Sign On

Business

Earn up to $825 bonus with a new business checking account*

This offer is for new business checking customers only and ends September 8, 2026.

Open a new eligible business checking account and complete the qualifying activities to receive up to $825.

Open an account online

Your bonus offer code will apply automatically to your Initiate Business Checking®** account after you apply online.

Learn how to avoid the $15 monthly service fee for the Initiate Business Checking account.

Apply online >>

OR

Open your account in a branch

Wells Fargo will email you a bonus offer code to provide to a banker at account opening. Your email address will only be used to deliver your bonus offer code and will not be shared with third parties or used for other promotions. By providing your email, you agree that Wells Fargo may contact you to fulfill the offer requirements.

Earn up to $825

See offer requirements

Apply online >>

Email my code >>

Earn

$825

with a deposit of $25,000

OR

Earn

$550

with a deposit of $10,000

OR

Earn

$400

with a deposit of $2,500

Review full offer requirements below.

Earn your bonus offer in just three steps:

Earn up to $825

See offer requirements

Apply online >>

Open a new Initiate Business Checking account from this offer webpage by September 8, 2026. Or open a new eligible business checking account at a Wells Fargo branch with a minimum opening deposit of $25. You must provide your bonus offer code at the time of account opening.

2. Deposit and maintain

Bring $2,500 or more in deposits to your new eligible business checking account by day 30 from account opening. The account balance as of day 30 will determine the maximum cash bonus you may earn based on the below table. Maintain the account balance through day 60 from account opening.

3. Complete transactions

Complete 5 or more qualifying posted transactions within the 60-day qualification period.

Enjoy your bonus

After the 60-day qualification period, your bonus will be deposited in your new checking account within 30 days after you have met all offer requirements.

You’re good at business. We’re good at business banking®.

Experienced support you can count on

Our business bankers are here to help you reach your goals.

Learn more >

A full suite of products and services

Experience solutions and support that can help your business thrive.

Learn more >

Earn up to $825

See offer requirements

Apply online >>

Digital tools and security

Merchant Business Solutions

Accept payments, manage operations and grow with one connected platform.

Learn more >

Frequently asked questions

Collapse all

What documentation is required to open a business checking account?

Visit what you'll need to open a business deposit account for the documents you will need on hand to open an account.

When will I receive the business checking bonus offer?

After the 60-day qualification period, your bonus will be deposited in your new checking account within 30 days after you have met all offer requirements.

What counts as a qualifying transaction?

The following **count** as qualifying transactions:

- Posted transactions from purchases using your Wells Fargo business debit card.
  - Eligible debit card purchases are limited to: one-time or recurring payments and purchases made using PIN, signature, online, by phone, or Digital wallet[1].
  - Wells Fargo can't post your debit card transaction until the merchant submits the transaction to us for payment. Transactions received from a merchant after the cutoff time or on a non-business day are posted on the next business day.
- Posted payments you initiated through Wells Fargo Bill Pay.
- Posted deposits using the Wells Fargo Mobile® app, ATM, Branch Teller, ACH, or Wire transfers.

Earn up to $825

See offer requirements

Apply online >>

- Debit Card Original Credit Transactions (OCT): a credit to your card when your debit card number is used to receive funds.

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*How to qualify for this offer

To be Eligible: Offer is for new business checking customers only. Only the business entity is eligible for this offer. Limit one business checking bonus offer per business entity or business owner within 24 months. Only a Wells Fargo Initiate Business Checking®, Navigate Business Checking®, or Optimize Business Checking® account is eligible for this offer. A business entity is not eligible for this offer if the business entity is a current owner of a Wells Fargo business checking account or has closed a Wells Fargo business checking account in the past 90 days, or the business entity is owned in whole or in part by a Wells Fargo employee. Non-resident aliens or foreign entities signing Form W-8 are not eligible for the offer. If Wells Fargo, in its sole discretion, suspects promotional offer abuse it may close an account and not pay a bonus.

To receive the cash bonus: You must use your bonus offer code by September 8, 2026 when opening a new eligible Wells Fargo business checking account, which is subject to approval, and complete the following requirements.

- **Deposit:** Bring $2,500 or more in deposits to your new eligible business checking account by day 30 from account opening. **The account balance as of day 30 will determine the maximum cash bonus you may earn based on the below table**. You may not deposit additional funds after the first 30 days to qualify for a higher cash bonus.

Deposit amount	Cash bonus
$2,500 - $9,999	$400
$10,000 - $24,999	$550
$25,000 or more	$825

- **Maintain** the account balance in your account through day 60 from account opening (the "qualification period"). If your balance drops to a lower tier amount in the above table during this period, your cash bonus will be reduced or your account will no longer qualify for this bonus if it falls below the lowest tier.
- **Qualifying Transactions:** Complete 5 or more qualifying posted transactions within the 60-day qualification period. A **qualifying transaction** is a completed transaction that has been fully processed and posted to your account. Transactions generally post within 1 to 3 days, however, timing of when a transaction will post can vary from the same day to weeks later.

The following **count** as qualifying transactions:

- **Posted transactions** from purchases using your Wells Fargo business debit card
  - **Eligible debit card purchases are limited to:** one-time or recurring payments and purchases made using PIN, signature, online, by phone, or Digital wallet[1].

- Sending or receiving money with Zelle®
- Withdrawals from ATM, Branch Teller, ACH, or Wire transfers
- Transfers or payments to or from other Wells Fargo accounts
- Transfers made through the RTP® network (real-time payments) or FedNow℠ Service
- Debit Card Original Credit Transactions (OCT): a credit to your card when your debit card number is used to receive funds

After the 60-day qualification period, if you have met all offer requirements, **we will deposit the bonus into your new account** within 30 calendar days. Your new account must stay open throughout the time we attempt to deposit the bonus. We may close accounts with a zero balance without prior notice. You are responsible for any taxes due on the bonus. We will report the bonus as income to tax authorities, as required by applicable law. If you are subject to backup withholding at the time of payment, we will withhold the required amount and remit to the tax authorities.

Other Terms: This offer may be discontinued or changed at any time without notice and cannot be combined with any other business checking offer. Offer cannot be reproduced, purchased, sold, transferred, or traded.

Talk with a banker or see the "Business Account Fee and Information Schedule" and "Deposit Account Agreement" for complete checking account details, including the applicable monthly service fee and options to avoid it. The actions required to earn this bonus are separate from the actions available to avoid the monthly service fee.

** The monthly service fee for the Initiate Business Checking account is $15. The minimum opening deposit is $25.

Avoid the monthly service fee with one of the following each fee period:

- $2,000 minimum daily balance.
- $5,000 combined account balance.
  - The combined balance is determined on the last business day of your fee period. Combined business deposit balances include the average ledger balance in your Initiate Business Checking account plus other qualified accounts, including:
    - Business checking accounts: Initiate Business Checking, Navigate Business Checking, Optimize Business Checking, and Analyzed Business Checking
    - Business savings accounts: Business Market Rate Savings and Business Platinum Savings
    - Business time accounts (CDs): Business Time Accounts
  - The combined business deposit balance waiver will be applied as a refund after the statement cycle ends.
- Own a Premier Checking, Private Bank Checking, or Private Bank Interest Checking account.
  - Customers who own a Premier Checking, Private Bank Checking, or Private Bank Interest Checking account and own a business with an Initiate Business Checking, Navigate Business Checking, Business Market Rate Savings, or Business Platinum Savings will have their monthly service fee waived on the business account(s). Customer must be an individual owner, joint owner, or trustee of the Premier Checking, Private Bank Checking, or Private Bank Interest Checking account and be a business owner with transaction authority on the business account. If a business has multiple owners, the benefit will apply as long as one of the owners has a Premier Checking, Private Bank Checking, or Private Bank Interest Checking account. In the event a customer no longer has a Premier Checking, Private Bank Checking, or Private Bank Interest Checking account, that customer is no longer eligible for the monthly service fee waiver benefit.

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