

Wells Fargo Financial Retail Services

Voice Response Unit (VRU)

Wells Fargo Financial Retail Services is happy to offer you our Voice Response Unit (VRU), a system designed to deliver convenience, accuracy and efficiency when submitting credit applications and completing financing paperwork.

A delay in the application process could mean the difference between closing a sale and losing it to a competitor. In a few quick, easy steps, your customer can apply for financing in the convenience of his or her home, and you'll have the necessary information to complete the sale.

Client Processing Department

1-800-551-5111

Monday through Saturday

8:00 a.m. – 10:00 p.m. Central Time

Sunday

10:00 a.m. – 10:00 p.m. Central Time

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Together we'll go far



Requirements for completing the Customer Credit Application

You must provide the customer with the Credit Card Account Agreement and Privacy Policy attached to the Credit Application. The customer retains the Credit Card Account Agreement and Privacy Policy for his/her records. Applications must be signed and dated prior to submission for credit approval.

Applicant/co-applicant information

All information on applications must be complete. Please complete the co-applicant section if applicable. Note: The purchase must be for personal, family or household use. Rental property and commercial applications are prohibited.

Wells Fargo Financial National Bank has an obligation to comply with the USA Patriot Act in the area of capturing certain customer information on all credit applications. The following information is required on all applications that are submitted prior to us extending credit to any applicant:

- I. **Name:** Applicant and co-applicant (if applicable)
- II. **Date of birth:** Applicant and co-applicant (if applicable) (format MM/DD/YYYY)
- III. **Social Security Number:** Applicant and co-applicant (if applicable)
- IV. **Physical address*:** Applicant and co-applicant (if applicable)

Signature(s) & date

Applications must be signed and dated prior to submission for credit approval.

* *If the customer would like his/her mailing address to be a PO Box, the customer must contact the Customer Service department at 1-800-459-8451.*

Step-by-step instructions for credit processing

1. **Call 1-800-513-2413:** Throughout the toll-free call, press the “*” key to repeat system prompts.
 - **The following information will be requested during the call:**
 - 15 digit customer identification number (CID)
 - 3 digit personalized identification number (PIN)
 - Company access code*
 - **Press the “#” when prompted to continue the VRU application.**
 - **Throughout the call, the system will repeat the entered information and allow for the corrections to be made.**

Information you will find on your customer’s application

- Applicant’s social security number
- Applicant’s date of birth in 2 digit month, 2 digit day and 4 digit year format
- Numeric portion of applicant’s street address
- Applicant’s 5 digit zip code
- Does the applicant own or rent the property?
- Previous numeric street address, if less than 2 years at current address
- Previous zip code, if less than 2 years at current address
- Applicant’s home telephone number
- Applicant’s gross annual income
- Requested amount in whole dollars (If co-applicant is applicable, you will be prompted for requested amount after entering co-applicant information.)
- Co-applicant’s social security number
- Co-applicant’s date of birth in 2 digit month, 2 digit day and 4 digit year format
- Does the co-applicant reside with the primary applicant?
- Co-applicant’s address information, if different than the primary applicant
- Co-applicant’s home telephone number
- Co-applicant’s annual income

* *The company access code changes approximately every three months. Notification of the changes will be sent via mail two weeks prior to the change taking affect.*

Step-by-step instructions for credit processing continued

2. After entering the necessary information from the customer's application, our VRU will attempt to verify the applicant(s) based on the numerical data entered. If a match is made, it will provide the name of the applicant and the co-applicant (if applicable).

If the name(s) communicated back is a match to your applicant(s), you will continue the process. If the name(s) is not a match or our VRU was unable to verify the applicant(s), you will be transferred to the Wells Fargo Financial Retail Services Client Processing department for assistance.

- **Our VRU will then provide one of the following responses:**

- Approved
- Decision Delayed**
- Format Error**
- System Error**
- Declined

- **If the application is approved**, you will be provided with an account number and the credit limit granted. To obtain an authorization number, call the voice authorization system at 1-800-247-0049 using a touch-tone phone. If you experience any issues in obtaining an authorization, contact Client Processing at 1-800-551-5111.

3. Record this information on the application for use when completing the sale.

** *This response will transfer you to the Wells Fargo Financial National Bank Credit department*

Forward all original applications (approved and declined) to:

Wells Fargo Financial National Bank
Central Processing
800 Walnut St.
MAC: F4030-041
Des Moines, IA 50309

Demo instructions for the Voice Response Unit

Test VRU demo number: 1-866-550-4679

When prompted, enter the following information:

Demo test CID and PIN: 7707405231/74398

Access code: 179665

SSN: 999-99-9999

Date of birth: 07-31-1973

Numeric portion of current address: 678#

Current address zip code: 30518

Does the customer own the property: 1

Numeric portion of previous address: 1550#

Previous address zip code: 30043

Home telephone number: 770-746-2020

Annual income: \$82,000#

Amount requested: \$9,000#

This can also be run through as a joint account:

Information for a joint account.

SSN: 888-88-8888

Date of birth: 02-12-1978

Does joint applicant reside with the primary applicant: 2

Numeric portion of current address: 6230#

Current address zip code: 30518

Numeric portion of previous address: 2100#

Previous address zip code: 30043

Home telephone number: 770-962-1145

Annual income: \$62,000#

Amount requested: \$9,000#

You will then be provided with the following information:

Credit limit: \$9,000

Wells Fargo Financial National Bank

account number: 2578894201

Auto-Authorization number: 1-800-247-0049

Close more sales on the spot!

Call the Wells Fargo Financial Retail Services VRU toll free at **1-800-513-2413**.