

# Account Aggregator User Guide

## Getting started

### What is Account Aggregator?

The Wells Fargo Account Aggregator can provide you with a full view of your financial world by bringing together your financial accounts at Wells Fargo & Company as well as accounts held elsewhere.

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

### Features and benefits:

- Automatic display of all Wells Fargo account information
- Include non-Wells Fargo assets and liabilities in one view
- Ability to manually add any assets or liabilities not held at a financial institution
- Review updated account balances
- Ability to 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.
2. Select the **Brokerage Overview** tab.
3. Selecting the **Account Aggregator** link under the “Account Summary” section will lead to the welcome page.

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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*8626		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 financial picture with your advisor

[View short video to learn more](#)

Learn how we [secure your information](#).  
Account Aggregator does not allow money movement or execution of any transaction in your Wells Fargo or external accounts.

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

[Decline](#) [Accept](#)

## 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
<b>Cash</b>		<b>Credit</b>	
<b>Account name</b>	<b>Value</b>	<b>Account name</b>	<b>Balance</b>
<a href="#">PREFERRED CHECKING*0302</a> Wells Fargo Bank, N.A.	\$9,273.59 as of 09/01/21	<a href="#">Plaid Credit Card*3333</a> Your Current Bank	-\$410.00 as of 10/12/21
<a href="#">Plaid CD*2222</a> Your Current Bank	\$1,000.00 as of 10/12/21	<b>Credit total</b>	<b>-\$410.00</b>
<a href="#">Plaid Checking*0000</a> Your Current Bank	\$110.00 as of 10/12/21	<b>Loan</b>	
<a href="#">Plaid Money Market*4444</a> Your Current Bank	\$43,200.00 as of 10/12/21	<b>Account name</b>	<b>Balance</b>
		<a href="#">Plaid Mortgage*8888</a> Your Current Bank	-\$56,302.06 as of 10/12/21

B. To aggregate accounts from external financial institutions, select **Link New Financial Company**.

1. When you select **Link New Financial Company**, you'll navigate to a page that says "Wells Fargo uses Plaid to connect your account." 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 the selected institution.
4. When the success message displays, select **Continue** to navigate back to Account Aggregator.
5. If you have additional financial companies you work with, simply repeat this process to add those accounts.

## Wells Fargo Advisors

[Brokerage Overview](#)

# Account Aggregator

Link New Financial Company

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

# \$9,976,771

Estimated net worth ?

B+C

<h3 style="margin: 0;">Assets</h3> <p style="font-size: 1.2em; margin: 0;">\$10,098,745</p> <h4 style="margin: 0;">Cash</h4> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; font-size: 0.8em;">Account name</th> <th style="text-align: right; font-size: 0.8em;">Value</th> </tr> </thead> <tbody> <tr> <td style="font-size: 0.8em;"> <a href="#">PREFERRED CHECKING*0302</a>                      Wells Fargo Bank, N.A.                 </td> <td style="text-align: right; font-size: 0.8em;">                     \$9,273.59                      as of 09/01/21                 </td> </tr> <tr> <td style="font-size: 0.8em;"> <a href="#">Plaid CD*2222</a>                      Your Current Bank                 </td> <td style="text-align: right; font-size: 0.8em;">                     \$1,000.00                      as of 10/12/21                 </td> </tr> <tr> <td style="font-size: 0.8em;"> <a href="#">Plaid Checking*0000</a>                      Your Current Bank                 </td> <td style="text-align: right; font-size: 0.8em;">                     \$110.00                      as of 10/12/21                 </td> </tr> <tr> <td style="font-size: 0.8em;"> <a href="#">Plaid Money Market*4444</a>                      Your Current Bank                 </td> <td style="text-align: right; font-size: 0.8em;">                     \$43,200.00                      as of 10/12/21                 </td> </tr> </tbody> </table>	Account name	Value	<a href="#">PREFERRED CHECKING*0302</a> Wells Fargo Bank, N.A.	\$9,273.59 as of 09/01/21	<a href="#">Plaid CD*2222</a> Your Current Bank	\$1,000.00 as of 10/12/21	<a href="#">Plaid Checking*0000</a> Your Current Bank	\$110.00 as of 10/12/21	<a href="#">Plaid Money Market*4444</a> Your Current Bank	\$43,200.00 as of 10/12/21	<h3 style="margin: 0;">Debts</h3> <p style="font-size: 1.2em; margin: 0;">-\$121,974</p> <h4 style="margin: 0;">Credit</h4> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; font-size: 0.8em;">Account name</th> <th style="text-align: right; font-size: 0.8em;">Balance</th> </tr> </thead> <tbody> <tr> <td style="font-size: 0.8em;"> <a href="#">Plaid Credit Card*3333</a>                      Your Current Bank                 </td> <td style="text-align: right; font-size: 0.8em;">                     -\$410.00                      as of 10/12/21                 </td> </tr> <tr> <td style="font-size: 0.8em;"><b>Credit total</b></td> <td style="text-align: right; font-size: 0.8em;"><b>-\$410.00</b></td> </tr> </tbody> </table> <h4 style="margin: 0;">Loan</h4> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; font-size: 0.8em;">Account name</th> <th style="text-align: right; font-size: 0.8em;">Balance</th> </tr> </thead> <tbody> <tr> <td style="font-size: 0.8em;"> <a href="#">Plaid Mortgage*8888</a>                      Your Current Bank                 </td> <td style="text-align: right; font-size: 0.8em;">                     -\$56,302.06                      as of 10/12/21                 </td> </tr> </tbody> </table>	Account name	Balance	<a href="#">Plaid Credit Card*3333</a> Your Current Bank	-\$410.00 as of 10/12/21	<b>Credit total</b>	<b>-\$410.00</b>	Account name	Balance	<a href="#">Plaid Mortgage*8888</a> Your Current Bank	-\$56,302.06 as of 10/12/21
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1

Wells Fargo uses **Plaid** to connect your account

**Connect effortlessly**  
 Plaid lets you securely connect your financial accounts in seconds

**Your data belongs to you**  
 Plaid doesn't sell personal info, and will only use it with your permission

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

Continue

←
2

### Select Financial Company

- Your Current Bank
- XZY Bank Online
- New ZMP Bank
- 246 ABC Bank
- 111 222 Financial
- AEIO Bank

←
3

### Enter your credentials

By providing your **AEIO Bank** credentials to Plaid, you're enabling plaid to retrieve your financial data.

Submit

[Reset password](#)

Depending upon your financial institution's security methods, your user experience could be different.

C. To aggregate any missing asset or debt accounts, you can choose the **manually add** link.

1. You'll be navigated to the Manual Asset page. To add a debt account, select the "Debt" tab.
2. Enter the description, select a category from the dropdown, and enter the dollar amount of the account.
3. If you prefer not to share account details with your advisor, deselect the "Allow your advisor to view this asset/debt" checkbox.
4. Select **Save**.

The screenshot shows the 'Manual Asset' form. At the top, there are two tabs: 'Asset' (selected) and 'Debt'. Below the tabs is a text input field for 'Description' with the placeholder 'Enter description'. Underneath is a 'Category' dropdown menu with 'Select one' and a downward arrow. Below that is a 'Value' input field with a '\$' symbol. At the bottom, there is a checkbox labeled 'Allow your advisor to view this asset' which is checked, and a 'Save' button. Red callout boxes with numbers 1, 2, 3, and 4 point to the tabs, the description field, the checkbox, and the save button respectively.

The screenshot shows a dropdown menu for categories. The top two categories, 'Checking Account' and 'Savings Account', are highlighted in grey. Below them is a list of other categories: 401(k), Traditional IRA, Tax-deferred Account, Roth 401(k), Roth IRA, Tax Exempt Account, Brokerage Account, College Savings Account, Primary Home, Investment Property, Second Home, Closely-Held Business, Cash Value Life Insurance, Other Annuity, Cryptocurrency, and Other Asset. Below this list is another dropdown menu with categories: Mortgage, Home Equity Loan, Line of Credit, Student Loan, Credit Card, and Other Debt. The 'Mortgage' category in the second dropdown is highlighted with a green border.

## Account Details view

When you select the account name of an individual account on the Dashboard, you'll navigate to the Account Details page. Here, you can see account name, masked account number, type of account, total value, last updated timestamp and select details on the account you are viewing. You also have the ability to add or modify a "nickname" for this account.

You have the ability to control whether your advisor can view an external account by selecting or de-selecting the "Allow your advisor to view this asset/debt" checkbox and choosing **Save**.

**Note:** Internal Wells Fargo & Company accounts cannot be hidden from your advisor.

The screenshot shows the 'Account Details' view for 'Plaid Money Market \*4444'. The account name is displayed in a large font, and the total value is shown as '\$43,200.00' with a timestamp 'as of 12/01/22'. Below the account name, there are two checkboxes: 'Allow your advisor to view this asset' (checked) and 'Use custom nickname' (checked). At the bottom, there is a text input field containing 'Plaid Money Market'.

## Removing an external account

To remove an external account from your Account Aggregator Dashboard, on the Account Details page, select the **Disconnect all [e.g., Your Current Bank] accounts from your Account Aggregator** link.

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

**Note:** Internal Wells Fargo & Company accounts cannot be deleted from Account Aggregator.

### Plaid Money Market \*4444

MONEY MARKET -

**\$43,200.00**  
as of 12/01/22

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Allow your advisor to view this asset ?

Use custom nickname

**Note:** For many clients, Wells Fargo loan, credit and cash accounts are viewed internally by your Financial Advisor. However, for clients working with an advisor that is part of Wells Fargo Advisors Financial Network, your advisor does not have internal access to view these accounts.

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[Disconnect all Citibank Online 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** for any account associated with that financial institution on the Dashboard or on the Account Details page.
2. You'll be taken to a page where you can enter your current account credentials to re-link all of your accounts for the institution and then navigate back to Account Aggregator.

<u>Brokerage*6716</u> 111 222 Financial	\$579.50 <span style="color: red;">⚠</span> <a href="#">Re-Link Account</a>
<u>Plaid 401k*6666</u> 111 222 Financial	\$23,631.98 <span style="color: red;">⚠</span> <a href="#">Re-Link Account</a>
<u>Plaid IRA*5555</u> Your Current Bank	\$320.76 <span style="color: red;">⚠</span> <a href="#">Re-Link Account</a>
<b>Investments total</b>	<b>\$24,532.24</b>