

Wells Fargo Retail Services

Process to apply for your Wells Fargo Retail Services at-home application link

There are several requirements when advertising financing and linking to our at-home application. To ensure you meet all the requirements, you must follow the steps below before we will provide you with the at-home application link.

Step 1

Option A: *Download pre-created web ads and financing page*

Easiest 

For your convenience, we have created financing ads for your website. To download these banners, sign on to the Online Resource Center at **wellsfargo.com/retailservices** and click on the Marketing tab to find the Downloadable Web Banners. Use these ads to create your financing webpage where you will place the at-home application link. It is important that you also review the website checklist and examples on page 2.

Option B: *Create your own web ads and financing page*

Review the website checklist on page 2 if you plan to create your own financing webpage where you will place the at-home application link.

Step 2

Email the following to **RSFAtHomeInternetApplication@wellsfargo.com**

- Your page test link or screenshot(s) of the webpage(s) that mention financing
- The completed at-home link application form found on page 3 of this document

Step 3

Wells Fargo Retail Services will review your webpages within 10 business days. If your webpages are approved, we will email your at-home application link. If your webpages are not approved, you may resubmit them for a second review after you incorporate the required changes. If your webpages are not approved after submitting them for a second review, you must download the pre-created web ads or financing page from the Online Resource Center (ORC) and work with your relationship representative. You may then resubmit your webpages for a final review.

continued »

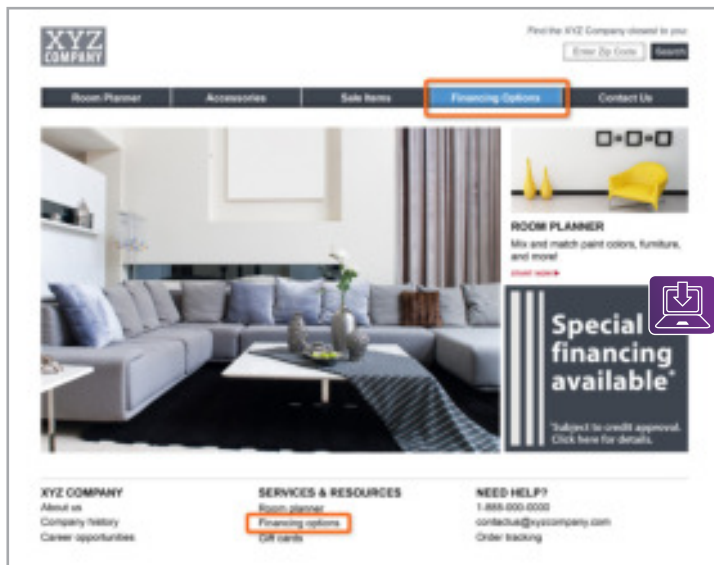
Where to advertise financing

The examples below show references to financing in the website navigation, the website footer, and in ads.

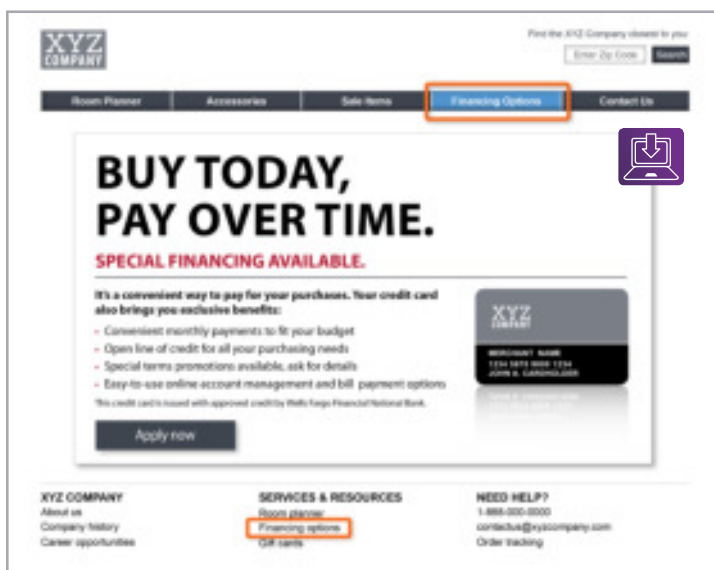


Download these ads and more like them for your website on the Downloadable Web Banners page within the Marketing tab of the Online Resource Center.

Example homepage



Example financing page with the at-home application link



Please keep in mind that Wells Fargo Retail Services cannot provide legal advice to merchants. The disclosures were drafted to satisfy the requirements applicable to Wells Fargo Financial National Bank. Please consult your own attorney(s) for advice regarding your applicable advertising requirements.

Website checklist

- ❑ The Advertising Guide contains the language and requirements that **must** be included in any consumer advertising for financing promotions connected to your credit card program. These guides can be found on the Advertising Resources page of the Online Resource Center (ORC).
- ❑ **All references to special financing** — whether generic (e.g. *buy now, pay over time, special financing available for XX months*) or promotion specific (e.g. *0% APR, no interest if paid in full, special rate promotions*) — require a disclosure.
- ❑ You may not use the Wells Fargo logo anywhere on your website, not even on your financing page to link to the application.
- ❑ All online Required Disclosures must be a minimum 10 point font.

Reminder — Phrases or words to avoid

- ⊗ “Savings” — cannot use when referring to the credit card program or financing, or in close proximity to financing.
- ⊗ “Instant Credit Approval” — cannot use because not all credit applications are approved. You may say “Quick Credit Decisions” or other similar wording.
- ⊗ “Free” — cannot use when referring to the credit card program or financing.
- ⊗ “Same as Cash” — cannot use, as we do not offer a promotion that can be described with this phrase.
- ⊗ “No Credit Check” — cannot use because we do obtain a credit report on credit applications.
- ⊗ “Fixed” — cannot use when referring to an APR.
- ⊗ “Partner” or “Partnership” — cannot use when referring to your relationship with Wells Fargo Financial National Bank as we are not partners in the legal sense.
- ⊗ “No Payments” — cannot use as all Wells Fargo Financial National Bank credit term plans require monthly payments.

Questions?

Please contact your relationship representative.

Thank you for your business. We look forward to supporting you in your sales and marketing efforts.



Wells Fargo Retail Services At-Home Application

Please fill out this form completely and send along with the website screen shots to obtain a Wells Fargo Retail Services at-home link for your website.

Requested By

Date of Request

Merchant information for Website

Merchant Name

Merchant Number

Merchant Website Address

Contact Information for this Website request (Person whom the link will be sent to)

Name

Phone Number

Email Address

Other Information

Email completed forms to:

RSFAtHomeInternetApplication@wellsfargo.com

Wells Fargo Retail Services

At-home application link — important information for you

Our at-home application link gives customers instant, online access to financing for your products and services. By applying online in their own homes, your customers may already be approved when they visit your store.

Make sure you follow these guidelines when customers use this convenient tool from their homes.

What to do

- Follow the appropriate guidelines and disclosures when advertising the at-home application link on your website (visit the Online Resource Center for guides and disclosures).
- Direct customers to access the at-home application link on their own computer.
- Advise customers to review, print, and save the Credit Card Agreement and other disclosures for their own records.
- Verify the customer's identity.
- Use the Invoice and "Notice of Right to Cancel" form to complete the charge. (If Applicable)

What to avoid

- Don't use the Wells Fargo Logo when advertising the at-home application link on your website.
- Don't let customers use your tablet or computer to apply for financing with the at-home application link.
- Don't complete at-home applications for your customers.
- Don't ask customers to complete a paper application when they apply online.

Questions?

Please call our Client Processing department at **1-800-551-5111**

Monday — Saturday, 8:00 a.m. to 10:00 p.m., and Sunday, 10:00 a.m. to 10:00 p.m. Central Time.

For merchant use only.



Wells Fargo Retail Services

Advertising Guides

Use the Advertising Guide to help ensure your advertising is compliant with applicable regulations.

Wells Fargo Retail Services cannot provide legal advice to clients. The recommended disclosures were drafted to satisfy the requirements applicable to Wells Fargo Financial National Bank. Please consult your own attorneys for advice as to your applicable advertising requirements.

Select the guide below for your promotion type.

- [Advertising Guide – 0% APR with equal payments](#)
- [Advertising Guide – No Interest if Paid in Full](#)
- [Advertising Guide – Special \(Reduced\) Rate promotions](#)

