BCC SUPPLIES

The Ultimate EIN-Only Compliance & Fundability Checklist

Before a lender or business credit bureau approves your business for a loan or a high-impact tradeline, they run your company through automated compliance filters. If your business fails even one of these hidden checks, your application can be denied automatically — no matter how high your credit score is. Use this checklist to make sure your entity is legally separated from your personal finances and fully optimized for maximum funding.

PHASE 1

Corporate Foundation & Legal Structure

This phase ensures your business exists as a legitimate, separate legal entity.

■ **Legal Entity Formation:** Your business is registered as an LLC, S-Corp, or C-Corp. Sole proprietorships and partnerships cannot build true standalone business credit.

■ **Active Status with Secretary of State:** Your corporate filing is in "Good Standing" with your state.

■ **EIN Filed Correctly:** You have a federal Employer Identification Number directly from the IRS. Your business name matches your state filing exactly, including punctuation like commas or periods.

■ **Business Licenses:** You hold all required state, county, and city permits or licenses required to legally operate your specific industry.

PHASE 2

Contact Info & Digital Footprint

Underwriters use automated scrapers to verify that your business info is consistent across the internet. Inconsistencies cause instant red flags.

■ **Dedicated Business Address:** You use a physical commercial address or a dedicated virtual office address. Avoid standard P.O. Boxes, as credit bureaus immediately flag them as unverified or high-risk.

■ **Commercial Phone Number:** You have a dedicated business phone line (VOIP or landline) registered under your exact legal business name.

■ **411 Directory Listing:** Your business phone number is listed on 411.com or national directory databases. Lenders check this automatically to verify you aren't operating a ghost company.

■ **Professional Digital Presence:** You possess a secure business website (https://) and professional email addresses linked to your domain, e.g. contact@yourcompany.com instead of a free @gmail.com account.

PHASE 3

Banking & Financial Foundation

To get funding without a personal guarantee, your business bank account is your single most critical asset.

■ **Standalone Business Bank Account:** You have a dedicated commercial checking account opened under your EIN and legal business name.

■ **Zero Co-mingling:** All business revenue flows directly into this account, and no personal expenses are paid from it. Lenders look for a steady average daily balance (ADB).

■ **Merchant Account Setup (If Applicable):** If you take credit cards, your merchant processing account matches your exact business banking name.

PHASE 4

Bureau Registration & Profile Tracking

Make sure the major bureaus actually recognize your entity.

■ **D-U-N-S Number Obtained:** You have registered for your free Data Universal Numbering System (D-U-N-S) number directly through Dun & Bradstreet.

■ **Experian & Equifax Commercial Profiles Clean:** You have checked to ensure no incorrect addresses or old entities are tied to your EIN profile.

Once your business checks every box above, you're ready to build a commercial installment tradeline reported under your EIN — no SSN, no personal guarantee. See plans at bccsupplies.com/pricing.html or explore more free guides at bccsupplies.com/fundability-hub.html.