

Background Checks FAQs

1. Is a background check always required?

No – a background check is only required for [vendor personnel](#) if they will have any of the following:

- [unescorted access](#) within a Wells Fargo secured facility
- access to, or a reasonable opportunity to access, [confidential or restricted Wells Fargo information](#) from or at any location¹
- access to Wells Fargo networks, information systems, databases or applications in a manner that would permit modification

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2. Is this a new requirement for Wells Fargo?

No – Wells Fargo has required background checks for vendor personnel for many years.

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3. When must the background check be completed?

The background check must be completed prior to the vendor personnel's initial access to Wells Fargo facilities, data or systems.

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4. What is the definition of “Vendor Personnel”?

Vendor Personnel means any employee, agent or subcontractor of the vendor who is working on services for Wells Fargo. If the subcontractor is a company, then it also includes any employee or independent contractor of that company who provide services to Wells Fargo.

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5. Do all background checks search for the same information?

Yes and no.

All domestic background checks must include a Social Security Number (SSN) search, examining the state and year of issuance, and verifying that the SSN is in a valid range and not in the official deceased file (the Death Index). But we require vendors to check for different crimes depending on the type of access the vendor personnel will have to Wells Fargo's facilities, data or systems.

When an individual will have access to our Restricted or Confidential Information (including in the course of having unescorted access within our secured facilities where the individual has reasonable opportunity to view or obtain such data), or will have access to our networks, information systems, databases or applications in a manner that would permit modification, then the check must search for crimes in the following categories:

- **Dishonesty** – a crime where a person acts directly or indirectly to cheat or defraud for monetary gain or wrongfully takes property that belongs to someone else. “Dishonesty” also includes acts involving lack of integrity or intent to distort, cheat or act deceitfully or fraudulently.
- **Breach of Trust** – when a person who has been entrusted with the money or property of another uses or takes that money or property for his or her own gain.

NOTE: for crimes involving dishonesty or breach of trust, the check must search for both convictions and pre-trial diversions (for example, a suspension or dismissal of charges in exchange for rehabilitation, restitution, or other non-criminal alternatives).

And, when an individual will have unescorted access within our [secured facilities](#) to perform services for Wells Fargo, then the criminal background check must search for certain crimes involving violence or harassment.

Many individuals may require both types of checks.

6. Where can I find a list of the crimes for the background checks?

See [tables below](#) for representative lists of crimes.

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7. How far back does a background check need to go?

The check must go back at least seven (7) years.

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8. What locations must be checked to satisfy the Wells Fargo criminal background check requirement?

A criminal background check must at least cover all counties in which the individual has resided or has worked during the 7-year period explained above. Searches that cover only the county in which the employee currently resides are not generally sufficient.

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9. Who can complete a background check for a vendor?

A criminal background check must be done by a third party, not by the vendor itself or by a company that is affiliated with the vendor company. The background check provider must be reasonably satisfactory to Wells Fargo. For instance, Wells Fargo does not accept background checks from entities available through the Internet which are not nationally-recognized as providers of reputable or quality background checks. If vendors have difficulty finding an adequate provider, please see the next section for further information.

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10. What if the vendor cannot find a background check provider who meets Wells Fargo standards?

If a vendor has difficulty finding a background check provider whose search conforms to our standards, we can refer you to resources that are able to provide a check for vendors that meet our requirements. One is HireRight (866) 205-6129. Another is ADP (866) 831-2076. They can explain the step-by-step process for the background check.

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11. Are any individuals exempt from getting a background check because of who they are or what they do?

No, but in certain cases a pre-existing alternative verification process other than a Wells Fargo background check may be used to satisfy this requirement:

- As a prerequisite to being licensed to practice law, attorneys undergo a stringent background check screening process. In addition, attorneys are subject to discipline (including suspension of license or disbarment) for violation of the Code of Professional Conduct, including crimes of dishonesty and breach of trust. Therefore attorneys are not required to have an additional Wells Fargo background check provided they are in good standing with the jurisdiction that licensed them to practice law – usually this is done state-by-state. Vendor managers will be expected to verify good standing.
- Certain other professionals (including but not limited to Registered Investment Advisors, Medical Doctors, and commercial pilots) may be able to **substitute their own licensing processes for the Wells Fargo background check requirements** if the following conditions are met:
 - The individual holds a current license or certification in a professional field that requires a criminal background screening on such individual as a prerequisite to obtaining such professional license or certification;
 - The licensing or certifying agency may suspend or revoke such license or certification if the individual is convicted of screened crimes; and
 - The vendor can demonstrate to Wells Fargo's reasonable satisfaction that a criminal background check is a prerequisite to obtaining such professional license or certification and that the scope of the criminal background check is appropriate for the services being provided.

Please note: this alternative applies only to the licensed individual and not to other individuals who work for or with that individual (i.e., does not cover paralegals, trade execution or operations personnel, etc.)

- Temporary staff and IT contractors who have been fingerprinted for an FBI screening and are employed by Wells Fargo preferred providers do not need to do an additional Wells Fargo background check, as the fingerprint process ensures they have met these requirements.
- Employees of domestic correspondent banks (US financial institutions that regularly perform services or act as agents for another financial institution that does not have the necessary facilities or market access to perform the services on its own) do not need to do an additional background check because these banks operate under the same statutes and federal regulations as Wells Fargo does, and are already required by law to do an equivalent background check.

If a vendor believes certain of its licensed professional employees have already passed an equivalent background screening, it should provide to the Wells Fargo vendor manager detailed documentation regarding 1) the relevant license, 2) what background checks are done to obtain the license, 3) how they verify a license is valid and for how long it is valid, or how to determine if the license has been revoked, and 4) any other relevant information.

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12. If the vendor has already done background checks that meet our current standards, is a new background check needed?

No. If the vendor meets current Wells Fargo background check requirements and no break in service with the vendor or subcontractor to the vendor has occurred, a new background check is not required. A vendor manager may require new background checks at any time, based upon their perception of the overall risk to Wells Fargo.

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13. If a vendor has completed background checks, but those checks do not meet Wells Fargo's standard, is a new screening required?

Yes – the older background check is not sufficient, and the individual must pass a background check that meets the current standard.

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14. If the vendor personnel have been with the vendor company for a long time but never had background checks, do they still need to undergo background checks if they want to work with Wells Fargo data, networks or in Wells Fargo's secured facilities?

Yes. Law, regulation and prudent business practices require the criminal background checks described in the standards.

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15. How long is a background check valid?

Once a background check that meets Wells Fargo standards has been done, it is valid for the length of time that an individual maintains continued and uninterrupted employment with the vendor or the vendor's subcontractor. If the individual has left the employer for any period of time, that individual must be considered “new” personnel and needs a new background check. However, vendor managers have the right to insist on more frequent background checks based on the vendor relationship and the risks inherent in the product or service.

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16. What is considered a Wells Fargo secured facility?

Any Wells Fargo location with any device utilized to control or limit access to a work area or facility. Access devices may include, but are not limited to: standard locks and keys, mechanical or electronic pin pads or code locks, or access badge systems.

NOTE: in order for the background check obligation to be triggered, the access must be past the public areas of the secure facility (e.g., past the front desk, or behind the work counter at a store).

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17. What is considered “unescorted” access?

This is when vendor personnel are at a Wells Fargo facility that has access control and are not accompanied or directly supervised by a Wells Fargo employee or Wells Fargo security personnel at all times while on Wells Fargo premises.

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18. Who is responsible for paying for background checks?

The cost of background checks is the responsibility of the vendor.

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19. What documentation does the vendor have to give to the Wells Fargo vendor manager?

As proof that the vendor's policies and procedures require the completion of compliant background checks, the vendor manager should be furnished copies of the relevant policies or procedures showing the scope of the vendor's background check program. If requested, you may also need to provide only the eligible/not eligible status of a random sample of vendor personnel to ensure they meet Wells Fargo's background check criteria.

NOTE: Wells Fargo vendor managers should never receive a copy of the actual background check results, as they contain personally-identifiable information about vendor personnel.

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20. What should happen if the vendor or Wells Fargo becomes aware that an individual does not meet the background check standards?

Anyone who has failed the background check or who has committed a crime since that time that would mean they could not pass the background check cannot be allowed access to Wells Fargo facilities, data or network systems. If this access exists it must be immediately terminated, and Wells Fargo and the vendor must work together to analyze the risk exposure.

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21. For vendors located outside the United States (not including its territories), what are the standards for completing background checks?

The ability to complete background checks varies from country to country and in US territories. Wells Fargo's goal is to obtain a check that is as close as possible to the domestic check that is permitted under a country's laws and regulations, including reasonably ensuring they do not have a disqualifying criminal background, and validating the individual's identity.

The Wells Fargo vendor manager will consult with internal Wells Fargo subject matter experts and work with the vendor to determine how best this requirement can be met. For existing foreign vendor relationships, vendors and vendor managers may want to review the contract language, and discuss background check practices to ensure this requirement is being met.

Upon request, non-US Vendors should be prepared to provide a detailed description of background checks they cause to be performed, which may include the crimes checked, the locations and jurisdictions examined, and the time period that their criminal background check covers.

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22. If an individual fails a background check, may the vendor continue to employ this individual?

Yes – but that individual may no longer be assigned to [perform services](#) for Wells Fargo.

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Reference Lists of Crimes to be Included in Background Check

A. The following is a list of some of the crimes of dishonesty or breach of trust that would disqualify an individual. This is a representative list, not an exhaustive list, and may be revised based on legal and regulatory changes that occur. The background check you procure should include any crimes that are substantially similar to those listed below, as different jurisdictions can sometimes use different names for similar crimes:

• bribery	• forgery
• bribing, influencing, intimidating and/or threatening witnesses	• fraud
• burglary	• theft or larceny
• check kiting/bad checks	• impersonation
• concealment of assets	• misapplication/misappropriation of funds
• conspiracy	• money laundering
• corruption	• obstruction of justice
• counterfeiting	• perjury
• drug trafficking/illegal sale, manufacture, and/or distribution	• possession/receipt of stolen property
• embezzlement	• robbery
• extortion	• shoplifting
• falsification/falsifying documents/falsifying evidence/false oath	• treason

B. The following is a list of other crimes that due to their seriousness disqualify a person from having unescorted access to our secured facilities. The background check you procure should include any crimes that are substantially similar to those listed below, as different jurisdictions can sometimes use different names for similar crimes:

• abduction	• manslaughter
• aggravated assault/battery	• mayhem/dismemberment
• arson	• murder/attempted murder
• assault with intent to commit a felony	• possession of illegal weapons
• child abduction (not in a domestic relationship)	• rape/attempted rape
• child molestation	• sex crimes
• hate crimes	• sexual/carnal abuse of children
• hostage taking	• stalking
• indecent assault	• terrorism/terrorist threats
• kidnapping	• weapons use

C. If the individual being checked has more than one conviction for any of the following misdemeanors in the time period evaluated (at least seven years of history, but no more than ten years of history), then the individual may not have unescorted access to our secured facilities. The background check you procure should include any crimes that are substantially similar to those listed below, as different jurisdictions can sometimes use different names for similar crimes:

• simple assault and/or battery	• indecent exposure
• false imprisonment	• inflicting corporal injury
• domestic violence	• prostitution
• harassment	• violation of protection order

¹ Confidential Information - Information classified as Confidential refers to sensitive company and consumer data having a medium-to-high risk level. Access is limited to groups with a specific need-to-know, as required to perform a particular business function or activity.

Restricted Information - Information classified as Restricted refers to sensitive company and consumer data having a high risk level. Access is limited to explicitly pre-designated individuals with a stringent business need-to-know.