

Treasury Management

Frequently Asked Questions – Verified by Visa

To help you learn about the Verified by Visa service, please review the following information.

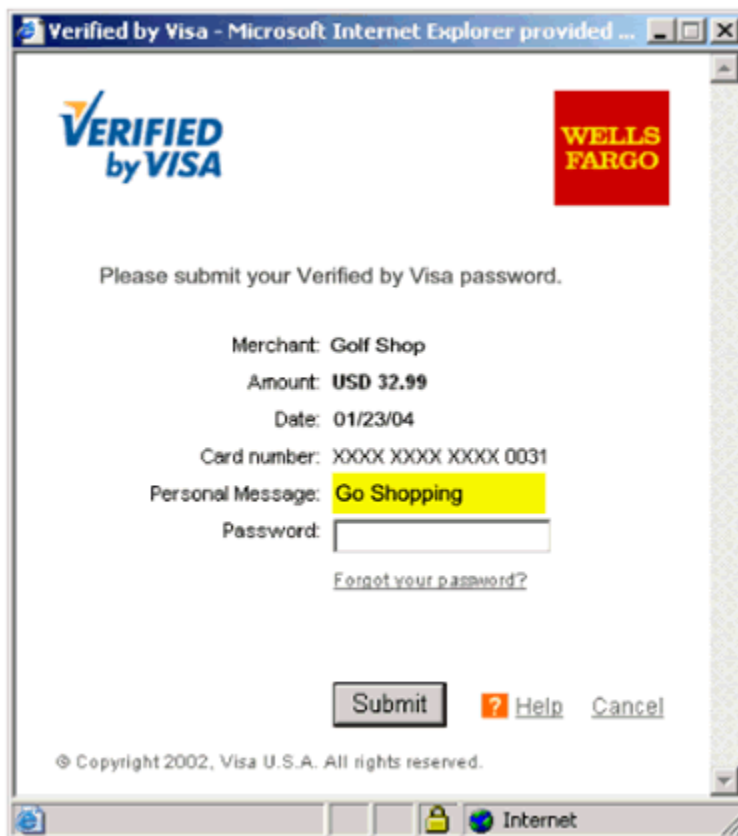
Question	Response
What is Verified by Visa?	Verified by Visa is a free, online security service for your <i>WellsOne</i> [®] Commercial Card. This service helps ensure that only you can make internet purchases with your Wells Fargo commercial card by requiring you to enter a password when shopping at participating online merchants.
Will I need to apply for a new Wells Fargo commercial card to use the Verified by Visa service?	No, the Verified by Visa service is designed to protect the commercial card(s) you have today. Simply enroll your card to begin using this free service.
Is there a fee for using the Verified by Visa service?	No. Verified by Visa is free to existing Wells Fargo commercial cardholders.
Is Verified by Visa easy to use?	You'll find the Verified by Visa service very easy to use. When you make a purchase with a participating online merchant, you'll be asked for your Verified by Visa password. Simply enter your password and continue with your purchase.
If I enroll, what does Wells Fargo do with the information I provide during registration?	We're committed to protecting the privacy of your accounts and use your information only for the purposes of providing this service. Your information is stored on our secure server and transmitted to Visa using a high level of encryption.
Can I use the Verified by Visa service from any computer?	Yes. You can use the Verified by Visa service from any computer with internet access.
How do I enroll my card in the Verified by Visa service?	You can enroll your card in one of two ways. Register online following the steps outlined below, or during checkout with a participating online merchant.
	<p>Follow these easy steps to enroll online:</p> <ol style="list-style-type: none"> 1) Visit wellsfargo.com/com and select Fraud Protection from the left navigation menu. 2) Under the Payments fraud section on the Fraud Protection page, select the Verified by Visa purchasing protection link to learn more. 3) Follow the prompts on the Online Purchase Protection page to complete your registration.

Can I enroll more than one *WellsOne* Commercial Card?

Yes. If you have multiple *WellsOne* Commercial Cards you can enroll all of your cards.

What is a Personal Message?

When you enroll, you'll create your Personal Message as the last step in your Verified by Visa registration. When you pay online, always look for your Personal Message before you enter your password to help ensure that you're using the authentic Verified by Visa service.



After I enroll, how long does it take for the Verified by Visa service to become active?

The added protection of the Verified by Visa service is active as soon as you complete the online registration process.

How do I make a purchase with the Verified by Visa service?

Once you're enrolled in the service, any time you use your eligible *WellsOne* Commercial Card for online purchases with participating merchants, you'll be prompted to enter your Verified by Visa password to complete the purchase.

After you enter your Visa card number and submit your order, a Verified by Visa window appears. First, look for your Personal Message. Then, enter your password and click Submit. It will verify your identity and you can proceed with the purchase process.

Where can I make a purchase using the Verified by Visa service?

For a list of participating merchants, go to Visa.com and enter Verified by Visa in the search field at the top of the page. Select the Verified by Visa search result, and then scroll to the bottom of the page to select the "Places to

Shop" link.

The list of participating online stores is growing all the time, so check often for updates. You can also look for the Verified by Visa symbol displayed on many participating online stores.

How will the online merchant know I'm signed up with the Verified by Visa service?

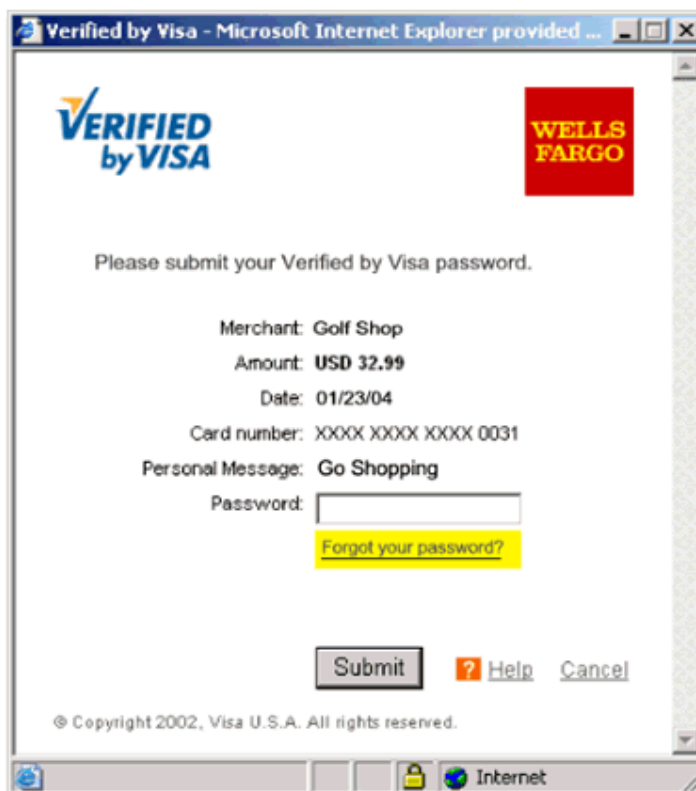
When you use your Visa card to pay at participating online stores, your card number will automatically be recognized as a registered Verified by Visa card.

Once I enroll in the Verified by Visa service, will I enter my password wherever I make a purchase?

No, you'll only enter your Verified by Visa password when making purchases with participating merchants.

What if I forget my password?

If you forget your password while making a purchase, you can select the "Forgot your password?" link on the Verified by Visa password window as shown below. You will be asked to provide specific information to verify your identity. After verification, you can reset your password and complete your purchase within the same online session. If you still cannot reset your password, please call us at 1-800-932-0036, 24 hours a day, 7 days a week.



What should I do if I suspect that someone has my password or has used it to make a fraudulent purchase?

If you suspect a fraudulent purchase has been made with your *WellsOne* Commercial Card, please call us immediately

at 1-800-932-0036, 24 hours a day, 7 days a week.

What do I need to do if my account number changes (e.g., if I lose my card and get a new card)?

For security purposes, you will need to re-register your new account number with the Verified by Visa service.

What happens if I do not enroll in the Verified by Visa service?

Enrollment in the Verified by Visa service is required in order to complete transactions with registered merchants, and help prevent the unauthorized use of your account. By presenting your personalized password during checkout with a registered Verified by Visa merchant, your purchase is better protected.

If you have additional questions about the Verified by Visa service, please contact us anytime at 1-800-932-0036.