

ONE VOICE

STANDARDS FOR MAKING OUR
BRAND PITCH PERFECT



We're the ultimate voice of Capital One. It's up to each of us to make sure it carries through all of our communications.

By taking our voice guidelines to heart, you should be able to intuitively understand how our brand expresses itself in almost any situation—from meet and greets to apologies to tweets. A good rule of thumb: read it aloud. If it doesn't sound like something a real person would say, it's time to rephrase.

**If you have any questions or comments, reach out to us
at BrandIdentityStandards@capitalone.com.**

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BRAND PERSONALITY



In this mindset, it's time to talk the talk that only Capital One can walk...

BRAND VOICE STANDARDS

HELLO MY NAME IS...CAPITAL ONE



	WHY IT'S IMPORTANT	THINK OF THE PERSON WHO...
BE REFRESHINGLY CLEAR	Being clear makes us unassailable, intuitive, unexpected, and refreshing.	Tells you what's up in such a way that you get it the first time.
BE CONVERSATIONAL	Being conversational humanizes Capital One and makes us approachable.	You could chat with all day long without getting bored or confused.
BE COMPELLING	Compelling copy inspires interest, belief, and action, while respecting and understanding customer needs.	Inspires you to believe or do something—gladly.
BE CAPITAL ONE CLEVER	Humor makes us unmistakably Capital One by letting people know that, while we're serious about business, we don't take ourselves too seriously.	Makes you smile, chuckle, and occasionally laugh out loud.

BRAND VOICE STANDARDS



WHAT IT MEANS

Communicating the story in a clear and easy-to-understand way that makes sense from the customer's point of view.

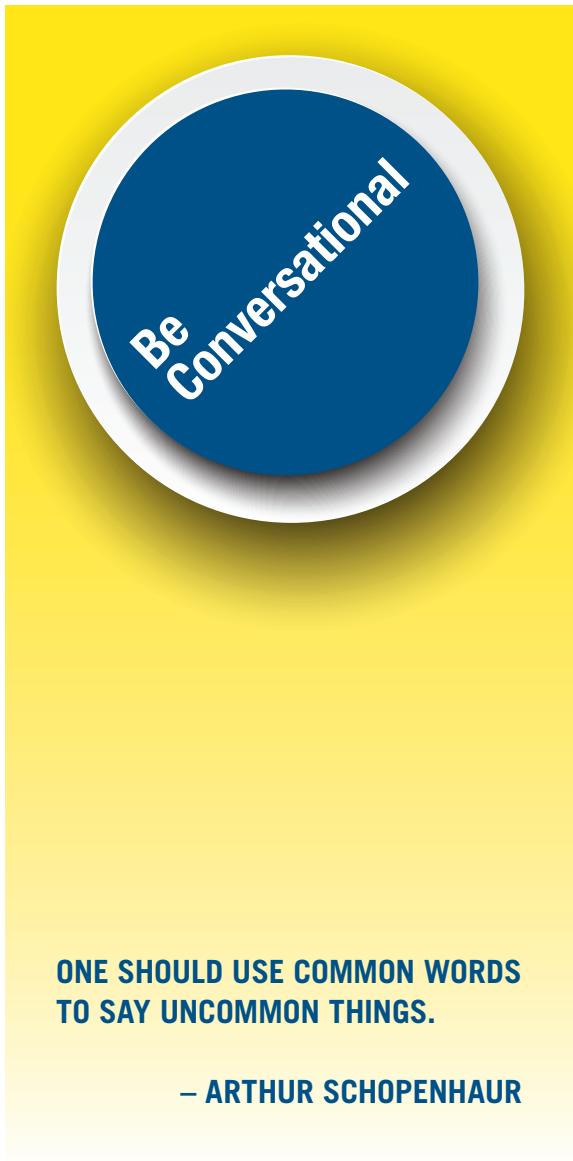
WHY IT'S IMPORTANT

Being clear makes us unassailable, intuitive, unexpected, and refreshing.

HOW WE DO IT

- Keep language straightforward and concise.
- Don't let brevity strip the tone of personality.
- Guide the customer to conclusion or action.
- Respect the customer and their time.
- Use everyday language to explain the product, service, or situation and avoid jargon, unless it helps the customer better understand the product.

BRAND VOICE STANDARDS



WHAT IT MEANS

Writing the way you speak to your next-door neighbor in an authentic, respectful, approachable tone.

WHY IT'S IMPORTANT

Being conversational humanizes Capital One and makes us approachable.

HOW WE DO IT

- Write like a real person who works for a bank, not an anonymous banker.
- Use active voice whenever possible.
- Illustrate with examples.
- Be real. Don't use clichés and tired phrases.
- Make the customer feel valued and appreciated.
- Adjust the tone or volume to fit our audience and message (positive, neutral, negative), while also including some of these attributes:
 - Optimistic
 - Humorous
 - Honest empathy
 - Personable
 - Engaging/Inviting

BRAND VOICE STANDARDS



IT TAKES GREAT SKILL TO TELL
A COMPELLING STORY IN UNDER
60 SECONDS.

– MICHAEL APTED

WHAT IT MEANS

Copy that's compelling inspires interest, beliefs, and action, while respecting and understanding customer needs.

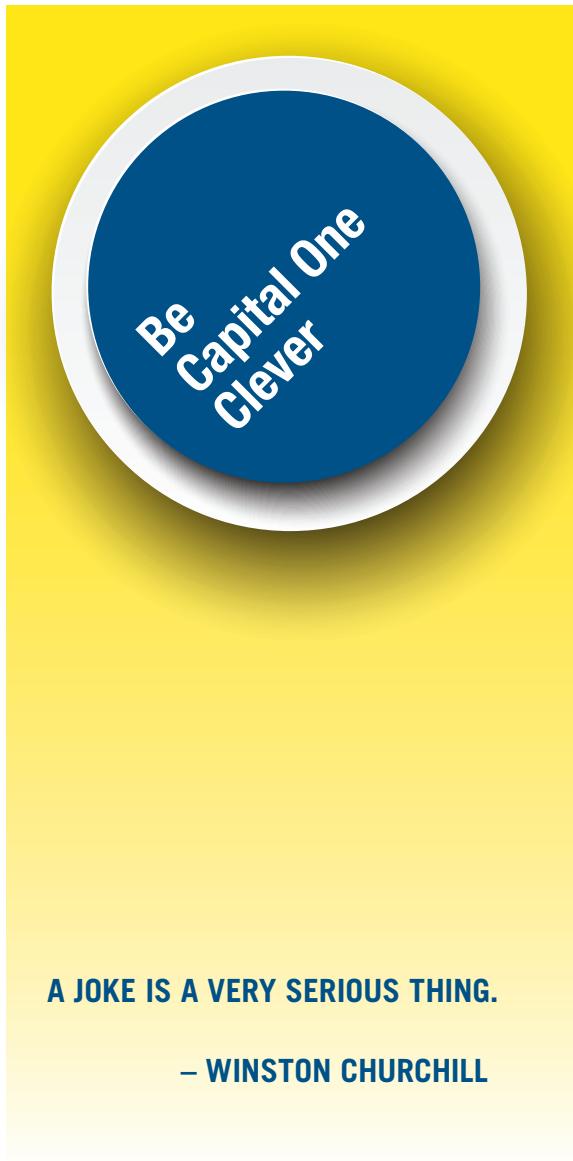
WHY IT'S IMPORTANT

Only by being compelling can we become undeniably great.

HOW WE DO IT

- Be honestly empathetic.
- Have consideration for our customers — their time and their money.
- If it's not relevant, we shouldn't send it.
- Tell the customer what's in it for them and why they should care.
- Every communication should enhance and embolden the relationship.
- Our customers have made great choices. Reinforce them.
- Be advocates for our customers and care about their needs.

BRAND VOICE STANDARDS



WHAT IT MEANS

Humor makes us unmistakably Capital One. It lets people know that, while we're serious about business, we don't take ourselves too seriously.

WHY IT'S IMPORTANT

Being Capital One Clever builds an iconic brand. We use humor to make us approachable and to humanize the communication.

HOW WE DO IT

- Use the range of humor to invite a conversation with customers.
- Say something in fresh and different ways.
- Let the situation and message decide tone and volume—from bright to subtle.
- Dial humor up or down, depending on the audience and situation.
- Emphasize the other personality traits when humor is dialed down.

BRAND VOICE STANDARDS

NEVER HERE

SLAPSTICK, SILLY,
BAD PUN, DUMB JOKE,
OVERLABORED,
POOR TASTE

YES!

CASUAL
WIT

CLEVER TURN
OF PHRASE

FUNNY
JOKE



NEVER HERE

DULL, ELITIST,
OBSCURE, CAUSTIC,
PATERNALISTIC,
CONDESCENDING

You can dial clever up or down, depending on the audience and situation.
But if it's dialed down, still elevate the other aspects of our voice:
Optimism, Honest Empathy, Personable, and Engaging/Inviting.