

## Home Projects® Visa® Card Program

# Here for you. Here for your customers.

### Welcome

Consumer financing solutions from a trusted, well-known financial institution with more than 45 years of experience creating industry-specific consumer financing programs.

The Wells Fargo Financial Retail Services *Home Projects Visa* card program brought to you through Trane benefits your customers and your business. By offering a comprehensive range of reduced rate interest and no-interest option payment plans, you help your customers make their purchase today.

### Advantages for your business

- A program designed to optimize credit limits with prompt automated decisions
- A comprehensive range of reduced rate interest and no-interest option payment plans
- No enrollment fees
- Easy-to-use online resource tool offers training, processing and reporting
- Fast, easy-to-use customer application and payment processing forms
- Quick electronic funding to your bank accounts
- Voice Response Unit (VRU) and Internet Processing System (IPS) process options for approvals and funding
- Customized marketing support (fees may apply)
- One-stop source for financial solutions
- Superior service from a stable, trusted credit provider with more than 45 years of experience in consumer financing

### Advantages for your customers

- Reduced rate interest and no-interest option payment plans that allow customers to pay for merchandise and services over time
- The ability to reserve general purpose credit cards for everyday purchases or other expenses
- Dual-line credit card feature that enables customers to use the card wherever Visa is accepted
- Quick in-home or online application, processing and credit decisions
- An easy-to-use online bill payment option
- No annual fee

### Common questions

Why should I offer my customers *Home Projects Visa* credit card program if I already accept general purpose credit cards?

Many consumers prefer to use their general purpose credit cards for everyday purchases or other expenses. *Home Projects Visa* consumer finance program offers consumers a convenient method to pay for home improvement projects and purchases. Revolving lines of credit allow customers to return to your business for repeat purchases and services.

Why should I offer *Home Projects Visa* credit card program instead of other payment programs?

*Home Projects Visa* credit card program provides a strong combination of stability, technology, service and pricing from a company with more than 45 years of experience in the consumer finance industry

What kind of training do you provide?

After you sign up as a *Home Projects Visa* credit card program retailer, a representative will send a start-up kit to your store. The start-up kit materials review the customer application, credit decision and payment process. The start-up kit also includes attractive promotional materials for your business, including static stickers and tent cards.



Together we'll go far



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