fusion

Best Buy

Experience Specification

Balcon Transfer Module UI, Copy v04

June 29, 2015

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Change Log

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Best Buy Change Log

Date	Page Name	Description	Initiated By
6/11/2015	Various	Initial version	Razorfish
6/19/2016	Various	Adjusted all amount fields for decimal and 8 digits	Razorfish
6/19/2016	Various	Removed Auto-complete from Balcon “Enter Transfer Information” views	Citi
6/19/2016	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.	Citi
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	Initiated By
6/11/15	Initial Document	Initial Draft	Razorfish
6/19/15	Balance Transfer Module	Enter Transfer Information: Removed auto-complete content.	PRL 1
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 drawers to reveal additional information. Removed Balance Transfer Details module in favor of integrating approved Balance Transfer information into existing Promotional Balances module.	PRL 13

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Balance Transfer Module

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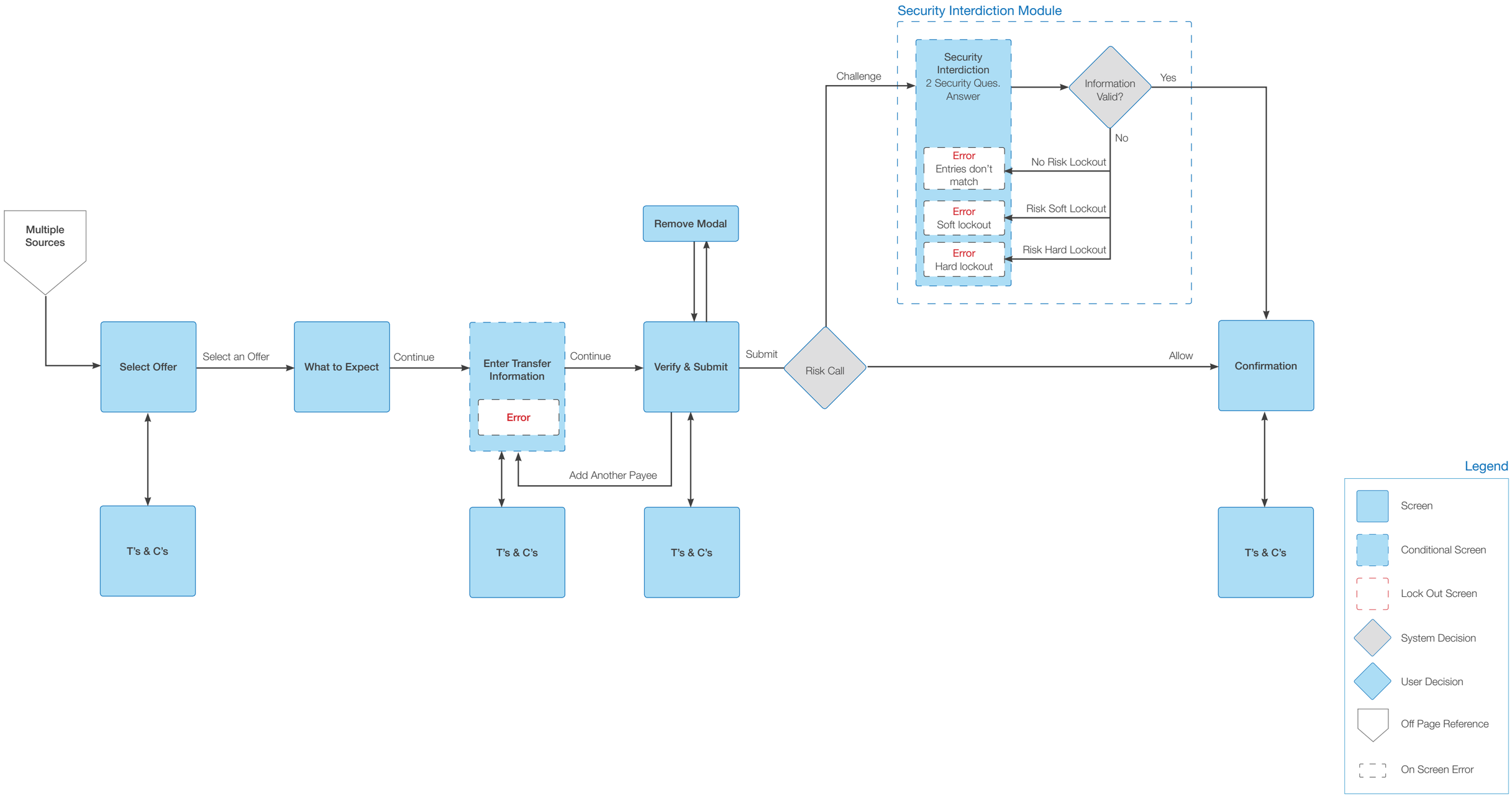
User Flow: Balance Transfer Module



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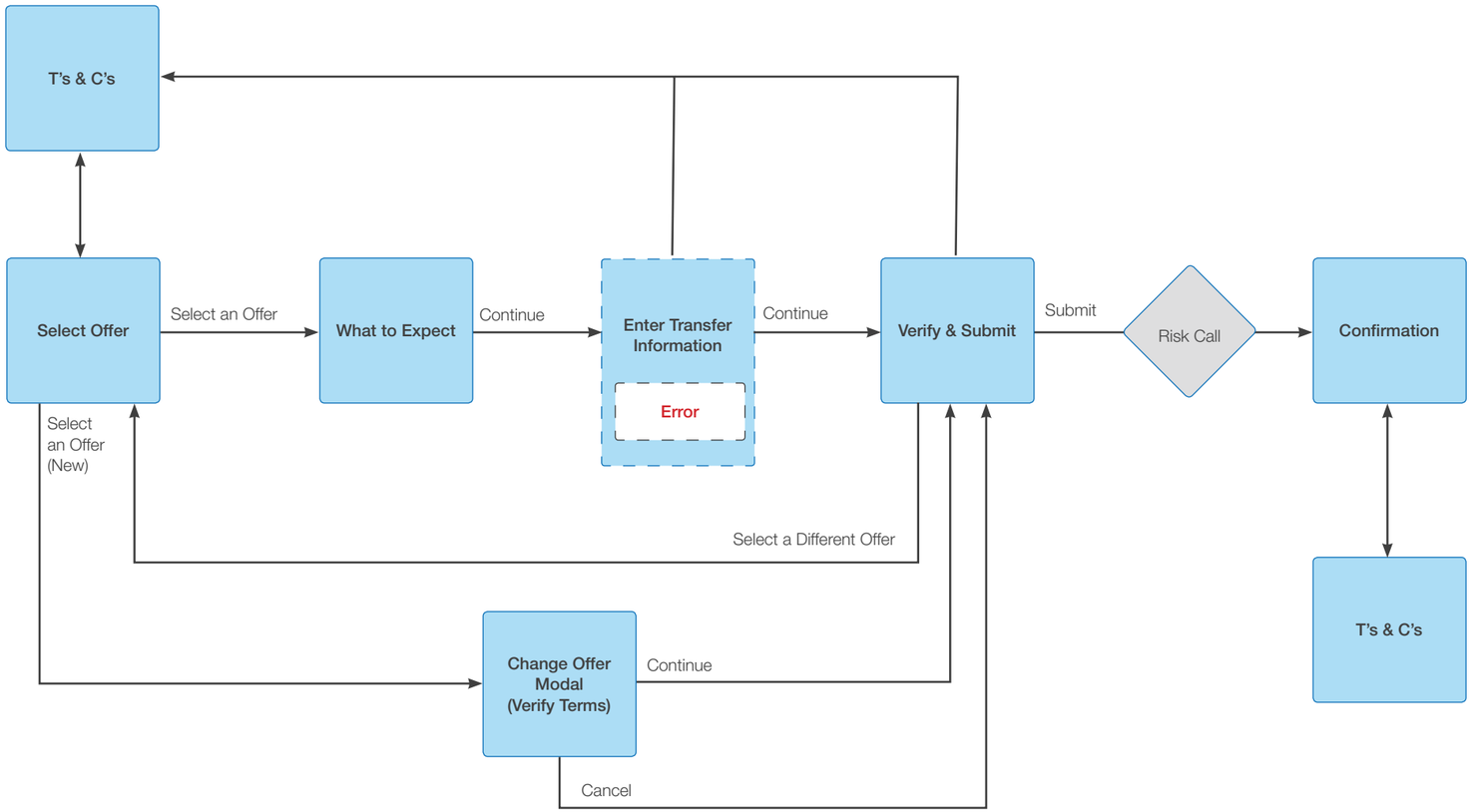
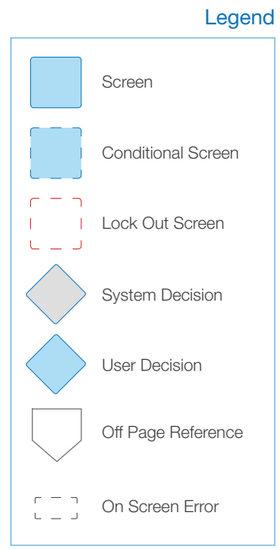
User Flow: Balance Transfer Module - Change Offer





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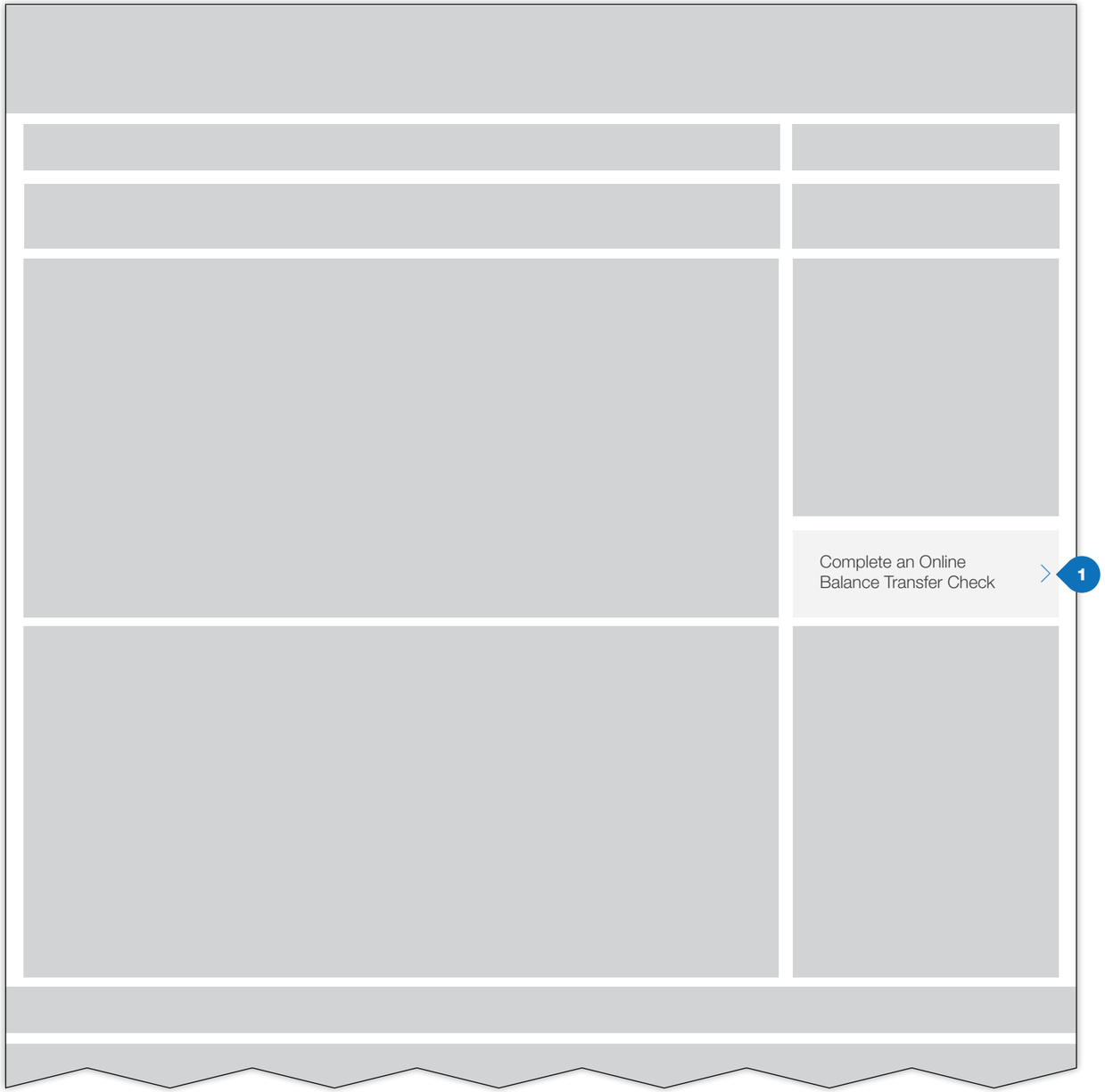
Wireframe: Link Module - Balance Transfer Link, Large View



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.

Interaction Notes

Key	Element	Action	Notes
1	Balance Transfer Link	onClick displays Select an Offer view	Offer link displays based on account status.

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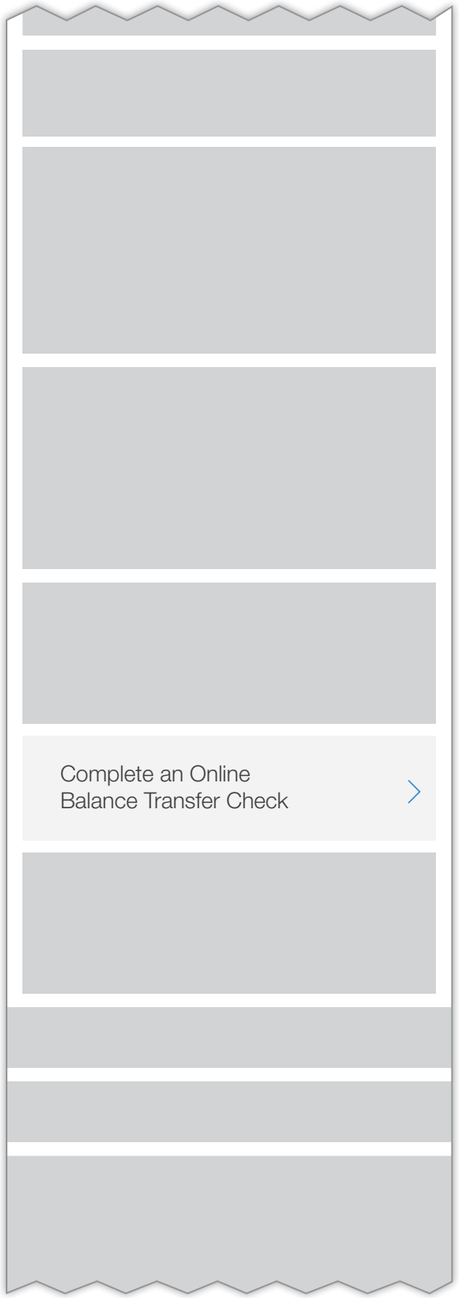
Wireframe: Link Module - Extra Small View



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.

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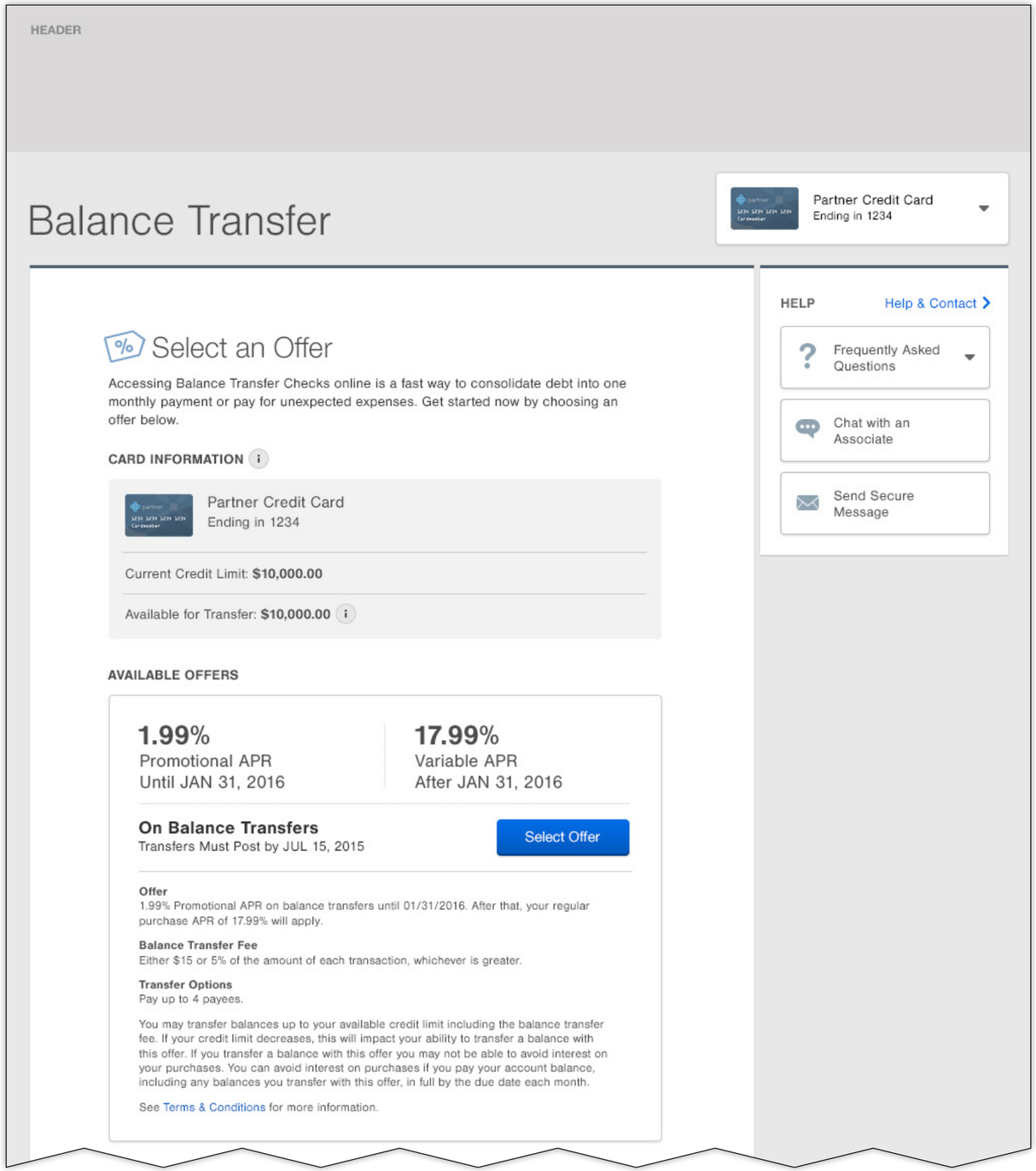
Representative Comps: Balance Transfer Module - Select an Offer, Extra Large View



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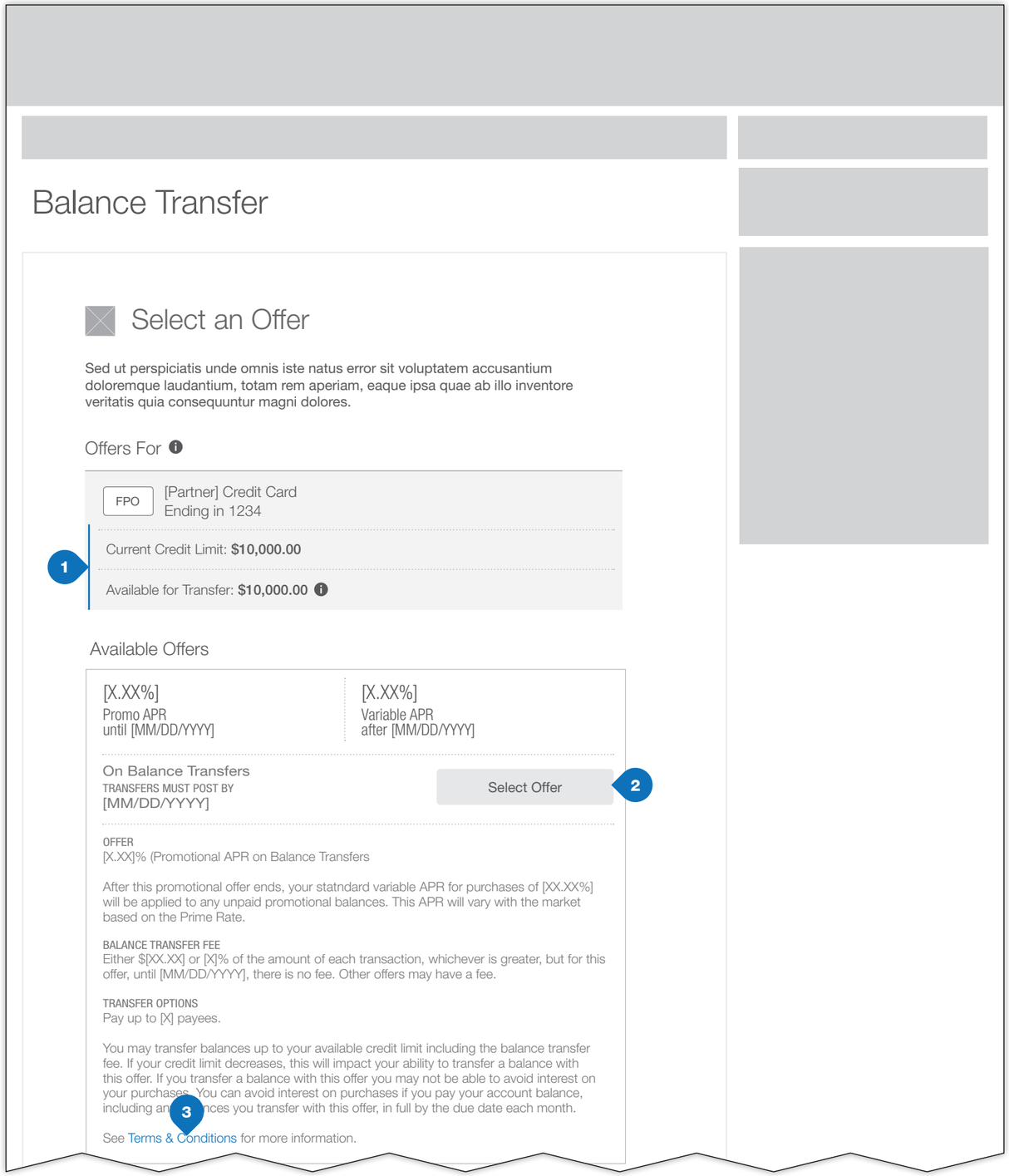
Wireframe: Balance Transfer Module - Select an Offer, Large View



Page Notes

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	Notes
1	Account specific text	None	Dynamic content. Displays Current Credit Limit and Available for Transfer.
2	Select Offer button	onClick selects the offer and displays the What to Expect view	
3	Terms & Conditions link	onClick displays Terms & Conditions modal window	

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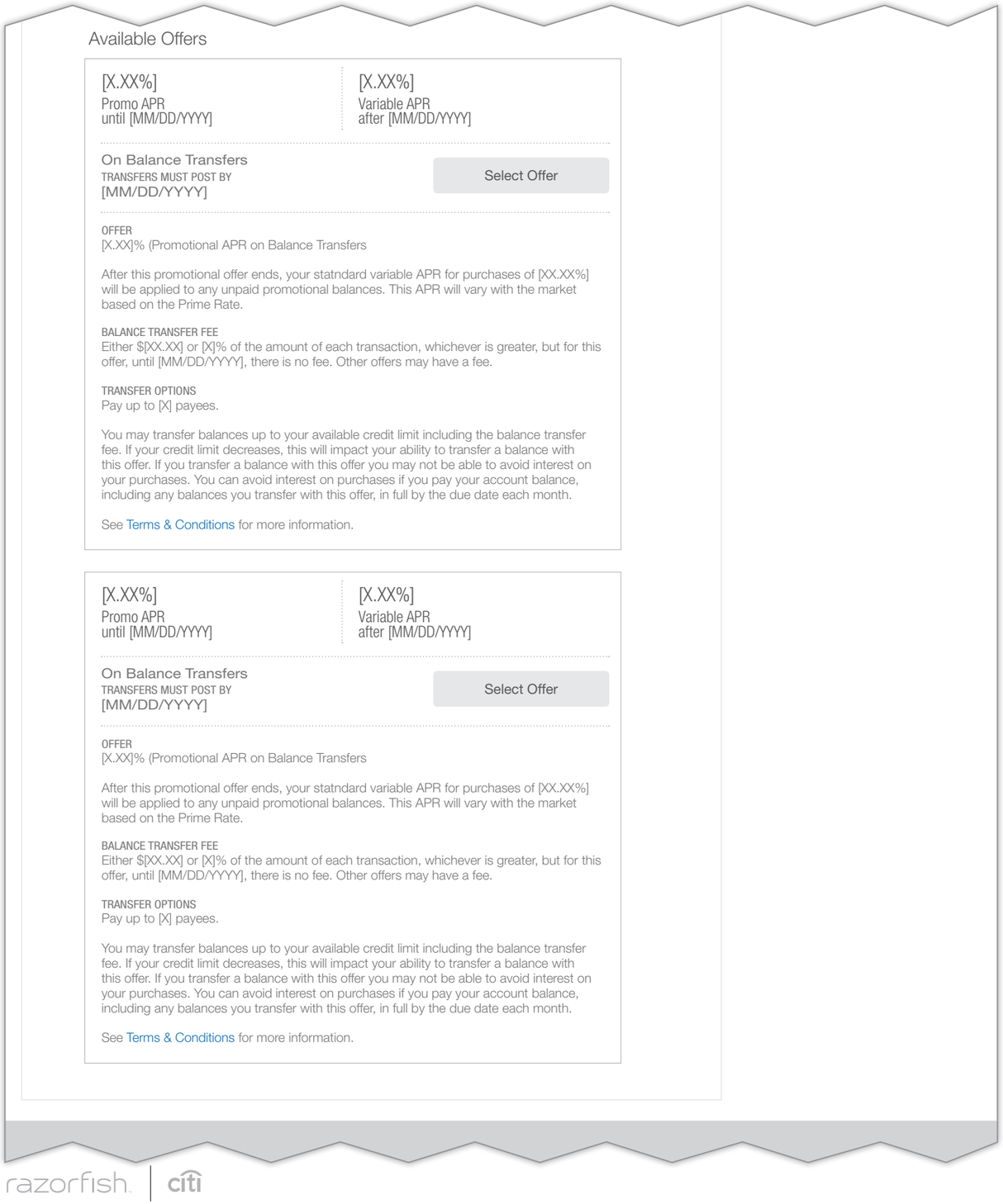
Wireframe: Balance Transfer Module - Select an Offer (Continued), Large View



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.

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

Select an Offer

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis quia consequuntur magni dolores.

Offers For

FPO [Partner] Credit Card Ending in 1234

Current Credit Limit: **$10,000.00**

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

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

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 by the due date each month.

See Terms & Conditions for more information.

1 View More Offers

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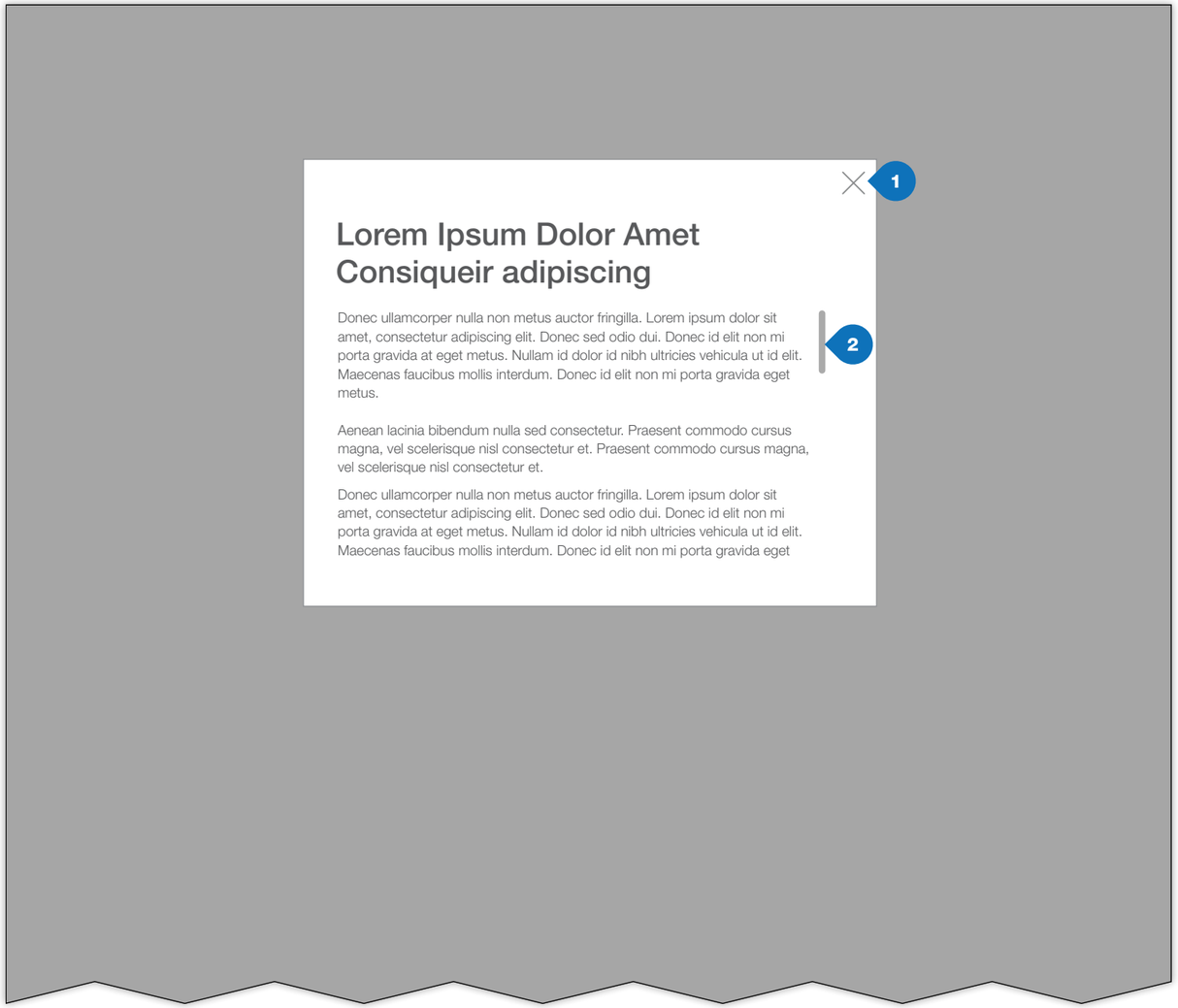
Wireframe: Balance Transfer Module - T&C Modal, Large View



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.

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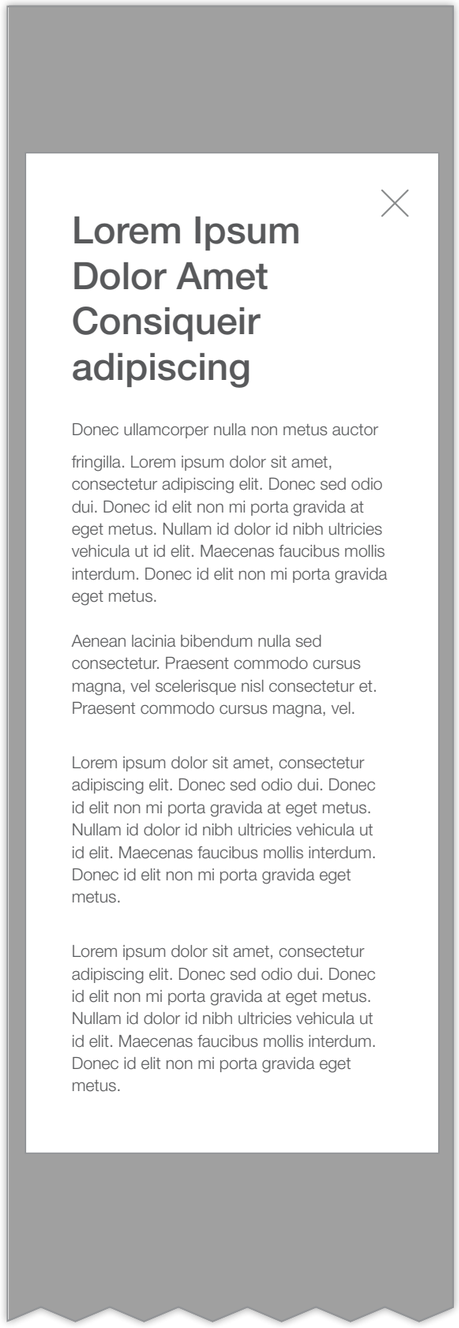
Wireframe: Balance Transfer Module - T&C Modal, Extra Small View



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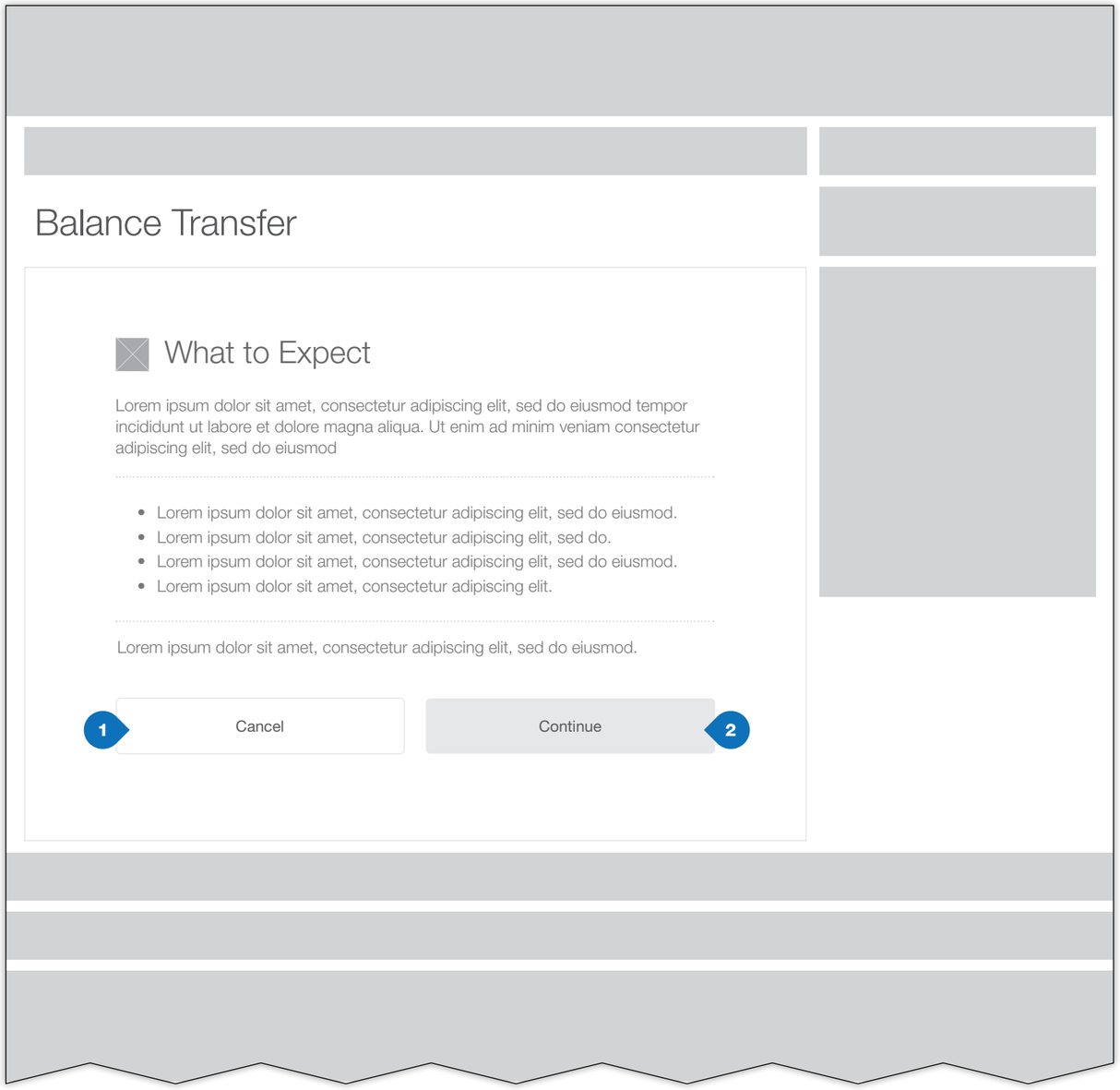
Wireframe: Balance Transfer Module - What to Expect, Large View



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.

Interaction Notes

Key	Element	Action	Notes
1	Cancel button	onClick dismisses process and displays Select an Offer view	
2	Continue button	onClick displays the Enter Transfer Info view	

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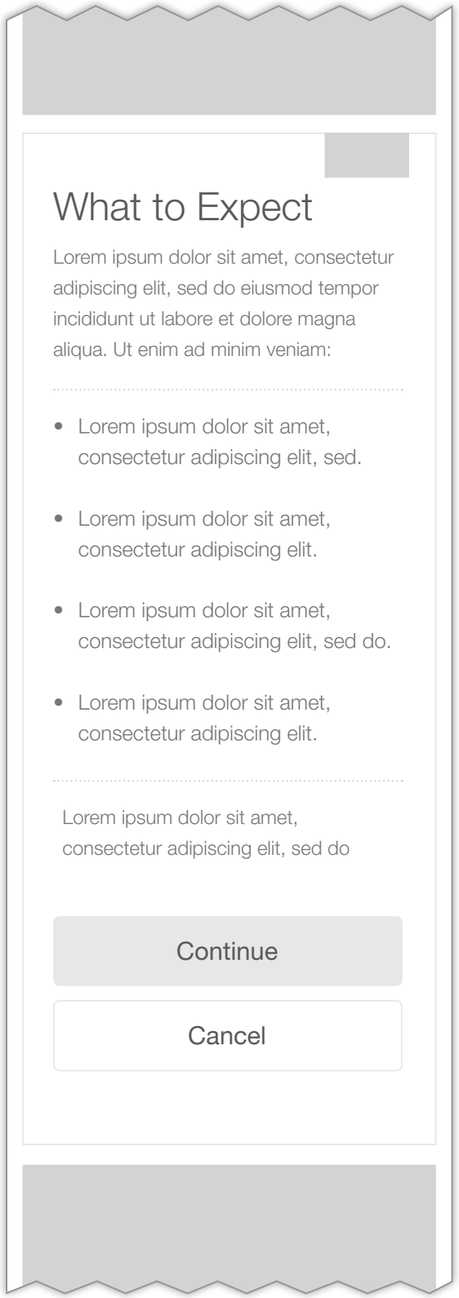
Wireframe: Balance Transfer Module - What to Expect, Extra Small View



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

HEADER

Balance Transfer

Partner Credit Card
Ending in 1234

Enter Your Transfer Information

Enter the amount you'd like to transfer and your creditor information so a transfer check can be issued.

Pay From

Partner Credit Card
Ending in 1234

Current Credit Limit: **$10,000.00**

Total Amount Requested: **$0.00**

Remaining for Transfer: **$10,000.00**

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

Pay To i

Payee Account Number i

Balance Transfer Amount i

$

HELP Help & Contact >

Frequently Asked Questions

Chat with an Associate

Send Secure Message

Payee Account Number i

Balance Transfer Amount i

$

Interest and Fee Information	
APR for Check Transactions	1.99% Promotional APR on transferred balance until 01/31/2016). After 01/31/2016, the regular purchase APR currently 17.99% will apply.
Used by Date	These checks must post to your account by 07/15/2015 for the promotional APR to apply.
Fee	Either $15 or 5% of the amount of each transaction, whichever is greater.
Playing Interest	We will begin charging interest on these checks on the transaction date.

About Your Balance Transfer Offer

1. We may decline to process your request for this offer:
   - If you do not have enough available credit at the time of the transaction, or if your account is closed;
   - If your payment is past due, or if you have filed for bankruptcy; or
   - To protect your account when we suspect fraudulent activity.
2. Your available credit will change based upon 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.

Cancel | Continue

FOOTER

razorfish | citi

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

HEADER

Balance Transfer

CARD SELECTOR

Help

Enter Your Transfer Information

Enter the amount you'd like to transfer and your creditor information so a transfer check can be issued.

Pay From

Goodyear Credit Card
Ending in 1234

Current Credit Limit:
$10,000.00

Total Amount Requested:
$0.00

Remaining for Transfer:
$10,000.00

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

Pay To ⓘ

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

Pay To ⓘ

Payee Account Number ⓘ

Balance Transfer Amount ⓘ

$

Interest and Fee Information	
APR for Check Transactions	1.99% Promotional APR on transferred balance until 01/31/2016). After 01/31/2016, the regular purchase APR currently 17.99% will apply.
Used by Date	These checks must post to your account by 07/15/2015 for the promotional APR to apply.
Fee	Either $15 or 5% of the amount of each transaction, whichever is greater.
Playing Interest	We will begin charging interest on these checks on the transaction date.

About Your Balance Transfer Offer

1. We may decline to process your request for this offer:
   - If you do not have enough available credit at the time of the transaction, or if your account is closed;
   - If your payment is past due, or if you have filed for bankruptcy; or
   - To protect your account when we suspect fraudulent activity.
2. Your available credit will change based upon 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.

Your Card is issued by Citibank, N.A.

For more information, please see the FAQs.

Continue

Cancel

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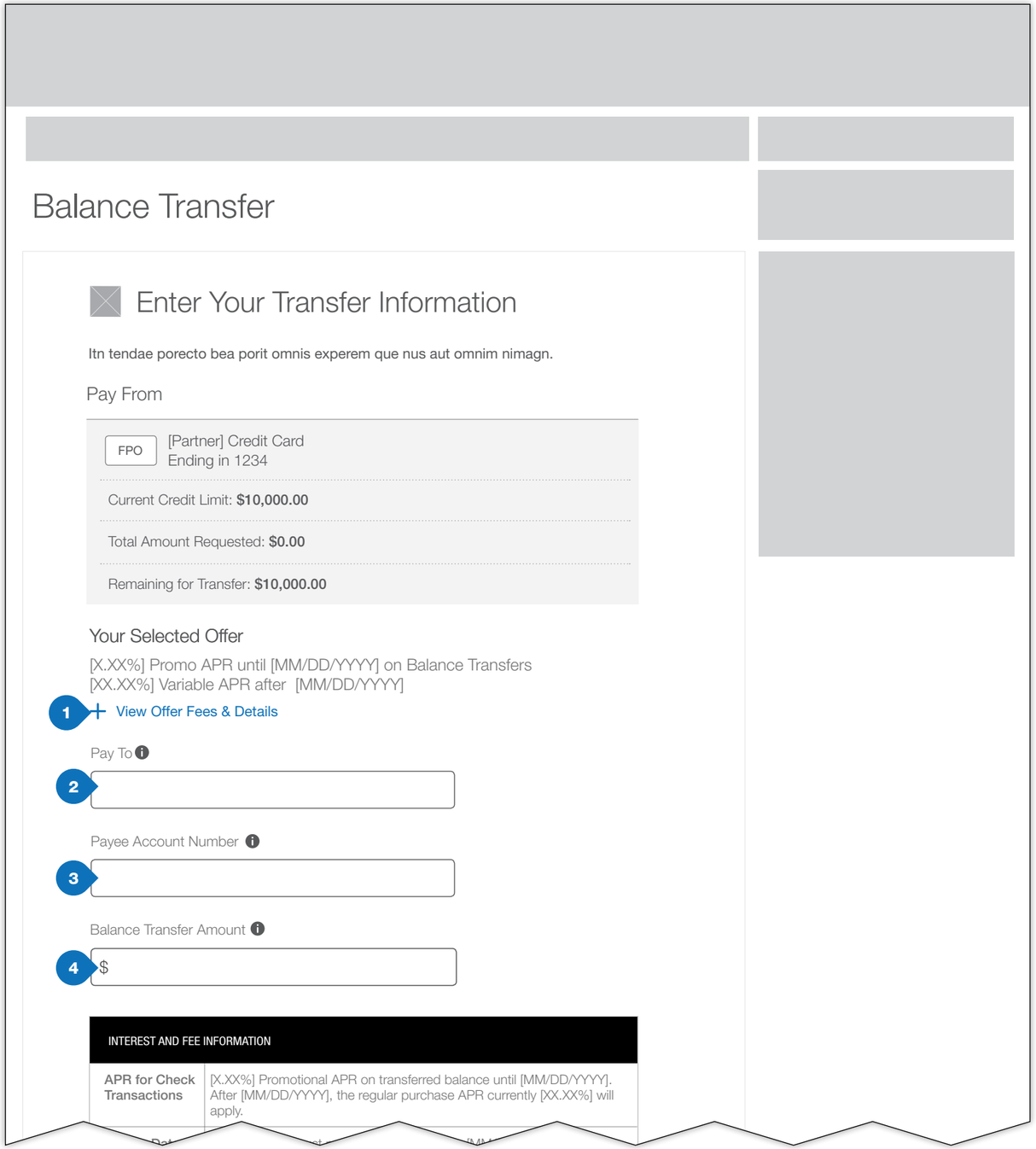
Wireframe: Balance Transfer Module - Enter Transfer Information (Continued), Large View



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.

Interaction Notes

Key	Element	Action	Notes
1	+/- Offer Fees & Details Link	onClick displays offer details	
2	Pay To field	onFocus activates the field; when the user exits the field validates the data for formatting, if the field is blank or an error is found, a form field error is displayed	Pay To is a required field
3	Payee Account Number field	onFocus activates the field; when the user exits the field validates the data for formatting, if the field is blank or an error is found, a form field error is displayed	Account Number is a required field
4	Balance Transfer Amount field	onFocus activates the field; when the user exits the field validates the data for formatting, if the field is blank or an error is found, a form field error is displayed	Balance Transfer Amount is a required field

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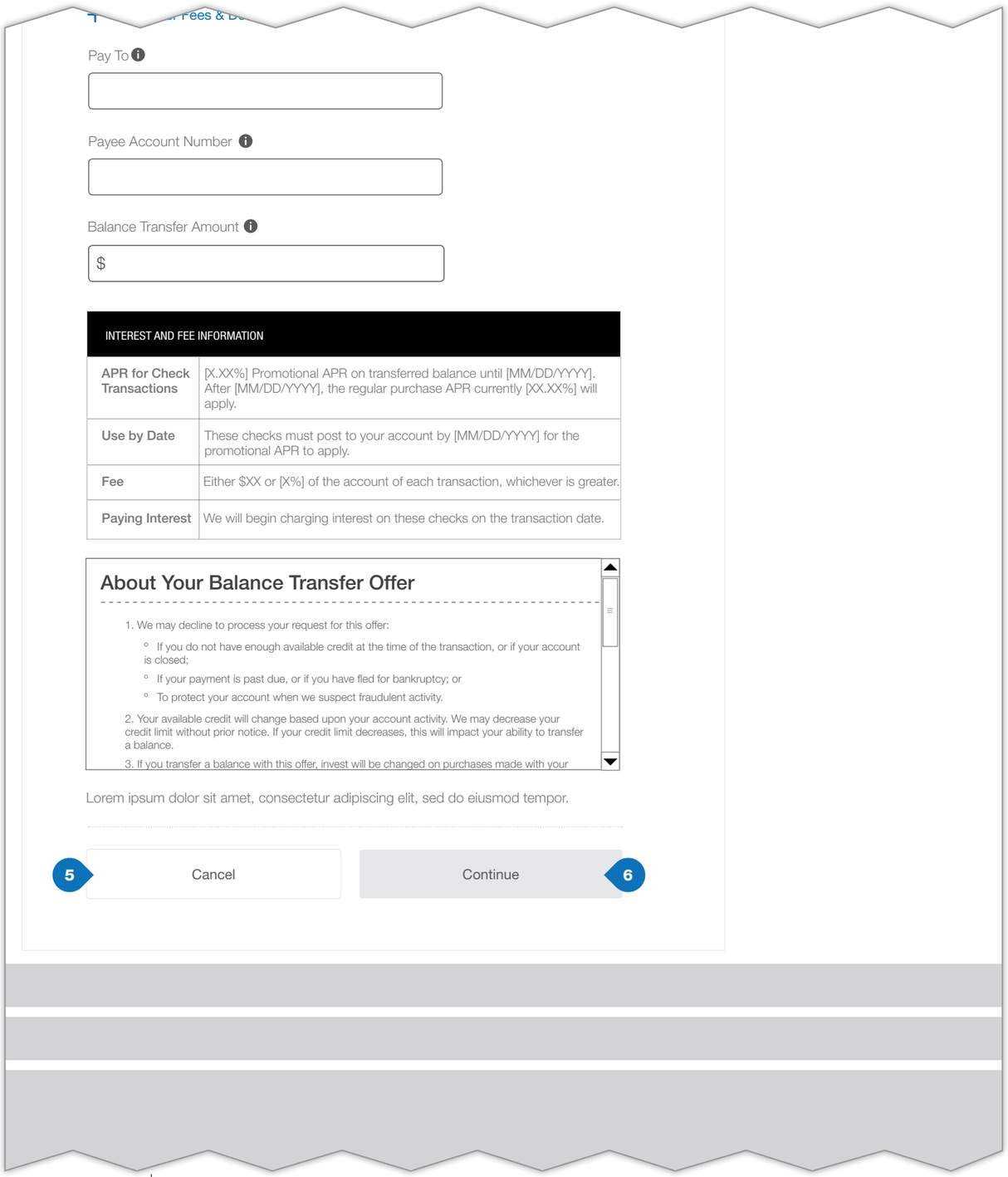
Wireframe: Balance Transfer Module - Enter Transfer Information (Continued), Large View



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.

Interaction Notes

Key	Element	Action	Notes
5	Cancel button	onClick display the Select an Offer view	
6	Continue button	onClick data is submitted If no errors exist and payee information matches database, the Verify or Add Payee view is loaded with data populated If the account number is found but the payee is not found in the database, a list of the closest payee names to match the Pay To entry is shown If no matches for Pay To or Account Number are found, then the form expands to display Additional Payee Information Form with module-level notification	

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

Enter Your Transfer Information

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

Pay From

FPO [Partner] Credit Card Ending in 1234

Current Credit Limit: **$10,000.00**

Total Amount Requested: **$0.00**

Remaining for Transfer: **$10,000.00**

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

Pay To ⓘ

Payee Account Number ⓘ

Balance Transfer Amount ⓘ

$

INTEREST AND FEE INFORMATION

	...H to apply.
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.

About Your Balance Transfer Offer

1. We may decline to process your request for this offer:
   - If you do not have enough available credit at the time of the transaction, or if your account is closed;
   - If your payment is past due, or if you have fled for bankruptcy; or
   - 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 rights.
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.

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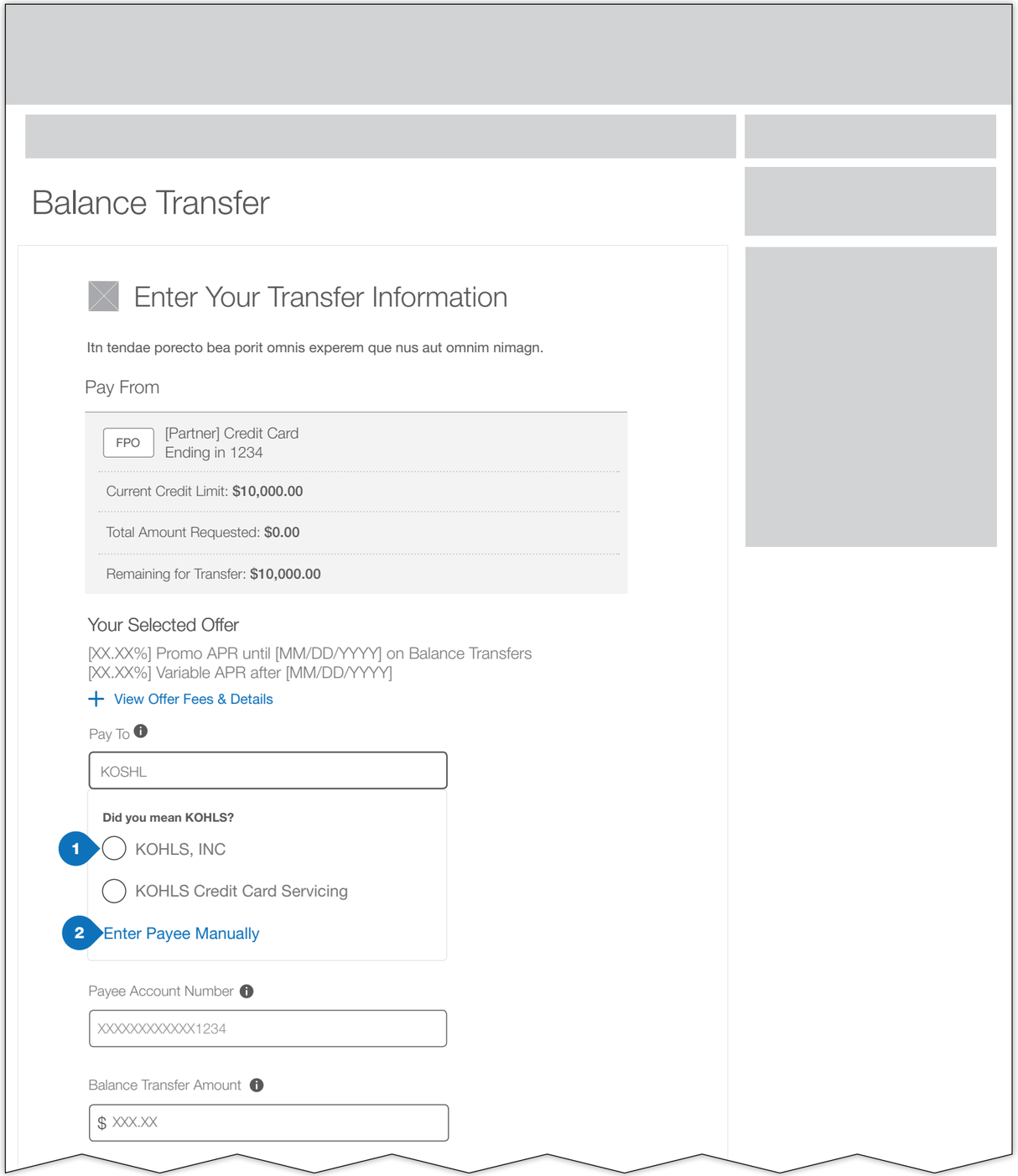
Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions), Large View



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	Notes
1	Payee Name Suggestions	onClick the Pay To field is populated with the selected payee	
2	Enter Payee Manually	onClick form expands to display the Additional Payee Information Form view	

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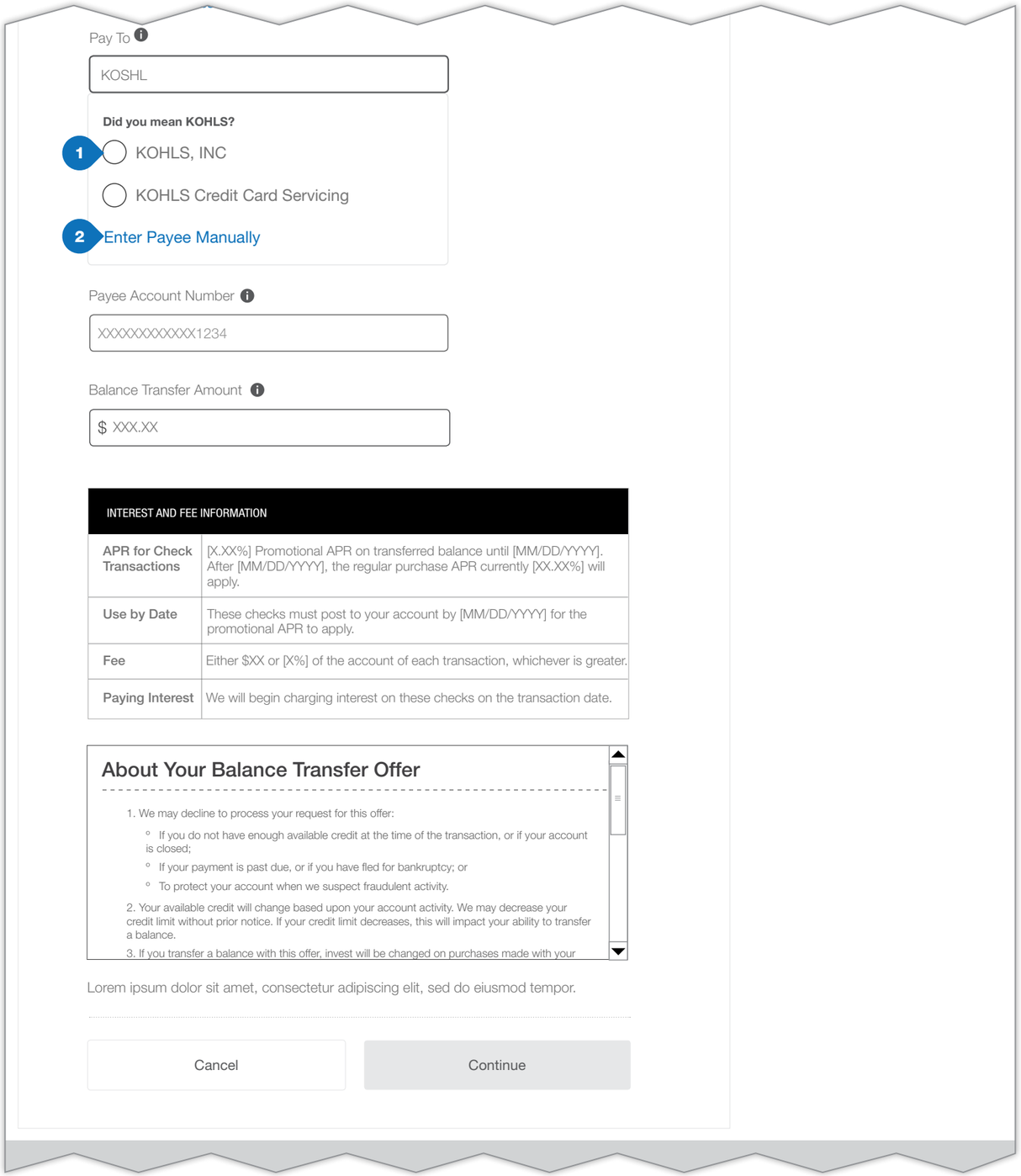
Wireframe: Balance Transfer Module - Enter Transfer Information (Name Suggestions) (Continued), Large View



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	Notes
1	Payee Name Suggestions	onClick the Pay To field is populated with the selected payee	
2	Enter Payee Manually	onClick the form expands to display the Additional Payee Information Form view	

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

Enter Your Transfer Information

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

Pay From

FPO [Partner] Credit Card Ending in 1234

Current Credit Limit: **$10,000.00**

Total Amount Requested: **$0.00**

Remaining for Transfer: **$10,000.00**

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

Pay To

KOSHL

Did you mean KOHLS?

- KOHLS, INC
- KOHLS Credit Card Servicing

Enter Payee Manually

Payee Account Number

XXXXXXXXXXXXXXX1234

Balance Transfer Amount

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Page Notes

Module Type: Transactional Module

This is the Enter Transfer Information view of the Balance Transfer module. Upon submission, 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 module fails to load, displays Module Failure. If the user clicks the browser back button or Cancel, the Select an Offer view is displayed.

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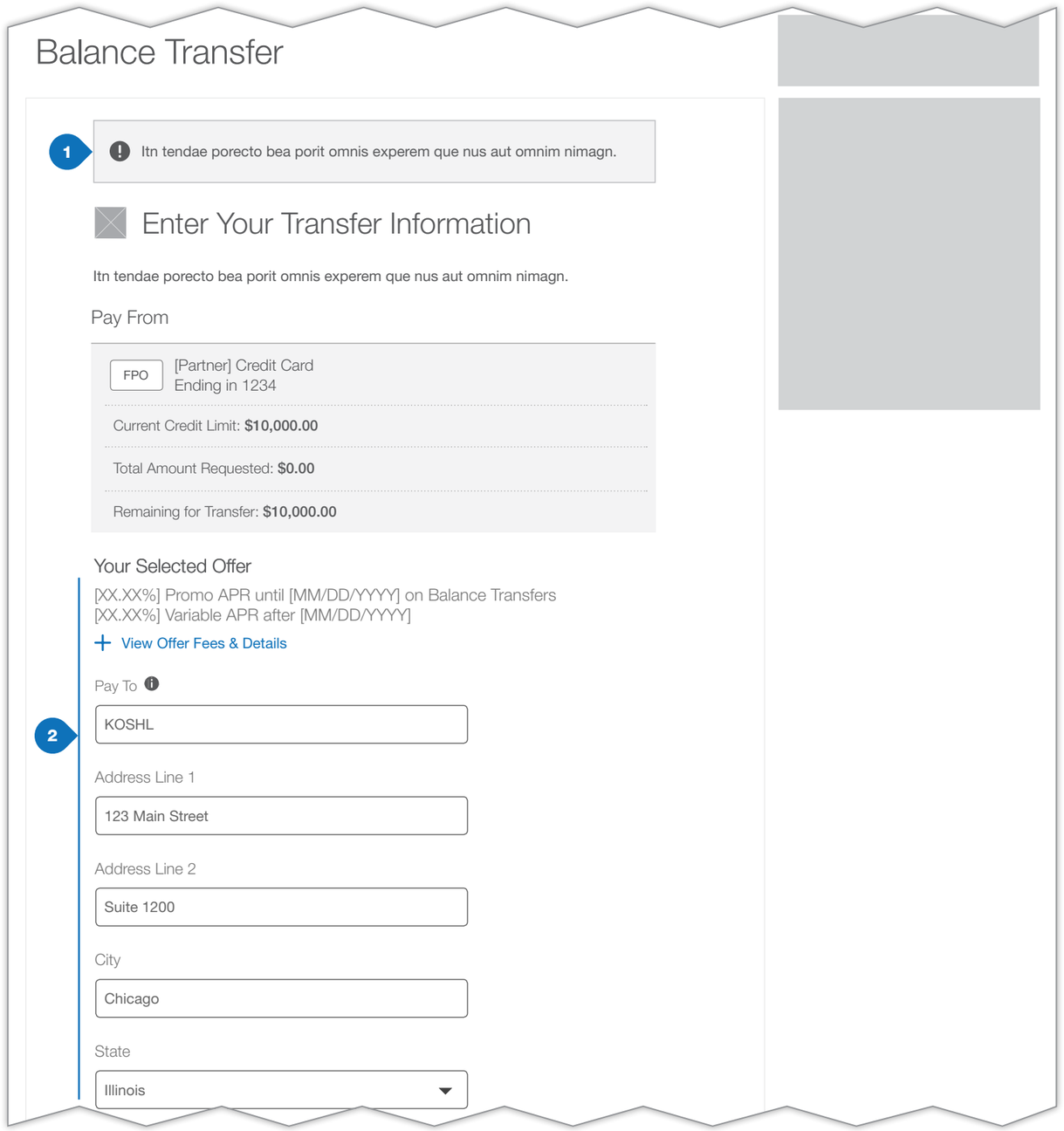
Wireframe: Balance Transfer Module - Additional Payee Information Form, Large View



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 or onClick of the Enter Payee Manually link. The following form fields will be pre-populated: Pay To, Balance Transfer Amount and Payee Account Number.

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	Notes
1	Module Level Feedback	None	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"
2	Form Fields	onFocus activates the field; when the user exits the field, data is validated for formatting. If an error is found, a form field error is displayed.	

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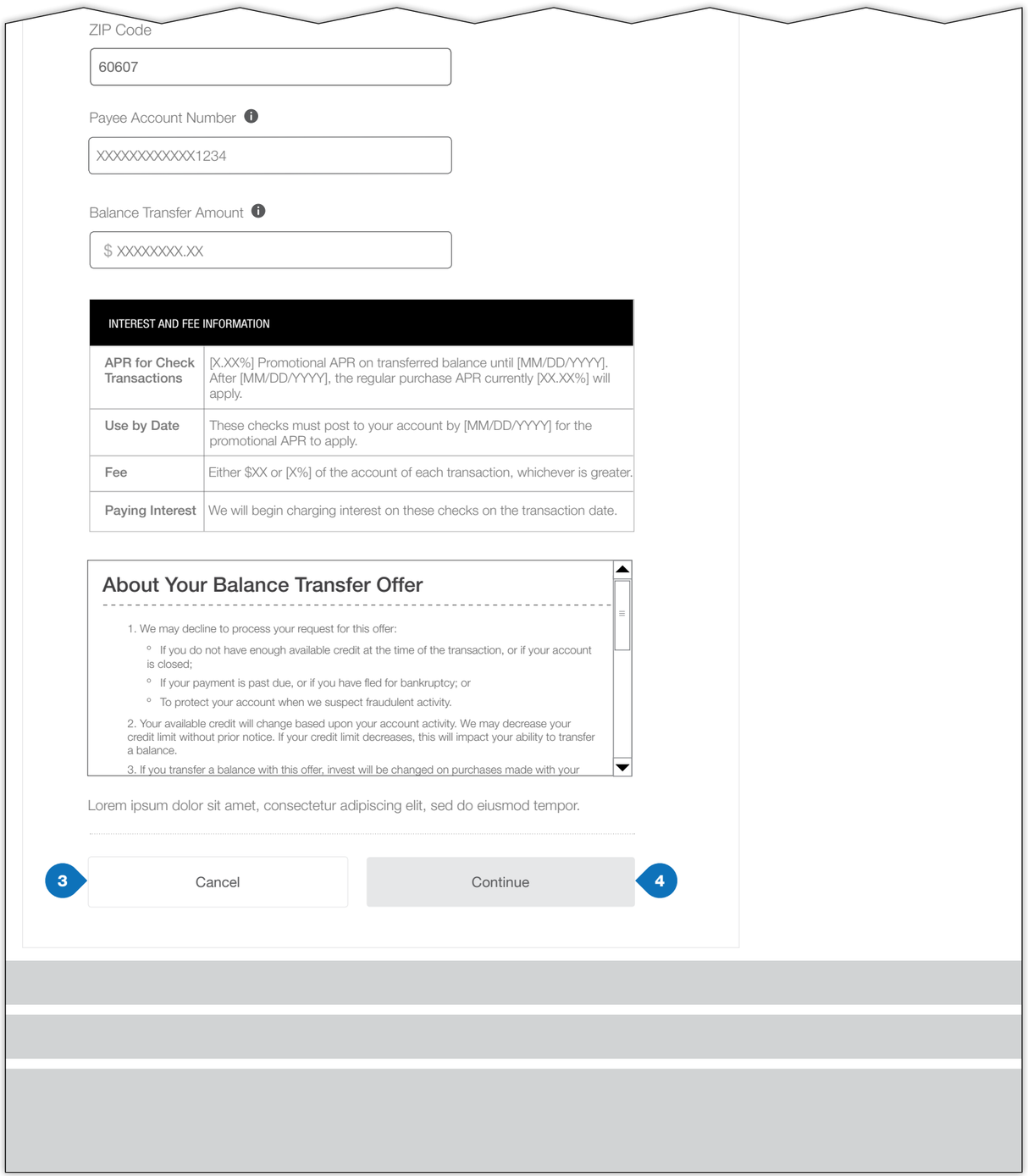
Wireframe: Balance Transfer Module - Additional Payee Information Form (Continued), Large View



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 that the data entered is not found in the database or onClick of the Enter Payee Manually link. The following form fields will be pre-populated: Pay To, Balance Transfer Amount and payee account number.

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	Notes
3	Cancel button	onClick displays the Enter Transfer Information view	
4	Continue button	onClick data is submitted. If no errors exist, the Verify or Add Payee view is loaded with data populated	

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

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

Enter your Transfer Information

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

Pay From

FPO [Partner] Credit Card Ending in 1234

Current Credit Limit: **$10,000.00**

Total Amount Requested: **$0.00**

Remaining for Transfer: **$10,000.00**

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

Pay To

KOSHL

Address Line 1

123 Main Street

Address Line 2

Suite 1200

Address Line 2

Suite 1200

City

Chicago

State

Illinois

ZIP Code

60607

Account Number

XXXXXXXXXXXXX1234

Balance Transfer Amount

$ XXXXXXXX.XX

INTEREST AND FEE INFORMATION	
APR for Check Transactions	[X.XX%] (Promotional APR on transferred balance until [MM/DD/YYYY]. After [MM/DD/YYYY], the regular purchase APR currently [X.XX%] will apply.
Use by Date	These checks must post to your account by [MM/DD/YYYY] for the promotional APR to apply.
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.

About Your Balance Transfer Offer

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.

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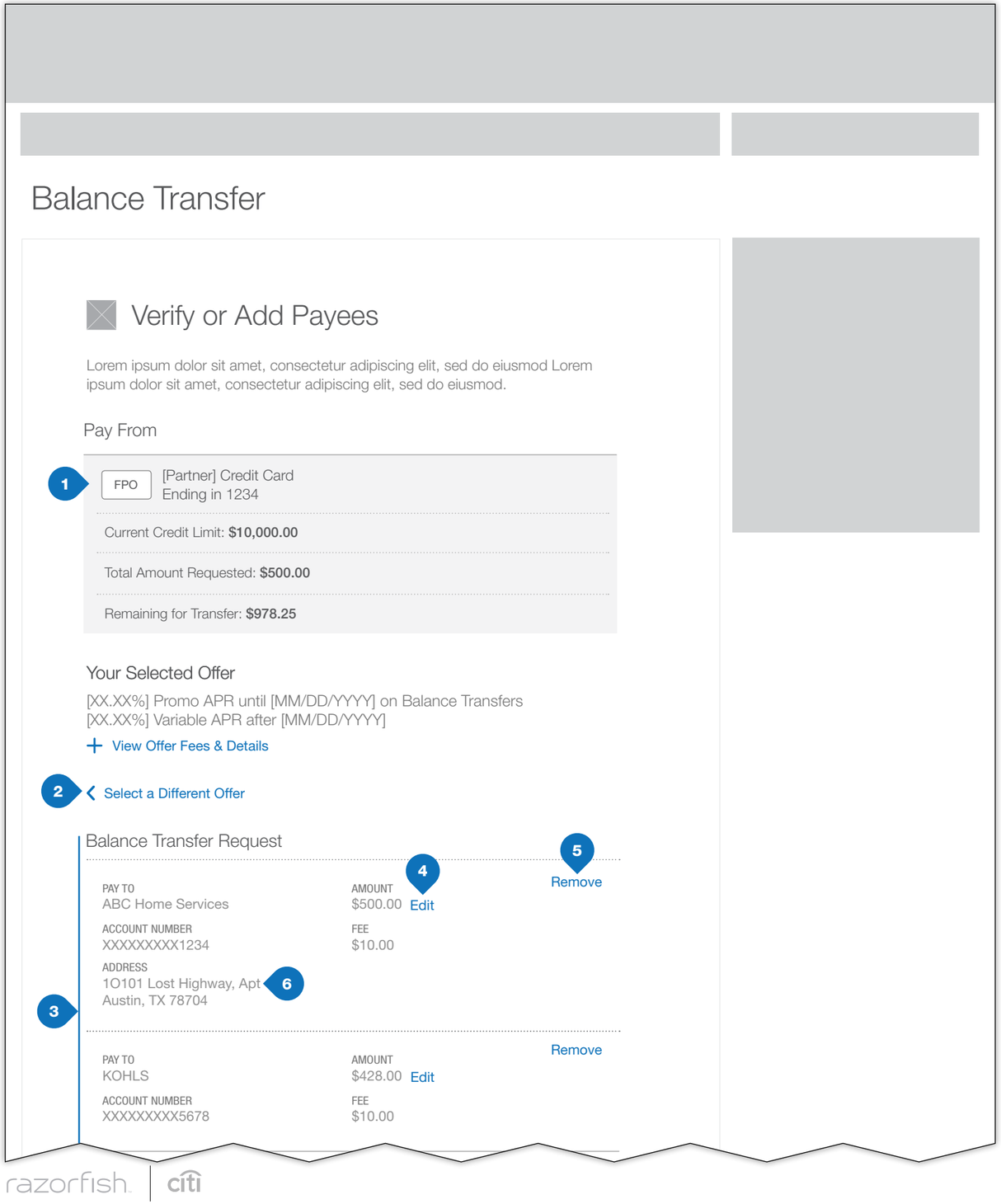
Wireframe: Balance Transfer Module - Verify or Add Payees, Large View



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.

Interaction Notes

Key	Element	Action	Notes
1	Card Art and Card Info	None	Displays card information.
2	Select a Different Offer	onClick displays the Select 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*
3	Payee Info	None	Displays payee entered.
4	Edit	onClick displays edit the Amount field	
5	Remove	onClick launches Remove Payee modal	
6	Address	None	Conditional content. Address is shown if user enters it manually.

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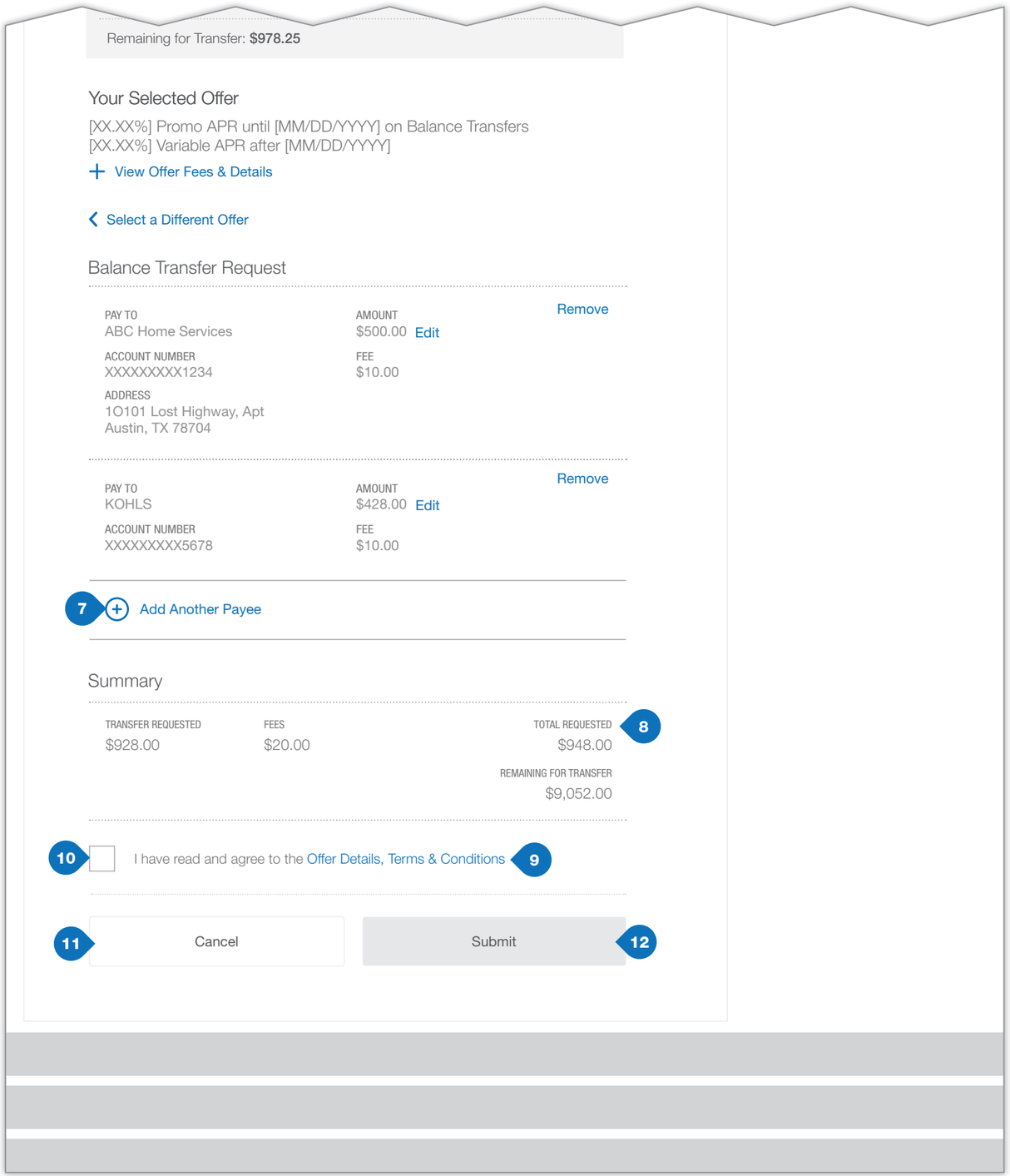
Wireframe: Balance Transfer Module - Verify or Add Payees (Continued), Large View



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.

Interaction Notes

Key	Element	Action	Notes
7	Add Another Payee link	onClick displays the Enter Transfer Information screen	Link is suppressed if the user has entered 4 payees.
8	Total Requested	None	Dynamic content. Displays the total amount of selected transactions and fees.
9	Terms & Conditions link	onClick displays the content modal with Terms & Conditions content	
10	Terms & Conditions checkbox	onClick selects and deselects checkbox option	Required. Checkbox will be unselected by default.
11	Cancel button	onClick display Select an Offer view	
12	Submit button	onClick data is submitted. If no errors exist and payee information matches database, the Confirmation view is loaded with data populated	

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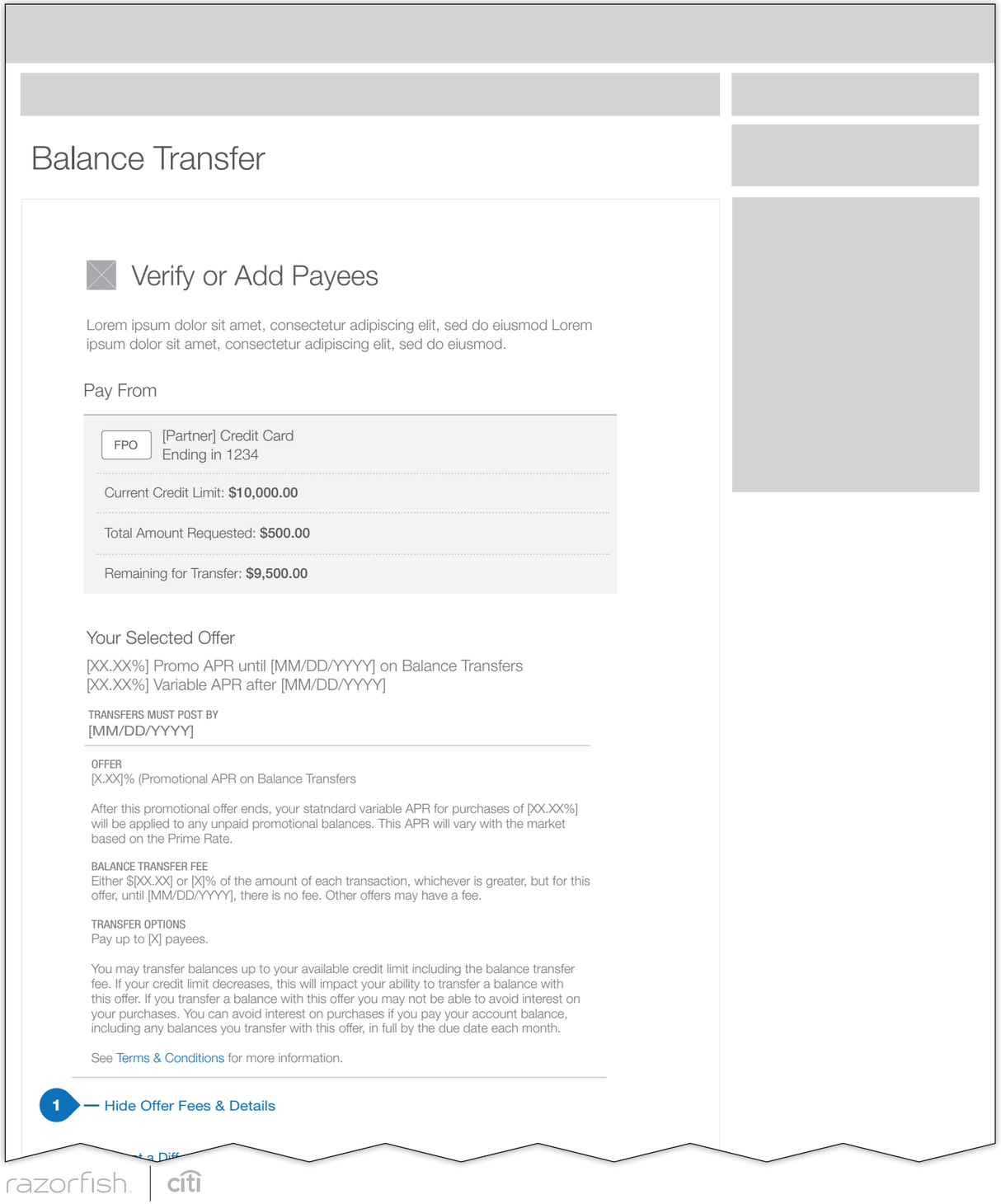
Wireframe: Balance Transfer Module - Verify or Add Payees (Details Expanded), Large View



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.

Interaction Notes

Key	Element	Action	Notes
1	+/- Offer Fees & Details Link	onClick expands and collapses the details of each transaction	

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

Verify or Add Payees

Lorem ipsum dolor sit amet, conljsf ave scheduled payments for

Pay From

FPO [Partner] Credit Card Ending in 1234

Current Credit Limit: **$10,000.00**

Total Amount Requested: **$948.00**

Remaining for Transfer: **$9,052.00**

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
1O101 Lost Highway, Apt
Austin, TX 78704

AMOUNT
$500.00 Edit

FEE

AMOUNT
$500.00 Edit

FEE
$10.00

Remove

PAY TO
KOHLS

ACCOUNT NUMBER
XXXXXXXX1234

ADDRESS
123 Main Street
Chicago, IL 60661

AMOUNT
$428.00 Edit

FEE
$10.00

Remove

⊕ Add Another Payee

Summary

TRANSFER REQUESTED	FEES	TOTAL REQUESTED
$928.00	$20.00	$948.00

REMAINING FOR TRANSFER
$9,052.00

☐ I have read and agree to the Offer Details, Terms & Conditions

Continue

Cancel

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.

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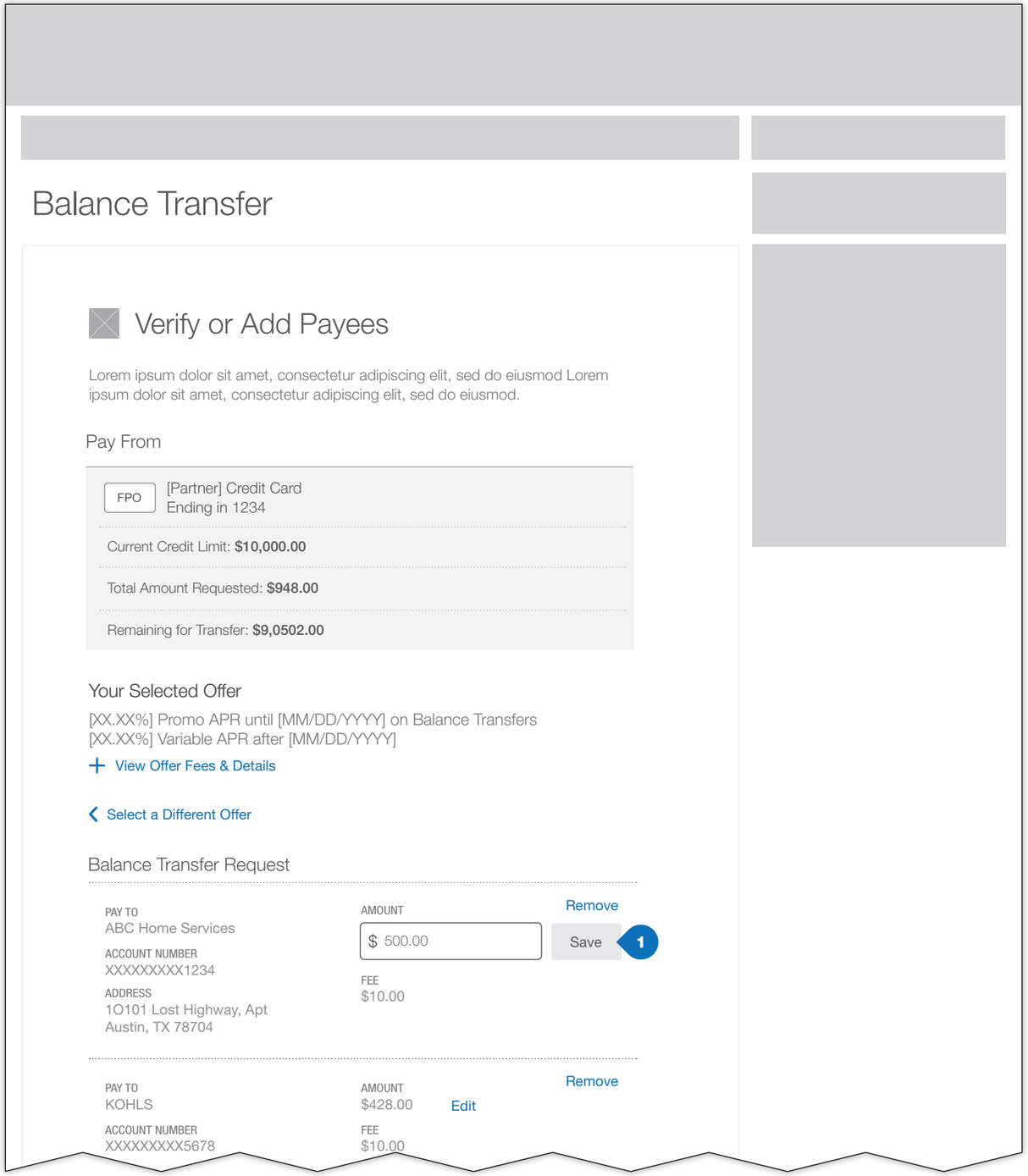
Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount), Large View



Page Notes

Module Type: Transactional Module

This is the Verify or Add Payees view of the Balance Transfer module. Display ‘Unsaved Changes Modal’ if user attempts to navigate away from this view.

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 and Offer view is displayed.

Interaction Notes

Key	Element	Action	Notes
1	Save Amount button	onClick saves the amount 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.

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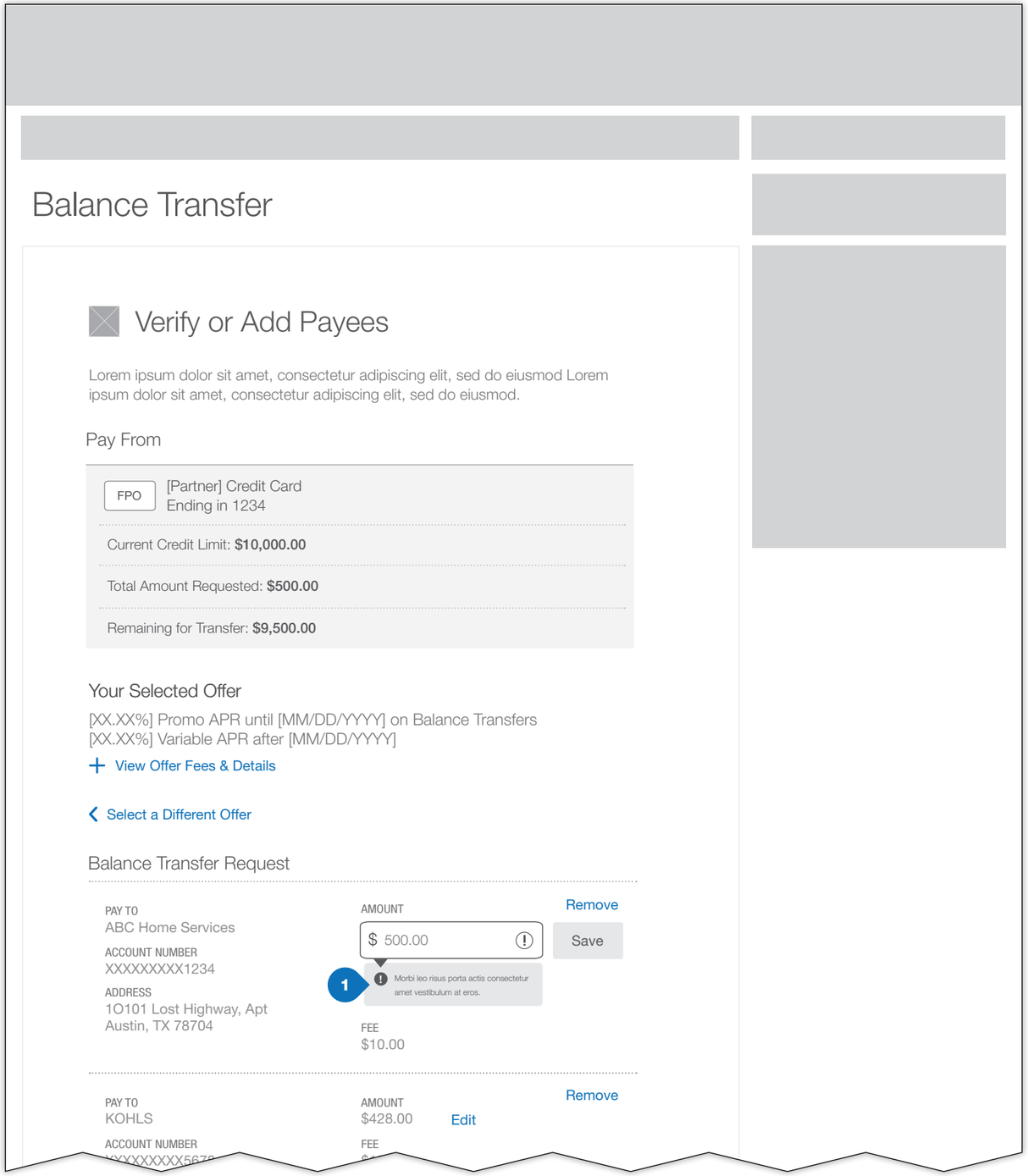
Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount Error), Large View



Page Notes

Module Type: Transactional Module

This is the Verify or Add Payees view of the Balance Transfer module. Display Unsaved Changes modal if user attempts to navigate away from this view.

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 and Offer view is displayed.

Interaction Notes

Key	Element	Action	Notes
1	Field Level Error		An error is displayed if the user attempts to click the submit button without saving the edit first.

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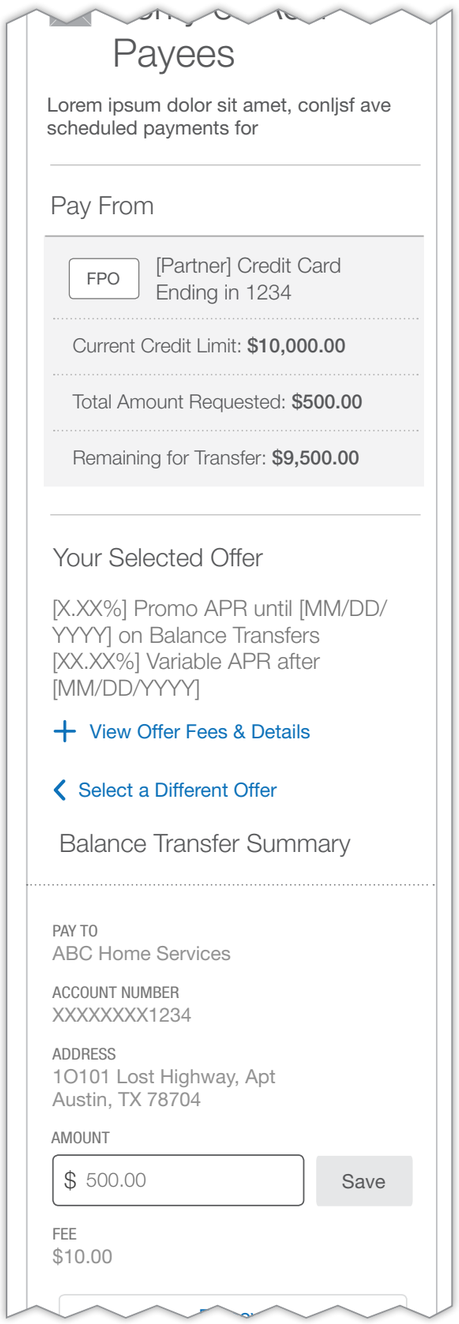
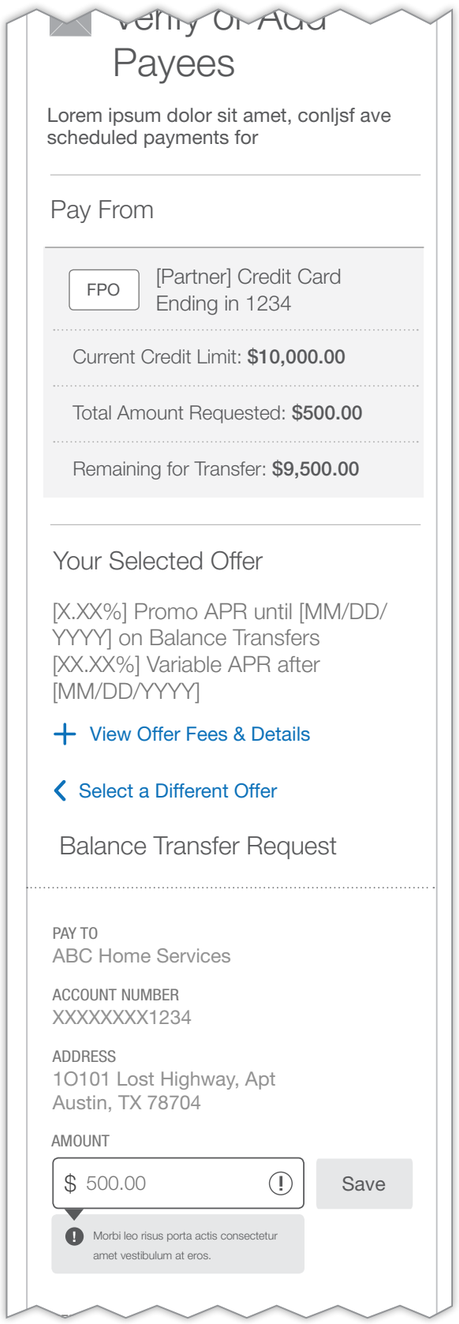
Wireframe: Balance Transfer Module - Verify or Add Payees (Edit Amount & Amount Error), Extra Small View



Edit Amount



Amount Error

Page Notes

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.

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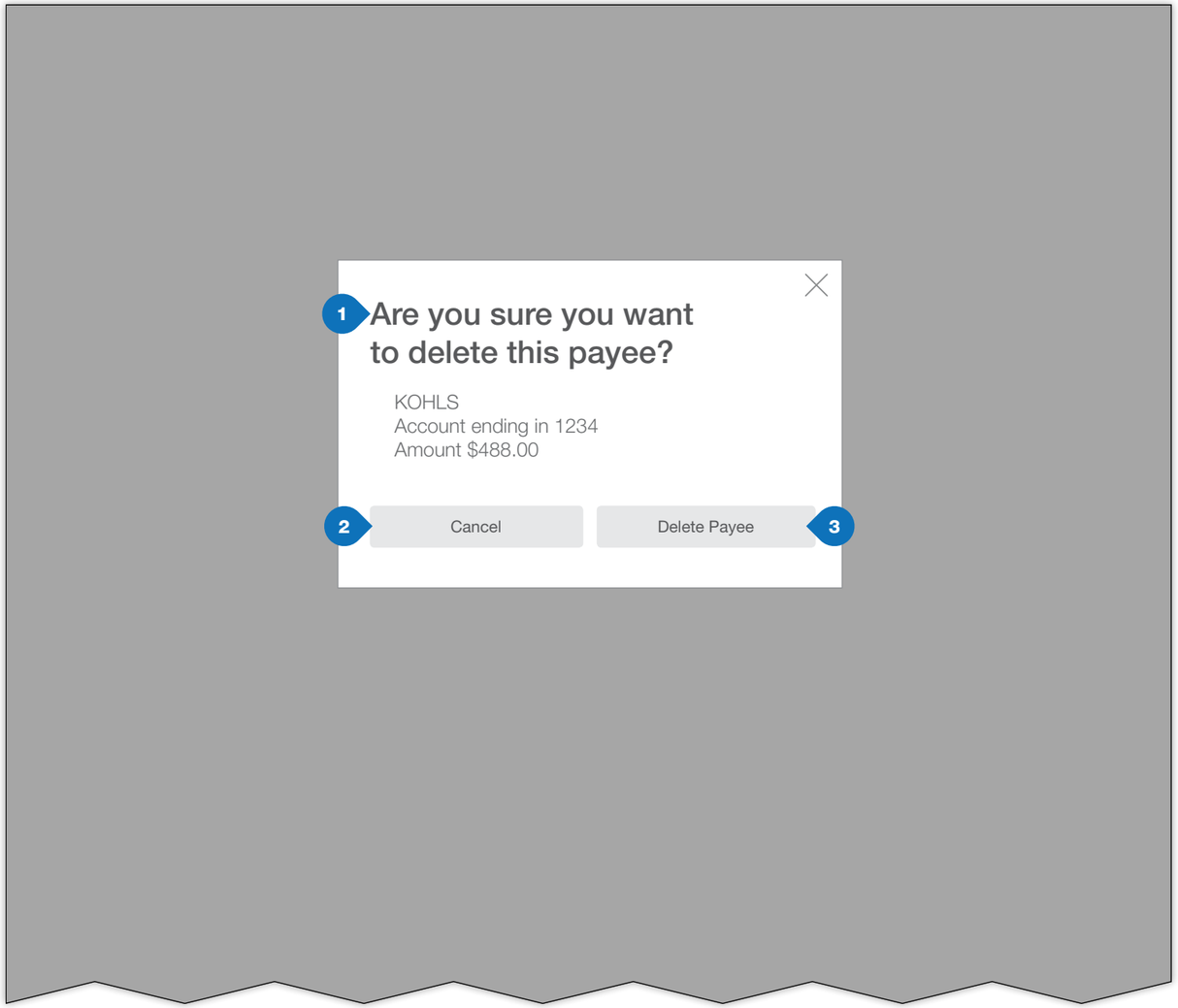
Wireframe: Balance Transfer Module - Remove Payee Modal, Large View



Page Notes

Module Type: Transactional Module

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

Interaction Notes

Key	Element	Action	Notes
1	Header	None	
2	Cancel Button	onClick dismisses the modal	
3	Delete Payee Button	onClick deletes the payee and displays the Verify or Add a Payee screen	If the user confirms the action and deletes the payee, the amount requested, fees, and amount available for transfer will be recalculated.

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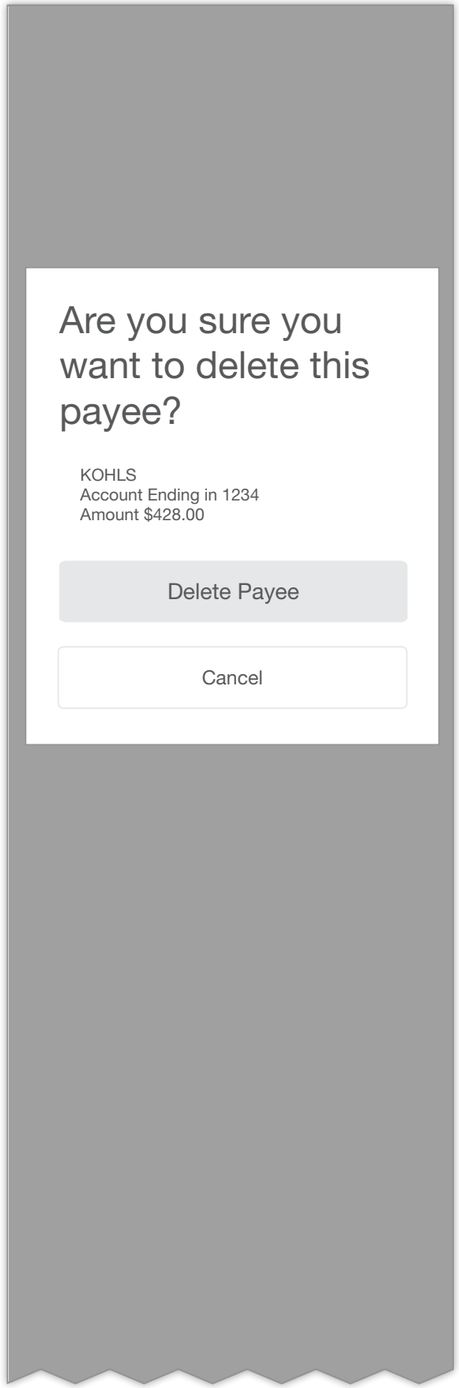
Wireframe: Balance Transfer Module - Remove Payee Modal, Extra Small View



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.

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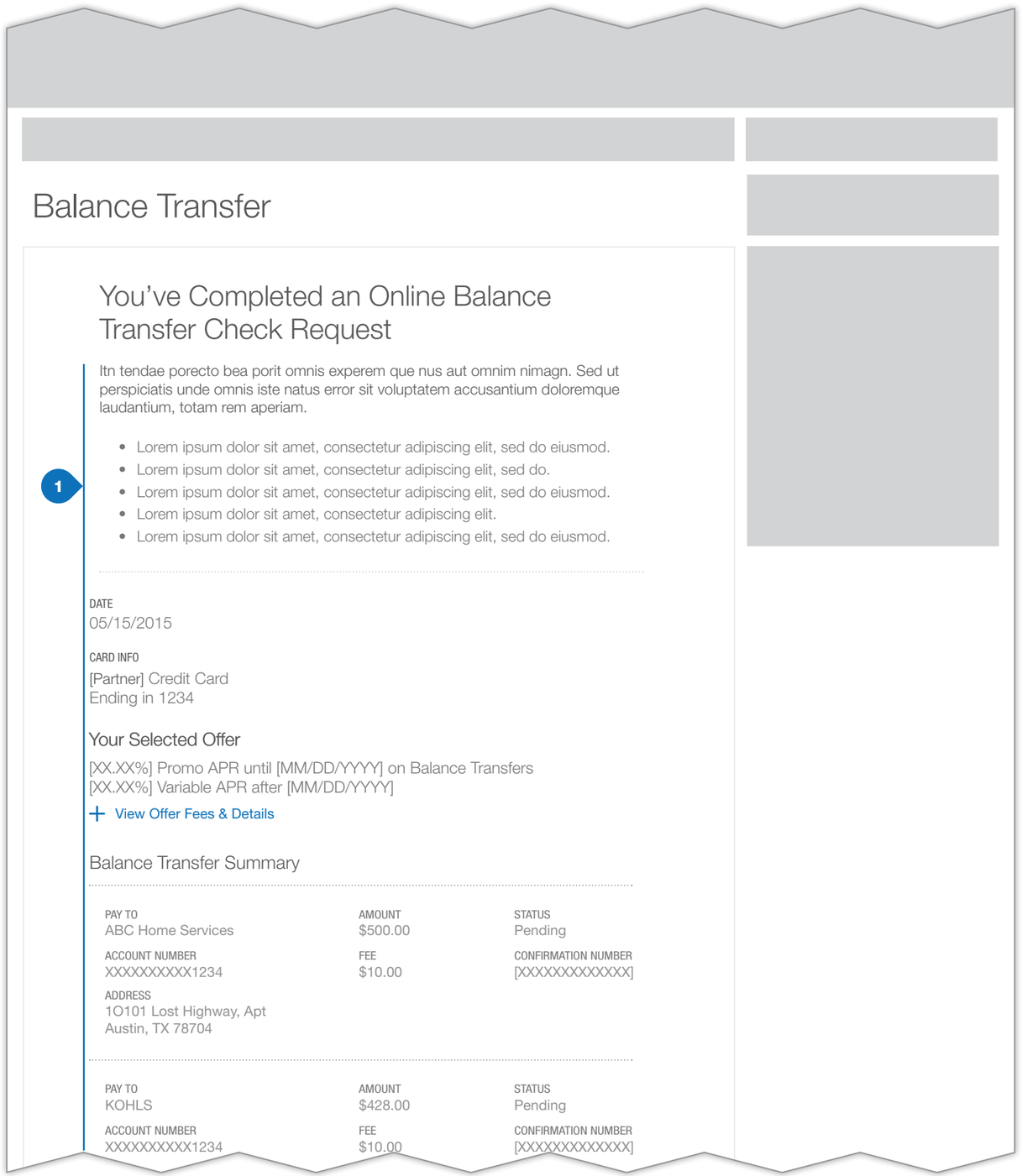
Wireframe: Balance Transfer Module - Confirmation, Large View



Page Notes

Module Type: Transactional Module

This is the Confirmation 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 view is displayed and the flow is reset.

Interaction Notes

Key	Element	Action	Notes
1	Dynamic Text	None	Conditional content. Text varies for each partner.

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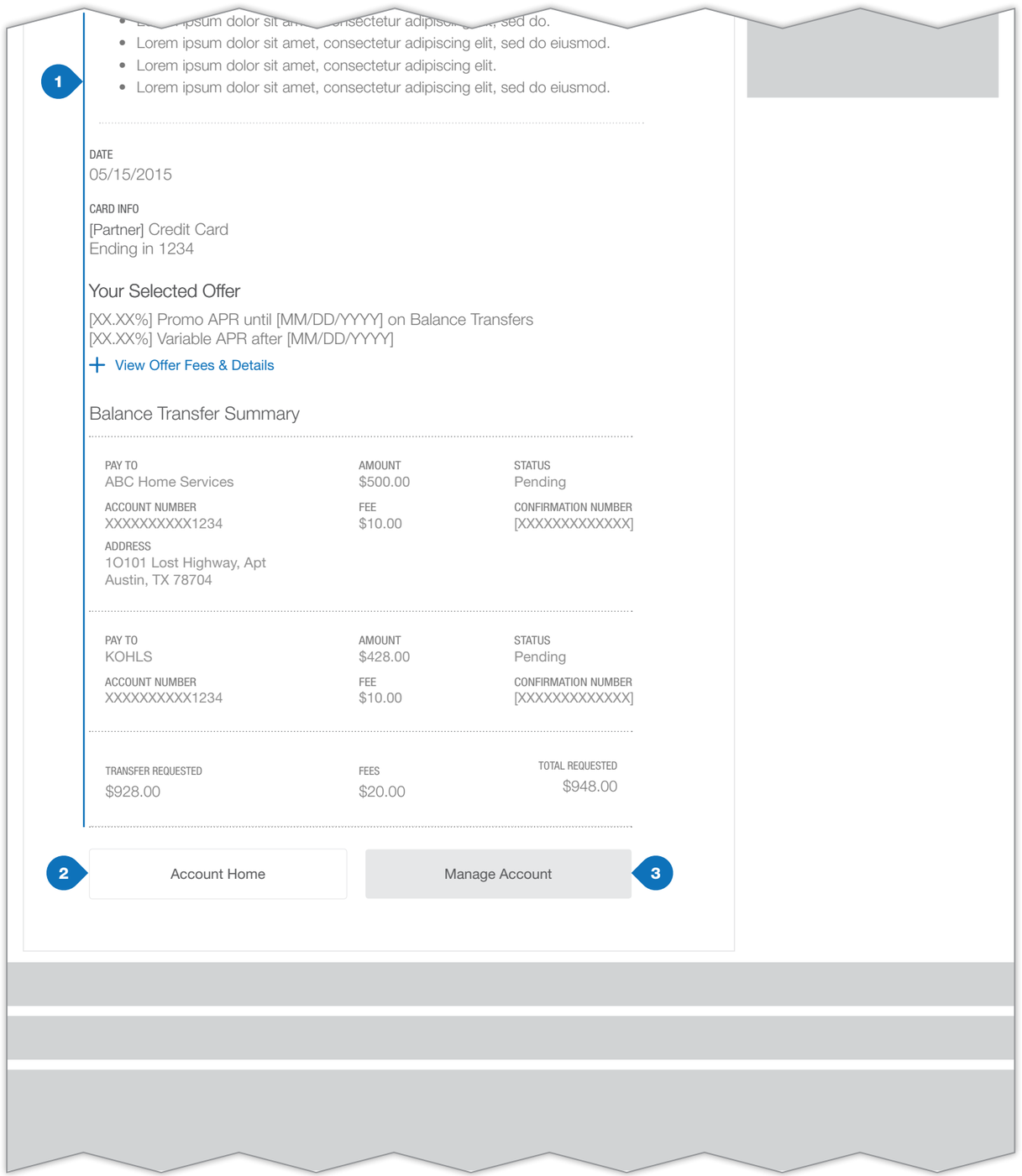
Wireframe: Balance Transfer Module - Confirmation (Continued), Large View



Page Notes

Module Type: Transactional Module

This is the Confirmation 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 view is displayed and the flow is reset.

Interaction Notes

Key	Element	Action	Notes
1	Dynamic Text	None	Conditional content. Text varies for each partner.
2	Account Home link	onClick displays the Account Home landing page	
3	Manage Account link	onClick displays Manage Account landing page	

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Wireframe: Balance Transfer Module - Confirmation, Extra Small View

You've Completed an Online Balance Transfer Check Request

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

DATE
05/15/2015

CARD INFO
[Partner] Credit Card
Ending in 1234

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

Balance Transfer Summary

PAY TO
ABC Home Services

ACCOUNT NUMBER
XXXXXXXX1234

ADDRESS
1O101 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	FEES
$928.00	$20.00

TOTAL REQUESTED
$948.00

Manage Account

Account Home

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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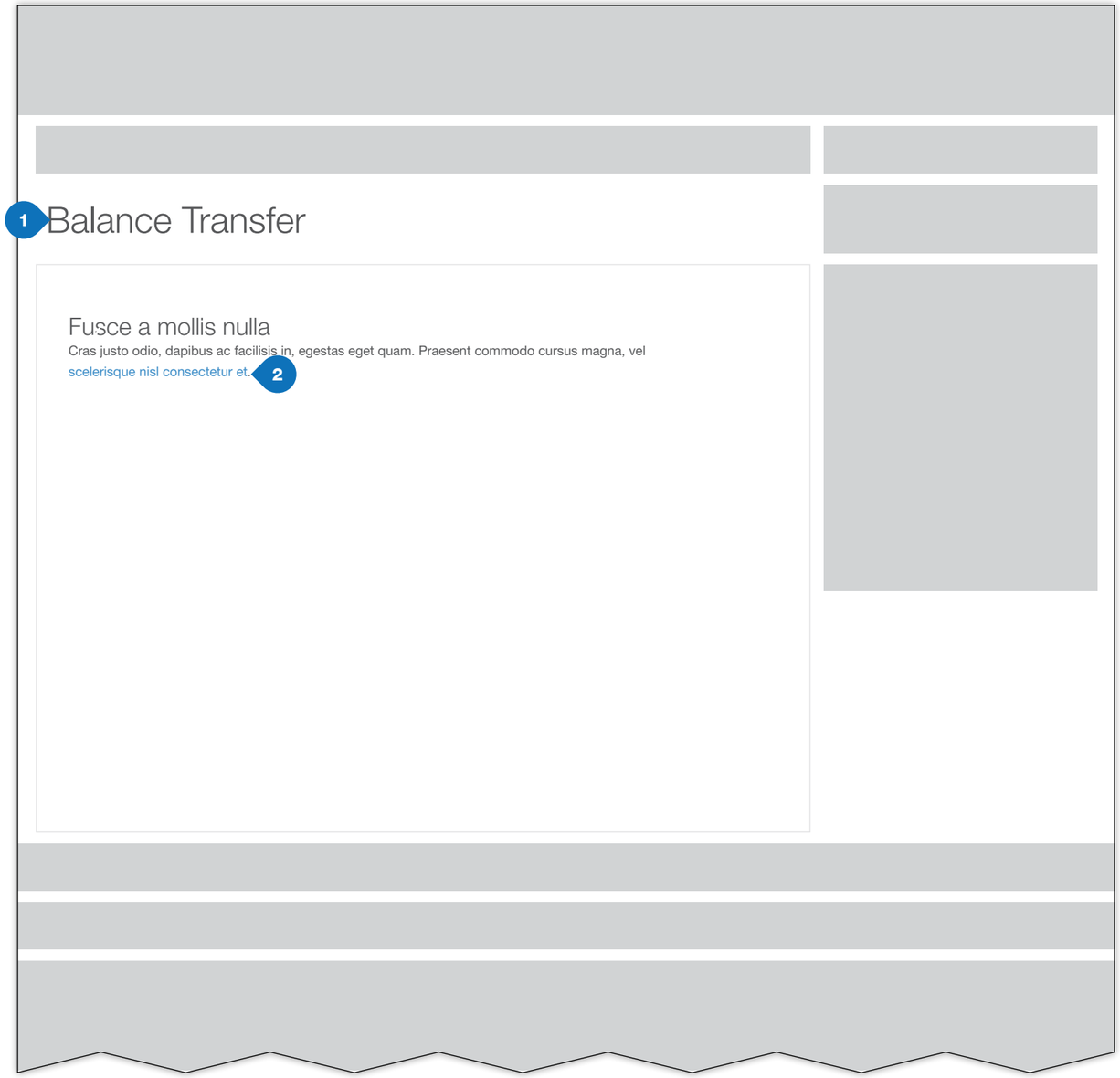
Wireframe: Balance Transfer Module - Takeover, Large View



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	

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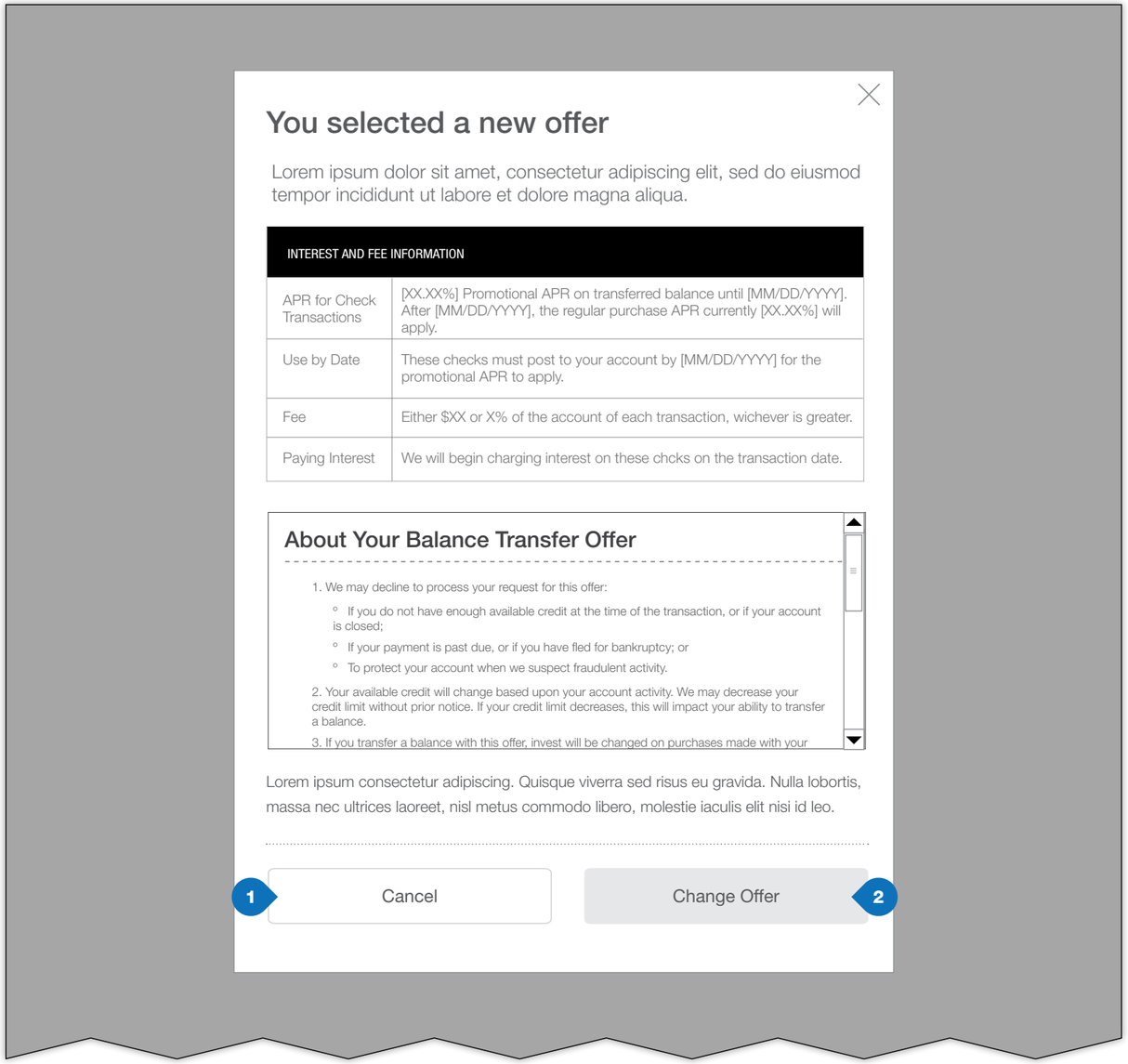
Wireframe: Balance Transfer Module - Change Offer Modal, Large View



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	Notes
1	Cancel Button	onClick the modal closes and the data of the original offer is displayed	
2	Change Offer Button	onClick the modal closes and the data of the new offer is displayed and any corresponding data is updated	

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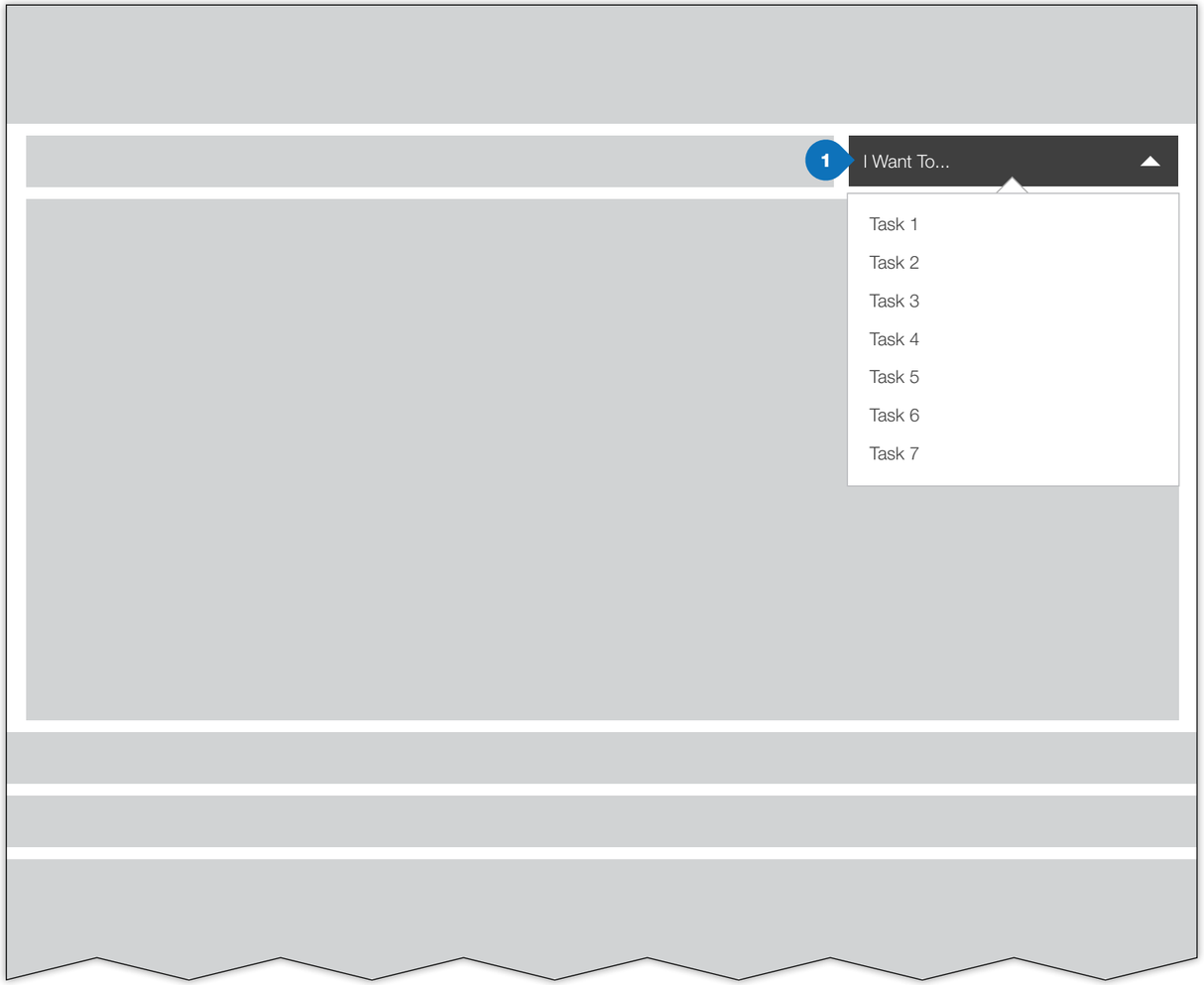
Wireframe: Balance Transfer Module - “I Want To” Module, Large View



Page Notes

Module Type: Static Module

On Large and Extra Large and Large breakpoints, the I Want To module is displayed as part of the global elements.

Interaction Notes

Key	Element	Action	Notes
1	I Want To Dropdown	onClick expands or collapses 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.

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Copy: Balance Transfer Module

LINK MODULE										
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Text	Complete an Online Balance Transfer Check	(Translation needed.)						Conditional: Does NOT display for Authorized Users.
PAGE TITLE											
D	T	M	ELEMENT	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.
SELECT AN OFFER PAGE											
D	T	M	ELEMENT	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]							

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			Tooltip	[Tooltip Icon]		Open Available for Transfer Tooltip. Close Avail-able for Transfer Tooltip.	(Translation needed.)				
			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 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.	(Translation needed.)						Once for each available offer. Links to 7 Things to Know modal.
			Link	View More Offers							Conditional: SM/XS views.

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NO OFFERS TAKEVOER											
D	T	M	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]. If outside the U.S., Canada and Puerto Rico, call collect at [X-XX-XXX-XXX-XXXX]. HOURS [Day-Day HH:MM am/pm -HH:MM am/pm TZ]	(Translation needed.)						
			Button (Primary	Go to Manage Account							
			Button (Secondary)	Go to Credit Home							
BALANCE TRANSFER MODULE, WHAT TO EXPECT											
D	T	M	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, typically found on your statement. 3. The payment addresses for all Payees, in case we can't locate a creditor in our database. 4. The amount you want to transfer (subject to your available credit and any balance transfer fees).	(Translation needed.)						
			Button (Primary	Continue	(Translation needed.)						
			Button (Secondary)	Cancel	(Translation needed.)						

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ENTER TRANSFER INFORMATION											
D	T	M	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 transfer 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	[$XXXX.XX]							
			Text	Total Amount Requested:	(Translation needed.)						
			Dynamic Content	[$XXXX.XX]							
			Text	Remaining for Transfer:	(Translation needed.)						
			Dynamic Content	[$XXXX.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.

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			Dynamic Content	[BALANCE TRANSFER FEE DESCRIPTION]						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 Terms & Conditions 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	Pay To	(Translation needed.)			Client side error message If blank: Please enter the name of Payee to which you would like to transfer 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	Pay To	(Translation needed.)						
			Text	You can transfer outstanding balances from credit cards, specialty store and gas cards, and school or auto loans to your [Card/Program Name] credit card. We cannot balance transfer to a checking account, savings account, another person, the IRS, or another account issued by Citibank, N.A. or its affiliates.	(Translation needed.)					

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			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): 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).	Client-side Errors (Field Level): If user enters special characters: (Translation needed.) If user enters more than 24 characters: (Translation needed.) If blank: (Translation needed.)		Conditional: No Payee found.
			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 characters: (Translation needed.)		Conditional: No Payee found.

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			Field Label	City	(Translation needed.)			Client-side Errors (Field Level): If user enters invalid characters: Please re-enter the City. Numbers and special characters such as “&” and “( )” are not allowed. If blank: Please enter the City.	Client-side Errors (Field Level): If user enters invalid characters: (Translation needed.) If blank: (Translation needed.)		Conditional: No Payee found.
			Dropdown Label	State	(Translation needed.)			Client-side Errors (Field Level): If blank: Please enter the State.	Client-side Errors (Field Level): If blank: (Translation needed.)		Conditional: No Payee found.
			Dropdown Element	Select One	(Translation needed.)						Conditional: No Payee found.
			Field Label	ZIP Code	(Translation needed.)			Client-side Errors (Field Level): If user enters non-numeric characters: Please re-enter the ZIP Code using numbers only. If user enters less than 5 characters: Please re-enter the ZIP Code using at least 5 characters. If blank: Please enter the ZIP Code. If does not match state: Please enter a ZIP Code that matches the state.	Client-side Errors (Field Level): If user enters non-numeric characters: (Translation needed.) If user enters less than 5 characters: (Translation needed.) If blank: (Translation needed.) If does not match state: (Translation needed.)		Conditional: No Payee found.

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			Field Label	Payee Account Number	(Translation needed.)			Client-side error messages: If user enters less than 13 characters or more than 16 characters: The Payee Account Number must be between 13 and 16 characters in length. If blank: Please enter the Payee Account Number. Client-side warning message, if user enters characters other than numbers: Please re-enter the Payee Account Number. Spaces, dashes, and special characters are not allowed.	Client-side error messages: If user enters less than 13 characters or more than 16 characters: (Translation needed.) If blank: (Translation needed.) Client-side warning message, if user enters characters other than numbers: (Translation needed.)		
			Numeric Field	[XXXXXXXXXXXXX]							
			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 warning message, if user enters characters other than numbers or number with more than 2 decimal places: (Translation needed.)		

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			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.)						
			Tooltip Text	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 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.	(Translation needed.)						
			Table Header	INTEREST AND FEE INFORMATION	(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 charged the standard variable APR for purchases, currently [X.XX]%. This APR will vary witih the market based on the Prime rate.	(Translation needed.)						
			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.)						

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			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.)						
			Text	1. We may decline to process your request for this offer: - If you do not have enough available credit at the time of the transaction, or if your account is closed; - If your payment is past due, or if you have filed for bankruptcy; or - To protect your account when we suspect fraudulent activity.	(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 purchases 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 www.citi.com/affiliatesproducts for a list of Citi products and affiliates.	(Translation needed.)						

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			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 payment due to lower APR balances first, including your transferred balances. 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 (Primary)	Continue	(Translation needed.)						
			Button (Secondary)	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 information 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.
VERIFY OR ADD PAYEES PAGE											
D	T	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 information 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.)						

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			Dynamic Content	[$XXXX.XX]							
			Text	Remaining for Transfer:	(Translation needed.)						
			Dynamic Content	[$XXXX.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]							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.
			Dynamic Content	[BALANCE TRANSFER FEE DESCRIPTION]							Conditional: When expanded.
			Text	TRANSFER OPTIONS	(Translation needed.)						Conditional: When expanded.
			Dynamic Content	Pay up to [X] payees.	(Translation needed.)						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 Terms & Conditions 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.
			Link	Select a Different Offer	(Translation needed.)						
			Subhead	Balance Transfer Request	(Translation needed.)						
			Table Header	PAY TO	(Translation needed.)						Once for each Payee.

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			Dynamic Content	[CREDITOR NAME]							Once for each Payee.
			Text	ACCOUNT NUMBER	(Translation needed.)						Once for each Payee.
			Dynamic Content	[XXXXXXXXXX]							Once for each Payee.
			Text	ADDRESS	(Translation needed.)						Once for each Payee.
			Dynamic Content	[CREDITOR ADDRESS]							Once for each Payee.
			Table Header	AMOUNT	(Translation needed.)						Once for each Payee.
			Dynamic Content	[TRANSFER AMOUNT]							Once for each Payee.
			Link	Edit	(Translation needed.)						Once for each Payee.
			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 needed.)		Conditional: If user clicks into “AMOUNT” field to edit.
			Table Header	FEE	(Translation needed.)						Once for each Payee.
			Dynamic Content	[FEE AMOUNT]							Once for each Payee.
			Link	Remove	(Translation needed.)						Once for each Payee.
			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]							

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			Table Header	TOTAL REQUESTED	(Translation needed.)					
			Dynamic Content	[$XXX.XX]						
			Text	REMAINING FOR TRANSFER	(Translation needed.)					
			Dynamic Content	[$XXX.XX]						
			Checkbox	I have read and agreed to the Offer Details, Terms & Conditions.	(Translation needed.)					Links to Terms & Conditions modal.
			Button (Primary	Submit	(Translation needed.)					
			Button (Secondary)	Cancel	(Translation needed.)					
			Module-Level Feedback	Please save edits to your Transfer Amount before continuing to calculate potential changes in your Transfer Fee.	(Translation needed.)					Conditional: If user fails to save Amount updated.
			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 information 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.
REMOVE PAYEE WARNING MODAL										
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Heading	Are you sure you want to delete this payee?	(Translation needed.)						
			Dynamic Content	[PAYEE NAME]							
			Text	Account ending in [XXXX]	(Translation needed.)						
			Text	AMOUNT	(Translation needed.)						
			Dynamic Content	[$XXX.XX]							
			Button (Primary	Delete Payee	(Translation needed.)						
			Button (Secondary)	Cancel	(Translation needed.)						
TRANSFER CONFIRMATION PAGE										
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES

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D	T	M	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 payments 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/YYYY]							
			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.

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D	T	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 Terms & Conditions 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.
			Subhead	Balance Transfer Summary	(Translation needed.)						
			Table Header	PAY TO	(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	[XXXXXXXXXX]							Once for each Payee.
			Text	ADDRESS	(Translation needed.)						Once for each Payee.
			Dynamic Content	[PAYEE ADDRESS]							Once for each Payee.

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D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Table Header	AMOUNT	(Translation needed.)						Once for each Payee.
			Dynamic Content	[TRANSFER AMOUNT]							Once for each Payee.
			Table Header	FEE	(Translation needed.)						Once for each Payee.
			Dynamic Content	[TRANSFER FEE]							Once for each Payee.
			Table Header	STATUS	(Translation needed.)						Once for each Payee.
			Dynamic Content	[Status]							Once for each Payee.
			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 (Primary	Go to Account Home	(Translation needed.)						
			Button (Secondary)	Go to Manage Account	(Translation needed.)						
7 THINGS YOU SHOULD KNOW MODAL											
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Table Header	7 Things You Should Know about Your Balance Transfer	(Translation needed.)						

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D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Text	1. We may decline to process your request for this offer: ▯ If you do not have enough available credit at the time of the transaction, or if your account is closed; ▯ If your payment is past due, or if you have filed for bankruptcy; or ▯ To protect your account when we suspect fraudulent activity.	(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 purchases 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 www.citi.com/affiliatesproducts 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 payment due to lower APR balances first, including your transferred balances. This may reduce your savings with this offer.	(Translation needed.)						

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Copy: Balance Transfer Module

D	T	M	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.					
TERMS & CONDITIONS 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 charged the standard variable APR for purchases, currently [X.XX]%. This APR will vary witih the market based on the Prime rate.	(Translation needed.)						
			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.)						

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Copy: Balance Transfer Module

D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Text	1. We may decline to process your request for this offer: ▯ If you do not have enough available credit at the time of the transaction, or if your account is closed; ▯ If your payment is past due, or if you have filed for bankruptcy; or ▯ To protect your account when we suspect fraudulent activity.	(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 purchases 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 www.citi.com/affiliatesproducts 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 payment due to lower APR balances first, including your transferred balances. This may reduce your savings with this offer.	(Translation needed.)						

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Copy: Balance Transfer Module

D	T	M	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.					
OFFER CHANGE MODAL											
D	T	M	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 for purchases, currently [X.XX]%. This APR will vary witih the market based on the Prime rate.	(Translation needed.)						
			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.)						

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Copy: Balance Transfer Module

D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Text	1. We may decline to process your request for this offer: ▯ If you do not have enough available credit at the time of the transaction, or if your account is closed; ▯ If your payment is past due, or if you have filed for bankruptcy; or ▯ To protect your account when we suspect fraudulent activity.	(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 purchases 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 www.citi.com/affiliatesproducts 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 payment due to lower APR balances first, including your transferred balances. This may reduce your savings with this offer.	(Translation needed.)						

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Copy: Balance Transfer Module

D	T	M	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 Button	Continue	(Translation needed.)	Accept new Terms and Conditions and continue.					
			Secondary Button	Cancel	(Translation needed.)	Cancel and return to Offers page.					

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Copy: Balance Transfer FAQ

D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
BALANCE TRANSFER FAQS											
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	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 processed within two weeks. You should continue to make any minimum payments 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.							

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Copy: Balance Transfer FAQ

D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Heading	Can I transfer a balance that is not in my name?							FAQ Categories: Balance Transfers
			Text	Yes. You can transfer a balance that belongs to anyone provided you have the creditor's name, payment address, 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?							FAQ Categories: Balance Transfers
			Text	The creditor's name, payment address, 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 balance?							FAQ Categories: Balance Transfers
			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?							FAQ Categories: Balance Transfers
			Text	Once you have completed the balance transfer request, the balance transfer process will begin and cannot 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 balance transfer?							FAQ Categories: Balance Transfers
			Text	Yes. Your balance transfer may not reach your creditor(s) before your payment due date with them. You should continue to make any required minimum payments to your creditor(s) until you have confirmed that your balance transfer has been received by them.							
FUSION: PROMOTIONAL BALANCES DETAILS FAQ FOR PARTNERS OFFERING BALANCE TRANSFERS, INCLUDING BBY/SEARS											
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Heading	When will payments and credits related to my promotional balance display?	¿Cuándo se mostrarán los pagos y créditos relacionados con mi saldo promocional?						FAQ Categories: Payments, Promotional Payments, Promotional Balances, Collections, Balance Transfers

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Copy: Balance Transfer FAQ

D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Text	Payments and credits to your account 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, Promotional Balances, Collections, Balance Transfers
			Text	Up to 20 of your promotional purchases, 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, Promotional Balances, Collections, Balance Transfers
			Text	Your card's promotional rate is an introductory 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-promotional 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.	La tasa promocional de tu tarjeta es una tasa APR introductoria que se aplica a tu saldo durante un período de tiempo limitado. Cuando te inscribiste para solicitar tu tarjeta, tu contrato incluía una tasa APR post-promocional que se activará cuando finalice el período promocional. (Translation needed.)						
			Heading	What is a promotional balance?	¿Qué es un saldo promocional?						FAQ Categories: Payments, Promotional Payments, Promotional Balances, Collections, Balance Transfers
			Text	A promotional balance is a designated portion of your available credit that has a reduced introductory interest 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 portion of your balance in excess of the promotional balance will be subject to your card's standard APR.	(Translation needed.)						
			Heading	What is a deferred interest promotion?	¿Qué es una promoción de intereses diferidos?						FAQ Categories: Payments, Promotional Payments, Promotional Balances, Collections

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Copy: Balance Transfer FAQ

D	T	M	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 paying interest as long as you pay the purchase amount in full before the promotional period expires. However, 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.	Una promoción de intereses diferidos te permite realizar una 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 pagas el monto de la compra en su totalidad a más tardar en la fecha de vencimiento de la promoción, se te cobrarán intereses sobre el saldo promocional a la tasa para compras regulares desde la fecha en que se realizó la compra hasta que el saldo promocional se pague en su totalidad.						

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Best Buy

Balance Transfer Status Module

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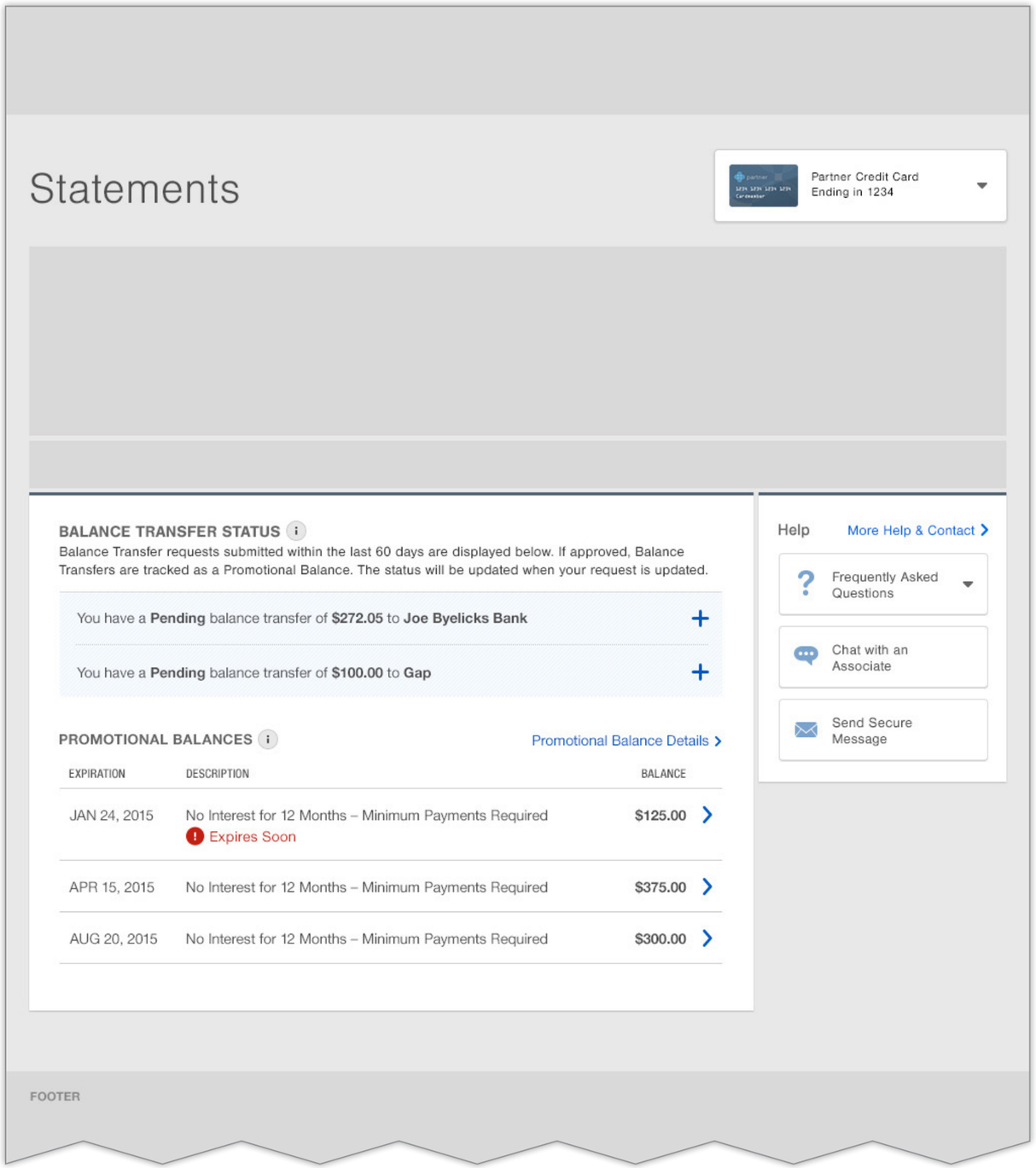
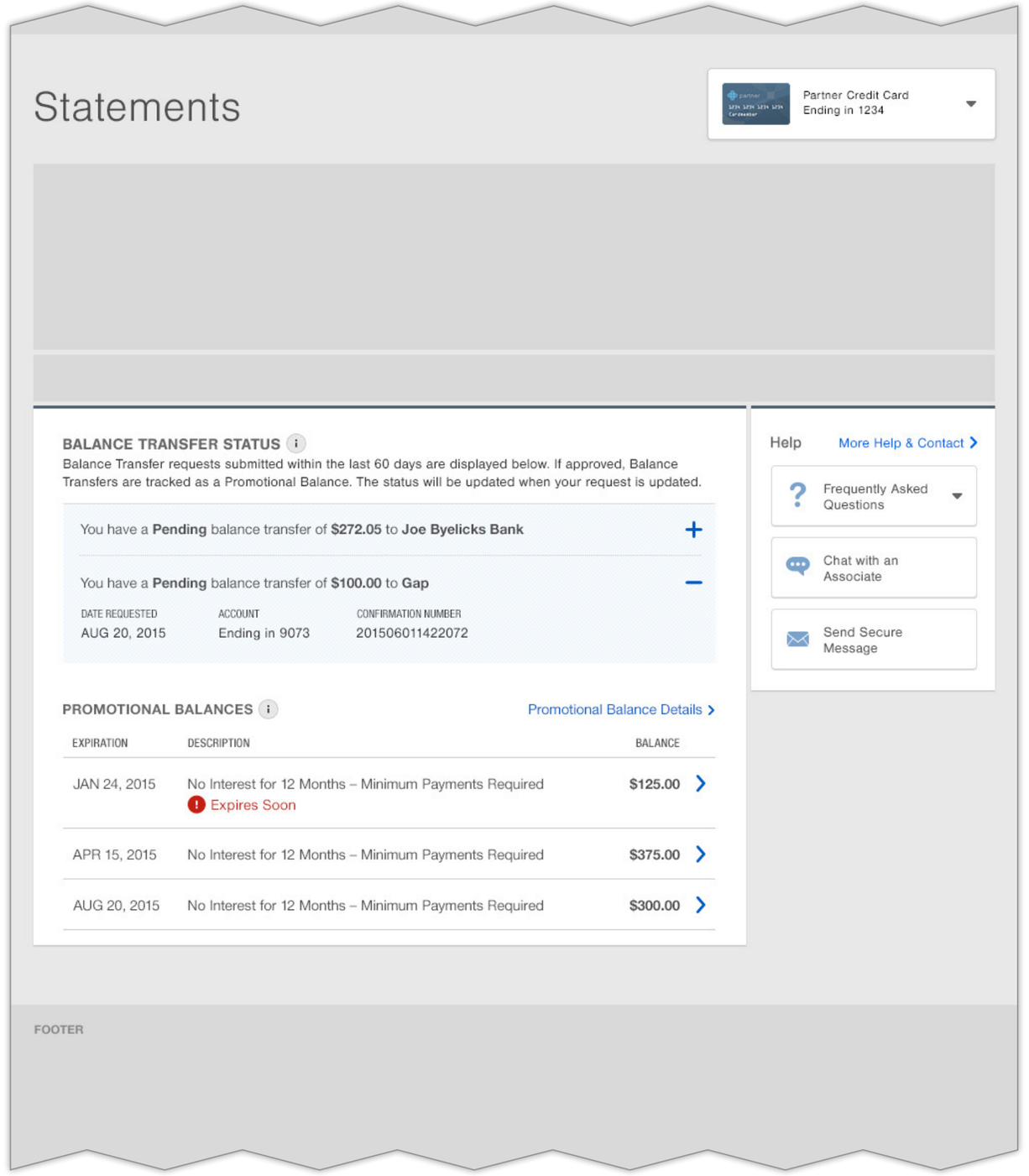
Representative Comp: Balance Transfer Status Module, Large View





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Representative Comp: Balance Transfer Status Module, Extra Small View

BALANCE TRANSFER STATUS

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 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 +

PROMOTIONAL BALANCES

EXPIRATION	BALANCE
NOV 14, 2014 Expires Soon	$125.00 >
APR 15, 2015	$375.00 >
AUG 20, 2015	$300.00 >

Promotional Balance Details >

FOOTER

BALANCE TRANSFER STATUS

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 Bank Ending in 9794	Declined +
Joe Byelicks Bank Ending in 9643	Approved +
GAP Ending in 9073	Pending −

DATE REQUESTED
08/20/2015

CONFIRMATION NUMBER
201506011422072

AMOUNT
$100.00

Morgan Stanley Credit Corp Ending in 9643	Pending +

PROMOTIONAL BALANCES

EXPIRATION	BALANCE
NOV 14, 2014 Expires Soon	$125.00 >
APR 15, 2015	$375.00 >
AUG 20, 2015	$300.00 >

Promotional Balance Details >

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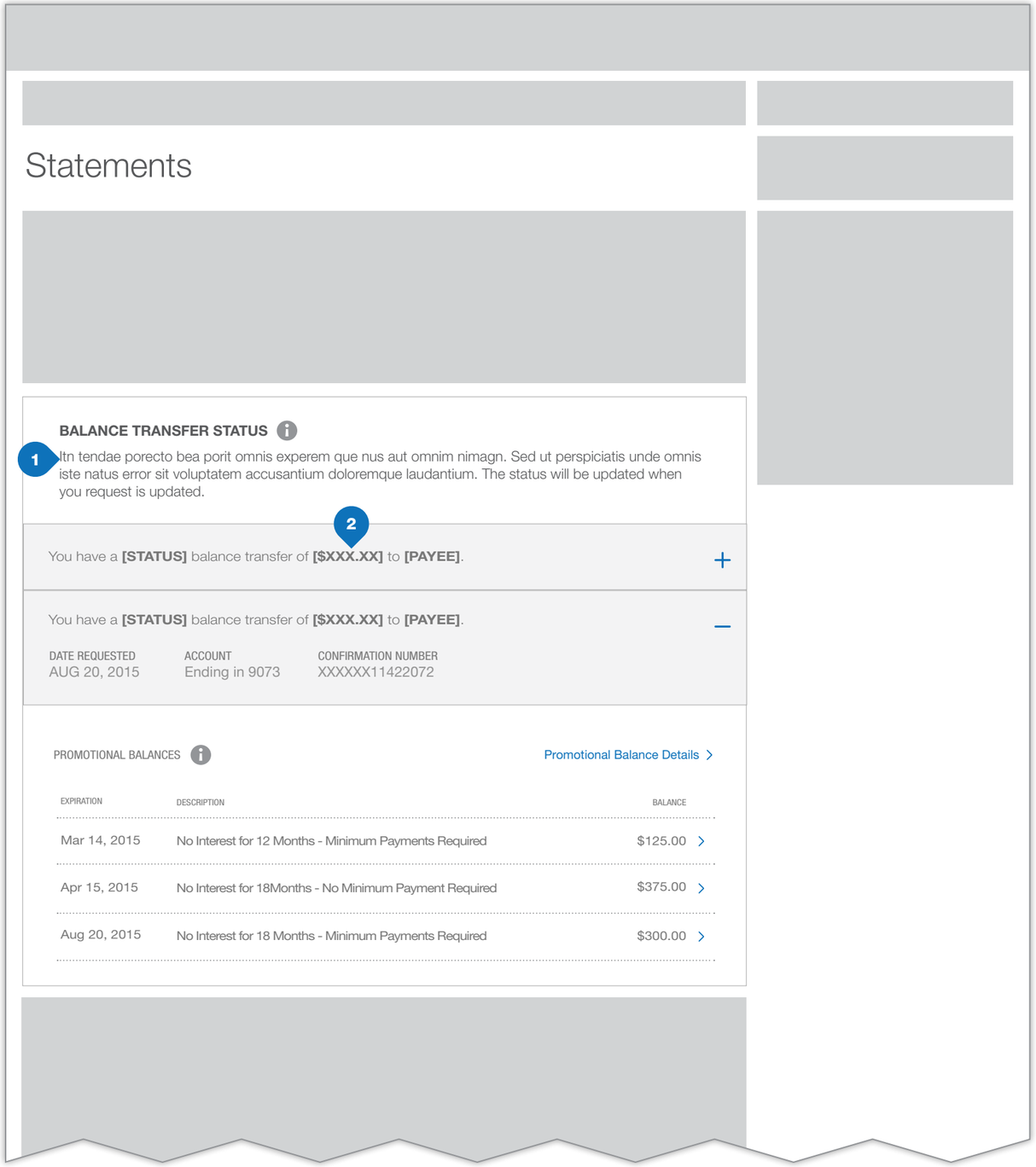
Wireframe: Balance Transfer Status Module, Large View



Page Notes

Module Type: Informational Module

This is the Balance Transfer Status Module. This module appears in both the Statements Landing Page and the Credit Home Landing Page if there are Balance Transfers associated with the account. When this module appears in the Statements Landing Page, the Promotional Balances Summary appears below. All drawers are collapsed on load. Displays up to the maximum number of balance transfer allowed per requirements.

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	Notes
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 located in the Promotional Balance Summary and Promotional Balance Detail Modules.
2	Balance Transfer Status Text	None	If a Balance Transfer Status is Processed the view of that data will be suppressed since it is shown in the Promotional Balance Summary below the module.

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

BALANCE TRANSFER STATUS

Itn tendae porecto bea porit omnis experem que nus aut omnim nimagn. Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium.

You have a **[STATUS]** balance transfer of **[$XXX.XX]** to **[PAYEE]**. +

You have a **[STATUS]** balance transfer of **[$XXX.XX]** to **[PAYEE]**. −

DATE REQUESTED
AUG 20, 2015

ACCOUNT
Ending in 9073

CONFIRMATION NUMBER
XXXXXX11422072

PROMOTIONAL BALANCES

EXPIRATION	BALANCE
NOV 14, 2014	**$125.00** >
APR 15, 2014	**$375.00** >
AUG 20, 2015	**$300.00** >

Promotional Balance Details >

Page Notes

Module Type: Informational Module

This is the expanded state of the Balance Transfer Status Module. This module appears in both the Statements Landing Page and the Credit Home Landing Page if there are Balance Transfers associated with the account. All drawers are collapsed on load. Displays up to the maximum number of balance transfer allowed per requirements. onLoad the module only displays 5 balance transfers.

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

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Copy: Balance Transfer Status Module

BALANCE TRANSFER STATUS MODULE										
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			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 transfer of [$XXX.XX] to [PAYEE]	(Translation needed.)						Appears once for each transfer request.
			Link	[Open]							Displays additional transfer details.
				Account ending in [XXXX], requested [MMM DD, YYYY]. Confirmation number: [XXXXXXXXXX]							
			Link	[Close]							Conditional: When drawer is open. Hides additional transfer details.

BALANCE TRANSFER STATUS TOOLTIP										
D	T	M	ELEMENT	COPY	COPY (SPANISH)	ADA	ADA (SPANISH)	ERROR MESSAGES	ERROR MESSAGES (SPANISH)	CMS ID	NOTES
			Heading	Balance Transfer Status							
			Copy	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-XXXX]. You can also consult Balance Transfer FAQs.	(Translation needed.)						
			Link	[Close Icon]	(Translation needed.)	Close Balance Transfer Status Tooltip.	(Translation needed.)				

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Thanks