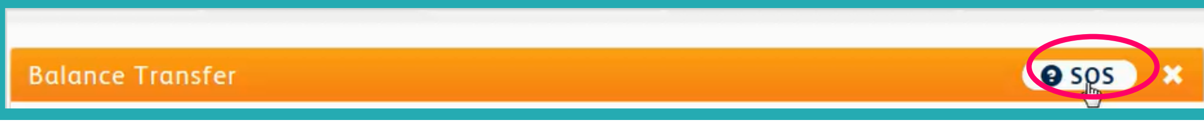
Balance Transfer

Reference this document as needed when you are processing a Balance Transfer. It contains helpful "how to" steps, notes about important information, and reminders of key information.

HOW TO:

- Click on the Balance Transfer link; it is located under the MONETARY tab.

NOTE: The SOS link at the top of the screen connects to the SOS Balance Transfer article, which includes information such as how to process a Balance Transfer, guidelines and restrictions



- Choose the appropriate card. Any reasons why the card may not be eligible for a BT are listed.
- CVV information must be completed, if the card has not already been verified. The CVV verification must be completed before the processing of the BT.
  - This step also displays important information, such as available credit.
- The next three links—Pricing Strategy Sheet, Balance Transfer Calculator, and Turnaround Times and Disclosures—launch the SOS articles, in case you want to review them.

REMINDER: Balance Transfer Information, Lender Information and Memos must each be completed to submit the BT request.

- The **Balance Transfer Information** step asks you to identify which card the non-SunTrust balance will be applied to. It also asks the question if a $10 fee applies. For the Prime Rewards card, there is no fee during the first 60 days of account activation. The Cash Rewards and Travel Rewards cards, as well as our Legacy products, do have a $10 minimum or 3% fee, whichever is greater. [there are some cards with a 4% fee…will that information populate?]
- Next, in the **Lender Information** step, you'll select the financial institution. You may notice that some of the information is truncated, and that is OK.
- In the **Memo** step, you'll enter…
- Once you're finished, click submit and you'll see a confirmation message as well as the remaining credit balance (minus any fees, if applicable).
- Should the Client want to enter another Balance Transfer, click…

Balance Transfer Job Aid

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HOW TO:

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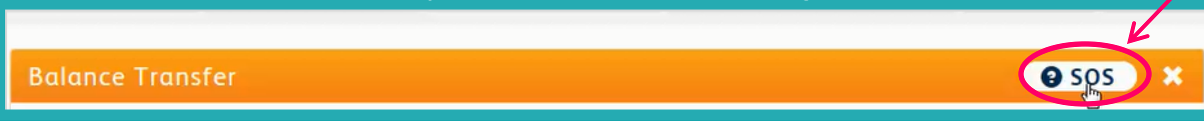
NOTE: The SOS link at the top of the screen connects to the SOS Balance Transfer article, which includes information such as how to process a Balance Transfer, guidelines and restrictions.



- Choose the appropriate card. Any reasons why the card may not be eligible for a BT are listed.
- Complete the CVV information, if the card has not already been verified. Provide the CVV information and expiration date, then verify, and then you can process the Balance Transfer.
    - This step also displays important information, such as available credit.
- The next three links—Pricing Strategy Sheet, Balance Transfer Calculator, and Turnaround Times and Disclosures—launch the SOS articles, in case you want to review them.

REMINDER: Balance Transfer Information, Lender Information and Memos must each be completed to submit the BT request.

- The **Balance Transfer Information** step asks you to identify which card the non-SunTrust balance will be applied to. It also asks if a $10 fee applies. For the Prime Rewards card, there is no fee during the first 60 days of account activation. The Cash Rewards and Travel Rewards cards, as well as our Legacy products, have a $10 minimum or 3% (or 4%) fee, whichever is greater. Look up the fee information in the Pricing Strategy Sheet.

REMINDER: Fee information is located in the Pricing Strategy Sheet. Look it up by clicking on the link

- Next, in the **Lender Information** step, you'll select the financial institution. You may notice that some of the information is truncated, and that is OK. SunTrust direct deposit requires that the Balance Transfer is mailed to:

SunTrust Bank Checking
7455 Chancellor Drive, MC – 9108
Orlando, FL 32809

Balance Transfer Job Aid

REMINDER: During this step, confirm the address based on a recent bill/statement that the client has received and update the information, if needed.

- In the **Memo** step, enter
  - Your name (who processed the BT)
  - Dollar amount, and
  - Client name.

- Once the Memo step has been completed, click Submit and a confirmation message will appear as well as the remaining credit balance (this balance does not reflect the deduction of any fees, if applicable). Click OK to submit the transaction.

- Should the Client want to enter another Balance Transfer, the widget will reset so another Balance Transfer can be processed.

REMINDER: Have a conversation with the client about other debt consolidation opportunities that SunTrust can assist with.

- To exit the widget, click on the X.

NOTE: **To exit the widget**, click the X located to the right of the SOS link.