



US Business Bank Account Application – Document Checklist

Use this checklist to ensure you have all documents and information prepared before applying.

Business Entity Documents

- Articles of Organization / Certificate of Formation (PDF copy)
- Operating Agreement
- Certificate of Good Standing (if required)

Tax Identification

- EIN Confirmation Letter (IRS Form CP 575)
- EIN Assignment Letter (IRS 147C) if CP 575 is lost

Beneficial Owner Identification

- Government-issued photo ID (passport or accepted national ID)
- Proof of personal address (utility bill, bank statement, or government document within last 3 months)
- Date of birth and national ID / passport number

Business Information to Prepare

- Clear business description (1–3 sentences explaining what the business does)
- Expected monthly transaction volumes (inflows and outflows)
- Business website or online presence
- Nature of customers and transaction types (individuals vs businesses, domestic vs international)

Additional Documents Sometimes Requested

- Registered agent confirmation (name and address)
- Sole member confirmation statement (for single-member LLCs)
- Business plan or pitch deck
- Invoice samples or client contracts