



STATE

I know I need a credit card. Show me the best options for me.



Sketch



9:41 AM

* 42%



WELLS FARGO



Sign Off

Account Summary

Deposit Checks

Transfer & Pay

Immediate Credit

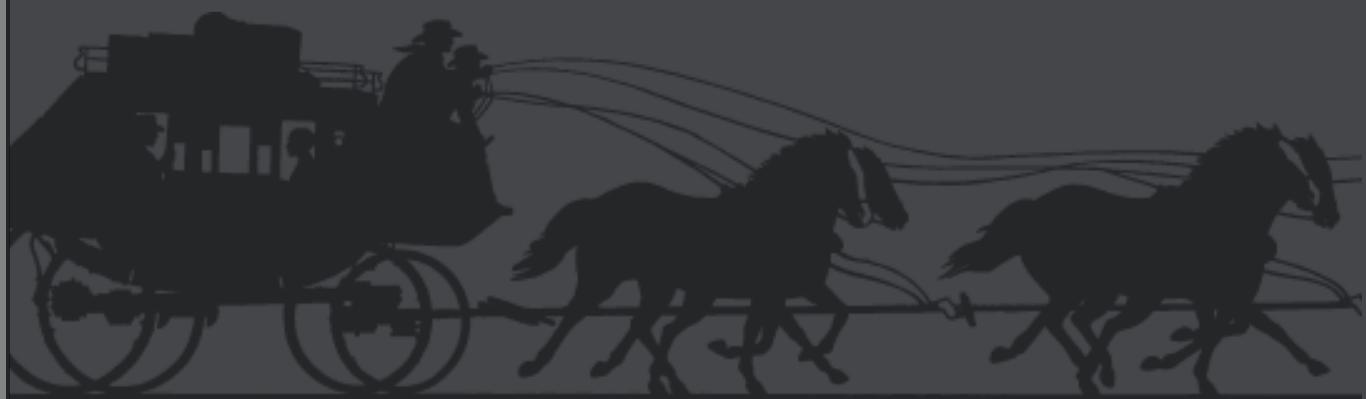
Other services

Settings

More information

Privacy, Cookies, and Security

Espanol





Sketch



9:41 AM

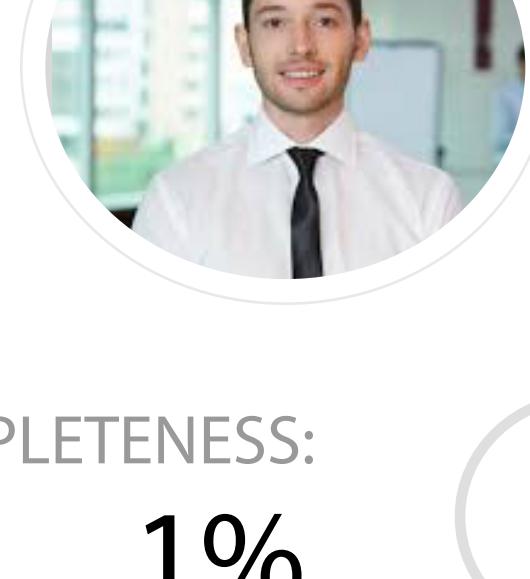
* 42%



WELLS FARGO



JACOB'S CREDIT PROFILE



PROFILE COMPLETENESS:

1%



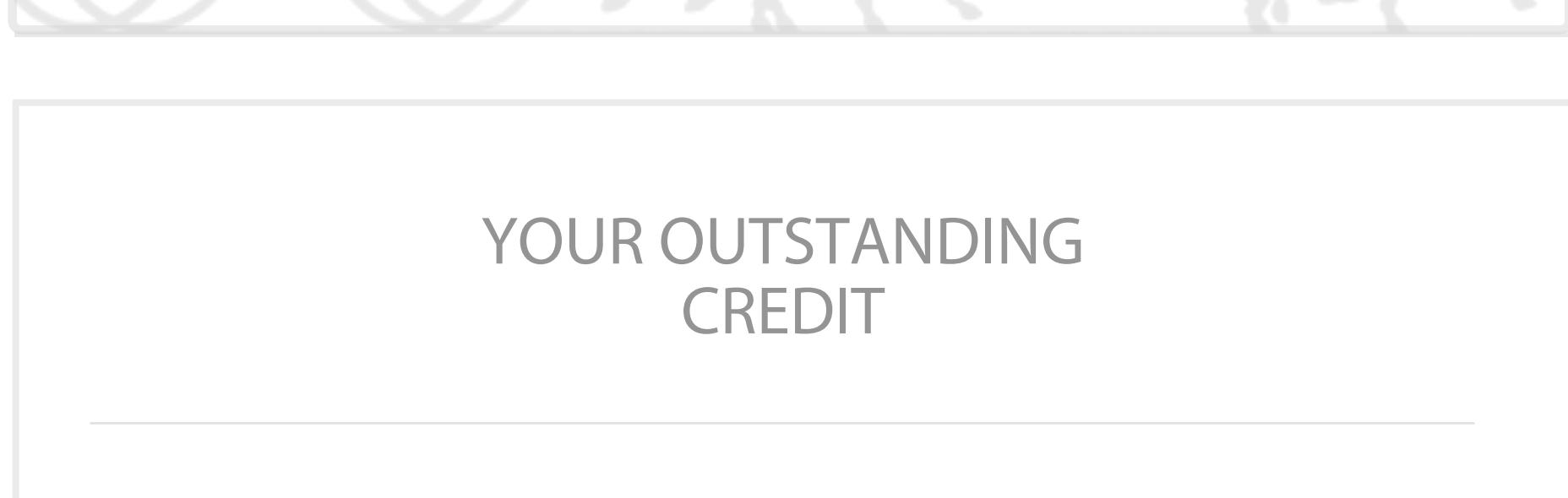
Apply for credit and get instant approval.
Money is deposited in minutes.

Know what type of
credit you want?

... or need some
help?

Choose Options

Build My Profile



YOUR OUTSTANDING CREDIT

Credit
Card

\$0
used

\$5,000
limit

Personal
Loan

\$0
used

APPLY

Auto
Loans

\$0
used

APPLY



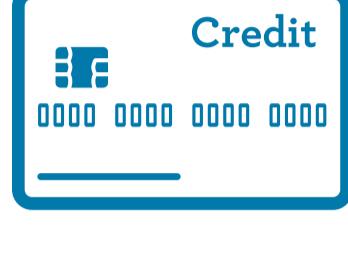
Sign Off



WELLS FARGO



What type of loan are you looking for?



Credit card
(~\$5,000 limit)



A personal loan
(~ \$15,000+ limit)



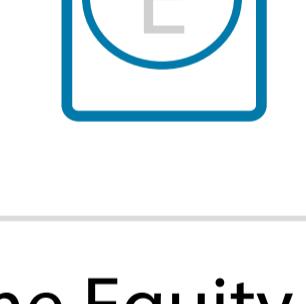
Mortgage



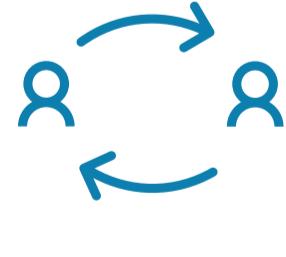
Auto Loan



Student Loan



Home Equity Loan



Personal Line of
Credit



Don't know?

(we'll ask you a
few questions)



Sign Off



WELLS FARGO



How about this card?

WF Cash Wise Visa Card



- Has an **APR** of 13.45% (what's an **APR**?)
- great for small purchases and reward points
- convenient for paying short-term bills
- repay on time to avoid fees and charges



Sign Off



WELLS FARGO



... or this one?

WF Secured Credit Card



- Higher **APR of 19.99%** (what's an **APR**?)
- great for building or rebuilding credit
- activity is shared with the three major credit bureaus
- get started with a \$300 security deposit



Sign Off



WELLS FARGO



Great!

Now here's what's next



- We'll next have you apply for this product
- The process will likely take about 5 minutes
- We will prefill most of your information from your account
- Credit will be delivered **immediately** to your account
- Please note this process will involve a **hard credit check**

Not ready?

[Cancel and Back to Profile](#)



Sign Off



Sketch



9:41 AM

* 42%



WELLS FARGO



Apply

Credit
DetailsPersonal
Info

Employment



Income

We have you applying for a **credit card**. Check below to make we got the details right!

Card Details



Name:

Wells Fargo Visa Cash
Back Card

Limit:

\$5,000

APR:

13.74%

Start Over

Continue



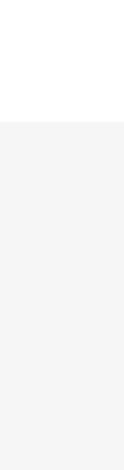
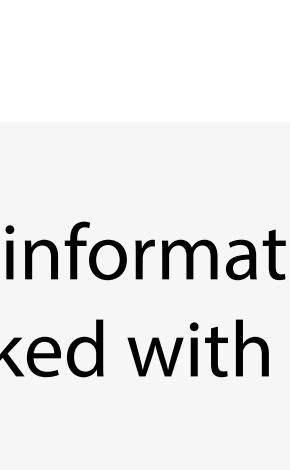
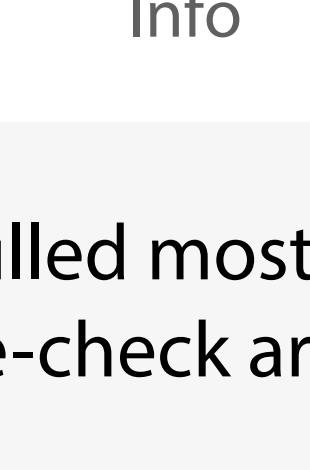
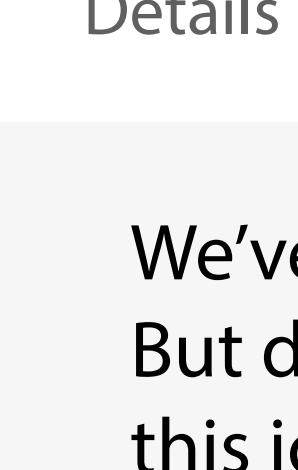
Sign Off



WELLS FARGO



Apply

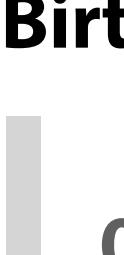


Credit Details

Personal Info

Employment

Inco



We've prefilled most of your information.
But double-check areas marked with
this icon.

Full Name

John X. Doe



Birthday

01-01-1995



Social Security #:

111-222-2323



Phone number

(212) 555 - 5555



Email

johndoe@gmail.com



Phone Type

Cellular



Street Address

123 Elmer St



(optional)

State

PA



Zip

20000



Are you applying for an individual or joint account?



Individual



Joint

Time at home?

Years

1

Months

1

Start Over

Continue



Sign Off



Sketch



9:41 AM

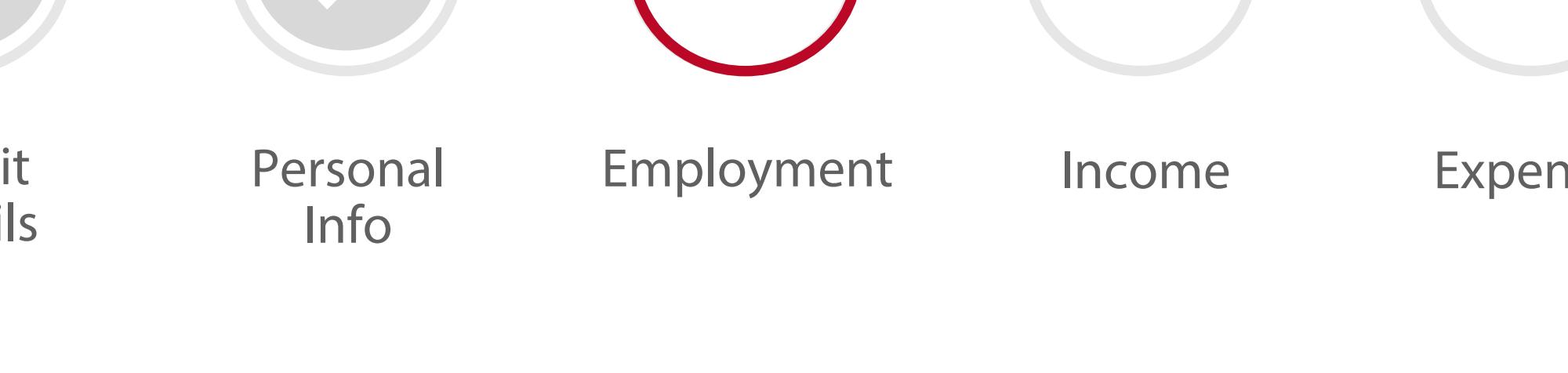
* 42%



WELLS FARGO



Apply

it
lsPersonal
Info

Employment

Income

Expem

Employment Status

Full-time 

Occupation

Banking 

Business Phone Number

(310) 555 - 5555 

Current Employer or Business Name

Wells Fargo 

Time in occupation

Years

Months

1

1

Time at current employer

Years

Months

1



1

Start OverContinue

Sign Off



Sketch



9:41 AM

* 42%



WELLS FARGO



Apply

4



Employment

Income

Expenses

E-sig

We'll estimate your monthly income based on information from your Wells Fargo bank account.

Please double check the figures to ensure accuracy.

Income

Gross Annual Income (US\$) 

\$95,000

Please update or verify your information

Income source 

Wells Fargo

Please update or verify your information

Additional income source 

(select)

Please update or verify your information

Start Over

Continue



Sign Off



Sketch



9:41 AM

* 42%



WELLS FARGO



Apply



ment

Income



Expenses



E-sign

We'll estimate your monthly expenses based on information from your Wells Fargo bank account.

Please double check the figures to ensure accuracy.

Expenses

Monthly housing expenses

\$1,698.98

Please update or verify your information

Monthly debt obligations

\$981.12

Please update or verify your information

Financial affiliations

Wells Fargo

Please update or verify your information

Start Over

Continue



Sign Off



WELLS FARGO



Apply



Expenses



E-sign

me

Lorem ipsum dolor sit amet, duo vide
fuisset incorrupte ad, pri in doming feugiat
dissentiunt. Ut nec primis voluptua, illud
sapientem eum ex, ad pro facilis scaevola. Id
eum impedit praesent iracundia, ne quod
movet democritum pri. Lucilius accusata
necessitatibus duo ex.

Veri ridens vel ea. Ius te mundi fabellas
interpretaris. Eos et principes efficiendi. Cu
quo eloquentiam neglegentur, qui invenire
scriptorem at, discere partiendo ex est.

Vix ex alterum vocibus, ut cum adhuc
molestiae interpretaris. Dicam eirmod eu
usu, eu odio veniam pri, elit duis mel ne. Qui
accusamus splendide ex, an usu tempor
facilis dissentiunt. Nostro legendos euripidis
sit ex, discere aliquando vis id.

In feugait neglegentur his. Cu scriptorem
appellantur adversarium vix, id pro facete
fuisset insolens, te cum liber equidem
sensibus. Errem altera quaerendum vix an,
at sed maiorum phaedrum. Ex appareat
scriptorem duo, cu quando labitur quo, duo
id quando expetendis deterruisset. Ea
omnes fastidii vis.

Falli ignota sit in, eum doming utamur at.
His id menandri senserit incorrupte, mei an
justo congue intellegebat. Intellegat
persequeris cum ne, id per offendit
voluptaria, diam quas habeo usu in. Eos
graece viderer epicurei ut.

Cancel

Sign



Sign Off



Sketch



9:41 AM

* 42%

**WELLS FARGO**

We're working on your request.

Keep this page open, it'll just be
a moment or two.



Sign Off



WELLS FARGO



Congratulations!

You've been approved!



Next steps:

- we will deposit the credit to your account immediately
- call us if you have any questions or problems!

[Explore Personal Loan Options](#)

Questions? Contact us

Back to Home



Sign Off

●●●○○ WT ⌂

9:41 AM

100% 

Apple Pay



Passes





STATE

I need some form of credit. I think a credit card is ideal, but I'd be open to seeing other options.



Sketch



9:41 AM

* 42%



WELLS FARGO



Sign Off

Account Summary

Deposit Checks

Transfer & Pay

Immediate Credit

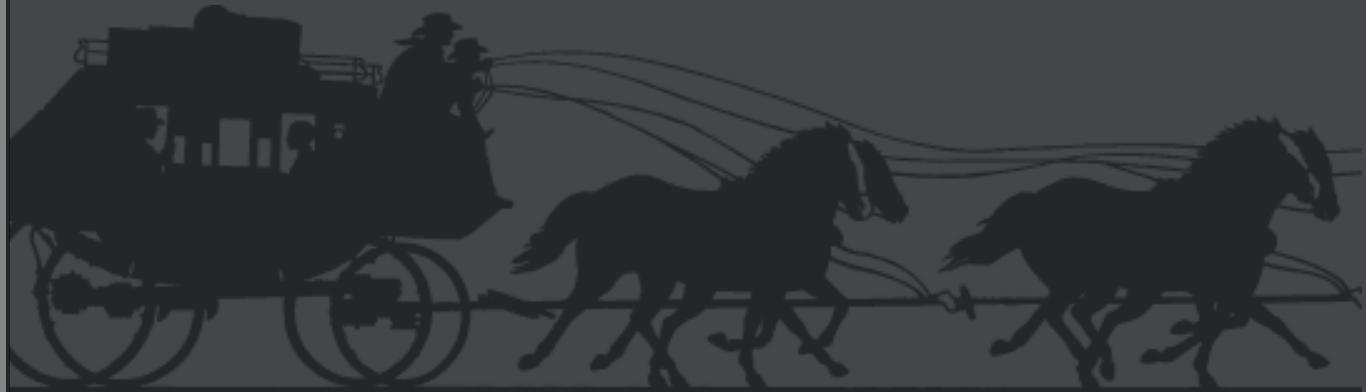
Other services

Settings

More information

Privacy, Cookies, and Security

Espanol





Sketch



9:41 AM

* 42%



WELLS FARGO



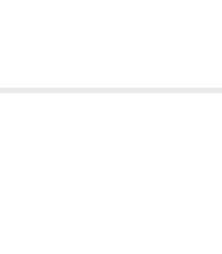
QUICK QUESTION ...

Help us learn what best products
to offer you.

What are you more likely to do
this weekend?



Last minute
travel



Teach kids stuff

Skip



Sign Off



Sketch



9:41 AM

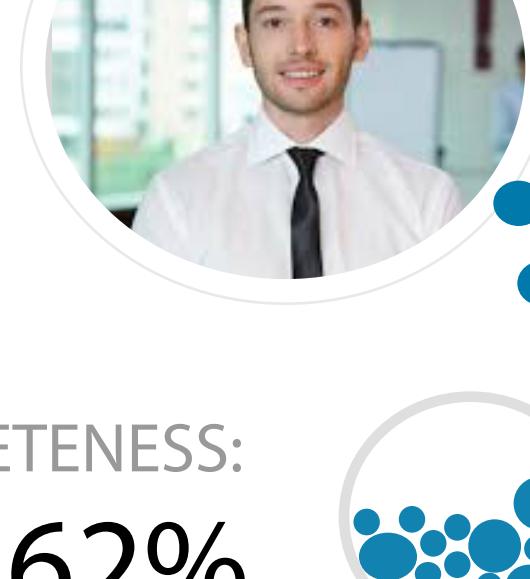
* 42%



WELLS FARGO



JACOB'S CREDIT PROFILE



PROFILE COMPLETENESS:

62%



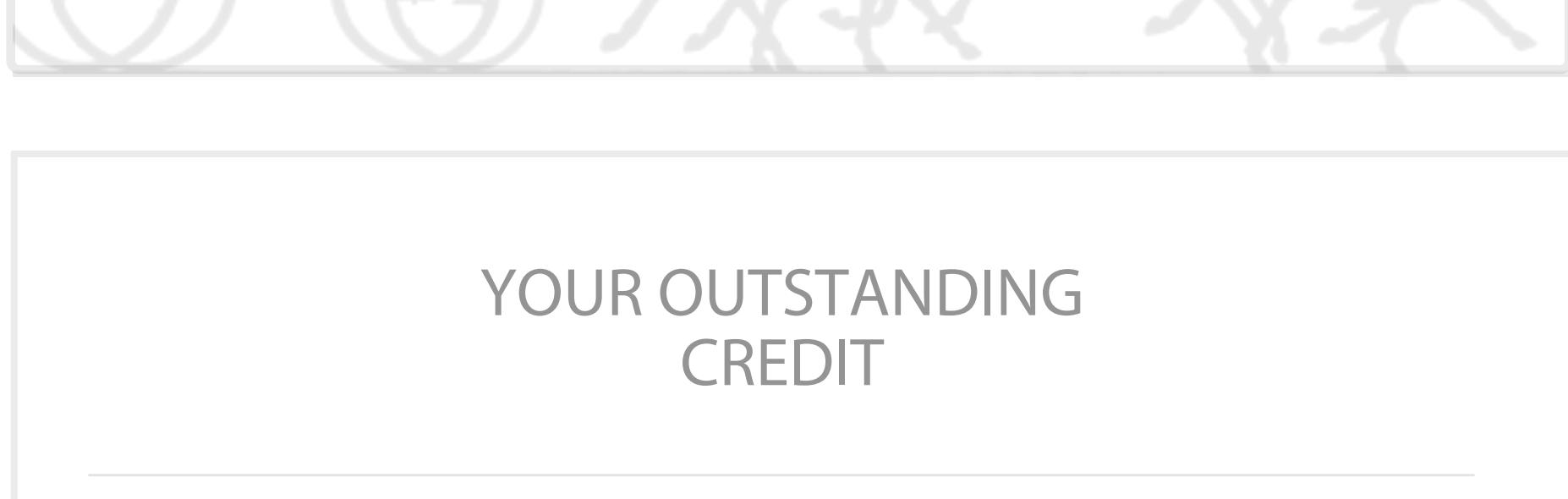
Apply for credit and get instant approval.
Money is deposited in minutes.

Know what type of
credit you want?

... or need some
help?

Choose Options

Build My Profile



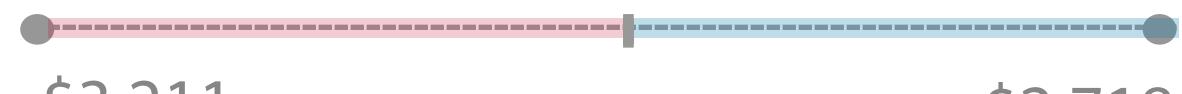
YOUR OUTSTANDING CREDIT

Credit Card



\$5,000 limit

Personal Loan



\$6,231 paid

Auto Loans



\$2,718 paid



Sign Off



Sketch



9:41 AM

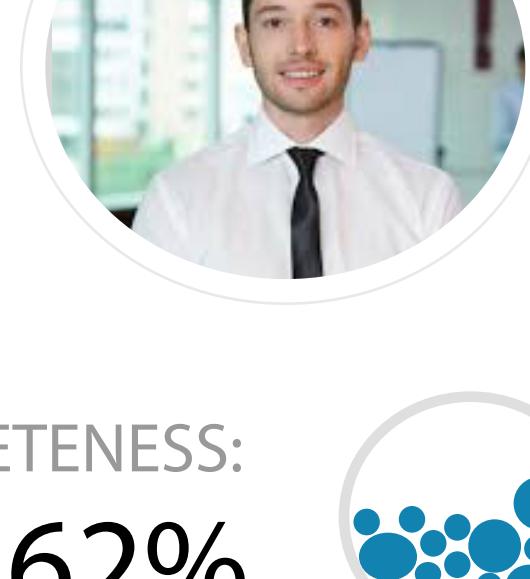
* 42%



WELLS FARGO



JACOB'S CREDIT PROFILE



PROFILE COMPLETENESS:

62%



Apply for credit and get instant approval.
Money is deposited in minutes.

Know what type of
credit you want?

... or need some
help?

Choose Options

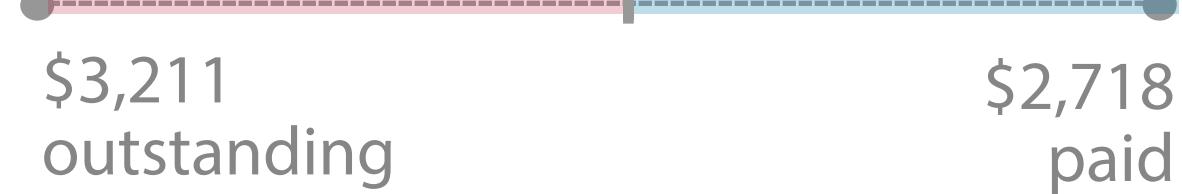
Build My Profile

YOUR OUTSTANDING CREDIT

Credit Card



Personal Loan



Auto Loans



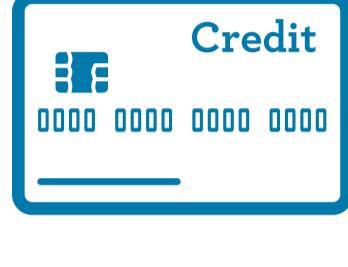
Sign Off



WELLS FARGO



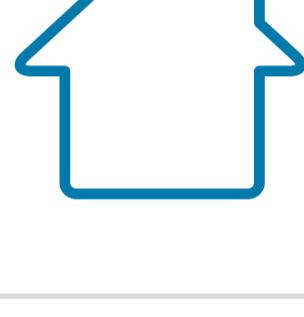
What type of loan are you looking for?



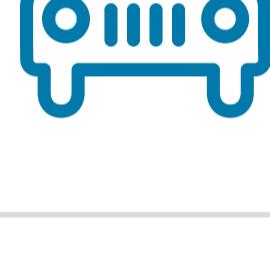
Credit card
(~\$5,000 limit)



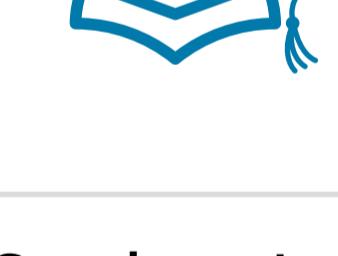
A personal loan
(~ \$15,000+ limit)



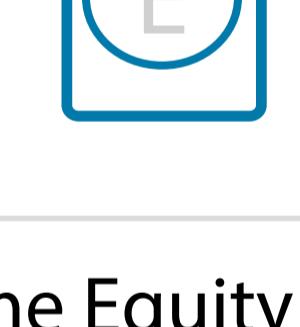
Mortgage



Auto Loan



Student Loan



Home Equity Loan



Personal Line of
Credit



Don't know?

(we'll ask you a
few questions)



Sign Off



Sketch



9:41 AM

* 42%



WELLS FARGO



We'll ask you a few questions to see
what type of credit works best for you.

(Answer at least 5. But if you answer
more, we can find you a better match.)

% MATCH

0 of 5

Get Started



Sign Off



Sketch



9:41 AM

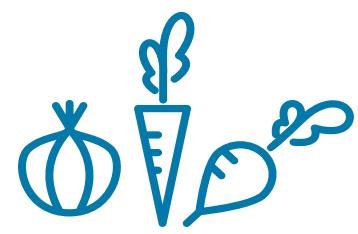
* 42%



WELLS FARGO



What would you prefer?



Restaurant points



Travel points

% MATCH



1 of 5

[<< Go back](#)

[Skip >>](#)



Sign Off



Sketch



9:41 AM

* 42%



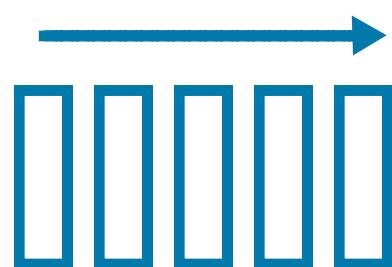
WELLS FARGO



Which would you prefer?



Cash back every
year



Lower interest
rates

% MATCH



2 of 5

<< Go back

Skip >>



Sign Off



Sketch



9:41 AM

* 42%



WELLS FARGO



Do you have a car ?



Yup!



Nope

% MATCH



3 of 5

<< Go back

Skip >>



Sign Off

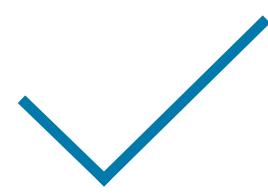


WELLS FARGO



Pop Quiz Time

Does APR include fees?



Yes, it includes ALL fees on your loan



No, it only includes interest

(Don't know? Take a guess...)

% MATCH



4 of 5

[<< Go back](#)

[Skip >>](#)



Sign Off



Sketch



9:41 AM

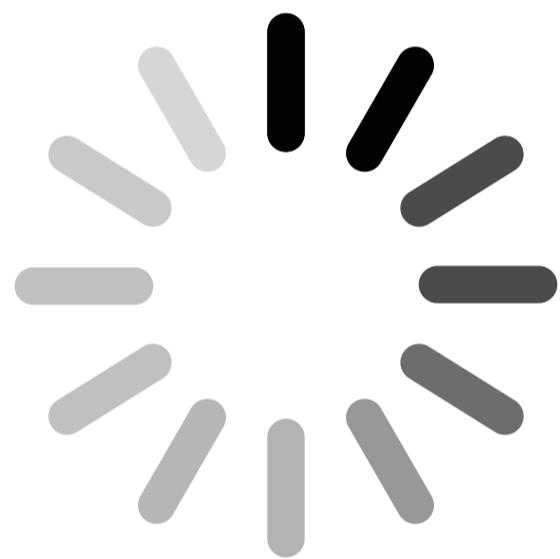
* 42%



WELLS FARGO



We're gathering your best options ...



Keep this page open, it'll just be
a moment or two.



Sign Off



WELLS FARGO



How about a credit card?

WF Cash Wise Visa Card



- Has an **APR** of 13.45% (what's an **APR**?)
- great for small purchases
- convenient for paying short-term bills
- repay on time to avoid fees and charges



Sign Off



WELLS FARGO



Or perhaps a personal loan?

Personal Loan



- has an APR of 6%
- ideal for large purchases
- fixed interest payments make for easy budgeting
- no fees or surcharges



Sign Off



WELLS FARGO



Or perhaps a loan and credit card at once?

Cash Card + Loan



+



- combined APR of 8%
- ideal for paying bills along with a large purchase
- fixed interest payments make for easy budgeting
- no fees or surcharges

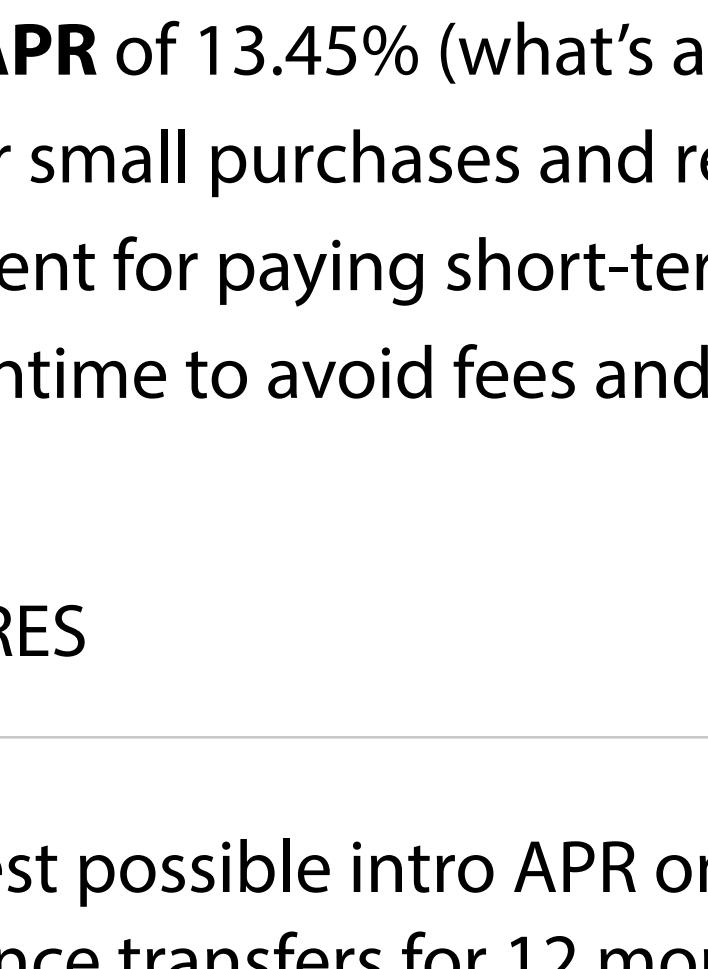


Sign Off



Package Details

WF Cash Wise Visa Card



- Has an **APR** of 13.45% (what's an [APR?](#))
- Great for small purchases and reward points
- Convenient for paying short-term bills
- Repay on time to avoid fees and charges

CARD FEATURES

- Our lowest possible intro APR on purchases and balance transfers for 12 months
- No category restrictions or quarterly sign ups to limit cash rewards earnings
- Cash rewards that don't expire while the account is open
- Account protections such as 24/7 Fraud Monitoring, Rapid Alerts & Zero Liability Protection for promptly reported unauthorized transactions

[Apply](#)

Talk to a Representative

MORE DETAILS



50% extra value when redeemed for airfare

Free access to your FICO® Credit Score with Wells Fargo Mobile



5x points on gas, grocery, drugstore net purchases for 6 months

20,000 bonus points if you spend \$1,000 (net purchases) in first 3 months

[see more features](#)

LEARN MORE

+ Learn How Personal Loans Work

+ Different Personal Loan Options

+ How to Secure Your Loan

+ Common Uses

+ How Packages Work

+ FAQs

+ Terms and Conditions



Sign Off



WELLS FARGO



Great!

Now here's what's next



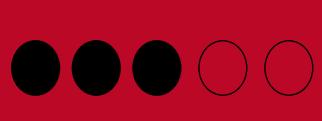
- We'll next have you apply for this product
- The process will likely take about 5 minutes
- We will prefill most of your information from your account
- Credit will be delivered **immediately** to your account
- Please note this process will involve a **hard credit check**

Not ready?

[Cancel and Back to Profile](#)



Sign Off



Sketch



9:41 AM

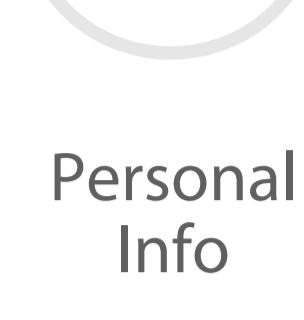
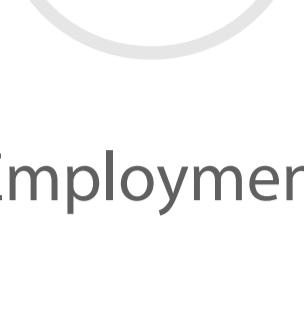
* 42%



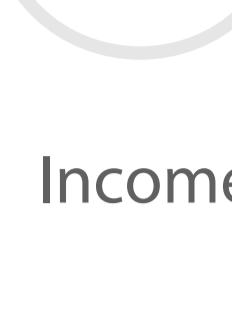
WELLS FARGO



Apply

Credit
DetailsPersonal
Info

Employment



Income

We have you applying for both a **loan** and a **credit card**.

Check below to make we got the details right!

Loan Details



Purpose:

A small purchase

Amount:

\$10,000

Term:

24-months

APR:

6.5%

Card Details



Name:

Wells Fargo Visa Cash Back Card

Limit:

\$5,000

APR:

13.74%

[Start Over](#)[Continue](#)

Sign Off

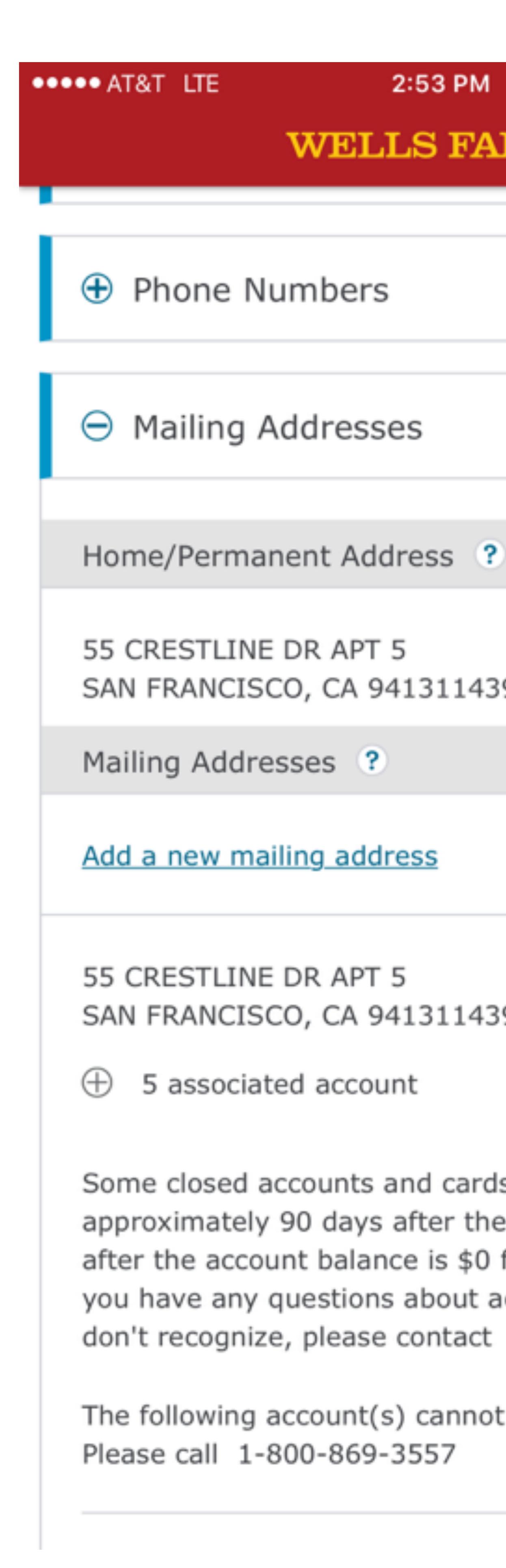
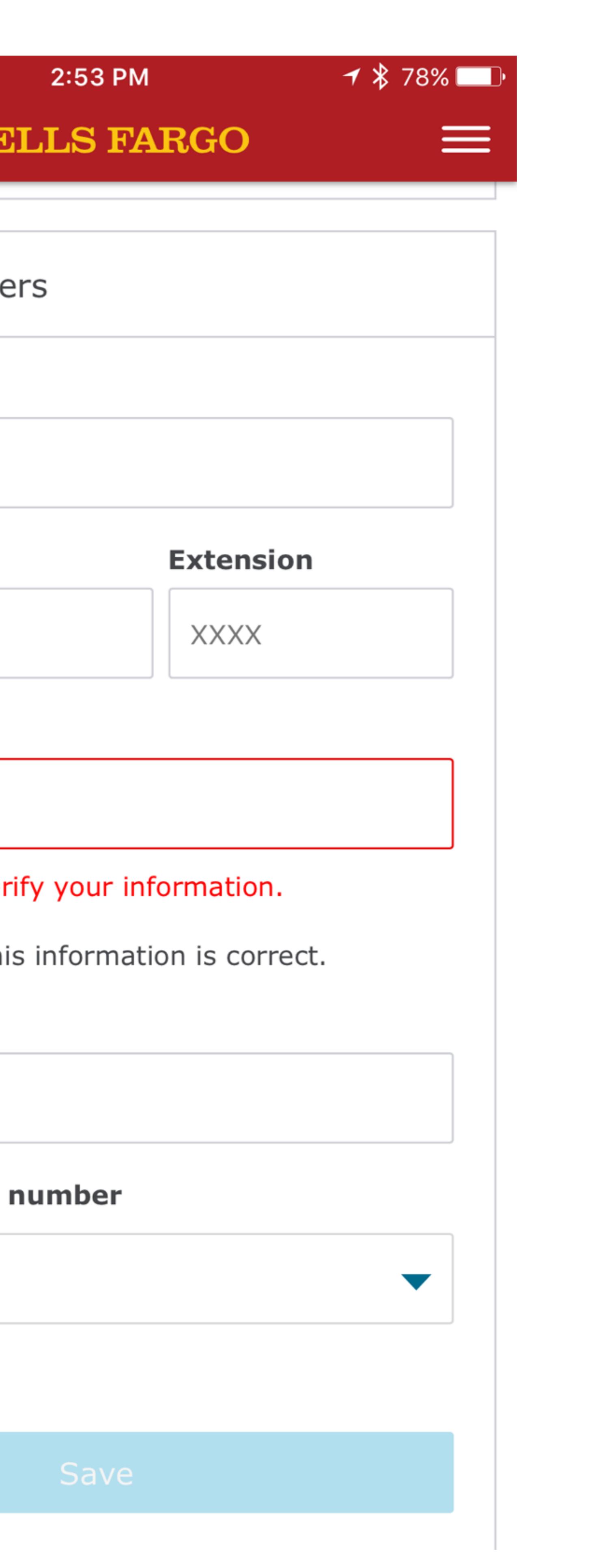
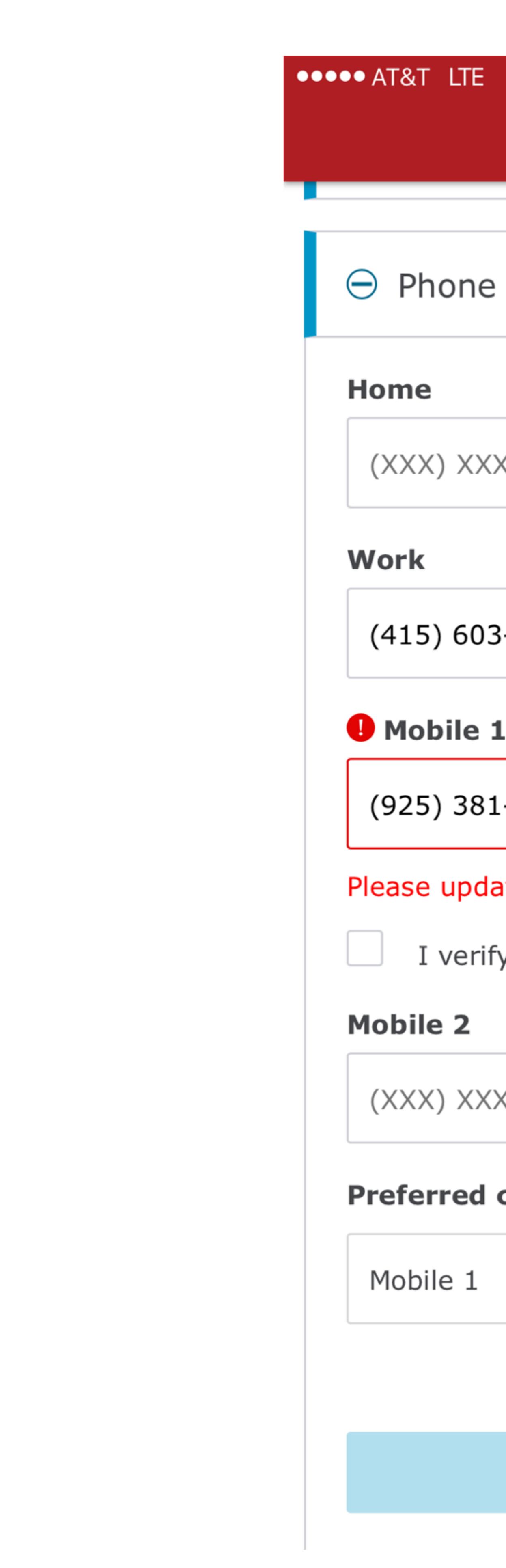
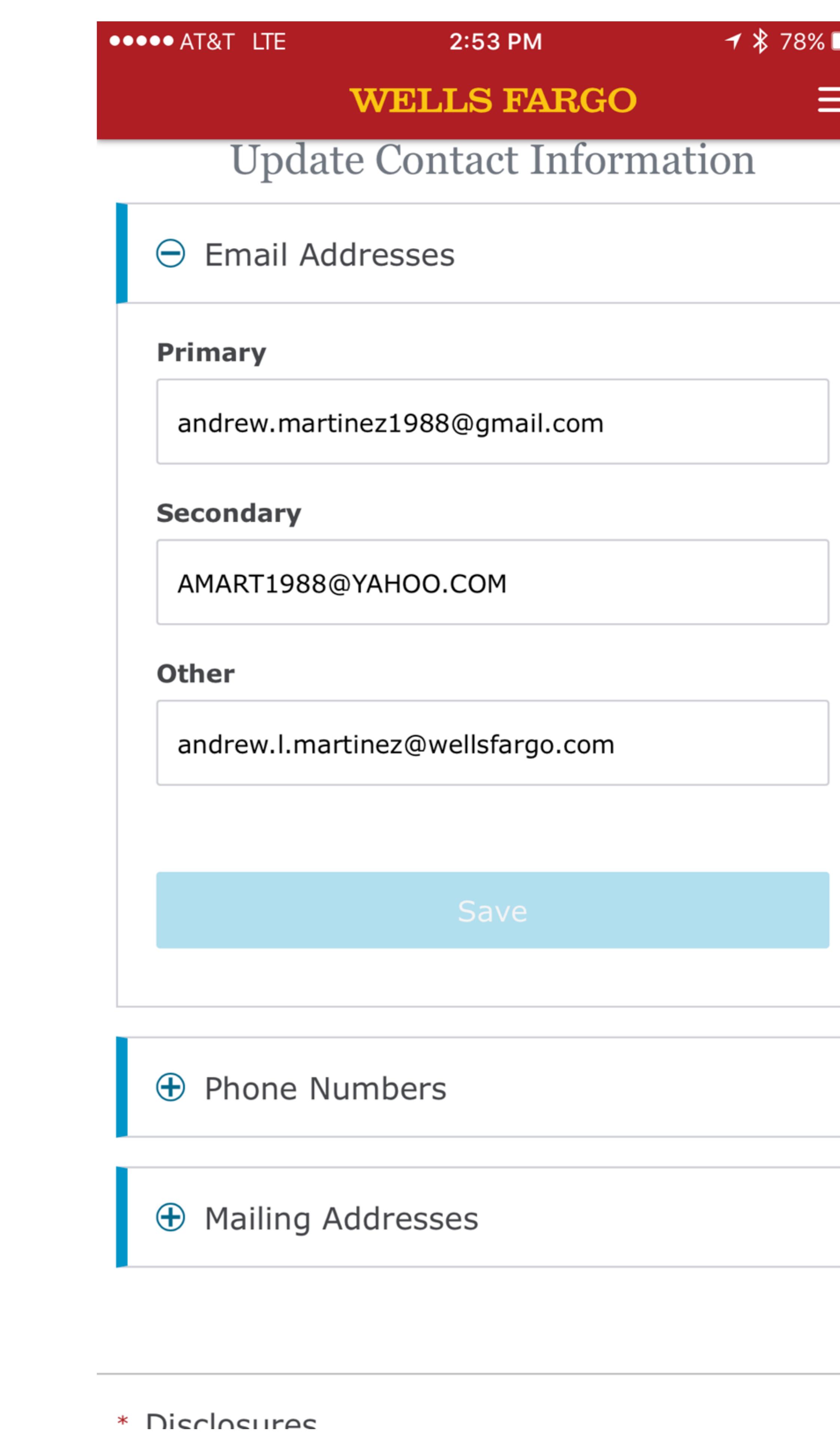
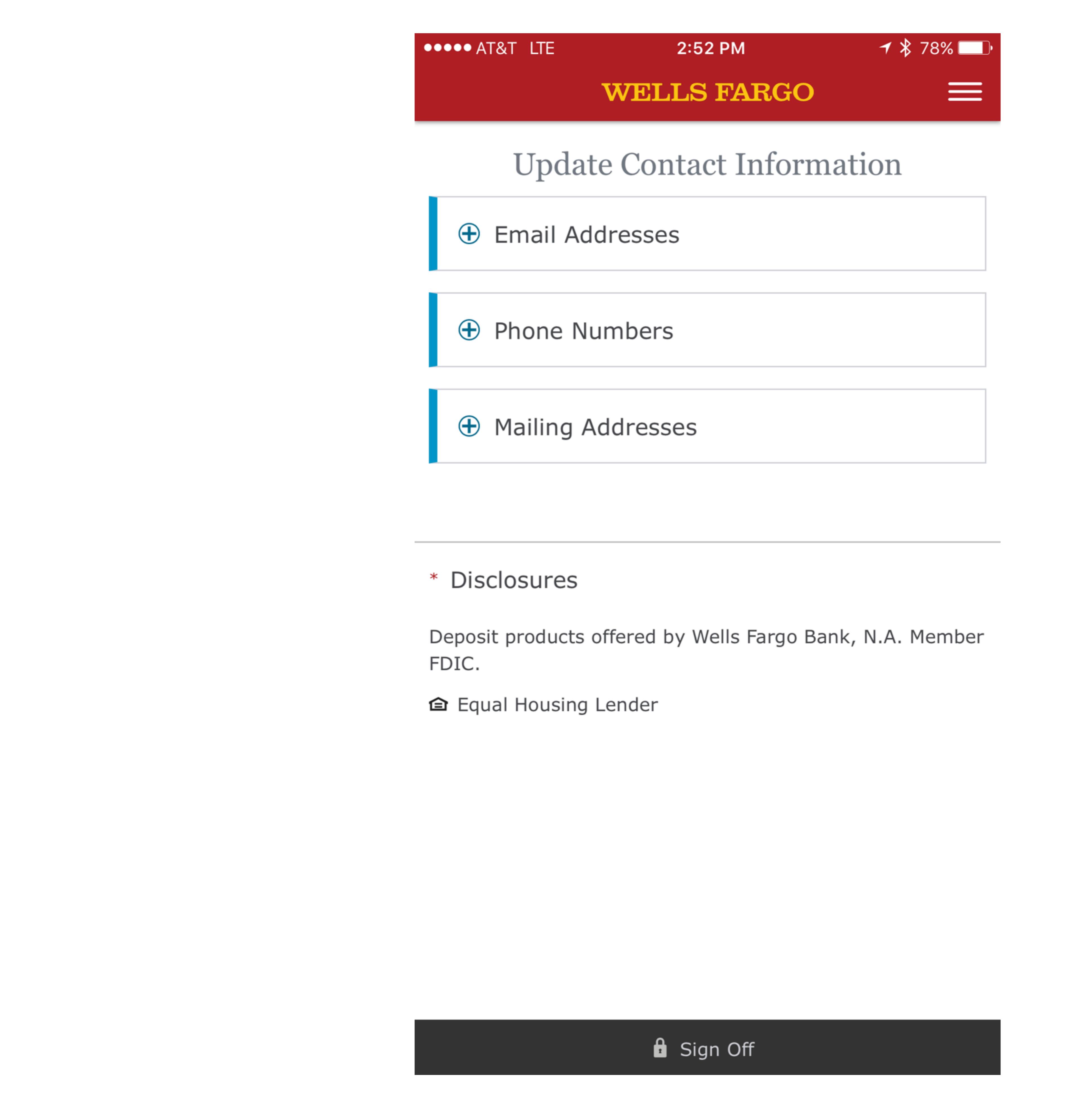
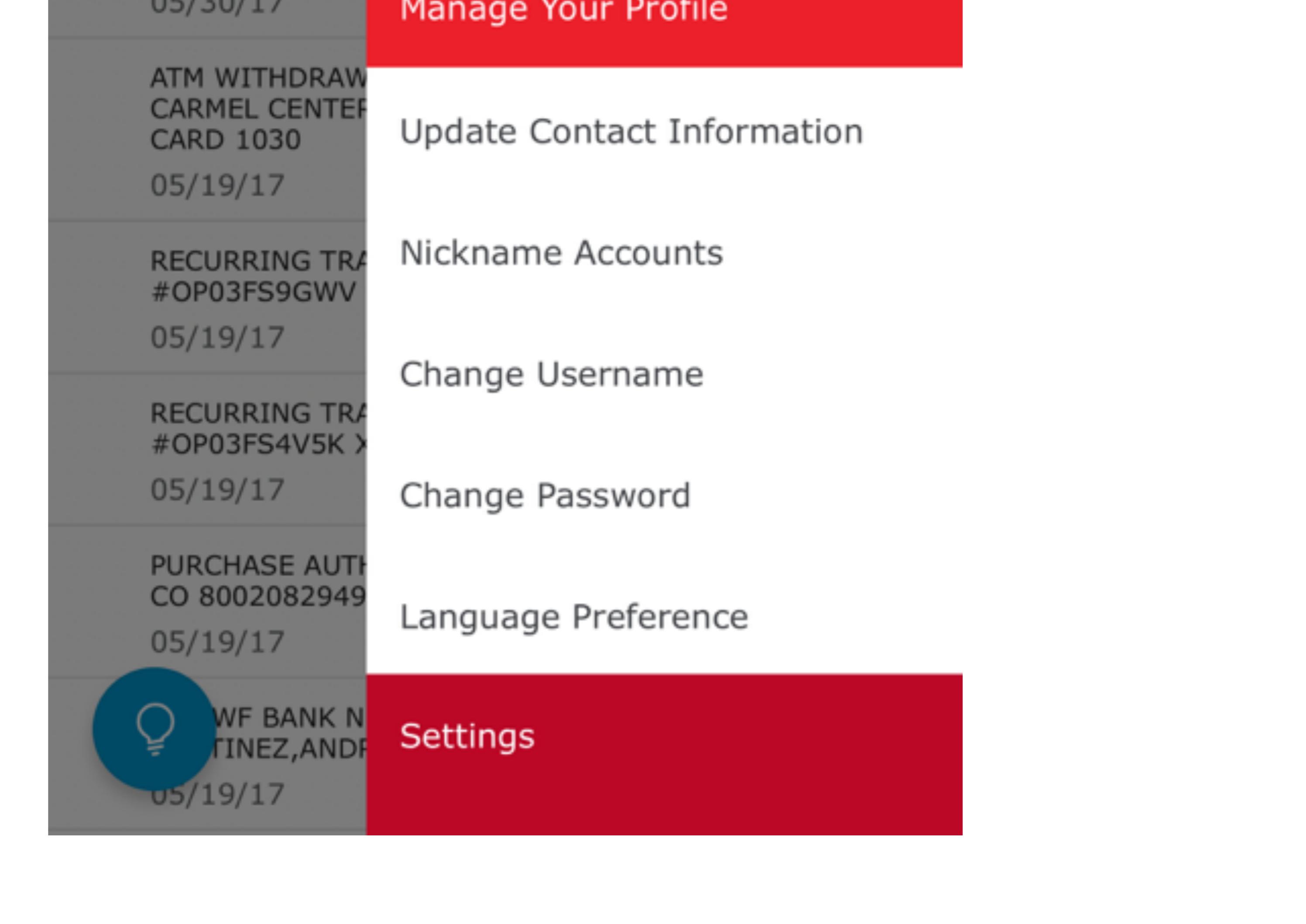
Wells Fargo Loans and Credit

- Auto Loans
- Equity Loans
- Mortgage Loans
- Personal Loans & Lines of Credit
- Credit Card
- Student Loans

Data Wells Fargo should have
Repetitive Information
Manual Input

Pre-Populated Personal Loan Questions with Wells Fargo LOGIN	Manual Input Personal Loan Questions
1. Full Name	1. Apply for individual or joint account?
2. Birthday & SSN	2. Phone Type (work, home, mobile)
3. Citizenship	3. Time at Home (years & months)
4. Email Address	4. Time in occupation (years & months)
5. Phone number	5. Time at current employer (years & Months)
6. Street Address	6. Gross annual income
7. Employment Status	7. Income source (disability, salary)
8. Occupation	8. Residence status
9. Business phone number	9. Monthly housing expenses
10. Current Employer or business name	10. Additional income source
	11. Monthly debt obligations
	12. Financial affiliations
	13. Amount to borrow (\$,000 to \$100,000)
	14. Term of loan (12, 24, 36 months)
	15. Purpose of loan
	16. Auto Pay sign up
	17. Monthly due date
	18. Accept Term & Conditions

*Brainstorm different ways Wells Fargo can pre-populate questions that are usually manually answered.





WELLS FARGO



Credit Details



Personal Info



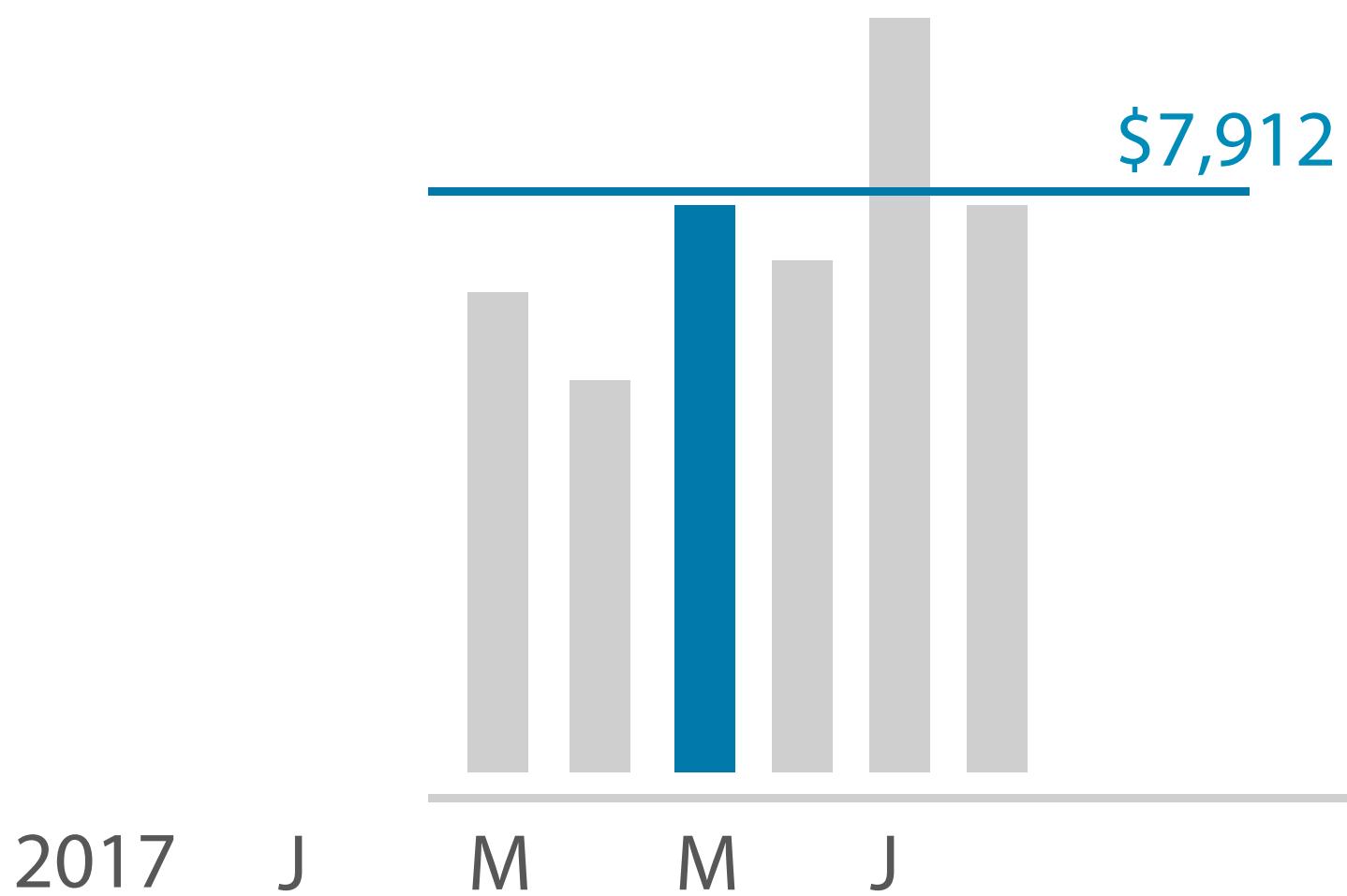
Employment



Income



Based on your account transaction history, we are guessing you work at **Wells Fargo** and your work income to be \$95,000, or \$7,912. Is this about correct?



No

Yes



Sketch



9:41 AM

42%



WELLS FARGO



Personal

(based on your monthly
transaction history)

FOR A

\$279.92

MONTHLY
PAYMENT

... apply jointly for a ...



\$10,000 Loan
@ 6.78% APR



\$5,000
WF Cash Wise
Credit Card
@ 12.78% APR

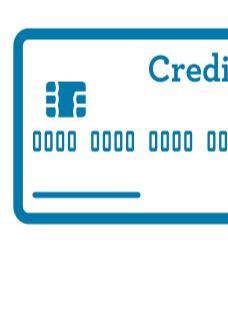
COMBINED APR 8.31%

FOR A

\$311.76

MONTHLY
PAYMENT

... apply jointly for a ...



\$10,000 Loan
@ 6.78% APR



\$5,000 Credit Card
@ 12.78% APR

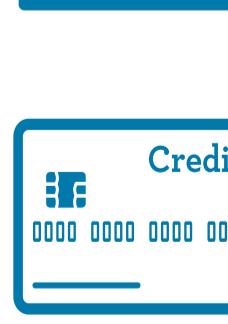
COMBINED APR 10.21%

FOR A

\$400.76

MONTHLY
PAYMENT

... apply jointly for a ...



\$10,000 Loan
@ 6.78% APR



\$5,000 Credit Card
@ 12.78% APR

COMBINED APR 10.21%

