



Consumer Asset-Based Lending

User Guide



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Get Started

Introduction to Consumer Asset-Based Lending

Consumer Asset-Based Lending provides a secure way to access your account reports and other important account information. You can access daily or monthly account reports, which include daily loan balances, monthly interest statements and monthly loan ledger activity. You can also request advances or view your history of online requests for funds, and notify Wells Fargo of upcoming payments on your loan.

Questions about Consumer Asset-Based Lending?

If you have questions about the Consumer Asset-Based Lending service, call your Relationship Manager or contact Wells Fargo Preferred Capital Monday through Friday 8:00 am to 4:00 pm Central Time at 1-800-569-5016, or send an email to WFPCCEOHelp@wellsfargo.com.

Outside of these hours, call Client Services Monday through Friday 6:00 am to 9:00 pm or Saturday 8:00 am to 6:00 pm Central Time.

If calling from a country that supports the Universal International Freephone Number (UIFN) standard, dial the international dialing code and the UIFN phone number, which is 8000-AT-WELLS (8000-289-3557).

Client Sign On Home

The Client Sign On Home screen is the default home screen for Consumer Asset-Based Lending. From this screen, use the left navigation to access reports, request an advance, submit a notification of payment, and access presentations from the Wells Fargo Preferred Capital Summit events. Occasionally, important Wells Fargo-specific information will appear on this screen.

The screenshot displays the Wells Fargo Client Sign On Home interface. At the top left is the Wells Fargo logo. In the top right corner, there is a "Home" link. Below the logo, a tab labeled "Consumer Asset-Based Lending" is active. A left-hand navigation menu is titled "Services" and includes the following items: "Client Sign On Home" (which is selected and highlighted with a right-pointing arrow), "Reports", "Request for Advance", "Notification of Payment", "Client Events", and "Close". The main content area is titled "Preferred Capital Client Sign On Home" and includes a "Print this page" link with a printer icon. Below the title, it says "Good afternoon, Henry Jones." On the right side of the main content area, there is a "Privacy and Security" box with the text "We are committed to safeguarding your privacy." At the bottom of the page, there is a footer containing links for "About Wells Fargo", "Careers", "Privacy, Security & Legal", and "Sitemap", followed by "Wells Fargo & Company". Below these links is the copyright notice: "© 1999 - 2018 Wells Fargo. All rights reserved. NMLSR ID 399801".

Reports

About Reports

Consumer Asset-Based Lending provides a secure way for you to access your account information. All reports are delivered in PDF format, so you will need to download and install Adobe Acrobat Reader for free at <https://get.adobe.com/reader/>.

Select the type of report you want to view from the left navigation or the links in the middle of the Reports screen.

Report types include:

- Loan Status
- Loan Ledger
- Interest Statements

The screenshot shows the Wells Fargo Consumer Asset-Based Lending interface. At the top left is the Wells Fargo logo. To its right is a 'Home' link. Below the logo is a tab labeled 'Consumer Asset-Based Lending'. On the left side, there is a navigation menu with a 'Services' dropdown and a 'Reports' section. The 'Reports' section is expanded, showing links for 'Loan Status', 'Loan Ledger', and 'Interest Statement'. The main content area is titled 'Reports' and contains the text 'Select the reports for you would like to review.' followed by the same three links: 'Loan Status', 'Loan Ledger', and 'Interest Statement'. On the right side of the main content area, there is a 'Print this page' link and a 'Privacy and Security' box with the text 'We are committed to safeguarding your privacy.' At the bottom of the page, there is a footer with links for 'About Wells Fargo', 'Careers', 'Privacy, Security & Legal', and 'Sitemap', followed by the copyright notice '© 1999 – 2018 Wells Fargo. All rights reserved. NMLSR ID 399801'.

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Select the reports for you would like to review.

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Types of Reports

Loan Status

Loan Status reports allow you to view your account's daily loan balances.

1. On the Loan Status screen, select the link for the report you want to view.
2. A PDF of the report displays.
3. The report will download and you can choose to open, save, or cancel it.

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Reports

Below is the list of the **Loan Status** reports currently available to you online.

You will need Adobe Acrobat Reader to open this file. [Download Adobe Acrobat Reader](#) software now for free.

- [JANUARY 02 20xx](#)
- [DECEMBER 29 20xx](#)
- [DECEMBER 28 20xx](#)
- [DECEMBER 27 20xx](#)
- [DECEMBER 26 20xx](#)
- [DECEMBER 22 20xx](#)
- [DECEMBER 21 20xx](#)
- [DECEMBER 20 20xx](#)
- [DECEMBER 19 20xx](#)
- [DECEMBER 18 20xx](#)
- [DECEMBER 15 20xx](#)
- [DECEMBER 14 20xx](#)
- [DECEMBER 13 20xx](#)
- [DECEMBER 12 20xx](#)
- [DECEMBER 11 20xx](#)
- [DECEMBER 08 20xx](#)
- [DECEMBER 07 20xx](#)
- [DECEMBER 06 20xx](#)
- [DECEMBER 05 20xx](#)
- [DECEMBER 04 20xx](#)

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Loan Ledger

Loan Ledger reports allow you to view monthly activity on your loan(s).

1. On the Loan Ledger screen, select the link for the report you want to view.
2. A PDF of the report displays.
3. The report will download and you can choose to open, save or, cancel it.

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Reports

Below is the list of the **Loan Ledger** reports currently available to you online.

You will need Adobe Acrobat Reader to open this file. [Download Adobe Acrobat Reader](#) software now for free.

- [DECEMBER 29 20XX](#)
- [NOVEMBER 30 20XX](#)
- [OCTOBER 31 20XX](#)
- [SEPTEMBER 29 20XX](#)
- [AUGUST 31 20XX](#)
- [JULY 31 20XX](#)
- [JUNE 30 20XX](#)
- [MAY 31 20XX](#)
- [APRIL 28 20XX](#)
- [MARCH 31 20XX](#)
- [FEBRUARY 28 20XX](#)

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Interest Statement

Interest Statement reports allow you to view monthly interest information for your loan(s).

1. On the Interest Statement screen, select the link for the report you want to view.
2. A PDF of the report displays.
3. The report will download and you can choose to open, save, or cancel it.

The screenshot shows the Wells Fargo Consumer Asset-Based Lending interface. At the top left is the Wells Fargo logo. To the right is a 'Home' link. Below the logo is a navigation menu with 'Services' and 'Reports' sections. The 'Reports' section is expanded, showing 'Interest Statement' as the selected option. The main content area is titled 'Reports' and contains a list of monthly interest statement reports for the year 20XX, ranging from February to December. A note indicates that Adobe Acrobat Reader is required to view these reports. A 'Privacy and Security' banner is visible on the right side of the page. The footer contains links for 'About Wells Fargo', 'Careers', 'Privacy, Security & Legal', and 'Sitemap', along with a copyright notice for 1999-2018.

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Reports

Below is the list of the **Interest Statement** reports currently available to you online.

You will need Adobe Acrobat Reader to open this file. [Download Adobe Acrobat Reader](#) software now for free.

- [DECEMBER 29 20XX](#)
- [NOVEMBER 30 20XX](#)
- [OCTOBER 31 20XX](#)
- [SEPTEMBER 29 20XX](#)
- [AUGUST 31 20XX](#)
- [JULY 31 20XX](#)
- [JUNE 30 20XX](#)
- [MAY 31 20XX](#)
- [APRIL 28 20XX](#)
- [MARCH 31 20XX](#)
- [FEBRUARY 28 20XX](#)

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Request for Advance

About Request for Advance

You can submit online requests for advances on your loan.

1. Select **Request for Advance** from the left navigation.
2. Fill in the applicable fields.
3. Select **Review Request**. The Advance Summary screen displays.
4. Confirm that the summary of the request for advance information is accurate.
5. Select **Modify Request** or **Edit** to make changes to your request, or select **Submit** to complete your request. A confirmation screen displays.
 - The Help link for the Availability from Client Total line of the most recent Loan Status Report provides a sample Loan Status Report to show you where you can find the total available amount.
 - The Request for Advance does not activate an advance. It only triggers a notification for an advance request. Your request will be processed according to your finance agreement.

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Request for Advance - Step 1 of 2

Print this page

This Request for Advance is delivered pursuant to the Finance Agreement or Loan and Security Agreement, as applicable, between Wells Fargo Preferred Capital and the Borrower(s) named herein (the "Loan Agreement"). All terms defined in the Loan Agreement shall have the same meaning herein, except as expressly defined in this Request for Advance or as set forth in the most recent Availability Statement.

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Date of request

11/12/20XX

Indicates Required Field

Availability from Client Total line of the most recent [Loan Status Report](#)

\$ 100.00

[Help?](#)

Request for Advance

\$ 10.00

Availability after Request for Advance

\$ 90.00

Receiving account number for wire transaction

xx12 - Free Form

Please check the boxes below to certify that

☒ a) Upon making the Advance, such Advance, when aggregated with all other Advances then outstanding and the Letter of Credit Amount (if applicable), shall not exceed the lesser of the then effective Borrowing Base or Commitment Amount;

☒ b) The representations and warranties made in the Loan Agreement are true and correct in all material respects as of the date of this Request for Advance;

☒ c) No Event of Default or a Default has occurred and is continuing or would be caused by the Advance requested;

☒ d) Each Borrower has performed and complied in all material respects with all agreements and conditions required to be performed or complied with by it under the Loan Agreement both immediately prior to and after the Advance requested;

☒ e) There has been no material adverse change in the financial condition, operations or business of the Borrowers since the date of the financial statements most recently delivered to WFPC pursuant to the Loan Agreement.

You sign this form by entering your name in the space provided and checking the box below your signature.

Borrower Representative Name

Henry Jones

Title

CTO

Borrower(s)

ALPHA, INC.


☐ By entering your name in the space provided above and checking the this box, you acknowledge that this is your electronic signature.

Comments or Additional Instructions

Review Request

Edit a Request

1. To make changes to a request, select **Modify Request** or **Edit** on the Request for Advance - Step 2 of 2 screen. You will be taken back to the previous Step 1 of 2 screen.
2. Make the desired changes and select **Review Request**.
3. Confirm your changes.
4. Select **Modify Request** or **Edit** to make additional changes to your request, or select **Submit** to complete your request. A confirmation screen displays.

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Advance Summary. If request for advance information is accurate, please print for your records. If not, please [modify request](#)

Date of Request:	11/01/20XX
Availability from Client Total line of the most recent Loan Status Report .	\$100.00
Request for Advance	\$10.00
Availability after Request for Advance	\$ 90.00
Receiving account number for wire transaction	xxx1234
Borrower Representative	Henry Jones
Title:	CTO
Borrower(s)	ALPHA, INC.
Comments or Additional Instructions:	

[Edit](#) [Submit](#)

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Thank You. Your request has been submitted.

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Request History

The Request History screen provides a history of all requests for advances that were made online. This history will not include requests for advances that were not made online.

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Request for Advance History

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The following notification of payments have been electronically received by Wells Fargo Preferred Capital and have been or will be processed in accordance with the terms of your Finance Agreement.

Date of Notification	Date Entered	Amount Requested	Borrower Rep
01/04/20XX	01/03/20XX 14:34 PM C ST	\$10.00	HJ
12/15/20XX	12/15/20XX 14:34 PM C ST	\$1.00	HJ
12/14/20XX	12/14/20XX 10:00 AM C ST	\$1.00	HJ
12/14/20XX	12/14/20XX 13:14 PM C ST	\$1.00	HJ
08/16/20XX	08/16/20XX 14:34 PM C ST	\$1.00	HJ
08/16/20XX	08/16/20XX 17:40 PM C ST	\$1.00	HJ
05/04/20XX	05/04/20XX 11:11 AM C ST	\$1.00	HJ
09/10/20XX	09/10/20XX 12:02 PM C ST	\$1.00	HJ
03/06/20XX	03/06/20XX 14:11 PM C ST	\$1.00	HJ

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Notification of Payment

About Payment Notifications

Payment Notifications allow you to let Wells Fargo know you are making a payment.

1. Select **Notification of Payment** from the left navigation.
2. Fill in the applicable fields.
3. Select **Review Request**. The Step 2 screen displays and provides a summary of the information from the previous screen.
4. Confirm that the information is accurate.
5. Select **Modify Request** or **Edit** to make changes to your notification, or select **Submit** to complete your notification. A confirmation screen displays.
 - Notification of Payment does not transact a payment. It generates an online notification to inform Wells Fargo that a payment is being made.

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Notification of Payment - Step 1 of 2

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The below payment amount is made pursuant to the Finance Agreement or Loan and Security Agreement, as applicable, between Wells Fargo Preferred Capital and the Borrower(s) named herein (the "Loan Agreement"). Borrower(s) acknowledges that payments made on weekends, holidays or after any stated cut-off time applicable to the Loan Agreement will be processed on the next Business Day (as defined in the Loan Agreement.)

★ Indicates Required Field

Date of Notification

Availability from Client Total line of the most recent [Loan Status Report](#)★

\$

[Help?](#)

Notification of payment amount★

\$

Availability after notification of payment★

\$

Wire Reference #★

Wells Reference #★

You sign this form by entering your name in the space provided and checking the box below your signature.

Borrower Representative Name★

Title★

Borrower(s)★


☐ By entering your name in the space provided above and checking the this box, you acknowledge that this is your electronic signature★.

Comments or Additional Instructions

Review Request

Edit a Notification of Payment

1. To make changes to a notification, select **Modify Request** or **Edit** on Notification of Payment - Step 2 of 2 screen. You will be taken back to the previous Step 1 of 2 screen.
2. Make the desired changes and select **Review Request**.
3. Confirm your changes.
4. Select **Modify Request** or **Edit** to make changes to your notification, or select **Submit** to complete your notification. A confirmation screen displays.

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Confirmation. If Notification of payment information is correct, please print for your records. If not, [modify request](#).

Date of Notification:	11/04/20XX
Availability from Client Total line of the most recent Loan Status Report .	\$90.00
Notification of payment [amount]	\$10.00
Availability after notification of payment	\$ 100.00
Wire Reference #:	free form
Wells Reference #:	free form
Borrower Representative	Henry Jones
Title:	CTO
Borrower(s)	ALPHA, INC.
Comments or Additional Instructions:	

[Edit](#) [Submit](#)


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Thank you. Your request has been submitted.

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Notification History

The Notification History screen provides a history of all payment notifications that were made online. This history will not include payments or payment notifications that were not made online.

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Notification of Payment History

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The following notification of payments have been electronically received by Wells Fargo Preferred Capital and have been or will be processed in accordance with the terms of your Finance Agreement.

Date of Notification	Date Entered	Amount	Borrower Rep
01/03/20XX	01/03/20XX 17:34 PM C ST	\$10.00	Henry Jones
12/23/20XX	12/23/20XX 09:18 AM C ST	\$1.00	Henry Jones
12/14/20XX	12/14/20XX 13:44 PM C ST	\$1.00	Henry Jones
12/04/20XX	12/04/20XX 10:13 AM C ST	\$1.00	Henry Jones
11/14/20XX	11/14/20XX 08:30 AM C ST	\$1.00	Henry Jones
11/10/20XX	11/10/20XX 12:12 PM C ST	\$1.00	Henry Jones
10/29/20XX	10/29/20XX 14:34 PM C ST	\$1,000.00	Henry Jones

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Client Events

Client Events offers you access to presentation files from the Wells Fargo Preferred Client Annual Summit and other client events.

The screenshot shows the Wells Fargo Client Events page. The Wells Fargo logo is in the top left. A navigation menu on the left includes 'Services' (Client Sign On Home, Reports, Request for Advance, Notification of Payment) and 'Client Events' (Close). The main content area is titled 'Client Events' and includes a 'Print this page' link. It contains a paragraph about accessing files from WFPC events, a 'Client Event' section with a thank you message and a link to presentations, and two lists of presentations for 2017 and 2016. A 'Privacy and Security' box is on the right. The footer contains links for 'About Wells Fargo', 'Careers', 'Privacy, Security & Legal', and 'Sitemap', along with copyright information for 1999-2018.

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Client Events

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The links below allow you to access files from WFPC events such as the Annual Client Event, state and industry finance association meetings and client visits. Please check back often for updates.

Client Event

Thanks to all of our clients for attending the 18th Annual Client Event. We're already working on next year's event—check back in the spring for details. Below are the presentations from:

2017 Presentations

- Steve Dostal, Wells Fargo – [2017 Benchmarking Review](#)
- Patty Covington, Hudson Cook – [Where are we on Compliance?](#)
- Jonathan Smoke, Cox Automotive – [Automotive Market Update and Outlook](#)
- Jay Bryson, Wells Fargo Securities – [The U.S. Economic Outlook](#)
- Tyler Smith, Ernst & Young – [US Automotive Finance Market Overview](#)

2016 Presentations

- Tom Murphy/Leah Miller – [Welcome and Consumer Finance Group Update](#)
- Jay H. Bryson – [The Global Economic Outlook](#)
- Marguerite Watanabe – [Auto Financing in the U.S.](#)
- Tim VanTassel – [Current Trends in Credit Originations](#)
- Steve Dostal – [2016 Benchmarking Review](#)
- H. Blake Sims – [Regulatory Review – Installment Lending and Auto Finance](#)

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Sign Off

To end your session, select **Close** from the left navigation. The Session Closed screen displays to confirm you have signed out of the application.

The screenshot shows the Wells Fargo Session Closed page. The Wells Fargo logo is in the top left. A navigation menu on the left includes 'Services'. The main content area is titled 'Session Closed' and includes a 'Print this page' link. It contains a message stating the user is logged out and should close the window to return to the CEO portal. A 'Privacy and Security' box is on the right. The footer contains links for 'About Wells Fargo', 'Careers', 'Privacy, Security & Legal', and 'Sitemap', along with copyright information for 1999-2018.

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Session Closed

[Print this page](#)

You are logged out of this system. Close this window to go back to the ceo portal.

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Glossary

A-M

Term	Definition
Advance	Requested funds wired to borrower per terms of executed Loan Agreement.
Borrower Rep	The approved representative for the loan borrower.
Client Event	Events for Wells Fargo Preferred Capital clients, including the Wells Fargo Preferred Capital Annual Summit and other client events.
Client Total Availability	Total amount of funds that is available to the client to borrow when submitting an online Request for Advance. This amount can be found on the current Loan Status Report.

N-Z

Term	Definition
Notification of Payment	Within the Consumer Asset-Based Lending application, clients can submit a form to notify Wells Fargo of a payment on a loan. This does not generate a payment.
Request for Advance	Within the Consumer Asset-Based Lending application, clients can submit a form to notify Wells Fargo of an advance request. This does not generate an advance transaction.