

Wells Fargo Retail Services

Process to apply for your Wells Fargo 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, 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 and select the Marketing Tab to find your industry-specific Downloadable Web Banners

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

[Download Web Banners](#)

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

Typically, Wells Fargo Retail Services* will review your webpages within 10 – 15 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.

continued »

*Merchant credit card programs are provided by Wells Fargo Financial National Bank and are serviced by Wells Fargo Retail Services.

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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. *Do not resize or alter the banners.*

Example homepage

The screenshot shows the XYZ Company homepage. The navigation menu includes 'Room Planner', 'Accessories', 'Sale Items', 'Financing Options' (highlighted with a red box), and 'Contact Us'. Below the navigation is a large image of a living room. 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. A callout box over the image says 'Looking for financing options? Special financing available'. Below the image is a footer with 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 screenshot shows the XYZ Company financing page. The navigation menu includes 'Home', 'Products', 'Services', 'Resources', 'Financing Options' (highlighted with a red box), and 'Contact Us'. The main content area features a large headline 'Buy today, pay over time' with a download icon. Below the headline is a list of benefits: 'This credit card also brings you: • Revolving line of credit that you can use over and over again • Special financing offers where available • Convenient monthly payments to fit your budget • Easy-to-use online account management and bill payment options'. A 'LEARN MORE' button is at the bottom right. The footer is identical to the homepage screenshot.

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. (134 pixels)

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.

[Learn more \(PDF\)](#) about words and phrases that require full disclosure.

Questions?

Please contact your relationship representative.

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