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## Best Buy Experience Specification

Balcon Transfer Module UI, Copy v04 June 29, 2015

### **Table of Contents**

Change Log
Best Buy Change Log
Best Buy Copy Change Log
Balance Transfer Module
User Flow: Balance Transfer Module
User Flow: Balance Transfer Module - Change Offer
Wireframe: Link Module - Balance Transfer Link, Large View
Wireframe: Link Module - Extra Small View
Representative Comps: Balance Transfer Module - Select an Offer, Extra Large View
Wireframe: Balance Transfer Module - Select an Offer, Large View
Wireframe: Balance Transfer Module - Select an Offer (Continued), Large View
Wireframe: Balance Transfer Module - Select an Offer, Extra Small View
Wireframe: Balance Transfer Module - T&C Modal, Large View
Wireframe: Balance Transfer Module - T&C Modal, Extra Small View
Wireframe: Balance Transfer Module - What to Expect, Large View
Wireframe: Balance Transfer Module - What to Expect, Extra Small View
Representative Comps: Balance Transfer Module - Enter Transfer Information, Large View
Representative Comps: Balance Transfer Module - Enter Transfer Information, Extra Small View
Wireframe: Balance Transfer Module - Enter Transfer Information (Continued), Large View
Wireframe: Balance Transfer Module - Enter Transfer Information (Continued), Large View
Wireframe: Balance Transfer Module - Enter Transfer Information, Extra Small View
Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions), Large View 24
Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions) (Continued),
Large View
Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions/No Suggestions),
Extra Small View
Wireframe: Balance Transfer Module - Additional Payee Information Form, Large View
Wireframe: Balance Transfer Module - Additional Payee Information Form (Continued), Large View 28
Wireframe: Balance Transfer Module - Additional Payee Information Form, Extra Small View
Wireframe: Balance Transfer Module - Verify or Add Payees, Large View
Wireframe: Balance Transfer Module - Verify or Add Payees (Continued), Large View
Wireframe: Balance Transfer Module - Verify or Add Payees (Details Expanded), Large View
Wireframe: Balance Transfer Module - Verify or Add Payees, Extra Small View
Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount), Large View
Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount Error), Large View
Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount & Amount Error), Extra Small

### Balance Transfer Status Module

Representative Comp: Balance Transfer Status Mod Representative Comp: Balance Transfer Status Mod Wireframe: Balance Transfer Status Module, Large W Wireframe: Balance Transfer Status Module (Expand Copy: Balance Transfer Status Module . . . . . . .

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## Best Buy Change Log



## Best Buy Change Log

Date	Page Name	Description	Initiated By
/11/2015	Various	Initial version	Razorfish
/19/2016	Various	Adjusted all amount fields for decimal and 8 digits	Razorfish
/19/2016	Various	Removed Auto-complete from Balcon "Enter Transfer Information" views	Citi
/19/2016	Wireframe: Balance Transfer Module - Enter Transfer Information, Large View	Removed note that indicated that balance transfer options shall only be available for the primary user.	Citi
6/22/15	Balcon - Select an Offer	Add a tooltip to the Available Credit to mirror AO.	Citi Legal
6/22/15	Balcon	Make the copy for the offer "XX.XX APR on Balance Transfers" be the same font size as the "After that" copy	Legal call on 6/22/15
6/23/15	BalCon - I Want To Module	Add a link to 'Complete an Online Balance Transfer Check' to the I Want To Module	Citi Legal
6/25/15	Hybrid - Manage Cards (User Profile Module)	Update modules to allow the user to select a credit line to be the default after registration	Citi
6/25/15	Hybrid - Authorized Users	Edited page notes to mention that only the Private Label side will not be allowed to add/edit or remove Auth Users.	
6/25/15	BalCon - Link Module	Update Link Module copy to say "Complete an Online Balance Transfer Check"	Citi Legal
6/25/15	Balcon - Enter Transfer Information	Add in Fees & Interest Information and T's & C's copy on all screens	Citi Legal
6/25/15	BalCon - All pages	Update all "Your Selected Offer" to match Select an Offer copy	Citi Legal
6/25/15	BalCon - All pages	Changed all APRs and dates to have variable blocks instead of actual copy	RF
6/25/15	BalCon - User Flow	Updated the user flow to include interdiction recommendation	RF
6/25/15	BalCon - User Flow	Added a new user flow to show how the "Select a Different Offer" link works	RF/Citi Legal
6/25/15	BalCon - Confirmation	Moved Confirmation number to be inline with each Payee	RF
6/29/15	BalCon - Change Offer Modal	Added Change Offer modal for users who select a new offer via a "Select a Different Offer" link or the Verify or Add Payee page	RF
6/29/15	BalCon - User Flow	Moved risk call to the time of Balcon submission	PRL28

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## Best Buy Copy Change Log

Date	Page Name	Description
6/11/15	Initial Document	Initial Draft
6/19/15	Balance Transfer Module	Enter Transfer Information: Removed auto-complete content.
6/19/15	Balance Transfer Status Module	Added intro and tooltip copy. Updated Request details formatting so that information is now displayed in sentence form with expandable or reveal additional information. Removed Balance Transfer Details module in favor of integrating approved Balance Transfer information into motional Balances module.

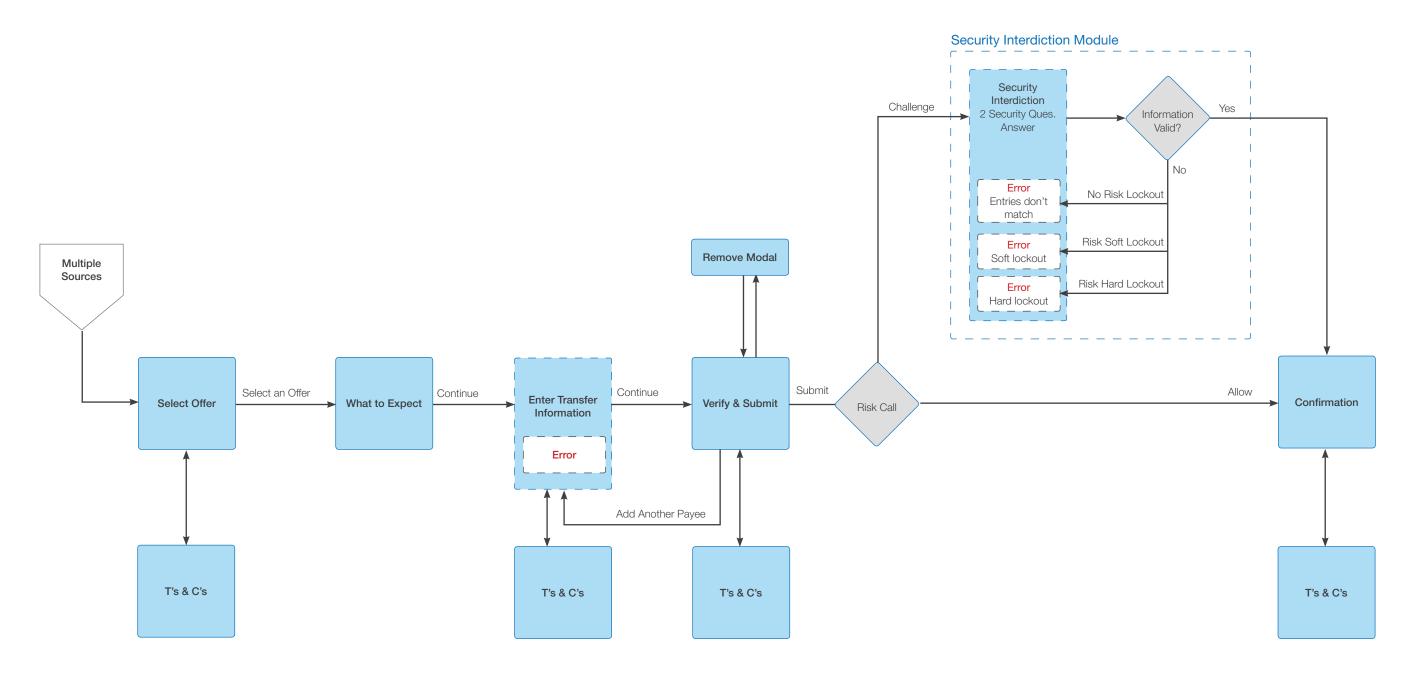


		Initiated By	
	Razorfish		
	PRL 1		
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## Best Buy Balance Transfer Module

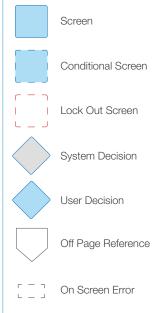
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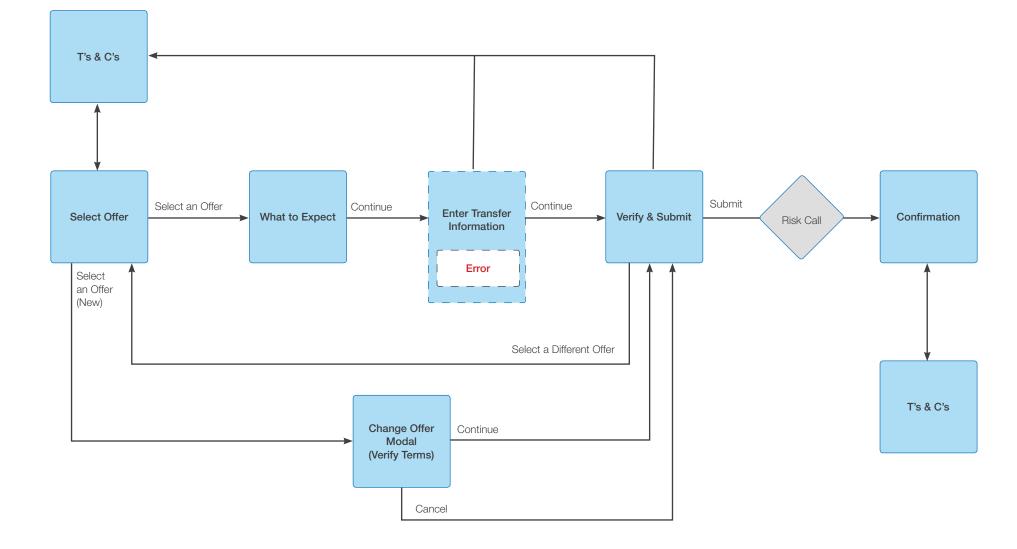
## Balance Transfer Module User Flow: Balance Transfer Module





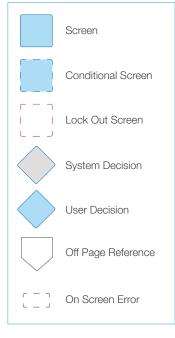








#### Legend



### Wireframe: Link Module - Balance Transfer Link, Large View

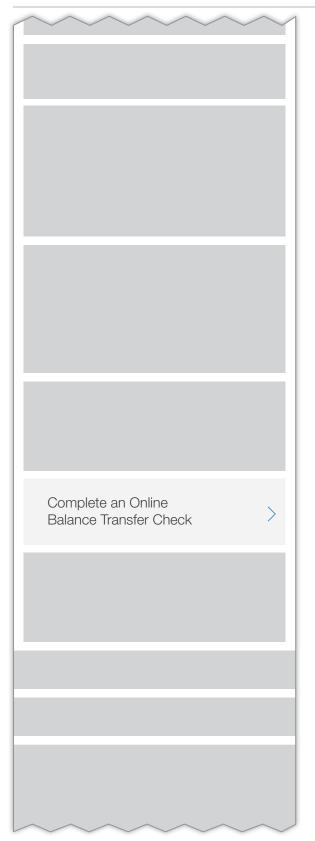
		Page	Notes	
		Module	Type: Transactional Mod	ule
		This is	the Balance Transfer Link	displayed in the Link Module. T
		Conten appear	t and interactions are con for legal, bankrupt, lost, s	nsistent across all breakpoints. I stolen, fraud, charge-off, delinqu
		Intera	ction Notes	
		Key	Element	Action
		1	Balance Transfer Link	onClick displays Select an C
Complete an Online Balance Transfer Check	>			



The Link Module appears on the Manage Account landing page. If the module fails to load, displays Module Failure. Module does not quent or over limit status.

	Notes
n Offer view	Offer link displays based on account status.

### Wireframe: Link Module - Extra Small View



Page Notes

Module Type: Transactional Module

This is the Balance Transfer Link displayed in the Link Module. The Link Module appears on the Manage Account landing page. Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. Module does not appear for legal, bankrupt, lost, stolen, fraud, charge-off, delinquent or over limit status.



### Representative Comps: Balance Transfer Module - Select an Offer, Extra Large View

HEADER	
Balance Transfer	Partner Credit Card אינע גינג אינע אינ Ending in 1234
	HELP Help & Contact >
Select an Offer Accessing Balance Transfer Checks online is a fast way to consolidate debt into one	<b>?</b> Frequently Asked Questions
monthly payment or pay for unexpected expenses. Get started now by choosing an offer below.	Chat with an Associate
Partner Credit Card Ending in 1234	Send Secure Message
Current Credit Limit: \$10,000.00	
Available for Transfer: \$10,000.00	
AVAILABLE OFFERS	
1.99%         17.99%           Promotional APR         Variable APR           Until JAN 31, 2016         After JAN 31, 2016	
On Balance Transfers Transfers Must Post by JUL 15, 2015	
<b>Offer</b> 1.99% Promotional APR on balance transfers until 01/31/2016. After that, your regular purchase APR of 17.99% will apply.	
Balance Transfer Fee Either \$15 or 5% of the amount of each transaction, whichever is greater. Transfer Options Pay up to 4 payees.	
You may transfer balances up to your available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on your purchases. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by the due date each month.	
See Terms & Conditions for more information.	

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### Wireframe: Balance Transfer Module - Select an Offer, Large View

alance Transfer		
Select an Offer		
Sed ut perspiciatis unde omnis iste nat doloremque laudantium, totam rem ap veritatis quia consequuntur magni dolo	eriam, eaque ipsa quae ab illo inventore	
Offers For 1		_
FPO [Partner] Credit Card Ending in 1234		
Current Credit Limit: <b>\$10,000.00</b>		
Available for Transfer: \$10,000.00	)	
Available Offers		
[X.XX%] Promo APR until [MM/DD/YYYY]	[X.XX%] Variable APR after [MM/DD/YYYY]	
On Balance Transfers TRANSFERS MUST POST BY [MM/DD/YYYY]	Select Offer	2
0FFER [X.XX]% (Promotional APR on Balance T	ransfers	
	atndard variable APR for purchases of [XX.XX%] al balances. This APR will vary with the market	
BALANCE TRANSFER FEE Either \$[XX.XX] or [X]% of the amount of offer, until [MM/DD/YYYY], there is no fe	each transaction, whichever is greater, but for this e. Other offers may have a fee.	
TRANSFER OPTIONS Pay up to [X] payees.		
fee. If your credit limit decreases, this wi this offer. If you transfer a balance with the your purchases. You can avoid interest of	ailable credit limit including the balance transfer I impact your ability to transfer a balance with nis offer you may not be able to avoid interest on on purchases if you pay your account balance, this offer, in full by the due date each month.	
See Terms & Conditions for more inform		

#### Module Type: Transactional Module

This is the Select an Offer view of the Balance Transfer module. Displays module takeover if the account has no balance transfer offers available. Offers shall be displayed first by Must Post by date, then by APR (ascending). Standard purchase APRs/reactive offers shall appear at the bottom. OnLoad the available offers are displayed.

If the user tries to access this page via a deep-drop link and is not eligible for a balance transfer, they will be redirected to the Account Home page with a page-level notification.

Content and interactions are consistent across medium, large and extra large breakpoints. If the module fails to load, displays Module Failure.

#### Interaction Notes

Key	Element	Action
1	Account specific text	None
2	Select Offer button	onClick selects the offer and Expect view
3	Terms & Conditions link	onClick displays Terms & Co

#### Notes

Dynamic content. Displays Current Credit Limit and Available for Transfer.

nd displays the What to

Conditions modal window

### Wireframe: Balance Transfer Module - Select an Offer (Continued), Large View

[X.XX%] Promo APR until [MM/DD/YYYY]	[X.XX%] Variable APR after [MM/DD/YYYY]	
On Balance Transfers TRANSFERS MUST POST BY [MM/DD/YYYY]	Select Offer	
OFFER [X.XX]% (Promotional APR on Balanc	e Transfers	
	r statndard variable APR for purchases of [XX.X onal balances. This APR will vary with the mark	
BALANCE TRANSFER FEE Either \$[XX.XX] or [X]% of the amount offer, until [MM/DD/YYYY], there is no	of each transaction, whichever is greater, but i fee. Other offers may have a fee.	for this
TRANSFER OPTIONS Pay up to [X] payees.		
fee. If your credit limit decreases, this this offer. If you transfer a balance wit your purchases. You can avoid intere	available credit limit including the balance tran will impact your ability to transfer a balance with h this offer you may not be able to avoid interest st on purchases if you pay your account balance ith this offer, in full by the due date each month rmation.	ith ist on ce,
D/ \0/0/1		
[X.XX%] Promo APR until [MM/DD/YYYY]	[X.XX%] Variable APR after [MM/DD/YYYY]	
On Balance Transfers TRANSFERS MUST POST BY [MM/DD/YYYY]	Select Offer	
OFFER [X.XX]% (Promotional APR on Balanc	e Transfers	
	r statndard variable APR for purchases of [XX.X onal balances. This APR will vary with the mark	
BALANCE TRANSFER FEE Either \$[XX.XX] or [X]% of the amount offer, until [MM/DD/YYYY], there is no	of each transaction, whichever is greater, but t fee. Other offers may have a fee.	for this
TRANSFER OPTIONS Pay up to [X] payees.		
fee. If your credit limit decreases, this this offer. If you transfer a balance wit your purchases. You can avoid intere	available credit limit including the balance tran will impact your ability to transfer a balance with h this offer you may not be able to avoid interest st on purchases if you pay your account balance with this offer, in full by the due date each month	ith ist on ce,
See Terms & Conditions for more info	rmation.	

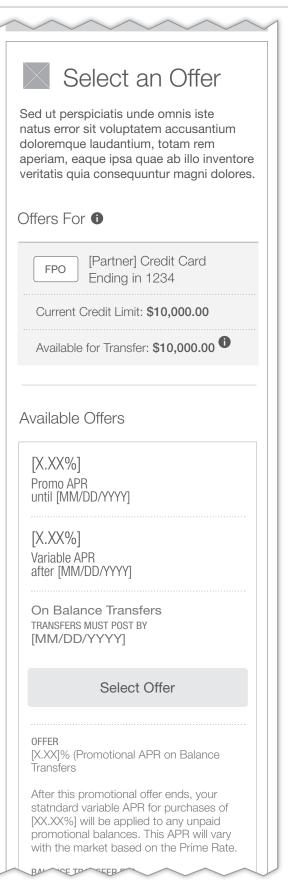
Page Notes

Module Type: Transactional Module

This is the Select an Offer view of the Balance Transfer module. OnLoad the available offers are displayed. Content and interactions are consistent across medium, large and extra large breakpoints. If the module fails to load, displays

Module Failure.

### Wireframe: Balance Transfer Module - Select an Offer, Extra Small View



See Terms & Conditions for more information. [X.XX%] Promo APR until [MM/DD/YYYY] [X.XX%] Variable APR after [MM/DD/YYYY] On Balance Transfers TRANSFERS MUST POST BY [MM/DD/YYYY] Select Offer OFFER [X.XX]% (Promotional APR on Balance Transfers After this promotional offer ends, your statndard variable APR for purchases of [XX.XX%] will be applied to any unpaid promotional balances. This APR will vary with the market based on the Prime Rate. BALANCE TRANSFER FEE Either \$[XX.XX] or [X]% of the amount of each transaction, whichever is greater, but

for this offer, until [MM/DD/YYYY], there is no fee. Other offers may have a fee.

TRANSFER OPTIONS

Pay up to [X] payees. You may transfer balances up to your available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on your purchases. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full

See Terms & Conditions for more information.

by the due date each month.



#### Page Notes

#### Module Type: Transactional Module

This is the Select an Offer view of the Balance Transfer Module. OnLoad the available offers are displayed.

Content and interactions are consistent across small and extra small breakpoints. If the module fails to load, displays Module Failure.

Interaction Notes			
Key	Element	Action	Notes
1	View More Offers link	onClick displays up to 5 additional Balance Transfer Offers at a time	This is conditional content. Only appears if there are more than 5 available balance transfer offers.

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### Wireframe: Balance Transfer Module - T&C Modal, Large View

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#### Page Notes

Module Type: Informational

This is the Terms & Conditions modal in the Balance Transfer Module. Terms & Conditions are displayed when the user clicks the Terms & Conditions Link on the Select an Offer screen. Terms & Conditions link is also available on the Verify or Add Payees view, as well as on the Confirmation view.

Content is conditional and interactions are consistent across medium, large & extra large breakpoints.

Interaction Notes

Key	Element	Action	Notes
1	Close button	onClick dismisses the modal	Clicking anywhere outside the modal also closes the modal
2	Conditional scroll	Content scrolls within the modal window	Conditional; display only if content exceeds the length of the modal window. Modal window will fit the length of the content without scrolling on S and XS breakpoints.
			Only applicable on M, L and XL breakpoints.



### Wireframe: Balance Transfer Module - T&C Modal, Extra Small View

Page Notes

Module Type: Informational

This is the Terms & Conditions modal in the Balance Transfer Module. Terms & Conditions are displayed when the user clicks the Terms & Conditions Link on the Select an Offer screen. Terms & Conditions link is also available on the Verify or Add Payees view, as well as on the Confirmation view.

Content is conditional and interactions are consistent across small & extra small breakpoints.

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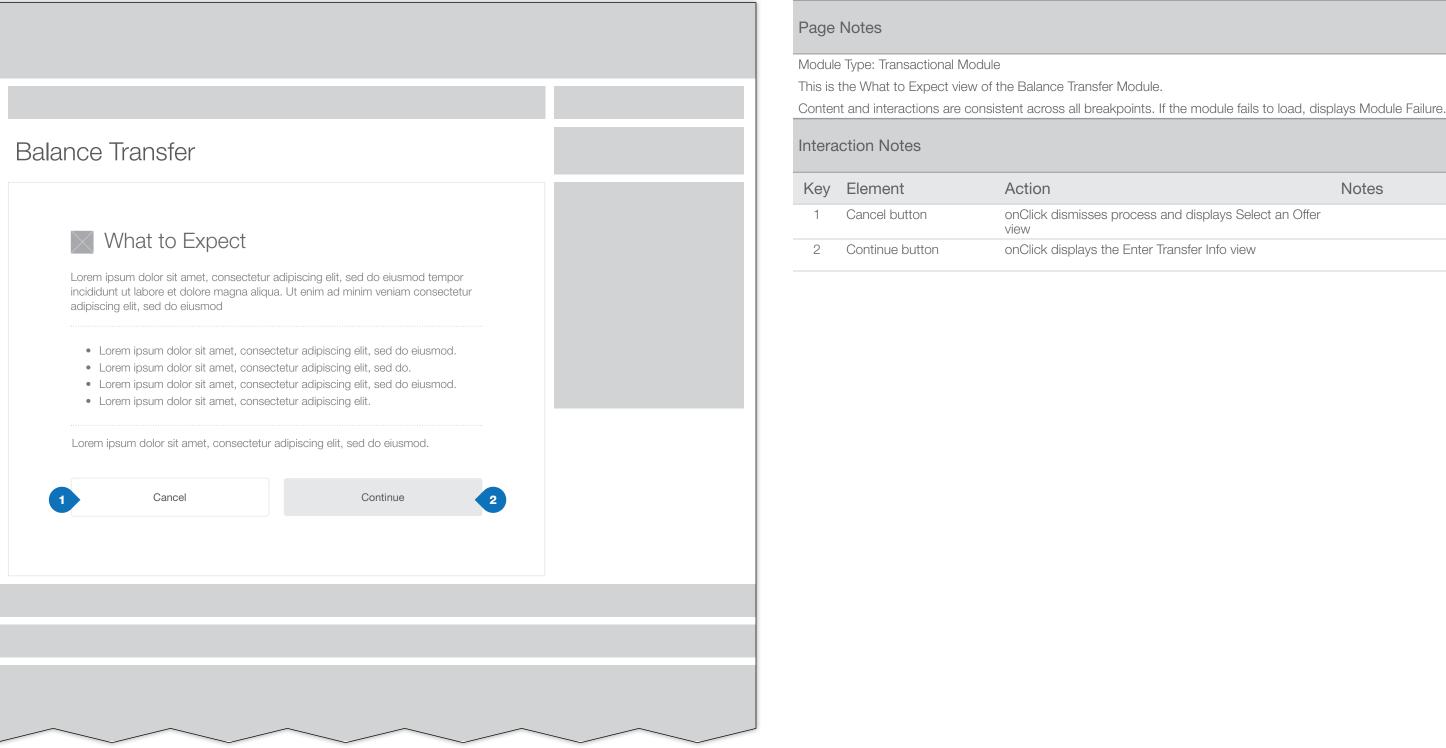


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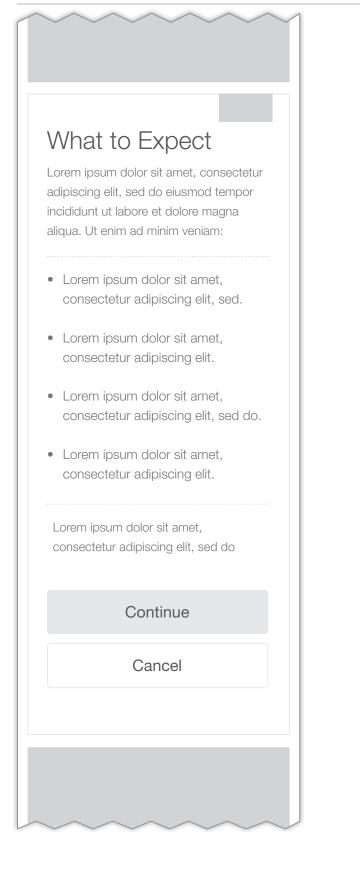
### Wireframe: Balance Transfer Module - What to Expect, Large View





Notes

### Wireframe: Balance Transfer Module - What to Expect, Extra Small View



Page Notes

Module Type: Transactional Module

This is the What to Expect view of the Balance Transfer module. Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure.

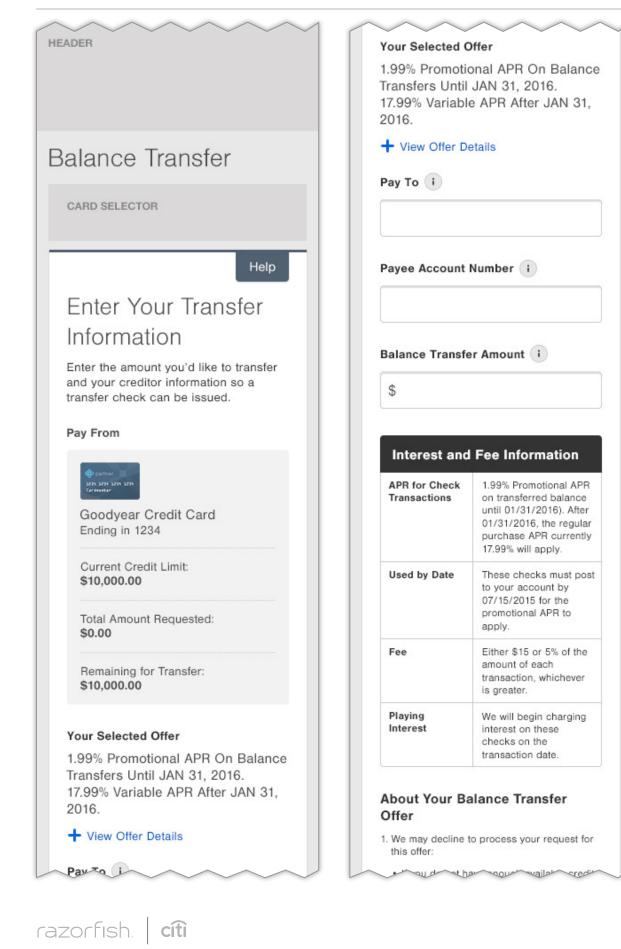
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### Representative Comps: Balance Transfer Module - Enter Transfer Information, Large View

		Payee Account Number	1	
		Balance Transfer Amoun	t 🕕	
ance Transfer	Partner Credit Card Ending in 1234			
	HELP Help & Contact >	Interest and Fee Inf	ormation	
Enter Your Transfer Information	Frequently Asked _	APR for Check Transaction	<ul> <li>1.99% Promotional APR on transferred balance until 01/31/2016). After 01/31/2016, the regular purchase APR currently 17.99% will apply.</li> </ul>	
Enter the amount you'd like to transfer and your creditor information so a transfer check can be issued.		Used by Date	These checks must post to your account by 07/15/2015 for the promotional APR to apply.	
Pay From	Chat with an Associate	Fee	Either \$15 or 5% of the amount of each transaction, whichever is greater.	
Partner Credit Card Ending in 1234	Send Secure Message	Playing Interest	We will begin charging interest on these checks on the transaction date.	
Current Credit Limit: \$10,000.00		About Your Balance	Transfer Offer	
Total Amount Requested: \$0.00		1. We may decline to proces • If you do not have enough	s your request for this offer: gh available credit at the time of the transaction, or if your account is	
Remaining for Transfer: <b>\$10,000.00</b>		closed;	due, or if you have filed for bankruptcy; or	
		To protect your account	when we suspect fraudulent activity.	
Your Selected Offer 1.99% Promotional APR On Balance Transfers Until JAN 31, 2016. 17.99% Variable APR After JAN 31, 2016. View Offer Details		credit limit. 3. We may decrease your cre	hange based upon your account activity and any changes in your edit limit without prior notice. If your credit limit decreases, this will fer a balance with this offer.	
Pay To i				
		Cancel	Continue	
Payee Account Number				
Balance Transfer Amount i				
\$		FOOTER		



### Representative Comps: Balance Transfer Module - Enter Transfer Information, Extra Small View



C	Offer
1.	. We may decline to process your request for this offer:
	<ul> <li>If you do not have enough available credit at the time of the transaction, or if your account is closed;</li> </ul>
	<ul> <li>If your payment is past due, or if you have filed for bankruptcy; or</li> </ul>
	<ul> <li>To protect your account when we suspect fraudulent activity.</li> </ul>
2	. Your available credit will change based upor your account activity and any changes in your credit limit.
3	. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance with this offer.
4	. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. Click here for more details: www.citi.com/affiliatesproducts.
5	. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights.
6	. If you transfer a balance with this offer you may not be able to avoid interest on purchases, which may reduce your savings with this offer.
7.	You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by your due date each month.
	We may apply the portion of your payments up to your minimum payment due to lower APR balances first, including your transferred balances. This may reduce your savings with this offer.
	Transferred balance amounts, do not earn any rebates, points, or reward benefits associated with your card, unless otherwise indicated.
Y	our Card is issued by Citibank, N.A.
F	or more information, please see the FAQs.
	Continue
ſ	Cancel

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### Wireframe: Balance Transfer Module - Enter Transfer Information (Continued), Large View

		e Type: Transactional Module	
		the Enter Transfer Informatio	
		nt and interactions are consi- iew is displayed.	stent across all breakpoin
ce Transfer	Intera	action Notes	
	Key	Element	Action
nter Your Transfer Information	1	+/- Offer Fees & Details Link	onClick displays offer de
porecto bea porit omnis experem que nus aut omnim nimagn.	2	Pay To field	onFocus activates the fie validates the data for for error is found, a form fiel
[Partner] Credit Card Ending in 1234	3	Payee Account Number field	onFocus activates the fie validates the data for for error is found, a form fiel
Credit Limit: <b>\$10,000.00</b>	4	Balance Transfer Amount field	onFocus activates the fie validates the data for for error is found, a form field
Amount Requested: <b>\$0.00</b>			
Selected Offer			
omo APR until [MM/DD/YYYY] on Balance Transfers /ariable APR after [MM/DD/YYYY]			
ew Offer Fees & Details			
0			
count Number 🕕			
nce Transfer Amount 🕕			
ITEREST AND FEE INFORMATION			
PR for Check [X.XX%] Promotional APR on transferred balance until [MM/DD/YYYY]. After [MM/DD/YYYY], the regular purchase APR currently [XX.XX%] will apply.			



fer module. Users must provide valid payee information to proceed. If the user clicks the browser back button or Cancel, the Select an

	Notes
ils	
l; when the user exits the field atting, if the field is blank or an error is displayed	Pay To is a required field
l; when the user exits the field atting, if the field is blank or an error is displayed	Account Number is a required field
l; when the user exits the field atting, if the field is blank or an error is displayed	Balance Transfer Amount is a required field

### Wireframe: Balance Transfer Module - Enter Transfer Information (Continued), Large View

Payee Account Number Content and interactions are consistent across offer view is displayed.     Interaction Notes     S     Interaction Notes     Key   Element   Action   5   Cancel button   onClick dia   6   Continue button   onClick dia   APP for Check   XAter [MMDD/YYY], the regular purchase APP currently [XXX%] will apply.   Transactions   Paying Interest   We will begin charging interest on these checks on the transaction, whichever is greater.   Paying Interest	Payed Account Number  Payed Account Payed Account  Payed Account Payed Account  Payed Account Payed Account  Payed Account	This is the Enter Transfer Information view of th Content and interactions are consistent across Content and interaction across Content and interaction across Content and interactions are consistent across Content and interactions are consintent across Content and	Paye Account Number Content and Interactions are consistent acrosses the content and interactions are consistent acrosses the content and interactions are consistent acrosses there is displayed. Interaction Notes Interaction Notes Inte							
Account Number  Content and Interactions are consistent across Offer view is displayed.  Interaction Notes  Key Element Action Concle kdw Continue button Concle kdw Concle kd	Account Number Content and interactions are consistent across Content and interaction Across Content across Content across Content across Content across Content across Content across Content across Content across	yea Account Number Content and interactions are consistent across Christer view is displayed.	yea Account Number Content and interactions are consistent across Chirview is displayed.  Interaction Notes							
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About Your Balance Transfer Offer           1. We may decline to process your request for this offer: <ul> <li>If you do not have enough available credit at the time of the transaction, or if your account is closed;</li> <li>If your payment is past due, or if you have filed for bankruptcy; or</li> <li>To protect your account when we suspect fraudulent activity.</li> <li>Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance.</li> </ul> Informatio	About Your Balance Transfer Offer   I. We may decline to process your request for this offer:  B. If you do not have enough available credit at the time of the transaction, or if your account is closed; B. If your payment is past due, or if you have filed for bankruptcy; or C. Your available credit will change based upon your account activity. We may decrease your credit limit decreases, this will impact your ability to transfer a balance.  C. Your available credit will be changed on purchases made with your C. Stransfer a balance with this offer, invest will be changed on purchases made with your Corem ipsum dolor sit armet, consectetur adipiscing elit, sed do eiusmod tempor.	About Your Balance Transfer Offer   I. We may decline to process your request for this offer:  B. If you do not have enough available credit at the time of the transaction, or if your account is closed; B. If your payment is past due, or if you have filed for bankruptcy; or C. Your available credit will change based upon your account activity. We may decrease your credit limit decreases, this will impact your ability to transfer a balance.  C. Your available credit will be changed on purchases made with your C. Stransfer a balance with this offer, invest will be changed on purchases made with your Corem ipsum dolor sit armet, consectetur adipiscing elit, sed do eiusmod tempor.	About Your Balance Transfer Offer   I. We may decline to process your request for this offer:  B. If you do not have enough available credit at the time of the transaction, or if your account is closed; B. If your payment is past due, or if you have filed for bankruptcy; or C. Your available credit will change based upon your account activity. We may decrease your credit limit decreases, this will impact your ability to transfer a balance.  C. Your available credit will be changed on purchases made with your C. Stransfer a balance with this offer, invest will be changed on purchases made with your Corem ipsum dolor sit armet, consectetur adipiscing elit, sed do eiusmod tempor.							If no matcl
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					Cancel	Continue	<b>5</b>			

fer module. Users must provide valid payee information to proceed. If the user clicks the browser back button or Cancel, the Select an

#### Notes

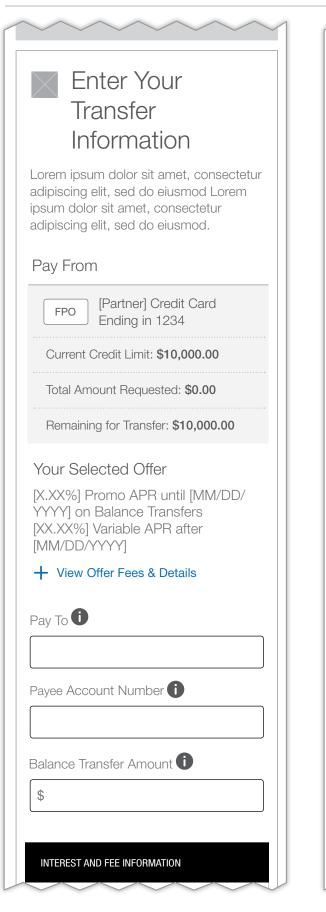
an Offer view

information matches I Payee view is loaded with

und but the payee is not t of the closest payee names s shown

Account Number are found, lisplay Additional Payee ule-level notification

### Wireframe: Balance Transfer Module - Enter Transfer Information, Extra Small View





Fee	Either \$XX or [X%] of the account of each transaction, wichever is greater.
Paying Interest	We will begin charging interest on these chcks on the transaction date.

1. We may decline to process your request for this offer:

- <sup>o</sup> If you do not have enough available credit at the time of the transaction, or if your account is closed:
- <sup>o</sup> If your payment is past due, or if you have fled for bankruptcy; or
- <sup>o</sup> To protect your account when we suspect fraudulent activity.

2. Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance.

3. If you transfer a balance with this offer, invest will be changed on purchases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (include any transferred balances) in full each month by the payment due date.

4. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates.

5. Be sure you do not transfer any disputed purchase or other charge amount as you may lose your dispute riahts.

6. We may apply the portion of your payments up to your minimum payment due to lower APR balances first, including your transferred balances. Generally, payments above your minimum payment due will be applied to your highest rate balance first.

7. Transferred balance amounts do not earn any miles, rebates, points or reward benefits associated with your card, unless otherwise indicated.

For more information, please see the FAQs.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

Continue

Cancel

#### Page Notes

Module Type: Transactional Module

This is the Enter Transfer Information view of the Balance Transfer module. Users must provide valid payee information to proceed. Content and interactions are consistent across all breakpoints. If the user clicks the browser back button or Cancel the Select an

Offer view is displayed.

### Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions), Large View

	Modul	e Type: Transactional Module	9
	This is		on view of the Balance Transi
Transfor	Conter		stent across all breakpoints.
Transfer	Intera	action Notes	
Enter Your Transfer Information	Key	Element	Action
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[Partner] Credit Card Ending in 1234			
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haining for Transfer: \$10,000.00 Selected Offer (%) Promo APR until [MM/DD/YYYY] on Balance Transfers (%) Variable APR after [MM/DD/YYYY] ew Offer Fees & Details HL HL HL HL HL HL HL HL HL			
Remaining for Transfer: <b>\$10,000.00</b> Your Selected Offer (X.XX%] Promo APR until [MM/DD/YYYY] on Balance Transfers (X.XX%] Variable APR after [MM/DD/YYYY] View Offer Fees & Details Pay To KOSHL Did you mean KOHLS? KOHLS, INC			
Remaining for Transfer: \$10,000.00     Our Selected Offer   XXX%] Promo APR until [MM/DD/YYYY] on Balance Transfers   XXX%] Variable APR after [MM/DD/YYYY]   - View Offer Fees & Details   ay To •   KOSHL   Did you mean KOHLS?   KOHLS, INC   KOHLS Credit Card Servicing   Enter Payee Manually			

sfer module. Upon submit if Pay To field has similar matches,

If the user clicks the browser back button or cancel, the Select

Notes
populated with the selected
isplay the Additional Payee

### Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions) (Continued), Large View

KOSHL				
Did you mean K	DHLS?			
KOHLS,	INC			
KOHLS (	Credit Card Servicing			
Enter Payee	Manually			
Payee Account N	umber 🕕			
*****	1234			
Balance Transfer /	Amount 🚯			
\$ XXX.XX				
INTEREST AND FEE	INFORMATION			
APR for Check Transactions	[X.XX%] Promotional APR on transferred I After [MM/DD/YYYY], the regular purchas apply.	balance until [MM/DD/YYYY]. e APR currently [XX.XX%] will		
Use by Date	These checks must post to your account promotional APR to apply.	by [MM/DD/YYYY] for the		
Fee	Either \$XX or [X%] of the account of each	transaction, whichever is greate	ər.	
Paying Interest	We will begin charging interest on these c	hecks on the transaction date.		
About You	r Balance Transfer Offer	4		
			=	
° If you do	line to process your request for this offer: o not have enough available credit at the time of the	e transaction, or if your account		
	ayment is past due, or if you have fled for bankrupt			
2. Your availab credit limit with	ct your account when we suspect fraudulent activi e credit will change based upon your account activ out prior notice. If your credit limit decreases, this w	ity. We may decrease your		
a balance. 3. If you transfe	er a balance with this offer, invest will be changed o	n purchases made with your	<b>~</b>	
orem ipsum dolo.	r sit amet, consectetur adipiscing elit, se	ed do eiusmod tempor.		
	Cancel	Continue		
	Januer	Continue		

Page Notes

Module Type: Transactional Module

This is the Enter Transfer Information view of the Balance Transfer module. Upon submit if Pay To field has similar matches, suggestions are displayed in a radio button list.

Content and interactions are consistent across all breakpoints. If the user clicks the browser back button or cancel, the Select Offer screen is displayed.

Interaction Notes

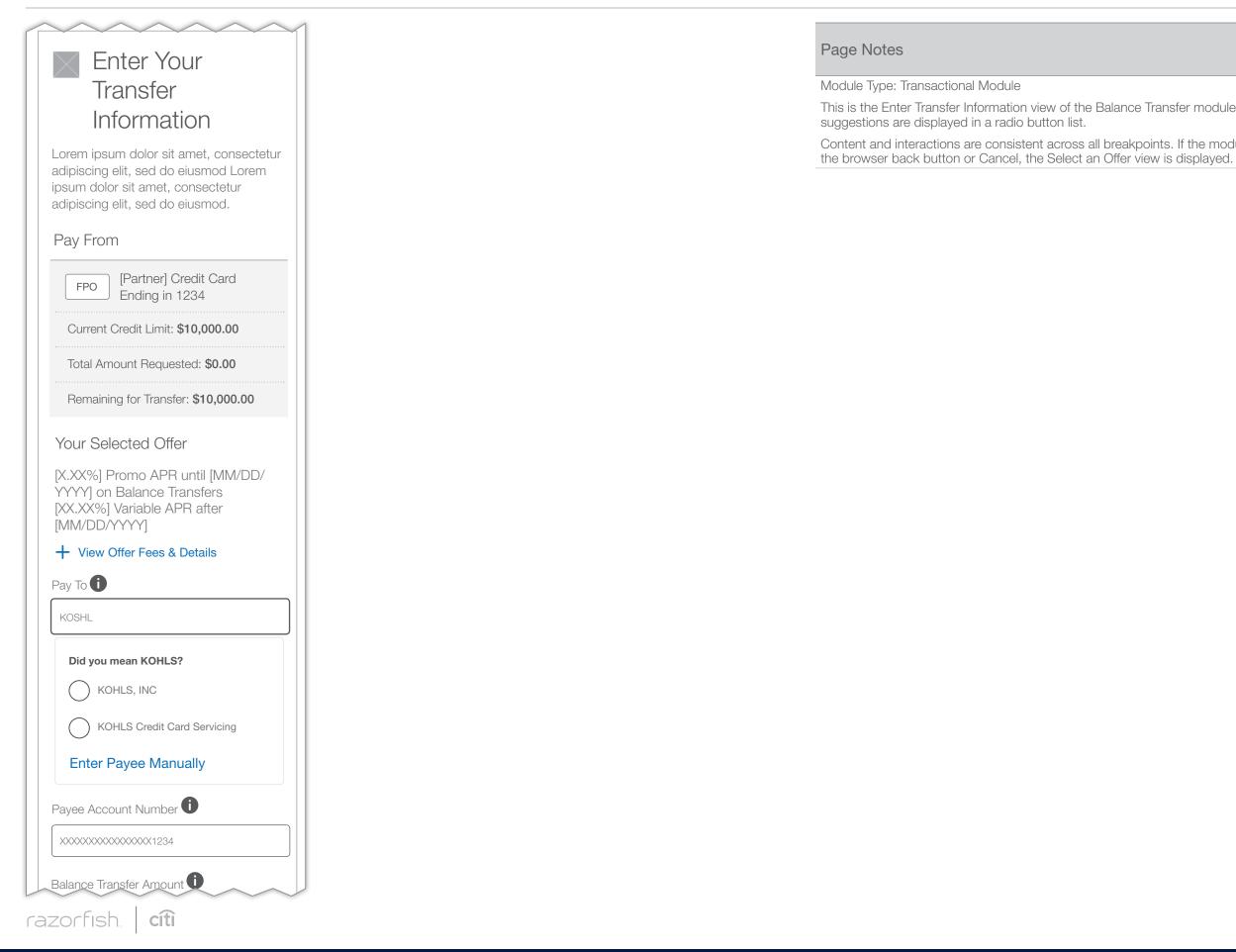
Key	Element	Action
1	Payee Name Suggestions	onClick the Pay To field is payee
2	Enter Payee Manually	onClick the form expands to Payee Information Form view

Notes

populated with the selected

to display the Additional ew

### Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions/No Suggestions), Extra Small View



This is the Enter Transfer Information view of the Balance Transfer module. Upon submission, if Pay To field has similar matches,

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks

### Wireframe: Balance Transfer Module - Additional Payee Information Form, Large View

ance Transfer		Notes	
	Module	e Type: Transactional Modul	е
Itn tendae porecto bea porit omnis experem que nus aut omnim nimagn.	is displ	ayed after one attempt to s	ation form of the Balance Trar ubmit the default form and da form fields will be pre-popula
Enter Your Transfer Information	Conter the bro	nt and interactions are cons owser back button or Cance	stent across all breakpoints. I I, the Select an Offer view is c
ndae porecto bea porit omnis experem que nus aut omnim nimagn.	Intera	action Notes	
From	Key	Element	Action
[Partner] Credit Card Ending in 1234	1	Module Level Feedback	None
nt Credit Limit: <b>\$10,000.00</b>			
nount Requested: \$0.00	2	Form Fields	onFocus activates the field; data is validated for formatti
lemaining for Transfer: <b>\$10,000.00</b>			form field error is displayed.
<ul> <li>KX%] Promo APR until [MM/DD/YYYY] on Balance Transfers</li> <li>KX%] Variable APR after [MM/DD/YYYY]</li> <li>/iew Offer Fees &amp; Details</li> <li>To SHL</li> </ul>			
ine 1			
3 Main Street			
ddress Line 2			
Suite 1200			
ty			
Chicago			
ate			
llinois 🗸 🗸			

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ansfer Module. The form allows users to add new payees. This view ata entered is not found in the database or onClick of the Enter ated: Pay To, Balance Transfer Amount and Payee Account Number.

If the module fails to load, displays Module Failure. If the user clicks displayed.

#### Notes

Notification appears if the user has hit submit and the user's creditor cannot be found. It does not display if they selected "Enter Payee Manually"

; when the user exits the field, ting. If an error is found, a

### Wireframe: Balance Transfer Module - Additional Payee Information Form (Continued), Large View

ZIP Code			Page	Notes	
607			Modul	e Type: Transactional M	lodulo
nt Number 🕕					formation form of the Balance Trar
Ļ			is disp	layed after one attempt Payee Manually link. The	to submit the default form and that e following form fields will be pre-p
ansfer Amount 🛈					consistent across all breakpoints. It
XX			the bro	owser back button or C	ancel, the Select an Offer view is d
			Intera	action Notes	
NATION			Key	Element	Action
'romotional AF I/DD/YYYY], tł	PR on transferred balance until [MM/DD/YYYY]. ne regular purchase APR currently [XX.XX%] will		3	Cancel button	onClick displays the Enter T
These checks must pos promotional APR to app	st to your account by [MM/DD/YYYY] for the oly.		4	Continue button	onClick data is submitted. If Add Payee view is loaded w
Either \$XX or [X%] of the	e account of each transaction, whichever is greater.				
egin charging i	interest on these checks on the transaction date.				
Your Balance Trans	sfer Offer				
used; your payment is past due, or if you h p protect your account when we sus wailable credit will change based up it without prior notice. If your credit l e.	redit at the time of the transaction, or if your account				
dolor sit amet, consectetur a	adipiscing elit, sed do eiusmod tempor.				
Cancel	Continue	4			

razorfish

ansfer Module. The form allows users to add new payees. This view hat the data entered is not found in the database or onClick of the populated: Pay To, Balance Transfer Amount and payee account

If the module fails to load, displays Module Failure. If the user clicks displayed.

Notes

Transfer Information view

f no errors exist, the Verify or with data populated

### Wireframe: Balance Transfer Module - Additional Payee Information Form, Extra Small View

Suite 1200	About Yo Transfer
Address Line 2	Paying Interest
Address Line 1	ree
KOSHL	Fee
Pay To 🚺	Use by Date
YYYY] on Balance Transfers [XX.XX%] Variable APR after [MM/DD/YYYY] + View Offer Fees & Details	APR for Check Transactions
Your Selected Offer [X.XX%] Promo APR until [MM/DD/	INTEREST AN
Remaining for Transfer: <b>\$10,000.00</b>	\$ xxxxxx
Total Amount Requested: <b>\$0.00</b>	Balance Trans
Current Credit Limit: <b>\$10,000.00</b>	
FPO [Partner] Credit Card Ending in 1234	Account Num
Pay From	60607
adipiscing elit, sed do eiusmod Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod.	Illinois ZIP Code
Lorem ipsum dolor sit amet, consectetur	State
Enter your Transfer	Chicago
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmo.	Suite 1200 City
	Address Line

City	
Chicago	
State	
Illinois	•
IP Code	
60607	
Account Numb	
XXXXXXXXXXXX	XX1234
alance Transf	er Amount
Balance Transf	er Amount 🕕 X.XX
\$ XXXXXXX	
\$ XXXXXXXX INTEREST AND APR for Check	X.XX
\$ XXXXXXX	X.XX FEE INFORMATION [X.XX%] (Promotional APR on transferred balance until [MM/DD/YYYY]. After [MM/ DD/YYYY], the regular purchase APR currently
\$ XXXXXXXXX INTEREST AND APR for Check Transactions	X.XX <b>FEE INFORMATION</b> [X.XX%] (Promotional APR on transferred balance until [MM/DD/YYYY]. After [MM/ DD/YYYY], the regular purchase APR currently [X.XX%] will apply. These checks must post to your account by [MM/DD/ YYYY] for the promotional

#### Page Notes

Module Type: Transactional Module

This is the Additional Payee Information form of the Balance Transfer Module. The form allows users to add new payees. This view is displayed after one attempt to submit the default form and data entered is not found in the database.

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks the browser back button or Cancel, the Select an Offer view is displayed.

### Wireframe: Balance Transfer Module - Verify or Add Payees, Large View

			Modul	e Type: Transactional Modu	
			This is	the Verify or Add Payees s	creen of the Balance Trans
			Conter the bro	nt and interactions are consover back button or Canc	sistent across all breakpoir el, the Select an Offer view
nce Transfer			Intera	action Notes	
			Key	Element	Action
Verify or Add	Pavees		1	Card Art and Card Info	None
em ipsum dolor sit amet, con	sectetur adipiscing elit, sed do e ur adipiscing elit, sed do eiusmo		2	Select a Different Offer	onClick displays the Se
ay From					
[Partner] Credit Card Ending in 1234	I				
Current Credit Limit: <b>\$10,000.0</b>	0				
Total Amount Requested: \$500.	.00		3	Payee Info	None
Remaining for Transfer: \$978.25	5		4	Edit	onClick displays edit th
- Selected Offer			5	Remove	onClick launches Remo
.XX%] Promo APR until [MN .XX%] Variable APR after [N	//DD/YYYY] on Balance Trans /M/DD/YYYY]	sfers	6	Address	None
- View Offer Fees & Details					
Select a Different Offer					
Balance Transfer Request		5			
PAY TO ABC Home Services	AMOUNT \$500.00 Edit	Remove			
ACCOUNT NUMBER XXXXXXXXX1234	FEE \$10.00				
ADDRESS 10101 Lost Highway, Apt Austin, TX 78704					
PAY TO KOHLS	AMOUNT \$428.00 Edit	Remove			
ACCOUNT NUMBER XXXXXXXXX5678	FEE \$10.00				

Module.

If the module fails to load, displays Module Failure. If the user clicks displayed.

	Notes
	Displays card information.
t an Offer view	Once the user selects a new offer they are taken back to this view and the Change Offer modal is shown above this view. If the user selects a different offer, they then return to this page with the "Change Offer" modal to confirm the updated Fee & Interest Information and Terms & Conditions.
	See Change Offer Modal for more information
	Displays payee entered.
mount field	
Payee modal	
	Conditional content. Address is shown if user enters it manually.

### Wireframe: Balance Transfer Module - Verify or Add Payees (Continued), Large View

Remaining for Transfer: <b>\$978.25</b>			
our Selected Offer			
XX.XX%] Promo APR until [MM/DD	/YYYY] on Balance Tran	sfers	
<ul> <li>XX.XX%] Variable APR after [MM/D</li> <li>View Offer Fees &amp; Details</li> </ul>	D/YYYY]		
Select a Different Offer			
Balance Transfer Request			
PAY TO ABC Home Services	amount \$500.00 Edit	Remove	
ACCOUNT NUMBER XXXXXXXXX1234	FEE \$10.00		
ADDRESS 10101 Lost Highway, Apt Austin, TX 78704			
PAY TO	AMOUNT	Remove	
KOHLS ACCOUNT NUMBER XXXXXXXXX5678	\$428.00 Edit FEE \$10.00		
×			
Summary			
TRANSFER REQUESTED FEES		TOTAL REQUESTED 8	
-		TOTAL REQUESTED 8 \$948.00 REMAINING FOR TRANSFER \$9,052.00	
TRANSFER REQUESTED FEES	r Details, Terms & Conditior	\$948.00 REMAINING FOR TRANSFER \$9,052.00	
\$928.00 \$20.00	r Details, Terms & Conditior Sub	\$948.00 REMAINING FOR TRANSFER \$9,052.00	
TRANSFER REQUESTED FEES \$928.00 \$20.00		\$948.00 REMAINING FOR TRANSFER \$9,052.00	
TRANSFER REQUESTED FEES \$928.00 \$20.00		\$948.00 REMAINING FOR TRANSFER \$9,052.00	
TRANSFER REQUESTED       FEES         \$928.00       \$20.00         I have read and agree to the Offer		\$948.00 REMAINING FOR TRANSFER \$9,052.00	
TRANSFER REQUESTED FEES \$928.00 \$20.00		\$948.00 REMAINING FOR TRANSFER \$9,052.00	

This is the Verify or Add Payees screen of the Balance Transfer Module.

Page Notes

Interaction Notes

Key Element

7

8

9

Module Type: Transactional Module

Add Another Payee link

Terms & Conditions link

Total Requested

10 Terms & Conditions

checkbox 11 Cancel button

12 Submit button

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks the browser back button or Cancel, the Select an Offer view is displayed.

Action	Notes
onClick displays the Enter Transfer Information screen	Link is suppressed if the user has entered 4 payees.
None	Dynamic content. Displays the total amount of selected transactions and fees.
onClick displays the content modal with Terms & Conditions content	
onClick selects and deselects checkbox option	Required. Checkbox will be unselected by default.
onClick display Select an Offer view	
onClick data is submitted. If no errors exist and payee information matches database, the Confirmation view is loaded with data populated	

### Wireframe: Balance Transfer Module - Verify or Add Payees (Details Expanded), Large View

	Module Type: Transactional Module
	This is the Verify or Add Payees screen of the Balance Transfe
ce Transfer	Content and interactions are consistent across all breakpoints the browser back button or Cancel, the Select an Offer view i
	Interaction Notes
/erify or Add Payees	Key Element Action
dolor sit amet, consectetur adipiscing elit, sed do eiusmod Lorem it amet, consectetur adipiscing elit, sed do eiusmod.	1 +/- Offer Fees & Details onClick expands and coll Link transaction
[Partner] Credit Card Ending in 1234	
rrent Credit Limit: <b>\$10,000.00</b>	
Amount Requested: \$500.00	
maining for Transfer: <b>\$9,500.00</b>	
Selected Offer X%] Promo APR until [MM/DD/YYYY] on Balance Transfers X%] Variable APR after [MM/DD/YYYY] FERS MUST POST BY DD/YYYY]	
Promotional APR on Balance Transfers promotional offer ends, your statndard variable APR for purchases of [XX.XX%] plied to any unpaid promotional balances. This APR will vary with the market	
ed on the Prime Rate. NCE TRANSFER FEE yr \$[XX.XX] or [X]% of the amount of each transaction, whichever is greater, but for this until [MM/DD/YYYY], there is no fee. Other offers may have a fee.	
NSFER OPTIONS / up to [X] payees.	
may transfer balances up to your available credit limit including the balance transfer If your credit limit decreases, this will impact your ability to transfer a balance with offer. If you transfer a balance with this offer you may not be able to avoid interest on purchases. You can avoid interest on purchases if you pay your account balance, ding any balances you transfer with this offer, in full by the due date each month.	
e Terms & Conditions for more information.	
Hide Offer Fees & Details	

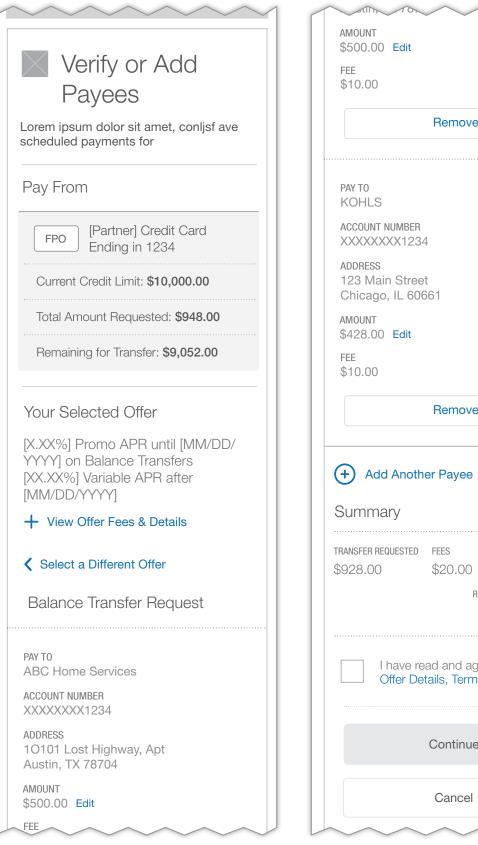
Module.

If the module fails to load, displays Module Failure. If the user clicks displayed.

Notes

oses the details of each

### Wireframe: Balance Transfer Module - Verify or Add Payees, Extra Small View



# Remove Remove TOTAL REQUESTED \$948.00 REMAINING FOR TRANSFER \$9,052.00 I have read and agree to the Offer Details, Terms & Conditions Continue

#### Page Notes

Module Type: Transactional Module

This is the Verify or Add Payees screen of the Balance Transfer Module.

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks the browser back button or Cancel, the Select an Offer view is displayed.



### Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount), Large View

			Taye	Notes	
				e Type: Transactional Mod	
			This is naviga	the Verify or Add Payees te away from this view.	view of the Balance Transfer m
0.11			Conte the bro	nt and interactions are co owser back button or Can	nsistent across all breakpoints. Icel, the Select and Offer view i
ansfer			Intera	action Notes	
			Key	Element	Action
fy or Add F	Payees		1	Save Amount button	onClick saves the amount
	ectetur adipiscing elit, sed do ei adipiscing elit, sed do eiusmod				
Pay From					
FPO [Partner] Credit Card Ending in 1234					
rrent Credit Limit: <b>\$10,000.00</b>					
tal Amount Requested: <b>\$948.0</b>	0				
naining for Transfer: \$9,0502.0	00				
r Selected Offer					
XX%] Promo APR until [MM, XX%] Variable APR after [MI	/DD/YYYY] on Balance Transf M/DD/YYYY]	ers			
View Offer Fees & Details					
Select a Different Offer					
alance Transfer Request					
PAY TO	AMOUNT	Remove			
BC Home Services	\$ 500.00	Save 1			
XXXXXXXX1234 DRESS D101 Lost Highway, Apt Istin, TX 78704	FEE \$10.00				
PAY TO KOHLS	AMOUNT \$428.00 Edit	Remove			
	FEE				

nodule. Display 'Unsaved Changes Modal' if user attempts to

. If the module fails to load, displays Module Failure. If the user clicks is displayed.

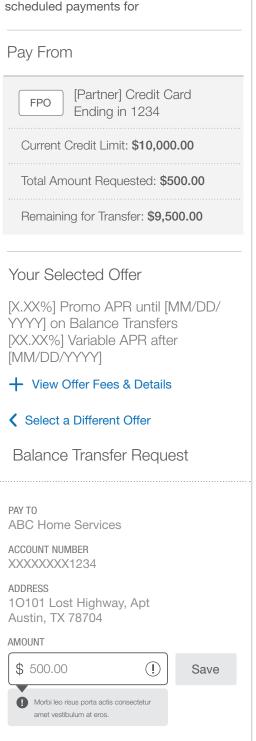
	Notes
field	An error is displayed if the user attempts to click the Submit button without saving the edit first. If information is valid, the Total Amount Requested, Fee Amount, and Remaining for Transfer is recalculated.

### Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount Error), Large View

	Module Type: Transactional Module	
		fer module. Display Unsaved Changes modal if user attempts
	away from this view.	
	Content and interactions are consistent across all breakpo the browser back button or Cancel, the Select and Offer v	ints. If the module fails to load, displays Module Failure. If the iew is displayed.
ance Transfer		
	Interaction Notes	
	Key Element Action	Notes
Verify or Add Payees	1 Field Level Error	An error is displayed if th attempts to click the sub
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod.		without saving the edit fir
Pay From		
FPO [Partner] Credit Card Ending in 1234		
Current Credit Limit: \$10,000.00		
Total Amount Requested: \$500.00		
Remaining for Transfer: <b>\$9,500.00</b>		
Your Selected Offer		
[XX.XX%] Promo APR until [MM/DD/YYYY] on Balance Transfers [XX.XX%] Variable APR after [MM/DD/YYYY]		
+ View Offer Fees & Details		
Select a Different Offer		
Balance Transfer Request		
PAY TO AMOUNT Remove		
ABC Home Services ACCOUNT NUMBER Save		
ADDRESS Morbi leo risus porta actis consectetur amet vestibulum at eros.		
10101 Lost Highway, AptAustin, TX 78704FEE\$10.00		
PAY TO AMOUNT Remove		
PAY TOAMOUNTRemoveKOHLS\$428.00Edit		
ACCOUNT NUMBER FEE		

### Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount & Amount Error), Extra Small View

Payees	Payees
Lorem ipsum dolor sit amet, conljsf ave scheduled payments for	Lorem ipsum dolor sit amet, scheduled payments for
Pay From	Pay From
FPO [Partner] Credit Card Ending in 1234	FPO [Partner] Credit Ending in 1234
Current Credit Limit: <b>\$10,000.00</b>	Current Credit Limit: <b>\$10,0</b>
Total Amount Requested: \$500.00	Total Amount Requested: \$
Remaining for Transfer: <b>\$9,500.00</b>	Remaining for Transfer: <b>\$9</b> ,
Your Selected Offer	Your Selected Offer
[X.XX%] Promo APR until [MM/DD/ YYYY] on Balance Transfers [XX.XX%] Variable APR after [MM/DD/YYYY]	[X.XX%] Promo APR until YYYY] on Balance Transfe [XX.XX%] Variable APR aft [MM/DD/YYYY]
+ View Offer Fees & Details	+ View Offer Fees & Detai
Select a Different Offer	Select a Different Offer
Balance Transfer Summary	Balance Transfer Requ
PAY TO ABC Home Services	PAY TO ABC Home Services
ACCOUNT NUMBER XXXXXXX1234	ACCOUNT NUMBER XXXXXXX1234
ADDRESS 10101 Lost Highway, Apt Austin, TX 78704	ADDRESS 10101 Lost Highway, Apt Austin, TX 78704
AMOUNT	AMOUNT
\$ 500.00 Save	\$ 500.00
FEE \$10.00	<ol> <li>Morbi leo risus porta actis consectetur amet vestibulum at eros.</li> </ol>



#### Amount Error



Lorem ipsum dolor sit amet, conljsf av scheduled payments for	e
Pay From	
FPO [Partner] Credit Card Ending in 1234	
Current Credit Limit: <b>\$10,000.00</b>	
Total Amount Requested: \$500.00	
Remaining for Transfer: <b>\$9,500.00</b>	
Your Selected Offer [X.XX%] Promo APR until [MM/DD YYYY] on Balance Transfers [XX.XX%] Variable APR after [MM/DD/YYYY] + View Offer Fees & Details < Select a Different Offer Balance Transfer Request	/
PAY TO ABC Home Services ACCOUNT NUMBER XXXXXXXX1234 ADDRESS 10101 Lost Highway, Apt Austin, TX 78704	



Module Type: Transactional Module

This is the Verify or Add Payees view of the Balance Transfer module.

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks the browser back button or Cancel, the Select an Offer is displayed.



#### Wireframe: Balance Transfer Module - Remove Payee Modal, Large View

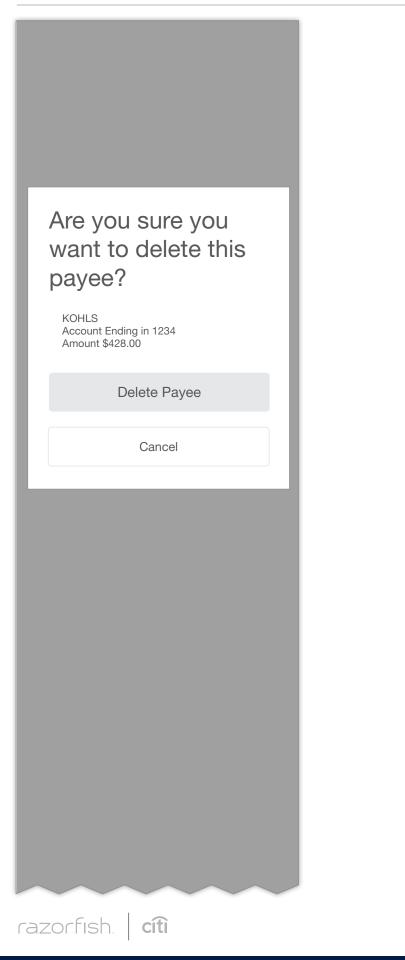
		Page	Notes	
		Modu	le Type: Transactional Moc	lule
		The R failure the pa	then display a module-lev	played when the user clicks the el view level error on the Verify c
		Inter	action Notes	
Are you sure you want	$\times$	Key	Element	Action
to delete this payee?		1	Header	None
KOHLS		2	Cancel Button	onClick dismisses the moda
Account ending in 1234 Amount \$488.00		3	Delete Payee Button	onClick deletes the payee a a Payee screen
2 Cancel Delete Payee	3			



ne Remove link in the View or Add Payee view. If there is a system or Add a Payee screen. User must confirm that they want to remove

	Notes
dal	
and displays the Verify or Add	If the user confirms the action and deletes the payee, the amount requested, fees, and amount available for transfer will be recalculated.

#### Wireframe: Balance Transfer Module - Remove Payee Modal, Extra Small View

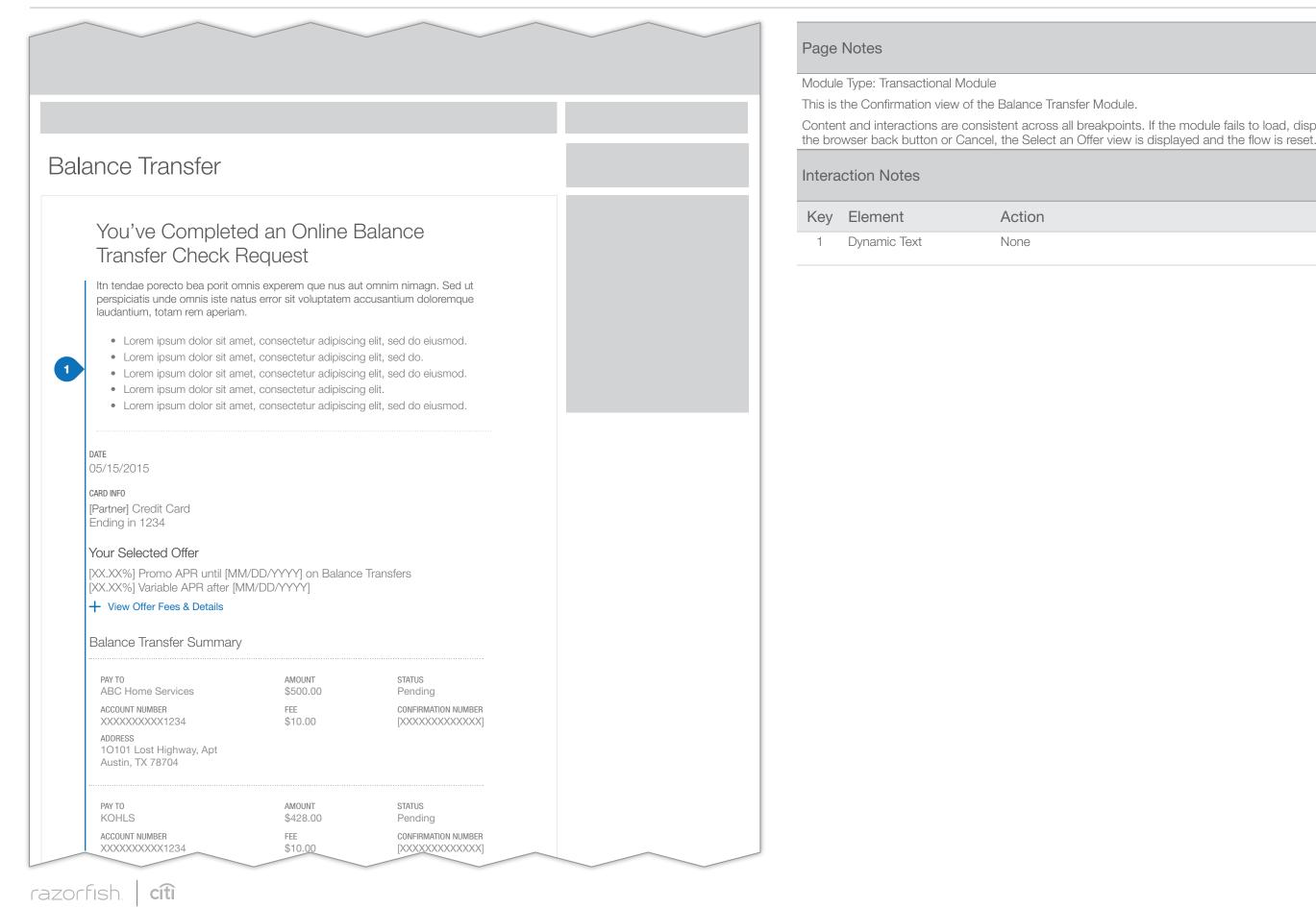


Page Notes

Module Type: Transactional Module

The Remove Payee Modal is displayed when the user clicks the Remove link on the View or Add Payee view. If there is a system failure then display a module-level error on the Verify or Add a Payee screen. User must confirm that they want to remove the payee.

#### Wireframe: Balance Transfer Module - Confirmation, Large View



Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks

Notes

Conditional content. Text varies for each partner.

#### Wireframe: Balance Transfer Module - Confirmation (Continued), Large View

consectetur adipiscin	ig eiit. ig elit, sed do eiusmod.
	a Transfora
D/YYYY] DD/YYYY]	3 Transfers
AMOUNT	STATUS
\$500.00	Pending
FEE \$10.00	CONFIRMATION NUMBER [XXXXXXXXXXXXXXXX]
AMOUNT \$428.00	STATUS Pending
FEE \$10.00	CONFIRMATION NUMBER
FEES \$20.00	TOTAL REQUESTED \$948.00
Ma	anage Account
	AMOUNT \$500.00 FEE \$10.00 AMOUNT \$428.00 FEE \$10.00 FEE \$10.00

If the module fails to load, displays Module Failure. If the user clicks displayed and the flow is reset.

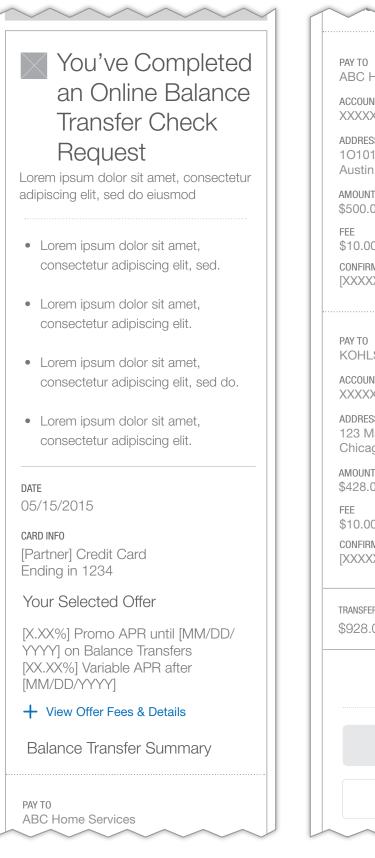
#### Notes

Conditional content. Text varies for each partner.

nt Home landing page

ccount landing page

#### Wireframe: Balance Transfer Module - Confirmation, Extra Small View



ΡΑΥ ΤΟ	
ABC Home Services	
ACCOUNT NUMBER XXXXXXXX1234	
ADDRESS 10101 Lost Highway, Apt Austin, TX 78704	
AMOUNT \$500.00	
FEE \$10.00	
CONFIRMATION NUMBER [XXXXXXXXXXXXXX]	
PAY TO KOHLS	
ACCOUNT NUMBER XXXXXXXX5678	
ADDRESS 123 Main Street Chicago, IL 60661	
AMOUNT \$428.00	
FEE \$10.00	
CONFIRMATION NUMBER [XXXXXXXXXXXXXX]	
TRANSFER REQUESTED	FE
\$928.00	\$20.0
	total request \$948.0
Manage Acco	ount
Account Hor	ne

Page Notes

Module Type: Transactional Module

This is the Confirmation of the Balance Transfer Module. Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure.

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#### Wireframe: Balance Transfer Module - Takeover, Large View

1 Balance Transfer	
Fusce a mollis nulla Cras justo odio, dapibus ac facilisis in, egestas eget quam. Praesent commodo cursus magna, vel scelerisque nisl consectetur et. 2	

#### Page Notes

#### Module Type: Transactional Module

This is the takover state of the Select an Offer view of the Balance Transfer Module. Balance Transfer Module is only accessible by the primary user. Displays module takeover if the account has no balance transfer offers available.

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure.

#### Interaction Notes

Key	Element	Action	Notes
1	Page Title	None	Refer to the copy deck for page title.
2	Link	onClick opens the previous page	



#### Wireframe: Balance Transfer Module - Change Offer Modal, Large View

INTEREST AND FEE	INFORMATION	
APR for Check Transactions		on transferred balance until [MM/DD/YY gular purchase APR currently [XX.XX%] v
Use by Date		your account by [MM/DD/YYYY] for the
Fee	Either \$XX or X% of the acc	ount of each transaction, wichever is gre
Paying Interest	We will begin charging intere	est on these chcks on the transaction da
is closed;	•	t the time of the transaction, or if your account
is closed; ° If your p ° To prot 2. Your availat credit limit with a balance. 3. If you transf prem ipsum cons	bayment is past due, or if you have f ect your account when we suspect ale credit will change based upon yo nout prior notice. If your credit limit of er a balance with this offer, invest w sectetur adipiscing. Quisque	led for bankruptcy; or

#### Page Notes

Module Type: Transactional modal

This is the Change Offer modal of the Balance Transfer module. When the user clicks "Select a Different Offer" and changes their promotional offer in the Select an Offer view, they return to the Verify or Add Payee view with the Change Offer modal is displayed to approve the change in terms.

Content and interactions are consistent across all breakpoints. If the module fails to load, displays Module Failure. If the user clicks the browser back button or Cancel, the Select an Offer view is displayed.

#### Interaction Notes

Key	Element	Action
1	Cancel Button	onClick the modal closes a offer is displayed
2	Change Offer Button	onClick the modal closes a is displayed and any corres



Notes

and the data of the original

and the data of the new offer sponding data is updated

# Wireframe: Balance Transfer Module - "I Want To" Module, Large View

	_				
	Page	e Notes			
	Modu	le Type: Static Module			
			Large breakpoints, the I Want To		
1 I Want To					
Task 1	Intera	Interaction Notes			
Task 2	Kev	Element	Action		
Task 3					
Task 4	1	I Want To Dropdown	onClick expands or collaps		
Task 5					
Task 6					
Task 7					



the I Want To module is displayed as part of the global elements.

	Notes
ses the I Want To dropdown	A link to 'Complete an Online Balance Transfer Check' will appear in the I Want To Module for users based on account status.

# Copy: Balance Transfer Module

LINK	MO	DULE								
D	ΤM	ELEMENT Text	COPY Complete an Online Balance Trans- fer Check	COPY (SPANISH) (Translation needed.)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES Conditional: Does NOT dis- play for Authorized Users.
PAGE			_				1		- 1	
D	ΤM		COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Page Title	Balance Transfer	(Translation needed.)						Implement as a page title module.
		N OFFER PAG								
D	ΤM		COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Header	Select an Offer	(Translation needed.)						
		Text	Accessing Balance Transfer Checks online is a fast way to consolidate debt into one monthly payment or pay for unexpected expenses. Get started now by choosing an offer below.	(Translation needed.)						
		Subhead	Offers For	(Translation needed.)						
		Tooltip	[Tooltip Icon]	[Tooltip Icon]	Open Balance Transfer Check Processing tooltip. Close Balance Transfer Check Processing tooltip.	(Translation needed.)				
		Tooltip header	Balance Transfer Check Processing	(Translation needed.)						
		Tooltip text	Online balance transfer checks are processed once every business day. Therefore, the Available for Transfer and Current Credit Limit amounts shown may not reflect all balance transfer requests. Online balance transfer checks that exceed your available credit limit may be declined at processing.	(Translation needed.)						
		Dynamic Content	[Card / Program Name] Ending in [XXXX]	(Translation needed.)						
		Text	Current Credit Limit:	(Translation needed.)						
		Dynamic Content	[\$XXXX.XX]							
		Text	Available for Transfer:	(Translation needed.)						
		Dynamic Content	[\$XXXX.XX]							

# Copy: Balance Transfer Module

 					,
Tooltip	[Tooltip Icon]		Open Available for Transfer Tooltip.	(Translation needed.)	
			Close Avail-		
			able for Transfer		
			Tooltip.		
Tooltip Header	Available for Transfer	(Translation needed.)			
Tooltip text	This is the portion of your total credit line available for balance transfer.	(Translation needed.)			
Subhead	Available Offers	(Translation needed.)			
Dynamic Content	[X.XX]% Promo until [MMM, DD YYYY] APR on Balance Transfers [X.XX]% Variable APR after [MMM, DD YYYY]	(Translation needed.)			Once for each available offer.
Text	TRANSFER MUST POST BY	(Translation needed.)			Once for each available offer.
Dynamic Content	[MMM, DD YYYY]				Once for each available offer.
Button	Select Offer	(Translation needed.)			Once for each available offer.
Text	OFFER	(Translation needed.)			Once for each available offer.
Dynamic Content	[OFFER DESCRIPTION]				Once for each available offer.
Text	BALANCE TRANSFER FEE	(Translation needed.)			Once for each available offer.
Dynamic Content	[BALANCE TRANSFER FEE DE- SCRIPTION]				Once for each available offer.
Text	TRANSFER OPTIONS	(Translation needed.)			Once for each available offer.
Dynamic Content	Pay up to [X] payees.				Once for each available offer.
Text	You may transfer balances up to your	(Translation needed.)			Once for each available offer.
	available credit limit including the				
	balance transfer fee. If your credit				Links to 7 Things to Know
	limit decreases, this will impact your				modal.
	ability to transfer a balance with this				
	offer. If you transfer a balance with				
	this offer you may not be able to				
	avoid interest on your purchases.				
	You can avoid interest on purchases				
	if you pay your account balance,				
	including any balances you transfer				
	with this offer, in full by the due date				
	each month. See Terms & Conditions				
	for more information.				
Link	View More Offers				Conditional: SM/XS views.

NO (	DFF	ERS	6 TAKEVOER								
D	ΤI	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Heading	No Offers Available	(Translation needed.)						
			Text	We're sorry. We do not have any balance transfers available to you online at this time. You may be able to transfer your balances over the phone by calling our Customer Care Center at [XXX-XXX-XXXX].	(Translation needed.)						
				If outside the U.S., Canada and Puerto Rico, call collect at [X-XX- XXX-XXX-XXX]. HOURS							
				[Day-Day HH:MM am/pm -HH:MM am/pm TZ]							
			Button (Pri- mary	Go to Manage Account							
			Button (Sec- ondary)	Go to Credit Home							
BAL	ANC	CE T	RANSFER M	ODULE, WHAT TO EXPECT							
D	тΙ	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Heading	What to Expect	(Translation needed.)						
			Text	Completing your online balance transfer check is easy and takes only minutes. Just make sure you have the following items on hand before you continue: 1. The name of all creditors you want to pay off. These are your Payees. You can pay off up to 4 creditors with balance transfer checks. 2. All Payee account numbers, typi- cally found on your statement. 3. The payment addresses for all Payees, in case we can't locate a creditor in our database.	(Translation needed.)						
			Button (Pri-	4. The amount you want to transfer (subject to your available credit and any balance transfer fees).	(Translation needed.)						
			mary Button (Sec-	Cancel	(Translation needed.)						
			ondary)								

ENT	ER TI	RANSFER INF	ORMATION							
D	ΤM	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Heading	Enter Your Transfer Information	(Translation needed.)						
		Text	Enter the amount you'd like to trans- fer and your payee information so a transfer check can be issued. You cannot use your balance transfer check to pay other accounts issued by Citibank, N.A. or its affiliates.	(Translation needed.)						
		Subhead	Pay From	(Translation needed.)						
		Dynamic Content	[Card / Program Name] Ending in [XXXX]	(Translation needed.)						
		Text	Current Credit Limit:	(Translation needed.)						
		Dynamic Content	[\$XXX.XX]							
		Text	Total Amount Requested:	(Translation needed.)						
		Dynamic Content	[\$XXXX.XX]							
		Text	Remaining for Transfer:	(Translation needed.)						
		Dynamic Content	[\$XXX.XX]							
		Subhead	Your Selected Offer	(Translation needed.)						
		Dynamic Content	[X.XX]% Promo until [MMM, DD YYYY] APR on Balance Transfers [X.XX]% Variable APR after [MMM, DD YYYY]	(Translation needed.)						Once for each available offer.
		Link	View Offer Fees & Details	(Translation needed.)						Links to Terms & Conditions modal.
		Text	TRANSFER MUST POST BY	(Translation needed.)						Conditional: When expanded.
		Dynamic Content	[MMM, DD YYYY]							Conditional: When expanded.
		Text	OFFER	(Translation needed.)						Conditional: When expanded.
		Dynamic Content	[OFFER DESCRIPTION]							Conditional: When expanded.
		Text	BALANCE TRANSFER FEE	(Translation needed.)						Conditional: When expanded.

# Copy: Balance Transfer Module

Dynamic Content	[BALANCE TRANSFER FEE DE- SCRIPTION]						Conditional: When expanded.
Text	TRANSFER OPTIONS	(Translation needed.)					Conditional: When expanded.
Dynamic Content	Pay up to [X] payees.						Conditional: When expanded.
Text	You may transfer balances up to your available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on your purchases. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by the due date each month. See <u>Terms &amp; Conditions</u> for more information.	(Translation needed.)					Conditional: When expanded. Links to 7 Things You Should Know modal.
Link	Hide Offer Fees & Details	(Translation needed.)					Conditional: When expanded.
Field Label	Рау То	(Translation needed.)			Client side error message If blank: Please enter the name of Payee to which you would like to trans- fer this balance. If user enters more than 29 characters The Payee name you enter must be less than 29 characters in length.	Client side error message If blank: (Translation needed.) If user enters less than one or more than 24 characters: (Translation needed.)	
Tooltip Link	[Tooltip Icon]	[Tooltip Icon]	Open Payee Tooltip. Close Balance Transfer Tooltip.	(Translation needed.)			
Tooltip Header	Рау То	(Translation needed.)					
Text	You can transfer outstanding balanc- es from credit cards, specialty store and gas cards, and school or auto loans to your [Card/Program Name] credit card. We cannot balance trans- fer to a checking account, savings account, another person, the IRS, or another account issued by Citibank, N.A. or its affiliates.	(Translation needed.)					

# Copy: Balance Transfer Module

Text	[Payee]	(Translation needed.)			
Text	Did you mean [Payee]?	(Translation needed.)			Conditional: If user enters unrecognized Payee.
Radio Button	[Payee]				Conditional: If user enters unrecognized Payee. Once for each suggested Payee.
Text	Enter Payee Manually	(Translation needed.)			Conditional: If Payee cannot be located. Link triggers form.
Module Level Feedback	We weren't able to find your creditor. Please complete the fields below to help us complete your transfer.	(Translation needed.)			Conditional: If Payee cannot be located.
Field Label	Address Line 1	(Translation needed.)	Client-side Errors (Field Level):	Client-side Errors (Field Level):	Conditional: No Payee found.
			If user enters special characters:Please re-enter the Address using only numbers and letters (periods and hyphens are also allowed).If user enters more than 24 characters:Please re-enter the Address. Your entry must be less than 24 characters in length.If blank:Please enter the Address. Please use numbers and letters (periods and hyphens are also allowed).	If user enters special characters: (Translation needed.) If user enters more than 24 char- acters: (Translation needed.) If blank: (Translation needed.)	
Field Label	Address Line 2	(Translation needed.)	Client-side Errors (Field Level):         If user enters special characters:         Please re-enter the Address         using only numbers and letters         (periods and hyphens are also allowed).         If user enters more than 24         characters:         Please re-enter the Address.         Your entry must be less than 24         characters in length.	Client-side Errors (Field Level): If user enters special characters: (Translation needed.) If user enters more than 24 char- acters: (Translation needed.)	Conditional: No Payee found.

# Copy: Balance Transfer Module

Field Label	City	(Translation needed.)	Client-side Errors (Field Level	): Client-side Errors (Field Level):	Conditional: No Payee found.
			If user enters invalid character	rs: If user enters invalid characters:	
			Please re-enter the City. Num	(Translation needed.)	
			bers and special characters such as "&" and "()" are not	If blank:	
			allowed.	(Translation needed.)	
			If blank:		
			Please enter the City.		
Dropdown Label	State	(Translation needed.)	Client-side Errors (Field Leve	I): Client-side Errors (Field Level):	Conditional: No Payee found.
			If blank:	If blank:	
			Please enter the State.	(Translation needed.)	
Dropdown Element	Select One	(Translation needed.)			Conditional: No Payee found.
Field Label	ZIP Code	(Translation needed.)	Client-side Errors (Field Level		Conditional: No Payee found.
			If user enters non-numeric cha acters:	ar- Client-side Errors (Field Level):	
			Please re-enter the ZIP Code	If user enters non-numeric char- acters:	
			using numbers only.	(Translation needed.)	
			If user enters less than 5 char acters:	If user enters less than 5 charac- ters:	
			Please re-enter the ZIP Code using at least 5 characters.	(Translation needed.)	
			If blank:	If blank:	
			Please enter the ZIP Code.	(Translation needed.)	
			If does not match state:	If does not match state:	
			Please enter a ZIP Code that matches the state.	(Translation needed.)	



# Copy: Balance Transfer Module

Field Label	Payee Account Number	(Translation needed.)			Client-side error messages:	Client-side error
					If user enters less than 13 char- acters or more than 16 charac- ters: The Payee Account Number must be between 13 and 16 characters in length.	If user enters less ters or more than (Translation need If blank: (Translation need
					If blank: Please enter the Payee Account Number.	Client-side warni user enters chara numbers:
					Client-side warning message, if user enters characters other than numbers: Please re-enter the Payee Ac- count Number. Spaces, dashes, and special characters are not allowed.	(Translation need
Numeric Field	[XXXXXXXXXXXX]					
Tooltip Link	[Tooltip Icon]	[Tooltip Icon]	Open Card Info Tooltip. Close Balance Transfer Tooltip.	(Translation needed.)		
Tooltip Header	Payee Account Number	(Translation needed.)				
Tooltip Text	You can locate your Payee Account Number on any statement or invoice.	(Translation needed.)				
Field Label	Balance Transfer Amount	(Translation needed.)			Client-side warning message, if user enters characters other than numbers or number with more than 2 decimal places: Please re-enter your transfer amount using numbers only. Also, only 2 decimal places are allowed.	Client-side warni user enters chara numbers or numl than 2 decimal p (Translation need



r messages:		
ess than 13 charac- an 16 characters: eded.)		
eded.)		
ning message, if tracters other than		
eded.)		
ning message, if tracters other than nber with more places:		
eded.)		

# Copy: Balance Transfer Module

Numeric Field	\$[XX.XX]			Client-side warning message, if user enters amount exceeding amount available for transfer: The amount entered cannot exceed the amount available for transfers, plus the balance transfer fee. Please reduce your requested transfer amount by a minimum of \$[XXX.XX] and re-enter.	Client-side warning message, if user enters amount exceeding amount available for transfer: (Translation needed.)	
Tooltip Link	[Tooltip Icon]	[Tooltip Icon]	Open Card Info Tooltip. Close Balance Transfer Tooltip.	(Translation needed.)		
Tooltip Header	Balance Transfer Amount	(Translation needed.)				
	The Transfer Amount refers to the portion of your balance you wish to transfer. You can enter your entire balance or just a portion. You may transfer balances up to your avail- able credit limit including the balance transfer fee. If your credit limit de- creases, this will impact your ability to transfer a balance with this offer.	(Translation needed.)				
Table Header	INTEREST AND FEE INFORMA- TION	(Translation needed.)				
Subhead	APR for Check Transactions	(Translation needed.)				
	[X.XX]% (Promotional APR on transferred balances until [MMM, DD YYYY]). After [MMM, DD YYYY], you will be charged the standard variable APR for purchases, currently [X.XX]%. This APR will vary with the market based on the Prime rate.	(Translation needed.)				
	Use by Date	(Translation needed.)				
	The transaction must post to your account by [MMM, DD YYYY] for the promotional APR and fee to apply. After that date, you will not receive the promotional APR. Instead, the standard variable APR for purchases will apply and there will be no fee.	(Translation needed.)				
Subhead	Fee	(Translation needed.)				

· · · · ·		- 1	T	1	1	1	T	1	· · · · · · · · · · · · · · · · · · ·
	Text	<b>\$</b> [XX.XX] or [X]% of the amount of each transaction, whichever is greater.	(Translation needed.)						
	Subhead	Paying Interest	(Translation needed.)						
	Text	We will begin charging interest on these checks on the transaction date. (The interest charge will be \$0 while the promotional APR is 0%.)	(Translation needed.)						
	Heading	About Your Balance Transfer Offer	(Translation needed.)						
	Text	<ul> <li>1. We may decline to process your request for this offer:</li> <li>If you do not have enough available credit at the time of the transaction, or if your account is closed;</li> <li>If your payment is past due, or if you have filed for bankruptcy; or</li> <li>To protect your account</li> </ul>	(Translation needed.)						
		when we suspect fraudulent activity.							
	Text	2. Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance with this offer.	(Translation needed.)						
	Text	3. If you transfer a balance with this offer, interest will be charged on pur- chases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any transferred balances) in full each month by the payment due date.	(Translation needed.)						
	Text	<ul> <li>4. You cannot transfer balances from other accounts issued by Citibank,</li> <li>N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <u>www.citi.com/affiliatesproducts</u> for a list of Citi products and affiliates.</li> </ul>	(Translation needed.)						

		Text	5. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dis- pute rights.	(Translation needed.)						
		Text	6. We may apply the portion of your payments up to your minimum pay- ment due to lower APR balances first, including your transferred bal- ances. This may reduce your savings with this offer.	(Translation needed.)						
		Text	7. Transferred balance amounts, do not earn any rebates, points, or reward benefits associated with your card, unless otherwise indicated.	(Translation needed.)						
		Text	This transaction will constitute a charge against your credit account.	(Translation needed.)						
		Button (Pri- mary)	Continue	(Translation needed.)						
		Button (Sec- ondary)	Cancel	(Translation needed.)						
		Module-Level Feedback	You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. Click here for more details: www.citi.com/affiliates- products. Please enter a different Payee.	(Translation needed.)						Conditional: If Payee infor- mation entered is another Citibank account.
		Module-Level Feedback	Our records show a pending or recent transfer check to this Payee. Please enter a different Payee.	(Translation needed.)						Conditional: If duplicate Payee information is entered within last 20 days.
VERI	TY OF	R ADD PAYEES	S PAGE		·	·				
DT	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Heading	Verify or Add Payees	(Translation needed.)						
		Text	Before submitting your transfer request, review your creditor infor- mation below. You can remove, edit and view payees, or add additional payees.	(Translation needed.)						
		Subhead	Pay From	(Translation needed.)						
		Dynamic Content	[Card / Program Name] Ending in [XXXX]	(Translation needed.)						
		Text	Current Credit Limit:	(Translation needed.)						
		Dynamic Content	[\$XXXX.XX]							
		Text	Total Amount Requested:	(Translation needed.)						

Dynamic       [\$XXXXX]         Image: Content       Remaining for Transfer:       (Translation needed.)         Image: Content       [\$XXXXX]         Image: Content       [\$XXXXXX] <t< th=""><th></th><th></th><th></th><th></th><th></th></t<>					
Image: Section of Content       [SXXXXX]         Image: SXXXXX Section of Content       [SXXXXX]         Image: SXXXXXX Section of Content       [SXXXXXX]         Image: SXXXXXXXXX Section of Content       [SXXXXXX]         Image: SXXXXXX Section of Content       [SXXXXXX]         Image: SXXXXXXXXX Section of Content       [SXXXXXXX]         Image: SXXXXXXX Section of Content       [MMA, DD YYYY]         Image: SXXXXXX Section of Content       [MMA, DD YYYY]         Image: SXXXXX Section of Content       [MA, DXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		[\$XXXX.XX]			
Image: Content     Conten	Text	Remaining for Transfer:	(Translation needed.)		
Image: Content		[\$XXXX.XX]			
Image: Content       YYY1 APR on Balance Transfers WMM, DD YYY1 APR after [MMM, DD YYY1]       Image: Content With WMM, DD YYY1         Image: Content With WMM, DD YYY1       Image: Content With WMM, DD YYY1       Image: Content WMM, DD YYY1         Image: Content With WMM, DD YYY1       Image: Content WMM, DD YYY1       Image: Content WMM, DD YYY1         Image: Content WMM, DD YYY1       Image: Content WMM, DD YYY1       Image: Content WMM, DD YYY1         Image: Content WMM, DD YYY1       Image: Content WMM, DD YYY1       Image: Content WMMM, DD YYY1         Image: Content WMMM, DD YYY1       Image: Content WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1         Image: Content WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1         Image: Content WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1         Image: Content WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1       Image: Content Science WMMM, DD YYY1         Image: Content WMMM, DD YY1       Image: Content WMMM, DD YY1       Image: Content WMMM, DD YY1         Image: Content WMMM, DD YY1       Image: Content WMMM, DD YY1       Image: Content WMMM, DD YY1         Image: Content WMMM, DD YY1       Image: Content WMMM, DD YY1       Image: Content WMMMM, DD YY1         Image: Content WMMMM, DD YY1       Image: Content WMMMM, DD YY1       Image: Content WMMMMM, DD YY1	Subhead	Your Selected Offer	(Translation needed.)		
Image: Solution of the second seco		YYYY] APR on Balance Transfers [X.XX]% Variable APR after [MMM,			
Dynamic Content       [MMM, DD YYYY]       Image: Content       Imag	Link	View Offer Fees & Details	(Translation needed.)		
Content       Content       OFFER       (Translation needed.)         Dynamic Content       (OFFER DESCRIPTION]       Image: Content	Text	TRANSFER MUST POST BY	(Translation needed.)		
Image: Content	~	[MMM, DD YYYY]			
Content       Text       BALANCE TRANSFER FEE       (Translation needed.)         Dynamic       Dynamic       [BALANCE TRANSFER FEE DE- SCRIPTION]       (Translation needed.)         Dynamic       Dynamic       [BALANCE TRANSFER FEE DE- SCRIPTION]       (Translation needed.)         Dynamic       Dynamic       Pay up to [X] payees.       (Translation needed.)         Dynamic       Vou may transfer balances up to your available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on your purchases. You can avoid interest on purchases. Suf you pay your account balance, including any balances you transfer with this offer, in full by the due date each month. See Terms & Conditions for more information.       Image: Imag	Text	OFFER	(Translation needed.)		
Image: Solution of the second seco		[OFFER DESCRIPTION]			
Image: Content       SCRIPTION]       Image: Content       SCRIPTION]       Image: Content       SCRIPTIONS       (Translation needed.)         Image: Content       Dynamic Content       Pay up to [X] payees.       (Translation needed.)       Image: Content       Image:	Text	BALANCE TRANSFER FEE	(Translation needed.)		
Image: Solution of the second state					
ContentContentTextYou may transfer balances up to your available credit limit including the balance transfer fee. If you credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer. If you may not be able to avoid interest on purchases. You can avoid interest on purchases. if you pay your account balance, including any balance syou transfer with this offer, in full by the due date each month. See Terms & Conditions for more information.(Translation needed.)LinkHide Offer Fees & Details(Translation needed.)LinkSelect a Different Offer Balance Transfer Request(Translation needed.)	Text	TRANSFER OPTIONS	(Translation needed.)		
available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on purchases. You can avoid interest on purchases. You can avoid interest on purchases. if you pay your account balance, including any balances you transfer with this offer, in full by the due date each month. See Terms & Conditions for more information.Image: Translation needed.)LinkLinkHide Offer Fees & DetailsImage: Translation needed.)LinkSelect a Different Offer Balance Transfer Request(Translation needed.)		Pay up to [X] payees.	(Translation needed.)		
Link       Select a Different Offer       (Translation needed.)         Subhead       Balance Transfer Request       (Translation needed.)	Text	available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on your purchases. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by the due date each month. See <u>Terms &amp; Conditions</u>	(Translation needed.)		
Subhead     Balance Transfer Request     (Translation needed.)	Link	Hide Offer Fees & Details	(Translation needed.)		
	Link	Select a Different Offer		 	
Table Header PAY TO (Translation needed.)	Subhead	Balance Transfer Request	(Translation needed.)		
	Table Header	ΡΑΥ ΤΟ	(Translation needed.)		

	Once for each available offer.
	Links to Terms & Conditions modal.
	Conditional: When expanded.
	Links to 7 Things You Should Know modal.
	Conditional: When expanded.
	Once for each Payee.

# Copy: Balance Transfer Module

 	· · · · · · · · · · · · · · · · · · ·		 		-
Dynamic Content	[CREDITOR NAME]				
Text	ACCOUNT NUMBER	(Translation needed.)			
Dynamic Content	[XXXXXXXXX]				
Text	ADDRESS	(Translation needed.)			
Dynamic Content	[CREDITOR ADDRESS]				
Table Header	AMOUNT	(Translation needed.)			
Dynamic Content	[TRANSFER AMOUNT]				
Link	Edit	(Translation needed.)			
Conditional Link	Save	(Translation needed.)		Client side error, field level — blank field, special characters: Please enter a valid Balance Transfer amount using numbers only. Client side error, field level — exceeds maximum: This amount exceeds the amount available for transfer. Please enter a smaller amount.	(Translation need
Table Header	FEE	(Translation needed.)			
Dynamic Content	[FEE AMOUNT]				
Link	Remove	(Translation needed.)			
Link	Add Another Payee	(Translation needed.)			
Subhead	Summary	(Translation needed.)			
Text	TRANSFER REQUESTED	(Translation needed.)			
Dynamic Content	[\$XXX.XX]				
Table Header	FEES	(Translation needed.)			
Dynamic Content	[FEE AMOUNT]				

	Once for each Payee.
	Once for each Payee.
eded.)	Conditional: If user clicks into "AMOUNT" field to edit.
	Once for each Payee.
	Once for each Payee.
	Once for each Payee.

#### Copy: Balance Transfer Module

ΤM	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGE
	R CONFIRMAT						
	Button (Sec- ondary)	Cancel	(Translation needed.)				
	Button (Pri- mary	<u>Delete Payee</u>	(Translation needed.)				
	Dynamic Content	[\$XXX.XX]					
	Text	AMOUNT	(Translation needed.)				
	Text	Account ending in [XXXX]	(Translation needed.)				
	Dynamic Content	[PAYEE NAME]					
	Heading	Are you sure you want to delete this payee?	(Translation needed.)				
TM	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGE
	PAYEE WARNI						
	Module-Level Feedback	Our records show a pending or recent transfer check to this Payee. Please enter a different Payee.	(Translation needed.)				
	Module-Level Feedback	You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. Click here for more details: www.citi.com/affiliates- products. Please enter a different Payee.	(Translation needed.)				
	Module-Level Feedback	Please save edits to your Transfer Amount before continuing to cal- culate potential changes in your Transfer Fee.	(Translation needed.)				
	Button (Sec- ondary)	Cancel	(Translation needed.)				
	Button (Pri- mary	Submit	(Translation needed.)				
	Checkbox	I have read and agreed to the <u>Offer</u> <u>Details, Terms &amp; Conditions</u> .	(Translation needed.)				
	Dynamic Content	[\$XXX.XX]					
	Text	REMAINING FOR TRANSFER	(Translation needed.)				
	Dynamic Content	[\$XXX.XX]					
	Table Header	TOTAL REQUESTED	(Translation needed.)				



		Links to Terms & Conditions modal.
		Conditional: If user fails to save Amount updated.
		Conditional: If Payee infor- mation entered is another Citibank account.
		Conditional: If duplicate Payee information is entered within last 20 days.
SSAGES (SPANISH)	CMS ID	NOTES

D T N	1 ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
	Heading	You've Completed an Online Balance Transfer Check Request	(Translation needed.)						
	Text	Retain your confirmation number for your records by printing this page.	(Translation needed.)						
	Heading	Timing of Your Request	(Translation needed.)						
	Text	The funds should be deposited into your bank account in 1-2 business days, though it can take up to 10 days the transfer to be completed.	(Translation needed.)						
	Text	Continue to make minimum pay- ments to your creditors until the account(s) are paid for in full.	(Translation needed.)						
	Text	Interest charges are assessed as soon as transactions post to your account, which can be as early as today.	(Translation needed.)						
	Text	Checks received by mail will expire in 90 days Check the status of your request.	(Translation needed.)						
	Text	The Status of Your Request	(Translation needed.)						
	Text	You will receive notification of the status of your request within 7-10 business days.	(Translation needed.)						
	Text	However, you can view the status of all transfer requests within 1 business day.	(Translation needed.)						
	Text	CONFIRMATION NUMBER	(Translation needed.)						
	Dynamic Content	[XXXX]							
	Text	DATE	(Translation needed.)						
	Dynamic Content	[MM/DD/YYY]							
	Text	PAY FROM	(Translation needed.)						
	Dynamic Content	[Card / Program Name] Ending in [XXXX]							
	Text	YOUR SELECTED OFFER:	(Translation needed.)						
	Dynamic Content	[X.XX]% Promo until [MMM, DD YYYY] APR on Balance Transfers [X.XX]% Variable APR after [MMM, DD YYYY]	(Translation needed.)						Once for each available offer.

DT	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Link	View Offer Fees & Details	(Translation needed.)						Links to Terms & Conditions modal.
		Text	TRANSFER MUST POST BY	(Translation needed.)						Conditional: When expanded.
		Dynamic Content	[MMM, DD YYYY]							Conditional: When expanded.
		Text	OFFER	(Translation needed.)						Conditional: When expanded.
		Dynamic Content	[OFFER DESCRIPTION]							Conditional: When expanded.
		Text	BALANCE TRANSFER FEE	(Translation needed.)						Conditional: When expanded.
		Dynamic Content	[BALANCE TRANSFER FEE DE- SCRIPTION]							Conditional: When expanded.
		Text	TRANSFER OPTIONS	(Translation needed.)						Conditional: When expanded.
		Dynamic Content	Pay up to [X] payees.							Conditional: When expanded.
		Text	You may transfer balances up to your available credit limit including the balance transfer fee. If your credit limit decreases, this will impact your ability to transfer a balance with this offer. If you transfer a balance with this offer you may not be able to avoid interest on your purchases. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by the due date each month. See <u>Terms &amp; Conditions</u> for more information.							Conditional: When expanded. Links to 7 Things You Should Know modal.
		Link	Hide Offer Fees & Details	(Translation needed.)						Conditional: When expanded.
		Subhead Table Header	Balance Transfer Summary PAY TO	(Translation needed.) (Translation needed.)						Once for each Payee.
		Dynamic Content	[CREDITOR NAME]							Once for each Payee.
		Text	ACCOUNT NUMBER	(Translation needed.)						Once for each Payee.
		Dynamic Content	[XXXXXXXXX]							Once for each Payee.
		Text	ADDRESS	(Translation needed.)						Once for each Payee.
		Dynamic Content	[PAYEE ADDRESS]							Once for each Payee.

#### Copy: Balance Transfer Module

D	Т	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSA
			Table Header	AMOUNT	(Translation needed.)				
			Dynamic Content	[TRANSFER AMOUNT]					
			Table Header	FEE	(Translation needed.)				
			Dynamic Content	[TRANSFER FEE]					
			Table Header	STATUS	(Translation needed.)				
			Dynamic Content	[Status]					
			Subhead	Summary	(Translation needed.)				
			Table Header	TRANSFER REQUESTED	(Translation needed.)				
			Dynamic Content	[\$XXX.XX]					
			Table Header	FEES	(Translation needed.)				
			Dynamic Content	[\$XXX.XX]					
			Table Header	TOTAL REQUESTED	(Translation needed.)				
			Dynamic Content	[\$XXX.XX]					
			Button (Pri- mary	Go to Account Home	(Translation needed.)				
			Button (Sec- ondary)	Go to Manage Account	(Translation needed.)				
7 T	HIN	IGS \	YOU SHOULD	KNOW MODAL					
D	Т	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSA
			Table Header	7 Things You Should Know about Your Balance Transfer	(Translation needed.)				



SAGES (SPANISH)	CMS ID	NOTES
		Once for each Payee.
SAGES (SPANISH)	CMS ID	NOTES
	l	

DT	M ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
	Text	<ul> <li>1. We may decline to process your request for this offer:</li> <li>If you do not have enough available credit at the time of the transaction, or if your account is closed;</li> <li>If your payment is past due, or if you have filed for bankruptcy; or</li> <li>To protect your account when we suspect fraudulent activity.</li> </ul>	(Translation needed.)						
	Text	2. Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance with this offer.	(Translation needed.)						
	Text	3. If you transfer a balance with this offer, interest will be charged on pur- chases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any transferred balances) in full each month by the payment due date.	(Translation needed.)						
	Text	4. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <u>www.citi.com/affiliatesproducts</u> for a list of Citi products and affiliates.	(Translation needed.)						
	Text	5. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights.	(Translation needed.)						
	Text	6. We may apply the portion of your payments up to your minimum pay- ment due to lower APR balances first, including your transferred bal- ances. This may reduce your savings with this offer.	(Translation needed.)						

D	ΓM	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Text	7. Transferred balance amounts, do not earn any rebates, points, or reward benefits associated with your card, unless otherwise indicated.	(Translation needed.)						
		Text	This transaction will constitute a charge against your credit account.	(Translation needed.)						
		Link/Icon	[Close]	(Translation needed.)	Close Terms and Conditions and continue.					
TER	MS & (	CONDITIONS N	MODAL							
D	T M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Table Header	INTEREST AND FEE INFORMA- TION	(Translation needed.)						
		Subhead	APR for Check Transactions	(Translation needed.)						
		Text	[X.XX]% (Promotional APR on transferred balances until [MMM, DD YYYY]). After [MMM, DD YYYY], you will be	(Translation needed.)						
			charged the standard variable APR for purchases, currently [X.XX]%. This APR will vary with the market based on the Prime rate.							
		Subhead	Use by Date	(Translation needed.)						
		Text	The transaction must post to your account by [MMM, DD YYYY] for the promotional APR and fee to apply. After that date, you will not receive the promotional APR. Instead, the standard variable APR for purchases will apply and there will be no fee.	(Translation needed.)						
		Subhead	Fee	(Translation needed.)						
		Text	\$[XX.XX] or [X]% of the amount of each transaction, whichever is greater.	(Translation needed.)						
		Subhead	Paying Interest	(Translation needed.)						
		Text	We will begin charging interest on these checks on the transaction date. (The interest charge will be \$0 while the promotional APR is 0%.)	(Translation needed.)						
		Heading	About Your Balance Transfer Offer	(Translation needed.)						

DT	M ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
	Text	<ul> <li>1. We may decline to process your request for this offer:</li> <li>If you do not have enough available credit at the time of the transaction, or if your account is closed;</li> <li>If your payment is past due, or if you have filed for bankruptcy; or</li> <li>To protect your account when we suspect fraudulent activity.</li> </ul>	(Translation needed.)						
	Text	2. Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance with this offer.	(Translation needed.)						
	Text	3. If you transfer a balance with this offer, interest will be charged on pur- chases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any transferred balances) in full each month by the payment due date.	(Translation needed.)						
	Text	4. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <u>www.citi.com/affiliatesproducts</u> for a list of Citi products and affiliates.	(Translation needed.)						
	Text	5. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights.	(Translation needed.)						
	Text	6. We may apply the portion of your payments up to your minimum pay- ment due to lower APR balances first, including your transferred bal- ances. This may reduce your savings with this offer.	(Translation needed.)						

D	TM	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Text	7. Transferred balance amounts, do not earn any rebates, points, or reward benefits associated with your card, unless otherwise indicated.	(Translation needed.)						
		Text	This transaction will constitute a charge against your credit account.	(Translation needed.)						
		Link/Icon	[Close]	(Translation needed.)	Close Terms and Conditions and continue.					
OFF	ER C	HANGE MODAL	-							
D	τN	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Table Header	You've Selected a New Offer	(Translation needed.)						
		Subhead	Please verify the new offer Terms & Conditions below.	(Translation needed.)						
		Text	[X.XX]% (Promotional APR on transferred balances until [MMM, DD YYYY]). After [MMM, DD YYYY], you will be charged the standard variable APR	(Translation needed.)						
			for purchases, currently [X.XX]%. This APR will vary with the market based on the Prime rate.							
		Subhead	Use by Date	(Translation needed.)						
		Text	The transaction must post to your account by [MMM, DD YYYY] for the promotional APR and fee to apply. After that date, you will not receive the promotional APR. Instead, the standard variable APR for purchases will apply and there will be no fee.	(Translation needed.)						
		Subhead	Fee	(Translation needed.)						
		Text	<b>\$</b> [XX.XX] or [X]% of the amount of each transaction, whichever is greater.	(Translation needed.)						
		Subhead	Paying Interest	(Translation needed.)						
		Text	We will begin charging interest on these checks on the transaction date. (The interest charge will be \$0 while the promotional APR is 0%.)	(Translation needed.)						
		Heading	About Your Balance Transfer Offer	(Translation needed.)						

DT	M ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
	Text	<ul> <li>1. We may decline to process your request for this offer:</li> <li>If you do not have enough available credit at the time of the transaction, or if your account is closed;</li> <li>If your payment is past due, or if you have filed for bankruptcy; or</li> <li>To protect your account when we suspect fraudulent activity.</li> </ul>	(Translation needed.)						
	Text	2. Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to transfer a balance with this offer.	(Translation needed.)						
	Text	3. If you transfer a balance with this offer, interest will be charged on pur- chases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any transferred balances) in full each month by the payment due date.	(Translation needed.)						
	Text	4. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <u>www.citi.com/affiliatesproducts</u> for a list of Citi products and affiliates.	(Translation needed.)						
	Text	5. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights.	(Translation needed.)						
	Text	6. We may apply the portion of your payments up to your minimum pay- ment due to lower APR balances first, including your transferred bal- ances. This may reduce your savings with this offer.	(Translation needed.)						

D	ТΝ	A ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Text	7. Transferred balance amounts, do not earn any rebates, points, or reward benefits associated with your card, unless otherwise indicated.	(Translation needed.)						
		Text	This transaction will constitute a charge against your credit account.	(Translation needed.)						
		Primary But- ton	Continue	(Translation needed.)	Accept new Terms and Conditions and continue.					
		Secondary Button	Cancel	(Translation needed.)	Cancel and return to Offers page.					



# Copy: Balance Transfer FAQ

D	T M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID NOTES
BAL	ANCE	TRANSFER F	FAQS						
D	т М	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH) C	CMS ID NOTES
		Heading	What is a balance transfer?						FAQ Categories: Balance Transfers
		Text	A balance transfer allows you to transfer outstanding balances from credit cards and specialty store and gas cards, as well as school or auto loans. By consolidating balances you can simplify your finances with one payment per month and if you have a low rate balance transfer, you may save money on interest when you transfer a higher-rate balance.						
		Heading	Can I transfer a balance from other cards issued by Citi?						FAQ Categories: Balance Transfers
		Text	You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. Click here for more details: www.citi.com/affiliates- products.						
		Heading	How long will it take to complete my balance transfer request to a creditor?						FAQ Categories: Balance Transfers
		Text	Most balance transfers are pro- cessed within two weeks. You should continue to make any minimum pay- ments due to your creditors until your balance transfer payment is received by them.						
		Heading	How much can I transfer?						FAQ Categories: Balance Transfers
		Text	Most balance transfer offers allow you to transfer up to your available credit limit including balance transfer fees. Please check the terms of your offer. You should not transfer any disputed amount, as you may lose your dispute rights.						
		Heading	Do I have to activate my card prior to doing a balance transfer?						FAQ Categories: Balance Transfers
		Text	Yes. Your card must be activated in order to transfer balances. Please call the phone number on the back of your card to activate. You will be able to transfer balances immediately after activation.						

# Copy: Balance Transfer FAQ

DT	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAG
		Heading	Can I transfer a balance that is not in my name?					
		Text	Yes. You can transfer a balance that belongs to anyone provided you have the creditor's name, payment ad- dress, account number, the amount you want to transfer and that the transfer amount, including fees, does not exceed your available credit limit.					
		Heading	What information is necessary to process a balance transfer?					
		Text	The creditor's name, payment ad- dress, account number (if there is one) and the amount you want to transfer (subject to your available credit and any balance transfer fees).					
		Heading	Is there a fee for transferring a bal- ance?					
		Text	Most balance transfer offers have a fee. Please check the terms of your offer.					
		Heading	What if I change my mind once I request a balance transfer?					
		Text	Once you have completed the bal- ance transfer request, the balance transfer process will begin and can- not be cancelled. However, you are free to pay for the balance transfer in full at any time.					
		Heading	Should I continue to pay my creditor even after I have requested a bal- ance transfer?					
		Text	Yes. Your balance transfer may not reach your creditor(s) before your payment due date with them. You should continue to make any re- quired minimum payments to your creditor(s) until you have confirmed that your balance transfer has been received by them.					
FUSIO	N: PR	1	BALANCES DETAILS FAQ FOR PARTN					_
DT	Μ	ELEMENT	СОРҮ	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAG
		Heading	When will payments and credits related to my promotional balance display?	¿Cuándo se mostrarán los pa- gos y créditos relacionados con mi saldo promocional?				

SAGES (SPANISH)	CMS ID	NOTES
		FAQ Categories:
		Balance Transfers
		FAQ Categories:
		Balance Transfers
		FAQ Categories: Balance Transfers
		FAQ Categories:
		Balance Transfers
		FAQ Categories: Balance Transfers
SAGES (SPANISH)	CMS ID	NOTES
DOAGEO (OFANIOR)	CIVIS ID	
		FAQ Categories: Payments, Promotional Payments, Pro-
		motional Balances, Collec-
		tions, Balance Transfers

# Copy: Balance Transfer FAQ

D 1	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Text	Payments and credits to your ac- count may take 24 to 48 hours to display.	Los pagos y créditos en tu cuenta pueden demorar de 24 a 48 horas en mostrarse.						
		Heading	How many promotional balances are displayed on my online account?	¿Cuántos saldos promocionales se muestran en mi cuenta en línea?						FAQ Categories: Payments, Promotional Payments, Pro- motional Balances, Collec- tions, Balance Transfers
		Text	Up to 20 of your promotional pur- chases, including balance transfers, may be displayed on this page. Your monthly statement also includes all of your promotional purchase details.	(Translation needed.)						
		Heading	What is a promotional rate?	¿Qué es una tasa promocional?						FAQ Categories: Payments, Promotional Payments, Pro- motional Balances, Collec- tions, Balance Transfers
		Text	Your card's promotional rate is an in- troductory APR that is applied to your balance for a limited period of time. When you signed up for your card, your agreement included a post-pro- motional APR that will become active when the promotional period ends. You can also receive a promotional APR on transferred balances for a limited period of time, after which your regular purchase APR applies.	que se aplica a tu saldo durante un período de tiempo limitado. Cuando te inscribiste para solici-						
		Heading	What is a promotional balance?	¿Qué es un saldo promocional?						FAQ Categories: Payments, Promotional Payments, Pro- motional Balances, Collec- tions, Balance Transfers
		Text	A promotional balance is a desig- nated portion of your available credit that has a reduced introductory inter- est rate. Balance transfers are also tracked as promotional balances. Any balance you accrue up to the amount of the promotional balance is subject to the reduced interest rate. Any por- tion of your balance in excess of the promotional balance will be subject to your card's standard APR.							
		Heading	What is a deferred interest promo- tion?	¿Qué es una promoción de in- tereses diferidos?						FAQ Categories: Payments, Promotional Payments, Promotional Balances, Col- lections

# Copy: Balance Transfer FAQ

D	ΤM	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
		Text	A deferred interest promotion allows you to make a purchase without pay- ing interest as long as you pay the purchase amount in full before the promotional period expires. How- ever, if you do not pay the purchase amount in full by the expiration date of the promotion, you will be charged interest on the promotional balance at the regular purchase rate from the date the purchase was made until the promotional balance is paid in full.	compra sin pagar intereses, siempre que pagues el monto de la compra en su totalidad antes de que el período promocional finalice. Sin embargo, si no pa- gas el monto de la compra en su totalidad a más tardar en la fecha de vencimiento de la promoción,						



# Best Buy Balance Transfer Status Module



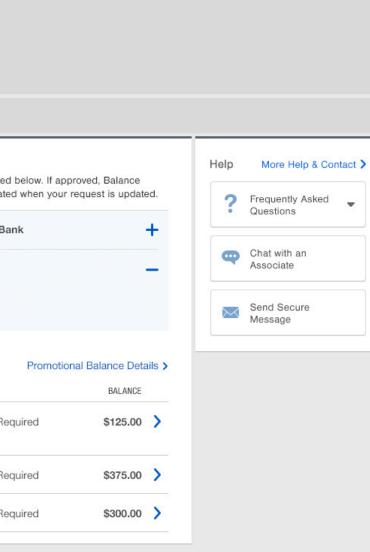
#### Representative Comp: Balance Transfer Status Module, Large View

			parter P	artner Credit Card	S	tateme	ents	
tateme	ents			nding in 1234				
						Balance Transfer re	SFER STATUS i equests submitted within the ed as a Promotional Balanc	
Balance Transfer red	SFER STATUS i quests submitted within the last 60 days are displayed below. d as a Promotional Balance. The status will be updated when		Help	More Help & Contact >			ding balance transfer of \$2	
	ding balance transfer of \$272.05 to Joe Byelicks Bank	+	•	Questions Chat with an Associate		You have a <b>Pen</b> DATE REQUESTED AUG 20, 2015	ding balance transfer of \$ ACCOUNT Ending in 9073	100.00 to Gap CONFIRMATION NUMBER 201506011422072
PROMOTIONAL B	ding balance transfer of \$100.00 to Gap BALANCES i Pro	+ motional Balance Details >		Send Secure Message				
EXPIRATION JAN 24, 2015	No Interest for 12 Months – Minimum Payments Required Expires Soon	\$125.00	15			JAN 24, 2015	No Interest for 12 Months Expires Soon	s – Minimum Payments
APR 15, 2015	No Interest for 12 Months - Minimum Payments Required	\$375.00				APR 15, 2015	No Interest for 12 Months	s – Minimum Payments
AUG 20, 2015	No Interest for 12 Months - Minimum Payments Required	\$300.00 >				AUG 20, 2015	No Interest for 12 Months	s – Minimum Payments
					FOO	DTER		
DTER								



Partner Credit Card Ending in 1234

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#### Representative Comp: Balance Transfer Status Module, Extra Small View

#### BALANCE TRANSFER STATUS i

Balance Transfer requests submitted within the last 60 days are displayed below. If approved, Balance Transfers are tracked as a Promotional Balance.

	STATUS	
Chase Manhattan Bank Ending in 9794	Declined	+
Joe Byelicks Bank Ending in 9643	Approved	+
GAP Ending in 9073	Pending	+
Morgan Stanley Credit Corp Ending in 9643	Pending	+
	ANCES i BALANCE	
NOV 14, 2014 Expires Soon	\$125.00	>
APR 15, 2015	\$375.00	>
AUG 20, 2015	\$300.00	>
	etails >	

BALANCE TRANSFER STATUS (i) Balance Transfer requests submitted within the last 60 days are displayed below. If approved, Balance Transfers are tracked as a Promotional Balance. PAID TO STATUS Chase Manhattan Declined 🕂 Bank Ending in 9794 Joe Byelicks Bank Approved 🕂 Ending in 9643 GAP Pending -Ending in 9073 DATE REQUESTED 08/20/2015 CONFIRMATION NUMBER 201506011422072 AMOUNT \$100.00 Morgan Stanley Pending 🕂 Credit Corp Ending in 9643 PROMOTIONAL BALANCES i BALANCE EXPIRATION \$125.00 > NOV 14, 2014

Expires Soon

APR 15, 2015

AUG 20, 2015

Promotional Balance Details >

\$375.00 >

\$300.00 >

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E

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# Wireframe: Balance Transfer Status Module, Large View

		Pa	ge Notes		
		Mod	dule Type: Informational Modu	ıle	
Statements		Lan Pag of b	iding Page if there are Balance ge, the Promotional Balances S balance transfer allowed per re	is Module. This module appears in both the Stateme e Transfers associated with the account. When this r Summary appears below. All drawers are collapsed e equirements. sistent across medium, large, and extra-large breakp	nodule appears in the Statements Landing on load. Displays up to the maximum numb
			dule Failure.	sistent across medium, large, and extra-large break	onts. If the module fails to load, displays
		Inte	eraction Notes		
		Ke	ey Element	Action	Notes
BALANCE TRANSFER STATUS () 1 In tendae porecto bea porit omnis experem que nus aut omnim nimagn. S iste natus error sit voluptatem accusantium doloremque laudantium. The s	Sed ut perspiciatis unde omnis	1	Balance Transfer Status Text	None	Text will specify that approved Standard APR transfers will be located in the Account Activity Module. Processed Promotional APR transfers will be locate in the Promotional Balance Summary ar Promotional Balance Detail Modules.
You have a [STATUS] balance transfer of [\$XXX.XX] to [PAYEE].		2	2 Balance Transfer Status Text	None	If a Balance Transfer Status is Processe the view of that data will be suppressed since it is shown in the Promotional Balance Summary below the module.
You have a <b>[STATUS]</b> balance transfer of <b>[\$XXX.XX]</b> to <b>[PAYEE]</b> . DATE REQUESTED ACCOUNT CONFIRMATION NUMBER AUG 20, 2015 Ending in 9073 XXXXXX11422072					
PROMOTIONAL BALANCES	Promotional Balance Details >				
EXPIRATION DESCRIPTION	BALANCE				
Mar 14, 2015 No Interest for 12 Months - Minimum Payments Required	\$125.00 >				
Apr 15, 2015 No Interest for 18Months - No Minimum Payment Required	\$375.00 >				
Aug 20, 2015 No Interest for 18 Months - Minimum Payments Required	\$300.00 >				



#### Wireframe: Balance Transfer Status Module (Expanded), Extra Small View

~ ~ ~	~ ~ ~ ~			
				Page Notes
		il i		Module Type: Informational Module
				This is the expanded state of the Bal and the Credit Home Landing Page i Displays up to the maximum number transfers.
ALANCE TRANSFE	ER STATUS 🚺			Content and interactions are consister Failure.
n tendae porecto bea xperem que nus aut t perspiciatis unde or t voluptatem accusa udantium.	omnim nimagn. Sed mnis iste natus error			
You have a <b>[STATU</b> transfer of <b>[\$XXX.X</b>	<b>IS]</b> balance (X] to [PAYEE]. +			
You have a <b>[STATU</b> transfer of <b>[\$XXX.X</b>	<b>IS]</b> balance [X] to [PAYEE].			
DATE REQUESTED				
AUG 20, 2015				
CCOUNT				
Ending in 9073				
CONFIRMATION NUMBER				
PROMOTIONAL BALANCE	es 🔒			
EXPIRATION	BALANCE			
EXPIRATION	BALANCE \$125.00 >			
EXPIRATION NOV 14, 2014	\$125.00 > \$375.00 >			
NOV 14, 2014 APR 15, 2014 AUG 20, 2015	\$125.00 > \$375.00 >			

er Status Module. This module appears in both the Statements Landing Page Balance Transfers associated with the account. All drawers are collapsed on load. transfer allowed per requirements. onLoad the module only displays 5 balance

mall and extra-small breakpoints. If the module fails to load, displays Module

# Copy: Balance Transfer Status Module

BAL				STATUS MODULE					
D	Т	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSA
			Header	BALANCE TRANSFER STATUS					
			Image	[Tooltip Icon]		Open Balance Transfer Status tooltip.	(Translation needed.)		
			Text	Balance Transfer requests submitted within the last 60 days are displayed below. The status will be updated when your request is processed. If approved, Balance Transfers are tracked as a Promotional Balance.					
			Text	You have a [STATUS] balance trans- fer of [\$XXX.XX] to [PAYEE]	(Translation needed.)				
			Link	[Open]					
				Account ending in [XXXX], requested [MMM DD, YYYY]. Confirmation number: [XXXXXXXXX]					
			Link	[Close]					
BAL	.AN	CE 1	TRANSFER S	STATUS TOOLTIP					
D	Т	Μ	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSA
			Heading	Balance Transfer Status					
			Сору	Requests are displayed within 1 business day after submission. If your request does not appear within that time, contact a Customer Service representative at [XXX-XXX-XXX]. You can also consult <u>Balance Transfer FAQs</u> .	(Translation needed.)				
			Link	[Close Icon]	(Translation needed.)	Close Balance Transfer Status Tooltip.	(Translation needed.)		



ESSAGES (SPANISH)	CMS ID	NOTES
		Appears once for each trans- fer request.
		Displays additional transfer details.
		Conditional: When drawer is open.
		Hides additional transfer details.
ESSAGES (SPANISH)	CMS ID	NOTES

-thanks.