

Wells Fargo Retail Services

Requirements 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

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.

Option B: Create your own web ads

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

Step 2

Email us your page test link or screenshot of the webpages that mention financing or the at-home application to **RSFAtHomeInternetApplication@wellsfargo.com**.

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, please download the pre-created web ads and work with your relationship representative. You may resubmit your webpages for a third review after you have made the required changes.

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Where to advertise financing

The examples below show mentions of 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

The example homepage for XYZ Company features a navigation bar with links: Room Planner, Accessories, Sale Items, **Financing Options** (highlighted with a red box), and Contact Us. Below the navigation bar is a large image of a living room with a blue sofa. To the right of the image is a 'ROOM PLANNER' section with the text 'Mix and match paint colors, furniture, and more!' and a 'START NOW' button. Below the image is a 'Special financing available' banner with a download icon and the text 'Subject to credit approval. Click here for details.' The footer contains three columns: 'XYZ COMPANY' (About us, Company history, Career opportunities), 'SERVICES & RESOURCES' (Room planner, **Financing options** (highlighted with a red box), Gift cards), and 'NEED HELP?' (1-888-000-0000, contactus@xyzcompany.com, Order tracking).

Example financing page with the at-home application link

The example financing page for XYZ Company features a navigation bar with links: Room Planner, Accessories, Sale Items, **Financing Options** (highlighted with a red box), and Contact Us. Below the navigation bar is a large section titled 'BUY TODAY, PAY OVER TIME.' with the subtext 'SPECIAL FINANCING AVAILABLE.' The text reads: 'It's a convenient way to pay for your purchases. Your credit card also brings you exclusive benefits:' followed by a list of benefits: 'Convenient monthly payments to fit your budget', 'Open line of credit for all your purchasing needs', 'Special terms promotions available, ask for details', and 'Easy-to-use online account management and bill payment options'. Below the list is a button 'Apply now'. To the right is a 'XYZ COMPANY' logo and a 'MERCHANT NAME' section with the text '1234 5678 9010 1234 JOHN A. CARDHOLDER'. The footer contains three columns: 'XYZ COMPANY' (About us, Company history, Career opportunities), 'SERVICES & RESOURCES' (Room planner, **Financing options** (highlighted with a red box), Gift cards), and 'NEED HELP?' (1-888-000-0000, contactus@xyzcompany.com, Order tracking).

Website checklist

- ☐ The Advertising Disclosures contain the language that **must** accompany any consumer advertising for financing promotions connected to your credit card program.
- ☐ The Advertising Disclosures must be used in conjunction with the Advertising Requirements Guide, which outlines mandatory requirements that must be included in all consumer-facing advertisements.
- ☐ **All mentions of 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.

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.

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