

Kotak Net Banking

Language Guide

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Why do we need a language guide?

- To set a direction for the language that is used throughout the product
- To get everyone who is working on the product on the same page
- To create a foundation and reference for to build on in the future
- To provide a consistent and cohesive experience to the user
- To have a common interface language that leaves no scope for ambiguity
- To reduce the time required for making language decisions
- To structure and prioritize the communication throughout the product
- To create a personality for the product and enhance its recognizability in the over-populated world of digital products
- To avoid a fragmented experience that is commonly found in non-consistent products
- To elevate the user's experience with consistent interactions and flow
- To make the user perceive the product as reliable and dependable for getting his/her work done efficiently and quickly, to build trust

General UX and Language Principles

Net Banking is just a means to an end. Users come to Net Banking with goals in mind – transactions they want to process, information they want to acquire, requests they want to raise.

Be crisp and direct

It's helpful to use language which is absolutely crisp, direct, and functional so that the user can spend less time reading and more time executing and can focus on other aspects of their life.

DO

Start
Continue
Next

DO NOT

Let's start
Get started
Let's get started
Great
Let's go

Use sentence case

Since it is the most natural way of writing, we will use [sentence case](#) throughout the product, with [certain exceptions](#) to avoid any confusion and discrepancy on what should be capitalized and what shouldn't.

DO

Check your account balance

Make a transaction

Pay your bills

DO NOT

Check Your Account Balance

Make A Transaction

Pay Your Bills

Use active voice

We will prefer to use the active voice throughout the product since it is easier to read. More about this in [Our Voice](#).

Use a formal and direct tone

We will use a formal tone throughout the product, which is in line with the brand. More about this in [Our Tone](#).

Avoid complicated, roundabout, and flowery language

Kotak Mahindra Bank is a pan-India organisation and a Giant Cap. We are a secure brand. We will not use heavy praise and flowery language for marketing the bank's products and services. Any product or service proposition should always be centred around the customer.

DO

We can we help you with...

We are launching our new Privy League Savings Account...

DO NOT

Kotak Mahindra Bank offers you it's delightful services and expertise...

Kotak Mahindra Bank is extremely pleased to announce the launch of the exquisite Privy League Savings Account...

Lead with the goal

When an action has multiple steps, we will start with the goal and then describe subsequent actions needed to achieve that goal.

DO

Log in with your CRN and password.

Check your outstanding amount here.

Check account balance

Withdraw Cash

DO NOT

Use your CRN and password to log in.
Click here to check your outstanding amount.
Account balance enquiry
Cash withdrawal

Personalize

We will use 'your' instead of 'the' whenever we talk to the users about things which belong to them. However, we will not use either 'your' or 'the' when the scope and character limit do not allow it.

DO

Log in with your CRN and password.
Secure your account

DO NOT

Log in with the CRN and password.
Secure the account

Minimize redundant, heavy words

Avoid using jargon and banking terms throughout the interface since users come from a wide variety of backgrounds and would not understand financial terms.

Simplicity and clarity are our guiding principles. We will avoid using vague, ambiguous, and complicated terminology unless it is an absolute legal requirement.

DO

Use Net Banking
Use AutoPay
Activate Travel Card
Choose as per your needs
Need help?

DO NOT

Use the Net Banking facility
Use the AutoPay feature
Travel Card Activation facility
Select basis your requirements
Do you require assistance?

Addressing mechanisms

The two parties in any Net Banking transaction are—

1. **You** - the customer
2. **We** - the bank

Allowed variations on these pronouns—

You, Your, I

‘You’ and ‘Your’ will be our preferred pronoun throughout the product to keep the conversation centred around the user.

DO

You will receive an OTP

DO NOT

We will send you an OTP

I, My

We will only use ‘I’ for accepting disclaimers and t&cs.

DO

I agree to the T&Cs

I verify this transaction

DO NOT

By clicking this, you agree to the T&Cs

By clicking here, you will verify this transaction

We, Our, Us

We will only use 'We' and its variants when the user has completed a task and is waiting for a response from the bank. In other words, whenever the user has completed his/her side of the transaction and the ball is now in our court.

This means that we will use it as a part of acknowledgments and confirmations.

EXAMPLES

We will get back to you within 24 working hours

We will credit the amount to your account within 24 working hours

We are processing your request

We thank you for your patience

As per our policy

Our representative will get in touch with you

Our team is working on solving this issue

Call us

Let us know

Kotak, Kotak Mahindra Bank, the bank

We prefer using Kotak instead of Kotak Mahindra Bank for brevity. However, we will use Kotak Mahindra Bank whenever there is scope for more characters and the context demands it.

DO

At Kotak
With Kotak, you get
Team Kotak
Kotak Mahindra Bank
Kotak Net Banking
Kotak Mobile Banking
Kotak Mahindra Bank branch

DO NOT

Kotak Bank
Kotak Bank branch
Kotak Mahindra
Kotak Mahindra Bank Ltd.

Feedback mechanisms

How you provide feedback and resolve errors makes or breaks a user's experience. To provide immediate feedback whenever needed helps reduce anxiety, and build trust and clarity.

Negative feedback

Whenever the user faces an error or a roadblock, that's when he/she is most alert, aware and willing to be informed.

It is paramount to resolve the error clearly and quickly. Errors can leave the user with a bad taste in the mouth. Hence, it is a good opportunity to show the thoughtfulness and empathy of the brand. The large part of the user experience hinges on how you resolve errors when they come up.

It is important to inform the users that...

1. They have hit a roadblock or made an error
2. Why caused the error
3. How can they solve the error

...and in that order.

For e.g. here's how we will design an error pop-up—

Headline

We will inform the user about the error in the headline in a fairly crisp and direct way.

DO

Transaction failed.
Log in details do not match.
Net Banking Locked.
PAN mismatch

DO NOT

Your transaction has failed.
Your log in details do not match.
Your PAN details do not match.

Sub-copy

We will reiterate the error and give a reason for the error. We will also show the user ways in which he/she can resolve the error.

Negative feedback should always be followed with next steps, informing the user what they can do in this situation and answering the question, **“What do I do now?”**

DO

Your transaction could not be processed due to <reason>. You can try again once <condition is met> or you can do <alternate solution>.

DO NOT

Transaction could not be processed.

Also note that here, the passive voice appears to be a more diplomatic approach towards handling negative communication, since the active voice approach tends to explicitly lay the blame of the failure on the bank.

So on a general note, we prefer using passive voice for negative messaging and feedback.

Also for better UX, we will **inform the customer what has happened before explaining why it has happened.**

DO

Your account is blocked due to security reasons.

DO NOT

For security reasons, we have blocked your account.
For security reasons, your account has been blocked.

We will put the most important information first. Here, we are informing the user that their account is blocked, before giving reasons for the same.

Call To Action

The call to action on an error pop-up should ideally be the first step the user can take to resolve the error.

DO

Unlock account

Reset password

Try again

Call Customer Care

DO NOT

Okay

Done

Form validation errors

Form validation errors should be short and to-the-point, and tell the user what exactly the error is.

DO

Username not available. Try another?

Incorrect email address. Please check and try again.

DO NOT

Looks like that username isn't available. Let's try another username?

That email doesn't look right. Are you sure it's correct?

Positive feedback

For positive feedback, it's important to **let the user know that the action was successful as quickly as possible to relieve anxiety and allow for a faster experience** overall. We will also inform the user of the next steps whenever needed.

Wherever we need to communicate something positive to the user, we will **keep it direct and avoid using pompous language.**

DO

Payment successful.

Transaction complete. The amount will be reflected in your account within the next 24 hours.

Process complete.

New password set. You can now log in with your new password.

Email changed.

New chequebook dispatched.

DO NOT

You have successfully completed the process.

Congratulations! Your password has been reset successfully!

We are pleased to inform you that...

Case and Capitalization

Sentence case

Sentence case is the conventional way of using capital letters in a sentence or capitalizing only the first word and any proper nouns.

EXAMPLES

This is how you write sentence case.

The Kotak Language Guide is written in sentence case.

I love using the Kotak Net Banking app.

Title case

Title case means that the first letter of each word is capitalized, except for certain small words, such as [articles](#) and short [prepositions](#).

Title case can make text pop and grab more attention. But it should only be limited to 4 or 5 words at the most. It's not advisable to write a long sentence in title case since it is harder to read for the user.

EXAMPLES

This Is How You Write Title Case.

Apply Now

Request a Call Back

Resume Your Application

Set Date and Time

Date of Birth

Date of Expiry

Lower case

We will strictly use lower case in certain input fields like the email address field.

EXAMPLES

this sentence is written in lower case.

anshulsharma@gmail.com

Upper case

We will not use upper case anywhere, except for certain input fields like PAN, IFSC code and other alphanumeric fields with a mix of capital case alphabets and numbers.

EXAMPLES

THIS SENTENCE IS WRITTEN IN UPPER CASE.

AMFLT5093J

MAHB000000121

Capitalization of certain words

Names and proper nouns should always be capitalized.

Also, we can capitalize terms like Account Summary, Account Statement, Net Banking, Account History, Credit Card, Debit Card for added visual emphasis and exposure.

There are some terms that can be talked about generally or as a product.

For e.g.

Kotak Home Loan and home loan

Working Capital Solutions and working capital

When talking about a product, we will use title case and when talking about it generally, we will use lower case.

DO

Kotak Home Loans

Terms & Conditions for your home loan

Terms & Conditions for your Kotak Home Loan

You can get working capital for your business

Our Working Capital Solutions and Business Loans

DO NOT

Kotak home loans

Terms & Conditions for your Home Loan

Terms & Conditions for your Kotak home loan

You can get Working Capital for your business

Our working capital solutions and business loans

Voice

Voice plays a huge impact on how a given statement is perceived. We prefer using active voice because it is a direct and easier way of saying something than passive voice which can sound a lot more formal and a roundabout way of saying the same thing.

Active voice DO

We are processing your application.

Passive voice DO NOT

Your application is being processed.

In the above scenario, we prefer using the active voice since it explicitly involves the bank as an entity in the transaction and thus gives a two-sided feel to the interaction. The passive voice version doesn't explicitly make the bank a part of the interaction and keeps it hidden, which gives the interaction a dull, one-sided feeling.

However, when it comes to UX, we might in some cases prefer using the passive voice over the active voice.

Active voice DO NOT

We have credited ₹25,000 to your account.

Passive voice DO

₹25,000 has been credited to your account.

In the above case, we would prefer using the passive voice since it **places the most important element of the message—the amount—right at the start**, which means a lesser cognitive load for the user.

Another scenario in which we prefer using the passive voice is for negative communication.

Active voice DO NOT

We have blocked your account for security reasons.
We cannot process your request.

Passive voice DO

Your account has been blocked for security reasons.
Your request cannot be processed.

Tone

We will use a simple, straightforward and direct language and avoid using redundant words. This will help us maintain crispness and brevity throughout the interface.

DO

Net banking helps you do all this
Processing your transaction, please wait...
Username not available. Try another?
Need help?
Skip for now
Incorrect email address. Check and try again.

DO NOT

Access Net Banking for availing the following features
We are processing your transaction, please wait...
Your transaction is being processed, please wait...
We are on it, hold on...
This username is not available. Please try another username.
Looks like that username isn't available. Let's try another username?
Do you need help?
Skip this step for now
That email doesn't look right. Are you sure it's correct?

Tense

For establishing effective communication and avoiding ambiguity in an action-driven product, it is necessary to use the appropriate tense for the situation. Proper tense and voice are essential for establishing clarity in communication and building trust.

Simple present

Simple present tense is used for actions which are a fact, or are performed on a regular basis. Some phrases associated with simple present tense—

In active voice

Our team does this for you, we collect documents, we allow, we process,

In passive voice

is carried out, is deducted, is processed, documents are collected

EXAMPLES

Your current account balance is ₹25,000

Your outstanding loan amount is ₹25,000

₹25,000 is credited to your account

Present continuous

Present continuous tense is used for actions that are currently being performed. Some phrases associated with present continuous tense—

In active voice

we are processing your transaction, we are calculating, you are paying, we are crediting

In passive voice

is being carried out, is being processed, is being calculated

EXAMPLES

Your transaction is being processed
We are crediting ₹25,000 to your account
We are calculating your eligibility
Your eligibility is being calculated

Present perfect

Present perfect tense is used for actions which have been performed in the present and have completed. Some phrases associated with present perfect tense—

In active voice

we have debited, we have credited, you have submitted,

In passive voice

has been credited, funds have been transferred, have been submitted

EXAMPLES

₹25,000 has been credited to your account
We have credited ₹25,000 to your account

Simple past

Simple past tense is used for actions that were a fact or were done in the past on a regular basis. Some phrases associated with simple past tense—

In active voice

we debited, we credited, we received

In passive voice

was credited, was submitted, were transferred

EXAMPLES

₹25,000 was credited to your account
You raised a request on 25th March 2019

Past perfect

Past perfect tense is used for actions that were performed and were completed in the past. Some phrases associated with the past perfect tense—

In active voice

we had debited, we had credited, we had received

In passive voice

had been credited, had been submitted, had been transferred

EXAMPLES

₹25,000 had been credited to your account
You had raised a request on 25th March 2019

Simple future tense

Simple future tense is used to describe actions that will be done in the future. Some phrases associated with simple future tense—

In active voice

we will process, we will deduct, we will credit, we will get back to you, you will pay, you will submit, we will collect

In passive voice

will be collected, will be processed, will be credited, will be debited

EXAMPLES

₹25,000 will be credited to your account
We will collect your documents
Your request will be processed

Sentences lacking the tense phrase

You can have sentences and phrases lacking the tense phrase completely.

Since our tone is crisp and direct, we can use them wherever we have less space for text. For e.g. Headlines for cards, CTAs, etc.

EXAMPLES

Account blocked — instead of — Account has been blocked.

Amount credited — instead of — Amount has been credited.

Net Banking unlocked. — instead of — Net Banking is now unlocked.

Password incorrect. — instead of — Password is incorrect.

Elements (Atoms)

Paragraphs

Paragraphs should not exceed 240 characters in length. If more text is needed, it should be broken down into two paragraphs to avoid making it look like a massive block of text.

Providing timely breaks in the text allows the eyes to relax while reading and leads to faster comprehension.

Lists

Lists should be used whenever there are multiple points/features to be discussed, since bulleted lists are easier to read than paragraphs.

Points in the list can have both phrases or sentences, ending without full stops.

Notifications

Notifications should be dedicated to informing the user about just one thing at once. They should have a call to action at the end for the user to act on the notification and should not exceed 180 characters in length.

EXAMPLES

Your annual statement is ready. [Download here](#)

₹25,000 has been debited from your account. [View details](#)

Your new cheque book has been dispatched. [Set delivery alert](#)

Your average quarterly balance is below limit and you will be charged, unless you add ₹10,000 to your account. [Add money](#)

Menu & Navbar Labels

Menu labels should be short, clear, and intuitively categorized for easy navigation. We will use title case for Menu & Navbar labels.

These labels should not have punctuation and action words. We will also avoid using articles for brevity.

DO

Dashboard

Payments

Statements

Cards

Tools & Widgets

Settings & Customization

Deposits

Investments

Loans

Insurance

Tax

Kay-mall

DO NOT

Apply

Make a Deposit

The Dashboard

Your payments

Tooltips

We will use tooltips primarily to educate and inform the user and help him/her make the right decision. Tooltips need to be highly contextual to be useful.

EXAMPLES

Give tips for setting a strong password when the user is setting a password.

Inform the user about AutoPay feature when they are making a payment.

Headlines

A headline for a form page should communicate the main action that the user has to take on the page. It should start with an action word and be short, direct, and to the point.

EXAMPLES

Provide card details
Authorize card
Verify it's you
Answer security questions
Activate Travel Card

Sub-headlines

Sub-headlines should expand on the headline and tell the user what exactly should be done on this page, along with providing more information and advice if needed.

Why do we provide additional information?

- To convey rules/requirements/help the user do the right thing
- For conveying something that would be good to know for the customer
- For informing what's going to happen next to maintain clarity

Sub-headlines should not exceed 180 characters in length.

They should end with a full stop in cases where an advice, recommendation, or rule is being conveyed to the user and end without it otherwise.

EXAMPLES

You can log in using your Nickname instead of CRN or Card Number.

These 4 questions will help you authorize yourself and recover your password if you ever forget it.

Enter your 6-digit OTP

Enter password for CRN 80****29

Input fields

Radio buttons

We will use radio buttons when the user has to select only one option out of less than 3-4 options. For more than 5 options we prefer using a dropdown list.

The options should not be longer than 5 words. They should not end with a full stop.

EXAMPLES

Relationship Status

Single Married Widowed

Checkboxes

We will use checkboxes primarily for disclaimers and agreements. They should use the first person pronoun i.e. 'I' and should be complete statements ending with a full stop.

EXAMPLES

I agree to provide my Aadhaar to get Direct Benefit Transfers.
I agree to allow Kotak Mahindra Bank to contact me.
I agree to the terms and conditions mentioned above.

Dropdowns

We will use dropdowns if the user has to select 1 or more than 1 option out of more than 5 options.

The options should not be longer than 5 words and should not end with a full stop.

Switches

Switches are simple Yes-No, Active-Inactive buttons with 2 possible states/options.

These choices should exactly answer the question put on the page and should not cause ambiguity and confusion.

DO

Delete message?

Yes No

Activate Travel Card

Active Inactive

DO NOT

Cancel process?

Yes Cancel

Your transaction won't be completed if you leave this page

Yes No

Placeholders

Placeholders for input fields should only mention the input the user has to enter and nothing else.

DO

OTP

Card number

Email

Password

DO NOT

Enter OTP

Enter Card number

Type password

Enter email address here

An exception to this would be a dropdown where instead of just mentioning the input, we also write the word Select in the default option.

EXAMPLES

Select bank

Select account

Select scheme

Input Field Sub-text

We will use sub-text for input fields only for providing more clarity and information to the user.

EXAMPLES

You will receive an OTP on this number for verification.

This is just for verification purposes.

You will receive all your communication on this address.

Sub-copy

We will use sub-copy for elaborating on the headline for providing clarity and informing the user about the next steps. We can consider it a bridge between the headline and the Primary CTA on the screen.

EXAMPLES

Remove CRN? **Headline**

The chosen CRN will be removed from this browser.

You can log in from this CRN if you want to use it again. **Sub-copy**

Yes, remove No **CTA**

Call To Action (CTA)

General principles to follow for crafting good CTAs

- Should lead with an action word that describes the goal.
- Should not be longer than 3 words.
- Should not have articles.
- Should inform the users why they should click the CTA and what will happen after clicking it.
- Should not have punctuation
- Should not be ambiguous
- Should take into account the overall context of the page
- Should be written in sentence case

Button CTAs

Button CTAs are used for indicating the primary action that has to be taken on the page. It has to relate to the context of the page and the journey.

We will try to make the CTA as crisp as possible, preferably one or two words that describe an action or a step.

DO

Start
Apply
Invest
Next
Pay
Transfer
Go to dashboard
Buy
Check balance
Withdraw
Unlock account
Report fraud
Block card

DO NOT

Block this card

Make payment
Proceed with application
Make purchase
Learn more
Know more

Text CTAs

Text CTAs play the role of secondary CTAs to allow the user to take an action other than the primary action on the page.

EXAMPLES

Skip for now
Log out
Need help?
More login options
Try another option

Hyperlinked CTAs that are part of a sentence

Hyperlinked CTAs are generally used for tertiary actions such as providing more information to the user.

DO

Read more

Download

What is DAC?

What is OTP?

DO NOT

Know more about DAC here

Know more about OTP here

Click here to download

Click here to view

Formatting

Currency (In numbers)

For currency, we will show numbers rounded to 2 decimal places.
We will place commas following the Indian currency convention.

EXAMPLES

₹25,000.00
₹5,650.50
₹2,25,000.00
₹25,25,000.00
₹2,25,25,000.00
₹30,22,25,000.00

However, for amounts shown under NAV and SEBI, we will write the numbers up to 4 decimal places.

EXAMPLES

₹25,000.0000
₹5,650.0250
₹2,25,000.0005

Currency (In words)

We will use the Indian currency format for writing currency in words.

EXAMPLES

Rupees Twenty Five Thousand

Rupees Five Thousand Six Hundred Fifty and Paise Fifty

Rupees Two Lakh Twenty Five Thousand and Five Hundred

Rupees Two Crore Fifty Lakh Five Thousand and Five Hundred

Also, a common mistake we will avoid is to write Lakh as Lakhs or Lac or Lacs. Same for writing Crore as Crores.

While writing an amount, it is the currency that takes the plurality, not the denomination or unit.

DO

Rupees Two Lakh

Rupees Two Crore

DO NOT

Rupees Two Lac

Rupees Two Lacs

Rupees Two Lakhs

Rupees Two Crores

Date

21 Jan 2019
21 Feb 2019
21 Mar 2019
21 Apr 2019
21 May 2019
21 Jun 2019
21 Jul 2019
21 Aug 2019
21 Sep 2019
21 Oct 2019
21 Nov 2019
21 Dec 2019

for standalone use.

21st January 2019
22nd February 2019
23rd March 2019
24th April 2019
25th May 2019
26th June 2019
27th July 2019
28th August 2019
29th September 2019
30th October 2019
30th November 2019
31st December 2019

when used as a part of a sentence.

DD/MM/YYYY

21/05/2019

when displayed in a date field.

Time

EXAMPLES

8 AM

8:30 AM

9:15 PM

Duration

EXAMPLES

8 hours 15 minutes

7 hours 1 minute

1 hour 1 minute

5 minutes 30 seconds

1 minute 1 second

Card Number

For a 16-digit card number, there has to be a space after every 4th digit for easy chunking and readability for the user.

EXAMPLES

4371 5834 2579 0101
4371 **** * 0101

For any kind of numbers where the number of digits is fixed and known, the input fields must have boxes so that the user automatically knows that they have entered the correct number of digits just by looking at the field.

Email Address

Email addresses should always be written in lowercase and never in uppercase or mixed-case. If the user enters them in uppercase, the email field should automatically convert the input into lowercase as the user types it.

Never put any kind of punctuation mark after an email address, to avoid confusion.

DO

anshulsharma@gmail.com

OTP sent on your registered email address anshulsharma@gmail.com

DO NOT

Anshulsharma@gmail.com

ANSHULSHARMA@GMAIL.COM

OTP sent on your registered email address anshulsharma@gmail.com.

Phone Numbers

Mobile numbers should always be accompanied by the country code, by default.

For a 10-digit mobile number with country code, the format should be—

+91 99699 61259

For landline phone numbers—

+91 22236 09824

Account number, IFSC code, PAN, and other alphanumeric codes

These are a combination of uppercase alphabets and numbers.

If the user types alphabets in lowercase, they should be dynamically converted into uppercase in the input field.

DO

AMCPL5060F
MAHB000000121

DO NOT

Amcpl5060f
Mahb000000121

Address

Single line format

1602, Range Heights, Behram Baug, Jogeshwari (W), Mumbai—400063

Multi-line format

1602, Range Heights
Behram Baug
Jogeshwari (W)
Mumbai—400063

Grammar & Punctuation

Contractions

We will use certain contractions to make the text easier to read and feel more natural. We will avoid certain others since they can be misinterpreted or sound too informal.

Using the contracted forms of **is**, **not** is allowed.

Using the contracted forms of **had**, **would**, **could**, **have**, **are**, **will** is not allowed.

DO

It's

Let's

Isn't

Won't

Don't

Didn't

Can't

That's

DO NOT

You'll

We'll

We'd

You'd

We've
You've
Could've
Should've
Must've
Mustn't
You're
We're

Abbreviations and Acronyms

Using abbreviations helps us when there is a lack of real estate in the design. We can also use them to simplify and shorten commonly known and recurring words that are long.

For acronyms that are not commonly used and known, we will first establish their full-form at the start and then subsequently use the acronym in the page or journey.

For e.g. we will introduce CCL as Cash Credit Limit (CCL) and thereafter use CCL throughout.

However, whenever there is a possibility of misunderstanding or confusion arising due to using a certain abbreviation or acronym, we will prefer not using it and use the full word instead.

DO

Ltd. for Limited
A/c for Account
Bal. for Balance

p.a. for per annum
min. for minimum
max. for maximum
PAN for Personal Account Number
IFSC for Indian Financial System Code
GST for Goods and Services Tax
ITR for Income Tax Return

DO NOT

No. for Number
mins for minutes
hrs for hours
secs for seconds

Oxford commas

It is always a good practice to add a comma before 'and' when talking about 3 or more things separated by commas.

DO

Fast, flexible, and easy
Payments, services, and settings
Transaction and processing, deposits and withdrawals, and tools and widgets

DO NOT

Fast, flexible and easy

Payments, services and settings

Transaction and processing, deposits and withdrawals and tools and
widgets

Commonly misused words and phrases

Login vs. Log in | Logout vs. Log out

Login is a noun, a descriptor.

Log in is a verb phrase, an action.

Logout is a noun, a descriptor.

Log out is a verb phrase, an action.

You log into Net Banking.

You go to the login page.

You log out of Net Banking.

You go to the logout page to log out.

DO

Log into Net Banking.

Go back to the login page

You will need to log in again.

Log out of Net Banking

Net Banking Logout page

DON'T

Login to Net Banking.

Go back to the log in page

You will need to login again.

Logout of Net Banking

Net Banking Log out page

and vs. &

Ampersands are only used for names and for things that generally go together. They can also be used for menu and section labels where two names have to be mentioned.

Ampersands should not be used as a replacement for 'and' in a sentence.

DO

Date & Time
Tools & Widgets
Terms & Conditions
Credit & Debit
T&Cs

DO NOT

Use Net Banking for bill payments, managing expenses, & other fund transfers.
Enter your Net Banking password & authorize this transaction.
Set your username & password
Manage your monthly expenses & set a monthly limit
