



Business Bank Account Required Documents Checklist

The documentation you'll need to open a business bank account will vary depending on your business structure. Use the navigation below to find the section that pertains to your business.

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Sole Proprietorship Required Documents

- Personal identification:** You'll need your Social Security number as well as two forms of personal ID to open a business bank account. Valid types of identification include a driver's license, passport, and Social Security card.
- Fictitious business name certificate:** You might also need a "Fictitious Business Name" certificate, known as a doing-business-as certificate (DBA certificate), if your business operates under a different name from your own.

Partnership Required Documents

- Business identification:** To open a business bank account, you'll need your federal Employer Identification Number (EIN) and a copy of your articles of organization.
- Organization documents:** This includes your business partnership agreement and any other organization documents that you may have prepared when you formed your partnership.
- Other potential documentation:** You may also need to provide a signed declaration of unincorporated business and any required business licenses. Business licenses are common with healthcare businesses or restaurants.

S Corporation (S-corp) Required Documents

- Business identification:** When opening a business account, you'll need to show your federal EIN.
 - Articles of incorporation and corporate charter:** You'll need to provide your certified articles of incorporation and possibly your corporate charter.
 - Corporate resolution:** You might also need to provide a signed corporate resolution by all of your officers as well as a signed signature card by the account signers.
 - Business licenses:** Businesses that need a license to operate will also need to provide their license documentation, such as with restaurants.
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Limited Liability Company (LLC) Required Documents

- Business identification:** To open a business bank account, you'll need your federal EIN as well as a copy of your articles of organization.
 - Organizational documents:** You'll need to provide the organizational documents used to form either your S-corp or partnership.
 - Other potential documentation:** You also may need to provide a signed declaration of unincorporated business and any required business licenses. Business licenses are common with healthcare businesses or restaurants.
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C Corporation (C-corp) Required Documents

- Business identification:** Like an LLC, you'll need your federal EIN to apply for a business bank account.
- Articles of incorporation:** Additionally, you'll also need your certified articles of incorporation. You'll receive your article of incorporation documents as a part of your incorporation process.
- Corporate charter:** If your articles of incorporation don't provide sufficient information regarding who is authorized to sign, you may also need to provide an additional corporate charter that specifies this information.

- Corporate resolution:** You might also need to provide a signed corporate resolution by all of your officers as well as a signed signature card by the account signers.
- Business licenses:** Businesses that need a license, such as healthcare businesses or restaurants, will need to provide their license documentation.
- Additional requirements for nonprofits:** If you're operating as a nonprofit organization, you'll need to show your 501(c) letter from the IRS or other tax-exempt documentation.

Required Documents for Startups

- Personal or business identification:** You'll need to provide either personal identification for a sole proprietorship like a driver's license or Social Security card or EIN for the other business types.
- Organizational documentation:** You'll need to provide the documentation used to organize your business, such as a fictitious business name certificate, LLC operating agreement, or articles of incorporation.
- Business licenses:** If your startup business needs a license, you will also need to provide your license documentation when opening a business account.