



# Brand elements

# Brand values

## **Bold**

As true pioneers in our field, we believe in doing things in a confident and straightforward manner. We are bold in our vision, design, approach to innovation, and above all our ambition to be not only the first all-in-one payment app on your smart phone, but also the best.

### **Bold is:**

Confident

Not cocky or over confident

Memorable

Not flashy, shouting or ego driven

Fresh

Not boring or traditional

## **Human**

We are the friendly, helpful side of technology. We admit that banking payments and innovative technology can sometimes be cold and feel inhuman. That's why we should never lose our human touch and friendly demeanor. Just because we are powered by banks, doesn't mean we have to dress or act like bankers.

### **Human is:**

Warm and engaging

Not cold or distant

Friendly and approachable

Not impersonal

Trustworthy and helpful

Not unresponsive

## **Honest**

We realize that trust is something you need to earn every single day. That's why everything we do is carefully considered, contemplated and justified as our reputation is of utmost importance. In our business we have zero room for error, and so everything needs to be double checked and we need to, as a team, support each other's integrity.

### **Honest is:**

Authentic

Not staged or insincere

Transparent

Not closed

Reassuring

Not preachy

# Brand values

## Playful

We believe that life should be as fun as humanly possible. That's why we embrace a sense of playfulness in everything we do. We take what we do seriously, but not ourselves. And so everything we do comes along with a subtle wink and smile.

### Playful is:

Sophisticated and witty

Not childish

Fun

Not a clown or 'ha ha' funny

A smile

Not a laugh

## Simple

We believe in the power of simplicity. Not simplicity for the sake of it, but because in a world of complexity, intelligent simplicity is a breath of fresh air. And since everyone is looking for a different 'Simple' payment solution that fits their individual needs, we are constantly working on perfect solutions for this.

### Simple is:

Minimalist and clean

Not boring and dull

Intelligent and thoughtful

Not unsophisticated or harsh

Easy and liberating

Not complicated or limited

# Payconiq logo

## Mark & wordmark

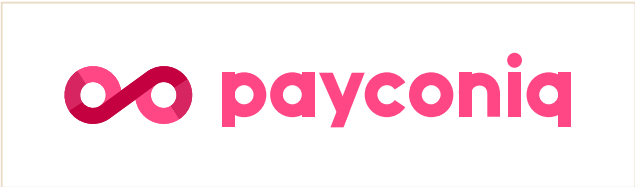
The Payconiq mark represents the transaction between two persons. As a main logo we use the wordmark and mark in white over a layered magenta background.



Primary logo

## Secondary logo

On a white or light background use the secondary version of the logo.



Secondary logo

## Color background

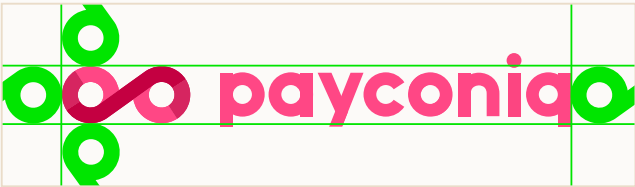
On a photography or color background use the white version of the logo.



Logo over color background

## Margins

Our logo has a clear zone. This zone is approximately 1/2 of the mark width on all sides. No symbols or text can appear here.



Margins around the logo

# Mark

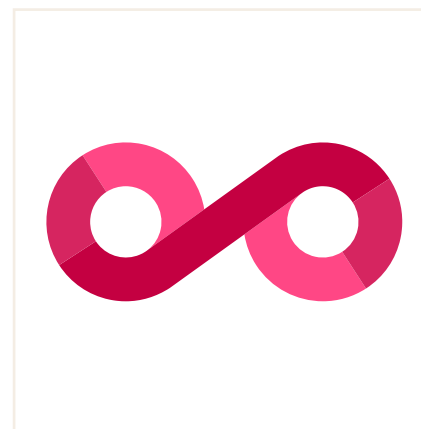
## Mark & app icon

It is allowed to use the mark without the wordmark in app icons.

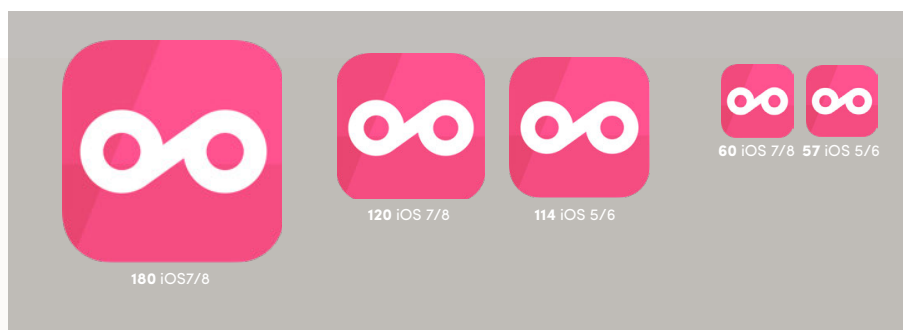
This app icons will appear inside mobile app stores.



White mark on magenta background



Magenta mark on white background



App icon examples

# Logo & other brands

## Clear zone

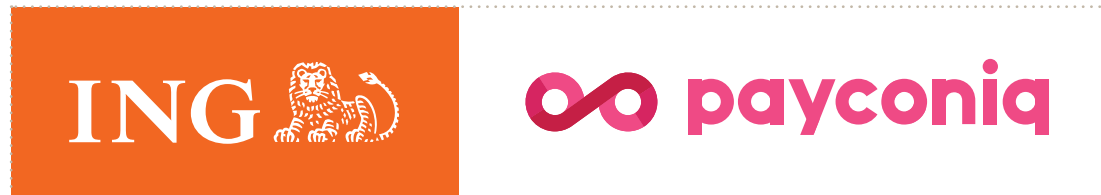
Respect the clear zone of every logo.  
No symbols or text can appear here.

## Contrast

Always aim for contrast between  
Payconiq and other brands. Use  
the secondary logo to create more  
distinction between brands.



Logo's have a clear zone around the image/ text in which it is not allowed to place anything.



If the primary magenta logo fights too much with other brand we use the secondary logo (with white background).



Example of usage of our primary logo and other brand.

# Pay-off

## Surprisingly simple

Our pay-off is 'Surprisingly simple mobile payments', it can be used in print and digital communications to reinforce the brand. If needed and possible the logo and the pay-off should be used all together.





# Colors

## Bold & bright color palette

The color palette of Payconiq is set to the brand values: Bold, Human, Honest, Playful & Simple.

## Primary color

Magenta is the main color of Payconiq and represents our brand.

## Base color

Beige supports all colors (as is the color white) and helps us balance the brightness of our palette.

## Secondary colors

Green, turquoise and purple. Because of the brightness of this colors and the primary magenta, we don't combine and/or mix them together.

Primary magenta #FF4785

**Bold**

Secondary turquoise  
#3EC7CE

**Honest**

Secondary purple  
#8445D4

**Playful**

Secondary green  
#00CB75

**Human**

Secondary beige #EADCC9

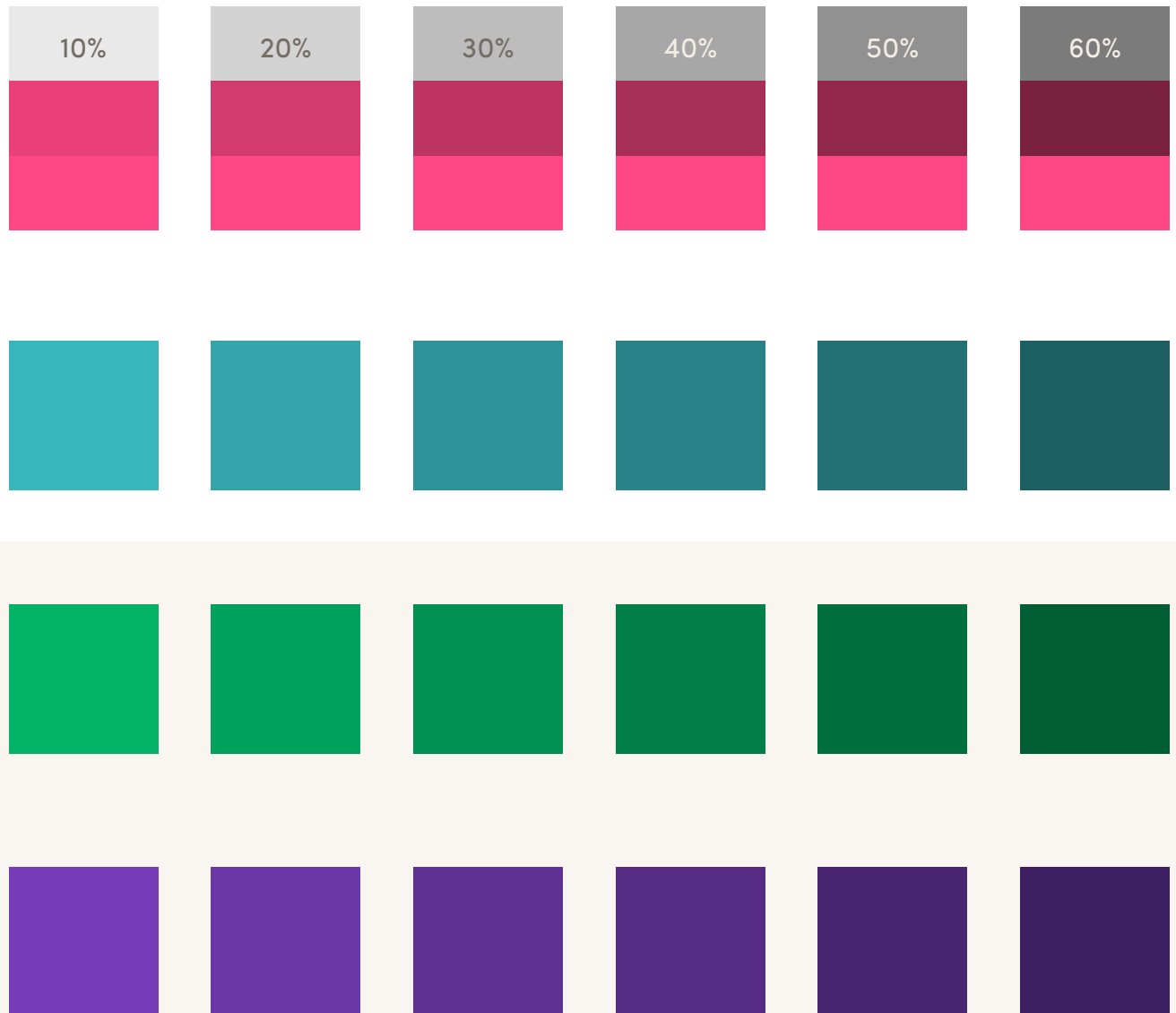
**Simple**

## Colors

## Sophistication

We have set some rules to prevent the brand getting too bold and simple. Never combine, use or mix the primary and secondary colors together.

Sophistication is achieved by using more darkness in the same color to create a palette.



# Colors RGB

## Magenta:

The main color of Payconiq; it is warm and stands for harmony.



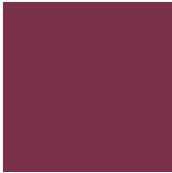
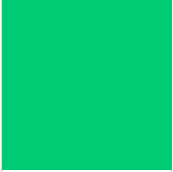
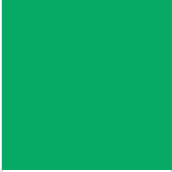

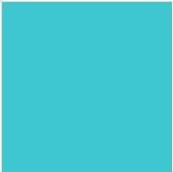


Magenta always welcomes our customer.

## Green:

The color of money, which refers to the transactions between people: the payments.

## Turquoise/Blue:

The color of trust. We use turquoise for serious topics such as onboarding and settings inside the app.

Lightest colors	Light colors	Main colors	Nr 4	Nr 6 Darkest
		 #FF4785  R 255 G 71 B 133	 #D33F71  R 211 G 63 B 113	 #7B314A  R 123 G 49 B 74
		 #00CB75  R 0 G 203 B 117	 #07A964  R 7 G 169 B 100	 #156643  R 21 G 102 B 67
		 #3EC7CE  R 62 G 199 B 206	 #38A6AB  R 56 G 166 B 171	 #2D6467  R 45 G 100 B 103

# Colors RGB

## Purple:

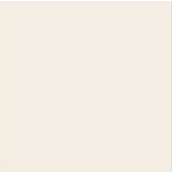
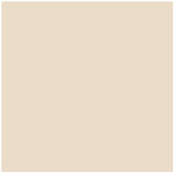
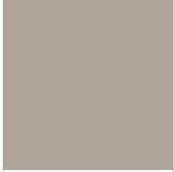

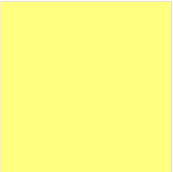

This is the playful part for the value added services, like loyalty.

## Beige:

A mix of beige tones is used to balance out the bright colors and create space (together with white). Beige is always used in combination with a bright color: for example magenta and beige, green and beige etc. By multiplying beige on a bold color, a new color is created (f.e. icons).

## Error colors:

Yellow and red are extra colors used for error messages. Yellow on a colored background. Red on a white background.

Lightest colors	Light colors	Main colors	Nr 4		Nr 6 Darkest
					
		#8445D4	#703EB0		#493069
		R 132 G 69 B 212	R 112 G 62 B 176		R 73 G 48 B 105
					
#FBF8F5	#F4EDE4	#EADCC9	#C2B7A7	#AEA497	#726D65
R 251 G 248 B 245	R 244 G 237 B 228	R 234 G 220 B 201	R 194 G 183 B 167	R 174 G 164 B 151	R 114 G 109 B 101
					
#FEFF7F	#DF385D				
R 254 G 255 B 127	R 223 G 56 B 93				

# Colors CMYK

## Print colors

These are the color codes for CMYK coated colors.

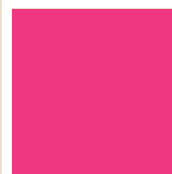
### Lightest colors

### Light colors

### Main colors

### Nr 4

### Nr 6 Darkest



#EE3780

C 0  
M 92  
Y 18  
K 0



#C52A6B

C 0  
M 92  
Y 18  
K 20



#7B083F

C 0  
M 92  
Y 18  
K 60



#00B156

C 81  
M 0  
Y 92  
K 0



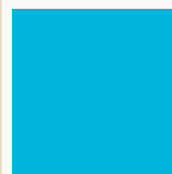
#009548

C 81  
M 0  
Y 92  
K 20



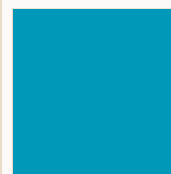
#005D28

C 081  
M 0  
Y 92  
K 60



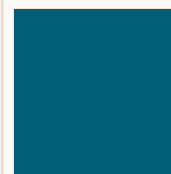
#00B5DC

C 85  
M 0  
Y 11  
K 0



#0098B8

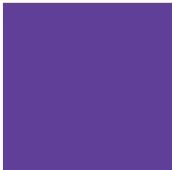


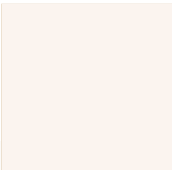
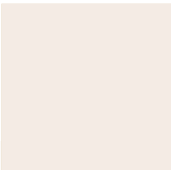
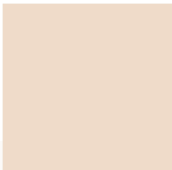



C 85  
M 0  
Y 11  
K 20



#005F74

C 85  
M 0  
Y 11  
K 60

# Colors CMYK

Lightest colors	Light colors	Main colors	Nr 4		Nr 6 Darkest
		 #603F99 C 76 M 90 Y 0 K 0	 #503280 C 76 M 90 Y 0 K 20		 #2E0E4F C 76 M 90 Y 0 K 60
 #FBF4EF C 0 M 2 Y 3 K 1	 #F4EBE4 C 1 M 4 Y 6 K 2	 #EFD9C9 C 1 M 10 Y 16 K 4	 #C5B6AA C 2 M 11 Y 16 K 23	 #9F938A C 2 M 11 Y 16 K 42	 #797069 C 2 M 11 Y 16 K 62

# Layout

## Layers

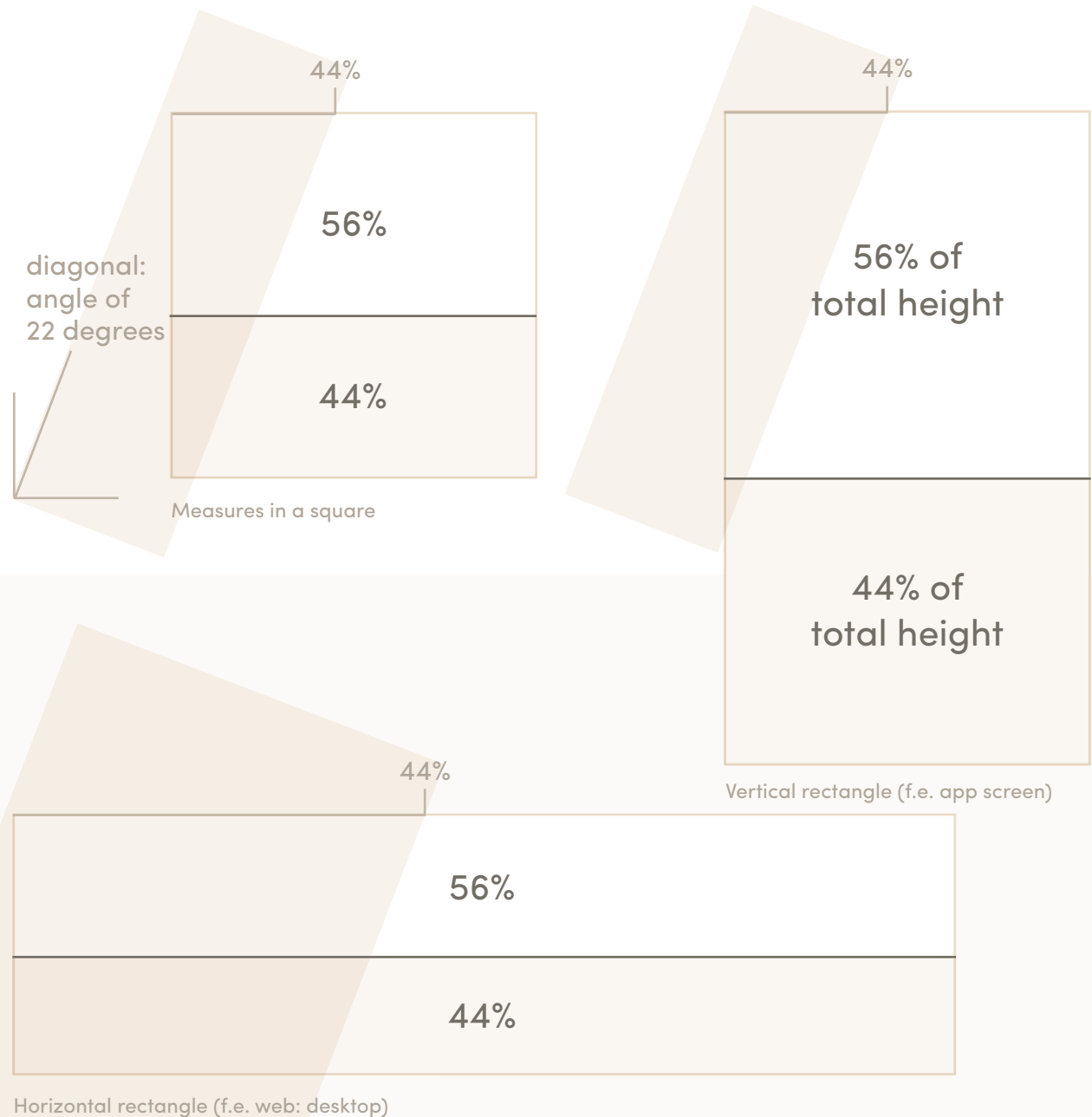
By creating 3 layers we reflect the connection and transparency of our payment methods. This layers at the same time, help us create a layout or background in which we can play with content. We established a proportion rule, where the **bottom** portion of the layout is 44% of the height and the top portion is 56%.

## Multiply effect

We use a blending mode on the layers, a **multiply** effect. This effect is present throughout our world (app, icons, communication, etc).

## Diagonal

The diagonal represents Payconiq connecting payment methods. It has an angle/rotation of 22 degrees at 44% layout width.



# Layout

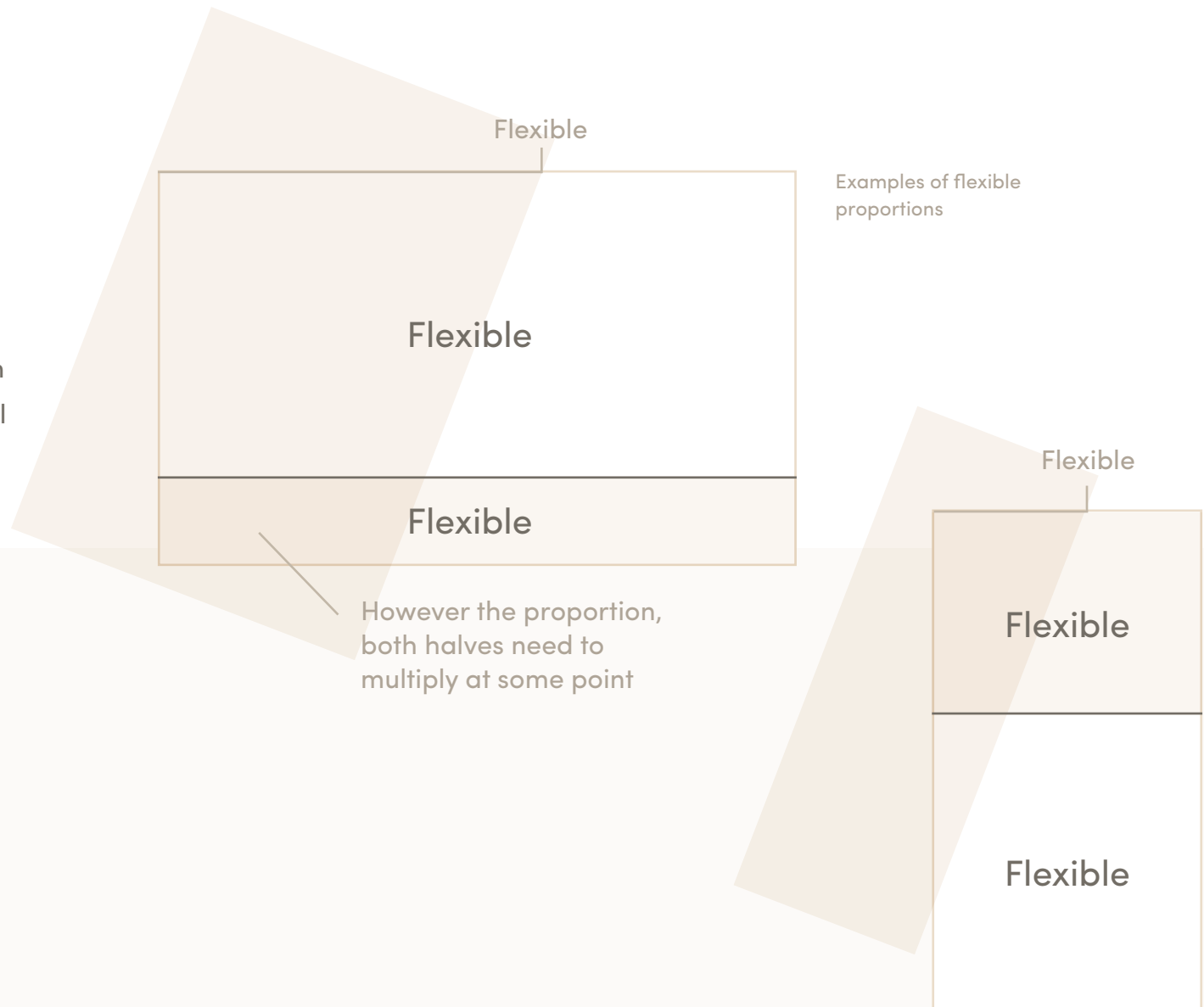
## Flexibility

In order to maintain consistency we respect the proportions mentioned in the previous page.

However, we can be flexible in special occasions or if the content requires it, for example in campaign images or animation/videos/special app screens.

## Diagonal

The diagonal is always with an angle/rotation of 22 degree.





# Multiply effect & color

## Create new colors

The beige is multiplied a main color of our palette, which creates new shades that are used in our iconography and backgrounds.

These are examples of how we commonly use the multiply effect on a basic color background.

The blending of layers creates new color shades.

Beige on magenta background

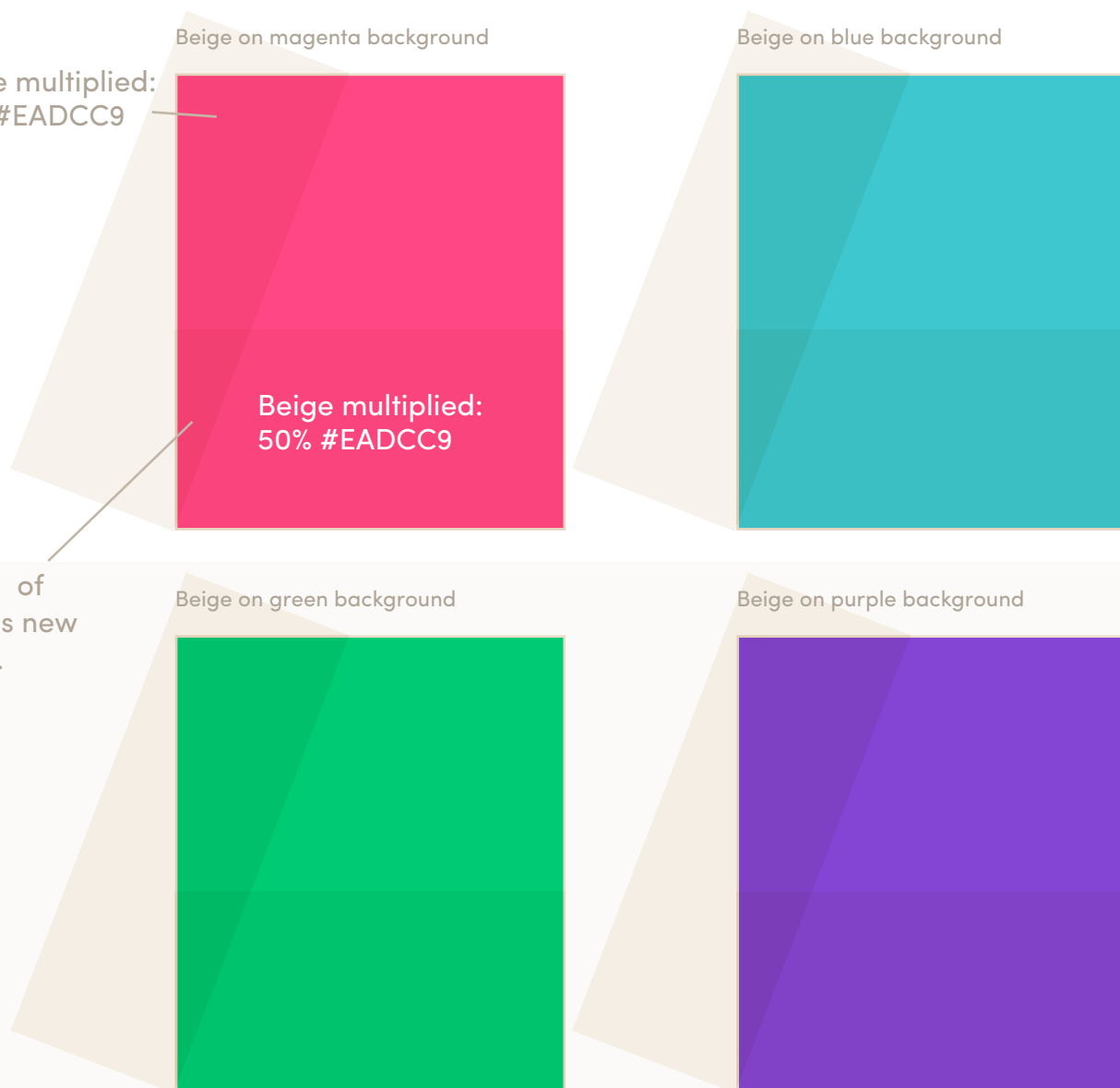
Beige multiplied:  
70% #EADCC9

Beige multiplied:  
50% #EADCC9

Beige on blue background

Beige on green background

Beige on purple background

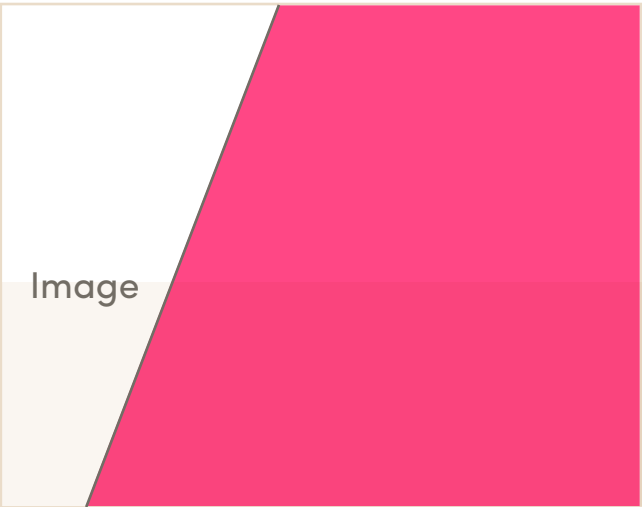


# Combinations of color & layout

## Split screen layout

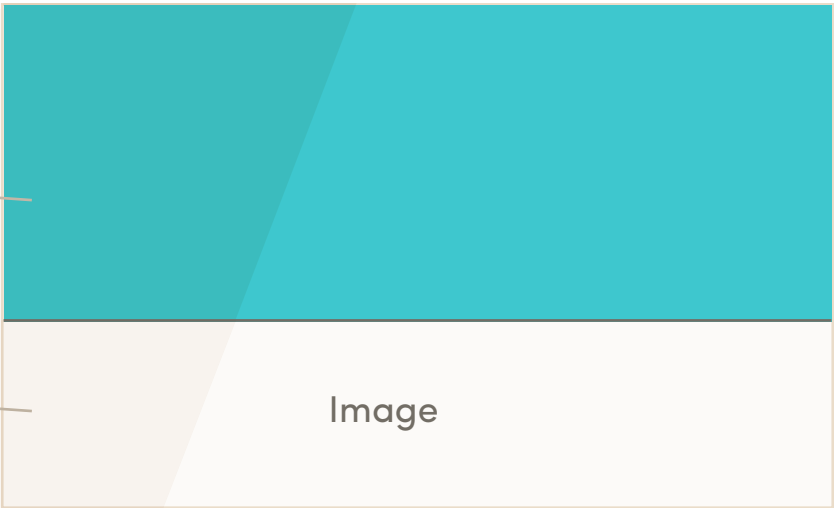
We can combine our layout, multiply effect and main colors to create endless visual possibilities.

Through connecting screens we can create clever, unexpected image connections perfect for campaign images or animation/videos.



Beige multiplied:  
70% #EADCC9

Beige multiplied:  
100% #FBF8F5



When combining image and color, we multiply different percentages and shades of beige

Examples of color and layout combination

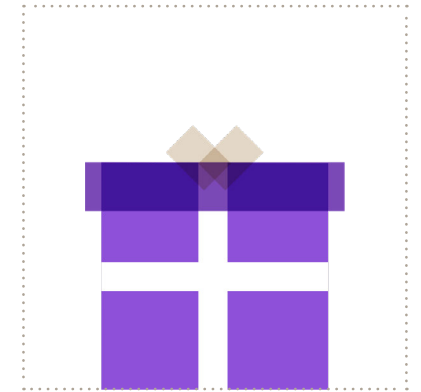
# Iconography

The Payconiq brand uses flat icons. We use the multiplying effect and sharp geometric shapes.

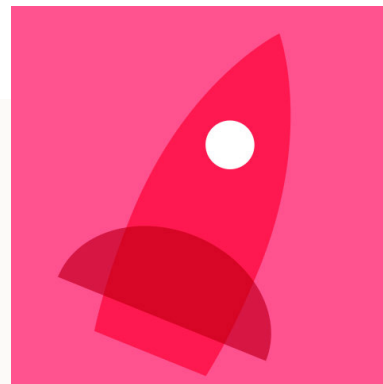
We have 2 types of icon styles:

## 1. Multiplied icons

These icons, with multiplied layers in the same color palette, can be placed on a white background and on a colored background.



Multiplied icons on a white background



Multiplied icons on a colored background

## 2. Functional icons

We use functional icons in the app which exist of one solid color.



2. Functional icons in the app in the tabbar

# Iconography

To design an icon we created color and shape guidelines.

A: Setup. Every icon needs to be translated in two ways:

B: colored background

C: white background.

## A. Setup: Icon colored background:

### Color guidelines

#### 1. Primary color:

Always use the color beige #EADCC9 as the most important color (biggest

surface of the icon): use the multiply effect.

#### 2. Secondary color:

Use color nr 4 of the same color palette of the background color as a secondary color (smaller surface of the icon): use the multiply effect.

#### 3. White detail: no multiply effect

4. (Not obligatory) Beige detail: no multiply effect with background.

## B. Icon white background

All the same rules except:

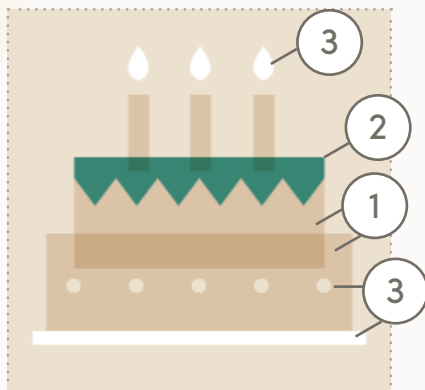
1. Primary color: Use the main color nr 1 instead of the beige #EADCC9 multiplied with the background color.

### Shape guidelines

1. Use straight corners (the product should still be recognizable)

2. Straight/ geometric shapes

3. Flat not 3D or 2D



A. Setup icon in beige color to be used on a colored background **Note:** Beige icons are always multiplied with a colored background



B. Beige icon multiplied with the colored background



C. To create an icon for a white background, use the background color. In this case turquoise blue.

# Typography app

## Sofia Pro

Sofia Pro is the font we use for the Payconiq brand.

There are three weights to choose from: light, regular and bold.

Because the font is round and spacious, we use a spacing of -0,3pt to make the text more compact.

## Difference with app/web/print

The font usage in app/ web and print is mostly equal. There is one difference: Titles (in the title bar) in the app are always Bold. Only the title in the header on web is in Bold. In print we don't use bold.

The color of the titles on a white background should be the darkest color of that palette: nr 6 darkest.

## Titles:

**Sofia Pro Bold**

20px (Android) 18px (iOS), #FFFFFF, lineHeight 28px

## Subtitles 1:

**Sofia Pro Regular**

16px, #726D65, lineHeight 24px

## Body-text:

**Sofia Pro Regular**

16px, #AEA497, lineHeight 32px

## Subtitles 2:

**Sofia Pro Bold**

14px, #AEA497, lineHeight 18px

## Sub-text:

**Sofia Pro Regular**

14px, #AEA497, lineHeight 18px

# Typography web: desktop

## Web safe font

Sofia Pro is not supported by email clients that's why we use Arial in email communication.

### H1:



72px, #FFFFFF, lineHeight 80px

### H2:

Light

40px, #726D65 (Nr 6 Darkest), lineHeight 48px

### Quotes:

"Light"

24px, #00CB75 (Nr 6 Darkest), lineHeight 32px

### H3:

Light

24px, #AEA497, lineHeight 32px

### H4:

**Bold**

18px, #726D65

### Bodytext:

Light

18px, #AEA497 (nr5), lineHeight 32px

### Links:

Light

18px, #00CB75

### Buttons:



Primary button: 20px, #FFFFFF



Secondary button: 20px, #00CB75

## Main titels:

**Bold**

72px, #FFFFFF, lineHeight 80px

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## Subtitels:

Light

48px (Desktop), nr6 Darkest for every color (see page 17/18), lineHeight 56px

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## Subtitles2:

Light

40px, nr6 Darkest for every color (see page 17/18), lineHeight 48px

---

## Subtitles3:

Light

24px, nr6 Darkest for every color (see page 17/18), lineHeight 32px

---

## Bodytext

### Regular

16px, #BCB3A8, Lineheight 32px

---

# Photography

## Studio

We produce our photography and video in studio, that gives us the possibility to create and mold our own world. We use a light beige limbo background.

## Individual element/model

When we portrait either a person or object in isolation, we make sure the styling uses and accentuates our main colors in the image.



Examples of portraits where light beige is the background and main colors pop.

## Setting photography

If we produce a setting, we use a neutral floor to place furniture, objects etc. The neutrality of beige should be predominant. We also make sure to use and accentuate our main colors to create contrast.



Examples of neutral settings which accentuate main colors of our brand



# Photography

## People

Our models are the personification of individuality: Bold and playful and assured of who they are.

These are the innovators, instigators and influencers in life that people look up to.

Our models know their own mind, are aspirational and forward thinking. They have character that is aligned to one or more of our brand values. Our personalities are human and real. We use special models with a unique but accessible look.

They are real, but have an edge. They have an edge, but not a hard one. Forward thinking, but not too distant. They have a style, but it's their own...



Honest portrait photography, showing characteristic features.  
No polished beauty shots.

# Photography

## Don't

We try to stay away from fashionable, commercial, hip and trending personalities.

We are forward thinking and inclusive, indicating this through the variety of our models. However, our models are there to support the message, not to be the message.

Our models should not be so polarised that they take attention away from the story we want to tell.

We want to use realistic people and not polished models, we should be inclusive and reflective of society. However our goal is not about putting the focus on physicality, gender or race in the way Dove and United Colours of Benetton do.



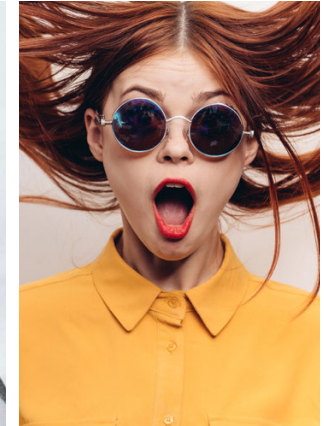
Too hip



Too instagram



Too futuristic



Too predictable



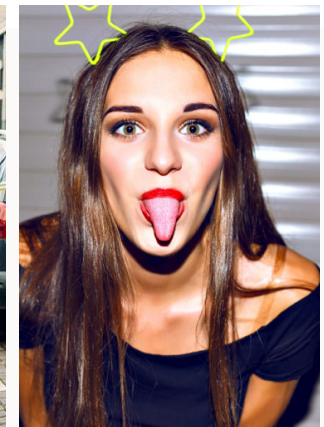
Too produced



Too unconventional



Too quirky



A bit attention-seeking



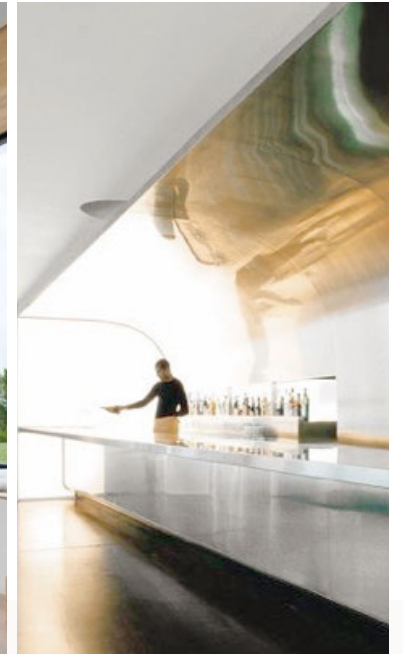
# Location & Styling

## Indoor

The world of Payconiq is the world of tomorrow; it's smart, designed simply and efficiently.

As in our studio photography, the location must act as a canvas for us, so we keep the visuals clean, simple and uncluttered, with a lot of white space and neutral colors; this keeps the viewers attention on the key message.

However we do not want to be too basic; we take minimalism and simplicity and mix them with modernity, design and individuality to make richer and sophisticated settings, perfect in the future world.



**Simple + Individual + Modern + Design**

# Location & Styling

## Don't

We avoid traditional settings that may feel too atmospheric.

Clutter is too distracting for the view of our consumers and it doesn't convey the modernity and simplistic lifestyle which Payconiq wants to encourage.

We reject "standard" as it doesn't reflect the innovative spirit and sophistication we want to portrait; we like simple and clean, not plain and dull.



Too cluttered



Too atmospheric



Too common



Not sophisticated



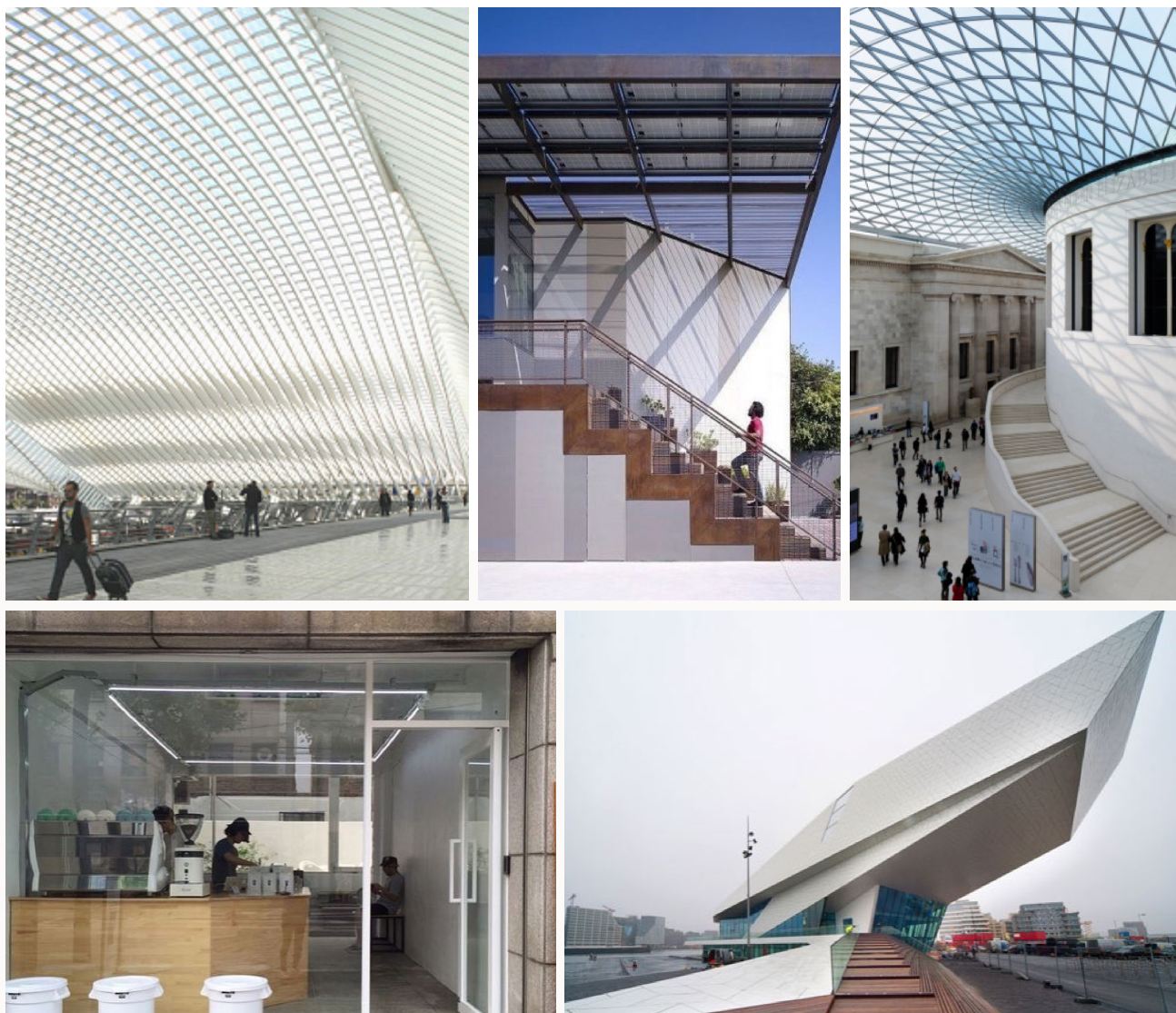
Too boring



# Location: Outdoor

For our model backdrops we look for aspirational locations, with clean and crisp surroundings, not distracting from the communication message.

We aim for the style groups, Modern, Design, Basic, with an 'innovative' focus. We want to show how Payconiq adapts to our lifestyle wherever we are.



# Location: Outdoor

## Don't

We try to stay away from traditional. Payconiq must reflect the future of payment methods, making things better for the future and letting go of the past.



Too busy



Not sophisticated



Too traditional



# Tone of Voice

Our communication must be connected to our values. That's why our copy needs to be bold, human, honest, playful and simple.

## Bold

Our ambition is being the best payment app there is. We're convinced that we're going to make this ambition true. That's why our copy can be a bit bold. Nevertheless, without being rude or arrogant. Just confident.

**Example Do:** *Cash is over. Your new wallet, that's your smartphone.*

**Example Don't:** *We put an end to cash. With Payconiq you pay with your smartphone.*

## Human

We are human. Not a system. And not a large company with 10.000 employees. Anyone can notice our copy is written by a human being. It's written from a consumer's point of view, it's personal, down-to-earth, never formal or stuffy. And preferably written in dialogue.

**Example Do:** *Welcome to Payconiq! You're almost ready to make your first Payconiq payment. May I help you through the next step of your sign up?*

**Example Don't:** *Thank you for your interest in Payconiq. Please finish your sign up and make your first Payconiq payment.*

## Honest

We 'walk the talk', we do what we say we are going to do.

No hidden agenda's or unclear terms and conditions. Our copy is transparent and clear: what you read is what you get.

**Example Do:** *When you use Payconiq to make payments, you can trust that it happens in a safe and secure manner. Of course, there's always a chance that something goes wrong, but we closely monitor everything and will solve any problem immediately.*

**Example Don't:** *It is Payconiq policy to detect, report and research any problem we encounter in security and privacy. However, we cannot be held accountable for any damage that may occur. For more information, read our terms and conditions.*

# Tone of Voice

## Playful

Whatever we do, we take it seriously. But it's done with a subtle wink or smile. We want making payments to be fun, so we want our copy to be fun as well. Of course we don't make fun of our consumers; we are fun, not funny. We are sincere and respectful. Above all our copy is always clear and friendly.

**Example Do:** *Paying with Payconiq is much more fun with friends. So why not invite some friends and family?* **Example Don't:** *You can invite friends and family to download Payconiq.*

## Simple

We are human. Not a system. And not a large company with 10.000 employees. Anyone can notice our copy is written by a human being. It's written from a consumers point of view, it's personal, down-to-earth, never formal or stuffy. And preferably written in dialogue.

**Example Do:** *Didn't receive the code? Open the Payconiq app, click previous, and check your phone number. You will receive a new code directly.*

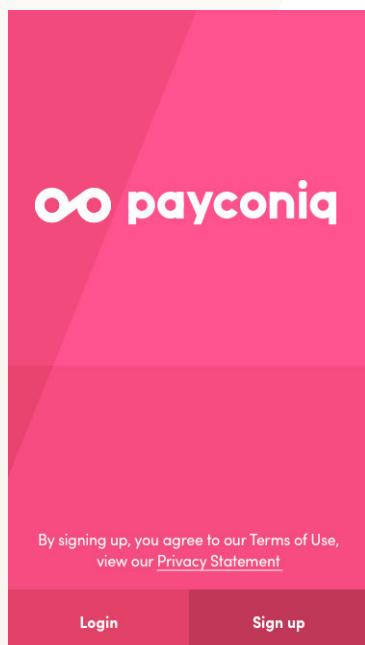
**Example Don't:** *If you didn't receive the confirmation code you can request a new one via the Payconiq app. Open the app and check whether your phonenumber is correct. You can change it when necessary. Tap on OK and we will send you a new confirmation code directly.*



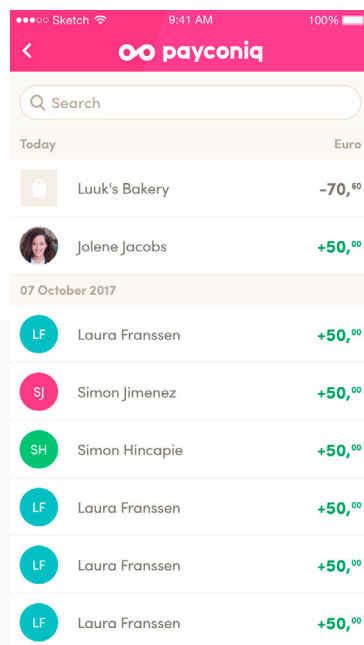
## Brand in use

# App and color

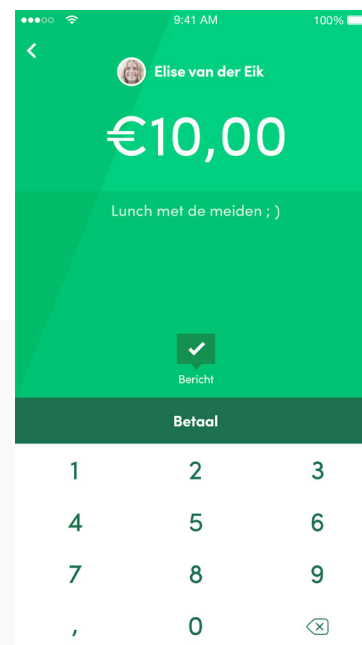
Below we show how we use the colors and their brand values in the app.



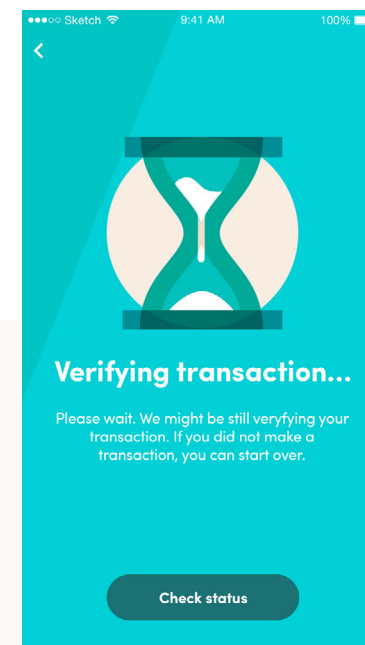
1. Welcome screen: Magenta Bold



2. In the app: Clean and simple approach



3. Payments: Green



4. Onboarding: Blue

# Image making

## Splitting screen

By combining all the elements of our brand we create a versatile style with endless possibilities.

## Simple

We keep the message brief and bold. In the image we respect the balance between color and picture.

## Adaptable

We can split the content inside in many ways, so we can play with it regarding the medium.

## Clever connecting images

It allows us to create unexpected image connections. We can then be playful with the message and original with our graphics.



In here you can see magenta as the predominant color. We **balance the picture** with the neutrality of the location but add some magenta elements to the styling.



The clean style of studio photography in beige brings balance and contrast to the bright color section.



This is an example of how we can be clever when using iconography and pictures. We create one unified message in a playful way.

# Image making

## Example: poster

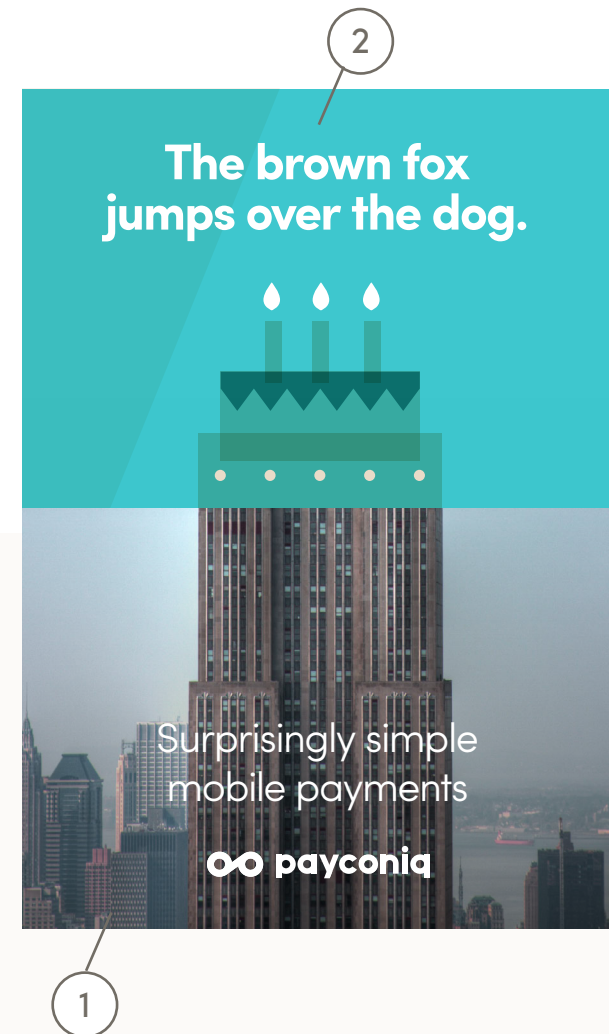
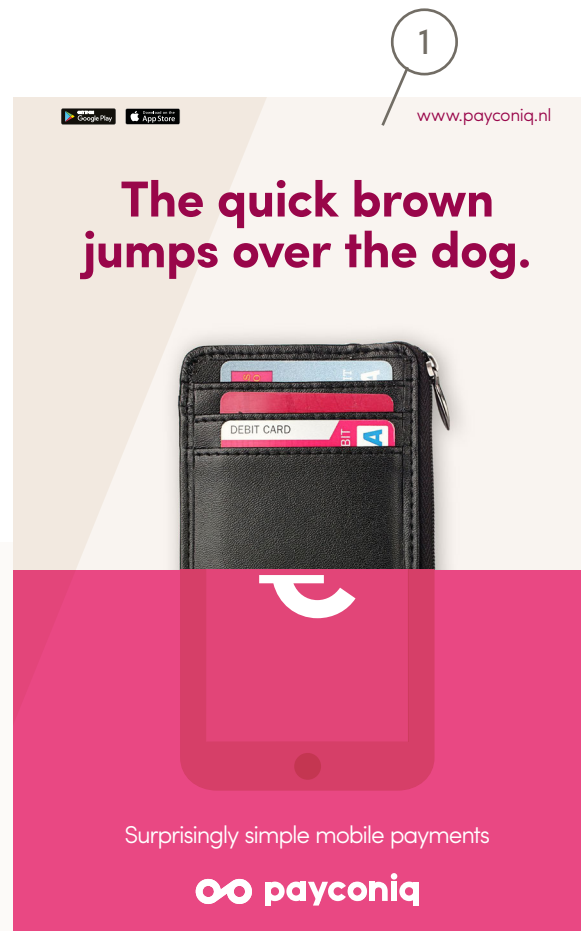
This is an example of our brand applied on a printed poster.

### 1. Making connections

In both examples we show images that transmit a message. In the first example we show how an image can talk directly about our App. In the second image the message is more abstract. No matter which we choose, we communicate our values and vision.

### 2. Trigger

We always keep trigger messages brief and bold.



# Image making

## Example: billboard

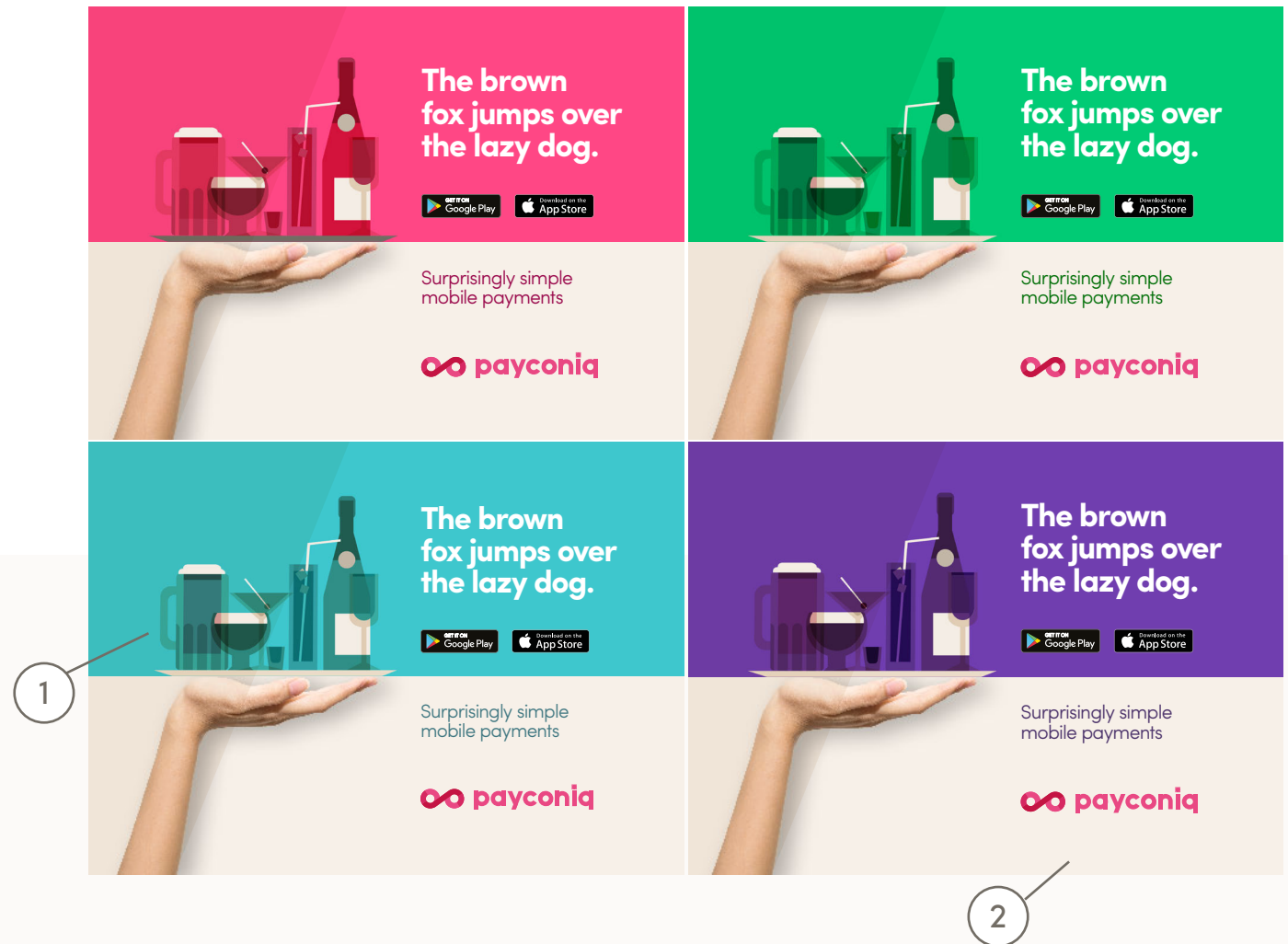
This is an example of our brand in a situation where many people would see it, in that case we always make sure to produce one version in each main color of our palette.

### 1. Icons

We prefer depicting just one icon on each scene, however it is possible to create compositions on the same style for the sake of the message.

### 2. Layout

In this billboard we respect our standard proportions. Bottom portion of the layout is 44% of the height and the top portion is 56%.



# Image making

## Example: flyer

This is an example of our brand applied on a printed flyer.

### 1. Background

We don't always have to use a connecting picture, we can use a flooded color background and icons.

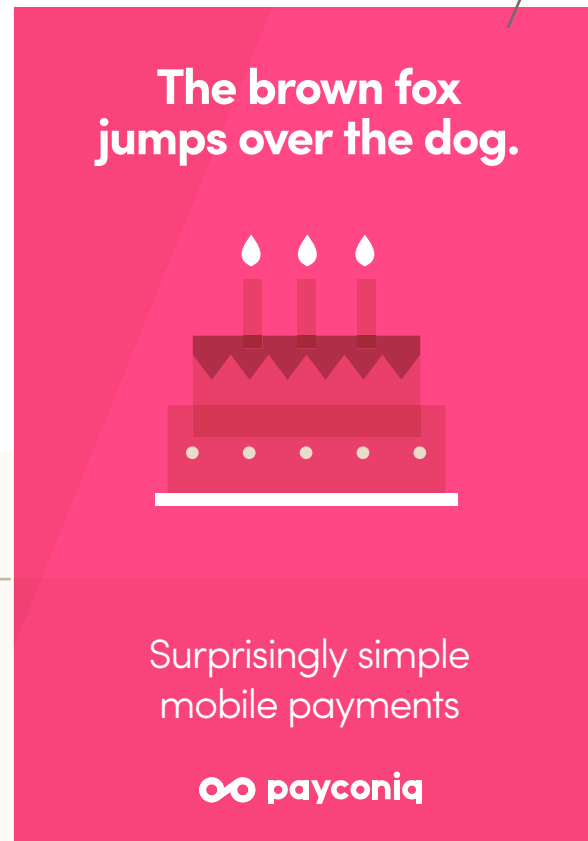
### 2. Layers

The bottom portion of the flyer has a flexible height to frame the secondary message.

### 3. Diagonal

In this case we want the diagonal to stay in the background so it doesn't interfere with the product picture.

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