# LME Offers

Guidelines (Documentation)

# LME Offers

**We have created a North Star for how LME Offers is presented to our customers to do the following:**

1. Create alignment of how we present Offers across zones and aligning to the Offers page

2. Create a set of design guidelines for Offers (UI and Content), to which teams can adhere to and utilize

3. Align on our Design principles for interstitials & best practices

# Experience Design Principles

Our Experience Design Principles for Mobile Interstitials and **best practice rules** to adhere to:

**Seamless Visual Design**
Design must fit seamlessly with the experience (font size and overall layout), to ensure it does not feel out of place (e.g. like a scam) & the visual design should look significantly different between service and sales communications.

**Easy to dismiss an offer & no scrolling**
Make it easy for users to close the offer interstitial using 'X' Dismissal icon on top of the page and not require the customer to scroll to dismiss the ad.

**Relevant Messaging**
Content should be concise using relevant messaging: Copy reduction for headings and body copy due to 200% zoom (dynamic text)

**Highly personalized content**
Mobile Interstitials should be used only for content that is highly personalized and relevant to the individual customer (not mass campaigns)

**Easily actionable offers**
Ensuring actions in an interstitial can be completed easily and quickly – straight through processing.

**Load times**
The load time should be kept short, so as to not negatively impact the experience.

**Experience of when an Offer should appear**
Consider when the interstitial should appear. Is there a different time in the experience that might be more effective instead of upon Account Summary load?

**Suppression of LME Sales Offers for CDB Service Interstitials & multiple pop-ups one after another**
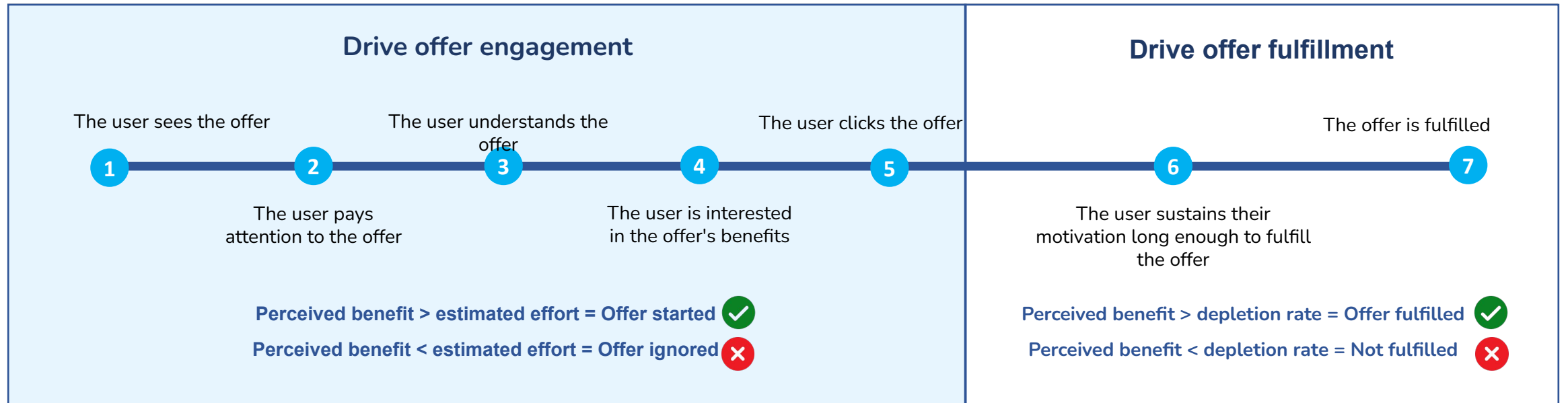If there is a Service-related task that the customer must complete, this should take precedence over a sales offer upon login. The display of multiple pop-ups on top of each other can be overwhelming to a user and forces them to spend effort to close each one so offers should be suppressed when a customer has a service interstitial.

**Monitoring performance**
Performance of interstitials should be regularly monitored and adjusted to optimize results. (Currently campaigns are not revisited or adjusted while the campaign is running.)

# Behavioral Science Concept of Experience-Value Theory & the Depletion Effect

## Drive offer engagement

## Drive offer fulfillment

The user sees the offer

**1**

The user pays
attention to the offer

**2**

The user understands the
offer

**3**

The user is interested
in the offer's benefits

**4**

The user clicks the offer

**5**

The user sustains their
motivation long enough to fulfill
the offer

**6**

The offer is fulfilled

**7**

**Perceived benefit > estimated effort = Offer started** ✅

**Perceived benefit < estimated effort = Offer ignored** ❌

**Perceived benefit > depletion rate = Offer fulfilled** ✅

**Perceived benefit < depletion rate = Not fulfilled** ❌

ⓘ **Expectant-value theory** is a psychological and economic theory that suggests that all decisions are made based on the trade-off between the perceived benefit of an option and the estimated effort to achieve it.

**Perceived benefit** is the degree to which the customer believes the product or service is beneficial for them. It can be influenced by: ease of understanding the offer, previous offer experience, and the relevance of the offer to the user's goals and self.

**Estimated effort**, in this case, is the time and effort it takes to apply for a product or offer. It can be influenced by the ease of offer processing, expectations of effort, perceived complexity and previous experience.
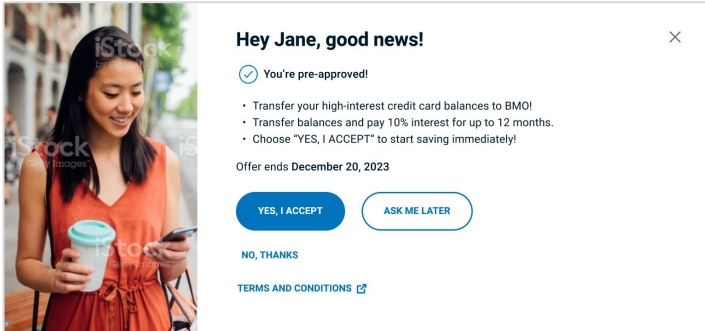
ⓘ **The depletion effect** suggests that motivation wanes in the face of friction, which occurs for products that do not have straight through processing. This concept is the depletion effect.

**Depletion rate** is the speed in which the user's motivation to fulfill an offer decreases.

Depletion rate is impacted by the ease of the application process (e.g. sales application), salience of the product benefits to their goals and self, and whether the actual effort required meets the user's expectations.

BMO

# Holistic view of North Star



**Desktop Interstitials**

**Account summary - Hero Banner + Inline Banners**

**Offers Page**

**Tablet Interstitials**

**Mobile Web + App**

# General Guidelines

## Tone of Voice

✔ Offers are presented in a high utility context (i.e. the customer is online to get info, conduct transactions, etc.)

✔ Language should be one of "friendly utility" i.e. content design should echo the "We're here to help" brand voice, but get to the essential info quickly.

## Brand Imagery

✔ Lifestyle imagery should have a focal point

✔ Images should be cropped across breakpoints showing context

✔ Strive for simplicity and realism

✔ Diverse & Inclusive images

# Offer Interstitial Guidelines

**Interstitial ads** are full-screen placements between standard interactions in the user experience of a site or app.

# Mobile Web & App Interstitial Specs

## 1. Headline

- **Specs**: Headline Bold. 1 line, max 2 lines. 50-60 characters incl spaces.

- **Guidelines**: leads with personal salutation and/or value add of the offer

## 2. Checkmark

- **Specs**: 1 line only, 20-30 characters incl spaces.

- **Guidelines**: This copy should drive sell through by emphasizing ease of completion or major value add of offer: "You're pre-approved!", "You're pre-qualified!", "Start saving now!"

## 3. Bullets

- **Specs**: No more than two lines. 50-60 characters incl spaces.
- **Guidelines**:
  - Bullet 1 - Key details about offer
    Bullet 2 - How to, fee disclosure/rate info
    Bullet 3 – Accessible call to action to take.

*Kindly note all components reflect CDB2 design system guidelines.*

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**Pre-Approved Offer
Mobile Web + App Interstitial**



**Save with a credit card balance transfer to BMO!**

✓ You're pre-approved!

- Transfer your high-interest credit card balances to BMO!
- Transfer balances and pay 10% interest for up to 12 months.
- Choose "YES, I ACCEPT" to start saving immediately!

Offer ends **December 20, 2023**

**YES, I ACCEPT**

**MAYBE LATER**

**NO, THANK YOU**

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## 4. Expiry
- **Specs**: 1 line max. Approximately 30 characters. Standardized language: "Offer ends <Date>."

## 5. Terms and Conditions (available on scroll)

- **Specs**: Actionable link with icon. 20-30 characters incl spaces.

- **Guidelines**: One line. Standardized copy. "Terms and Conditions"

## 6. CTA specs:

- **Specs**: CTAs with icon - 23 characters incl spaces CTAs with icon - 26 characters incl spaces

- **Guidelines**: Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.

## 7. Font specs
Font family:      Heebo
Headline:         18px / line-height 24px
Bullet Copy:     16px / line-height 24px

## Image specs
Min image size:  768px by 240px

# Mobile Web & App Interstitial Specs

**Short Form/ITA**
**Mobile Web + App Interstitial**

## 1. Headline

- **Specs**: Headline Bold. 1 line, max 2 lines. 50-60 characters incl spaces.

- **Guidelines**: leads with personal salutation and/or value add of the offer
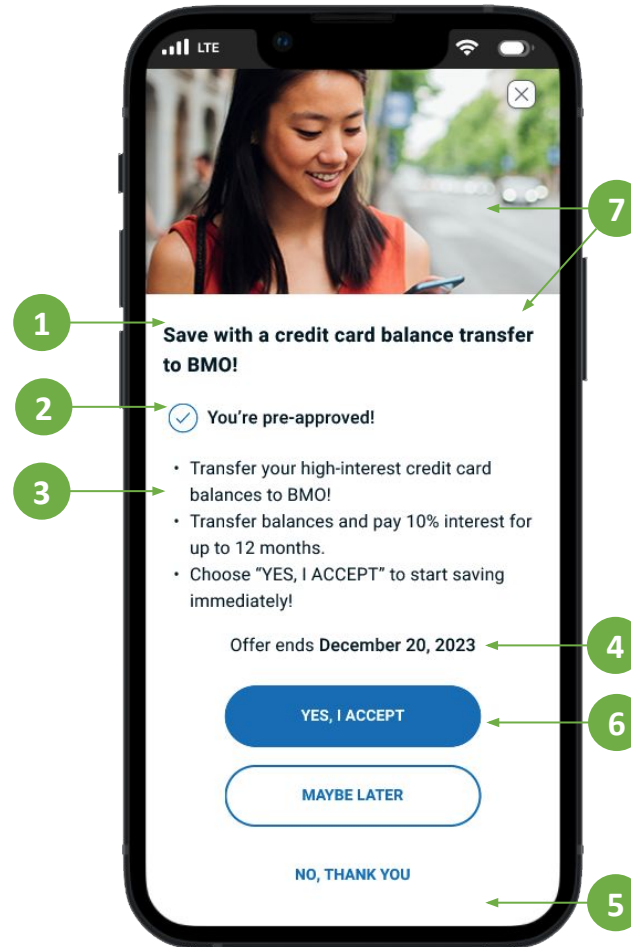
## 2. Bullets

- **Specs**: No more than two lines. 50-60 characters incl spaces.

- **Guidelines**:
    - Bullet 1 - Key details about offer
      Bullet 2 - How to, fee disclosure/rate info
      Bullet 3 – Accessible call to action to take.

## 3. CTA specs:

- **Specs**: CTAs with icon - 23 characters incl spaces
  CTAs with icon - 26 characters incl spaces

- **Guidelines** Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.
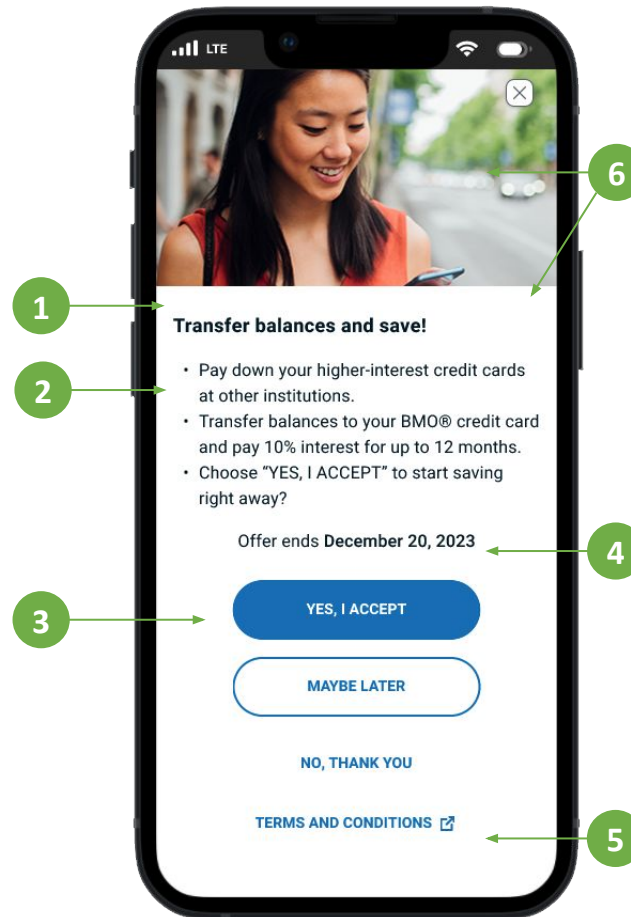
## 4. Expiry
- **Specs**: 1 line max. Approximately 30 characters. Standardized language: "Offer ends <Date>."

## 5. Terms and Conditions

- **Specs**: Actionable link with icon. 20-30 characters incl spaces.

- **Guidelines**: One line. Standardized copy. "Terms and Conditions"

## 6. Font specs
Font family:       Heebo
Headline:          18px / line-height 24px
Bullet Copy:       16px / line-height 24px

**Image specs**
Min image size:  768px by 240px

*Kindly note all components reflect CDB2 design system guidelines.*

**BMO**

### Phone mockup content

1
2
6
4
3
5

**Transfer balances and save!**

- Pay down your higher-interest credit cards at other institutions.
- Transfer balances to your BMO® credit card and pay 10% interest for up to 12 months.
- Choose "YES, I ACCEPT" to start saving right away?

Offer ends **December 20, 2023**

YES, I ACCEPT

MAYBE LATER

NO, THANK YOU

TERMS AND CONDITIONS

# Mobile Interstitial Spacing Specs + Photography Examples

## CDB padding specs

Specs for padding are all based on the CDB Design system for both Desktop & Mobile Interstitials, as well as Banners.
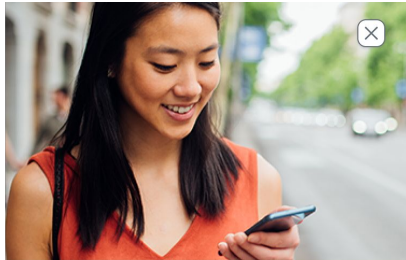


**Headline Bold. 1 line, max 2 lines. 50-60 characters incl spaces.**

16px

- No more than two lines. 50-60 characters including spaces.
- No more than two lines. 50-60 characters including spaces.
- No more than two lines. 50-60 characters including spaces.

16px

Offer expiry info - 1 line only

24px

**23 CHARCTRS INCL SPACES**

16px

**26 CHARACTERS INCL SPACES**

16px

**26 CHARACTERS INCL SPACES**

**23 CHARCTRS INCL SPACES.**

## Working with stock photography



### What to look for

✔ Start with the story first to help establish scenarios.

✔ Be clear on who our audience is and isn't.

✔ Layer in keywords that help define our style. Try adding "candid," "not looking at camera," "spontaneous," "unposed," "natural," etc.

✔ Strive for simplicity and realism

✔ Diverse & Inclusive images

✔ Images should be cropped across breakpoints showing context



Focus on people, making an emotional connection when mixing them with product.

# Desktop Interstitial Pre-Approved Offer

## 1. Headline

- **Specs**: Headline Bold. 1 line, max 2 lines. 50-60 characters incl spaces.

- **Guidelines**: leads with personal salutation and/or value add of the offer

## 2. Checkmark

- **Specs**: 1 line only, 20-30 characters incl spaces.

- **Guidelines**: This copy should drive sell through by emphasizing ease of completion or major value add of offer: "You're pre-approved!", "You're pre-qualified!", "Start saving now!"

## 3. Bullets

- **Specs**: No more than one line. 50-60 characters incl spaces.

- **Guidelines**:
    - Bullet 1 - Key details about offer
      Bullet 2 - How to, fee disclosure/rate info
      Bullet 3 – Accessible call to action to take.

**Pre-approved Offer
Desktop Interstitial**
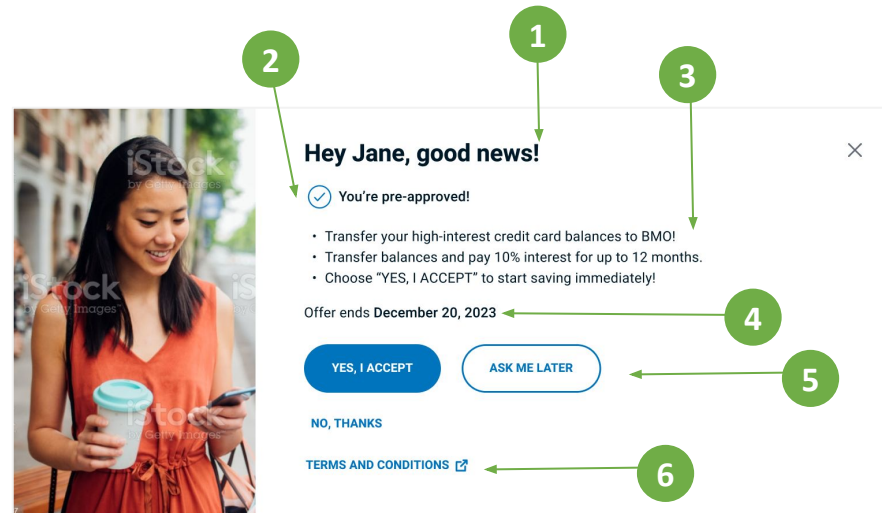


## 4. Expiry
- **Specs**: 1 line max. Approximately 30 characters. Standardized language: "Offer ends <Date>."

## 5. CTA specs:
- **Specs**: CTAs with icon - 23 characters incl spaces
  CTAs with icon - 26 characters incl spaces

- **Guidelines**: Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.

## 6. Terms and Conditions

- **Specs**: Actionable link with icon. 20-30 characters incl spaces.

- **Guidelines**: One line. Standardized copy. "Terms and Conditions"

**Font specs**
Font family:       Heebo
Headline:          18px / line-height 24px
Bullet Copy:      16px / line-height 24px

**Image specs**
Min image size:  768px by 240px

# Desktop Interstitial Short form/ITA Offer

## 1. Headline

- **Specs**: Headline Bold. 1 line, max 2 lines. 50-60 characters incl spaces.

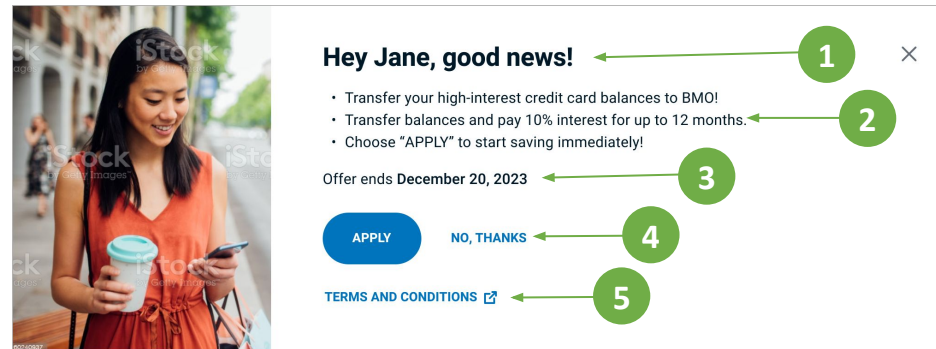- **Guidelines**: leads with personal salutation and/or value add of the offer

## 2. Bullets

- **Specs**: No more than one line. 50-60 characters incl spaces.
- **Guidelines**:
  - Bullet 1 - Key details about offer
    Bullet 2 - How to, fee disclosure/rate info
    Bullet 3 – Accessible call to action to take.

## 3. Expiry
- **Specs**: 1 line max. Approximately 30 characters. Standardized language: "Offer ends <Date>."

### Short Form/ITA Offer
### Desktop Interstitial

**Hey Jane, good news!** ← 1    ×

- Transfer your high-interest credit card balances to BMO!
- Transfer balances and pay 10% interest for up to 12 months. ← 2
- Choose "APPLY" to start saving immediately!

Offer ends **December 20, 2023** ← 3

**APPLY**    **NO, THANKS** ← 4

**TERMS AND CONDITIONS** ← 5

## 4. CTA specs:

- **Specs**: CTAs with icon - 23 characters incl spaces
  CTAs with icon - 26 characters incl spaces

- **Guidelines**: Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.

## 5. Terms and Conditions

- **Specs**: Actionable link with icon. 20-30 characters incl spaces.

- **Guidelines**: One line. Standardized copy. "Terms and Conditions"

### Font specs
Font family:    Heebo
Headline:        18px / line-height 24px
Bullet Copy:    16px / line-height 24px

### Image specs
Min image size:  768px by 240px

# Tablet Interstitial Pre-Approved Offer

## 1. Headline

- **Specs**: Headline Bold. 1 line, max 2 lines. 50-60 characters incl spaces.

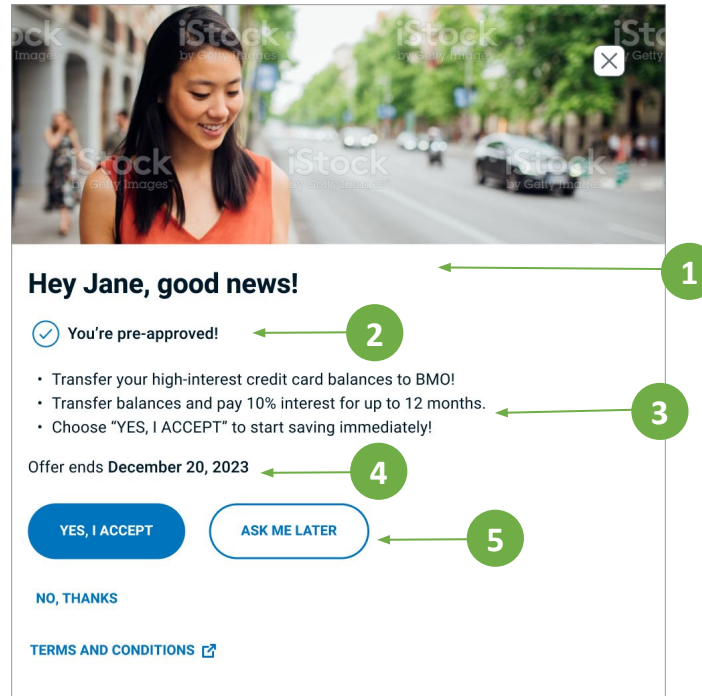- **Guidelines**: leads with personal salutation and/or value add of the offer

## 2. Checkmark

- **Specs**: 1 line only, 20-30 characters incl spaces.

- **Guidelines**: This copy should drive sell through by emphasizing ease of completion or major value add of offer: "You're pre-approved!", "You're pre-qualified!", "Start saving now!"
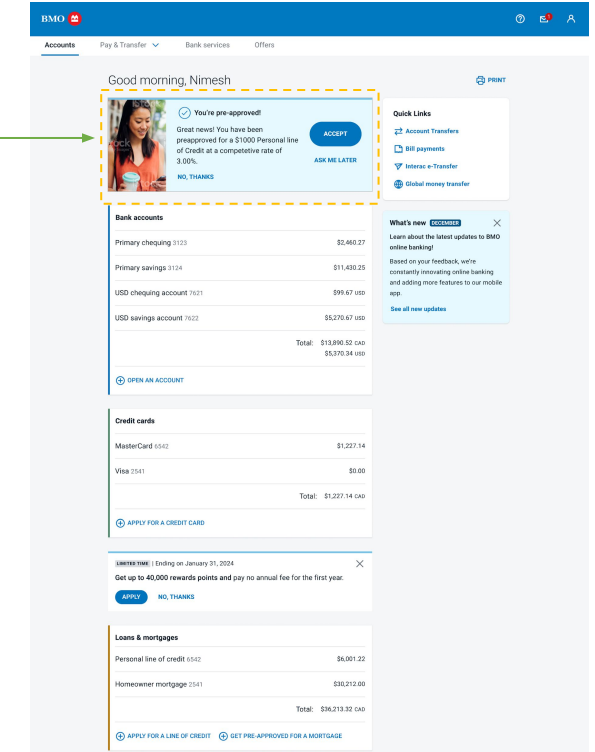
## 3. Bullets

- **Specs**: No more than one line. 50-60 characters incl spaces.
- **Guidelines**:
    - Bullet 1 - Key details about offer
      Bullet 2 - How to, fee disclosure/rate info
      Bullet 3 - Accessible call to action to take.

**Pre-approved Offer
Tablet Interstitial**

### Hey Jane, good news!

✓ You're pre-approved!

- Transfer your high-interest credit card balances to BMO!
- Transfer balances and pay 10% interest for up to 12 months.
- Choose "YES, I ACCEPT" to start saving immediately!

Offer ends **December 20, 2023**

**YES, I ACCEPT**    **ASK ME LATER**

**NO, THANKS**

**TERMS AND CONDITIONS** ⬀

## 4. Expiry

- **Specs**: 1 line max. Approximately 30 characters. Standardized language: "Offer ends <Date>."

## 5. CTA specs:

- **Specs**: CTAs with icon - 23 characters incl spaces
  CTAs with icon - 26 characters incl spaces

- **Guidelines**: Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.

## 6. Terms and Conditions

- **Specs**: Actionable link with icon. 20-30 characters incl spaces.

- **Guidelines**: One line. Standardized copy. "Terms and Conditions"

### Font specs
Font family:      Heebo
Headline:         18px / line-height 24px
Bullet Copy:      16px / line-height 24px

### Image specs
Min image size:  768px by 240px

# Offer Banner Guidelines

**Banners** are horizontal or vertical strip of area that is prominently displayed on a website or app to convey a message or promote specific content, promotions to take an action on.

# Hero Banner – Account Summary

## 1. Checkmark

- **Specs**: 1 line only, 20-30 characters incl spaces.

- **Guidelines**: This copy should drive sell through by emphasizing ease of completion or major value add of offer: "You're pre-approved!", "You're pre-qualified!", "Start saving now!"
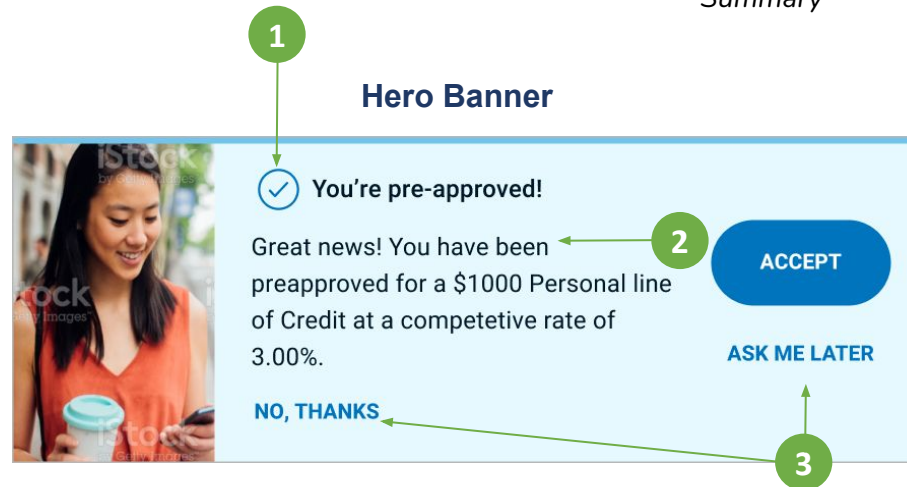
## 2. Body copy

- **Specs**: No more than four lines. 80-90 characters incl spaces.

- **Guidelines**:
  - Copy should impart key value add of the offer. Should include rate, limit increase and/or expiry info when relevant

## 3. CTA specs:

- **Specs**: CTAs with icon - 23 characters incl spaces CTAs with icon - 26 characters incl spaces

- **Guidelines**: Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.

### Hero Banners on Account Summary re-design page

*Hero banner example in Account Summary*



**Hero Banner**



### Font specs:
Font family:      Heebo
Headline:        18px / line-height 24px
Bullet Copy:     16px / line-height 24px

### Image specs:
Min image size:  768px by 240px

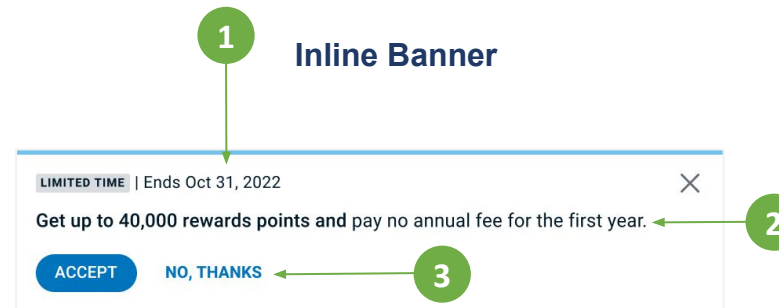# Inline Banner – Account Summary

## 1. Expiry
- **Specs**: 1 line max. Approximately 15-20 characters including spaces.

- Standardized language: "LIMITED TIME | <MMM DD, YYYY>."

- Note: for French this standard is <DD MMM, YYY

## 2. Body copy
- **Specs**: No more than one line. 80-90 characters incl spaces. Applies current standard of bolding first half/key value of offer.

- **Guidelines**:
  - Copy should impart key value add of the offer. Should include rate/limit increase info when relevant
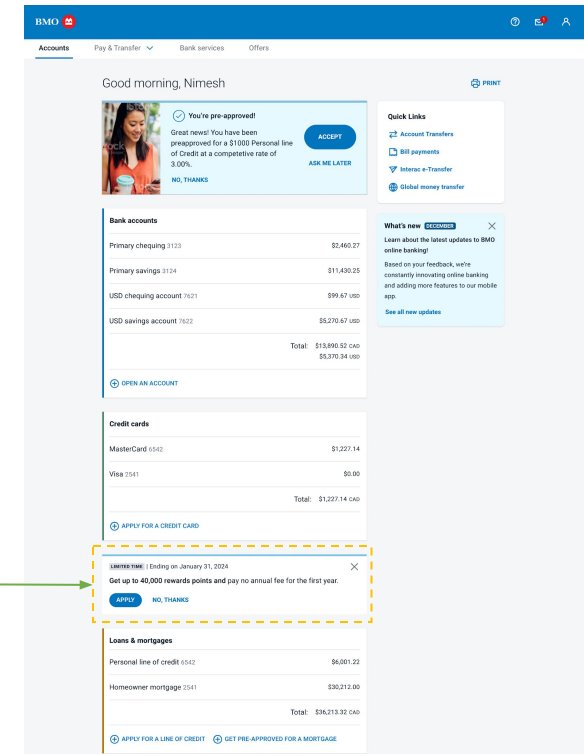
## 3. CTA specs:
- **Specs**: CTAs with icon - 23 characters incl spaces CTAs with icon - 26 characters incl spaces

- **Guidelines**: Ideally, CTAs are one word, verb. Acceptance CTA should have Accessibility copy.

**Inline Banner**

① ② ③

**LIMITED TIME** | Ends Oct 31, 2022 ✕

Get up to 40,000 rewards points and pay no annual fee for the first year.

**ACCEPT**   NO, THANKS

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**Inline Banners on Account Summary page**

*Inline banner example on account summary*

### Font specs:
Font family:     Heebo
Headline:        18px / line-height 24px
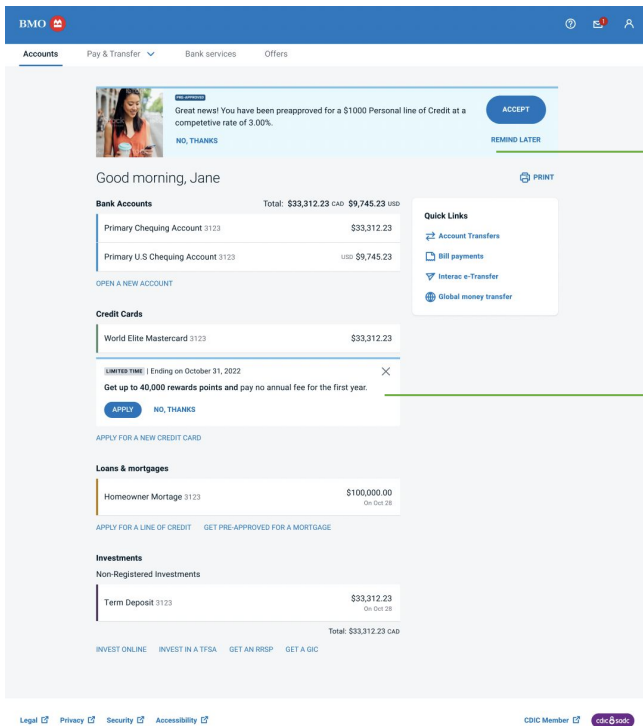Bullet Copy:     16px / line-height 24px

**BMO**

# Appendix

# Offers - Current state

Below is the current state of where Offers live in the CDB Secure Retail experience today, the type of interaction zones and what will be launching soon on CDB.

## Banners on Account Summary



**Hero Banners (DSK + MOB Web only)**
*Live on CDB today*
*Not available on Mobile app*
Currently we have no set business rules and campaigns are prioritized here on a case by case basis

**Inline Banners (DSK + MOB web + App)**
*Live on CDB today*
Business rule: This position is leveraged to provide offers and service messages directly related to BMO product categories
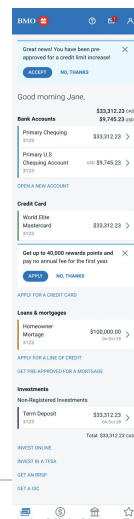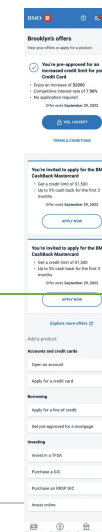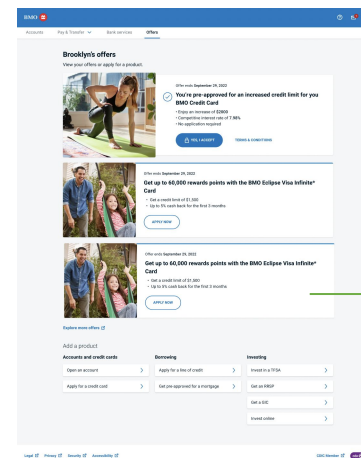
## Interstitials
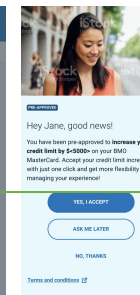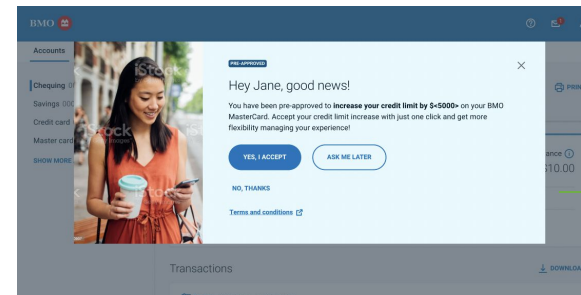


**Interstitial (DSK + MOB web only)**
*Live on CDB Jan*
*Not available on the Mobile app*
Pops up after user signs in, prior to Account summary

## Offers Page



**Offers Page (DSK + MOB web + App)**
*Releasing Feb Q2 F24'*
*Desktop – Located in new top section nav*
*Mobile – Located in new bottom section nav*
Customers have the ability to see ALL their pre-approved and limited time offers for a period of time the offer is valid.

# Thank you!