

Wells Fargo Visa® Credit Card Product Portal

Frequently Asked Questions (FAQs)

Wells Fargo Bank, N.A.

Authorized User:

- **How do I add an authorized user to my account?**

Log in to Wells Fargo Online Banking at WellsFargo.com. Go to the **Credit Card Service Center** on the **Account Services tab** and click the **Additional cardholders for your account** link under the **Request Credit Card features** heading. Please note you are responsible for all charges made to the card in addition to any balance transfers and cash advances, including any Overdraft Protection amounts advanced, made by any additional cardholders added to the account.

Chip Technology

Here are some frequently asked questions about chip cards:

- **What is a chip card?**

It is a card that has a chip on the front as well as the traditional magnetic stripe on the back. The chip provides added security when used with a chip-enabled terminal or ATM and greater global acceptance. Many countries worldwide have adopted chip technology, and it will become the standard for card payments in the U.S. If a merchant or ATM has not yet adopted chip technology, your transaction will be processed using the magnetic stripe as it is today.

- **What benefits do I get with a chip card?**

The chip in your card makes your card more broadly accepted internationally and more secure when making purchases where this technology is available.

- **Why are chip cards more secure?**

Cards with chip technology are extremely difficult to counterfeit or copy when used with a chip-enabled terminal or ATM. In addition, all Wells Fargo Credit Cards come with Zero Liability protection¹ at no additional cost. With Zero Liability protection, you won't be held responsible for unauthorized card transactions, as long as you report them promptly.

1. Please see your applicable Wells Fargo account agreement for information on liability for unauthorized transactions.

- **What information is stored in the chip?**

The chip contains information used to process your transactions at a merchant terminal or ATM. No personal information or location tracking capability is stored on the chip.

- **How do I use my chip card to make purchases at a chip-enabled terminal?**

1. With the chip facing up, insert the chip end of your card into the terminal.
2. Follow the prompts on the terminal screen, and if necessary, enter your Personal Identification Number (PIN).
3. Keep the card in the terminal throughout the transaction, or the transaction will be canceled.
4. When your transaction is complete, remove your card.

- **Can I use this card at locations without a chip-enabled terminal?**

Yes, you can continue to use the magnetic stripe on the card as you do today at merchants and ATMs that do not yet have chip-enabled terminals.

- **Can I use my chip card in the U.S.?**

Yes. Chip technology is beginning to install at merchant terminals and ATMs in the U.S. In the meantime, you can continue to use the magnetic stripe on your card as you do today.

- **Is there any additional cost for a chip card?**

No, there is no additional cost.

Customer Service

- **Who can I contact with questions about my credit card?**

By Phone:

We're available 24 hours a day, 7 days a week.

- Customer Service: 1-800-642-4720 (questions, report a lost/stolen card, enroll in rewards programs)
- International Collect Calls: 1-925-825-7600
- Pay by Phone: 1-800-869-3557
- Redeem Rewards: 1-877-517-1358
- Apply by Phone: 1-800-932-6736
- Online Application Status: 1-800-967-9521

By Email:

Online Banking Customers - Email us
Log in to Wells Fargo Online Banking at WellsFargo.com to send a secure email.

Mail General Inquiries to:

Wells Fargo Card Services
P.O. Box 10347
Des Moines, IA 50306-0347

Mail Payments to:

Wells Fargo Card Services
P.O. Box 30086
Los Angeles, CA 90030-0086

Mail Billing Error Questions to:

Wells Fargo Card Services
P.O. Box 522
Des Moines, IA 50306-0522

International Travel

- **What should I do if I plan to travel internationally and use my card?**

Please call us at 1-800-642-4720 if you plan to use your card outside the United States*. This helps to ensure continued access to your account while you are traveling. If you need to reach us while you are traveling please make note of these [international phone numbers](#). Learn more about global acceptance of chip cards in the Chip Technology section of these FAQs.

*At this time, Wells Fargo cards cannot be used in Cuba. Please call us at 1-800-642-4720 to learn about other options for making purchases if you plan to travel to Cuba.

Lost or Stolen Card

- **How to I report a lost or stolen card?**

If your credit card is lost or stolen, report it immediately to our 24-hour Customer Service number, 1-800-642-4720. This number is also printed on your monthly statements.

Please note: when you report your credit card lost or stolen you will receive a new card with a new account number. Please continue to make payments as usual except for amounts in dispute. If you are enrolled in Automatic Payment or Overdraft Protection services, these services may be temporarily unavailable for up to 72 hours while we set up your new account.

Online Statements

- **How do I switch to online statements?**

Log in to Wells Fargo Online Banking at WellsFargo.com. Go to the **Change statement delivery preferences** page in Online Banking, select the **Online** column for all accounts you'd like to stop paper statements and click **Submit** at the bottom of the page.

Overdraft Protection

- **How do I use my credit card for Overdraft Protection?¹**

You must have a Wells Fargo checking account and a Wells Fargo Credit Card to use this optional service.

If you don't have a Wells Fargo Credit Card:

- Apply for a credit card and check the Overdraft Protection box on the application. Subject to credit qualification.
- If you also need a Wells Fargo checking account, please apply at a Wells Fargo location.

If you already have a Wells Fargo Credit Card, but you do not have a Wells Fargo checking account:

- Apply for a checking account and select the Overdraft Protection box on the application. Subject to credit qualification.
 - If you already have a Wells Fargo checking account, call 1-800-642-4720 to enroll.
1. Overdraft protection advances are treated as cash advances. An overdraft fee will be charged each day an Overdraft Protection advance is made and interest will accrue from the date each advance is made. See the Consumer Credit Card Customer Agreement and Disclosure Statement for details. Please note that you may also be able to link your checking account to your savings account for overdraft protection. No interest is charged on overdraft protection transfers from your savings account. However, fees do apply. See the Consumer Account Fee and Information Schedule for your savings account for further detail

Rewards: Go Far™ Rewards Program

▪ How do I track my rewards earnings?

You can access your *Go Far Rewards* account(s) in several easy ways:

- Log in to Wells Fargo Online Banking at WellsFargo.com and select credit card account from the **Account Summary** page. Your rewards currency balance will be displayed within the Reward Summary box.
- Or log in directly to GoFarRewards.wf.com. Your user name and password will be the same as your Wells Fargo Online Banking user name and password. If you have not signed up for Wells Fargo Online Banking, you will be prompted to do so.
- You may also access your rewards account online via your mobile device by logging into GoFarRewards.wf.com.
- You may also call rewards customer service at 1-877-517-1358 to have your balance provided by the automated telephone system or to speak with a Rewards Representative

Zero Liability

▪ What is Zero Liability?

Your Wells Fargo credit card is automatically covered by Zero Liability¹ at no extra cost. If your card or its number is ever lost or stolen, you're not responsible for unauthorized purchases when you report them promptly by calling customer service at **1-800-642-4720**.

For more information, including information regarding your billing rights, please see your monthly statement or Customer Agreement and Disclosure Statement.

1. Please see your applicable Wells Fargo account agreement for information on liability for unauthorized transactions.