



Interac **Brand Book**

04.2012

Introduction

A brand is invariably among an organization's most valued assets. It touches everything an organization says and does – from advertising and collateral, to internal processes and operations. The purpose of this document is to reinforce a single *Interac* identity through a consistent approach to all communications. The guidelines and examples shown in this document are not intended to restrict creativity, but rather provide an essential framework to *Interac* personnel, consultants, agencies and other suppliers responsible for the application of the Brand. ►

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Guiding Principles

In developing communications across our consumer and stakeholder touch points, it's important to consistently reflect the brand personality. This personality is articulated in the *Interac* tagline: **Everyday Simply.**

Everyday - *Interac* is an everyday brand. It's about daily needs and simple pleasures. It's about living in the moment, taking pride in what's yours, and paying for things with your money.

Interac doesn't live in the world of credit, interest rates and aspiration.

It can be a cup of coffee, or a fine bottle of wine – whatever you can afford, and enjoy.

It may be a pair of jeans, or on occasion, a fancy dress.

It's the girl next door; not a supermodel.

It's smart; not cheap.

Authentic; not pretentious.

It's small town Canada; and equally big city.

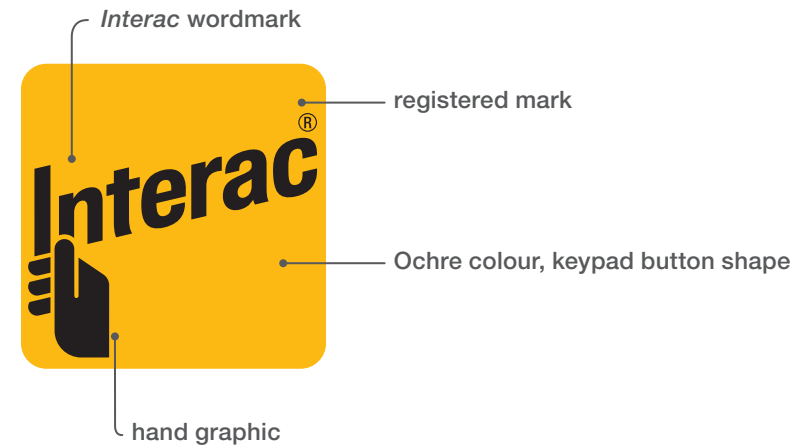
It's universally Canadian.

'Simply' - When creating concepts, when telling *Interac* stories, keep it simple. Don't make the viewer/reader have to work hard to arrive at the communication's meaning.

Brand Style Elements

The *Interac* Logo

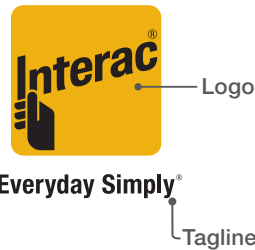
The *Interac* brand is most widely recognized by its distinct shape and colour. No alteration of this mark or its internal components is permitted.



Interac Logo + Tagline + Keyline

White Background

ENGLISH

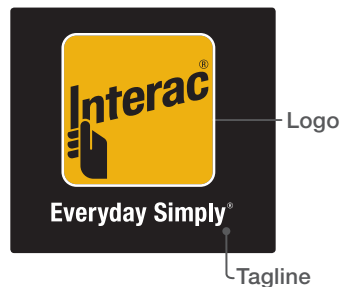


FRENCH

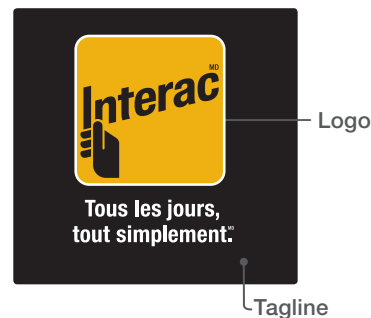


Black Background

ENGLISH



FRENCH



TV SPOT

Ochre tagline on black background.



The Tagline

The *Interac* logo & trade-marked tagline 'Everyday Simply', or 'Tous les jours, tout simplement' in French, should be incorporated into all branded marketing advertising and collateral material.

Exceptions to this rule include:

- corporate stationery;
- promotional items where imprinted areas are restrictive;
- joint sponsorship opportunities where the use of the tagline would diminish the brand presence by reducing the overall size of the logo.
- Point-of-sale

The font is a modified cut of Helvetica Neue 45 and should never be altered or substituted. When using the tagline it must always be positioned as shown here; black type on white background or white reverse on black background. No other background colour should be used. The trade-mark TM/MC must always be incorporated.

In certain applications where size permits, ochre can be considered for the tagline. Television end frame is one permitted exception.

The logo without the keyline is used on white or very light coloured backgrounds. The logo with the keyline is used on dark and like-coloured backgrounds (i.e., ochre on ochre).

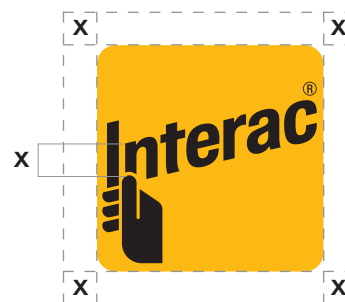
Buffer Zone

A buffer zone, or protected area, is the blank space that must always be maintained around the *Interac* logo. No type, photograph or illustration may encroach in this area.

The minimum requirement equals the x-height of the lowercase 'n' in “*Interac*” and must be maintained on all sides of the logo.

It is important to maintain the buffer zone when working with secondary elements or co-sponsor logos. Do not position logos too tightly.

Interac Logo



Interac logo + Tagline



Colour Applications



Two-Colour Ochre (Coated applications)

The two-colour logo is the preferred version, to be used wherever possible. This version is to be used for signage, displays, two-colour promotional pieces and on ABMs.

Pantone 124



Two-Colour Ochre (Uncoated applications)

This version is to be used for stationery and two-colour collateral and promotional pieces printed on uncoated paper.

Pantone 129



Two-Colour Ochre (On screen applications)

This version is to be used for any on screen display such as webpage, mobile device, tablet, kiosk and video.

R: 239 G: 179 B: 16 Hex #F3BF36



Four-Colour Ochre (Coated or Uncoated applications)

This version is to be used for four-colour collateral and promotional pieces, newspaper, magazine advertising and digital print applications.

CMYK: 5% Cyan, 30% Magenta, 100% Yellow, 0% Black



One-Colour Version

This version is to be used where cost and reproduction limitations do not permit use of the full colour version.

Black

Minimum Size Requirements

ENGLISH



10mm

FRENCH



10mm

Space permitting, the logo must be a minimum width of 4" or 101.5 mm. It must never be smaller than any other payment service trade-mark.

The *Interac* logo must be approximately equal in size, prominence, use or non-use of colour, and in the same location as the trade-marks of any other Payment Card Networks.

ENGLISH



>30mm

FRENCH



>30mm

Online Application

ENGLISH



30 pixels

FRENCH



30 pixels

Misuse of Logo

Today's technology offers users many ways to alter the logo – **NONE** is permitted.



Never alter the type font or size



Do not distort the shape (condense or expand)



Never alter the position or proportion of any elements in the logo



Never use colours other than those specified herein



Never place the logo on an angle



Do not use the logo in greyscale

Electronic Formats

(Authorized digital art for logos is available upon request at brand@interac.ca)

EPS Format [Encapsulated PostScript]	High Resolution Print EPS is a standard format for importing and exporting language files that can contain any combination of text, graphics and images.	<ul style="list-style-type: none"> • High quality printing use (graphic artists, printers) • Not suitable for Microsoft Office platform of products such as Word or PowerPoint.
TIFF Format [Tagged Image File]	High Resolution Print TIFF is one of the most widely supported file formats for storing bit-mapped images on personal computers. TIFF graphics can be any resolution, and they can be black and white, gray-scaled, or color.	<ul style="list-style-type: none"> • High quality printing use (EPS, first preference) • Ideally suitable for Microsoft Office platform of products such as Word or PowerPoint.
GIF Format [Graphics Interchange]	GIF is suited for Web applications as compression has been built into it allowing for a faster download time.	<ul style="list-style-type: none"> • For office use only in Microsoft Word and PowerPoint because of its high quality image output. • Limited to a palette of 256 colours or less (unsuitable for reproducing colour photographs but well-suited for logos with solid areas of colour.) • Not recommended for professional printing purposes.
JPEG Format [Joint Photographic Experts Group]	JPEG is the commonly used method of compression for photographic images and the most common format of storing and transmitting images on the web.	<ul style="list-style-type: none"> • Best suited for website use • Each Design/Logo file is small in size in order not to consume space on the web site. Image output is very good.
PNG Format [Portable Network Graphics]	PNG is suited for Web applications and image editing.	<ul style="list-style-type: none"> • Ideal for transparent use in PowerPoint • Limited to a palette of 256 colours or less (unsuitable for reproducing colour photographs but well-suited for logos with solid areas of colour.) • Not recommended for professional printing purposes.

Interac Wordmark

Legal Footnote

When using the *Interac* truck design and the logo and/or wordmark, the following legal disclaimer must be noted: The *Interac* logo, the armoured truck design and “Everyday Simply” are Trade-marks of *Interac* Inc. Used under license.

Use of the *Interac* wordmark:

The *Interac* trade-mark is always used as an adjective. (describing a noun)

Proper Use

You may purchase goods and services wherever you see the *Interac* Debit Service symbol.

Improper Use

You may purchase goods and services wherever you see *Interac* Debit.

The wordmark *Interac* must be distinguished from surrounding text by the use of one of the following: **italicized type**, **bold typeface**, a different font, or **CAPITAL LETTERS**. The ®/MD notation should appear above and to the right of the *Interac*® wordmark at least the first time the trademark is used in the text.

Legal Footnote

For at least the first use of the *Interac* wordmark in a document, the ®/ MD notation must appear above and to the right of the word *Interac* (i.e. *Interac*® or *Interac*^{MD}), along with the following explanatory footnote or end note:

English

® Trade-mark of *Interac* Inc. (Member) authorized user of the Trade-mark.

® Trade-mark of *Interac* Inc. Used under license.

French

MD marque déposée d’*Interac* Inc. Usager autorisé (membre).

MD marque déposée d’*Interac* Inc. Utilisée sous licence.

Exceptions:

(i) Where the *Interac* wordmark is used in conjunction with other wordmarks, the ® mark may be replaced with an asterisk or other symbol.

(ii) Where a Member uses the *Interac* wordmark in conjunction with other licensed wordmarks and space is limited, it may, under these exceptional circumstances, use an asterisk or other symbol located above and to the right of the *Interac* wordmark, along with one of the following explanatory footnotes, which relate to all of the licensed marks:

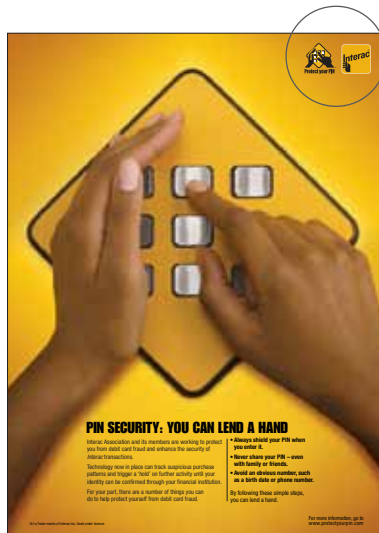
- **In English:** “(Member) authorized user of the Marks.”
- **In French:** “(membre) usager autorisé des marques déposées.”

Where a Member chooses this alternative, the ®/MD notation must be removed from the wordmark as follows: *Interac**

For other trade-marks or applications, refer to the General Regulations document, section 4 (GR4).

Secondary Logos

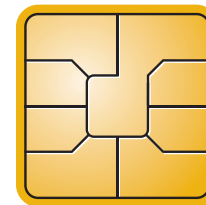
Ad example where two logos are used together:



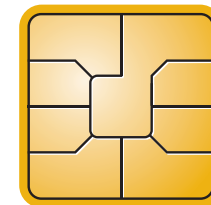
Protect your PIN
[Interac owned logo & shared under licence]



Secondary logos can appear together with the *Interac* logo. They can exist at the same size, but the *Interac* logo must be positioned to the right.



InteracChip.ca



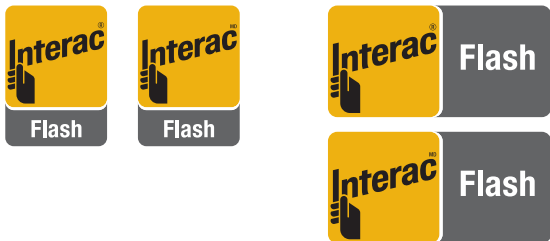
pucelInterac.ca

Product Logos

Interac Debit



Interac Flash



Interac Online



Interac Cash

Vertical



Horizontal



Interac e-Transfer



Product descriptors are contained in 'Panels' that accompany the *Interac* logo; the background colour used in the Panels is 75% black.

Vertical logos are preferred whenever/wherever possible. If this cannot be done, the horizontal logo may be used in its place.

Additional Logos (currently being phased out)



Interac Logo

These logos are no longer available, in vertical and horizontal versions (not shown), however, they may be seen in the marketplace until fully phased out.



Interac Corporate Gold Logo



Interac Direct Payment



Interac Shared Cash Dispensing



Interac Flash

Typography

Impact

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890'?!&%"

Neue Helvetica

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890'?!&%"

Arial

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890'?!&%"

Microsoft Sans Serif

Normal style

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789.:;,%&[("?!?")]

Bold style

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789.:;,%&[("?!?")]

Consistent use of a single typeface is the first step to a unified look across all *Interac* Communications.

Where possible headlines should be set in **Impact**. A bold sans serif, it is designed to make an impression on the reader. Its thick strokes and blocked style catch and hold the eye and it is best placed in plenty of white space so that it does not overwhelm any accompanying text.

Neue Helvetica, redrawn for today's electronic technology from the famous Helvetica, is used for support body text and sub-heads. Consisting of 51 different font weights, it is the quintessential sans serif font, timeless and neutral, and can be used for all types of communication.

Neue 45 is the preferred body copy font. In electronic communications, such as email, **Arial** can be substituted when Neue Helvetica is not available.

Microsoft Sans Serif Normal and Bold are to be used on PowerPoint presentations (see PowerPoint Template section for more information).

Typography - Online

Chip

The evolution of debit card technology

Interac Association is transitioning to chip — a new generation of payment card technology that will make a safe payment system even more secure.

Chip offers you enhanced security with every electronic transaction. Here's how:

- A small microchip is embedded in your debit card.
- This microchip can store and process data securely.
- The data on the chip is extremely difficult to copy or change, minimizing the chance of [debit card fraud](#).

Combine [PIN protection](#) and chip technology for even better electronic transaction security.

Helvetica is the preferred body copy font. Arial or Sans Serifs can be substituted when Helvetica is not available. The following are the online font styles used for headlines, subheads, body and links for websites and email. They serve as a guide for optimal on screen legibility.

H1:

color: #87799D;
font-size: 20px;
font-weight: normal;

H2:

color: #5F5F5F;
font-size: 14px;

BODY:

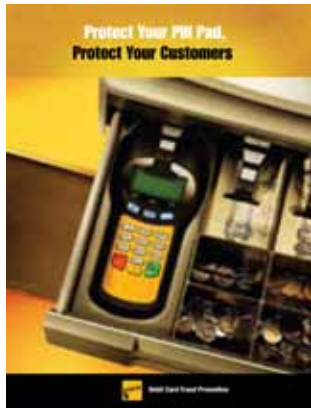
color: #757575;
font-size: 12px;

LINK:

color: #D29C00
underline

Primary Colour Palette



Collateral examples of primary colour usage:



Colour is a strong visual cue. To ensure a consistent, uniquely recognizable *Interac* visual style, we have selected two primary corporate colours, Ochre (Pantone PMS 124) and Black.

Ochre is used as the dominant colour in all applications and the use of black should be limited to no more than 15% of the print surface area.




The use of white and white space is also encouraged; it helps the page 'breathe' and mirrors the splash of white in the logo.

Pantone Colour	4-colour Process	Web/Digital	Hex
PMS 124			
	C: 5 M: 30 Y: 100 K: 0	R: 240 G: 181 B: 28	#f3bf36
BLACK			
	C: 0 M: 0 Y: 0 K: 100	R: 0 G: 0 B: 0	#000000

Secondary Colour Palette


The secondary palette of colours has been carefully chosen to harmonize with the two primary colours, Ochre and black. As secondary colours, they should not occupy more than 15% of the visual field, except in the case of graphs and charts used in PowerPoint.

These secondary colours are to be used to support *Interac* brand communications. Custom colours can be approximated by using special match colours, such as those in the Pantone® matching system, or by using process colour. Use the web-safe RGB values when designing for web or other on-screen applications.

Pantone Colour	4-colour Process	Web/Digital	Hex
PMS 5753			
	C: 25 M: 0 Y: 81 K: 67	R: 86 G: 100 B: 35	#576423
PMS 4515			
	C: 0 M: 9 Y: 50 K: 24	R: 203 G: 182 B: 119	#cbb677
PMS 5285			
	C: 31 M: 27 Y: 0 K: 20	R: 145 G: 148 B: 182	#9194b6

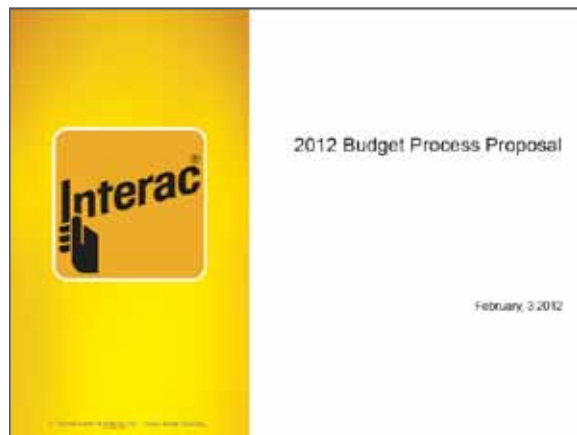
Secondary Colour Palette - Online

The secondary palette of colours for online applications has been carefully chosen to harmonize with the two primary colours, Ochre and black. The goal for these colours is to achieve optimal on screen legibility. As secondary online colours, they should not occupy more than 15% of the visual field, except in the case of graphs and charts.

	Web/Digital	Hex
	R: 210 G: 156 B: 0	#d29c00
	R: 252 G: 221 B: 140	#fcd88c
	R: 180 G: 156 B: 214	#b49cd6
	R: 224 G: 207 B: 249	#e0cff9
	R: 238 G: 227 B: 253	#eee3fd
	R: 102 G: 102 B: 102	#666666
	R: 117 G: 117 B: 117	#757575
	R: 163 G: 163 B: 163	#a3a3a3

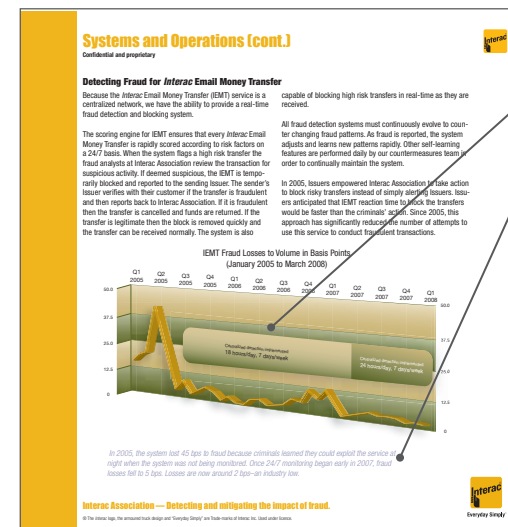
Secondary Colour Applications

Example PowerPoint slides using supported secondary colour palette:



Secondary colour support

Our primary colours, Ochre and black are dominant and consistent, yet four-colour visuals, and the use of the secondary support colours can be accommodated within our approach. Primarily used in sales sheets, PowerPoint presentations and web.



Secondary colour support

A PowerPoint slide titled "Interac 2010 Statistics" showing a table of financial data. The table has columns for various financial metrics and rows for different categories. The data is presented in a clear, organized manner.

Brand Icon

The *Interac* Truck

The *Interac* Truck is not an ad campaign; it is a communications platform designed to define the brand's core values in all advertising and collateral. As a brand icon, the *Interac* Truck is synonymous with the brand itself.

"Your money is always with you, safe and secure."

An armoured truck, realistic in every way but its tiny size, brings to life this safety, security and ready access to your money. The *Interac* Truck is charming, and endearing. Approximately 17" tall, its size can be adjusted to be proportionate to a specific talent or situation. It is meant to come across as a real truck, not a toy.



The *Interac* Truck Guidelines

Interac Truck TV Broadcast (Spots #1 & 2)



Interac Truck is invisible to everyone, including the person it belongs to. But *Interac* Truck is bound by the laws of physics:

- It can't drive through objects; it has to drive around them.
- If water splashes downward, it hits it.
- If there is an obstacle, it must deal with it like any vehicle.

Interac Truck follows the rules of the road:

- If it turns left, it signals. If it brakes, we see brake lights.
- When it turns on, we hear the engine.

Interac Truck is loyal, like a dog. No matter where the person may go, the truck stays with them.

We can never see inside *Interac* Truck. We never establish a driver. We never see in the cargo area of *Interac* Truck nor do its doors ever open.

Though other people might be seen in a TV spot, we only see the central character's *Interac* Truck.

Interac Truck is considerate. For instance, when the lights in the movie theatre dim in Spot #1, it switches off its headlights.

Applications - Television Advertising

2008 *Interac* Chip TV Broadcast



2011 *Reflections* TV Broadcast



Broadcast campaigns feature the *Interac* Truck interacting in people's everyday life. As such, to reflect real life, the scenes are presented in full colour. Broadcast campaigns feature everyday people in everyday life situations. As such, to reflect real life, the scenes are presented in full colour. At times, for example when there is a strong call-to-action, we rely on the logo and/or mnemonic treatment on a black screen in the TV spots' final frame. At other times, we allow the story to naturally resolve itself, while featuring the logo in unison with the onscreen imagery.

Print Advertising

Protect Your PIN Magazine Advertisement



Ochre, supported with black, are the primary colours for all print communication. When incorporating a photograph, that image remains true to its original colour values to reflect real life, yet the overall effect is consistent with the ochre and black theme.

The ochre background isn't flat, but includes a layered texture or halo effect to create a warmer backdrop. Always consider the *Interac* logo as a key element in the design, rather than an element to be added after the design is complete.

Rich Ochre Backdrop

The ochre colour gradates from light to dark.

Dark Ochre: C: 15 M: 44 Y: 96 K: 2



Light Ochre: C: 7 M: 15 Y: 93 K: 0




Out of Home Advertising

Ochre, supported with black, are the primary colours for use in out of home advertising. Our designated headline font, Impact, is particularly effective and powerful for use in Outdoor applications.



POP/Retail Signage

Interac POP Kit



Name of Service Provider

Phone Number of Service Provider


Merchant #

Terminal 1 Serial #

Terminal 2 Serial #

Terminal 3 Serial #

Terminal 4 Serial #



Service Provider
Information Decal



ABM & Register
Decals



Window Decal

The *Interac* logo is the key element in retail applications. Materials are produced using ochre with black support to communicate the *Interac* Brand.



POS Kit Envelope



Flash Kit Envelope



Flash Kit Tent Card

Event Signage

Interac Event Signage



Interac Golf Classic Signage



Interac Trade Show Booth



Ochre, supported with black, are the primary colours for use in event signage. Four colour visuals enhance signage in larger applications. Our designated headline font, Impact, is particularly effective and powerful for use in signage applications.

Interac Event Signage



Online Advertising

Online banner ads demonstrate the treatment's ability to move into the online environment and own the space, remaining absolutely consistent with the *Interac* print and broadcast advertising. The *Interac* Truck is leveraged as a key creative element.

Interac e-Transfer online banners:



Online - Website, Microsite & Email



Corporate website



Email



Microsite




Transaction Portal

All online properties should be clearly branded with the appropriate product logo properly displayed on the top left. This applies to corporate websites, email newsletters, promotional microsites, and any transactional portals.

Stationery

Corporate Letterhead

	Interac Association <small>Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400, Box 45, Toronto, Ontario M5J 2J1 Tel: (416) 869-5080</small>
	<small>Name Position Tel: (416) 869- Fax: (416) 869-5080 e-mail@interac.org</small>
<small>Click here to enter a date.</small>	
<small>CLASSIFICATION LABEL</small>	

Business cards and letterhead provide a highly visible form of communication used by *Interac* and as such, represent another opportunity to extend the brand look and feel.

Corporate Business Cards

	Interac Employee <i>Manager, Marketing and Communications</i>
 Interac Association / Acxsys Corporation Royal Bank Plaza, North Tower 200 Bay Street, Suite 2400 P.O. Box 45, Toronto, ON M5J 2J1 t 416.869.5070 f 416.869.5080 e iemployee@interac.ca	

Name:
Helvetica Neue
75 Bold - 7.3 pt

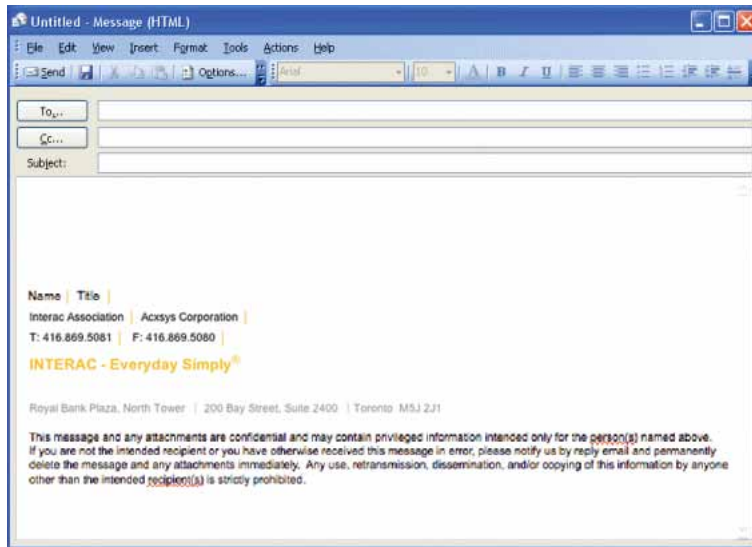
Job Title:
Helvetica Neue
46 Light Italic - 7 pt

Contact Info:
Helvetica Neue
45 Light - 7 pt



Email Signature

Corporate Email Signature



Contact Info:

Arial - 8 pt, Black

Interac Tagline:

Arial Bold - 9 pt, Ochre (C: 1 M: 19 Y: 90 K: 2)


Legal:

Arial - 7 pt, Black

The Interac email signature should be consistent in presentation throughout the company. Signatures along with legal disclaimer follow the format indicated. Legal disclaimer is discretionary but recommended when communicating externally.


Electronic Letterhead Template

MS Word Template

	Interac Association <small>Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400, Box 45, Toronto, Ontario M5J 2J1 Tel: (416) 362-6550</small>
	<small>Name Position Tel: (416) 869- Fax: (416) 869-5080 e-mail: interac.org</small>
<p>Click here to enter a date.</p>	
<p>CLASSIFICATION LABEL</p>	


Electronic Fax Sheet

MS Word Template

		Interac Association Royal Bank Plaza, North Tower 200 Bay Street Suite 2400, Box 45 Toronto, ON M5J 2J1		Fax Transmission Form	
<small>CONFIDENTIALITY NOTE: The information contained in this fax message is intended only for the use of the individual or entities named below. If the reader of this message is not one of the intended recipients, you are hereby notified that any use, dissemination, distribution or copy of this fax is strictly prohibited. If you have received this fax in error, please notify us by phone and return the original message to us by mail at the address above. Thank you.</small>					
To:			Fax #:		
From:					
Date Sent: Click here to enter a date.			Time Sent:		
Number of Pages in this transmission (including cover):					
Comments:					
CLASSIFICATION LABEL					

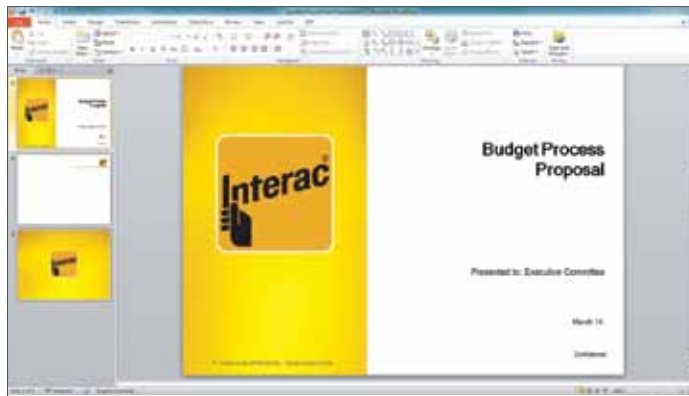
Electronic Memo

MS Word Template

	Interac Association Royal Bank Plaza, North Tower 200 Bay Street Suite 2400, Box 45 Toronto, ON M5J 2J1	Memo
<p>To: Cc: From: Date: Subject:</p> <hr/>		
<p>CLASSIFICATION LABEL</p>		

PowerPoint Template

PowerPoint Template



Microsoft PowerPoint is often the ideal tool by which to communicate. Typically used for online presentations, PowerPoint 'decks' are sometimes used for discussion points at internal meetings. It's important to remember that *Interac* communications should feature simple, short and clear messaging.

Interac PowerPoint templates are available internally at K:\Templates, in two versions:

- Colour for online presentations
- Minimal colour for printed presentations

The use of colours should reflect the standard use of the *Interac* primary and secondary palette. From time to time, a broader range of colours may be required. For assistance and direction, please contact brand@interac.ca.

Promotional Items



Professionally branded promotional items further enhance the *Interac* brand equity and recognition for consumers, employees and other key stakeholders.

Today's technology enables a variety of applications including silkscreen, embroidery, engraving and embossing – each having unique size and colour specifications and a wide range of material options.

The two-colour logo with tagline is the preferred version (Pantone 124 and black) where space allows. The one-colour version can be used where production limitations do not permit the use of colour, or where engraving or embossing is required. Where space limitations do not permit use of a logo, the wordmark is permissible.

Examples of promotional items and their applications follow.

Since these items will be handed out externally, they should always include the registered mark. However, because the imprint space may be limited or the mark might not show (e.g., may look like a dot in a deboss application), we could forego the mark. This will be handled on a case-by-case basis. Should any clarification be required, please contact info@interac.ca.

Promotional Items - Examples



Golf Ball (Silkscreen)

Minimum size logo without tagline, 10mm, two-colour printing Pantone 124 and black or 4-colour process if required.

Hat (Embroidery)

Embroidered application preferred with a centered logo and tagline if space permits, using thread matching Pantone 124, Black and White per the official logo artwork.

Shirt (Embroidery)

Per the hat application, embroidery is the preferred solution, centered on the left sleeve's bottom edge, using thread matching Pantone 124, Black and White per the official logo artwork.

Black Portfolio/Bag (Embroidery)

Embroidery is the preferred solution with a centered logo and tagline, using thread matching Pantone 124, Black and White per the official logo artwork. For a 14" bag, logo may be more prominent, approximately 55mm on width of keypad button shape.

Promotional Items - Examples



Stainless Steel Bottle (Engraving)

Limited by process, one-colour logo is used to ensure reproduction quality. Logo with Tagline may be used if space permits, minimum logo size 20mm.

Leather Wallet/Bag (Embossing)

Limited by process, one-colour logo is used to ensure reproduction quality. Logo with Tagline may be used if space permits, minimum logo size 25mm.

Pens - Wordmark applications (Silkscreen)

Where limited by space and the *Interac* logo cannot be accommodated, the wordmark - either name, tagline, URL or a combination thereof can be used. It is preferable to use the corporate Pantone 124 or black, but depending on application other tonal options are acceptable such as silver or gray.