

## WELLS FARGO CREDIT REPORT PROMOTION MYSTERY SHOP

### **Background**

Wells Fargo is offering a new promotion for their customers to be able to receive their credit report online for free and review it with a banker at a branch. The client would like to see if the branches, tellers and bankers are following protocol for this promotion.

### **Shop Summary**

This shop is specifically for Wachovia or Wells Fargo account holders only. **If you do not have an existing Wachovia or Wells Fargo checking account, savings account, or any Wachovia/Wells Fargo loan, you are NOT eligible for this shop.** The general purpose of this shop is to evaluate whether or not Wells Fargo and Wachovia branches follow the Credit Month Promotion procedure.

It is **imperative to maintain your anonymity throughout the shop.** You should not bring in materials (Briefing Notes, Questionnaire, etc.) or items (clipboards, pens, etc.) that will give away your identity as a Mystery Shopper. You should appear as a normal customer.

### **Shop Rotations/Restrictions**

You may only have 1 complete shop (1 First Interaction and 1 Follow-Up Appointment) assigned to you for this wave. In addition, you must complete your shop alone. You may not bring a friend, spouse, child, etc with you on your shop.

If you or a family member work or have worked for Wells Fargo (or Wachovia) at any point during the last 2 years, you are not eligible to complete this shop.

### **Shop Day and Time:**

Shops MUST be conducted during your assigned day. Please note we have provided standard branch hours of operation as the shop time listed on your Scheduled Shops page and on your coversheet. **Please call to confirm hours with the branch BEFORE conducting your shop.** Shops must be completed during the branch's operating hours. You will not be paid if you attempt to visit the branch when the branch is closed at the time of your visit.

**Please note you MUST enter the branch at least 2 hours before closing for your First Interaction visit. If you enter the branch after this time and are unable to complete your shop due to the bank closing, your shop will be invalid and you may not be paid.**

### **Closed Location/Department Policy**

You MUST physically visit the assigned location. If your location is closed upon arrival (i.e. closed for remodeling, does not exist), you must take a photo and upload it with your report. If a different business is located at this address, you are still required to take a picture of the front of the branch to verify your shop. If there is nothing at all at the address, you must still take a picture of whatever is there. If you do not upload a photo for your shop, your shop will be invalid and shop payment will be denied.

Please save the photo upload file as JOBIDnumber\_\_\_\_ photo (e.g., 1045678photo.jpg). **The file MUST be in .jpg format and be under 2MB in size.** The JOBID number can be found on your shop log in the first column.

You must contact your scheduler if the branch you are assigned is closed. Please see your coversheet for your scheduler's contact information.

## Questionnaire

Also, please be sure to review both of your questionnaires **BEFORE** conducting your visits to become familiar with what we are looking for in order to successfully complete your shop.

## Shop Fee and Reimbursement

This program is a two visit scenario – a first interaction and the follow-up appointment with the banker. The shop fee is \$40 total for both visits with no reimbursement. Please note the shop fee is attached to the Follow-Up Appointment VIN only. **In order to receive the \$40 shop fee, you MUST correctly complete the First Interaction and Follow-Up Appointment portions of the shop.**

The access/appointment card you receive MUST be uploaded with the First Interaction report in order for your shop to be considered valid. For reference, please see a sample of the access/appointment card below, as it is referenced in section 4 of your brochure (given by the Banker):

The image shows a sample of an access/appointment card with four numbered steps:

- 1 Log in to**  
[www.wellsfargo.com/creditscore](http://www.wellsfargo.com/creditscore)  
by midnight Pacific Time, November 15, 2012
- 2 Enter personal access code**  
Enter the personal access code along with other requested information and submit. (See reverse for accessing your credit score and credit report success tips.)  
Note: this code is good for a one-time use only.  
Personal access code: **123456789**
- 3 Access credit score and credit report**  
Write down your credit report number. You'll be able to access your credit score and credit report for the next 90 days. (See reverse for details on how to re-access.)  
Credit report number: \_\_\_\_\_
- 4 Review**  
Review your credit score and credit report. You have the option to meet with a banker to discuss your credit situation and to help evaluate your credit needs.  
Appointment date \_\_\_\_\_ Appointment time \_\_\_\_\_  
Wells Fargo location \_\_\_\_\_  
Banker name \_\_\_\_\_ Banker phone number \_\_\_\_\_

In addition, you must upload the banker's business card with the Follow-Up Appointment report in order for your shop to be considered valid. In the rare case a banker does not have a business card available, please have him/her write their FULL name and FULL phone number (including area code) on a brochure, and please upload this in your Follow-Up Appointment report instead.

Please be sure all your uploads are full, correct and clear **BEFORE** uploading them in your reports. **We cannot verify your shops without the correct, readable images, and we will NOT accept uploads after your reports are submitted.** Our quality control department will be checking uploads to verify that the information is correct.

**THE FILES MUST BE IN .JPG FORMAT AND BE UNDER 2MB IN SIZE IN ORDER TO BE SUCCESSFULLY SUBMITTED. IF THEY ARE NOT IN ONE OF THESE FORMATS, WE WILL NOT BE ABLE TO VALIDATE YOUR SHOPS, AND YOU MAY NOT BE PAID. PLEASE BE SURE TO SAVE THESE AS .JPG FILES WHEN YOU SUBMIT YOUR REPORTS. Emailed pictures will not be accepted.**

Please verify that all information is readable before uploading your file and submitting your report. If any of the above information is missing or unclear, you will not be paid for your shop.

Please save the files as JOBID (insert first interaction JOBID number here) first interaction or JOBID (insert Follow-Up Appointment JOBID number here) follow up (e.g., 1045678firstinteraction.jpg). Do not use any special characters or spaces in your filenames.

(Special characters that should be avoided include #, /, and any other non-alphanumeric characters.) **The files MUST be in .jpg format and be under 2 MB in size.**

### **Shopper Qualification/Requirements**

**In order to be eligible for this shop, you MUST have an existing Wells Fargo (or Wachovia) checking account, savings account OR any type of Wachovia/Wells Fargo loan.** If you do not and you conduct this shop, your shop will not be valid and you will not be paid. If you only have a loan and are unable to access the ATM, please answer question 1.05 as No and then indicate so on question 3.15.

In addition, before you can conduct this shop you must successfully pass your briefing notes quizzes. You only have 3 opportunities to pass each of the briefing notes quizzes. Do NOT use the back button on your browser when taking the quizzes as it will record another failed attempt. If you fail either of the quizzes, you will not be able to complete any shops on this program for this wave.

### **Shop Information**

This shop is comprised of two visits: a first interaction and a follow-up appointment. Please see below for more detailed information about both visits.

### **First Interaction Visit – Visit 1**

For the First Interaction, please enter the branch office and note if there were promotion materials available throughout the bank.

Some examples of promotion materials are shown below:

### ***Credit Improvement Brochure -***



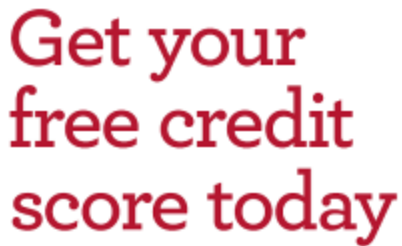
## Credit Score Promotional Flyer



### Credit Score Teller Queue Poster



## Credit Score Promoter



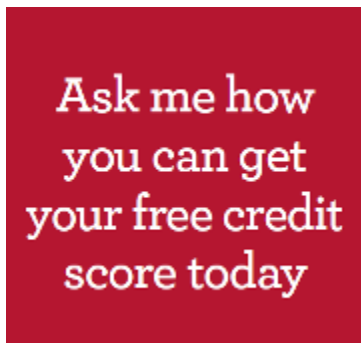
Limited time offer through  
November 15, 2012<sup>1</sup>

Talk with us to get your personal access code.

### Credit Score Gripper Graphic



Please approach a bank teller and also make note if the teller is wearing a credit report promotion badge (shown below):



**\*\*You are required to make a transaction at the teller window for this shop (ie. withdrawal, deposit, transfer). If you do not make a transaction with the bank teller during your shop, your shop will not be valid and you will not be paid. \*For shoppers with only a Wells Fargo load account, you may inquire to see if a recent payment went through or any loan payoffs inquiries.**

If the bank teller mentions the credit report promotion, let him/her know that you are interested in finding out more about receiving your free credit report. If the bank teller fails to mention the credit report promotion, please let them know that you are interested in finding out more about the promotion offer. Please make note of whether you had to ask about the promotion or if the teller mentioned it without your prompt. The teller will then refer you to a banker to further discuss the credit report promotion. The teller or banker will provide you with an access/appointment card with information for you to go online and retrieve your free credit report.

**\*\*If there is no promotional signage or information in the branch, and none of the employees are wearing the promotional lapel/badge, please tell the teller your friend was at a different branch yesterday and saw something about the credit report promo, which you would like to know more about.\*\***

**\*\*If the teller tells you they don't know anything about the credit report promo, please ask to be referred to a banker or someone else who may know about it as you had heard about the promotion from your friend who was at a different branch yesterday. \*\***

**\*\*If both the teller and banker do not know anything about the promotion during the First Interaction, please say "I really do want to talk to someone about my credit. Is there any way I can get your business card and call you later to discuss?". Please ask for their business card if they do not offer it, and upload this with your First Interaction report.\*\***

**\*\*If the teller is familiar with the credit report promo, however the banker they referred you to doesn't know anything about the promotion; please ask the banker if you can speak with another banker that can better help you. Please be sure to mention this in your First Interaction report. \*\***

While speaking to the banker, please pay close attention to the flow of the conversation with her/him. Did the banker offer to provide any educational brochures during the interaction? How did the banker provide the access/appointment card for the free credit report? Was the banker able to explain the promotion? Before the end of the conversation, you must set-up a follow-up appointment to further discuss and review your credit report (once you have gone online and retrieved it). Please wait to see if the banker themselves offers to set-up a follow-up appointment

with you first. If they do not, please mention that you would like to make an appointment with them to review your credit report once you have gone online and retrieved it.

**\*\*Please note the banker may suggest using the online banking station, to pull your report. Take note of that and kindly say “No, but thank you”..**

**\*\*Please note you cannot schedule a follow-up appointment for the same day as the first interaction\*\*. If you do, your shop will not be valid and you will not be paid. **\*\*YOU MUST SCHEDULE A FOLLOW-UP APPOINTMENT WITH THE BANKER FOR A DATE WITHIN 48 BUSINESS HOURS OF YOUR FIRST INTERACTION\*\*****

**If the banker you are speaking with will not be available for an appointment within the next 48 business hours, please explain that you are going to be away and you would really like to get this done before you leave. If the banker is still not able to meet with you within 48 business hours due to scheduling conflicts, schedule the appointment for a day as soon as possible and email your scheduler with a full explanation as to why you were not able to schedule your follow-up appointment for a date within 48 business hours. Explanations will be validated by the client.**

After you finish the interaction with the banker and exit the branch, please go online to access and print your credit report to bring with you to the Follow-Up Appointment. You MUST access and print your credit report and score in order to successfully conduct this shop. If this is not done, your shop may be considered invalid. **\*\*Please ask the banker during your First Interaction what to do if you have issues with accessing or printing your online credit report (ie. who should you call for assistance).\*\***

While you are accessing your online credit report, please take note of the online experience and the fulfillment of the free credit report.

**\*\*Please note accessing your credit report online is considered a “soft” credit inquiry and will NOT affect your credit score. \*\*** The “soft” credit inquiry will not appear on your credit report pulled by a creditor; however you will see the credit inquiry when viewing your own report.

### **Follow-Up Appointment Visit – Visit 2**

For the Follow-Up Appointment visit, you will be returning to the same branch to review your credit report and score with the banker. Please be sure to print your credit report and bring it with you to the Follow-Up Appointment. **\*\*If you do not bring your credit report with you to the Follow-Up Appointment, your shop will not be valid and you will not be paid.\*\***

**\*\*If the banker you set your appointment with is not there (sick, busy, etc.), and you are waiting for a long period of time, please ask to review your credit report with another available banker.\*\***

During the Follow-Up Appointment, please be sure to take note what the conversation was about, if the banker fully reviewed your report/score, if they conduct a financial review and if they suggested any products (or accounts) or services to you. Please pay particular close attention to how knowledgeable they are and if they sufficiently assisted you. Please note what collaterals or brochures they offered you or used in the conversation. **To further gauge how knowledgeable the banker was, please ask how a credit score is calculated, how you could increase your score (if applicable in your case), and how you can improve your current financial situation (if applicable in your case).** If a banker mentions the option of having you apply for a loan or open another account, please note you are not required to do so. If you are not personally interested, please politely say “Thank you. I will definitely have to talk this over with my wife/husband, and let you know if we are interested” or “Thank you. Let me think about it, and I’ll definitely be in touch if I am interested”.



**Before you leave, you MUST ask the banker for a business card (if they do not offer it to you) in order to validate your shop. In the rare instance that the banker does not have a business card available, please ask them to write their full name and full phone number (area code included) on a brochure or pamphlet and upload this with your report.**

**Please note you will be asked to provide your credit score range in the Follow-Up Appointment report. This is strictly to validate that the banker is offering appropriate products based on your credit score and personal needs.**

**General:**

You must take your quiz within 48 hours of accepting the assignment. If you do not, your shops will be automatically cancelled from your scheduled shops page.

You MUST enter your First Interaction shop results within 12 hours of the First Interaction shop. **\*\*Your Follow-Up Appointment VIN will be posted to your Scheduled Shops page the morning after you successfully pass the First Interaction Briefing Notes quiz.\*\*** You must enter your Follow-Up Appointment shop results within 12 hours of completion of your Follow-Up Appointment visit. Speed of reporting is a key feature of this program. If you have any problems or questions then please contact your assigned scheduler, which is listed on your coversheet, or e-mail [info@gfkmysteryshops.com](mailto:info@gfkmysteryshops.com) as quickly as possible. If you do not enter your shop results within 12 hours of completing your shop, your shop will be automatically cancelled from your scheduled shops page and you will not be paid for completing the shop.

Please be advised that we may contact you within 48 hours of shop completion to seek clarification on details of your shop visit. Please check your voicemail messages and e-mails during the 48 hour period after you have completed your shop visit to ensure prompt response.

**NOTE: You must upload the access/appointment card when you enter your shop information for the First Interaction visit, and you must upload your banker's business card when you enter your shop information for your Follow-Up Interaction visit.** If you are not provided with any of these, **you must ask.** Your shop will not be considered valid if you do not upload the required and correct uploads. In the very rare instance a banker does not have business cards available, please have him or her write their FULL name and FULL phone number (including area code) on a brochure and upload this to your Follow-Up Appointment report.

**Please be sure your scanned or picture uploads are full, correct and clear BEFORE uploading them in your reports. We cannot verify your shops without the correct, readable images, and we will NOT accept uploads after your reports are submitted.** Our quality control department will be checking these upload to verify that the information is correct.

**GfK Mystery Shopping Requirements & Expectations**

Our client makes decisions based on the results of this program. It is therefore important that the following requirements are followed closely for the completion of your visit:

- Read your Briefing notes carefully.
- Follow all the processes and procedures in order to successfully complete your shop visit.
- Contact your scheduler if any of the information is unclear.
- Contact us if you encounter any issues during your visit.
- Please write all comments in full sentences. Please keep in mind that our client will be looking at these comments.
- During your First Interaction visit, remember to obtain an access/appointment card as you will be required to upload it at the end of your First Interaction report.
- During your Follow-Up Appointment visit, remember to obtain your banker's business card as you will be required to upload it at the end of your Follow-Up Appointment report. In the rare case a banker does not have a business card available, please have him/her write their FULL name

and FULL phone number (including area code) on a brochure, and please upload this in your Follow-Up Appointment report instead.

- Enter data within 12 hours of completing your First Interaction shop and within 12 hours of completing your Follow-Up Appointment shop to ensure timely submission of data. This is crucial in providing our client with an accurate and detailed analysis.
- Please be clear and succinct with your comments. Your comments MUST pertain to the question.
- If you are unable to complete your shop as scheduled for any reason, you should cancel your shop online and also contact your scheduler as quickly as possible.
- Please return emails or messages as promptly as possible should we need to seek clarification on your shop.
- You must keep all information regarding this study confidential.

### **Professionalism**

As a Wells Fargo Mystery Shopper, you must present a polished and professional image at all times. This starts with your positive attitude and program knowledge. It also includes a polite and enthusiastic personality.

Please ensure that you follow the following business etiquette:

- Remember that you are representing GfK Mystery Shopping.
- Always represent yourself in a professional manner – never revealing yourself.
- Do NOT engage in a negative discussion with any employee.
- Always present yourself in a cordial manner. Respect the employee's time.

### **Final Checklist Before Conducting Your Shop:**

- Know the branch operating hours and the location you are conducting your shop in.
- For the First Interaction shop, please enter the branch within 2 hours of closing to provide sufficient time for you to complete your shop.
- You MUST be a Wachovia or Wells Fargo account holder in order to be eligible for this shop. If you conduct this shop, and you are not do not have a Wachovia or Wells Fargo account, your shop will not be valid you and you will not be paid.
- During your First Interaction visit, remember to obtain an access/appointment card as you will be required to upload it at the end of your First Interaction report.
- During your Follow-Up Appointment visit, remember to obtain your banker's business card as you will be required to upload it at the end of your Follow-Up Appointment report. In the rare case a banker does not have a business card available, please have him/her write their FULL name and FULL phone number (including area code) on a brochure, and please upload this in your Follow-Up Appointment report instead.
- Please fully read both of your questionnaires BEFORE conducting the shop in order to understand what to look for.