

Audio

File URL	Wells Fargo Business Department (18008693557) .mp3
Length	11 min

Speaker 1: Welcome to Wells Fargo. For account access, or questions, say your account or card number, or enter it followed by pound. For anything else say, "Other options."

Jeremy: Other options.

Speaker 1: All right, other options. You can say, "Open a new account, find a branch or ATM," or "Verify an account." Otherwise, to access your account, say or enter the account or card number you're calling about. I'll connect you to a banker, but first please use a short phrase to describe what you're calling about. You can say things like, "Order new checks," or "Change my pin." These are just examples. Tell me what you're calling about.

Jeremy: Merchant application.

Speaker 1: You're calling to check the status of an application. Is that right?

Jeremy: No.

Speaker 1: Sorry. You're calling to check the status of an application. Is that right?

Jeremy: Sure.

Speaker 1: I still didn't get that. You're calling to check the status ... All right. Please hold while I transfer you to a banker. This call may be monitored, or recorded.

Diana: Hi, Diana speaking. May I have your first and last name please?

Jeremy: Jeremy Johnson.

Diana: Thank you. Can you provide me your account number?

Jeremy: I don't actually have an account with you.

Diana: All right. What is your question?

Jeremy: I got this merchant account application here. On the top the logo says [00:02:00] Cardflex, and it's in bigger letters. In small letters, smaller it says, Sponsor bank Wells



Fargo Bank NA. I've got some questions about how we should fill out this account. Should I call CardFlex? Would this be something that Wells Fargo Bank I should call?

Diana: Can you read for me what the letter says? You said it says Wells Fargo Bank NA at the bottom?

Jeremy: Yeah. It's a Cardflex merchant account application. I guess the sponsor bank is Wells Fargo.

Diana: [crosstalk 00:02:37] I'm sorry. What is the type of card that it's offering you?

Jeremy: No, it's a merchant account to process credit cards.

Diana: Let me check that for you.

Jeremy: Thanks.

Diana: You're welcome. Are you a merchant?

Jeremy: Yes. We sell stuff on the internet. What they want us to do is set up a whole bunch of different entities to do our processing in, instead of just one.

Diana: Mm-hmm (affirmative)-

Jeremy: They want us to fill out new merchant account applications. There's a whole bunch of questions I have about how they want them filled out because they are essentially being filled out in shell companies.

Diana: It's okay, I understand. So I can better assist you, can you provide me your Social Security number?

Jeremy: Sure, it's 5-2-8 6-5 5-1-6-9.

Diana: I have 5-2-8 6-5 5-1-6-9.

Jeremy: Yes.

Diana: All right. Can you provide me your first and last name?

Jeremy: Jeremy Johnson.

Diana: Thank you. Do you have any type of account with us?

Jeremy: No. Mm-hmm (negative)-

Diana: Okay. I can help with that. [00:04:00] Is it okay if I ask you some questions? I'll give you the answers, and you will let me know what would be the best answer. Is that okay with you?

Jeremy: Yeah.

Diana: Thank you. The first question is: For a mortgage loan opened in, or around, February 2013, which of the following lenders is, or was your payment made to? City National Bank, Fifth Third Bank, Credit and Capital Mortgage Corp, SHLMC Freddie Mac, or does not apply.

Jeremy: Does not apply. I don't think I paid any mortgage payments.

Diana: Which of the following is a current or previous employers? [inaudible 00:04:47] Transfer and Storage, International Graphics Printing, Iworks, Bored Company, [inaudible 00:04:52]?

Jeremy: It used to be Iworks. That company doesn't exist anymore.

Diana: Which of the following states issued your Social Security number? New Mexico, Utah ...

Jeremy: Utah.

Diana: Which of the following is the model year of the vehicle you purchased, or leased prior to June 2014, 2009, 2010, 2011, 2012 ...

Jeremy: Probably 2009.

Diana: Thank you. Mr. Johnson, while we're waiting here for the system, is it okay if I place you on hold?

Jeremy: Sure.

Diana: Thank you, sir. [00:06:00] Hello?

Jeremy: Yes.

Diana: Again, thank you so much for holding. I would be able to transfer you to one of our specialists in the Business Department that will be able to give you more information about a merchant's account that we offer, okay?

Jeremy: Okay.

Diana: Actually, I just need to tell you a product that will benefit you as well. I'd like to share that with you really quick, okay?

Jeremy: Okay, what, wait, no. I don't want another product. You're transferring me to what division?

Diana: I'm going to transfer you to our Business Department. They will be able to give you more information about that letter, promotional, that you receive, okay? [00:08:00] In reference to that program, sir, it's okay if I let you know about a product that will benefit you as well?

Jeremy: No, I don't want to know about that.

Diana: Okay, thank you for calling Wells Fargo. My name is Diana. Please hold on the line.

Jeremy: Thanks.

Diana: Mr. Johnson?

Jeremy: Yes.

Diana: Thank you so much for holding. I have my specialist from the Business Department. He will be able to help you further with that letter that you received, okay?

Jeremy: Okay.

Diana: All right. Thank you for calling Wells Fargo. Have a beautiful day.

Jeremy: Thanks.

Diana: You're welcome [inaudible 00:09:22]

Derrick: Thank you very much. Hi, Mr. Johnson?

Jeremy: Yes.

Derrick: Hi Mr Johnson, my name is Derrick, I'm a small business specialist with Wells Fargo in Charlotte, North Carolina. How are you today?

Jeremy: Good, how are you?

Derrick: Good. I'm living it up. It's halfway through the week already. I'm ...

Jeremy: No kidding.

Derrick: ... not too bad. Yes, sir. I'm basically here to assist today. All I'm doing is getting information, helping you with any request, and if necessary ...

Jeremy: It's a simple question. I don't think she understood. I have a merchant account application. It's from a company called Cardflex. They're an ISO for Wells Fargo Bank. I'm

just [00:10:00] I have questions on how to fill this out. Should I contact Wells Fargo Bank, or Cardflex?

Derrick: That would be Cardflex because unfortunately, unless you're dealing specifically, or directly, with Wells Fargo Merchant Services, we're not going to be able to really assist in terms of completing an application for you even though they may have some affiliation with Wells Fargo. Unfortunately, it would be a 3rd party you would be working with for that. Now, if you're interested in talking with the Wells Fargo merchant representative, that may be a different option. Unfortunately, that would be specifically with Cardflex that you would have to contact.

Jeremy: Got it, okay. Any questions, or any issues with this application, how to fill it out ... All of it goes through Cardflex then?

Derrick: That is correct, yes sir.

Jeremy: All right, cool. Thanks a lot. That's all I need to know.

Derrick: All right. My pleasure, sir. Best of luck, and give us a call if there's anything else we can do to help Mr. Johnson.

Jeremy: I will. Thank you, have a good day.

Derrick: You too. Thank you, sir. Bye-bye

Jeremy: Bye.