# Content strategy: findings & recommendations

YourCreditCard Online Ecosystem

February 22, 2019

**Section 1**

# Why we're here

# Why we're here

## Purpose

Improve the content experience for all YourCreditCard audiences by launching a shared platform that standardizes YourCreditCard's digital ecosystem

## Objectives

- Support reusability of toolkits

- Streamline content operations

- Lower operational cost and overhead

- Empower local markets

- Enable reusability/shareability of content across markets

- Enable faster digital marketing learning dissemination

## Deliverables

- Readout of assessment results

- Content recommendations for the future state of the YourCreditCard online ecosystem

- Clear next steps as we move beyond phase 1 and begin activating sites

# Agenda

1. Why we're here

2. Overview

3. Key learnings

4. Assessment results

5. Content recommendations

    – Content experience recommendations

    – Content delivery recommendations

    – Content governance recommendations

6. What's next

7. Appendix

**Section 2**

# Overview

# Online ecosystem business objectives

## Support audience needs

Empower audiences with inspiration, education, connection and engagement to find the right solution

- Inspire and educate about YourCreditCard's point of view and innovative solutions
- Connect and engage audiences
- Simply and clearly communicate YourCreditCard's innovative solutions
- Drive lead-gen for priority initiatives
- Support audiences' unique needs
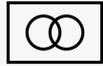
## Reinforce the brand

Enhance the YourCreditCard brand perception as a forward-thinking, human-centered technology company

- Transform entire online ecosystem to a forward-thinking, immersive brand design experience
- Bring clarity to complex concepts
- Promote and reinforce corporate and DWBDG initiatives

## Drive efficiencies

Accelerate ability to deliver more efficiently by enacting consistent and cohesive global governance, content management and templated delivery models

- Consolidate and transform YourCreditCard.com and ecosystem sites to new brand design and tone and new architecture on DXP
- Roll out global accelerators and governance strategies

Define a unified, brand-aligned content strategy that speaks to customer needs and reaches across product lines, verticals, functional divisions, and global regions, with recommendations for its establishment and maintenance

Inputs

# Stakeholder interview themes

**1**

**Corporate transformation**

Aspirations for the online ecosystem to support YourCreditCard's future as a modern technology company

**2**

**Brand identity/messaging**

Observations regarding need for an enterprise-wide, holistic strategy for online brand consistency and communications

**3**

**Web experience**

Effects of undeveloped technical capabilities on the experience of interacting with the YourCreditCard online ecosystem

**4**

**Content operations**

Pain points in the daily activities of sourcing, creating, publishing, and distributing digital content

# Stakeholder interview findings

"My hope is [for] a really modern approach … that can be changed and updated on the fly, that's flexible and adaptable."

- YourCreditCard is rapidly transforming into a future-forward, innovation-led technology company, but its website digital capabilities are not currently delivering on this

- Strategies for digital communication (e.g., brand expression, audience definition, messaging, visual style) are inconsistent and frequently misaligned across digital properties

- Factors ranging from stalled implementation to organically grown navigation have resulted in flat experiences and fractured customer journeys

- Absence of measurement strategies and/or implementations yield little usable data—or no data at all

- Lack of systematized content processes results in inefficiencies across the lifecycle of content creation, publication, and archiving

**Initiatives underway as of November 2018**

## Corporate transformation

- Corporate Comms beginning to tell a forward-thinking, inspiring story

- B2B Marketing working to define more compelling value propositions for products and services to drive demand and sales enablement

- Bringing together product marketing and sales enablement disciplines has been successful in generating more consistent and complete content from Product to Sales

## Content development and distribution

- Rolled out 20 or 30 diverse topics on current trends using structured narrative framework

- Experience Center Showcases under development

- Story Lab (enhanced content studio) frequently producing content

- Careers CRM building a community among potential YourCreditCard candidates

- Considering how to integrate consumer campaigns and Priceless with YourCreditCard.com

## Brand messaging

- Finalize the YourCreditCard brand story/expression for distribution as framework for cohesive messaging and content development across the enterprise
  - **Next step:** Develop key messaging strategy by audience

**Initiatives underway as of November 2018**

## Web experience

- Consistent and cohesive forward-thinking global presence
- Leverage ongoing enterprise taxonomy efforts for URL strategy
- Introduce detailed analytics strategy, to include content metrics
- Stronger and more efficient integration for consumer experiences, priceless and local campaign needs

## Content operations

- Offer content owners consistent and sophisticated design options for publishing digital customer experiences
- Build authoring options into CMS, especially for updating and sunsetting content. Build turnkey content localization and translation options into CMS
- Encourage "digital-first" training and thinking by content development teams in advance of anticipated requirements for structured and personalized content
- Brand and content governance and adopting of shared content calendaring

**Other inputs**

- Reviewed analytics data from 2018 for site visits across the current ecosystem

- Reviewed SEO data for business audiences from 2108 to determine which keywords performed the best for key pages

- DAM walkthroughs, stakeholder interviews, and additional discovery

# Content strategy vision

# Experience principles

Our experience principles are designed to deliver differentiating experiences that demonstrate our brand promise. These are the grounding for the content strategy for the digital ecosystem

## 1
### CONTINUOUS

Progresses through an uninterrupted experience across the ecosystem; picks back up right where you left off

## 2
### IMMERSIVE

Provokes engagement, inviting you into a world to keep exploring

## 3
### HUMAN

Authentic personality that responds thoughtfully to behavior and needs

## 4
### UNCOMPLICATED

Brings clarity to complex concepts and ideas in a straightforward yet sophisticated manner

## 5
### GUIDING

Consultative approach inspires confident, well-informed choices and tactfully nudges towards action

# Vision: experience strategy

Transform YourCreditCard's online ecosystem to a human-centered, forward-thinking brand, support business initiatives and audience needs, and more efficiently deliver site experiences

**From…**

- **Disconnected:** structured by business silo, and visitors can easily get lost and stand-alone sites are disconnected

- **Disjointed:** inconsistent look and feel that is staid

- **Exposed:** complex experience leads to exposure to security, legal and reputational risk

- **Complicated and duplicative:** complex content and development efforts

- **Rigid:** new experiences are challenging to launch quickly

**To…**

- **Continuous:** Progresses through an uninterrupted experience across the ecosystem; picks back up right where you left off

- **Immersive:** Provokes engagement, inviting you into a world to keep exploring

- **Human:** Authentic personality that responds thoughtfully to behavior and needs

- **Uncomplicatied:** Brings clarity to complex concepts and ideas in a straightforward yet sophisticated manner

- **Guiding:** Consultative approach inspires confident, well-informed choices and tactfully nudges towards action

**Section 3**

# Key learnings

**Key learnings**

# 1

## Ensure content is useful and fresh

- Use messaging framework to plan and schedule content creation, review, revision, and expiration across the enterprise

- Develop true case studies in multiple formats—not just video. Follow storytelling best practices for case studies

- Highlight YourCreditCard events and the people who will be speaking at them. Develop video news stories featuring subject matter experts

- Pull in and highlight social media content

- Follow best practices for content-specific SEO, metadata, and analytics to ensure that content is searchable and finable

## Creating connections

With innovation as our lifeblood, we connect issuers, merchants, and customers to create a seamless experience through integrated solutions and smart, secure technology.

**Key learnings**

**2**

Increase engagement with warmth and human vitality

- Fill gaps in content types and use a variety of kinds of content in each section

- Tell the YourCreditCard story with visual impact to capture users' attention and better inform them

- Change the content mix to include more immersive content

- Add interactive features to deepen users' immersion in site content

- Revise pages to be less text-heavy and make it scannable

**Key learnings**

**2** Increase engagement with warmth and human vitality

- Provide clear, consistent UI text in brand voice on all pages requiring instructions or other direct address to the user

- Present personalized content tailored to each audience and their stage in the journey (which requires a robust taxonomy)

- Provide insights and thought-leadership (data-driven insights, IP/Research insights, white papers, email sign-up, educational content, events content, etc.)

- Transition from product or brand oriented content to solution orientated content. Offer case studies, testimonials, and real-life applications of a solution to educate about products and drive to lead generation

**Key learnings**

# 3

## Ensure cohesive brand messaging

- Use Experience Center's content framework to provide a single, unifying approach to messaging

- It allows us to develop a **customer-centric**, thematically driven content strategy for implementation across the digital ecosystem

- As a result, he conversations we have with current and prospective customers will reinforce fundamental brand values

- Meeting the informational needs of our primary audiences will draw in new prospects and retain the loyalty of those we already serve

- Each piece of content should help to strengthen at least one of the three core foundational values and connect the details of YourCreditCard's business with its core proposition

**Key learnings**

# 3

## Ensure cohesive brand messaging

- Tell the overarching YourCreditCard story, and support it with smaller, more concise, focused stories

- Clarify content: content editorial is not clear, is too minimal, or is not demonstrating our full capabilities

- Introduce consistent brand tone—forward-thinking, sophisticated

- Elevate brand narratives around values such as DWBGB initiatives and corporate narratives

- Improve content mix to introduce more immersive content

**Key learnings**

# 4

## Single brand messaging framework for YourCreditCard unified content strategy

- Weave YourCreditCard Experience Center messaging, content, and imagery throughout the new ecosystem

- Revise content to focus on benefits provided that customers seek, including, but not limited to, proof points and added value

- Avoid having more than one description of YourCreditCard's mission, approach, philosophy, and values

- Add concrete details and examples to illustrate abstract concepts

- Merge off-platform thought leadership sites to amplify effect of YourCreditCard expertise

- Work toward rationalizing audiences, verticals, and content types across enterprise

- House content in single system and distribute across ecosystem, including to social media platforms driven by governance and taxonomy

- Single YourCreditCard hub to push out editorial and brand content

**Section 4**

# Content assessment results

# Content assessment method & process

**Ecosystem content strategy: work-to-date**

1. Interviewed stakeholders and synthesized findings

2. Reviewed 376 ecosystem URLs to validate microsite worksheet; selected and manually audited 5 sites for informed view of current-state content types

3. Crawled and inventoried YourCreditCard.us, YourCreditCard.com/global.html, YourCreditCard.co.za. Strategically selected sites, pages, and assets for assessment

4. Assessed selected content against criteria drawn from audience needs and business goals, aligned with experience strategy

5. Provided high-level content system architecture, including CMS assessment and recommendations, recommended localization and translation model, along with a proposed big-picture framework for content governance

The ecosystem content strategy

- Presents assessment findings: synthesized analysis results that identify gaps and opportunities

- Provides content recommendations as model for future content development and publishing across the ecosystem

**Information captured**

For each audited
content instance

- Source site
- Asset location (URL)
- Title
- Brief description
- Format (e.g., html, video, .pdf)
- Content type (e.g., white paper, blog post, product info)
- Current-state audience
- Customer journey stage
- Topic category
- Quality rating and explanation

# Assessment criteria overview

Criteria such as style and voice, alignment with brand messaging, credibility, and best practices by content type, among others, were used to evaluate and score strategically selected content assets

| Accuracy | Timeliness | Clarity | Relevancy | Suitability |
|---|---|---|---|---|

**Accuracy**
1. **Credible**: Content is correct; contains no false or misleading information
2. **Complete:** includes all necessary and useful information

**Timeliness**
1. **Recent**: Published recently enough for its content type
2. **On-point:** Contains no outdated information or other indications it should be archived.

**Clarity**
1. **Proficient:** Has high "production values" (these depend on content type)
2. **Advanced:** Is engaging and effective

**Relevancy**
1. **Acceptable:** Aligns with project goals, especially for content work streams
2. **Relevant:** Aligns with digital strategy and any other inputs

**Suitability**
1. **Adaptable:** Is on-brand or can easily be transformed to be on-brand
2. **On-brand:** Is stylistically appropriate; achieves desired tone and voice.

# Assessment quantitative scoring

## Content Quality

A three-tier evaluation scale of 0-2 allows for quantitative findings

Points are given for each positive value in each of 5 categories, for a total value of up to 10.

This tactic creates an easy way to parse the quality of any specific asset at a glance, by percentage of total. An asset rated a 7, for example, is at the 70% quality range, or very good but not excellent.

Raw scores are then averaged for a more bird's-eye view of the quality of the content.

We include comprehensive explanatory notes that provide insight into the decision-making around content quality.

## accurate

1. Is correct: contains no false or  misleading information
2. Is complete: includes all necessary and useful information

## clear

1. Has high "production values" as appropriate for its content type
2. Is engaging and effective

## relevant

1. Aligns with project goals, especially for content workstreams
2. Aligns with digital strategy and additional inputs

## suitable

1. Is on-brand or can easily be transformed to be on-brand
2. Is stylistically appropriate; achieves desired voice and tone

## timely

1. Has been published recently enough for its content type
2. Contains no outdated information or other indications that it should be archived

# Assessment findings

# Content inventories by the numbers

**131,156** pages and assets crawled across the YourCreditCard ecosystem

**85** pages and assets of global or corporate content

**Pages and assets observed on YourCreditCard.com country sites:**
- United States:  **3,162**
- Great Britain: **1,512**
- Australia:  **1,789**
- South Africa: **617**
- Brazil: **2,197**
- China: **1,446**
- Japan: **1,321**
- India: **1,263**

**Pages and assets observed on YourCreditCard.com regional sites:**
- Central America: **1,946**
- Middle East Africa: **305**

**Pages and assets observed on Off-Platform Sites:**

- APT: **2,582**
- YourCreditCard Data & Services: **288**
- YourCreditCard Newsroom: **100,325**
- Center for Inclusive Growth: **448**
- Startpath: **307**
- Cash Passport: **868**
- Debit Rewards Australia: **8**
- [Travel & Services: Behind authentication wall]

**Informal review** of pages and assets from the following:

- Airport Lounge: **388**
- Brighterion: **320**
- Masterpass: **125**
- [YourCreditCard Travel Benefits: Behind authentication wall]
- YourCreditCard Biz: **6,404**
- YourCreditCard Global Risk Leadership: **226**
- Master Your Card: **179**
- Master Your Card USA: **803**
- YourCreditCard Investor Relations: **8,626**
- NuData Security: **2,862**
- Priceless Cities: **849**
- Vocalink: **524**

*Note: additional details can be found in the appendix*

# Content assessment by the numbers

**>650**  pages and assets manually assessed for corporate content, YourCreditCard.us and YourCreditCard.za

**US**
- **412** pages and assets assessed
- **46** redirects observed
- **87** assets observed (.doc, .pdf, .xls)

**ZA:**
- **119** pages and assets assessed
- **0** redirects observed
- **15** assets observed (mainly .pdfs)
- **10** 404 error pages observed

**MVP Note:**
- Of the 119 content pages observed, only 16% were suitable for the future state ecosystem and recommended content experience
- The South Africa site, in contrast to the US, is almost exclusively consumer focused
- Non-consumer content, including corporate content, merely links to the US site

**Corporate:**
- **82** pages and assets assessed
- **2** errors observed
- **50** assets observed (images, .pdfs)

*Note: additional details can be found in the appendix*

# Representative examples of evaluation

# Accuracy example

Content is poorly formed and misleading—link leads to another HTML page instead of a video

## YourCreditCard Advisors



Logo

The expertise and intelligence that drive business

Mastercard Advisors® help clients optimize, streamline and grow

LEARN MORE

Information services
We drive better decisions with real-time transaction data and proprietary analysis that is only available from MasterCard

Consulting expertise
We use deep payments expertise to address challenges and create opportunities for our clients.

Implementation services
We work with clients to help them find new customers and manage existing relationships, at a lower investment and with a higher return.

Gain an advantage
Through insight and engagement, Advisors positions you for success

VISIT SOLUTIONS CENTER

Hear from our clients
We work with financial institutions, merchants and advertisers

WATCH NOW

Page redirects twice – first to YourCreditCard Advisors before landing on YourCreditCard Services

## YourCreditCard Services



Logo

Mastercard Data & Services
Delivering the technology and data capabilities to help organizations innovate, grow, and stay ahead of the competition in today's digital world

CTA: Watch now

- The expectation is that a video will run after clicking
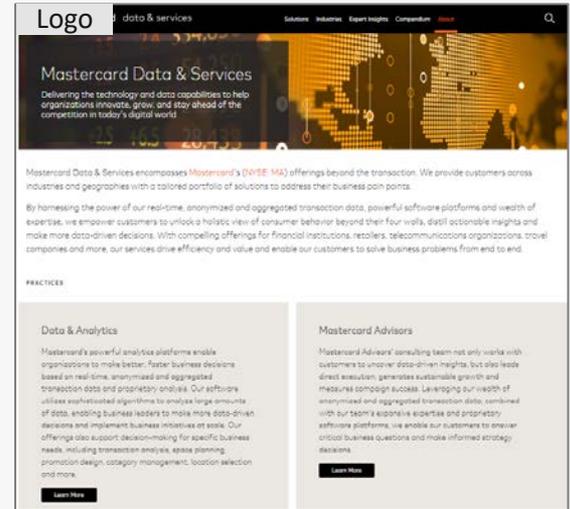
**Accurate** content is content that is complete, reliable, and correct

# Clarity example

The intentions of the first page are uncertain and provide no next steps

### Ambiguous and unclear purpose
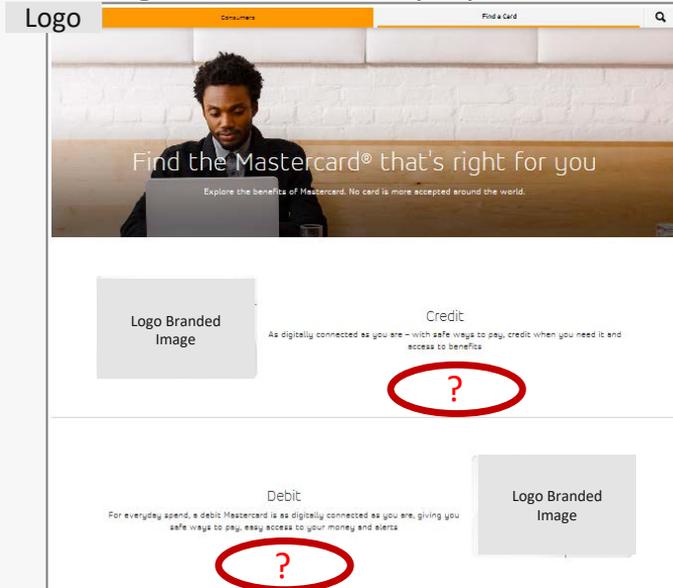


### Clearly defined CTAs



**VS.**
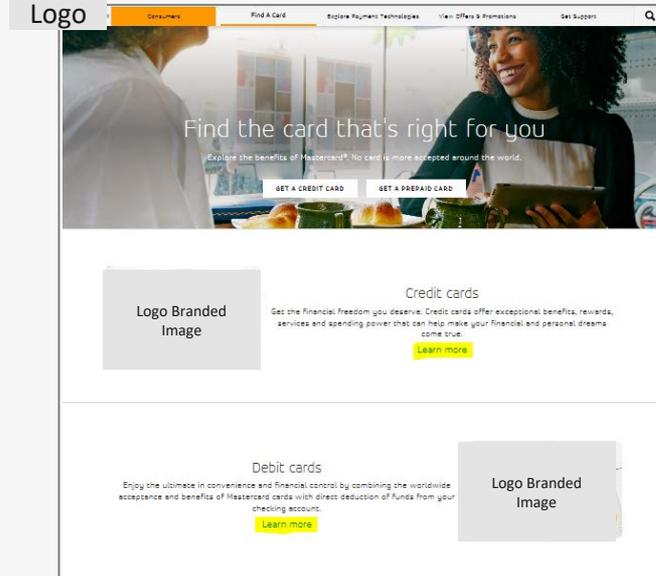
**Clear** content provides a clear understanding page's purpose and a direct call to action (CTA)

# Relevance example

Unclear as to of the purpose of this page. Browser window title, page name and hero subject do not align

Inconsistent and unclear subject matter
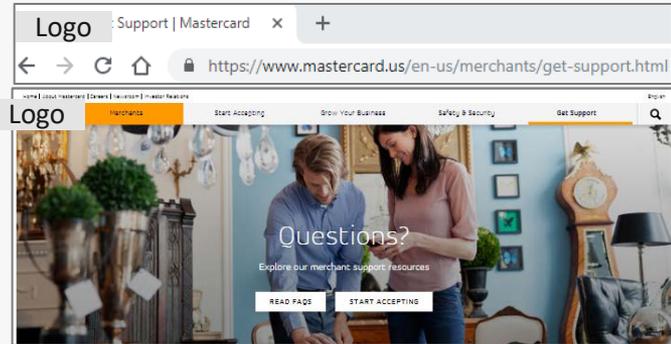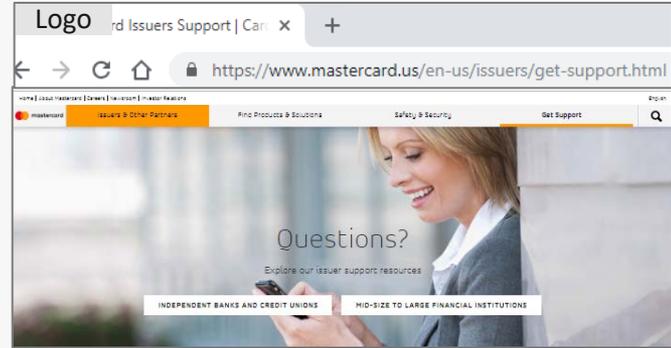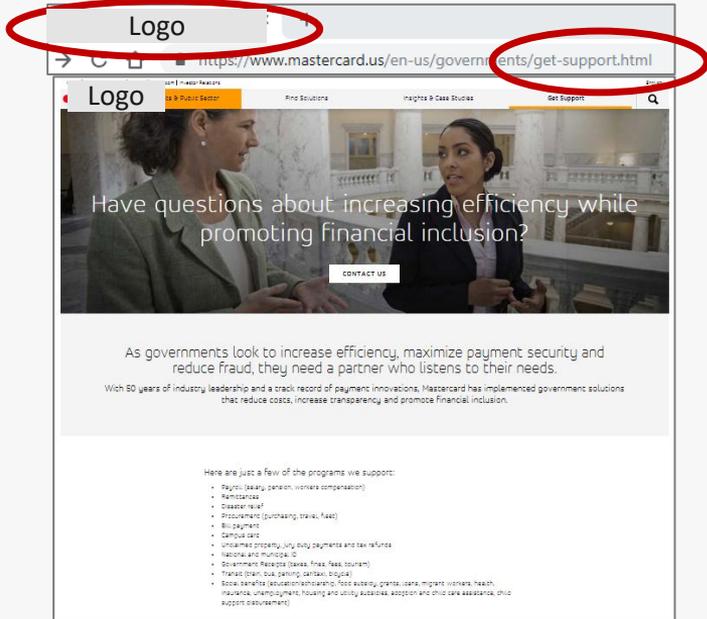


**Relevant** content is content that clearly addresses a need of the correct audience

# Timeliness example

HTML page content and PDFs have old information and logos with references as far back as 2014

Outdated information



**Timely** content is recently published content, especially if the source is important to the topic

# Suitability example

Branding preservation, consistency and voice and tone of copy should be improved

Engaging content, but images are off-brand
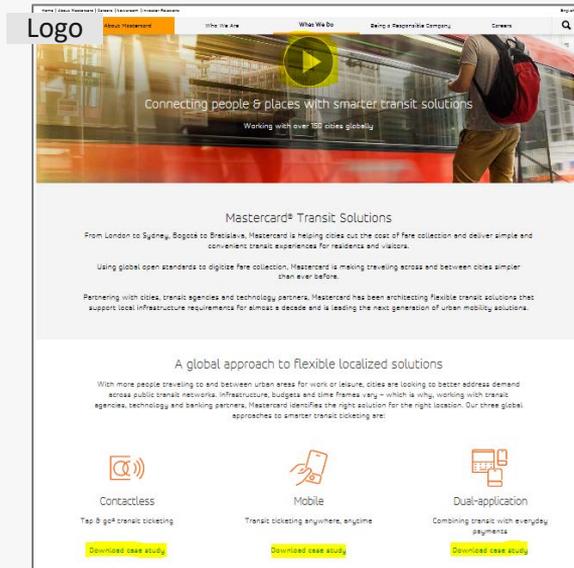


CTA lands on an off-platform page that promotes a direct competitor
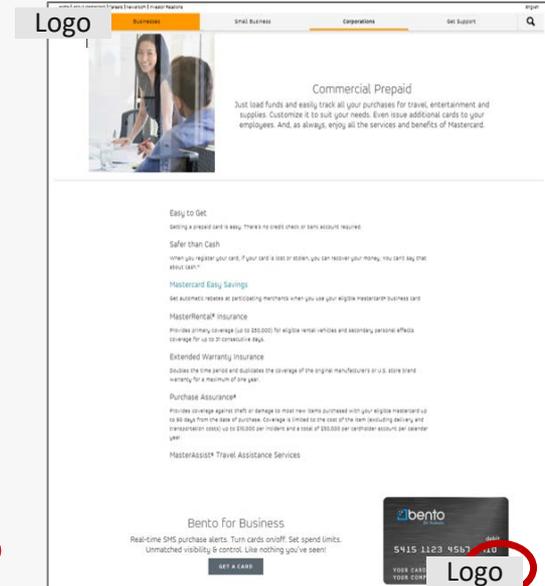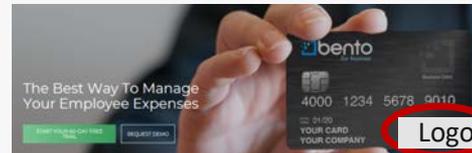
**Suitable** content works to inspire, educate, connect, and engage audiences while embodying the brand

# Current consumer content topic examples

| Customer Journey | Need | Consumer experience |
|---|---|---|
| Inspire & Educate | Future payment innovations | Payment innovations |
| | Innovative payment options | Shop online, in-app and at your favorite store with Masterpass |
| | YourCreditCard values, doing well by doing good narratives and corporate narratives | Sustainability Report |
| | | Unlocking the power of data to advance social good |
| Empower | YourCreditCard Card Finder for your lifestyle | Find the YourCreditCard that's right for you |
| | Product/solution/service/benefit offering finders | Credit card protection, assistance and savings |
| | Peer comparisons | Compare cash back credit cards |
| Engage | Personalize benefits experience to raise awareness about and educate about benefits | World Elite YourCreditCard® luxury travel benefits |
| | | Zero Liability |
| | Raise awareness and connect to unique YourCreditCard benefits such as priceless benefits and travel | Priceless arts & culture experiences |
| | | Priceless Cities |
| | Handoff to benefit partners who can offer more specific service | One Fine Stay |
| | | Shop Runner |
| Connect | Education about YourCreditCard's role in the product ecosystem | Protecting your business and customers |
| | | How YourCreditCard innovates |
| | Troubleshooting Q&As | General FAQs |
| | | Masterpass FAQs |
| | Personalized product information to support solution identification | Report a problem shopping |
| | | Lost or stolen card? |
| | Identify and connect to your issuer or other relationship to further solve a problem | Global Footer: Access your bank account |

## Consumer audience

Content that provides inspiration and education about YourCreditCard's forward-thinking perspective on the future of payments, values, safety/security, and trust



**DATA FOR GOOD**

## Data Philanthropy Offers New Avenues for Solving Old Problems

Leveraging private-sector data-driven insights for the public's benefit is rising.
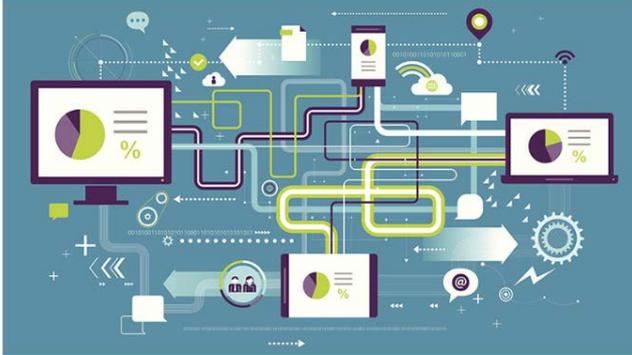
**Data Philanthropy** - YourCreditCard values, doing well by doing good and corporate narratives



Consumers | Find A Card | Explore Payment Technologies | View Offers & Promotions | Get Support

## Check out faster with Masterpass™

Just tap, click or touch

LEARN MORE

Masterpass is a digital wallet that simplifies the checkout process with one secure account.

Unlike other digital payment products, Masterpass works across channels – online, in apps and in stores – on any device – desktop, tablet and mobile. Store your cards and shipping information so you can easily shop from one account. No more long checkout forms or scrambling for your wallet. Simply register on masterpass.com or through your bank and load your Mastercard® credit or debit card.

**Simplicity**

Register once. Click, tap or touch to pay wherever Masterpass is accepted, anytime. Bypass lengthy checkout forms forever.

**Security**

Multi-tiered security helps keep your information private when you shop, and Zero Liability protects you from unauthorized purchases.

**Acceptance**

Pay with Masterpass at thousands of online merchants and at over a million store locations. However you shop, Masterpass is just a tap away.

**Masterpass** – Innovative payment options

# Current B2B content topic examples

| Issuer \| Retailer \| Government Journey | Need | B2B content examples |
|---|---|---|
| Inspire | Market trends, consumer expectations | Real-time payments |
| | | YourCreditCard Send |
| | The future of payment trends and innovations | Limitless Choice |
| | | New Opportunities in B2B Payments |
| | Safety/security and trust importance | Measuring digital trust |
| | | Vocalink Analytics: helping prevent payment fraud and money laundering |
| | Doing well by doing good initiatives | Corporate Philanthropy & Volunteering |
| | | Connecting cities and citizens |
| | Product categories, solutions and services content & tools | Business Payments 2022 |
| | | Smart, actionable business insights |
| | YourCreditCard's role in the ecosystem, products and solutions | Sustainability Report |
| | | Unlocking the power of data to advance social good |

# Current B2B content topic examples

| Issuer \| Retailer \| Government Journey | Need | B2B content examples |
|---|---|---|
| Empower | Data-driven insights & solutions | How Banks Can Leverage Analytics to Compete |
| | | Real-Time Payments Innovation Playbook |
| | Innovating & emerging payment solutions | Cards and ePayables |
| | | YourCreditCard Send |
| | Industry landscape/ category/ consumer insights through whitepapers, research, immersive content | Business Payments: How Industry 4.0 is defining the future of business payments |
| | Product categories, solutions and services content & tools | Looking Beyond the Transaction to Truly Understand Your Customer |
| | | Government Case Study: Financial Inclusion and Disbursement |
| | Case studies and peer comparisons | Orchestrating Data for Security and Compliance |
| | | Orchestrating Data for Security and Compliance |

# Current B2B content topic examples

| Issuer \| Retailer \| Government Journey | Need | B2B content examples |
|---|---|---|
| Engage | Conversational guided search & tools | YourCreditCard optimization solutions |
| | | YourCreditCard consumer solutions for issuers |
| | Proactive solution communications | Commercial Payment - Request Information for Programs and Solutions |
| | | Directory for Digital Wallets -- YourCreditCard Engage |
| | Personalized content based on business relationship | YourCreditCard Central Travel Solution |
| | | Geting ready for the BIN migration |
| | Understand insights and opportunities for additional services | Cyber Readiness Program |
| | | A new era of payments and security |

# Current B2B content topic examples

| Issuer \| Retailer \| Government Journey | Need | B2B content examples |
|---|---|---|
| Connect | Connect to sales | Solutions |
| | | Rewards solutions |
| | Connect for support | FAQs |
| | | Merchant support resources |
| | Learn how YourCreditCard works with customers | Mobile ticketing: Turning smartphones into transit ticket machines |
| | | Hear from our clients |
| | Opt-in for insights and newsletters | Spending Pulse |
| | | 15th Annual Excellence in Analytics Summit |
| | Business/Partner enablement access | Want to partner with us? |

# B2B audience

Content that demonstrates YourCreditCard as the leading expert, innovator, and collaborator in the payments technology industry

Smart Cities – Data-driven insights & solutions with a trusted partner



Immediate payments – Innovating & emerging payment solutions
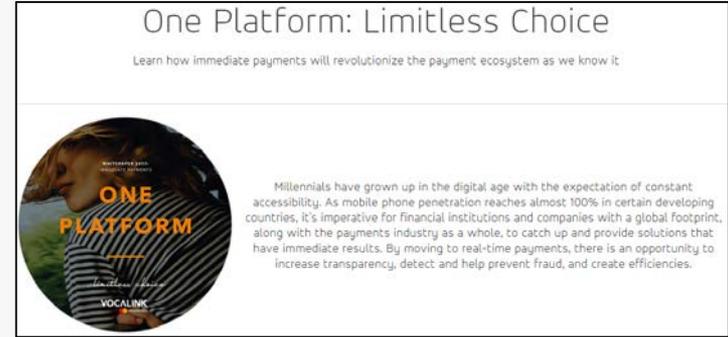




Fraud prevention – Protecting your business and customers

# Content recommendations

# Content strategy recommendations principles

To achieve a **customer-centric** vision for content, we must take a systematic, thoughtful approach to surfacing the most relevant, effective, and appropriate content at the most opportune time, to our customers.

Doing this will help achieve our strategic brand and business objectives while serving its customers' goals.

This required more than just the copy on the site, it also requires a robust content design to enable content delivery using the systems in play and a governance model that allows for content to continually maintained and optimized based on analytics.

## The Content Experience

**Customer-Centric Vision**
Defines the content experience for the end-user.

Designs a targeted content solution supporting the Enterprise Content Strategy.

### Content Delivery

**Connected Digital & Print Platforms**
Determines the model necessary to acquire, create, maintain, and optimize content—wherever it is delivered.

Drives efficiencies in content maintenance and creation

Drives toward branded engagement

### Content Governance

**Ecosystem Evolution**
Designs the operational processes and mechanisms that are required to ensure the continued success of content.

Maintains and evolves the ecosystem

# Content experience recommendations

**Increase engagement with warmth and human vitality**

## Deepen engagement with good storytelling

- Show stories about real people—our real customers—in real life situations and how they benefitted from their relationships with YourCreditCard
  - Podcasts
  - Customer relationship videos
  - Bold infographics
  - Enlightening case studies

- Add concrete details and examples to illustrate abstract concepts (e.g., videos, infographics, case studies) that will resonate with our customers

- Diversify the content mix. Publish information in more than one format and distribute widely and provide more immersive content features such as slideshows, videos, listicles, etc.

- Tell the YourCreditCard story with visual impact to capture our customers' attention and better inform them at the appropriate stage in their journey

- Publish, review, revise, and retire content in appropriately timely cycles

**Increase engagement with warmth and human vitality**

Keep content fresh and conversational

- Revise pages to be less text-heavy

- Ensure that all editorial copy is easily scannable, using headers, lists, subheads, etc.

- Provide clear, consistent UI text in brand voice on all pages requiring instructions or other direct address to the user

- Increase story-telling throughout all sites. Develop case studies in multiple formats (not solely video)

- Make it a two-way conversation. Do not merely publish to social media feeds, but also integrate social media content into site

- Allow users to connect and converse on the site. Talk to users in real-time

- Facilitate conversations among customers and potential customers without visible moderation

**Increase engagement with warmth and human vitality**

## Develop content around events and speaking engagements

Systematize an approach to developing content in advance of major industry events and ahead of likely topics in the news allows YourCreditCard to join the conversation when people are most likely to be interested.

- Event content accomplishes several simultaneous goals:
  - Enhances YourCreditCard's reputation for industry expertise
  - Demonstrates the C-suite's intentional transparency and the sincerity of their brand values
  - Provides a broader distribution for speakers' message
  - Offers positive, controlled source material for the media

- Publish information about globally relevant industry events and speaking engagements on corporate site, not solely on country sites

- Publish follow-up videos, slides, transcripts, photos on regional and/or country sites

- For long-term partnerships and initiatives (e.g., annual sponsored Risk Management Conference), don't maintain annual conference site with static content. Either actively manage site, or integrate it into thought leadership hub/events content on platform.

**Increase engagement with warmth and human vitality**

Show don't tell how employees embody the company's values and make it a different kind of working environment

- Rethink the Careers area as an active conversation between YourCreditCard and its current and potential employees

- Translate, localize, and humanize content, where applicable. Careers content is currently managed by GDM in global English only for all recruitment worldwide. Only the job search feed (off-platform) is local

- Amplify employee benefits and perks

- Incorporate storytelling around corporate culture and about employee's successes to humanize the real people who work for YourCreditCard

- Demonstrate that YourCreditCard is a modern workplace that emphasizes collaboration

**Increase engagement with warmth and human vitality**

**Follow best practices for content-specific SEO, metadata, and analytics**

- House content in context on YourCreditCard platform, distribute it elsewhere, then point back to the content to drive users toward additional content

- Uncover customer-centric topics and keywords that align to their search interests or needs

- Use analytics information as guide for ongoing content optimization and creation. Do more of what's working, and less of what isn't

- To broaden search results and increase search ranking, consistently follow proper metadata rules

- Write strategically with relevant keywords

- Speak in the voice of our customers: use customer vernacular and avoid pure marketing-speak

- Formalize and distribute SEO rules and follow best practice guidelines for character length and SEO

- Develop content-level measurement strategies via more sophisticated analytics implementation

**Increase engagement with warmth and human vitality**

Follow best practices for content and tagging

- Consolidate different, similar topics into single destinations rather than having single paragraph "stub" pages

- Create editorial content that is scannable and easily digested by users by incorporating bullet points, lists, and subheadings

- Provide relevant calls to action (CTAs) and personalized related content links based on what we know about the user

- Tag content appropriately using the taxonomy and a metadata specification that applies to not only content pages and fragments but also to digital assets such as images and PDFs

- Encourage reuse of content and images across markets where appropriate to drive efficiency

**Improve brand alignment**

<span style="color:orange">Unify content messaging across the enterprise</span>

- The Experience Center's content framework provides a single, unifying approach to messaging

- This allows us to develop experience strategy principles and extend the messaging to a standardized framework for marketing across business lines

- As a result, the conversations we have with current and prospective customers will consistently reinforce fundamental brand values because they are the conversations they want to have

- Meeting the informational needs of our primary audiences will draw in new prospects and retain the loyalty of those we already serve

- Each piece of content should connect the details of YourCreditCard's business with its core value propositions

- General recommendations:
  - Weave YourCreditCard experience brand center messaging, content, and imagery throughout the new ecosystem
  - Revise content to focus on benefits provided to customers, including but not limited to proof points and added value
  - Avoid having more than one description of YourCreditCard's mission, approach, philosophy, and values

**Improve brand alignment**

Break down internal silos in content publishing

- Develop and socialize workable taxonomy across both audiences and content topics (and governance for managing it moving forward)

- Develop brand-level key messages for audiences with proof points

- Support businesses in moving from brand level messaging to content-level (e.g., product-and solution-level) messaging

- Establish cooperative editorial publishing across business lines to break down institutional barriers and maintain unification

- Establish governance processes to ensure timely content publishing, review, revision, and expiry

- Implement systems to ease the process of publishing (CMS and DAM)

- Create and maintain unified publishing calendars

**Improve brand alignment**

Develop consistent audience taxonomy

Develop and further refine taxonomy across all facets of the digital ecosystem to enable:

- Improved search and findability for our audiences

- Improved system search and findability for business users for content and digital assets

- Inform future navigation decisions

- Improve SEO life is tags are exposed associated with particular instances of content

- Standardize language across the enterprise to enable different entities to communicate seamlessly and break down technological barriers

# Improve brand alignment

## Create framework for messaging development

| | |
|---|---|
| **Brand Message** | **Creating Connections** |
| | With innovation as our lifeblood, we connect issuers, merchants and customers to create a seamless experience through integrated solutions and smart, secure technology. |
| **Online Ecosystem** | **Unlock your YourCreditCard relationship** |
| | Our online ecosystem connects you to unlock the potential of your YourCreditCard relationship |
| **YourCreditCard.com** | **Connect to YourCreditCard solutions** |
| | Helps you connect to the right innovative YourCreditCard solution or experience |

| **Foundation Values** | **Trust** | **Inclusion** | **Innovation** |
|---|---|---|---|

| **Content** | **Connected Life** | **Connected Future** | **Connected Community** | **Connected Good** |
|---|---|---|---|---|
| | Seamlessly, safely, and securely connecting your world to make transactions possible wherever you are | Innovation changing the world with our co-creation process securely empowering our customers' potential | Shaping the future of our towns and cities to create more efficient, safe & connected communities | Doing well by doing good initiatives enable societies and economies to flourish |

| **Experience Principles** | **Continuous** | **Immersive** | **Human** | **Uncomplicated** | **Guided** |
|---|---|---|---|---|---|

| **Key Messages** | **Consumer** | **Solutions Partner** | **Acceptance Partner** | **Small/ Medium Retailer** | **Small/ Medium Business** | **Credit Union (Issuer)** | **Large Retail/ Business** | **Large Enterprise** | **Large FI (Issuer)** | **Government** |
|---|---|---|---|---|---|---|---|---|---|---|

**Showcase YourCreditCard innovation & technology expertise**

## Build a hub for YourCreditCard thought leadership

- Make YourCreditCard the premier destination for innovation in cutting-edge financial technologies for businesses large and small.

- Consolidate all thought leadership publications with strategic consideration regarding audience and geographical targeting, and brand the destination.

- Integrate content throughout the experience for better saturation and cross-pollination

- Strategy to include, at a minimum:
  - YourCreditCard Biz, all geographies
  - Data & Services Insights
  - Data & Services Compendium
  - Center for Inclusive Growth (thought leadership content)
  - YourCreditCard Global Risk Leadership

- Connect enterprise social media strategy to manage distribution to and backlinks from social media channels (as well as additional social media concerns)

- Cross-promote Innovation Showcases, Risk Management Conferences, sponsored editorial, etc., via hub experience

**Showcase YourCreditCard innovation & technology expertise**

Distribute thought leadership content throughout country sites and on corporate site

- Tag thought leadership content appropriately for global versus local consumption and personalized display

- Use thought leadership content currently in PDF format to develop more accessible HTML content for broader audiences

- Consider that local content may be relevant elsewhere if it tells an illustrative story about the brand

- Enhance YourCreditCard's global reputation by demonstrating its commitment to real local content, not simply to global initiatives centralized in the U.S. or west

- Diversify content types that qualify as "thought leadership"—consider "consumer" content formats (e.g., listicles, snapshots, social media tiles, short quotations, data points, etc.) for B2B

# Existing and recommended content types

The names shown here are labels for kinds of content with different purposes.

Whether or not they become technical content types modeled for development will depend on ongoing conversations in design and dev sprints.

However, best practice standards for editorial development and web publishing should be followed for all categories of content published in the ecosystem.

Gaps in the recommended types of content that should be found on the dotcom are highlighted.

| Name | Description |
|------|-------------|
| Article | A long-form piece of written content about a specific topic, written in an objective manner |
| Blog Post | Conversational, first-person commentary on topic of particular interest and expertise to an online influencer |
| Biography | Sketch of a person, e.g., an executive, with photo, name, biographical details, social media links, etc. |
| Calculator | Interactive form with numerical data entry that returns calculated results |
| Case Study | Story about a big success that demonstrates the value of a specific solution and its potential benefit to other prospective customers; generally follow a structured format |
| Data Visualization | A visual representation of "big data"; an interactive, motion-sensitive, and/or contextually dynamic display of the results of an analysis |
| Event | Content item offering description and calendar details for an event |
| Infographic | Static image that displays complex information (e.g., data, process, timeline) in easy-to-understand visual graphics |
| Landing page | Pages to L2 with content intended for primarily navigational purposes; includes "home page" |
| Legal | Disclaimer or other legal information (privacy policy, terms & conditions) |
| Map/Locator | Experiences or information that rely on or display geographical information |

# Existing and recommended content types

The names shown here are labels for kinds of content with different purposes.

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However, best practice standards for editorial development and web publishing should be followed for all categories of content published in the ecosystem.

Gaps in the recommended types of content that should be found on the dotcom are highlighted.

| Name | Description |
| --- | --- |
| News Brief | An announcement of an event or other snippet of news in any format, targeted toward any audience |
| Offer/ Promotion | A time-limited discount or other sales incentive |
| Podcast | Planned editorial content in audio format, usually part of a series |
| Presentation | A set of slides with a narrative flow intended to support a speaker |
| Press Release | A public relations announcement targeted toward the news media, released in a standard format |
| Product Information | Detailed information about a product, service, or solution |
| Promotional/ Marketing | A page summarizing benefits and offering a call to action; describes brand-level value proposition and customer benefits (not product-level) |
| Report | An account given after thorough investigation, such as that produced by research and analysis or similar. Annual reports may fall under this category. |
| Rules | YourCreditCard financial and/or legal rules for business audiences |
| Sales Sheet | A leave behind or at-a-glance view of a product, service, or solution |
| White Paper | A persuasive document that establishes thought leadership, makes a business case, or otherwise presents the company's perspective in order to generate leads or inform stakeholders |

## Criteria for publishing high-quality YourCreditCard content

In selecting content for the new ecosystem, you should be able to answer yes for the majority of questions in each category.

For global content, it should also have global resonance: while it can be specific to one region or country, it should be relevant to audiences elsewhere.

## Aligned

- Does the content demonstrate YourCreditCard's human touch? Is it personal, does it tell a human story? Do the photos of people look natural? Is the tone conversational?

- Is the content strategically aligned with YourCreditCard's narrative framework and key messaging?

- Does the content reflect positively on the brand? Does it demonstrate YourCreditCard values in action?

- If it is a social post, does it contain a link to the YourCreditCard website or other news source? If not, is there a CTA or appropriate related content surrounding the item where viewers can dig deeper and learn more?

**Criteria for publishing high-quality YourCreditCard content**

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## Significant

- Does the content meet a customer need or priority?

- Does the content highlight a current business priority, initiative, or product, service, or solution?

- Is the topic sufficiently important to warrant sharing on the YourCreditCard website or on social media?

- Does the topic span across multiple businesses?

- Does the asset or content have more than momentary value to one or more audiences?

## Criteria for publishing high-quality YourCreditCard content

In selecting content for the new ecosystem, you should be able to answer yes for the majority of questions in each category.

For global content, it should also have global resonance: while it can be specific to one region or country, it should be relevant to audiences elsewhere.

### Engaging

- Is the content informative, surprising, or generally uplifting/delightful?

- Is it of high-production quality? Well written, beautifully rendered, interesting? Is it among the most engaging items on the website or social feed?

- Is the content likely to "grab" the viewer with high-impact visuals (photographs, videos)? Is it interactive or otherwise compelling?

- Does it feature the YourCreditCard tone and voice? Is it compliant with updated brand guidelines?

## Criteria for publishing high-quality YourCreditCard content

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For global content, it should also have global resonance: while it can be specific to one region or country, it should be relevant to audiences elsewhere.

## Timely

- Is an external event or factor prompting the creation or selection of this content (e.g., product launch, conference, trade show, news item)? If so, has its appearance been scheduled appropriately?

- Is this trend-setting content for the industry? Does it give the impression of being "hot off the presses"?

- If not, is the content completely up-to-date? If it's on a topic that has previously been published by YourCreditCard, does it consider that topic from a sufficiently new, fresh angle?

- Is the content about a topic that has not recently been published, but that remains highly relevant?

# Content delivery recommendations

# Content delivery: taxonomy overview

**Value of managed taxonomy**

- Improved site search results

- Asset and content findability within the system

- Input to AEM site structure

- Dynamic and personalized content presentation to our audiences

## Definitions

**Taxonomy**
A set of terms used to organize items in a rational system with defined relationships

A hierarchical structure

Helps inform navigation; It doesn't always = navigation, but in this case it will probably be similar.

Helps define metadata and information architecture of the site.

- **Categories and subcategories**
  High-level terms expressing a broad theme to organize content. Categories may contain narrower, related terms called subcategories.

- **Tags**
  Specific keywords anchored directly to the content.

- **Related items**
  Lateral relationships between terms in the taxonomy.

- **Synonyms or equivalents**
  Words that mean exactly or nearly the same as another word (e.g., Exercise and Fitness).

**Guiding principles**

- **Simplicity**
  make it easy for content authors to tag content appropriately

- **Scalability**
  make it a good foundation for global expansion

- **Extensibility**
  ensure that related tags accommodate all business needs

- **Ease of maintenance**
  make it easy to maintain the back end within AEM or other system

**Taxonomy best practices**



Unclear category

- Consistency is key

- Remember your audience

- It's not a good category if…
  - You can't distinguish it from another grouping
  - It doesn't adequately describe all of the things that are its children, or maintain a logical fit down the chain
  - It's drastically more or less specific than other groupings
  - You can't explain it

- Try to stay away from…
  - Creating categories based on internal organizational structure
  - "Other" (and his cousin "Miscellaneous")
  - Using the same term in multiple places but with different definitions
  - Overly using the same term in multiple places even if it's defined consistently

Without Taxonomy | With Taxonomy

**Taxonomy enables search**

- Taxonomy design will help improve search by creating more consistent and user-friendly matches between keywords and search queries

- From the taxonomy, there will be a list of tags that can be applied to individual content pieces. Once that content is tagged, it will be indexable by the search engine

- By understanding the defined relationships of a tag, the engine will better understand what content is most relevant to the search and what should be the top priority
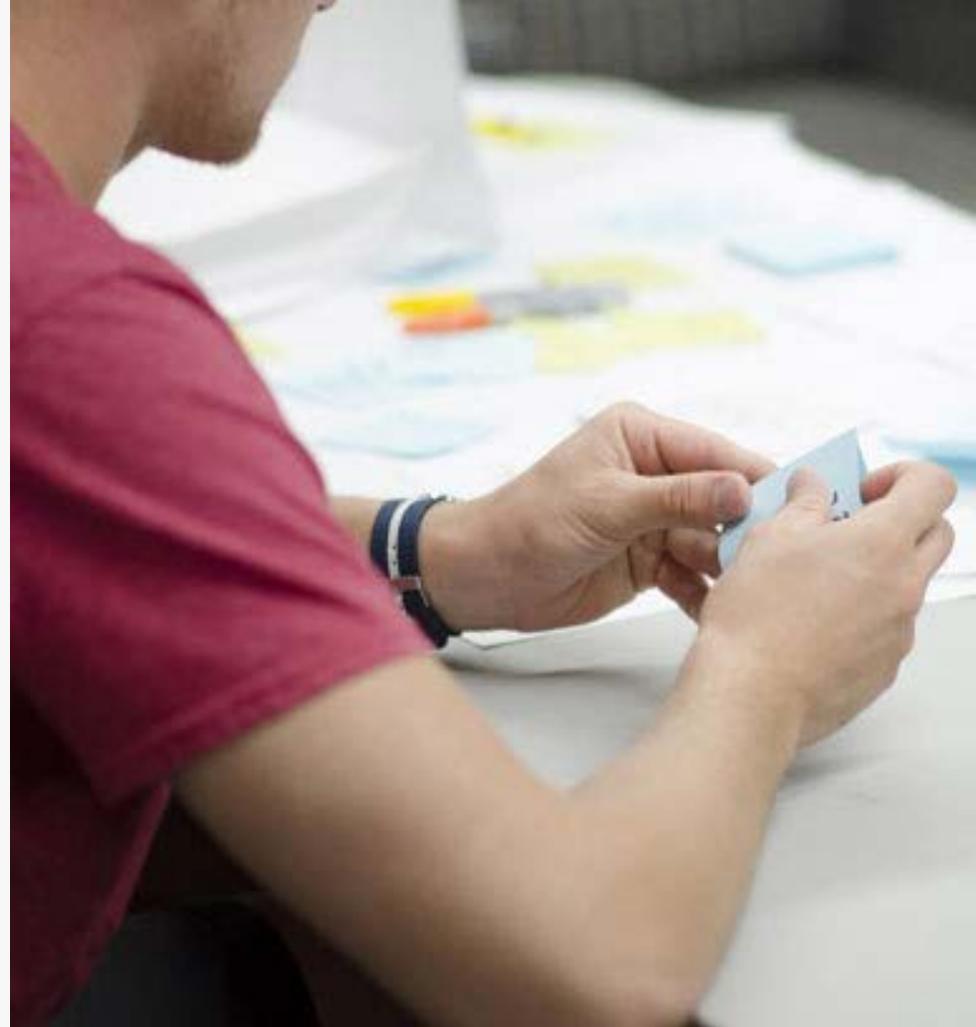
**Taxonomy informs navigation**

- Taxonomy defines the hierarchy between concepts and terms making it easy to understand the broad-to-narrow relationships between content

- This allows for more logical navigation labeling and content bucketing because we have a set of user-friendly, defined terms and the defined parent children relationships associated

- It also informs the UI navigation design as it gives us an idea of the depth that the navigation levels go

**Taxonomy empowers delivery**

- Taxonomy lives in the CMS and will help define the tree structure for organizing and managing content

- This taxonomy will save content managers time and effort when needing to retrieve information/documents

- Having a consistent set of tags will make categorizing pieces of content faster and more logical

# Taxonomy defined

## A taxonomy has four primary characteristics

**Nested Hierarchy**

It is organized into a nested hierarchy. This means the tags/ instances can have both parents (broader terms) and children (narrower terms).

**Unique Tags**

Each tag is unique. It can have multiple parents, but each tag exists only once.
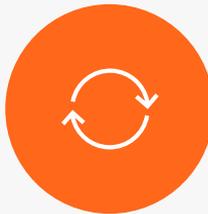
**Synchronization**

The taxonomy is in sync with (but usually does not mirror) all of a site's digital assets, including images, documents, and media.

**Maintained in back-end**

The taxonomy is built and maintained in the back-end, and will talk to the DAM. Site users probably won't see much of it!

# Taxonomy, illustrated

This example provides the types of relationships that a taxonomy should include



```
                          PEOPLE

        ACTOR    MUSICIAN    DESIGNER    PRODUCER

                         P. DIDDY
```

has synonym — PUFF DADDY

has synonym — SEAN JOHN

has synonym — SEAN COMBS

has synonym — CITIZEN COMBS

has been involved with — JENNIFER LOPEZ    has synonym — JLO

has been involved with — KIM PORTER

has child with — KIM PORTER

has worked with — MARY J. BLIGE
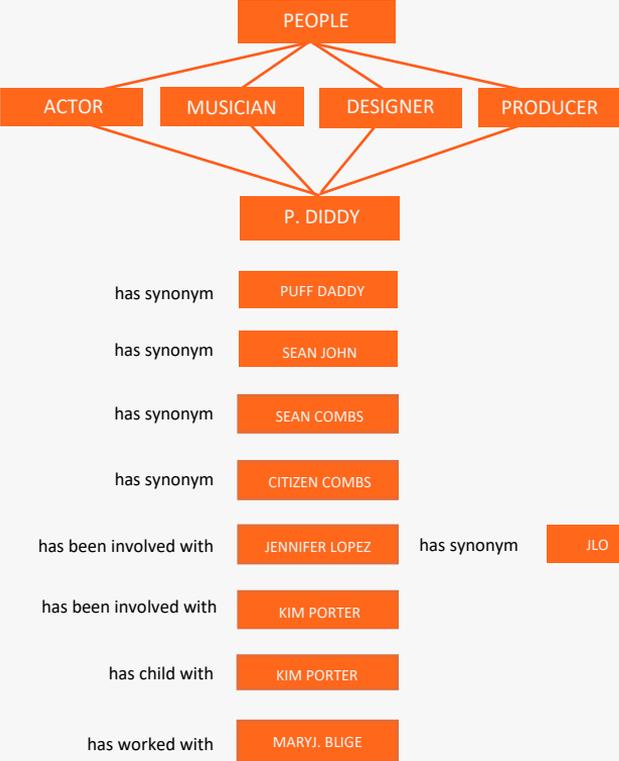
# Content delivery: taxonomy structure

**Methodology**

1. Accumulated lists of terms (tags) from best available sources

   - For example, the Product-Service Category list comes directly from Brian Cho.

2. Validated terms against experience strategy and design

3. Determined the nature of the lists. Are they categories related to content organization or display?

4. Determined the structure of the terms. Are they hierarchical categories? Or do they overlap with each other, making them tags?

5. Structured the terms according to taxonomical best practice

6. **Next step:** Validate all lists with core team and, where appropriate, with business stakeholders

# Taxonomy structure

## Taxonomy L1 categories

Audience

Benefit

Product-Service

Product-Service Line

Site Type

Solution

Topic

Vertical

## Tags & controlled vocabularies

Brand

Business Unit

Content Type

Customer Journey

Language

Location

Trademark
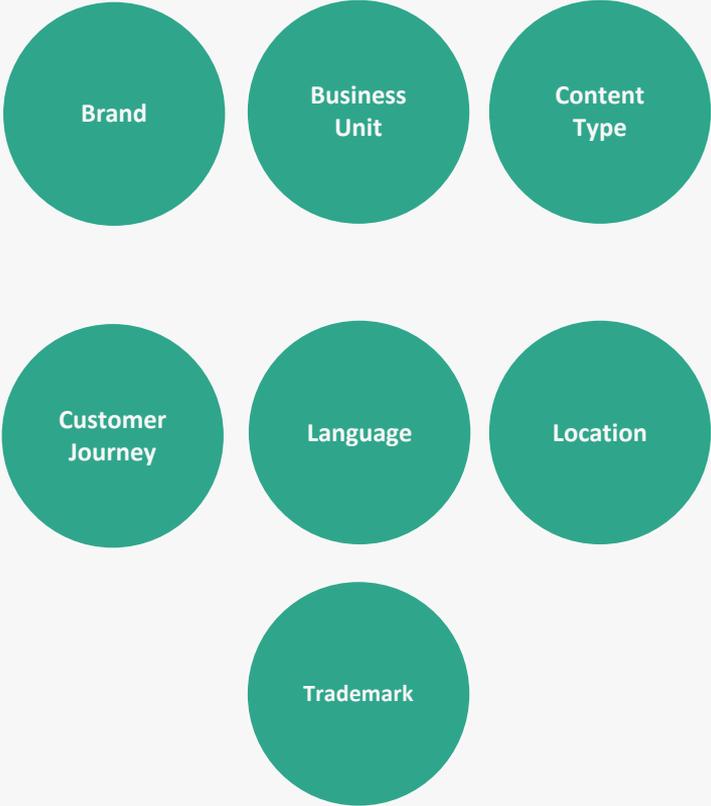
# Content delivery: taxonomy next steps

**Next steps**

- Align on taxonomy directions

- Discuss taxonomy governance

- Further iterate on structural details

- Begin identifying synonyms and related tags

**Final thought**

Remember, no taxonomy will ever be fully "complete"— a taxonomy is living and breathing, and will grow and change as necessary, during succeeding phases and as customer and business needs change.

# Content delivery: platform considerations

# Content benefits for business owners to migrate to DXP and .com

## Migrating to shared platform

- **Accelerated launch** – stand up new experiences more quickly and easily

- **Taxonomy management** – easily manage taxonomical structure in the platform using tag manager

- **Analytics and SEO** – analytics tagging and SEO best practices established to inform content optimization

- **New functionality** – makes new templated features, components, and functionality easily available

- **Portability** – easy to migrate content and reuse it across digital properties

- **Extensibility** – allows the publication of both global and market-specific content within governance structure

## Migrating to .com

- **Seamless experience** – cohesive and continuous user and content experience for visitors

- **One YourCreditCard** – unified YourCreditCard narrative and messaging

- **SEO benefits** – streamlined URL structure

- **Contextual relevance** – surface content in context of user's broader needs vis-à-vis YourCreditCard

- **Reduced costs** – will no longer need to pay agencies to maintain

- **Targeted traffic** – opportunities to be promoted in .com content and leverage .com personalization strategy

# Content delivery: DAM structure direction

# DAM discovery findings

DAM strategy is moving to global, cloud-based approach to support website functionality and not well connected to content creation

Current pain points:

- A global AEM DAM instance does not exist— a number of instances exist only to support websites. An enterprise solution is needed to:
  - Capture asset creation for delivery to consumer
  - Lead to consistent patterns for reusability of content
  - Support smart tagging and image recognition
  - Remove duplication of efforts and assets and introduce reusability
  - Provide discipline for proper version control of assets

- Asset types include all types of digital assets (audio, video, etc.)

- Assets are currently produced by creative team, including hundreds of agencies

- Current DAM does not easily support large images and video

## DAM vision

Create a centralized, global online source for employees and partners to easily access and share YourCreditCard's vast catalogue of images, visual assets, and other multimedia files

# DAM structure approach:
# primary organizing options

When it comes to structuring assets in a DAM, three primary options exist. The following provides examples for each

| **1** Brand Organization | **2** Asset Type Organization | **3** Product Organization |
|---|---|---|
| • Coca Cola<br>• Diet Coke<br>• Coke Zero<br>• Sprite<br>• Fanta | • Images<br>• Videos<br>• Podcasts<br>• Documents<br>• Logos | • Shoes<br>• Clothing<br>• Luggage<br>• Accessories<br>• Sporting Goods |

# DAM structure approach: recommendation

An asset-type approach with a robust metadata specification to capture product and locale information will be the most scalable approach to support ease of use and asset reuse

**1** Brand Organization

- Coca Cola
- Diet Coke
- Coke Zero
- Sprite
- Fanta

**2** Asset Type Organization

- Images
- Videos
- Podcasts
- Documents
- Logos

**3** Product Organization

- Shoes
- Clothing
- Luggage
- Accessories
- Sporting Goods

# DAM structure approach: asset type detail

A simple folder structure supplemented by robust metadata specification to enhance reusability and to support both searching and browsing for assets
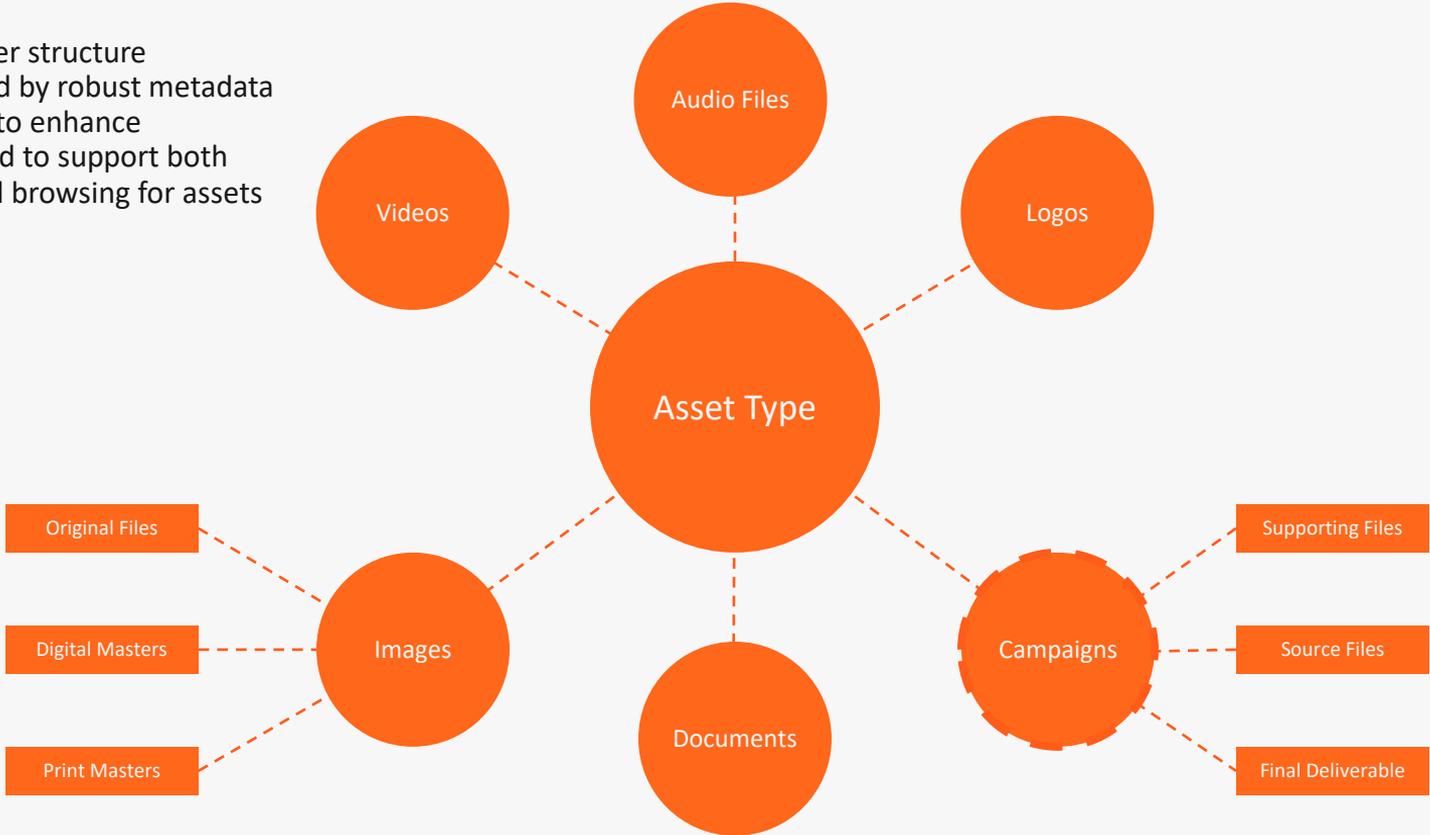
## DAM structure approach: metadata specification

The following metadata may be required for assets, whether it lives within the folder structure or is applied at the asset level. All folder metadata would be inherited by where the assets live. The following could be tagged at the asset level:

- Tags (from taxonomy)

- Locale (global, regional, country)

- Language

- Audience

- Customer journey

- Product

- Publisher information

- Rights and usage information

- Campaign

- Channel(s)

- Active dates

- Status

- Asset information (extracted from assets themselves)

## DAM structure approach next steps

1. Align on basic organizing structure

2. Perform further discover in various DAM instances and global and market needs to support future state ecosystem

3. Discuss where folder structure in AEM and metadata specification

4. Determine governance required to manage intersection of taxonomy and DAM structure (the two are closely aligned)

5. Discover edge cases that may require variations

# Content governance recommendations

# Content delivery: governance structure

## Content governance overview

Implementing content delivery and maintenance for the YourCreditCard digital ecosystem will require the management of multiple complexities

Three stand out:

Multiple systems

Many stakeholders

Evolving standards

# Content governance complexity drivers

## 1 Multiple Systems

- Unify content delivery from CMS, DAM, market sites, microsites, etc.
- Implement DAM and dynamic content technologies

## 2 Many Stakeholders

- Drive change and improvement through communication
- Collaborate to understand business, market, and technology requirements

## 3 Evolving Standards

- Manage digital content processes and tools to meet changing business needs and customer preference
- Optimize the way YourCreditCard operates and the results that are delivered

## Content governance complexity drivers

To manage these complexities, some form of governance is required. There are three common organizational governance models, each with its own strengths and weaknesses

| **1** Centralized | **2** Federated | **3** Distributed |
|---|---|---|
|  |  |  |
| • Digital governance and operations aligned in one organizational group<br><br>• Other groups act as customers of central team | • Digital governance is centralized<br><br>• Some digital content is subject to central approvals<br><br>• Digital operations are shared among entities | • Digital governance and operations are distributed among various entities and decentralized<br><br>• Digital content is distributed and approved within distributed teams |

# Recommended content governance model: federated

## Digital Governance

- Members: Global Content Team, Market Content Teams, Business Teams, IT, Marketing, PMO
- Role: Provide vision, set goals and objectives, make strategic decisions about digital presence and taxonomy, final authority on policies and standards

### Global Content

- Members: Global content team
- Role: Owns overall digital experience; monitors, enforces, and evolves governance standards; provides product management for CMS and content/experience production support

### Internal Content Providers (Markets)

- Members: Market content teams
- Role: Provides trusted, local content to establish credibility and positions YourCreditCard as the right in-market solution

### Content Delivery Management

- Members: IT
- Role: Delivers technology to enable content operations; controls setup of content types, CMS design, etc.

**User Experience**

### Digital Governance Board

- Role: Provides vision, sets goals and objectives, makes strategic decisions about digital presence, content model and taxonomy, is the final authority on policies and standards

# Content governance steps

Effective governance can help manage YourCreditCard's global and local content delivery and maintenance, as well as any content model and taxonomy implementation

- Governance board

- Global content team
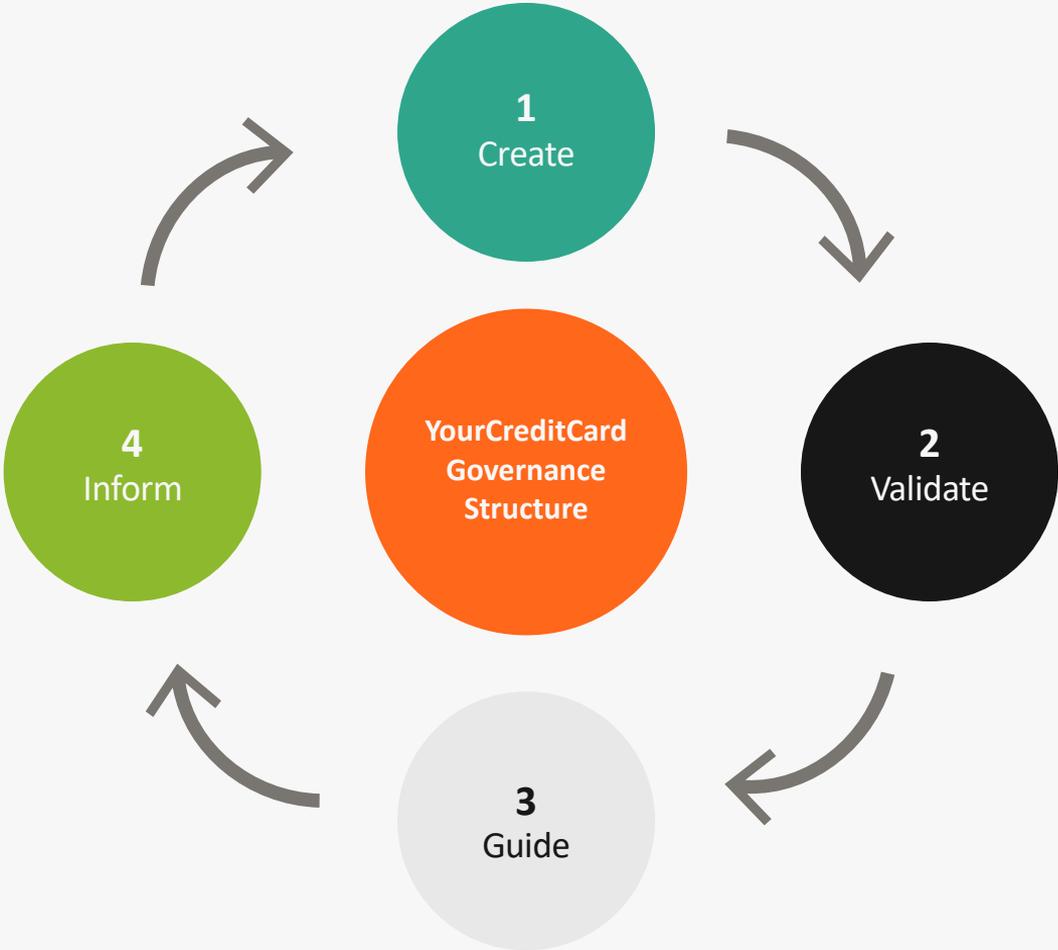
# Content governance step 1: Create

## Core content team input from:

1. Marketing

2. Global content team

3. Market content teams

4. Corporate content

## Content types

1. Product information

2. Promotions

3. Brand content

4. Saving assets in DAM

**Content governance step 2: Validate**

Global content team

A global content team will provide ongoing oversight and analysis on content from various internal and external sources as outline above.

Content types

1. Product information

2. Promotions

3. Brand content

4. Saving assets in DAM

## Content governance step 3: Guide

## Content governance board

A governance board should be used to make decisions through targeted collaboration.

This small fluid group of delegates should meet monthly or quarterly including, but not limited to, representatives from the following:

- Products/markets

- Content team

- Marketing

- PMO

- IT

## Content type evaluation

1. Reviews change recommendations of global content team

2. Drives overall implementation and adoption of digital content principles

3. Works with stakeholders to understand business requirements and facilitates collaboration

4. Communicates with organization to drive change within groups

5. Support the long-range goals of YourCreditCard's experience strategy

6. Ensure that decisions are informed and processes are improved

# Content governance step 4: Inform

## Content governance board

A larger group of stakeholders from the groups represented on the governance board will continue to be informed on a quarterly basis and provide strategic direction:

- Strategy

- Products/Brands/Regions

- Content Team(s)

- PMO

- IT

## Content types

1. Reviews change recommendations of global content team

2. Drives overall implementation and adoption of digital content principles

3. Works with stakeholders to understand business requirements and facilitates collaboration

4. Communicates with organization to drive change within groups

5. Support the long-range goals of YourCreditCard's experience strategy

6. Ensure that decisions are informed and processes are improved

# Content delivery: governance lifecycle & reviews

# Current-state content lifecycle workflows

| Workflows | Examples |
|---|---|
| New global content | Publication of corporate content to Global English site |
| New product content — U.S. | Publication of new product launch to US site |
| New global thought leadership content | Publication of thought leadership article by MA SME ghosted by external agency |
| New global content localized for country site | Publication of localized content in English to UK country site |
| New local content | Publication of regional content in Spanish to Central America regional site |
| Revision made to global content | Change word on all pages where it appears, across all sites |

*Diagrams will include actions both outside and inside the CMS.

# Content lifecycle

The proposed general processes, both manual and automated, around creating, reviewing, revising, approving, testing, translating, publishing, sharing, and archiving content, as well as the roles and responsibilities of the people involved.

| INITIATE | CREATE | APPROVE | PUBLISH | MAINTAIN | MEASURE |
|---|---|---|---|---|---|
| PRIORITIZE PLAN ASSIGN SCHEDULE | AUTHOR DESIGN SOURCE TAG | REVIEW REVISE APPROVE | STAGE PREVIEW DEPLOY | EXPIRE ARCHIVE UPDATE OPTIMIZE | TRACK REPORT ANALYZE |

| Admin setup, roles, rules, standards | Content Publishing Workflow | Continuous Data Driven Improvements |
|---|---|---|
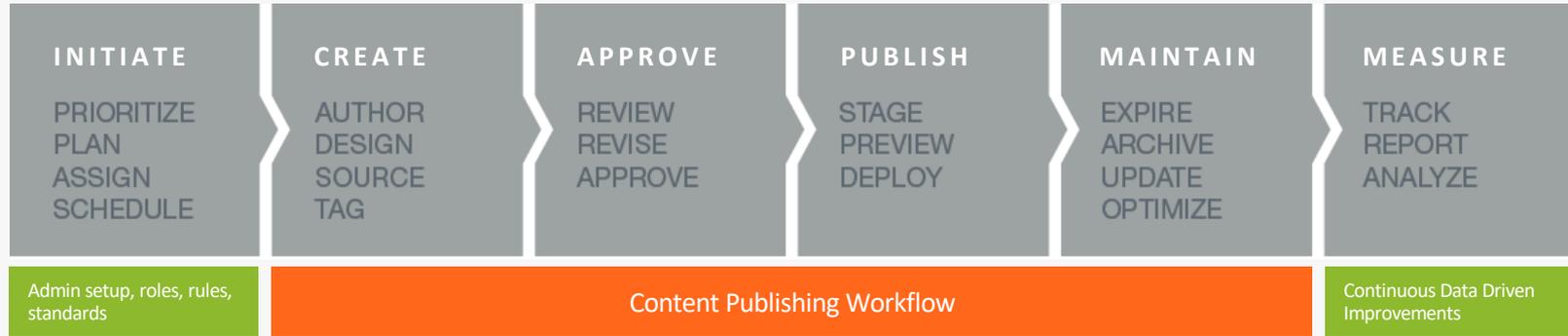
## Stages of a content publishing lifecycle

**Considerations:**

- As already known, few set processes for content publication exist

- As already known, no processes for content sourcing and creation currently exist

- While there are many actors involved in digital content publishing, those actors inhabit relatively few roles (e.g., there's no role for "social media manager")

- Most publishing cycles look similarly incomplete, which affords YourCreditCard an opportunity to drive business efficiencies in the process

*Note: specific workflows to be refined working with the business*

# Roles

Roles ≠ people

### Business Owner

- Has authority over specific area of content.
- Initiates content lifecycle stages.
- Approves final content.
- Manages SME inputs.

### Content Editor

- Manages content publishing lifecycle across businesses.
- May write new and/or revise existing content.
- Most familiar with CMS functionality and taxonomy.

### Copywriter

- Writes copy for new content
- Revises and/or repurposes existing copy
- May work as part of a creative team or directly with a Business Owner

### Content Publisher

- Uploads and tags content
- Typically, vendor or agency resource
- May have additional technical capabilities
- Role exists only for certain teams.

### Site Lead

- Responsible for management of a specific part of digital ecosystem, including taxonomy
- Usually combined with Business Owner, but may be a separate role in some regions.

### SEO/SEM Specialist

- Optimizes content for search
- Recommends keywords, headlines, URLs, etc.
- Makes recommendations or validates thinking around taxonomy

### Designer

- Specializes in one or more aspects of creative design
- May create visual and/or interactive content (e.g., videos, graphics, data viz)
- May create UX or UI

### SME

- Engaged by business owner for any consultation required
- This includes Legal and Compliance
- All reviews occur offline

One person may have more than one role. One role may be shared by more than one person.

Roles are specified only for points of direct contact with the CMS. Touchpoints outside the system may also be shown in workflows, but not as roles.

# Content delivery: governance for master, global, and market content

# Master vs. global vs. market content

This represents the high-level relationship between YourCreditCard master content and content for global and market-specific sites.

Note: as the ecosystem evolves, some sites that use global content may evolve to market-specific sites with local and translated content as the need arises.

**Key**

US Specific

Global

Localized

**YourCreditCard.com**

**MASTER CONTENT: .US**

Products/Brand

US-Specific

Corporate

Careers

**GLOBAL CONTENT IN REGION ("SKINNY SITE", .ZA, ETC.)**

Products/Brand

Corporate

**MARKET SITE (.DE, .UK, ETC.)**

Products/Brand

Market-Specific Products

Corporate

Newsroom/ Careers
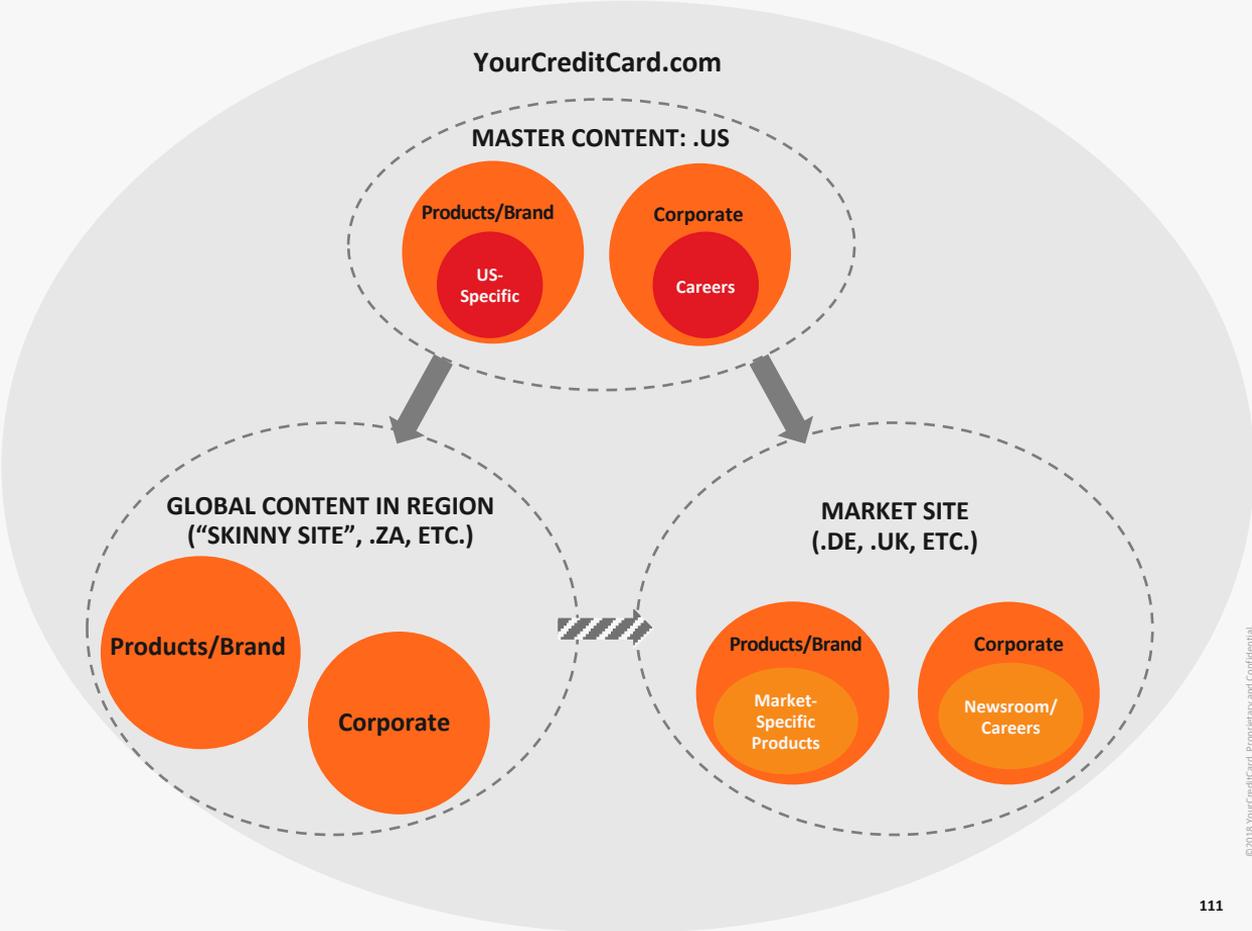
# Global master content to global sites

**MASTER CONTENT: YourCreditCard.us**

**GLOBAL CONTENT: Regions & minor markets**
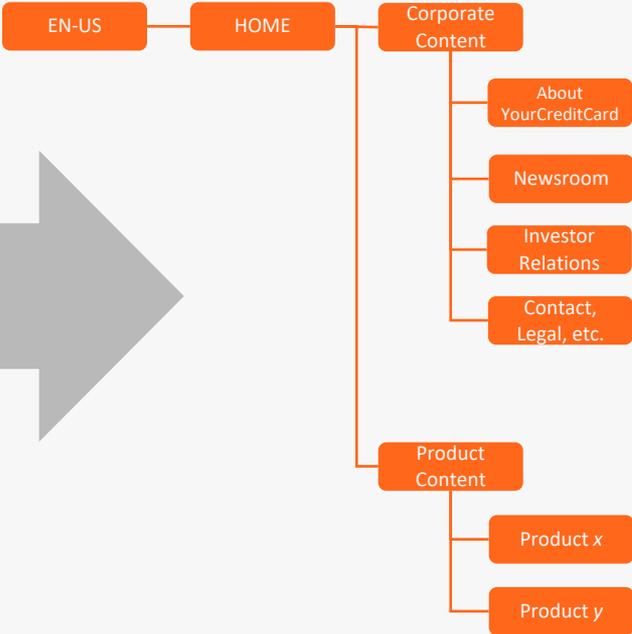
```
EN-US — HOME — Corporate Content
                  ├── About YourCreditCard
                  ├── Newsroom
                  ├── Investor Relations
                  ├── Careers
                  └── Contact, Legal, etc.
              Product Content
                  ├── Product x
                  ├── Product y
                  └── Product z
```

**Key**
- US Specific
- Global
- Localized

Global content inherited and translated by market. No localization

```
EN-US — HOME — Corporate Content
                  ├── About YourCreditCard
                  ├── Newsroom
                  ├── Investor Relations
                  └── Contact, Legal, etc.
              Product Content
                  ├── Product x
                  └── Product y
```

**Note:** this is not intended or replace a site map. It is merely meant to represent the kinds of content that need to propagate throughout the ecosystem

# Global master content to market sites

**MASTER CONTENT: YourCreditCard.us**
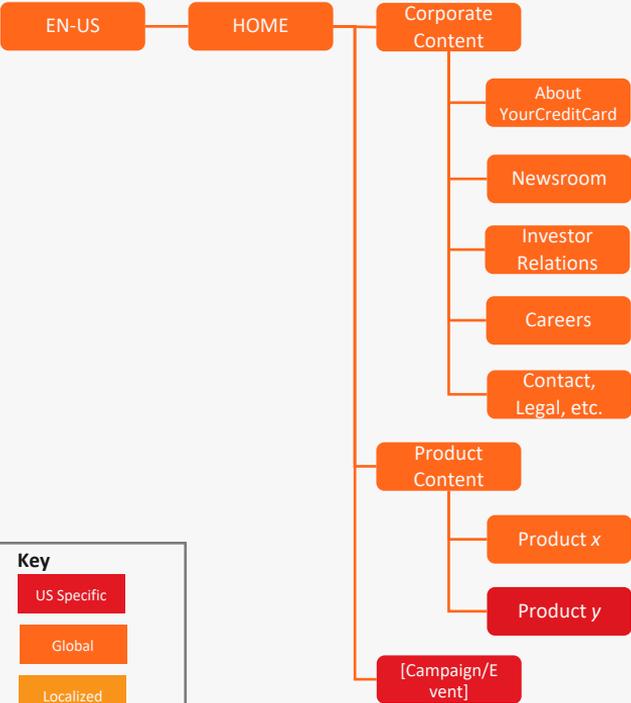
**MARKET CONTENT: YourCreditCard.de, etc.**

EN-US — HOME — Corporate Content
- About YourCreditCard
- Newsroom
- Investor Relations
- Careers
- Contact, Legal, etc.

Product Content
- Product *x*
- Product *y*

[Campaign/Event]

**Key**
- US Specific
- Global
- Localized

Global content inherited and translated **and localized** by market

EN-DE — HOME — Corporate Content
- About YourCreditCard
- Newsroom
- Investor Relations
- Careers
- Contact, Legal, etc.

Product Content
- Product *n*
- Product *x*

[Campaing/Event]

DE-DE — HOME — [Translated Content]

**Note:** this is not intended or replace a site map. It is merely meant to represent the kinds of content that need to propagate throughout the ecosystem

**Section 6**

# What's next?

**What's next**

1. Content defined

2. Tools to define standards for site activation

3. Site activation process

4. Framework for messaging development

5. Further define governance structure

# First, what do we mean by content to migrate or create?

# Content is all the things you see

**COPY**

**VIDEO**

**AUDIO**

**DIGITAL ASSETS**

**DATA**

**DOCUMENTS**

**IMAGES**

**EMAIL**
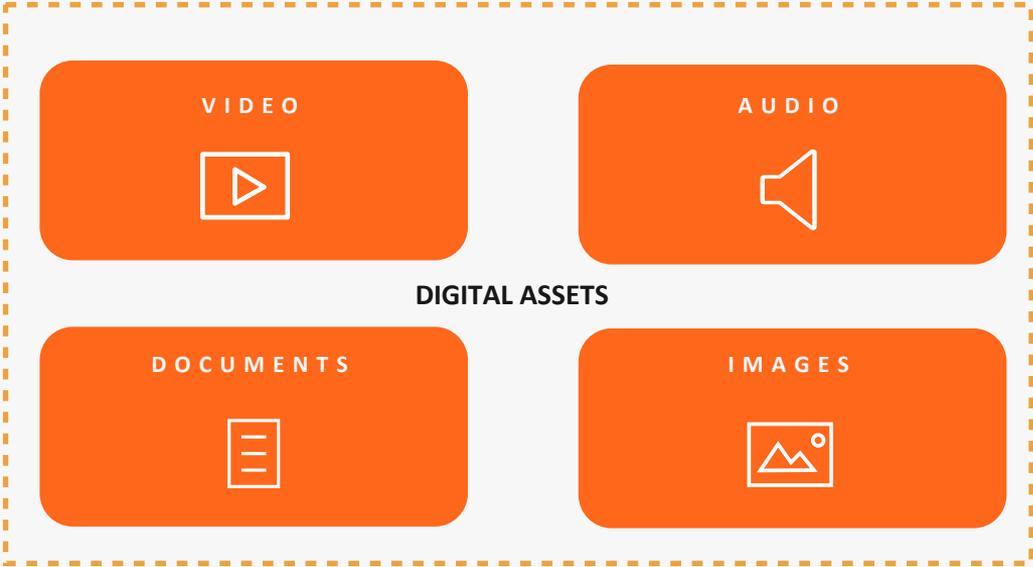
**ONLINE CONVERSATIONS**

**RATING REVIEWS**

**And a lot of things you don't**

- User-profile data

- Search metadata

- CMS and DAM metadata

- Taxonomy/tags

- Synonyms/aliases

- Content display logic

- Data model

**METADATA**

</>

Applies to content and
digital assets

# Site activation path

# Tools for defining standards and site activation

**Visual Design**   Web design system

**Content Strategy**

**@10** site types
- Full content inventory
- Content assessment (Keep, Edit, Retire, Consolidate)
- Content migration toolkit (site map, content matrix, copydeck template
- Content modeling for any new components

**Site Structure**   Site type site maps with content mapping to ease transition from old to new and a detailed site map for each site

**Page Architecture**   A toolkit of the reusable components across flexible page templates

# Site activation path for MVP and succeeding sites

Sprint activities

| Create full content inventory per Site | Perform content quality assessment & gap analysis (KER) | Create full site map and identify content gaps. | Create content migration toolkit | Create Content Model | Create copy decks | Migrate / author content |

Confirm full list of content sources

Determine status of existing content

Create complete site map and identify content gaps based on KER

Create detailed content matrix and mapping and copydeck template as necessary

Create/update content model based on templates and components designed

Create any new content required to address prioritized gaps

Migrate content into system or author new content into the system

# Create and refine framework for messaging development for our audiences

# Create framework for messaging development

| | |
|---|---|
| **Brand Message** | **Creating Connections** |
| | With innovation as our lifeblood, we connect issuers, merchants and customers to create a seamless experience through integrated solutions and smart, secure technology. |
| **Online Ecosystem** | **Unlock your YourCreditCard relationship** |
| | Our online ecosystem connects you to unlock the potential of your YourCreditCard relationship |
| **YourCreditCard.com** | **Connect to YourCreditCard solutions** |
| | Helps you connect to the right innovative YourCreditCard solution or experience |

| **Foundation Values** | Trust | Inclusion | Innovation |
|---|---|---|---|

| **Content** | Connected Life | Connected Future | Connected Community | Connected Good |
|---|---|---|---|---|
| | Seamlessly, safely and securely connecting your world to make transactions possible wherever you are. | Innovation changing the world with our co-creation process securely empowering our customers' potential. | Shaping the future of our towns and cities to create more efficient, safe & connected communities. | Doing well by doing good initiatives enable societies and economies to flourish |

| **Experience Principles** | Continuous | Immersive | Human | Uncomplicated | Guided |
|---|---|---|---|---|---|

| **Key Messages** | Key messages to be developed with the business for each audience to inform future content development |
|---|---|

# Further refine governance structure

**Further refine governance structure**

1. Align on governance structure and roles

2. Further refine content review processes and roles

3. Provide external benchmarks to inform staffing decisions

4. Recommend roles and resources required to support the evolved digital ecosystem

# Wrap up

# Thank you!

# Quantitative content assessment results

# Content and asset mix for US and South Africa

## All US Content Items (n=1564)



Documents 5%

HTML 26%

Images 69%

## All ZA Content Items (n=423)



Documents 4%

HTML 23%
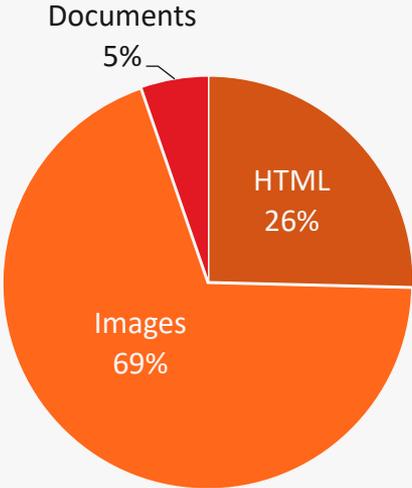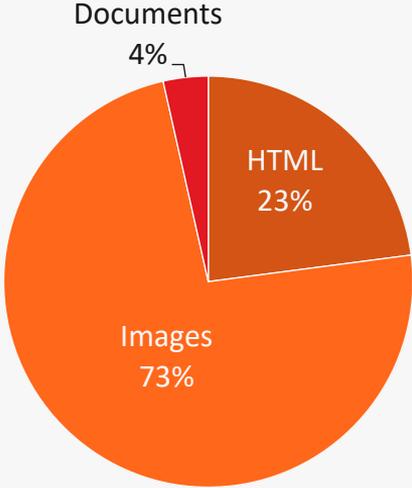
Images 73%

Both the US and South Africa show a similar mix of HTML content and assets (images and documents)

**Suitable US content according to assessment criteria**

**All US Content Items (n=412)**
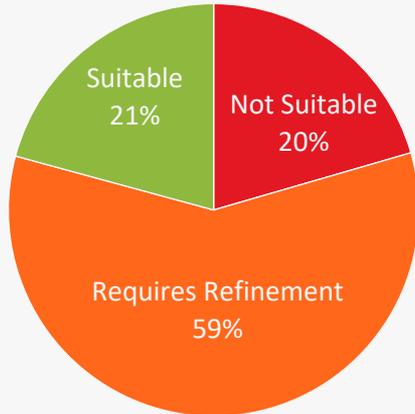


- Of the 412 content pages observed, only 21% were suitable for the future state ecosystem and recommended content experience

- The majority of content pages (59%) require refinement to meet the needs of the future state ecosystem and content experience

- 20% of the content pages, however, were not suitable. These will require complete rewriting or rethinking to meet the future state ecosystem needs

## Suitable ZA content according to assessment criteria

**All ZA Content Items (n=119)**
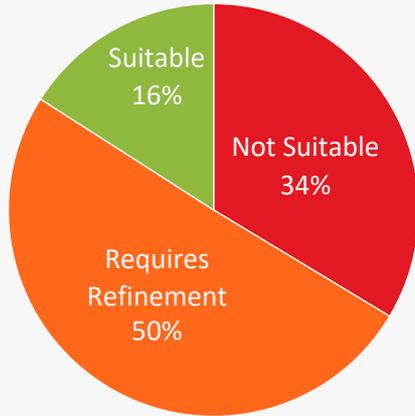


- Of the 119 content pages observed, only 16% were suitable for the future state ecosystem and recommended content experience

- Half of content pages (50%) require refinement to meet the needs of the future state ecosystem and content experience

- 34% of the content pages, however, were not suitable. These will require complete rewriting or rethinking to meet the future state ecosystem needs

# Content by audience

## US Content by Audience (n=412)



Corporate 14%
Other 29%
Consumer 28%
Business 29%

## ZA Content by Audience (n=412)



Corporate 2%
Business 7%
Other 16%
Consumer 75%
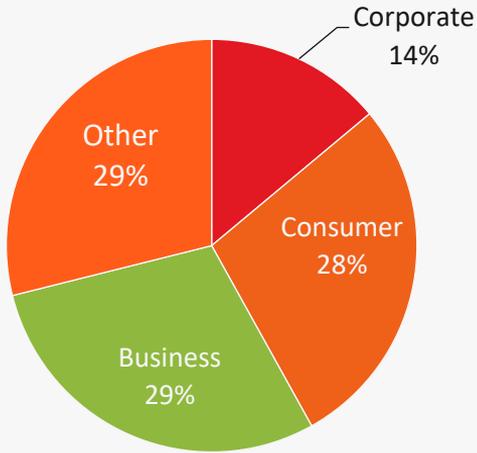
- The US site page provides a mix of content for different audience, with the majority focused on consumer and B2B

- It also has a significant amount of corporate content, as expected
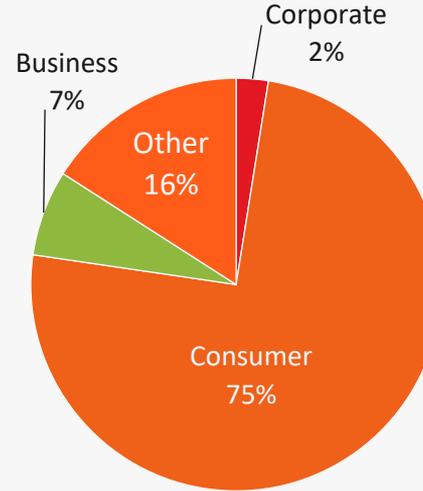
- The South Africa site, by contrast, is almost exclusively consumer focused

- Other audiences merely have landing pages, predominantly, with very little depth of content

- Most non-consumer content, including corporate content, merely links to the US site