WELLS FARGO

Merchant use only – do not distribute to customers

3 – steps to process paper applications and charges

Steps for using the paper credit card application and processing applications and charges on the Online Resource Center (ORC).

Step 1 Customer completes, signs, and dates the consumer credit card application

- Inform the customer that a hard inquiry will be placed on their credit bureau report when applying for a credit card account.
- Ensure all fields are legibly completed by customer (both customers for joint application).
- Ensure each customer has signed and dated the application (Customer retains the Applicant Copy, the Credit Card Agreement, and the Privacy Notice).
- Complete "Merchant Use Only" box on the application and verify the customer's identity with their unexpired, government-issued ID.

Step 2 Submit the application using the ORC

- Sign on to the **Online Resource Center** at wellsfargo.com/retailservices and select the **Internet Processing System** tab.
- Select **Submit** an **Application** on the left navigation and enter the customer's information as stated on the application. Select **Submit** to receive the credit decision.
- Communicate the credit decision to the customer. If the customer is approved, communicate the available credit amount. If the customer is declined, inform the customer that they will receive a written decline reason in the mail from Wells Fargo within 30 days.
- Regardless of the credit decision, detach pages 11 – 12 and give the customer pages 1 – 10 of the application. This gives the customer a copy of the Credit Card Account Application and the full terms and conditions. Within 15 days of the credit decision, mail pages 11 – 12 to: Wells Fargo Retail Services, MAC F0003-030, 800 Walnut Street, Des Moines, IA 50309.

Step 3 Submit authorizations and/or charges using the ORC

- If the customer is approved, select **Enter a Transaction** for this customer from the **Application Approval** screen to immediately submit a transaction.
- For existing cardholders, select **Process a Transaction** and search for the customer's account.
- Select **Authorize for Future Delivery** if the product/service is to be received by the customer in the future. Once received, submit the charge by selecting **Charge for Previously Authorized Ticket**.
- If the product/service is to be received that day, select **Authorization and Charge**.
- Select **Print Receipt** if using the **Authorize for Future Delivery** or **Authorization and Charge** transaction. Obtain the cardholder's signature on the Merchant Copy and provide the Customer Copy to the cardholder. Follow your retention policy for the Merchant Copy of the receipt.