

# Wells Fargo at-home application

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*

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

- For your convenience, financing web banners are available for download
- Use these ads to create a financing webpage where you will place the at-home link
- Sign on to the Online Resource Center at [wellsfargo.com/retailservices](https://wellsfargo.com/retailservices) and select the Marketing Tab Downloadable Web Banners
- Banners must remain the original size and not be altered in any way

Or, select this button to download the general web banners now

[Download Web Banners](#)

- Review the **Advertising Guidelines** if you plan to create your own financing webpage where you will place the at-home application link
- Determine if you are using general advertising (simplest approach) or a promotion-specific advertising with trigger terms (more complex)

Learn more on page 2.

## Step 2

Email the following to [RSFAtHomeInternetApplication@wellsfargo.com](mailto: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. When 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.

## Things to know when using financing-related terminology

When creating your financing ads, there are many things to consider — like the amount of space available, the length of time your promotion is in place, the level of complexity you’re willing to commit to, etc. The table below provides helpful tips on what terminology is approved and not approved when advertising your financing promotion.

Approved	Not approved	Why?
Special financing Promotional financing	Free financing Interest-free financing No interest (w/o term length) Zero interest 0% interest Same as cash	When advertising financing, words matter. Proper headline usage ensures you are accurately describing the financing product you are promoting.  Refer to the <a href="#">Advertising Guidelines</a> to review general and trigger term advertising differences.
Convenient financing Easy application	Easy financing	To avoid misinterpretation that financing is easy for everyone, as financing may be a financial burden to some.
Manageable/Convenient/ Special	Affordable Low APR	Each consumer situation is unique and we cannot assume that credit is affordable or that they consider the given APR as “low.”
Make monthly payments	Save Save money with financing	With special financing, customers are paying over time (rather than saving money) and in some instances do pay interest or fees.  If your offer features a discount, there must be a clear separation between “save” and the financing offer.
Convenient/Special monthly payments	As low as Low monthly payments	Monthly payment advertising requires an actual payment amount, along with the length of time to repay, and total of payments.
Monthly payments are required on all financing promotions	No payments No payments for [XX] months	All financing promotions have a minimum monthly payment
Special financing for [XX] months	Up to XX months	“Up to” implies any number of months, which is not true. It also can imply that some information isn’t being disclosed and can be misleading if not disclosed properly.
Fast credit decisions Quick credit decisions	Instant approval/Guaranteed approval No credit check/No credit needed WAC, OAC, other abbreviations	Approvals may be fast, but they’re not instant; and approvals are not guaranteed, as some customers can be declined  A credit check is always required as part of our application process  Consumers do not understand what these mean, spell out for transparency

If you’re looking for the simplest approach to advertise financing, try using these headlines:

**Special financing for [XX] months\* | Convenient monthly payment available\* | Ask about our financing options\***

With each of these headlines, only a short disclosure is required (displayed in 10 point/13.4 pixel font):

\*With approved credit. Ask for details.

**Looking for something more specific?** Please review the headline and disclosure requirements for the plan you are promoting with the [Advertising Guidelines](#).



# Wells Fargo Retail Services At-Home Application

Please fill out this form completely to obtain a Wells Fargo Retail Services At-Home link for your website.

Requested by

Date of request

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## Merchant information for website

Merchant name

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15-digit Wells Fargo merchant number(s) that you want your link(s) assigned to

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Merchant website address

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## Internal contact for your company

Name

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Phone number

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Email address

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## Contact information for this website request

(Person to whom the link and updates will be sent, if different from above)

Name

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Phone number

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Email address

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Other information

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Email completed forms to:

**RSFAtHomeInternetApplication@wellsfargo.com**