

Merchant use only - do not distribute to customers

# Application processing practice guide

This guide provides test information for you and your staff to use as practice when learning the common tasks within the Internet Processing System (IPS) [wellsfargo.com/retailservices](https://wellsfargo.com/retailservices) and Wells Fargo Credit Connect (WFCC) [wellsfargo.com/creditconnect](https://wellsfargo.com/creditconnect). This includes submitting a paper application on IPS for a credit decision, a paperless application on WFCC, creating authorizations, and processing charges.

## Internet Processing System - (Paper-based processing system)

### Submit a paper application

Log into the Wells Fargo Online Resource Center (ORC) at [wellsfargo.com/retailservices](https://wellsfargo.com/retailservices) with your username and password.

Select Submit an Application from the Internet Processing System tab and complete fields in all steps using the test information below.

#### Step 1:

- Go to Submit an Application under the Internet Processing System tab
- Application code: Enter the current 4 digit code from the Wells Fargo credit application
- Application type: Individual
- Estimated Purchase Amount if Known: Enter whole number (no decimal or cents)
- Sales person: Enter sales person name or ID
- Select Continue

#### Step 2:

- Complete the Main Applicant section. As a note, you must complete this section with the exact information provided by the customer on the paper application.
- Name: Joe A. Smith
- Date of birth (DOB): 01/01/1980
- Social Security number or Individual Taxpayer Identification Number (ITIN)
  - Approved status: 999999990
  - Pending status: 999999991
  - Declined status: 999999994
- Housing status: Own, Rent or Other
- Address: 123 Main St., Beverly Hills, CA 90210
- Enter Email address: Enter email address if provided by customer
- Home Phone number: 5555555555
- Employer: ABC Construction
- Work phone number: 5555555555
- Net annual income: 80000
- Select Continue

#### Step 3:

- Review the application information for accuracy and select Submit.
- A credit decision will then display. If approved, the full customer account number and credit limit will be shown.

Write the customer account number in the 'Merchant Use Only' section at the top of the paper application.

### How to create an authorization

Select Process a Transaction from the Internet Processing System tab.

- Search for the cardholder. Account #: 999999999999999
- Select Submit
- Confirm that you have the correct cardholder
- Select Authorize for Future Delivery from the left navigation.
  - a. Amount: 1000.00
  - b. Plan: 9999
  - c. Ticket number: 1111
  - d. Sales person ID: Enter sales person's name or ID
  - e. Select Display Salesperson ID on Receipt
- Select Submit to process the authorization. The Authorization Details displays, including the authorization number.
- Select Print Receipt. This will print two copies of the receipt. **A Merchant Copy for the cardholder to sign and your business to keep and a Customer Copy to provide to the cardholder.**

### How to create an authorization and charge

Select Process a Transaction from the Internet Processing System tab.

- Search for the cardholder. Account #: 999999999999999
- Select Submit
- Confirm that you have the correct cardholder
- Select Authorization and Charge from the left navigation.
  - a. Amount: 1000.00
  - b. Plan: 9999
  - c. Ticket number: 1111
  - d. Sales person ID: Enter sales person's name or ID
  - e. Select Display Salesperson ID on Receipt
- Select Submit to process the charge. The Charge Details will display.
- Select Print Receipt. This will print two copies of the receipt. **A Merchant Copy for the cardholder to sign and your business to keep and a Customer Copy to provide to the cardholder.**

## Wells Fargo Credit Connect - (Electronic/paperless based processing system)

### Submit a paperless application

Log into Wells Fargo Credit Connect at [wellsfargo.com/creditconnect](https://wellsfargo.com/creditconnect) with your username and password.

Select Submit an Application and select Continue to continue with the application process.

Complete the fields in all steps using the test information below:

#### Step 1:

- Sales person ID: Enter sales person name or ID
- Estimated purchase amount if known: Enter the whole number (no decimal or cents)
- After selecting Continue, the device would normally be handed over to the customer to proceed with the next section of applying for a revolving line of credit in the form of a credit card issued by Wells Fargo Bank, N.A.
- Enter your email address or enter email: customer@test.com (If you use your own email address, then you'll be able to receive an example copy of the customer's terms).
- Select the box agreeing to receive the agreements and disclosures electronically and select Continue.
- Select No on the individual/joint application screen and select Continue.

#### Step 2:

This document is for practice purposes only. During real interactions with customers, the customer will key in their personal information and select Continue anytime it is on a "Customer Information Screen". For test purposes, use the following:

- Name: Joe A Smith
- Date of birth: 01/01/1980
- Social Security Number or Individual Taxpayer Identification Number (ITIN):
  - Approved status: 999999990
  - Pending status: 999999991
  - Declined status: 999999994
- Housing status: Own
- Address: 123 Main Street, Beverly Hills, CA 90210
- Home phone number: 555555555
- Employer: ABC Construction
- Work phone number: 555555555
- Net annual income: 80000
- Select Continue
- Review the application information for accuracy and select Continue.
- Electronically sign the application by checking the appropriate applicant signature box(es) and select Submit.

#### Step 3:

- Select Continue on the Thank You screen.
- Verify your applicant(s) identity. Once verified, Select Continue to proceed to the credit decision screen.
- A credit decision will then display. If approved, the full customer account number and credit limit will be shown. You may also have options for different transactions available if the application is approved. The transaction options would be:
  - Authorize Only
  - Authorize and Charge

#### How to create an authorization

Select Process a Transaction from the Home Screen

- Search for the cardholder by Account #: 999999999999999
- Select Submit
- Confirm that you have the correct cardholder
- Select Authorize Only
  - a. Amount: 1000.00
  - b. Plan: 9999
  - c. Ticket number: 1111
  - d. Sales person ID: Enter sales person's name or ID
- Select Continue
- Review information for accuracy and select Continue.

Note: At this point you would normally hand the device over to the customer.

- Select the box to consent to electronic disclosures, enter test email customer@test.com, and consent to the transaction details and cardholder terms by selecting Agree.
- Select Continue

#### How to create an authorization and charge

Select Process a Transaction from the Home Screen

- Search for the cardholder by Account #: 999999999999999
- Select Submit
- Confirm that you have the correct cardholder
- Select Authorize and Charge
  - a. Amount: 1000.00
  - b. Plan: 9999
  - c. Ticket number: 1111
  - d. Sales person ID: Enter sales person's name or ID
- Select Continue
- Review information for accuracy and select Continue.

Note: At this point you would normally hand the device over to the customer.

- Select the box to consent to electronic disclosures, enter test email customer@test.com, and consent to the transaction details and cardholder terms by selecting Agree.
- Select Continue.