

Wells Fargo Retail Services

At-home application FAQs

Wells Fargo is pleased to provide your customers with the convenience of applying for the credit card program directly from your website. Our at-home application process is a quick and easy way for your customer to apply from the convenience of their own home. This Frequently Asked Questions (FAQ) document outlines the information you need to know to ensure you maximize your at-home application process to its fullest potential in generating sales.

What you need to know

Question	Answer
1. How do I apply to use an at-home application link for financing on my website?	Please contact your Wells Fargo Retail Services relationship representative for specific instructions on how to apply for an at-home application link.
2. How long does it take to get approved to use an at-home application link?	If all of the website advertising requirements are met and you are approved to use an at-home application link on your website, please allow two to three weeks for the set up process.
3. Are there any rules or requirements about where I place the at-home application link on my website?	Yes. If you are approved for an at-home application link, you will receive an email from Wells Fargo Retail Services with general requirements to follow.
4. When my customers apply for financing online, what information are they required to provide?	Customers who wish to apply online will be asked for the standard information requested on our paper credit card applications, such as name, address, social security number, date of birth, and income.
5. Do customers still have to fill out the paper credit card application when they come into the store?	No. Customers who apply online and are approved for credit do not need to complete a paper credit card application in your store.
6. Do I have to give any pages of the paper credit card application to customers who apply online?	No. Customers who apply online agree to receive their terms and conditions electronically. If a customer asks you for a paper copy, however, you may provide him or her with copies from your current stock of paper credit card applications.
7. Do I still have to view a photo ID for customers who apply online?	Yes. Although customers who apply online do not need to complete the paper credit card application, you should always verify the identity of each customer when they make a purchase using the credit card as a best practice and to proactively try to minimize fraud.

What you need to know

Question	Answer
8. How will I know when customers apply online?	When a customer applies online, you will receive a fax from Wells Fargo Retail Services with the customer's name and the credit decision.
9. Do customers see their credit decision online? Are they able to check the status if it comes back as pending?	Yes, customers receive a credit decision online. If the decision is pending, the customer can create a user ID and password to return to the site to check the status of the decision.
10. Can I find customers who have applied online in the Internet Processing System (IPS)?	Yes, you can search for and access these customer accounts in the IPS by using the "Make an Account Inquiry" function. Please note that customers who apply online will not show up in the IPS "Recent Applications" report.
11. How can I promote the at-home application?	<ul style="list-style-type: none">• Include your website address and "online financing application" in all the channels you use to help market your business (i.e., advertising, business cards, after-hours phone messages, etc.).• Reinforce the security and 24/7 convenience.• On your website, promote the credit card program so customers know financing options are available. Visit the Marketing tab in the Online Resource Center to download and use web banners that promote financing.• Make sure visitors to your website know that special terms financing offers are available, even when they apply online. <p><i>(Please refer to Wells Fargo Retail Services' Advertising Guides on the Marketing tab of the Online Resource Center for proper headline, subhead, and disclosure requirements when advertising financing on your website.)</i></p>

Other questions?

Please contact our Client Processing Department at **1-800-551-5111**, Monday through Saturday, from 8:00 a.m. to 10:00 p.m., or Sunday, from 10:00 a.m. to 10:00 p.m. Central Time, if you have other questions about your at-home application.