

Brand Guidelines



Hello.

We are high-risk specialists.

SECTION 04

Brand Colors

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Intent of this guide

This style guide is a reference for our internal design team, vendors, partners, and others who are authorized to work with the Bankful brand.

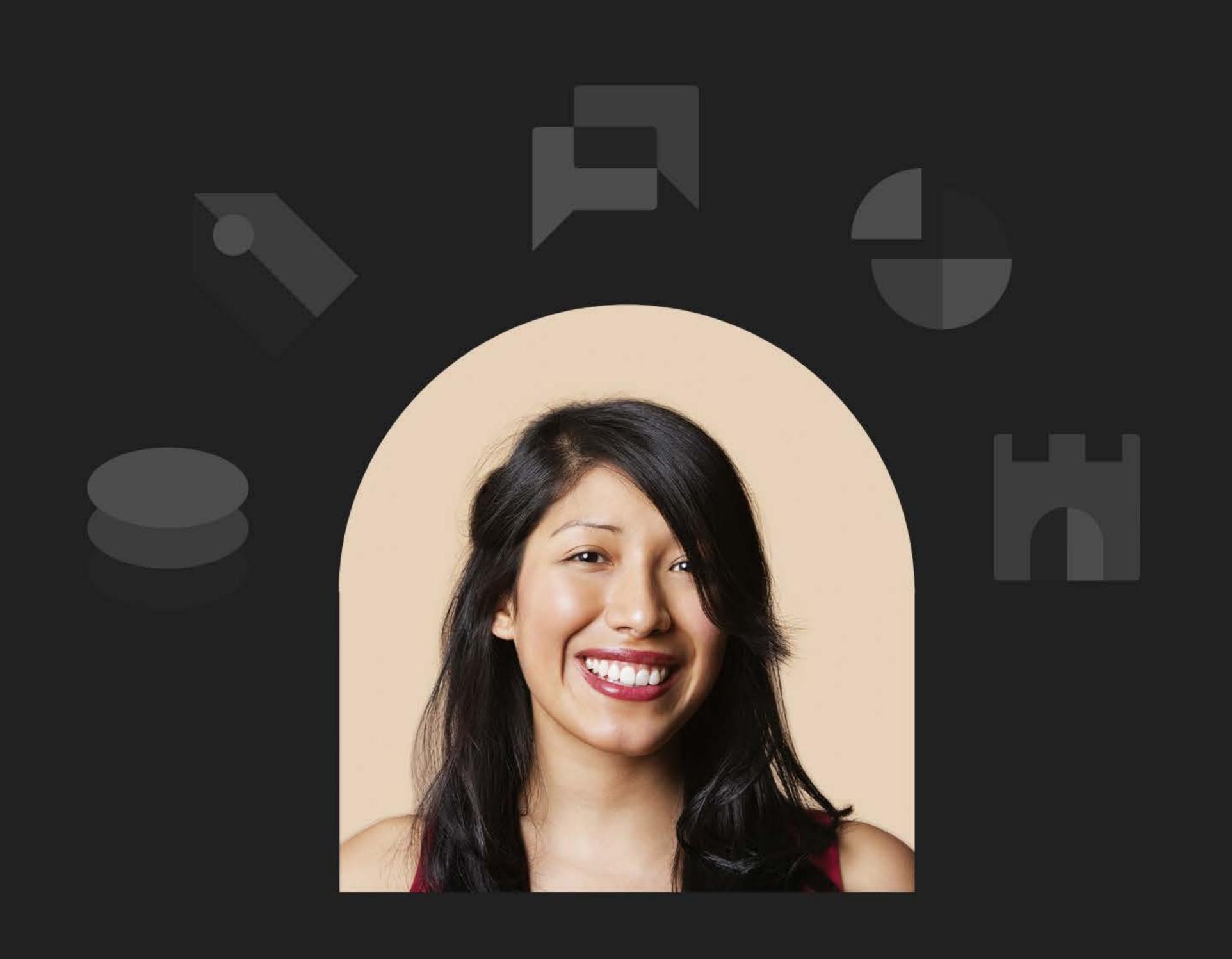
Our intent with this guide is not to restrict creativity and innovation: far from it. We believe in the creative spirit, and innovation is one of our core values.

What we strive for is a coordinated, consistent, and effective brand presence in everything we create. If we make something, we want to make sure that people know where it came from.

The focus of this guide is to empower you with the elements you need to create. By utilizing these tools, resources, and adhering to the guidelines within, you'll make things that look like the Bankful brand, every time.

Please refer back to this guide often. We believe that our brand guide is a living document. It should evolve over time, just as our brand inevitably will.

If you have any questions concerning the content of this guide, please don't hesitate to reach out to our Creative Director at laramie@bankful.com.



^{o2} About The Brand

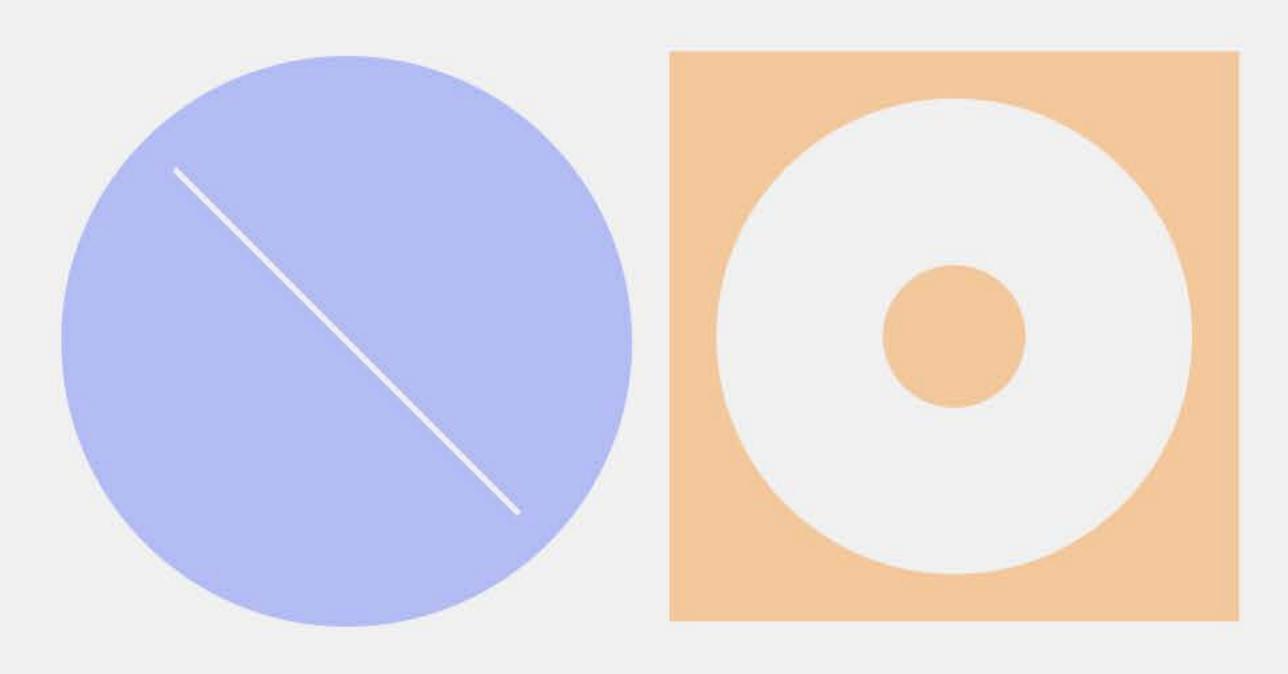
We help square pegs fit into round holes.

With over 20 years of combined payment experience, we're using our comprehensive knowledge of the payment space and taking it to the next level. We've built a team of developers that can solve any payment challenge for our merchants and we've partnered with large platforms such as Shopify, Square, and Wix to develop applications that fill in the cracks of their current systems.

Bankful creates niche services, cutting-edge applications, and APIs to help simplify the payment ecosystem.

At Bankful, we are committed to supporting a diverse roster of merchants across a range of regulated and unregulated industries, while providing them first-rate service. Our expanding suite of features like recurring payments, cryptocurrency, and automated fraud tools, will empower our merchants to

manage their revenue, cultivate their customer base, and securely build their business. If Bankful had its own business card, it would probably read: Bankful. Payment Solution Architect.



Brand Tone & Personality

BRAND PERSONALITY

PERSONALITY TRAITS
OUR BRAND PROJECTS

Intelligent/Nerdy

Approachable

Open-minded

Authentic

Innovative

BRAND TONE

TONE IN WHICH WE SPEAK
TO OUR MERCHANTS

Expert

Down-to-earth

Friendly

Confident

Patient

BRAND TONE

TONE IN WHICH WE SPEAK
TO OUR PARTNERS

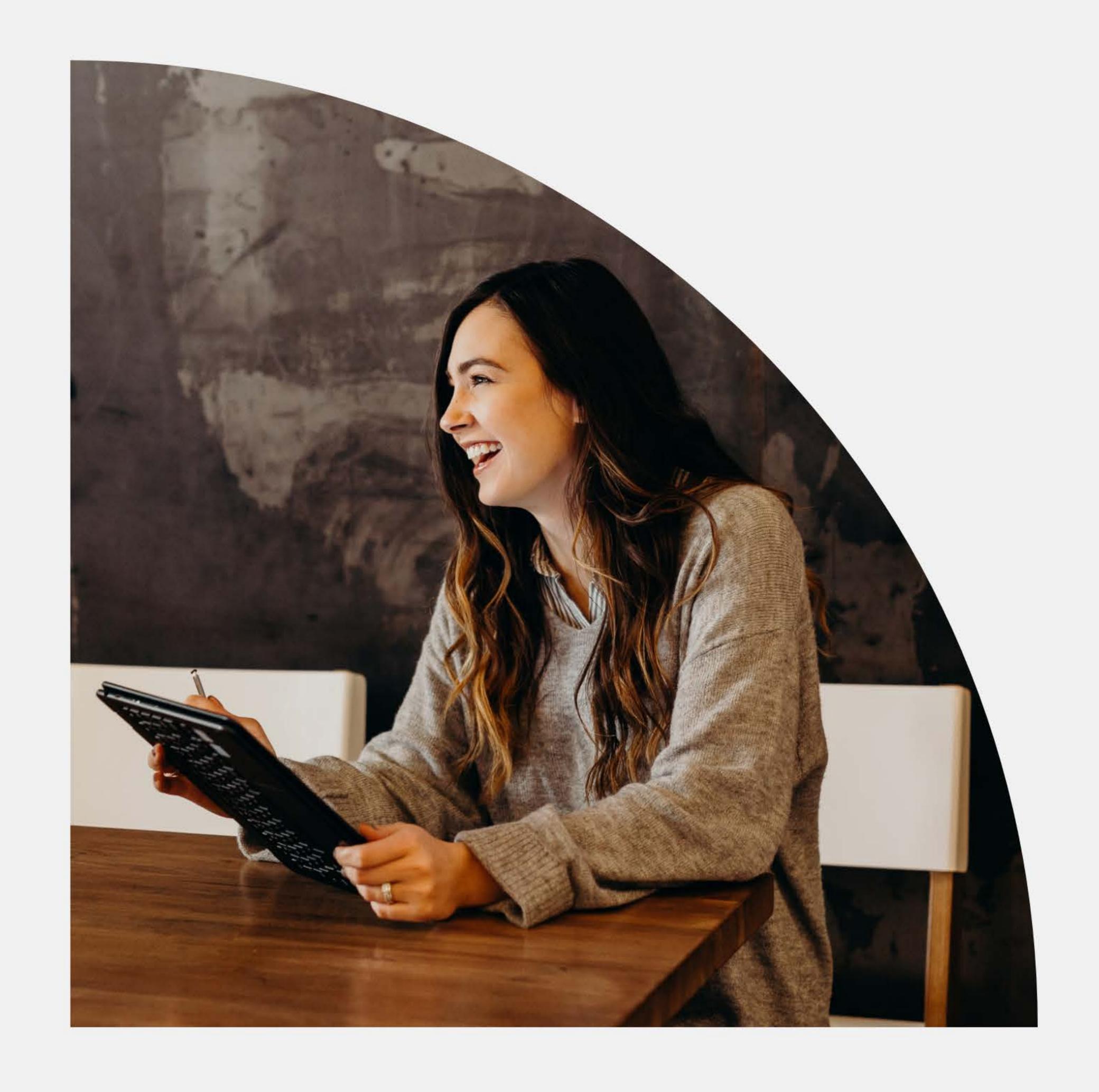
Payment Expert

Friendly

Tech-savvy

Engaging

Diplomatic



BANKFUL BRAND GUIDE VERSION 1.0 VERSION 1.0 UPDATED JULY 2022



Our Writing Tone & Voice

We speak to our merchants, our team, and others with confidence and calmness. We're genuine, friendly, transparent, helpful and smart.

And while we like to have a good time, we are responsive, dependable and true. And when we decide to have fun, it's never at the expense of others, or in bad taste.

Our marketing and advertising language should be user-focused first — the end benefit a product provides our merchants. The products' innovative features can be the follow-up language.

Even though we are intelligent, borderline nerdy, we like to write like people talk. We speak human.

Master Style List

This is a guide to the grey areas in grammar, spelling, and commonly confused styles. This list is not comprehensive.

Headlines

Headlines should be short, clear, and "hook" the user into reading more

Use "&" instead of "and"

Use Sentence case, not Title Case

Use periods when writing in sentences

Punctuation

Use consistent punctuation

Do not use spaces around the em-dash (—)

Use a serial comma (also called an Oxford or Harvard comma) in a series of three or more terms. For example: "France, Italy, and Spain" not "France, Italy and Spain"

Do not end bulleted or numbered lists in periods, unless the list item contains multiple sentences.

Formatting

Capitalize the first word in a sentence

Contact Information & Times

Phone numbers should be written with hyphens. Not with periods or parenthesis. For example: 123-456-7890

When formatting time, use uppercase and no periods for "before noon" and "after noon". For example: 10:00AM or 1:30PM, not 10:00 a.m. or 1:30 p.m.

Use en-dash (–) when referring to time ranges instead of words like "through, to, or thru"

Use 24-hour instead of 24 hour

Days should never be abbreviated. Use the full spelling. For example: Monday – Thursday

Only the state or province should be abbreviated in addresses:

Bankful 1234 Main Street Venice Beach, CA



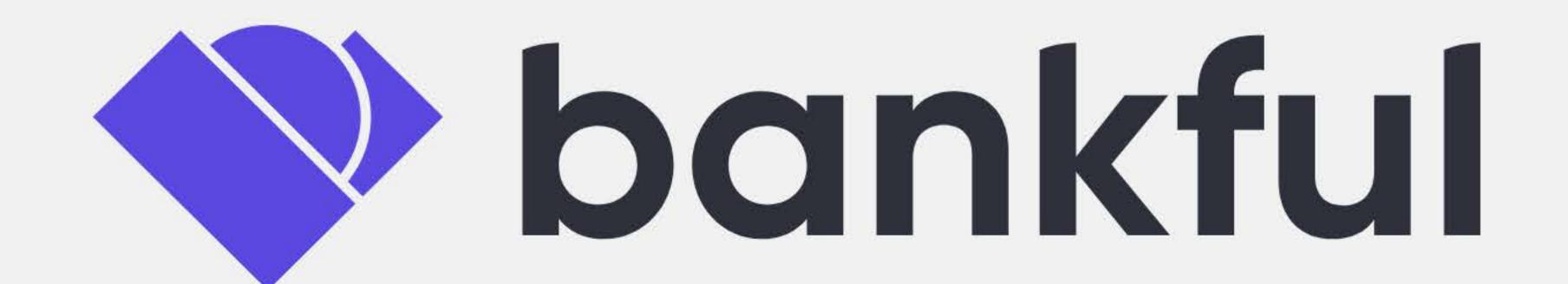
Brand Logo

The heart, soul, and center of our brand identity.

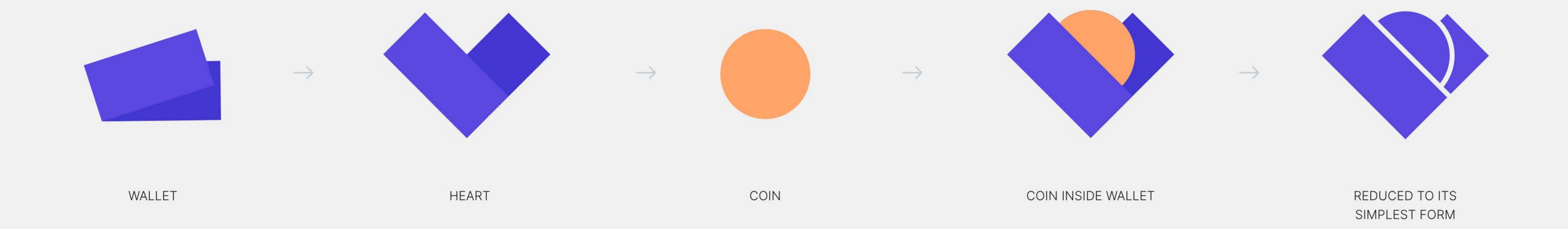
Our logo is how our customers tell us apart from a crowded industry. It's a promise of quality, consistency, and reliability.

As such, it is vital that our logo is presented correctly in every execution. This section covers these guidelines in detail.

Any use of our brand logo outside of or conflicting with the contents of this section will be considered unauthorized.



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What our icon stands for

Confidence. Kindness. Energy. Innovation. Process. Progress. Growth. Our logo signifies these brand values.

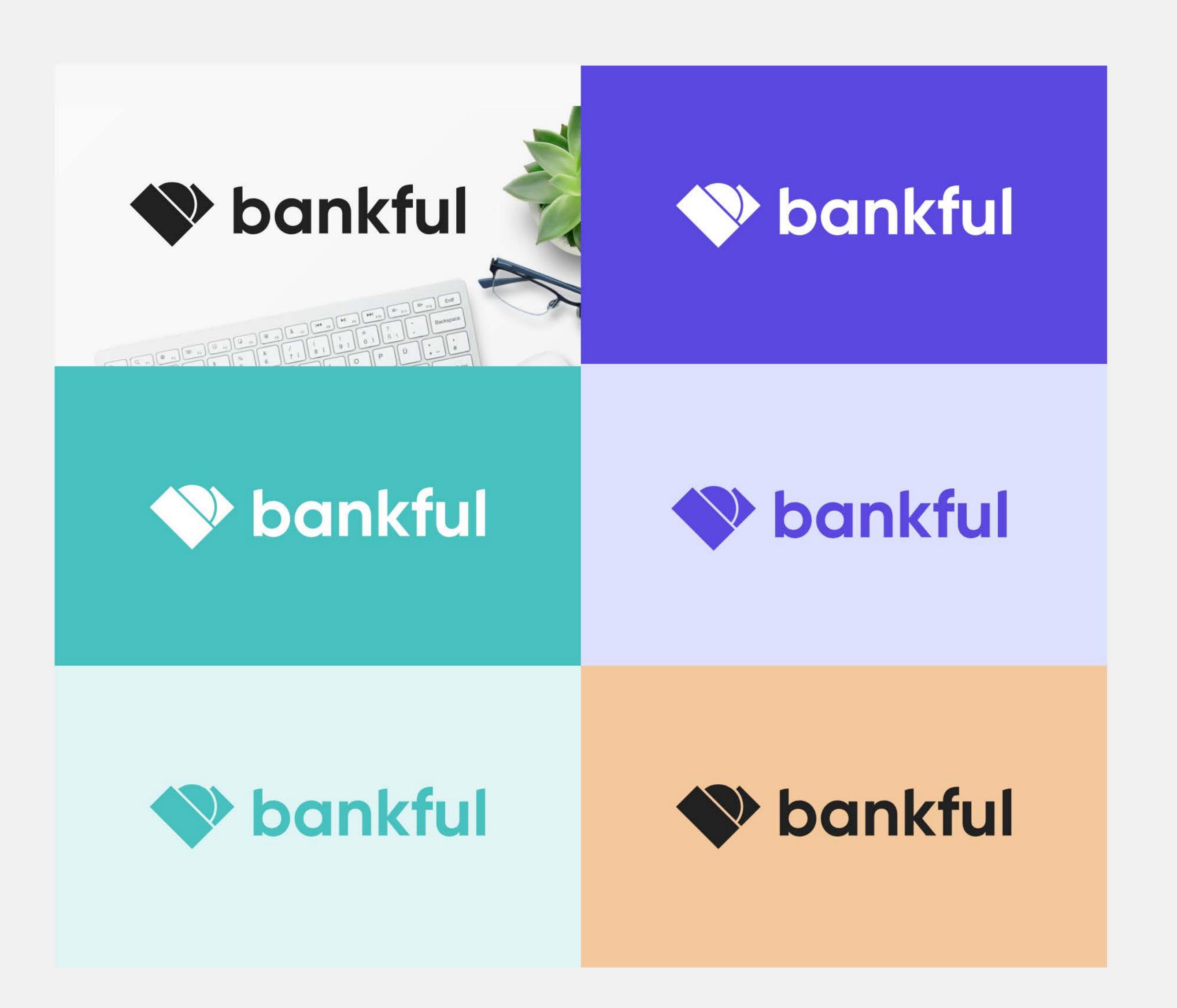
"Bankful" is ultimately an affirmation made by merchants to build a successful business driven by purpose and inspired by gratitude. The primary goal when designing the Bankful logo was to create a timeless and recognizable symbol. The result succinctly communicates the company's principal offering.

Custom payment solutions, simplified.

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Single-Color Logo Use

The single-color logo should be used only on photographs and color backgrounds. If using a photograph for a background, we strongly recommend that the photograph being used provides enough negative space or low contrast for the logo to be completely legible. When choosing any background, stay away from high-contrast imagery and busy textures.



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Full Color Logo

The full-color logos should be used only on pure white or Bankful Black backgrounds.

Avoid using full-color logos on photographs unless the logo sits on a black or white area of the image.







bankful



PRIMARY LOCKUP WORDMARK LOCKUP ICON-ONLY

A Scalable Identity System

Trying to fit the same mark simultaneously on a poster and on a flash drive is a challenge. Our identity system is designed for flexibility, consistency, and brand recognition.

We have provided different logo lockups that should cover every space imaginable. Instead of trying to fit a logo into a space that is too small or crowded, simply use a different version for maximum visual impact and clarity.

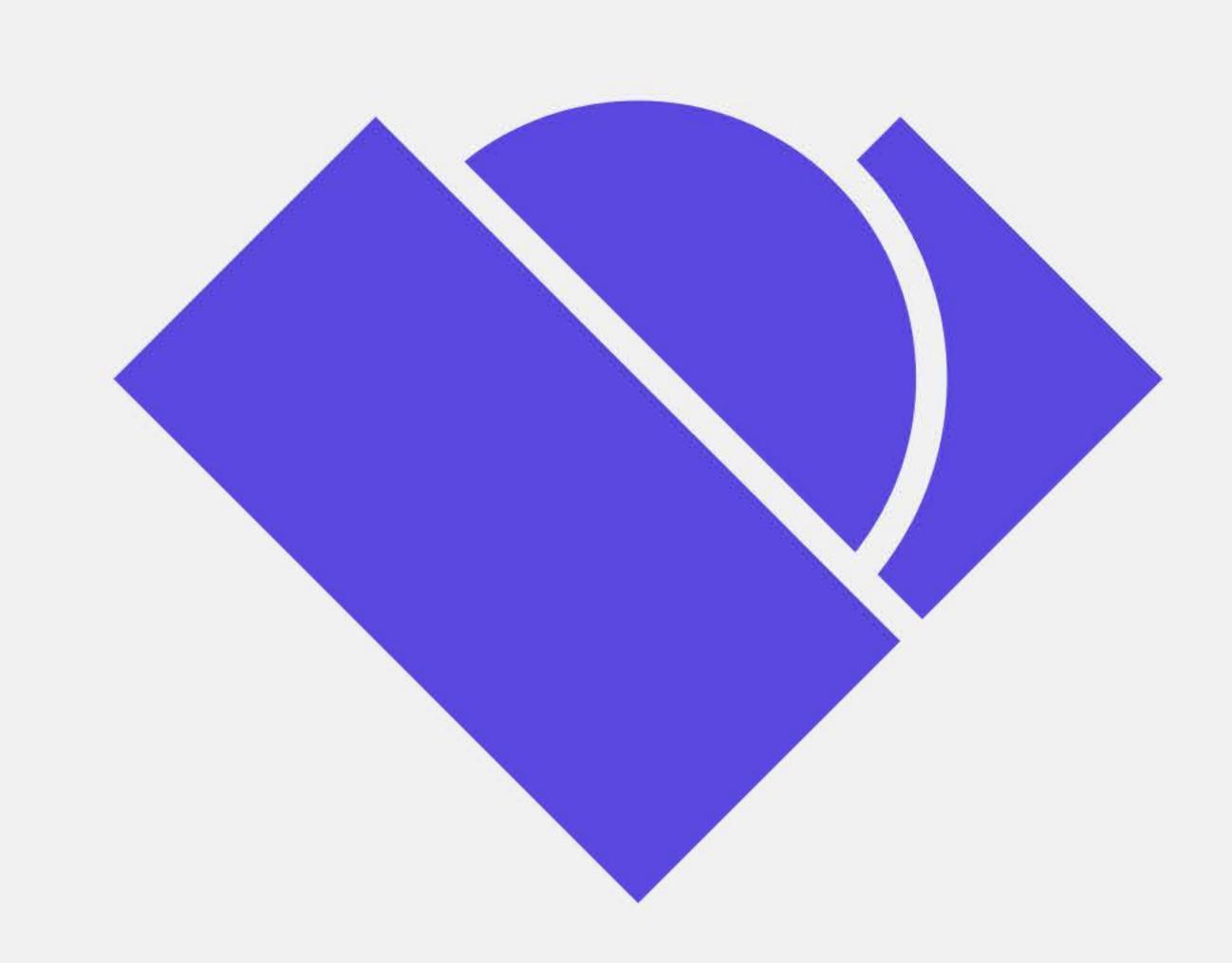
When using the icon-only mark, ensure that our brand name is visible near or in relationship with the icon. This will help reinforce our brand recognition across multiple touchpoints.

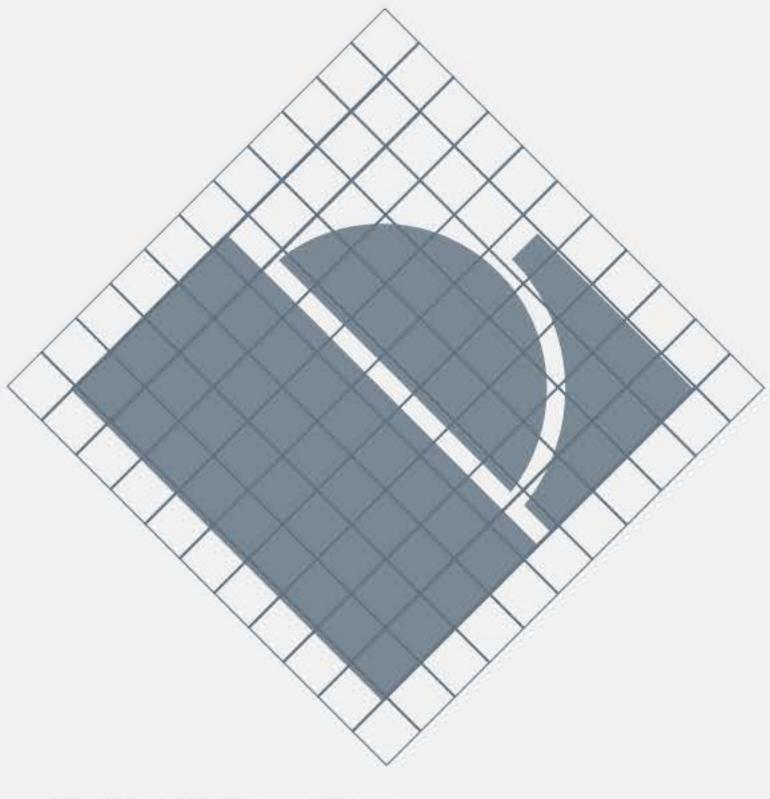
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Icon-Only Lockup

When subtlety is desired, the Bankful icon can be used in place of a full brand logo lockup.

When this mark is used, ensure that our brand name is visible near or in relationship with the icon. For example, a cap bearing the icon design on the front of the cap should have a an area on the back or the side that displays our brand name legibly. This will help reinforce brand recognition.





11 X 11 PX GRID

The new Bankful icon was carefully constructed using geometric shapes. The symbol was then placed on an 11 × 11 px grid to create balance with the customized wordmark.

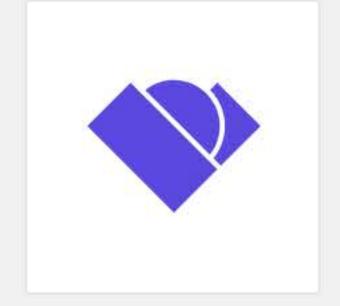
Icon Colors

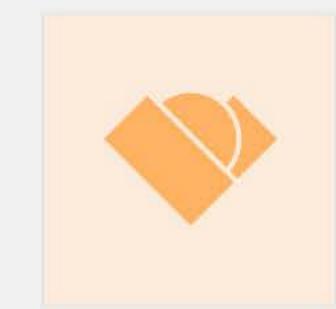
STANDARD COLOR USAGE

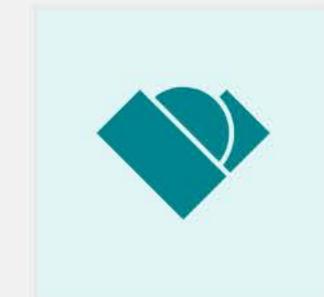
The icon should almost always be Primary Purple unless the background is Primary Purple.

SPECIAL COLOR USAGE

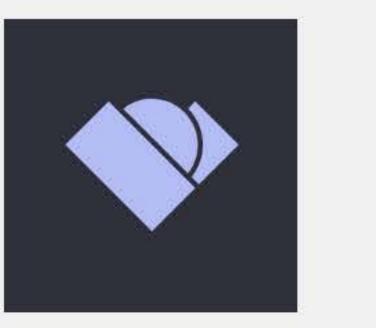
When you have complete control over the colors, it is acceptable to use any of the approved colors from our palette and tints.



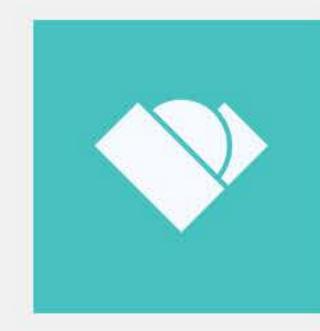


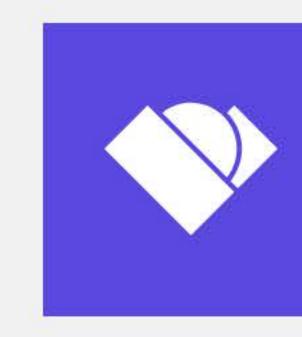












Wordmark Lockup

bankful

Wordmark Modification

When space is at an ultimate premium, the Bankful wordmark can be used in place of a full brand logo lockup.

This logo is designed for small spaces and imprints that are infamous for legibility issues, like small engravings or silkscreen imprints.

WORDMARK MODIFIED

The wordmark is in Gilroy, which is also our primary font. We modified the ascenders by giving them a slight curve — the same curve at which the icon sits. This modification adds style and balance to the logo lockup as a whole.



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Clear Space

Maintaining optimal clear space around the logo, logo mark, and wordmark are vital to upholding brand integrity.

Always make sure there is sufficient space around each brand mark. Use equivalent clear space to the examples on this page.

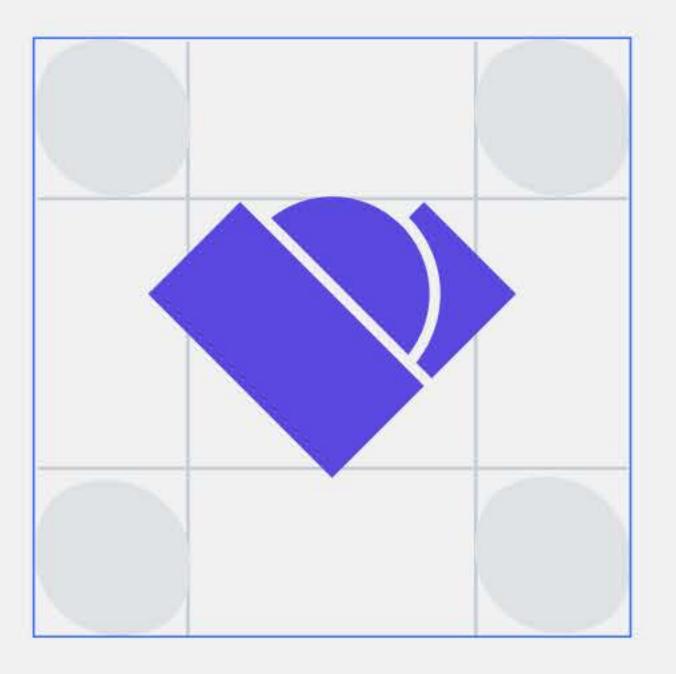
Visualized Clear Space



Alternate Logo Versions

CLEARSPACE

All versions of the brand logo include an icon element (highlighted in grey). Each version of the logo uses its own icon size to determine clear space.





Logo Size

Maintaining optimal and minimal logo sizing is vital to the legibility of the mark and overall brand recognition.

The execution will often dictate the right logo size. But in order to maximize legibility, try to use the largest size (within reason) for each logo version listed. In some circumstances, it may be acceptable to use the minimum size.

Never reproduce our logos smaller than the minimum sizes listed on this page.

Minimum Sizing

PRIMARY LOCKUP

Minimum width of the primary lockup is 90px for digital applications.

>>> bankful

210px

90px

bankful

140px

bankful

WORDMARK

Minimum width of the wordmark is 70px for digital applications.

170px

bankful

125px

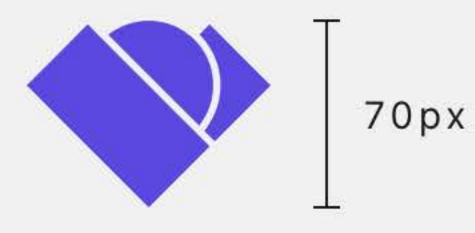
70px

bankful

bankful

ICON

Minimum height of the icon is 20px for digital applications.



40px

Common Errors



Do not stretch, squash, skew, or distort the logo in any way.



Do not change the layout or relationship between logo elements.



Do not add graphic effects to the logo, including drop shadows.



Do not place the logo on a highcontrast pattern or busy photograph.

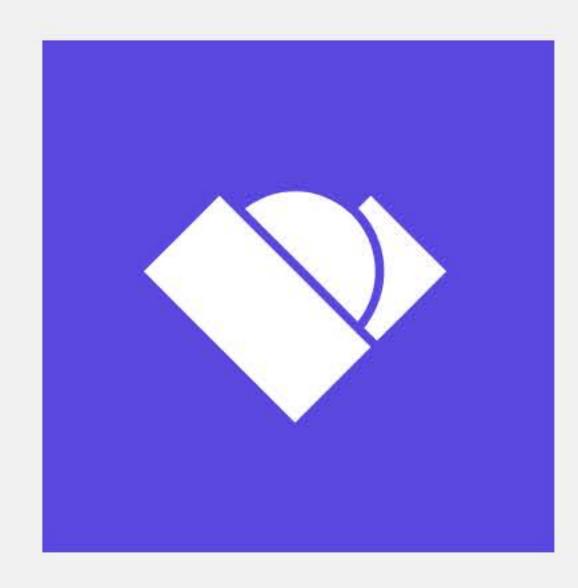


Do not edit the logo color, use an offbrand color, or reduce the logo opacity. Contact us at bankful anytime.

Do not encroach on the required clear space surrounding the logo.

Note: This is not a comprehensive list of errors. These are simply the most common or egregious errors.

Placement



Preferred avatar for use on all platforms. All approved color combinations may be used.



On Social Media

When used as social media avatars, the icon-only logo should be used with the right amount of clear space on all sides.

We have developed two approved avatar images found here on this page. They are each approved for both circular and square avatar shapes of all sizes.

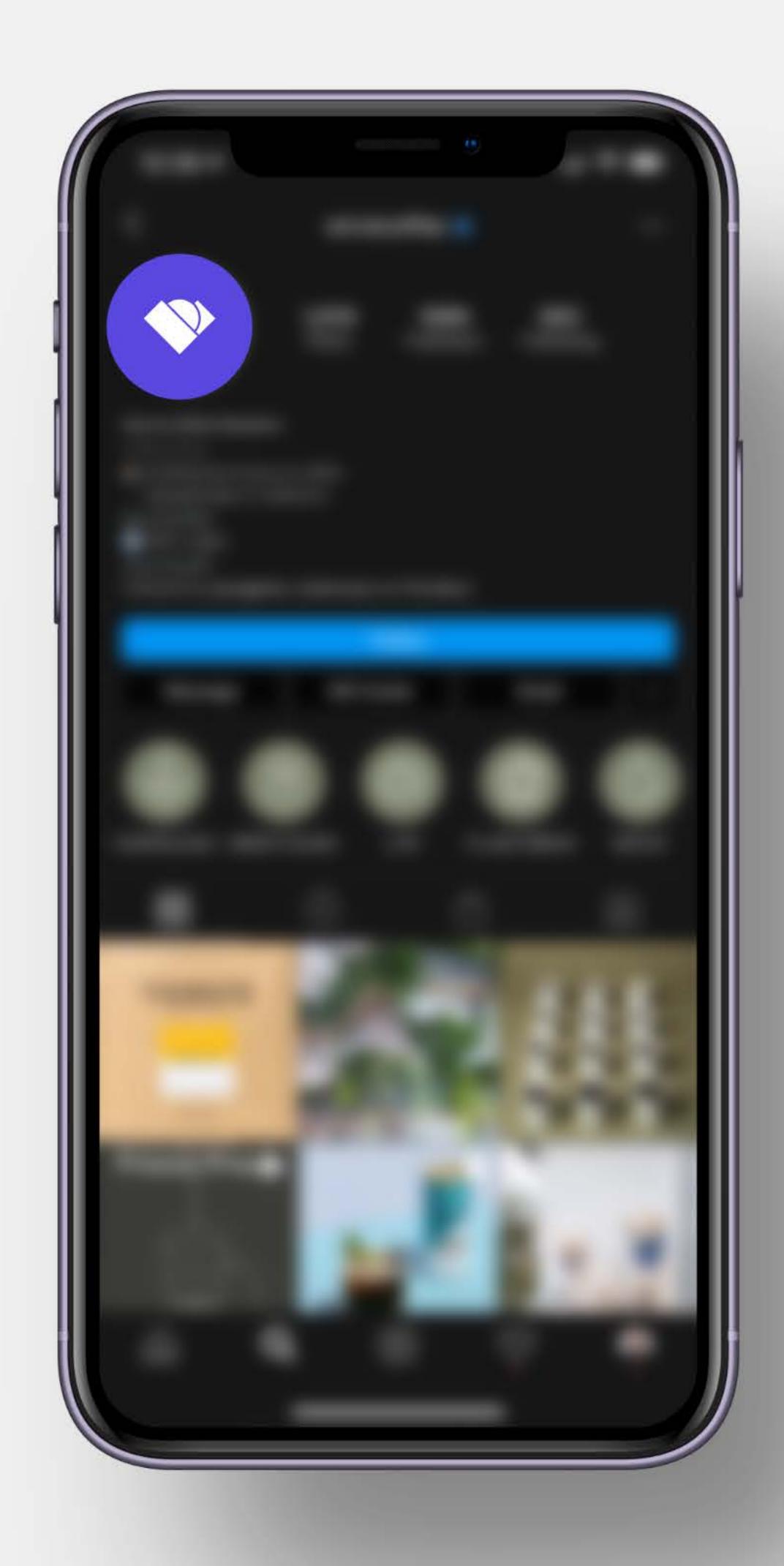
While the layout of these avatars should not be altered in any way, approved brand color combinations may be used for special events, product launches, holidays, etc.



WORDMARK ICON

All approved color combinations may be used. The wordmark must be visually centered, not mechanically.







⁰⁴ Brand Colors

Color sets us apart & helps to evoke emotion.

The colors we've chosen for our brand is a key factor in differentiation and brand recognition.

As such, it is vital that our colors are reproduced faithfully and combined in the right way. This section covers these guidelines in detail.

Any color outside of those outlined within this section will be considered unauthorized.

Primary Purple

PMS 2368 C CMYK: 60, 68, 0, 12 RGB: 90, 72, 224 HEX: #5A48E0

Pool

PMS 325 U CMYK: 63, 0, 1, 24 RGB: 71, 193, 191 HEX: #47C1BF

Peach

PMS 155 U CMYK: 0, 18, 36, 4 RGB: 244, 200, 156 HEX: #F4C89C

Primary Color Palette

The consistent use of color is vital to effective brand recognition.

Our brand should always be represented in one of the colors on this page, aside from specific recommendations within this guide.

Do not use any other/unauthorized colors.

Use of the Pantone Matching System is highly recommended to ensure color consistency

across any and all touchpoints. If Pantone color matching is not available or out of budget, please take great care to match the hues above precisely.

We prefer a natural matte/uncoated paper stock, so always match to the Uncoated Pantone book.

Using White, Black & Fog

White, Bankful Black, and Fog are vital components to the brand palette. Whenever possible, avoid true black in favor of this slightly off true black tone.

White, Bankful Black, and Fog are used to define space on the page and on the website.

Create high contrast by combining both: perfect for legible typography.

We recommend an expansive use of negative space in brand executions, which can be created using these shades.

Pure White

CMYK: 0, 0, 0, 0 RGB: 255, 255, 255 HEX: #FFFFF

Bankful Black

CMYK: 0, 0, 0, 87 RGB: 33, 33, 33 HEX: #212121

Fog

CMYK: 2, 0, 0, 4 RGB: 240, 245, 245 HEX: #F0F5F5

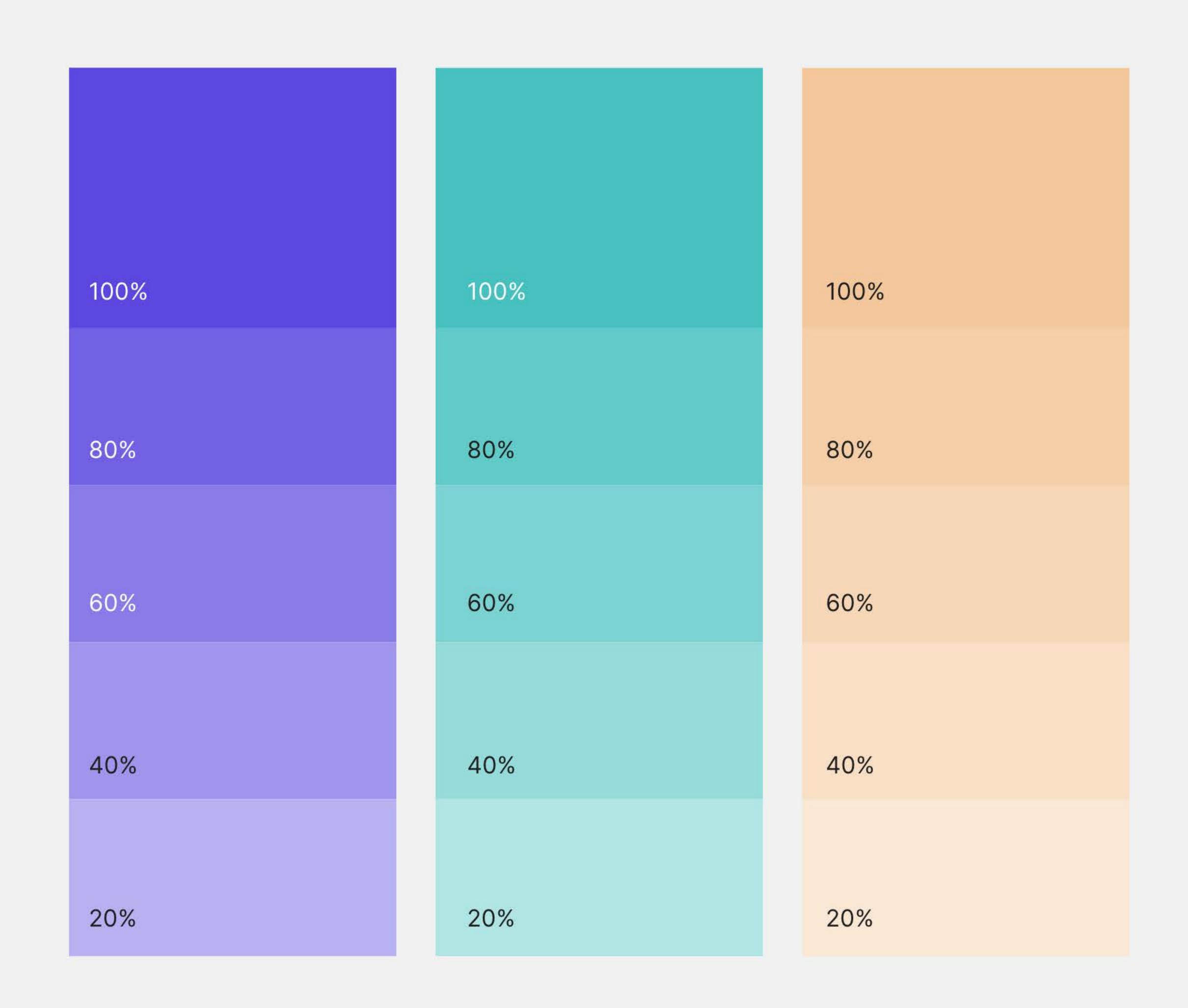


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Using Tints

Some situations require the use of color tints, especially on the web. For example, when a user hovers over a button on our web site, using a tint change can help confirm their action.

If necessary, use a 20% tint step system, keeping legibility in mind. Refer to this chart to determine which tint, used as a background, will require dark or light text.



Typography 105

Our primary font is Gilroy.

Our secondary font is Inter.

Few things communicate the look and feel of a brand more clearly than the way letters, numbers, and symbols are put together. We believe typography should strike a balance between legibility and interest.

This section will cover approved typefaces, the way we use typography to communicate clearly, and some helpful usage tips.

Any typeface not referenced in this section will be considered unauthorized for use.

Typography

Gilroy

DESIGNED BY RADOMIR TINKOV

Gilroy is a modern sans serif with a geometric touch. It comes in 20 weights, 10 uprights and its matching italics. Designed with powerful opentype features in mind. Perfectly suited for graphic design and any display use. We use Gilroy for most of our text styles, including large headlines, small headlines, and sub-headers.

Inter

DESIGNED BY RASMUS ANDERSSON

Our secondary type family is Inter, a variable font family carefully crafted & designed for computer screens. Inter features a tall xheight to aid in readability of mixed-case and lower-case text. Inter is reserved for smaller text like body copy, captions, and meta text.

Primary Typeface

Gilroy

aåbcçd∂eéffghiîjklmµnñoøpqærstuüvwxyz AÅÂBCÇDEFGHIÍJKLMNOØÓÔÒPQRSTUVWXYZ 0123456789°(.,'"-;:)!?&©°π®t≈◊™£¢∞§•ª°

Secondary Typeface

Inter

aåbcçd∂eéffghiîjklmµnñoøpqœrstuüvwxyz AÅÂBCÇDEFGHIÍJKLMNOØÓÔÒPQRSTUVWXYZ 0123456789°(.,'"-;:)!?&©'°π®†≈◊™£¢∞§•°° BANKFUL BRAND GUIDE UPDATED JULY 2022

Weights

Hierarchy & Weight

Use contrast between heavy and lighter weights to communicate relevant importance, otherwise known as hierarchy, of information.

Gilroy Bold aåbcçd∂eéfƒghiîjklmμnñoøpqœrstuüvwxyz AÅÂBCÇDEFGHIÍJKLMNOØÓÔÒPQRSTUVWXYZ 0123456789°(.,'"-;:)!?&©`°π®†≈◊™£¢∞§•ª°	
Gilroy Medium	aåbcçd∂eéfƒghiîjklmµnñoøpqœrstuüvwxyz AÅÂBCÇDEFGHIÍJKLMNOØÓÔÒPQRSTUVWXYZ 0123456789°(.,'"-;:)!?&©'°π®†≈◊™£¢∞§•ª°
Gilroy Regular	aåbcçd∂eéfƒghiîjklmµnñoøpqœrstuüvwxyz AÅÂBCÇDEFGHIÍJKLMNOØÓÔÒPQRSTUVWXYZ 0123456789°(.,'"-;:)!?&©°π®†≈◊™£¢∞§•ª°
Gilroy Light	aåbcçd∂eéfƒghiîjklmµnñoøpqœrstuüvwxyz AÅÂBCÇDEFGHIÍJKLMNOØÓÔÒPQRSTUVWXYZ 0123456789°(.,'"-;:)!?&©°π®†≈◊™£¢∞§• ^{ao}

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Type Usage

Website Headings

This is the basic breakdown of standard heading sizes, and their relationship to body copy.

Obviously, exceptions exist, especially between different page templates. Also, the h-level of each heading should be set in accordance with search-engine and development best practices.

Heading One

USAGE

- Page Headings
- Major Section Headings
- Emphasized Words

SPECIFICS

Font: Gilroy SemiBold Size: 80px (5rem)

Character Spacing: -10px

Line Spacing: 90px

Heading Two

USAGE

- Section Headings
- Blog Body Headings
- Product Headings

SPECIFICS

Font: Gilroy Medium
Size: 52px (3.25rem)
Character Spacing: -5px

Line Spacing: 63px

H3 Heading Three

H4 HEADING FOUR

USAGE

- Sub Headings
- Call To Action Headings
- Blog Sub Headings

SPECIFICS

Font: Gilroy SemiBold Size: 34px (2.125rem) Character Spacing: -5px

Line Spacing: 42px

USAGE

- Minor Headings
- Table Labels
- Sub-Sub Headings

SPECIFICS

Font: Gilroy Bold, Uppercase

Size: 18px (1.125rem)
Character Spacing: 100px

Line Spacing: 30px

Type Usage

Body Text

The root body text size, line width, line height, and character spacing are set to enhance visibility and legibility on all screens.

Certain typographic situations specific to digital type like block quotes and text links are also outlined on this page.

PARAGRAPH

Weight: Inter Light
Size: 18px
Line Spacing: 26px
Color: #2B2E34
Bottom Margin: 16px

STRONG OR BOLD

Weight: Inter SemiBold

BLOCK QUOTE

Weight: Gilroy Regular Size: 30px Character Spacing: -1 Line Spacing: 36px Padding: 0, 0, 0, 40px Border (Left): 3px

TEXT LINKS

Weight: Inter Medium Color: Primary Purple Underlined ——— Max Width: 700px ————

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Congue mauris rhoncus aenean vel. Sed vulputate mi sit amet mauris commodo quis imperdiet massa. Nisi lacus sed viverra tellus in hac habitasse. Ullamcorper sit amet risus nullam eget. laculis urna id volutpat lacus laoreet. Neque ornare aenean euismod elementum nisi.

Habitant morbi tristique senectus et netus et malesuada fames. Vel fringilla est ullamcorper eget nulla. Neque ornare aenean euismod elementum nisi quis eleifend quam adipiscing. **Risus feugiat in ante metus abaccus.** Amet consectetur adipiscing elit duis tristique sollicitudin nibh sit.

esequi doluptat liasita tincium debit, amet commodo seque landae ligenda

Metus aliquam eleifend mi in nulla posuere sollicitudin aliquam ultrices. Molestie a iaculis at erat pellentesque adipiscing commodo. Semper feugiat nibh sed pulvinar proin gravida hendrerit. Diam in arcu cursus euismod quis. Elit eget gravida cum sociis natoque. Sit amet tellus <u>adipiscing enim eu tortor pretium viverra</u>.

Bibendum at varius vel pharetra vel turpis nunc eget. Tellus mauris a diam maecenas sed enim ut sem. At urna condimentum mattis pellentesque. Volutpat lacus laoreet non curabitur gravida arcu.



Rules

The Type Commandments

When constructing layouts, these tips will help you build dynamic, interesting, and on-brand compositions with typography.

While these rules are proven and sound, sometimes breaking them is the right call.

01

Stay Left-Aligned, Rag Right

Legibility and clarity are vitally important to great typographical layouts. Since most people read from left to right, we should align our type accordingly.

03

Give Things Space, If Needed

Negative space, or the space around elements is vitally important. That being said, if informational elements belong together, move them closer together. Use grouping wisely: just try not to cram too many things in one space!

02

Skip Weights & Double Size

Contrast is the name of the game when it comes to great design. When in doubt, skip a weight when pairing two weights, and double the size between two text elements.

04

Keep Line Length Reasonable

It is easy for the user to get lost in long lines of text, and short ones are easily ignored. It's best to keep lines between 45 and 70 characters long, depending on the size of the font. This will ensure legibility as the font sizes increase or decrease.

% Visual Style

Ingredients for on-brand layouts and composition

While brand consistency relies heavily on logo usage, color, and typography, we recognize that these are not the only elements within a brand identity design system.

This section contains references to approved visual elements like icons, illustrations, patterns, frames, and more.

lconography

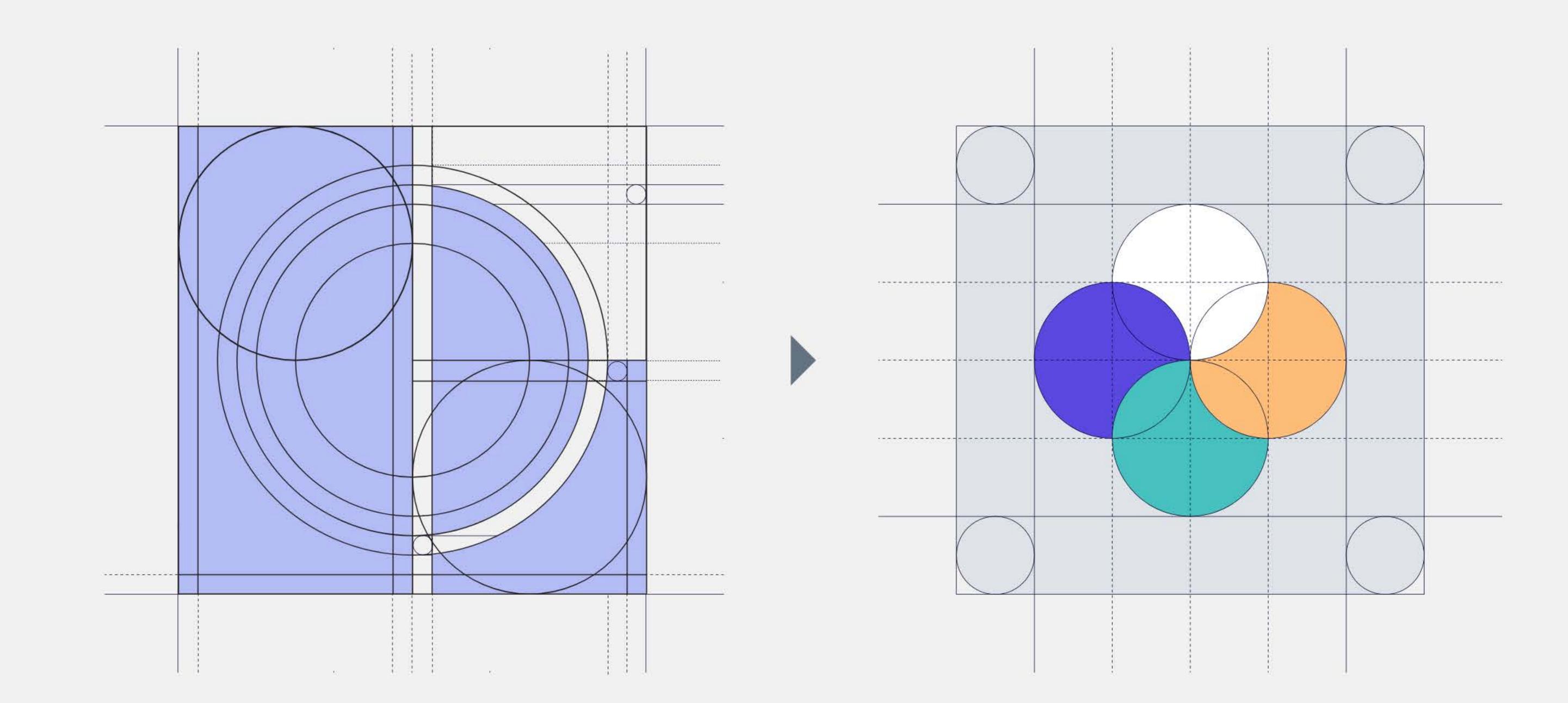
Custom Icons

Iconography is integral part of our branding. We have developed a library of approved icons that may be used in any brand execution.

When it comes to iconography style, we like geometric shapes. If you need to construct new icons, keep the overall shape simple. Reduce the subject matter down to its essence.

We based the icons on the same grid the original logo was created with. This resulted in every icon in the set having similar proportions.

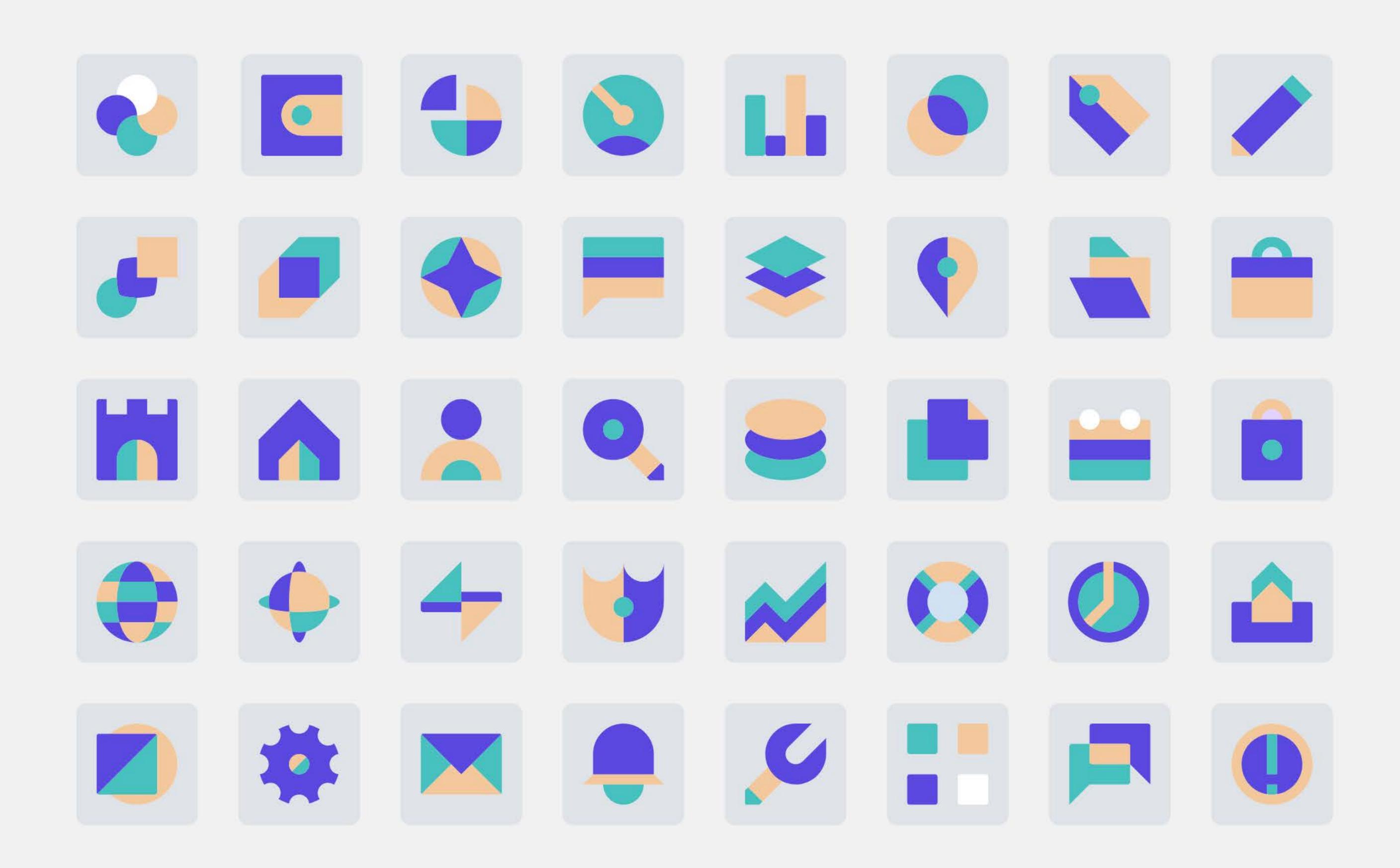
When placing icons in a layout, they should never be partially cut off. The icons shape, line weights, and construction should not be altered. Ensure enough clear space is used so that the subject matter is legible.



lconography

Custom Solid Icons

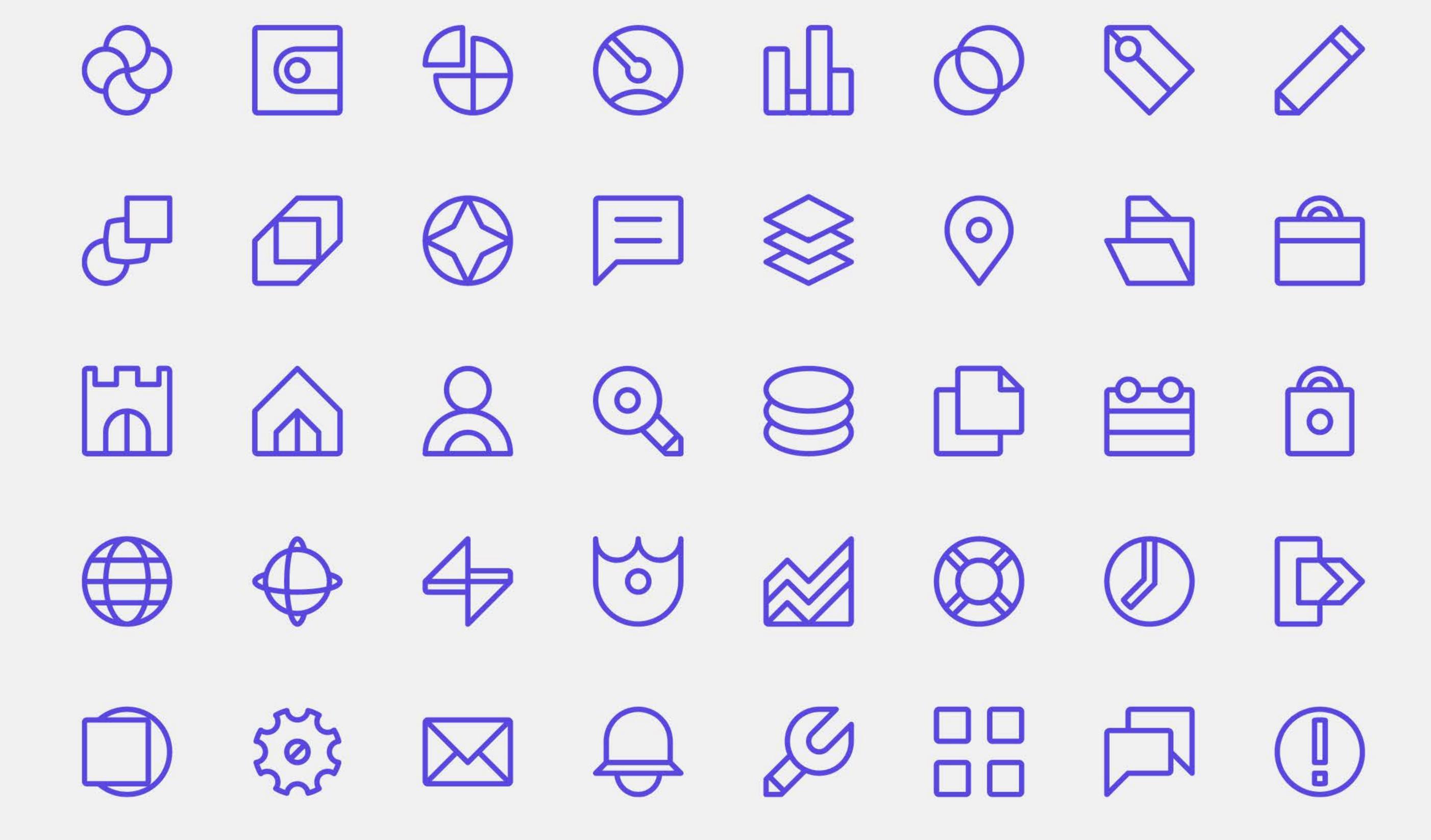
When icons are appropriate, they should be pulled from our custom icon library, as they are on brand with the rest of the visual identity.



lconography

Custom Line Icons

However, in some instances it would be more appropriate to use the line versions of the custom icons. A good usage example of this would be the sidebar menu in the Bankful App, where the icons are quite small in scale.



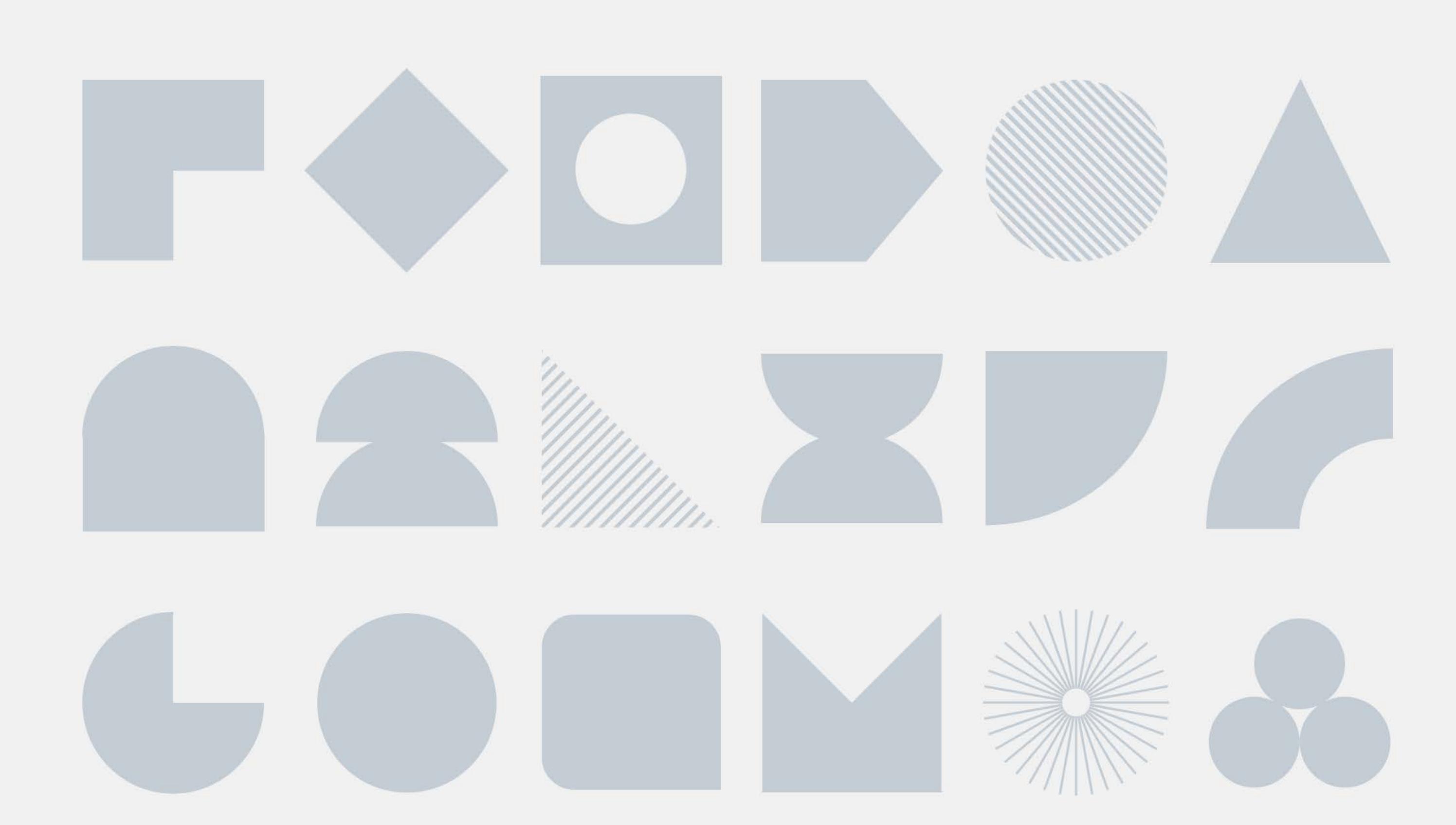
Elements

Building Block Shapes

Drawing inspiration from they playfulness of our name and logo, we've created a set of simple building block shapes that can be used in graphic compositions in a variety of ways.

They can be used to create subtle background patterns; they can become containers for photographs or video. A single block shape can be used as a large background element to anchor an image, graphic or UI mockup.

Use the shapes on this page as inspiration to create new elements.



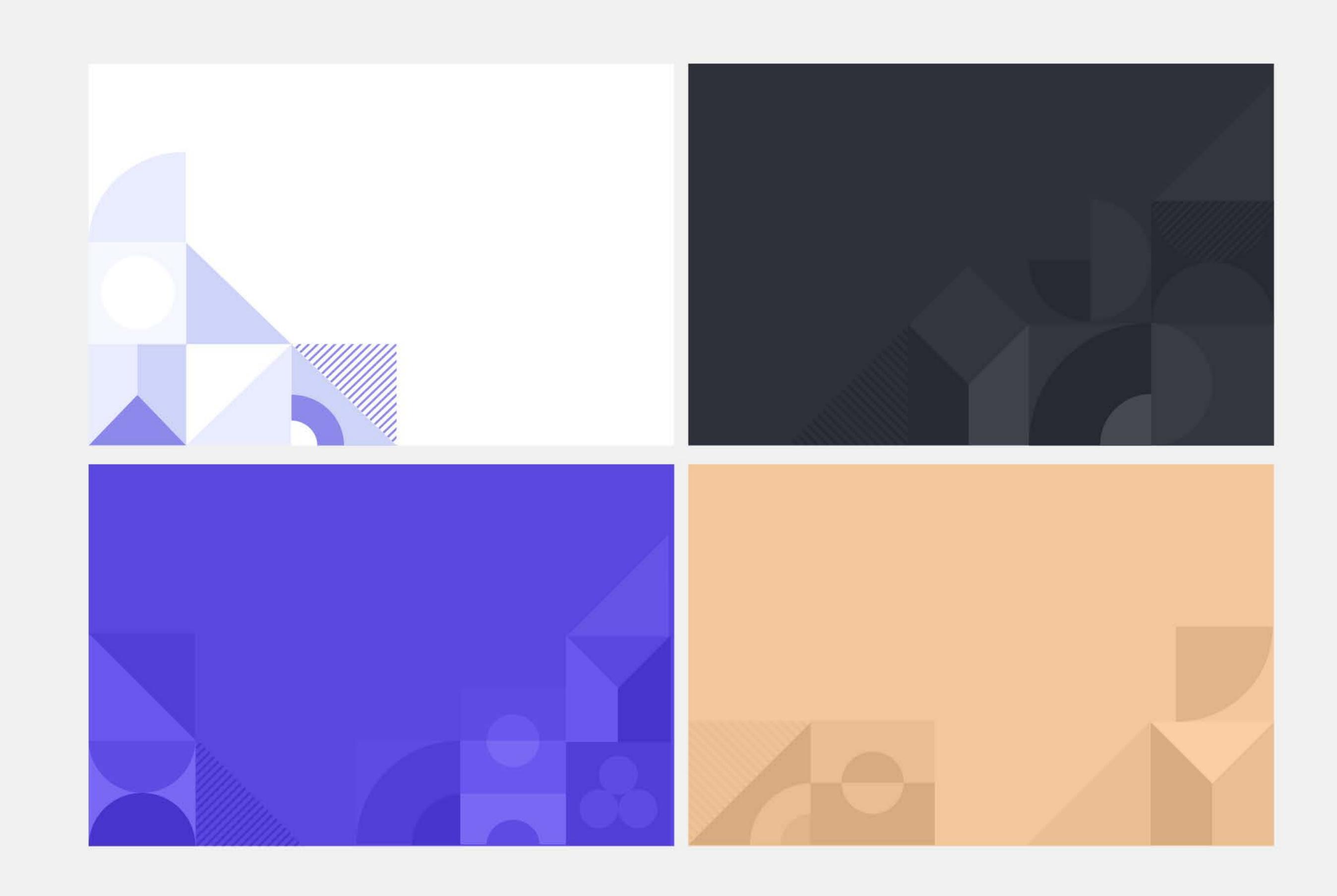
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Elements

Blocks on Background Usage

When on a background color, the blocks should be in the corresponding tints for that color background. Once the blocks are grouped together, turn on the Luminosity Blend Mode and bring the transparency down to 65%. This makes the blocks look as if they are more a part of the background instead of just laying on top of it.

When on a white background, we choose one color from our palette and the corresponding tints. Once the blocks are grouped together, turn on the Multiply Blend Mode and bring the transparency to 65%. This gives the building blocks a richer, but more monochromatic look. We use the same approach when the blocks are on the Bankful Black background.



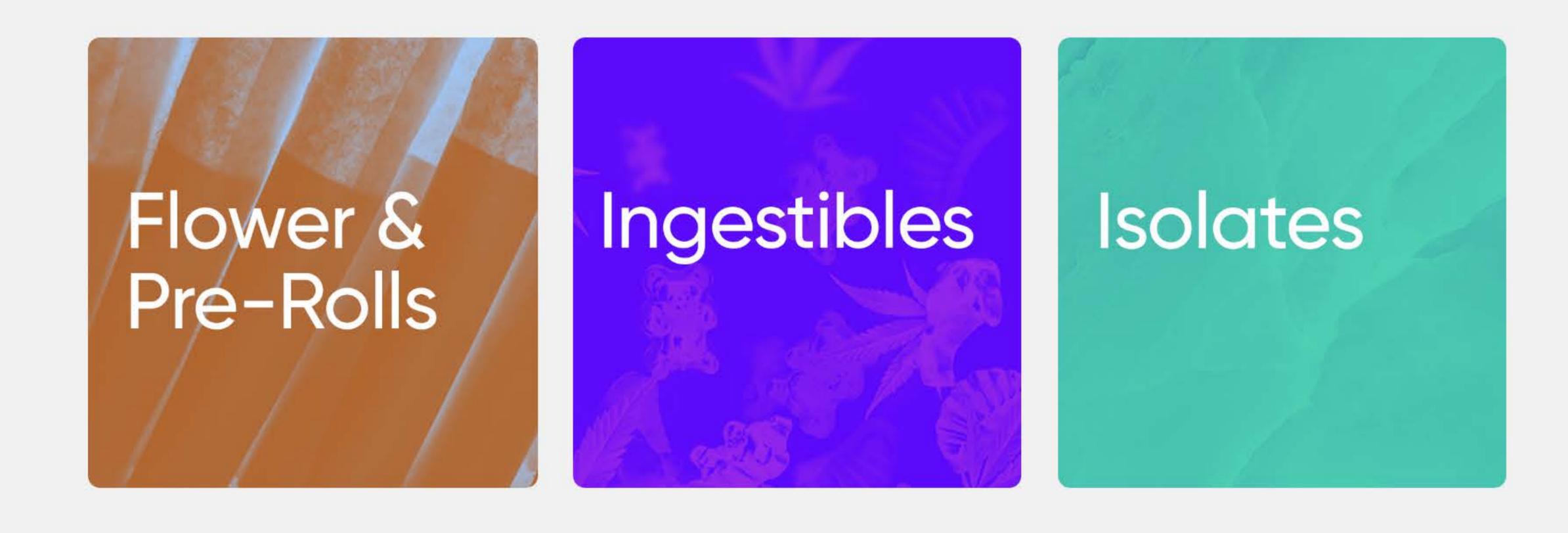
Elements

Album Art

Whenever a designer would normally use a slider, we use abstract images showcasing the essence of a given subject. For example, we created a slider for Industry Types.

These graphic elements are photos treated with a duotone filter using our brand colors.







^{o7} Photography

Photographs: worth more than 1,000 words.

A great photograph can change the entire trajectory of our business. In other words, photography is vital to the success of our brand and should be treated as an essential part of our brand executions.

In this section, you will find guidelines on photographic composition, content, tone, and usage. Standardizing these facets of photography will ensure a consistent look and feel across our entire image library.

Photography

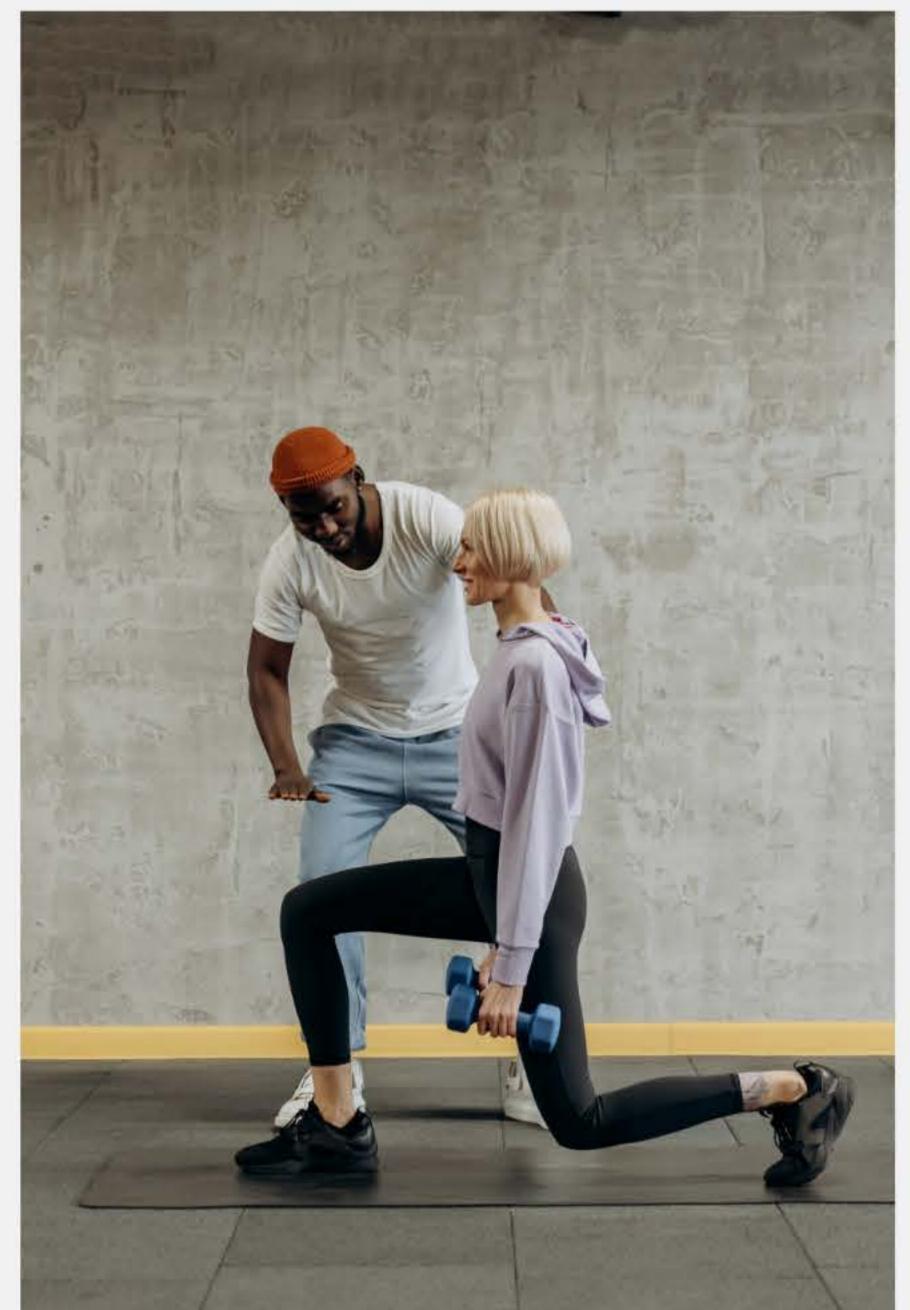
Lifestyle Shots

Bankful's lifestyle photographs should feel authentic, modern and dynamic.

The content of each photograph should tell an interesting story, reflect our merchants in the best light, and above all, inspire the entrepreneur in all of us.

Always seek photographs with excellent lighting that provides contrast between highlights and shadows, even if the light source is simply an open window.

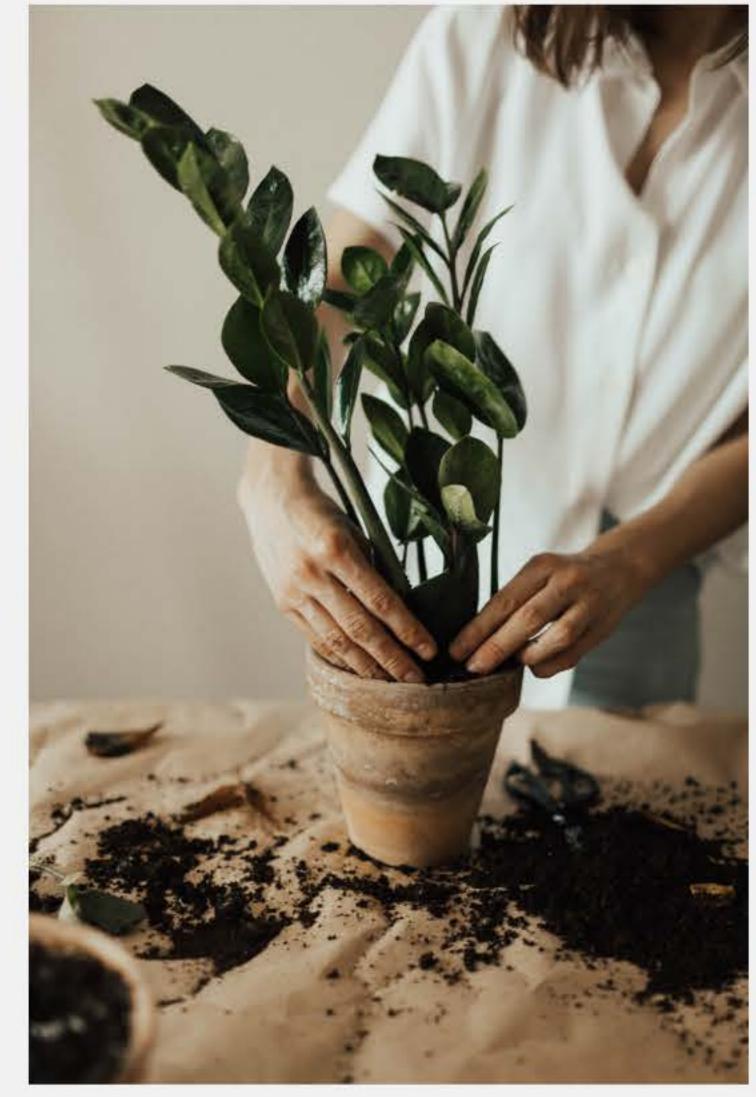
Darkening the black values and slightly desaturating red values will shift the photograph's tone towards peaceful, natural color and leave an overall feeling of calm.

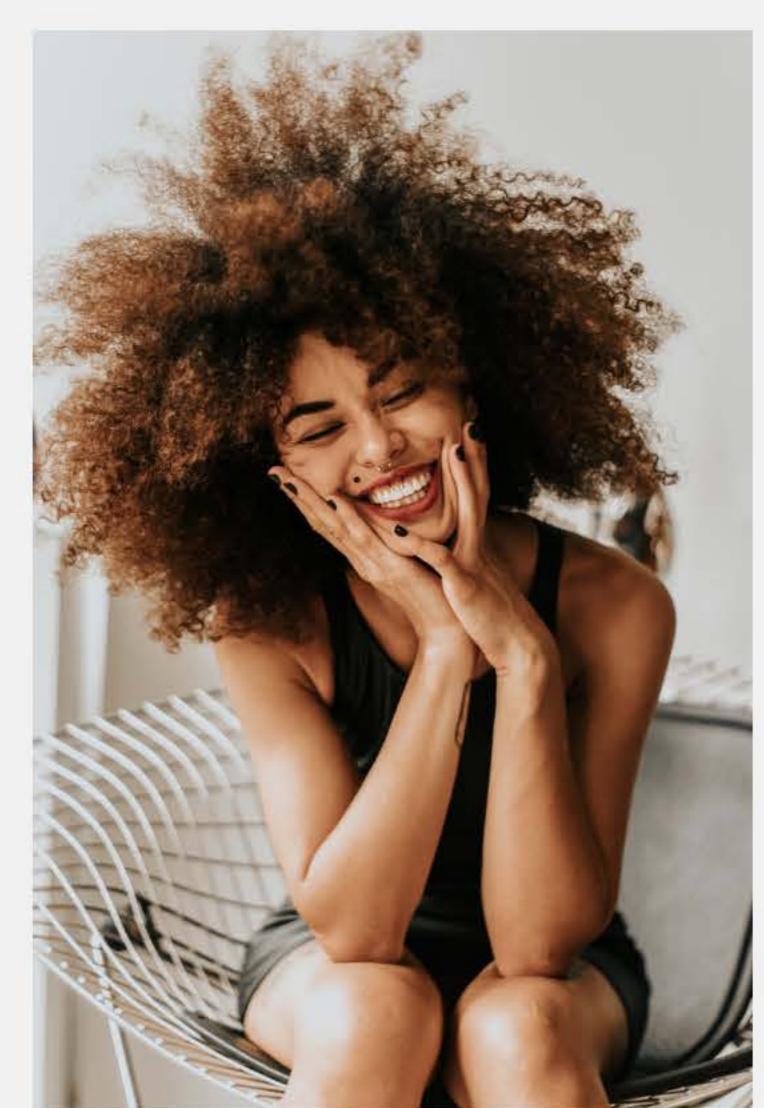












Photography

People Portraits

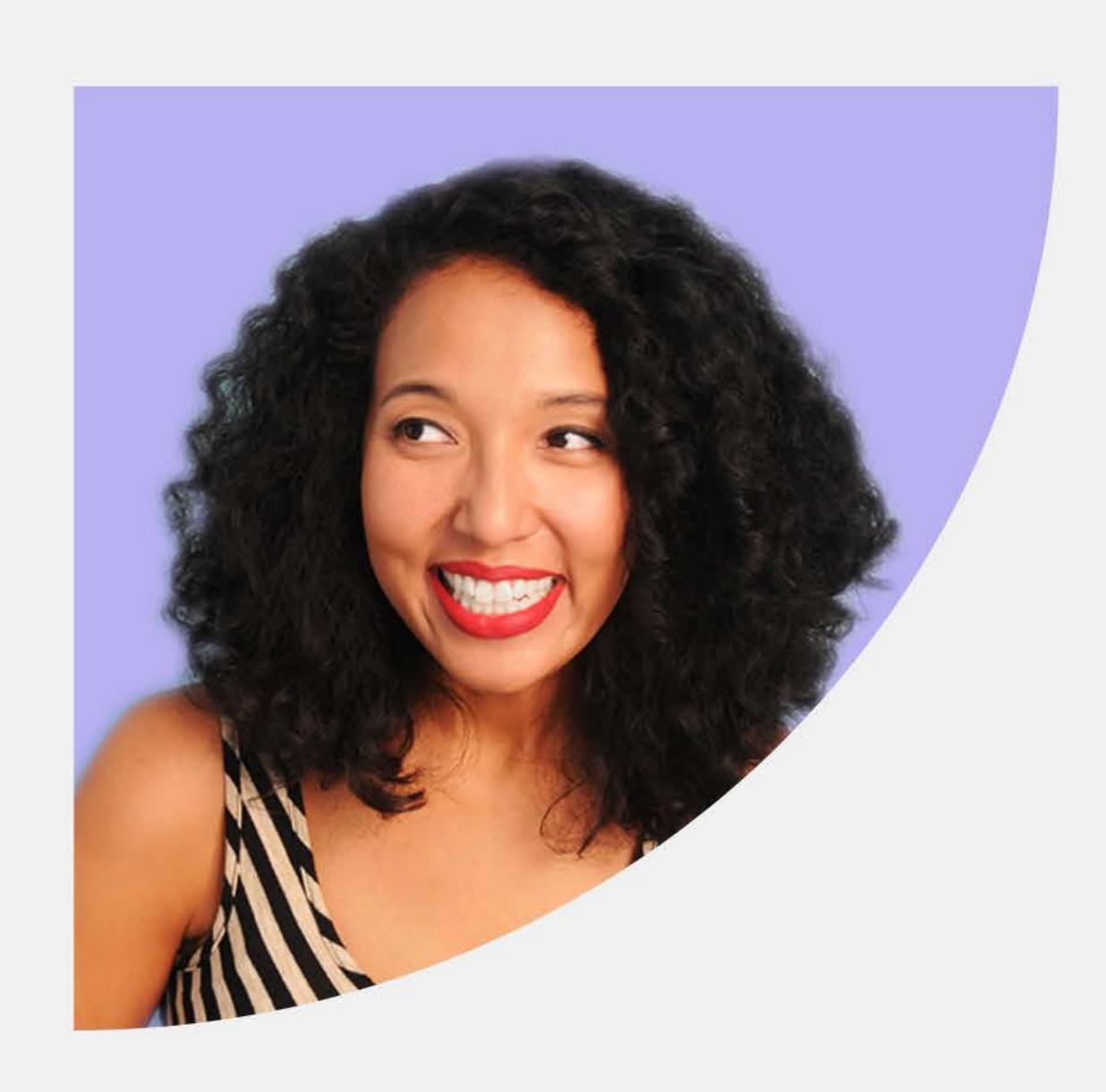
People are the heart of our brand and because of this, they deserve special attention.

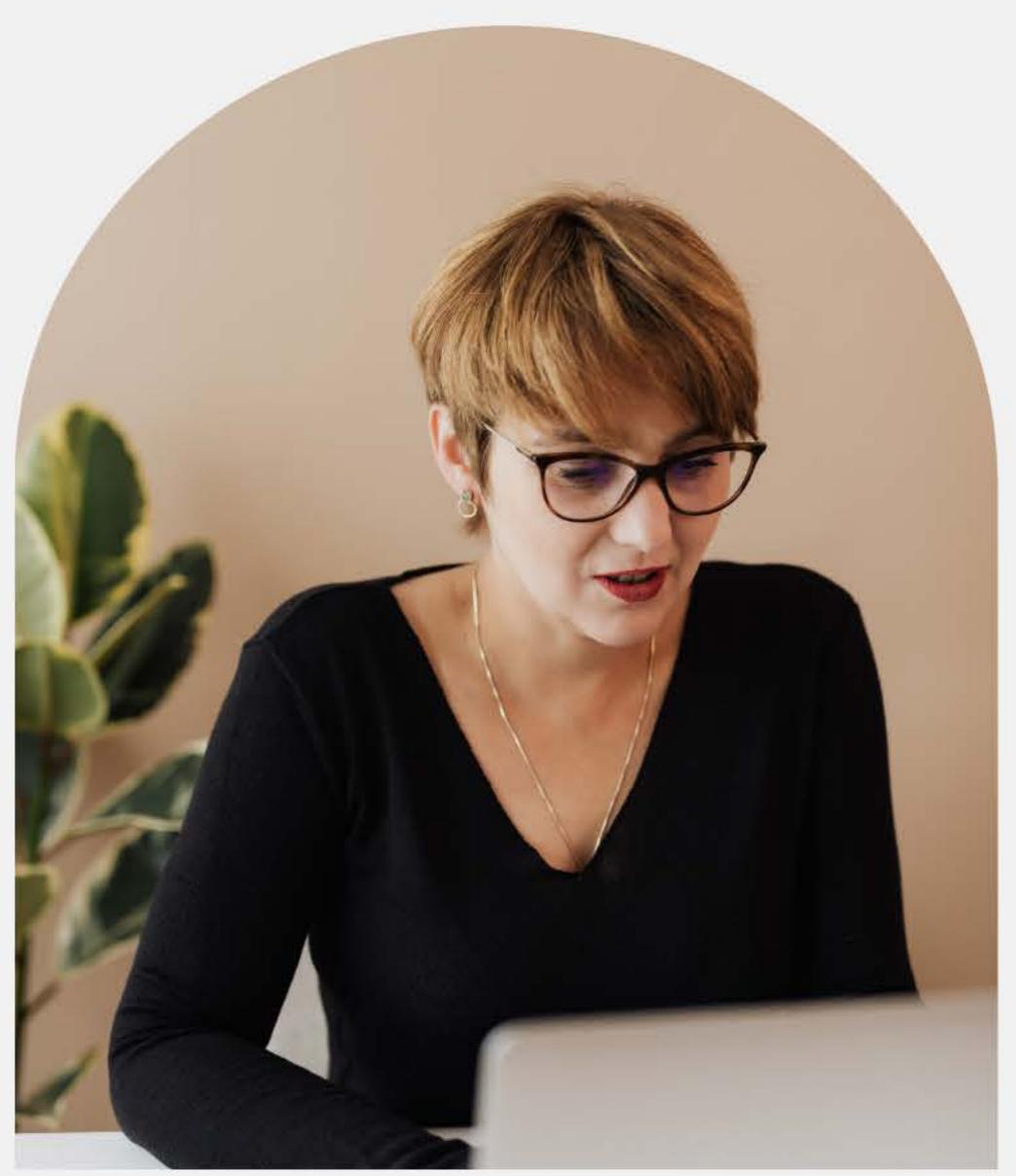
Our subjects have personality and character; they appear natural even when having their portrait taken, there is diversity in race, gender, age and attitude; they posses an unapologetic authenticity that draws the viewer in.

The portraits have been photographed in a studio on a white cyc or color backdrop. We then bring the image into Photoshop where we adjust the background color to match our palette. This makes for nice, modern and branded portraits that can be used across all channels and mediums, where appropriate.

Shape Containers

Using the building block shapes as containers for photography is another way in which we can make a strong brand statement.



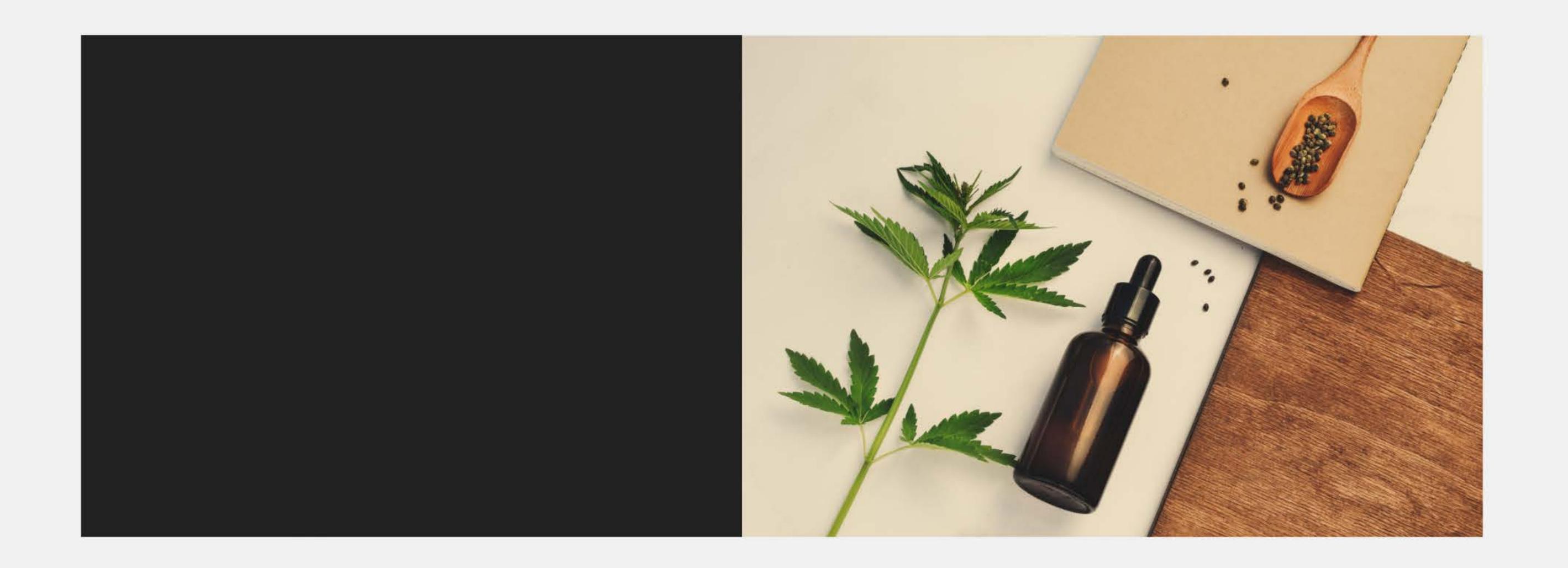


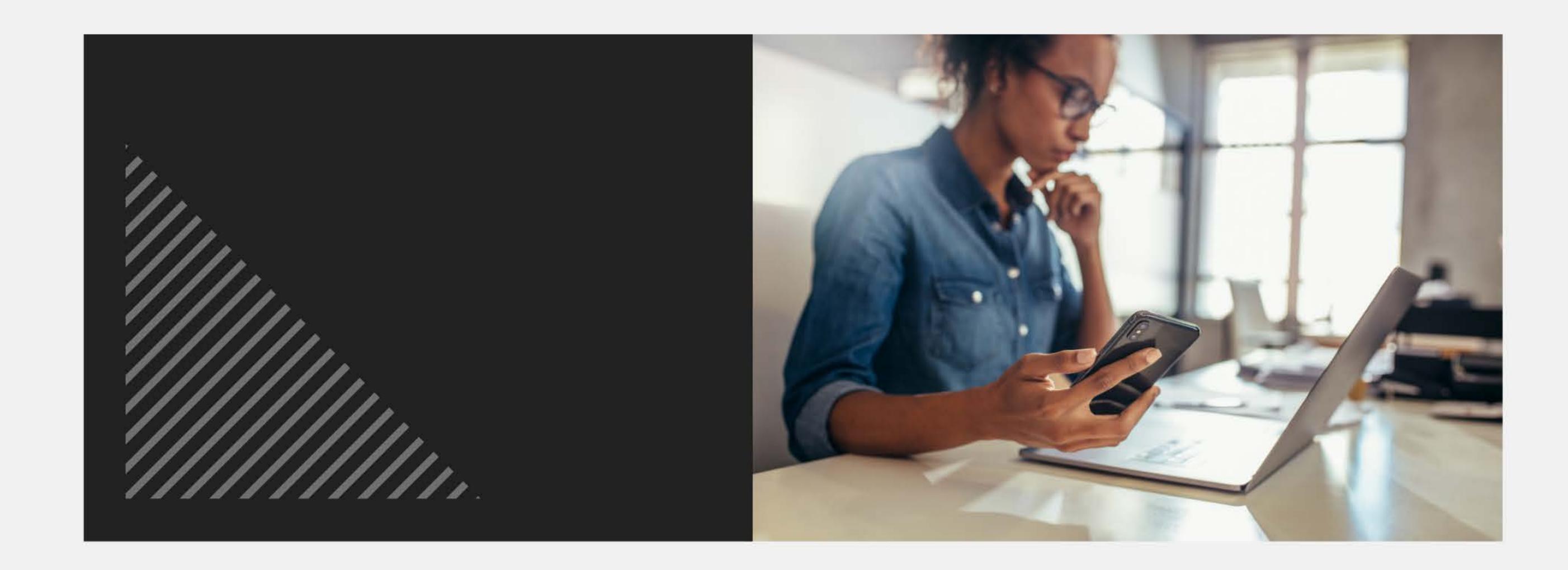
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Photography

Panel Photos

Another graphic device we use for photography is the use of a solid color panel to one side of the photograph. Oftentimes we use that space as a place to put text. When not using text, we can put a single graphic shape in the panel to balance out the photograph.





For any brand inquiries contact: Laramie Lifton, Creative Director laramie@bankful.com