

Account Aggregator User Guide

Getting started

What is Account Aggregator?

The Wells Fargo Account Aggregator provides you with a full view of your financial world by bringing together your financial accounts at Wells Fargo and Wells Fargo Advisors as well as accounts held elsewhere.

Account Aggregator allows you to include a full breadth of financial accounts from checking or retirement accounts, to credit cards and mortgage loans.

Features and benefits:

- Automatic display of all Wells Fargo account information
- Include non-Wells Fargo assets, liabilities and more in one view
- Ability to manually add any assets or liabilities not held at a financial institution
- Review daily updated account balances
- View your total net worth across all of your accounts

Accessing Account Aggregator

1. Log in to your account through WellsFargoAdvisors.com or wellsfargo.com. You may need to navigate to the online brokerage page. Coming in 2022, you'll be able to launch from the Wells Fargo Mobile App.
2. Select the **Brokerage Overview** tab.
3. Selecting the **Account Aggregator** link under the "Account Summary" section will lead to the welcome screen.

Account Summary | **Brokerage Overview** | Portfolio ▾ | Research ▾ | Customer Service ▾

*8626
*8626

Total Value ⓘ
\$0.00

Today's Change ⓘ
\$0 (0.00%)

Priced as of 09:51 ET on 10/15/2021
Refresh

i Important message: please expand for details.

Account Summary ⓘ *8626 [Show](#)

Account ▲	Securities Market Value	Today's Change	Cash & Cash Alt.	Margin Balance	Account Value
*8626 *8626	\$0.00	\$0.00 0.00%	\$0.00	\$0.00	\$0.00

Equip your advisor with insight to your assets and debts for external accounts. Go to [Account Aggregator](#)

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Welcome screen overview

- A. Read the Account Aggregator Terms of Use, then check the checkbox confirming you reviewed it, and select **Accept & Continue** button. This will only appear the first time you access the tool. If you choose to decline, you'll be navigated back to the Brokerage Overview page.

WELLS FARGO Contact Us Need Help Sign Off

Wells Fargo Advisors

< Brokerage Overview

Account Aggregator

How it works

- Securely link your external accounts
- Manually add other assets and debts
- Share your full financial picture with your advisor

Learn how we [secure your information](#).

I confirm that I have read and agree to the [Account Aggregator Terms of Use](#).

Decline **Accept & Continue**

Dashboard view

This page lists account information under Assets (cash, investments) and Debts (credit, loan) categories.

- A. Select an individual account to view more details about it on the Account Details page.

Assets	\$10,098,745	Debts	-\$121,974
Cash		Credit	
Account name	Value	Account name	Balance
<u>PREFERRED CHECKING*0302</u> Wells Fargo Bank, N.A.	\$9,273.59 as of 09/01/21	<u>Plaid Credit Card*3333</u> Chase	-\$410.00 as of 10/12/21
<u>Plaid CD*2222</u> Chase	\$1,000.00 as of 10/12/21	Credit total	-\$410.00
<u>Plaid Checking*0000</u> Chase	\$110.00 as of 10/12/21	Loan	
<u>Plaid Money Market*4444</u> Chase	\$43,200.00 as of 10/12/21	Account name	Balance
		<u>Plaid Mortgage*8888</u> Chase	-\$56,302.06 as of 10/12/21

B. To aggregate accounts from external financial Institutions, select **Link External Account**.

1. When you select **Link External Account**, you'll navigate to a page that says "Wells Fargo uses Plaid to link your bank." Choose **Continue**.
2. Select your bank (or other financial institution). If you do not see it, use the search bar to retrieve it.
3. Enter your credentials for that particular institution to access your bank information.
4. When the success message pops up, select **Continue** to navigate back to Account Aggregator.
5. If you have additional banks or institutions you work with, simply repeat this process to add those accounts.

Wells Fargo Advisors

[Brokerage Overview](#)

Account Aggregator

\$9,976,771
Estimated net worth [?]


Link External Account

You can also [manually add](#) assets or debts. [?]

B+C

Assets	\$10,098,745	Debts	-\$121,974
Cash		Credit	
Account name	Value	Account name	Balance
<u>PREFERRED CHECKING*0302</u> Wells Fargo Bank, N.A.	\$9,273.59 as of 09/01/21	<u>Plaid Credit Card*3333</u> Chase	-\$410.00 as of 10/12/21
<u>Plaid CD*2222</u> Chase	\$1,000.00 as of 10/12/21	Credit total	-\$410.00
<u>Plaid Checking*0000</u> Chase	\$110.00 as of 10/12/21	Loan	
<u>Plaid Money Market*4444</u> Chase	\$43,200.00 as of 10/12/21	Account name	Balance
		<u>Plaid Mortgage*8888</u> Chase	-\$56,302.06 as of 10/12/21

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Wells Fargo uses **Plaid** to link your bank

- ✓ **Secure**
Encryption helps protect your personal financial data
- ✓ **Private**
Your credentials will never be made accessible to Wells Fargo

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)







Continue

2

← **PLAID**


Select your bank

Q Search

-  Chase
www.chase.com
-  Bank of America
www.bankofamerica.com
-  Citibank Online
www.citi.com
-  PNC
www.pnc.com
-  USAA
www.usaa.com
-  American Express

3

← **PLAID**



Enter your credentials

By providing your Chase credentials to Plaid, you're enabling Plaid to retrieve your financial data.

Username

Password

Submit

Reset password

C. To aggregate any missing assets, debts, or accounts you do not want to link via external institution, you can manually choose the **manually add** link.

1. You'll be navigated to manual page. Select either the "Asset" or "Debt" tab.
2. Enter the description, select a category from the dropdown, and enter the dollar value of the account.
3. When an account is unnecessary to share with your advisor, click to uncheck.
4. Select **Save**.

Add all your ~~assets and debts~~ to get a more accurate net worth calculation.

1

Asset Debt

Asset examples: Home value, vehicles, jewelry, artwork, collectibles

Description

Enter description 2

Category

Select one

Value

\$

3 Allow your advisor to view this asset ?

Save 4

Category

- Checking Account
- Savings Account
- 401(k)
- Traditional IRA
- Tax-deferred Account
- Roth 401(k)
- Roth IRA
- Tax Exempt Account
- Brokerage Account
- College Savings Account
- Primary Home
- Investment Property
- Closely-Held Business
- Other Asset

Category

- Mortgage
- Home Equity Loan
- Line of Credit
- Student Loan
- Credit Card
- Other Debt

Account Details view

When an account name of an individual account on the Dashboard page is selected, you'll navigate to the Account Details page. Here, you can see account name, masked account number, type of account, total value, and last updated timestamp.

You have the ability to control whether your advisor can view the selected external account by selecting or de-selecting the check box and choosing **Save**.

Note: Internal Wells Fargo and Wells Fargo Advisors accounts cannot be hidden from advisors.

Plaid Money Market *4444 \$43,200.00

MONEY MARKET - Chase ⚠ Re-Link Account

Allow your advisor to view this asset ?

Save

[Disconnect all Chase accounts from your Account Aggregator ?](#)

Removing an external account

When an account name of an individual account on the Dashboard page is selected, you'll navigate to the Account Details page. Here, you can see account name, masked account number, type of account, total value, and last updated timestamp.

1. On the Dashboard page, select the underlined account name of any individual external account you want to delete.
2. Select the **Disconnect all [e.g., Chase] accounts from your Account Aggregator** link.

Once this link is selected, all accounts associated with the specific financial institution will be removed from the tool and you will be navigated back to the Dashboard page.

Note: Internal Wells Fargo and Wells Fargo Advisor accounts cannot be deleted from Account Aggregator.

Wells Fargo Advisors

< Back

Plaid Money Market *4444 \$43,200.00

MONEY MARKET - Chase ⚠ Re-Link Account

Allow your advisor to view this asset ?

Save

[Disconnect all Chase accounts from your Account Aggregator ?](#) **2**

Re-linking an account

If you have lost connection to an external financial institution, follow these steps:

1. Select **Re-Link Account** in every account associated with the financial institution in dashboard and in Account Details page.
2. You'll be taken to a page where you can enter your current credentials and select **Continue** to navigate back to Account Aggregator.

<u>Brokerage*6716</u> Chase	\$579.50 ⚠ Re-Link Account
<u>Plaid 401k*6666</u> Chase	\$23,631.98 ⚠ Re-Link Account
<u>Plaid IRA*5555</u> Chase	\$320.76 ⚠ Re-Link Account
Investments total	\$24,532.24