

Business Essentials



Managing your business can be challenging. Your treasury services shouldn't be.

Business Essentials is a straightforward solution that offers core treasury services. It gives you the services you need to run your business now and provides the flexibility to add services in anticipation of future growth. Our solution offers payables, receivables, and fraud protection, as well as online banking and reporting. In addition, we offer account options including ways to earn interest, an earnings allowance to offset eligible service fees,¹ or a combination of both.² These features, combined with streamlined pricing and improved implementation and onboarding, help make banking easier for you.

1. Our Business Essentials Checking account is eligible for an earnings allowance to offset eligible fees and expenses, including certain service fees. To calculate your earnings allowance, we apply the earnings credit rate to the investable balance available for services in your account.

2. Any excess balances remaining, after all eligible fees and expenses are offset with an earnings allowance credit, will earn interest.

Why Business Essentials?



Improved implementation and onboarding

You have the option of using electronic signatures and live training to help support a seamless implementation and onboarding.



Advanced fraud protection

Check and ACH fraud protection.



Streamlined pricing

Streamlined pricing with easy-to-understand product and service information.



Want a closer look?

Select the icon to see a brief Business Essentials video tutorial.

How it works

1. Review

Familiarize yourself with our set of core treasury services.

2. Implement

E-sign the required documents to implement your new products and services.

3. Bank

Create users through our online banking platform, make and receive payments securely, and help protect your accounts from fraud.

Included with every account	
Payables	<ul style="list-style-type: none">• Checks• Online ACH payments (prepaid credits only)• Wires• Online account transfers
Receivables	<ul style="list-style-type: none">• Remote deposit service• ACH (incoming)• Wires
Fraud protection	<ul style="list-style-type: none">• ACH debit-blocking service• Payment Authorization• Positive pay• Autolink• Payee validation• Dual custody features
Online banking and reporting	<ul style="list-style-type: none">• Administration• Alerts• Online banking• Statements and Notices report• Transaction and image search• ACH Return and Notification of Change report• Express Balance report

Do you want a solution that can provide:

- An easier way to set up core treasury services?
- A dedicated team to support your business needs?

Ask your Wells Fargo representative if Business Essentials is right for you.