

Social Media Playbook

A guide to posting effective content for the **Department of Financial Protection and Innovation (DFPI)** social media accounts



DFPI

DEPARTMENT OF
FINANCIAL PROTECTION
& INNOVATION

INTRODUCTION

ABOUT US

The Department of Financial Protection and Innovation protects California consumers by regulating financial activity, licensing financial service providers, and enforcing state laws that help create a fair and resilient marketplace. The Department also reviews consumer complaints, takes legal action against bad actors, and examines licensees to make sure they're in compliance with the law. Key to the work of DFPI is ensuring that consumers understand their rights and know how to get help. The Department provides financial education resources, consumer alerts about financial fraud and scams, and an

online search function so you can make sure a financial provider is licensed with us.

The passage of the California Consumer Financial Protection Law (CCFPL), which went into effect Jan. 1, 2021, also expanded DFPI oversight to include credit repair and consumer credit companies, debt collectors, debt relief companies, private student loan servicers, and others. Thanks to the new law, the DFPI can now investigate all claims of unlawful, unfair, deceptive and abusive practices by financial service providers, adding even more protections to California consumers.

If you have a question or media inquiry, please contact our Public Information Officer or Deputy Commissioner of Communications at communications@dfpi.ca.gov



WHY USE/ WHO SHOULD USE

This playbook explains how we use social media at the Department of Financial Protection and Innovation. In it, we share our best practices, what we hope to achieve, and how we plan to get there.

Social media allows us to engage with the public in a simple yet powerful way. We use our social media channels to build audience trust, but it also provides insights on public sentiment to help inform our decision-making and public policy.



OUR KPI'S*

- Increase Audience Engagement
- Increase Audience Awareness
- Turn our Audience into Advocates
- Drive Traffic to our Website

HOW WE GET THERE

Our Channels – using social media to leverage our message and create advocates of our brand from within the social media communities that we curate.

Influencers – amplifying our presence with industry insiders and the voices of our executive staff/subject matter experts.

Employees – puts our DEI efforts into action. Employees

represent the diversity of our Department and highlight our internal policies that promote the full participation and sense of belonging of every employee. Employee content sharers have networks which give us greater reach and encourages brand credibility.

Stakeholders – provides examples of our mission in action and encourages new opportunities for collaboration.

*KPI stands for key performance indicator. It's a quantifiable way for the DFPI to measure the performance of our social media over time.

OUR BRAND

UNDERSTANDING OUR AUDIENCE

Our Target audience is bifurcated into two distinct groups: **Customer/Consumer and Industry**



OUR CUSTOMER/CONSUMERS

- Various degrees of financial savvy
- Commonly use financial tools to monitor financial accounts
- May be the victim of financial scams or predatory financial practices including those that are unlawful or deceptive
- May have reservations about talking about money or financial issues
- May use or know about financial technology products and services, but may not know their rights
- May want to know more about a specific licensee, how to file a complaint, or what we can do for them



INDUSTRY

- Licensed by our department
- Wants to stay apprised of new regulations, state or federal laws, new legislation, etc. (Industry Insider)
- Unlicensed by our department but searching for information to see if they need a license
- May be searching for legal opinions or previous enforcement actions

VOICE

As the Department of Financial Protection and Innovation, we understand that:

1. Most people want finance to be easy to understand.

The financial industry has industry-specific jargon that makes it both intimidating and inaccessible to most Californians. This lack of comprehension is a barrier that keeps many individuals, families, and business owners from achieving their financial goals while simultaneously leaving them vulnerable to scams fraud. We commit to keeping our language as straightforward, jargon-free, and as easy to understand as possible to address this issue.

2. Educated consumers are safer from financial fraud.

We want Californians to feel comfortable enough to approach us when they need help distinguishing between various financial products and services, regardless of whether they are inquiring in their personal capacity or

on behalf of their businesses. Our responsibility is to shield communities from financial fraud, a goal we achieve by proactively educating individuals and companies on the risks associated with specific actions. We explain complex financial concepts as straightforward as possible while ensuring that we do not come across as condescending.

3. People need to feel that our staff is here to listen and assist.

As a financial regulator, one of our main objectives is protecting consumers from financial harm while keeping up with new financial products and services. We want

people to understand we serve them by providing information they need. We believe all Californians should have access to financial products and services that meet their needs while promoting their long-term financial security. To establish our reputation as a Department that genuinely cares, we are responsive and attentive to every question, inquiry, and request that we receive, using a warm, welcoming, and professional tone at all times.

Example

Twitter comment:

"@CaliforniaDFPI @TheJusticDept @FBI just wondering the process whereby I can report @LendingClub for failure to provide running balance information; refusal to update credit report and collections with payment info. Any assistance is appreciated."

Our Response:

Hi there and thank you for reaching out! We're sorry to hear that you are experiencing issues. You can always file your complaint with the DFPI (regardless of whether you are trying to resolve your dispute with another agency by visiting <https://dfpi.ca.gov/file-a-complaint/>).

TONE

Our Language is:

1. Accessible and easy to understand

We realize that there is a need among our audience for financial information and communication that is not only transparent but easy to understand. This need transcends barriers of age, race, and background and inspires us to keep our messaging straightforward, and free of industry jargon. Where possible, use language that's accessible and personal, rather than institutional. Try "We," "Our," "Us," "You" and avoid jargon and acronyms. In business communications to new audiences, however, we may be more formal.

2. Knowledgeable yet approachable

We want to communicate that we are experts in our field without creating a barrier between our department and the individuals we serve. For this reason, we keep our language conversational and upbeat wherever appropriate, encouraging people to interact with us as they would a knowledgeable friend.

3. Responsive and relevant

One of the primary purposes of our department is to stay ahead of the latest innovations in financial products and services. This goal goes hand-in-hand with our aim to keep our communication as responsive and relevant to the present financial climate as possible. We want our audience to hear it from us – a trusted and reliable source – first.

4. Proactive but not hasty

We stay ahead of the curve by continuously investigating new developments and innovations in the financial sector but being quick should never imply that we are not thorough. Our messaging should always reflect that we perform meticulous research and consult with our internal experts before we post.

Examples

Facebook Post:

October is Cybersecurity Awareness Month.

PROTECT YOURSELF FROM ONLINE FRAUD STAY PROTECTED WHILE CONNECTED. #BECYBERSMART!

The bottom line is that whenever you're online, you're vulnerable. If devices on your network are compromised for any reason, or if hackers break through an encrypted firewall, someone could be eavesdropping on you—even in your own home on encrypted Wi-Fi. Here are some important tips from our friends at the Cybersecurity and Infrastructure Security Agency.

- Practice safe web surfing wherever you are by checking for the "green lock" or padlock icon in your browser bar—this signifies a secure connection.

PUTTING IT ALL TOGETHER



California Department of Financial Protection and Innovation

November 19 at 1:04 PM

[Proteus, Inc.](#), a nonprofit in California's central valley, was one of 12 #CalMoneySmart grantees in 2020-2021. Their work helps improve financial literacy by providing free financial education workshops and individual coaching to unbanked/underbanked individuals. This is our mission at work.

Over the next few weeks, we will be sharing stories from our nonprofit grant recipients and the people most impacted by their work. Many thanks to Proteus, Inc. (and many others!) for their continued efforts to improve financial wellness in our communities.

For more information about the [Cal Money Smart](#) program, please visit <https://dfpi.ca.gov/calmonesmart/>.



FRANCISCO J. HERNANDEZ
Proteus, Inc Program Participant

During the program and after completion of the program, I felt motivated and inspired to take action, to be more financially responsible, to think twice about purchases, to be aware of my budget and how my current choices will affect me reaching my financial goals.

CalMoneySmart DFPI DEPARTMENT OF FINANCIAL PROTECTION & INNOVATION
www.dfpi.ca.gov/calmonesmart/

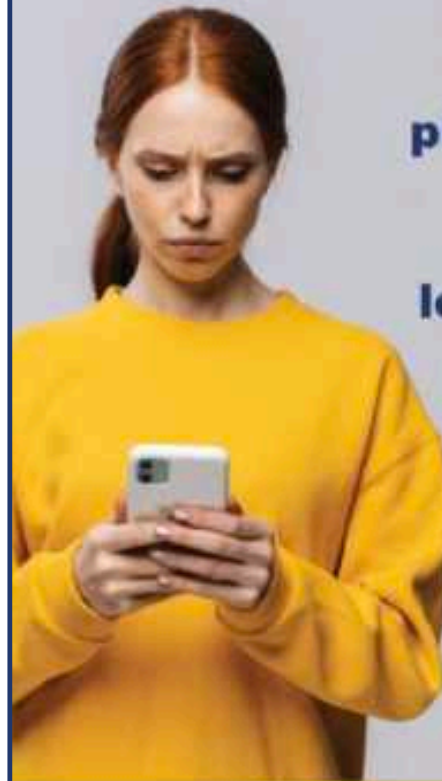


California Department of Financial Protection and Innovation

October 22 at 2:22 PM

We understand how devastating financial loss can be for California consumers. That's why the DFPI is working hard to monitor complaints and provide resources to help navigate the risks that come with #cryptocurrency. For more information:

<https://direc.to/hRzp>



“ I received a phone notification that my coins were sold. I've lost thousands of dollars. ”

**Sound familiar?
Tell us about it.**

DFPI DEPARTMENT OF FINANCIAL PROTECTION & INNOVATION



dfpi.ca.gov/cryptocurrency

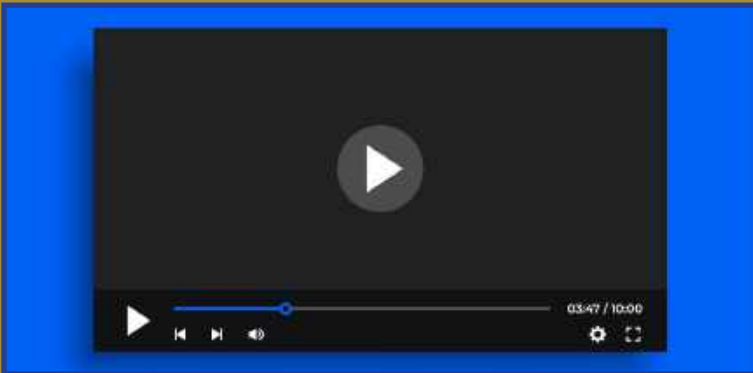
CONTENT

TYPES OF CONTENT



PHOTO

- When appropriate, use photos with faces in them.
- Avoid heavy use of text on images
- Always use site specific resolutions/sizes for images



VIDEO

- Videos should be between 20-90 seconds
- Post directly to the platform (native content)



GRAPHICS

- Always refer to our Brand guide and mood board when creating new graphics
- Use approved templates

MOOD BOARDS

These mood boards are the Canvas, not the paintings. Please refer to this as a “best practice” for using colors and images appropriately.

EXECUTIVE

Primary color palette ○ ●

Secondary color palette ○ ● ●



CONSUMER SERVICES/FINANCIAL PROTECTION

Primary color palette ○ ●

Secondary color palette ● ● ●



MOOD BOARDS

These mood boards are the Canvas, not the paintings. Please refer to this as a “best practice” for using colors and images appropriately.

INDUSTRY

Primary color palette ○ ●

Secondary color palette ● ● ○



LEGAL

Primary color palette ○ ●

Secondary color palette ● ● ●



SAMPLE MESSAGING

These mood boards are the Canvas, not the paintings. Please refer to this as a “best practice” for using colors and images appropriately.

EXECUTIVE



Help us protect California consumers by performing important financial analyses of financial institutions, business firms, and services. We're looking for Financial Institutions Examiners (FIE). Monthly salary: \$4,190-\$8,163. Learn more & take the exam: <http://ow.ly/6Kft50GYV1c>

CONSUMER SERVICES/FINANCIAL PROTECTION



@UsedGov will restart payments for millions of Americans with education debt by February. It's important to Double-check that your servicer has your current contact information, so that you receive all the notices about upcoming changes and repayment options. #StudentLoans

SAMPLE MESSAGING

These mood boards are the Canvas, not the paintings. Please refer to this as a “best practice” for using colors and images appropriately.

INDUSTRY



A new report from the Department of Financial Protection and Innovation (DFPI) shows a sharp decrease in some types of consumer loans and an increase in others, underscoring a change in consumer behavior likely impacted by a number of factors, including the global COVID-19 pandemic.

LEGAL



The LA-based company agrees to not market/service title loans with rates higher than permitted under the California Fair Access to Credit Act. The DFPI continues to monitor out-of-state bank partnerships that seek to evade California’s interest rate cap laws. #ConsumerProtection

BEST PRACTICES

(If you don't read anything else, please read this)

Add value

- Share original information that's relevant to our audience
- Answer questions and provide clarification (when needed)
- Tell our story from the perspective of those most impacted by our work and those responsible to leading our efforts

Consider your content

- ALWAYS make sure we follow the accessibility guidelines set by our department and ADA/WCAG
- Be mindful of the audience for each social channel
- Make sure your posts are consistent with our Ethics Policy, Information, and Discrimination & Harassment Prevention policies.

Representation

- Be knowledgeable, but personable

Use an authentic voice

- Be respectful: Examples of such negative conduct might include offensive posts meant to intentionally harm someone's reputation or posts that could contribute to a hostile work environment based on race, sex, disability, religion, or any other status protected by law or company policy.

- Be honest and accurate: Never repeat misinformation about our Department or others. Always remember to refer to our Subject Matter experts and/or legal if you're feeling unsure about content that you are posting.

Share links and sources

- It's important to be thoughtful with what you post on the web and social media and how you phrase it.
- While the following isn't an exhaustive list and does not include all possible scenarios, it may be used to guide decision-making when it comes to link sharing.
- No sharing content from accounts run by political parties or partisan political groups
- Never share, retweet, or repost content that would imply that the DFPI is promoting a company or encouraging the public to buy something
- Never share, retweet, like, or repost content that shows support/opposition to a legislative bill – unless legislation is being proposed/supported by our Department
- Avoid sharing news links behind paywalls
- Always obtain a signed declaration and release when sharing photos and/or quotes

Protect confidential information

- Never share internal guidance
- Ask permission to publish or report on conversations that occur within our department.

Respect your audience

- Don't make assumptions
- Respect the privacy of others and carefully consider the discussion of any topics that might be objectionable or inflammatory

Acknowledge your mistakes

- Once something is posted, it should stay posted. Only spelling errors or grammar fixes can be made without making the change evident to users. If you choose to modify an earlier post, make it clear that you have done so—do not remove or delete the incorrect content; provide the correct information and apologize for the error.
- Handle inquiries and negative comments immediately
- Effective ways to handle negative comments include providing accurate information in the spirit of being helpful, respectfully disagreeing, and acknowledging that it is possible to hold different points of view.

If you have a question or media inquiry,
please contact our Public Information Officer or Deputy
Commissioner of Communications at
communications@dfpi.ca.gov

Facebook @CaliforniaDFPI

Twitter @CaliforniaDFPI

LinkedIn @CaliforniaDFPI

Youtube Department of Financial Protection and Innovation



DFPI

DEPARTMENT OF
FINANCIAL PROTECTION
& INNOVATION