

CONFIDENTIAL. Merchant use only – do not distribute to customers

Prove Process



Prove is an identity verification and authentication platform to help merchants reduce fraud and improve the customer experience.

Benefits

- Verified identity information pre-populates into the credit application.
- One tap authentication solution.
- Verify consumer’s identity from their personal mobile device.

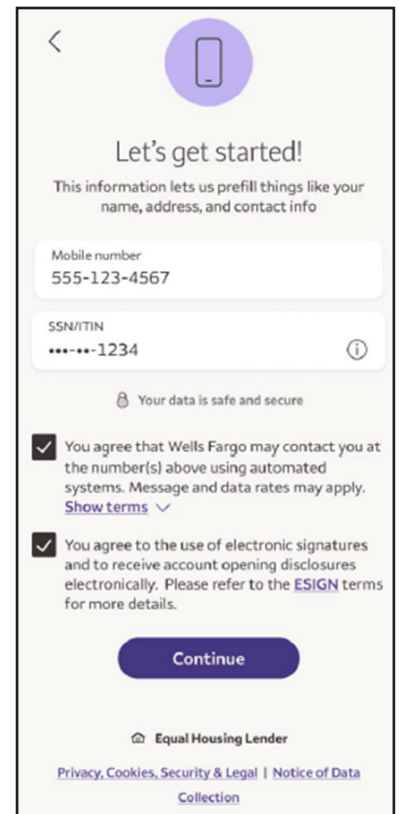
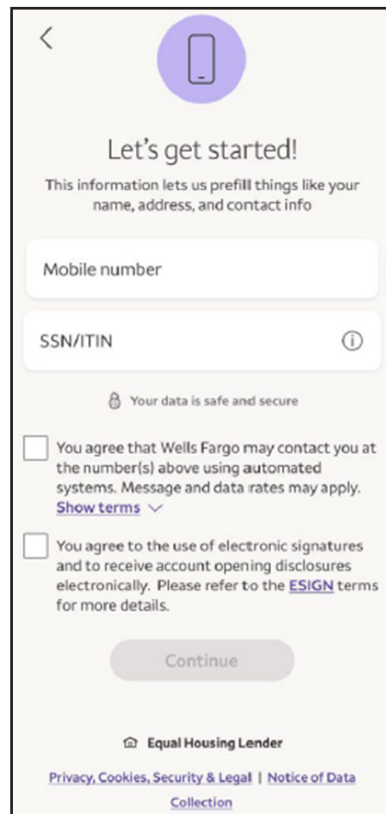
Process

Step 1

The applicant selects “Apply” on the merchant’s website, or scans the QR code found on the signage provided by the merchant to launch the application.

Step 2

The applicant enters their mobile phone number and their Social Security Number (SSN)/ Individual Taxpayer Identification Number (ITIN) and agrees to being contacted at the number provided. The applicant agrees to the use of an electronic signature (ESign) and to receive account opening disclosures electronically. Select “continue” to begin the validation process.



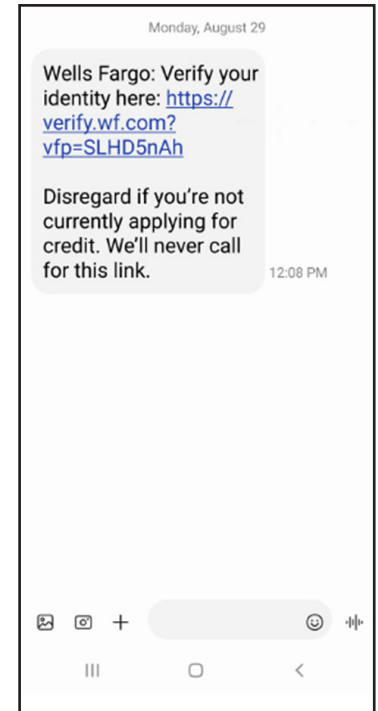
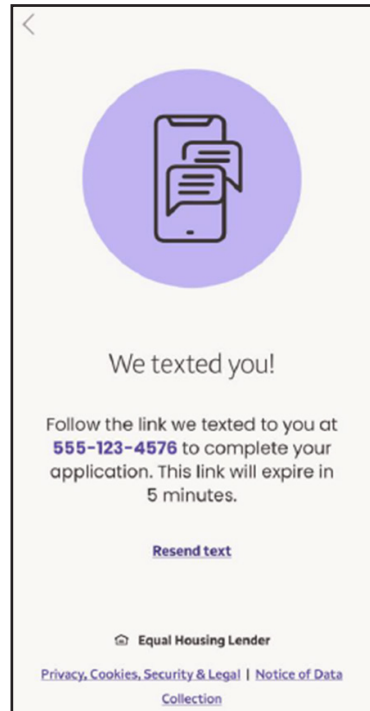
Step 3

A text message is sent to the customer's phone with a link to select.

Behind the scenes, Prove attempts to authenticate the applicant using their mobile phone number and SSN.

Due to system limitations, ITIN holders cannot be validated with Prove and will need to apply in-store. Likewise, if a social security number holder fails validation, they are required to apply in-store.

*By providing a mobile phone number, the customer agrees to receive a one-time text message from Wells Fargo Bank, N.A. with a link to verify their identity.



Step 4

If authenticated, the rest of the applicant's demographic information is pre-filled in the credit application (first name, last name, and date of birth).

The applicant will enter some additional information including their net annual income and their own valid personal email address before selecting Continue.

Step 5

The customer will review the Terms and Conditions and agree to all things listed. Once they select “continue,” the application will be submitted and the credit decision shown.

Terms & conditions

Review the cardholder terms

Download and save as a PDF

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	XX.XX%
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at

Continue

Authorization for the Social Security Administration to disclose your Social Security number verification

I authorize the Social Security Administration (SSA) to verify and disclose to Wells Fargo through Early Warning Services, LLC, their service provider for the purpose of this transaction, whether the name, Social Security number (SSN) and date of birth you have submitted matches information in SSA records. My consent is for a one-time validation within the next 90 days.

Do you agree that the SSA can disclose your SSN verification with Wells Fargo and Early Warning Services, LLC?

- ☒ I agree, Henry Wells (main)
- ☒ I agree, Jane Wells (joint)

Continue

 Equal Housing Lender

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Questions?

If you have any questions about the Prove Process, please contact your relationship representative.
We accommodate telecommunications relay service calls.