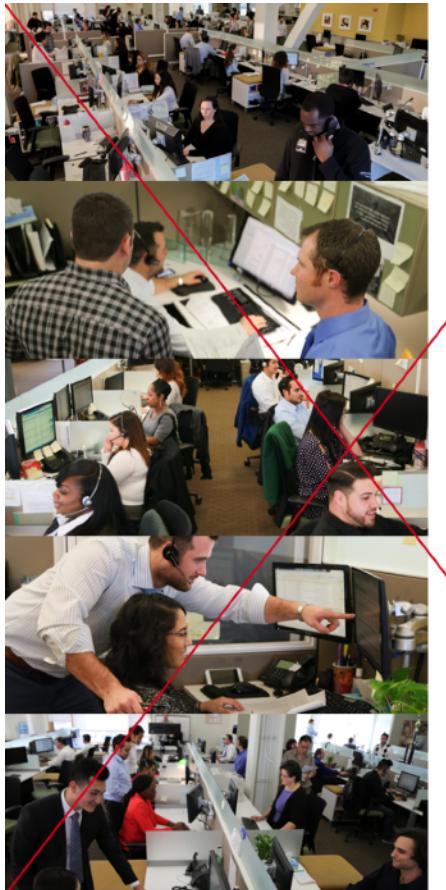
Payment Solutions for Professionals

VX 520

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin eu venenatis elit, at sodales mi. Sed felis elit, vestibulum vitae luctus vitae, hendrerit sodales neque. Vivamus laoreet, eros ut bibendum faucibus, lacus purus cursus augue.



Do not adjoin two pieces of photography without spacing between them. Keep them separate with visible spacing.



Justification

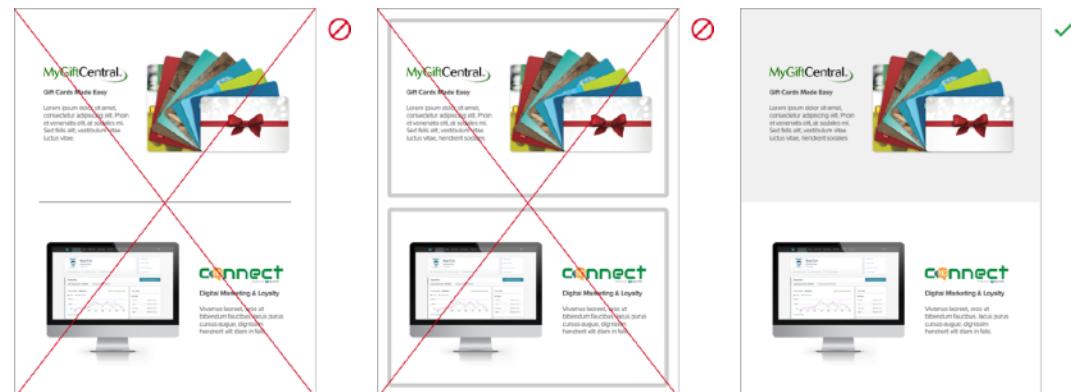
Do not fully justify paragraphs of text. This makes your message harder to read.

Avoid creating layouts that are entirely center justified, unless they consist of only a few elements.



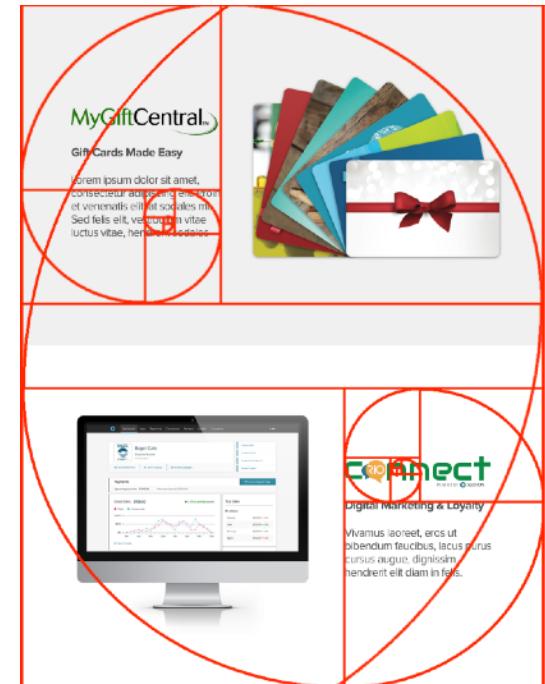
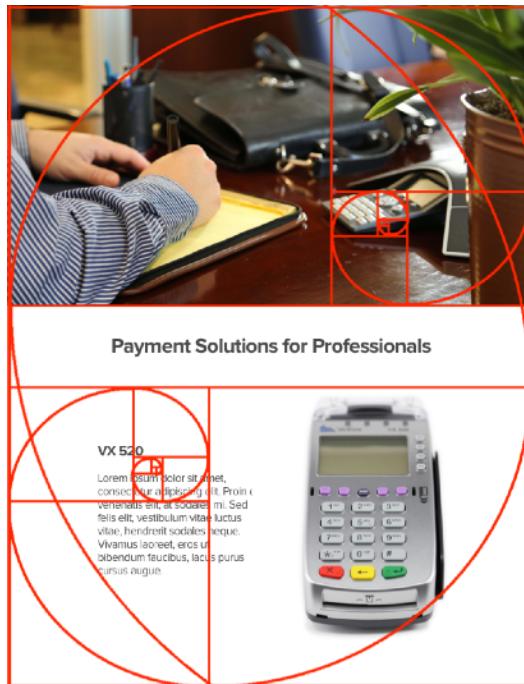
Section Separation

Separate sections by using two similar background colors. Avoid using horizontal rules or hard lines, for they break up the document in a harsh manner, and does not allow the reader to flow from one section to the other.



The Golden Ratio

When choosing a layout and sizing different elements, always consider golden ratio as an easy-to-follow template. It should guide--not dictate--your design, and will help in creating a pleasurable, balanced layout.



The Profile Circle

Central Payment often presents many of its small, ancillary photographs--especially profile images--with a circle mask, surrounded by padding and a heavy border (usually greater than or equal to the padding in weight).

This softens the image, but gives it balance and weight at the same time. It has become a signature presentation for Central Payment.

When employing this method in static compositions, keep an eye on tangent problems that might pop up as a result of your cropping.



Software Interfaces

Component Libraries, Frameworks and APIs

For its web interfaces, Central Payment has adopted Google Material (material.io/guidelines/material-design/introduction.html) for its design language for web applications. Since Central Payment uses AngularJS (angularjs.org/) as its primary library for binding models and views, it has also adopted AngularJS Material (material.angularjs.org/latest/) for its component library.

The screenshot shows a modal window with three tabs at the top: TAB 1, TAB 2, and TAB 3. TAB 1 is active and displays a dropdown menu with options: Arial, Calibri, Courier, and Verdana. TAB 2 contains an input field with placeholder text 'Hint text' and three checkboxes: one checked (green), one unselected (grey), and one with a green outline. TAB 3 contains an input field with placeholder text 'Input tex' and three radio buttons: one checked (green), one unselected (grey), and one with a green outline. Below the tabs is a date input field showing 'Jul 6, 2018'. At the bottom are four buttons: 'AGREE' (disabled), 'CONFIRM' (green), 'DISABLED' (grey), and 'DELETE' (red).

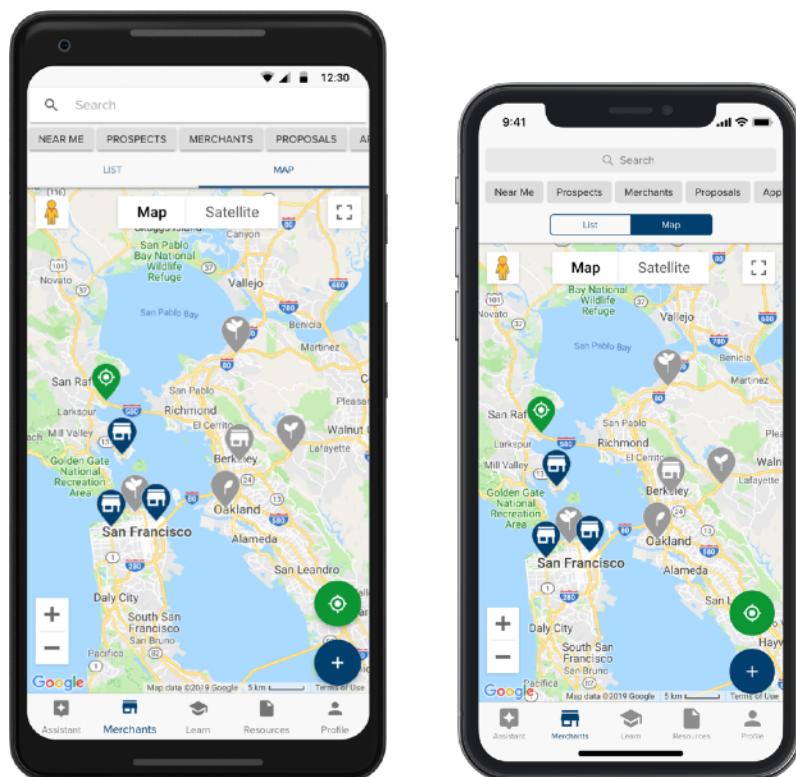
For web apps, designers and developers should try to use components from Angular Material first, and fall back to alternative components from the Central Payment Standard Front-End Style Guide (accessible from within Central Station). This includes standard classes, differently styled elements (buttons, indicators, progress bars, sort buttons, pagination buttons, modals, and toolbars).

Central Payment's Front-End Library provides easy integration with commonly used components (like modalCentral), AngularJS filters and directives. See Central Payment's Standard Front-End Style Guide for more information.

Guidelines in this document should override any design recommendations in Google Material and iOS and Android templates. This includes typography, color and data formats.



For iOS and Android apps, Central Payment recommends using the native controls and components available for both platforms. Central Payment has adopted Ionic (ionicframework.com/) as its component library for a one-codebase, native app development framework. Native app development isn't about device screen sizes. It's about adding additional, API-driven capabilities to your app, such as notifications, gestures, gyroscope, contacts and calendar access, camera access (barcode and QR code scanning), fingerprint and face authentication, Apple Pay / Android Pay, and voice assistance.



Common Problems and Standard Solutions

Avoiding Repetitive AJAX Searches and Requests

In cases where, a screen or page queries a database for search results via an AJAX call, steps should be made to ensure that:

- the app waits for no more than one AJAX response from a single location at any one time
- the server is not needlessly burdened by a high amount of requests from the app

Consider taking the following measures to mitigate:

- Debounce model changes by at least 3 seconds.

```
<input ng-model="searchString"
       ng-model-options="{ debounce: 3000 }"
       ng-change="getResults()" />
```

- Check for an appropriate minimum string length before sending the first request and perform a timeout on any subsequent AJAX calls waiting for loading to finish before making the AJAX call again.

```
$scope.getResults = () => {
  if ($scope.searchString.length > 2) {
    if ($scope.loadStatus !== 'loading') {
      $scope.loadStatus = 'loading';
      $http.get(location).then(
        (successResponse) => {
          // data preprocessing here
          $scope.loadStatus = 'success';
        },
        (errorResponse) => {
          // error handling here
          $scope.loadStatus = 'error';
        }
      );
    } else {
      $timeout.cancel($scope.loadCheckWait);
      $scope.loadCheckWait = $timeout(() => {
        $scope.getResults();
      }, 250);
    }
  }
};
```

- Perform the AJAX call onsubmit or on a button click, instead of onchange of the model.

```
<form ng-submit="getResults()"></form>
```

```
<button type="button" ng-click="getResults()">
  Search
</button>
```

- Perform incremental searches when the logic can filter across a dataset that is already loaded into memory (all results).
- Indicate an AJAX call with a progress indicator, even in cases where the call is expected to take less than a second.
- Disable buttons and other elements that trigger loading during the load process.

```
<tr ng-repeat="record in dataset | filter:  
searchString track by $index"></tr>
```

```
<div class="progressBar"  
ng-show="loadStatus === 'loading'">
```

```
<button type="button" ng-click="getResults()"  
ng-disabled="loadStatus === 'loading'">  
Search  
</button>
```

Listings

| Solution | Use... | Pros: | Cons: |
|--------------------|---|---|--|
| All Results | ...when there's a relatively small set of simple data to be displayed. | <ul style="list-style-type: none">Sifting and sorting is relatively quick and doesn't require server cycles. | <ul style="list-style-type: none">Makes sense only if the server can return a response within a few seconds. (This depends on the size of the user base, the frequency of the calls, the distance between the clients and the servers, the kind of data being returned, the structure of the query (if SQL), and the estimated amount of records).Might result in long page views. (This can be mitigated with a "load all, then paginate" approach). |
| Infinite Scrolling | ...when the most important data is the first shown, and subsequent data is much less important. (Ex. Chat logs, Note logs, Change logs.) This can be achieved through searches (string matches), if the results can be sifted to a few records. | <ul style="list-style-type: none">Results in a smooth UX, in the right circumstances.Reduces server load, by reducing the number of records returned (chunks at a time). | <ul style="list-style-type: none">The user cannot skip ahead, and can only digest data one chunk at a time.Makes most sense in situations where the records are shown by date, latest first.Results cannot be sorted. Another call is required, and a refresh of data. |
| Pagination | ...in all other cases. | <ul style="list-style-type: none">Reduces server load, by reducing the number of records returned (chunks at a time).Data stays fresh? | <ul style="list-style-type: none">Increases the number of server calls and the time to load each page view. (Sorts and sifts require a new data load.)Requires additional logic to keep track of current page and results per page. |

Links vs. Buttons

Generally, use a link if the element goes to a different screen/page. Use a button if it is an on-page function. In this vein, textual buttons are usually labeled with verbs, and links tend to be nouns.

There are exceptions, depending on the style of surrounding elements and overall design of the screen/page. The most notable one being the Submit button.

Load "Flashing"

Sometimes, when Angular or AngularJS is loading, a page flashes its state before it can update to conform to its bindings.

Consider hiding these elements by default, and have Angular expose the element once the data has been loaded.

```
<div class="hidden"
    ng-class="{ 'shown': dataLoaded }"></div>
```

```
$scope.dataLoaded = true;
```

```
.hidden {
  display: none;
}

&.shown { display: initial; }
```

```
.hidden {
  visibility: hidden;
}

&.shown { visibility: visible; }
```

Mobile Responsiveness

Design interfaces that are mobile responsive if the viewport can be of a variety of sizes (a large majority of cases). This means that a screen/page's contents should adapt to the viewport size using media queries or size classes. An app should never redirect the user to another screen/page in order to present a different layout of the same data.

As with many decisions covered in these guidelines, the intended audience and the content informs the designer of the methodology that should be used. If the majority of your audience will connect with mobile devices, design "mobile-first." In other cases, design "desktop-first." When considering this audience, do not use current numbers (with the app's current design). Instead, project the app usage if the app was designed using mobile design methods.

The content should dictate the max-width breaks. Based priority/importance and sizes, different content should be presented in different container sizes, which in turn needs different break points. This makes it vary from page to page, but generally, the following width sizes are good rules of measure:

When designing pages with same-size columns across the full width of the page, consider column widths and break points that are multiples of 320px:

| Type | Width Sizes |
|---------|----------------|
| Phone | < 735px |
| Tablet | 735px - 1280px |
| Desktop | > 1280px |

| Number of Columns | Width Sizes |
|-------------------|----------------|
| 1 | < 640px |
| 2 | 640px - 960px |
| 3 | 960px - 1280px |
| ... | and so on |

There is a variety of mobile design patterns to use: stacking, diving, hamburger buttons and basements, accordions, masonry, and splitting tabs.

Phone layouts can seldom fit more than two columns of data.

Be careful about applying max-widths to entire pages. Again, this should be dictated by audience, and guided by these guidelines regarding spacing.

Color and Interactivity

As per these guideline recommendations on color, interfaces should use only one or two colors: green, and in cases of danger, red.

Only interactive elements (links and buttons) should be colored in the standard green accent color. Only default buttons should be colored green (`class="md-primary"` or `color="primary"`) while other buttons should be white, or grey.

Functions that are considered dangerous or needs attention, such as delete confirmation buttons, should be colored red (`class="md-warn"` for web, or `color="danger"` for Ionic).

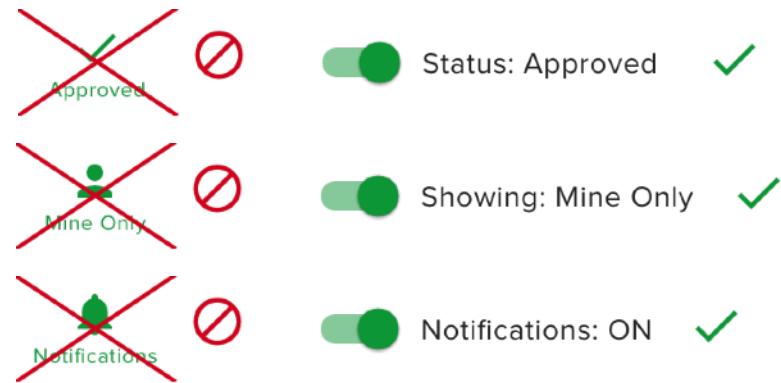
Icon buttons should be an appropriate text color (see text colors), especially those on toolbars. However, you can use color (probably green) to give the button emphasis or denote button state.

| State | Color |
|----------|-------------|
| Normal | Light Grey |
| Default | CPAY Green |
| Disabled | Medium Grey |
| Danger | Red |



```
.toolbar-button {  
    color: $text-black;  
  
    &:hover, &.on { color: $cpay-green; }  
    &:active { color: $dark-green; }  
    &:disabled {  
        color: rgba(0, 0, 0, .38);  
        opacity: .5;  
        pointer-events: none;  
  
        &.on { color: rgba($cpay-green, .38); }  
    }  
}
```

Avoid using flip buttons unless there is clear indication of the state of the button. Use clear labels, switches or a group of toggle buttons.



Web Apps

Web apps using AngularJS Material, should apply the md-primary class to checkboxes, switches and radio buttons (as AngularJS Material will apply the accent color to these elements). You might also want to change md-tab's active tab border color.

Extend from the standard color schemes with the following code:

```
cpayApp = angular.module('cpayApp', ['ngMaterial']);
cpayApp.config(($mdThemingProvider) => {
  var cpayGreenMap = $mdThemingProvider
    .extendPalette(
      'green', { '500': '0C9635' }),
  cpayBlueMap = $mdThemingProvider
    .extendPalette(
      'blue', { '500': '0C3C96' }),
  cpayRedMap = $mdThemingProvider
    .extendPalette(
      'red', { '500': 'DC0808' });
  $mdThemingProvider
    .definePalette('cpayGreen', cpayGreenMap)
    .definePalette('cpayBlue', cpayBlueMap)
    .definePalette('cpayRed', cpayRedMap);
  $mdThemingProvider.theme('default')
    .primaryPalette('cpayGreen')
    .accentPalette('cpayBlue')
    .warnPalette('cpayRed');
});
```

```
md-tabs.md-default-theme md-ink-bar,
md-tabs md-ink-bar {
  color: #0C9635;
  background-color: #0C9635;
}
```

Ionic Apps

Customize the app's color map with the following code (src/theme/variables.scss):

```
$colors: (  
  primary:    #0c9635,  
  secondary:  #0C3C96,  
  danger:     #DC0808,  
  light:      #f4f4f4,  
  dark:       #222  
)
```

Coding Practices

Coding style is largely up to the developer. We do this to keep the developer's creativity and problem-solving unencumbered. However, the Central Payment development team has adopted a few conventions in order to keep code maintainable and reviewable.

Follow standard SCSS, CSS, TS and JS linter rules.

Indentation

Four spaces. To reduce the amount of typing, enable Soft Tabs.

Naming

| Type | Convention |
|---------------------------|--|
| CSS IDs and classes | kebab-cased |
| JS variables | camelCased |
| JS constants | ALLCAPS |
| JS classes | PascalCased |
| DB columns | snake_cased |
| Routes | kebab-cased |
| Injected Angular Modules | same name, but camelcased. Ex. <code>private navParams: NavParams</code> |
| Injected Angular Services | same name, but replace "Service" with "\$": Ex. <code>private merchantProfile\$: MerchantProfileService</code> |

Keep variable and function names as short as possible, but describe its purpose adequately and do not abbreviate.

Image Filenames

Images that require multiple resolutions should follow its platform conventions for naming:

| Platform | Pattern |
|-------------|---|
| Android | filename-ldpi.png, filename-mdpi.png, filename-hdpi.png, filename-xhdpi.png, filename-xxhdpi.png, filename-xxxhdpi.png |
| iOS and web | filename.png, filename@2x.png, filename@3x.png |

Comments

When commenting-out code, please indicate the reason for doing so.

```
<!--
Commenting out the emergency message because it
is not being used right now. But I'm keeping it
here in case it's needed in the future.
-->
<!-- div id="emergency-message">
Please be advised that we have received reports
that Central Payment's 1-800-449-8012 toll free
number is experiencing intermittent service
issues. Please use our local 415-462-8335 number
in order to reach us until service is fully
restored.
</div -->
```

Git Commits

Git commits should contain only one issue. Issues can be solved over multiple commits.