

# Wells Fargo Health Advantage<sup>®</sup> credit card program

Wells Fargo Retail Services, a division of Wells Fargo Financial National Bank, facilitates the delivery of consumer private label and industry-specific credit card programs to providers throughout the United States. Committed to servicing excellence for our providers and cardholders since 1963, we're grounded by highly experienced client relationship and senior leadership teams, innovative technology and processing methods, and unique marketing opportunities.

## Advantages for your practice

A financing option from a stable, respected financial services company, the *Wells Fargo Health Advantage* credit card program benefits your practice and your patients:

- Competitive discount rates for a comprehensive range of financing promotions
- No enrollment or service fees
- Easy-to-use Online Resource Center offers account processing, reporting, marketing support, and training
- Fast, easy-to-use online patient applications, payment processing, and reporting
- Quick electronic funding to provider bank accounts
- Patient cards customized with your practice name
- Marketing materials to help promote the program to your patients
- Training sessions to ensure your staff understands the program
- Wells Fargo offers superior service as a stable, trusted credit provider with 50 years of experience in financing plan solutions

## Advantages for your patients

The *Wells Fargo Health Advantage* credit card program offers budget flexibility and convenience for your patients.

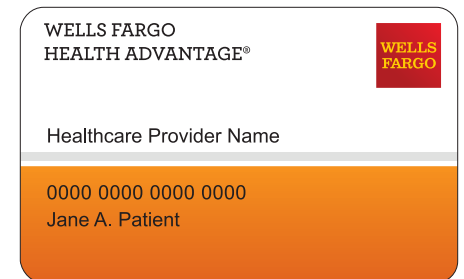
- A wide range of financing options from 6 to 60 months
- Low variable regular Annual Percentage Rate (APR) of 9.99%\*, your patients will have more budget flexibility, allowing them to spread their healthcare costs out over time
- Quick in-office or online applications, processing, and credit decisions
- An easy-to-use account management and online bill payment option
- Attractive alternative to other payment sources
- Ability to reserve general purpose credit cards for everyday purchases or unplanned expenses
- The advantage of paying in convenient monthly payments

## Financing options

The *Wells Fargo Health Advantage* program offers competitive provider rates on a range of popular financing options, including:

- 6, 12, and 18 months no interest if paid in full with minimum monthly payments
- 24 and 36 months special 0% APR with equal payments
- 18, 24, 36, 48, and 60 months special rate with equal payments
- Regular terms with regular payments
- Low variable regular APR of 9.99%

\*The information about the cost of credit described in this flyer is accurate as of December 15, 2013. This information may have changed after that date. To find out what may have changed, call us at 1-800-694-0259.



## Quick and easy enrollment process

Contact me with the information listed below or call our Inside Sales Department at **1-800-694-0259**, Monday through Friday, 7:30 a.m. to 5:30 p.m., Central Time, to enroll.

[wellsfargohealthadvantage.com](http://wellsfargohealthadvantage.com)

Together we'll go far



## Online Resource Center

Wells Fargo Retail Services offers you this free online service, giving you access to application and funding processing, multiple tracking reports, marketing support, and anytime training.

### Application and funding processing

The *Wells Fargo Health Advantage* credit card program offers fast and easy online patient application processing through the Internet Processing System. You'll receive:

- On-the-spot credit decisions
- Consistent credit approvals
- Competitive credit limits

### Reporting

Reports through the Online Resource Center provide tools to better manage the credit card program.

- **Recent Application Report:** Search for applications submitted through the Internet Processing System
- **View Transaction Report:** See authorizations, charges, and returns for your office
- **Pull ACH Reports:** Monitor your account activity, including deposits, discounts, and credits
- **Merchant Summary Report:** View historic and comprehensive reports by month of application, transaction, volume usage by plan, and average ticket size data

### Marketing support

Wells Fargo Retail Services wants to help your patients be aware of their financing options by promoting the credit card program. We offer a full suite of marketing support materials at no additional cost as well as full service marketing support at a reasonable cost.

- Direct marketing campaigns to existing cardholders (additional costs may apply)
- Marketing materials for in-office and online promotions
- Advertising and marketing guides

### Training and relationship support

Wells Fargo Retail Services provides your practice with a full range of training materials to help educate your office staff on the benefits and requirements of financing, processing applications/transactions, and maximizing the credit card program. Here are a few of the services we offer:

- Personalized training consultation with our training specialist so we can get your practice up and running on the financing program as quickly as possible
- Online training tutorials
- Dedicated relationship managers to help your office personnel maximize the benefits of the financing program and provide ongoing support

## What providers are saying