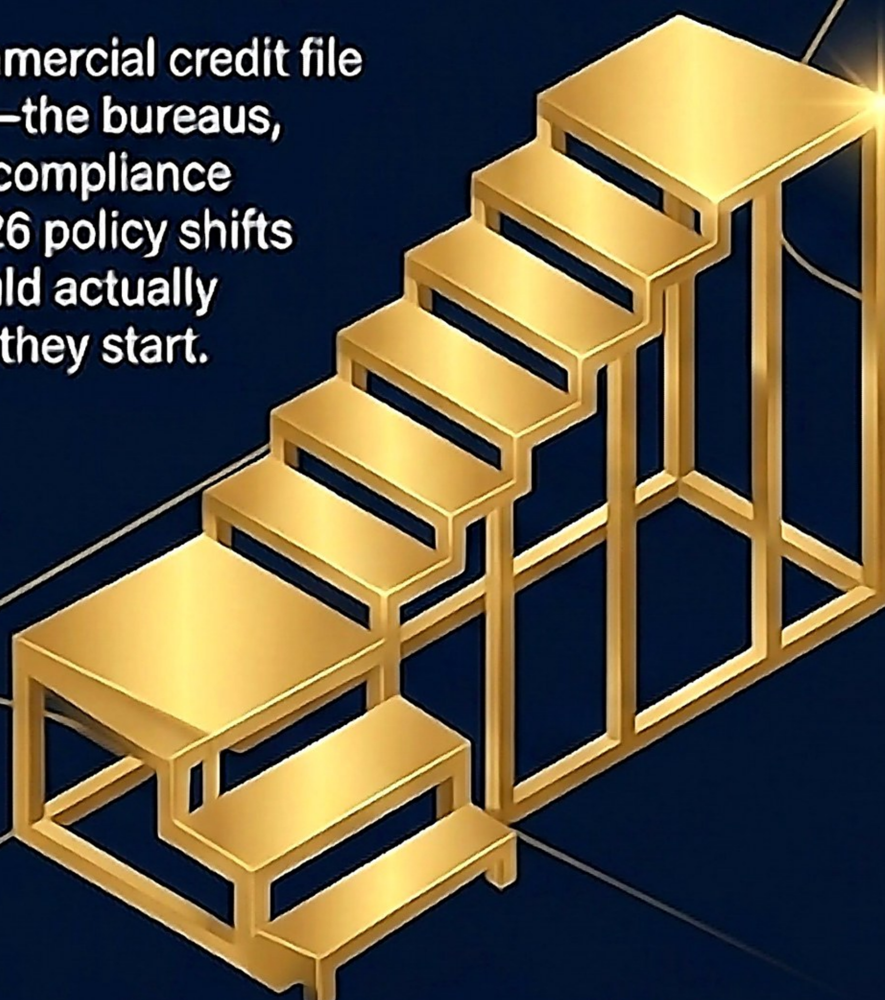
A BCC SUPPLIES FIELD GUIDE

2026-2027 EDITION

The Founder's Guide to Business Credit

Building a real commercial credit file with only your EIN—the bureaus, the tradelines, the compliance basics, and the 2026 policy shifts every founder should actually understand before they start.



BCC Supplies Editorial Team

SOURCED VERIFIED CONTINUOUSLY UPDATED

EIN ONLY • NO PERSONAL GUARANTEE • FULLY SOURCED

A BCC SUPPLIES FIELD GUIDE

The Founder's Guide to Business Credit

The complete, fully-sourced reference for building a real commercial credit file with only your EIN — bureaus, tradelines, platforms, policy, and every pitfall in between.

BCC Supplies Editorial Team

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CHAPTER 00

How to Use This Guide

This guide is organized in the order most founders actually need it: form your entity correctly, understand the bureaus that will score you, build your first tradeline the right way, then layer in the more advanced material — corporate cards, platform comparisons, and the policy changes that shape 2026 lending.

You don't have to read it start to finish. Each chapter stands on its own, and the table of contents will get you exactly where you need to go. A few principles run through every chapter, though, worth stating up front:

Every claim here is sourced. Where we verified a number directly against a company's own pricing page or a government release, we say so. Where we weren't confident enough to state something as fact, we said that plainly instead.

We don't inflate the timeline. Business credit takes months to build, not days. Anyone telling you otherwise is selling something.

EIN-only doesn't mean effortless. Skipping the personal guarantee doesn't skip the compliance work — if anything, it makes the compliance work matter more.

CHAPTER 01

The Corporate Foundation

Before any credit-building activity means anything, your business needs to exist as a distinct legal entity with a clean compliance footprint. This is the part most guides skip past quickly, and it's the part that most often causes friction later.

The three pieces that come first

Every path to business credit starts with the same three things, regardless of what kind of business you run: a properly formed legal entity (an LLC, S-Corp, or C-Corp registered with your state), a federal Employer Identification Number (EIN) from the IRS, and a credible business footprint — a dedicated business bank account, a real business address, and a listed business phone number.

None of this is exotic. An EIN is free and takes minutes to obtain directly from the IRS. State filing fees vary considerably — see the full state-by-state breakdown in Chapter 2. Every state's LLC filing happens through its own Secretary of State (or equivalent) business division; paid formation services just submit the same government form for a markup on top of the state's own fee.

Why remote and home-based businesses aren't at a disadvantage

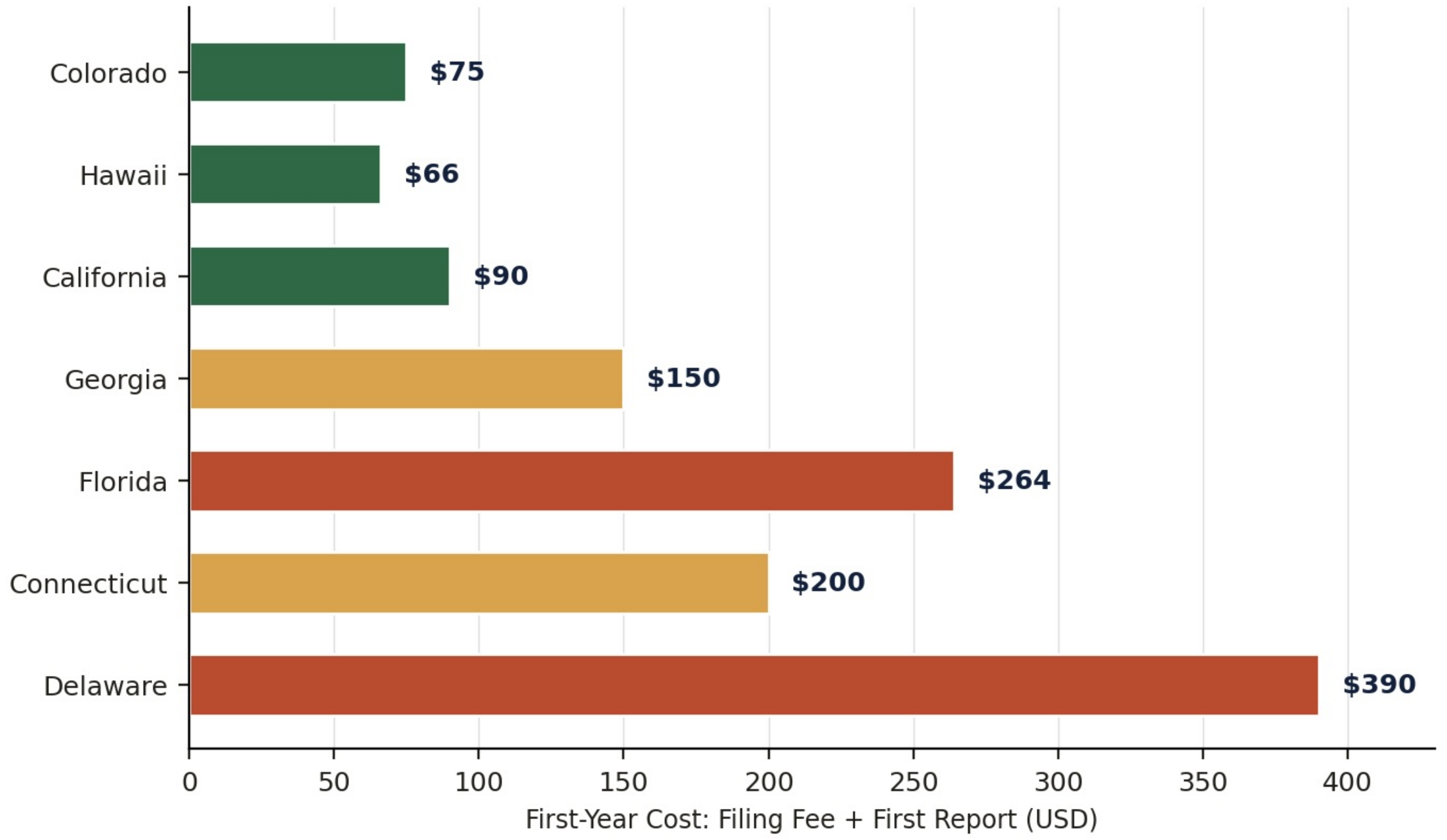
Older business credit guidance often assumes a physical storefront or warehouse. That assumption doesn't hold up for the large share of modern founders — dropshippers, software developers, consultants — running entirely legitimate businesses without any of that. The actual mechanics of building business credit don't care what your business looks like physically; they care about your EIN, your payment history, and your compliance footprint. Chapter 10 covers this in full.

A residential business address can sometimes get flagged as higher-risk by automated underwriting, even for a completely legitimate business. A virtual business address or registered agent service is the standard fix — though requirements for what counts as a valid registered address do vary by state, so it's worth confirming your specific state's rules before choosing a provider.

> **WORTH CHECKING EARLY**
>
> Name, address, and phone consistency across your state filing, your EIN registration, your bank account, and any credit file that gets established. A mismatch here is one of the more common, avoidable sources of friction later.

LLC & EIN Formation Costs by State

What it costs to form your entity varies a great deal by state — not just the initial filing fee, but the ongoing annual or biennial report fee that keeps your entity in good standing. We verified these figures directly against each state's own Secretary of State fee schedule.



First-year LLC cost (filing fee + first annual/biennial report) for a sample of states — verified against each state's own fee schedule.

STATE	FILING FEE	REPORT FEE	CADENCE	FIRST-YEAR TOTAL
Colorado	$50	$25	Annual	$75
Hawaii	$51	$15	Annual	$66
California	$70	$20	Biennial	$90*
Georgia	$100	$50	Annual	$150
Florida	$125	$139	Annual	$264
Connecticut	$120	$80	Annual	$200
Delaware	$90	$300	Annual	$390

**California also charges an $800/yr minimum franchise tax starting your second tax year — a significant additional cost not reflected in the first-year total above. Fees change; verify with your state's Secretary of State before filing.*

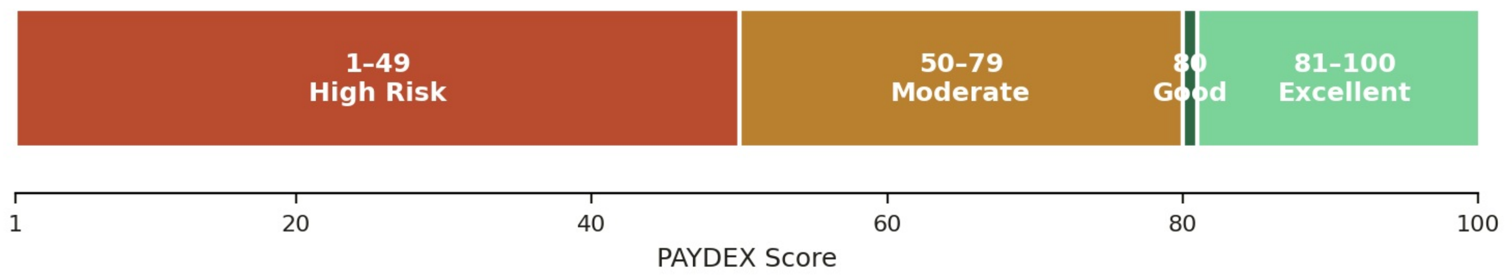
Filing directly vs. paying a formation service

Every LLC in the United States is formed by filing Articles of Organization (or a similarly named document) with a specific state government office. Paid formation services don't file anywhere different — they fill out and submit the exact same government form, for a service fee on top of the state's own filing fee. Filing directly costs nothing extra beyond the state's own fee.

Understanding the Business Credit Bureaus

Business credit runs on three separate bureaus, each with its own scoring model, entirely apart from your personal credit file: Dun & Bradstreet, Experian Business, and Equifax Business.

BUREAU	SCORE	WHAT IT MEASURES
Dun & Bradstreet	PAYDEX (0–100)	Payment timing/promptness on reported trade references
Experian Business	Intelliscore Plus	A broader risk model factoring in more variables than payment speed alone
Equifax Business	Multiple scores	Several distinct scoring products depending on use case



D&B's PAYDEX scale: how risk bands break down across the 1–100 range.

All three generally need active trade references reporting before they'll generate a meaningful score — an unused or newly-formed entity typically has no file at all until something starts reporting to it.

A note on TransUnion

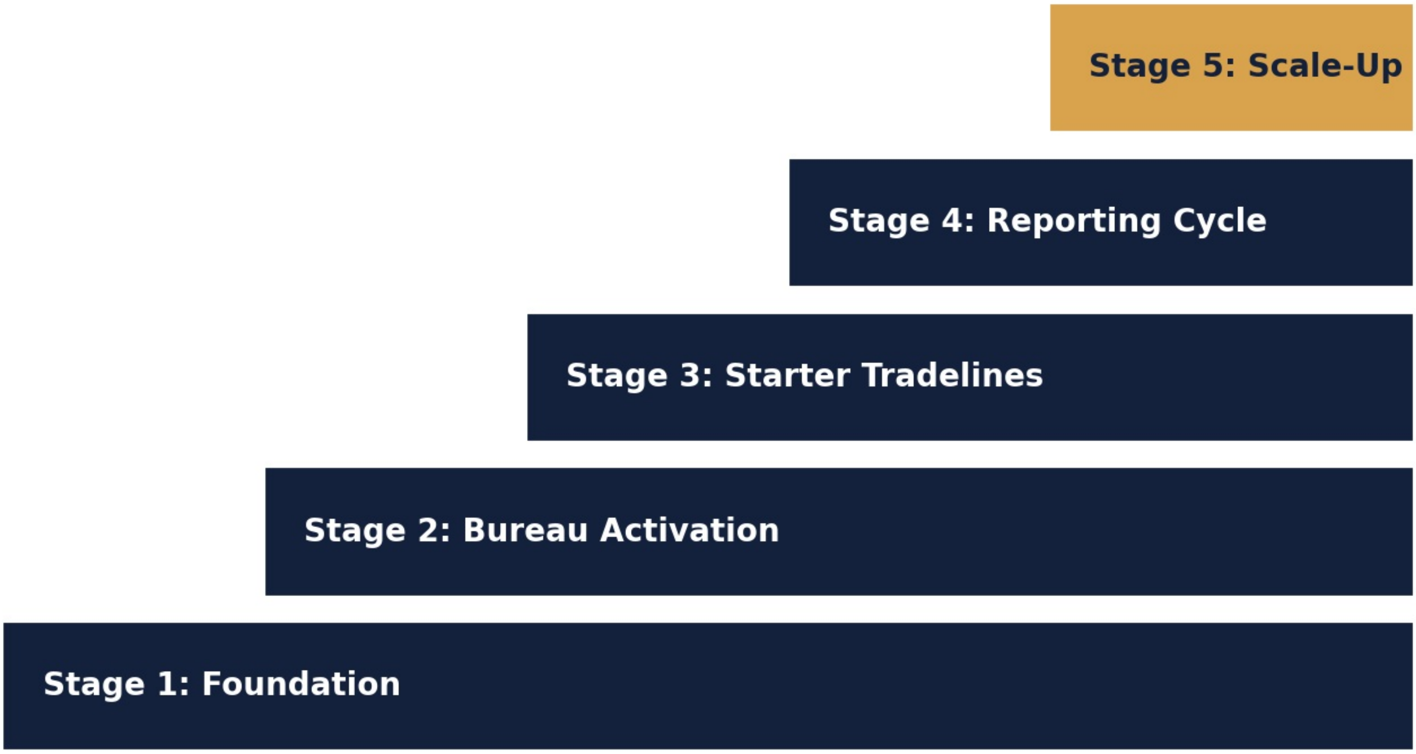
TransUnion is not a U.S. business credit bureau in the way the other three are — its business credit product operates in Canada. In the U.S., the three that actually matter for commercial credit are D&B, Experian Business, and Equifax Business.

Getting your D&B file started

Dun & Bradstreet requires a D-U-N-S Number before it will build a file at all. Requesting one directly from D&B is always free — standard requests typically arrive within 30 business days, sometimes faster. Be cautious of any third party charging a fee just to submit this free application on your behalf; that fee buys nothing you couldn't get directly, for free, from D&B itself.

The EIN Credit Ladder™ Framework

Most guidance on business credit treats it as a single event: open a tradeline, get credit. In practice, tradelines only build a usable credit file when they're opened in the right order, against the right bureau infrastructure, with accounts that actually report. The EIN Credit Ladder is our own framework for organizing that sequence into five clear stages.



The five stages of the EIN Credit Ladder, in sequence.

Stage 1: Foundation

The EIN is registered, the business has a dedicated address and phone number, and a business bank account is open, with all four matching consistently. Skipping this stage is the single most common reason a business never builds a file at all.

Stage 2: Bureau Activation

A D-U-N-S Number is obtained and initial files are opened with all three major bureaus. Without an open file, there's no destination for tradeline activity to report to.

Stage 3: Starter Tradelines

The business opens its first EIN-only accounts — specifically ones confirmed to report payment activity. Not every vendor account reports; this stage is about selecting accounts that actually build the file.

Stage 4: Reporting Cycle

Payments post consistently, on time, over two to three reporting cycles. This is where a usable score actually starts to form.

Stage 5: Scale-Up

With an established file and positive payment history, the business qualifies for higher-limit tradelines and larger accounts. This stage only works if Stages 1–4 were completed in order.

A NOTE ON THIS FRAMEWORK

The EIN Credit Ladder is our own way of organizing already-sourced material into a teachable sequence — it is not a claim about any specific lender's internal scoring model.

Tradelines, Explained Properly

Not all reported accounts are treated equally by the bureaus or by lenders reviewing your file. The distinction that matters most is between a **financial trade** and a **non-financial trade**.

Financial vs. non-financial trades

A non-financial trade is a vendor invoice — you bought something on net-30 terms, and the vendor reports that payment history. It's a real tradeline, but it demonstrates only that you can pay off a modest invoice on time.

A financial trade is a genuine loan or credit extension — a commercial installment contract or a business credit card. This carries meaningfully more underwriting weight, because it demonstrates the ability to manage a structured, ongoing financial obligation rather than a single invoice.

Installment vs. revolving credit

Installment credit has a fixed term and a scheduled payoff — a set number of payments over a defined period. Revolving credit, like a credit card, has a limit you can borrow against, repay, and borrow against again. Underwriting models generally view consistent installment payment history as a strong signal of financial discipline.

Why "buying" a large tradeline is a real risk, not a shortcut

Paying to be added as an authorized user on someone else's aged, high-limit account (or buying a fabricated tradeline outright) is a well-documented category of financial fraud risk. Reputable lenders' agreements typically prohibit exactly this kind of manufactured credit history, and getting caught can mean real legal and financial consequences — not just a declined application. There is no legitimate shortcut that replaces an organically built, reported tradeline.

CHAPTER 06

The PAYDEX Score and Beyond

A PAYDEX score of 80 or above generally signals consistent on-time payment and is considered strong by most vendors and lenders; 90+ means paying ahead of terms. D&B's own methodology for exactly how this is calculated is proprietary, but the general industry-understood pattern is that it responds primarily to consistent, on-time payment behavior over several reporting cycles.

Reaching a usable score isn't instant — D&B typically needs at least three active trade references reporting before a meaningful PAYDEX score exists at all, and it forms over a period of months, not days, as payment history accumulates.

It's not the only score that matters

Once your tradeline is established, it typically reports to Experian Business and Equifax Business as well, each building their own separate score using their own methodology — covered in full in the next chapter. A founder focused only on PAYDEX is missing two-thirds of the picture that lenders and vendors actually check.

Experian Intelliscore & Equifax Business Scores

PAYDEX gets most of the attention, but Experian Business and Equifax Business run entirely separate scoring systems, and lenders check all three.

Experian Intelliscore Plus

Experian's proprietary business credit model factors in more than payment speed alone — company size, time in business, industry risk category, and the balance of financial versus non-financial trades all play into it. When a commercial installment tradeline reports a high-credit limit from day one, it carries meaningfully more weight in this model than a simple vendor invoice would, because it demonstrates structured debt management rather than a single transaction.

Equifax Business Credit Risk Score

Equifax runs several distinct scoring products depending on the use case a lender is evaluating for — general commercial risk, payment index, and industry-specific variants among them. As with the other two bureaus, an active, reporting financial trade is what builds this file; an entity with no reporting tradelines has no meaningful Equifax Business score to speak of.

Building all three at once

The practical takeaway: a single well-structured commercial installment tradeline, reported to all three bureaus simultaneously, is more efficient than chasing one bureau's score in isolation. This is the standard most modern EIN-only tradelines — including BCC Supplies' own — are built around.

CHAPTER 08

Building Credit Without a Personal Guarantee

Most traditional business credit products — bank loans, SBA loans, many consumer-style business cards — tie approval to your Social Security Number, meaning your personal FICO score is actually what's being evaluated, often alongside a personal guarantee that puts your own assets at risk if the business can't pay.

An EIN-only commercial tradeline works differently: approval and reporting are tied entirely to your EIN, with no SSN on the application, no personal credit pull, and no personal guarantee. Your personal credit score — good, bad, or nonexistent — has no bearing on whether an EIN-only tradeline reports or how it reports.

What matters instead

Since personal credit isn't part of the equation, approval and fundability come down to the same compliance basics covered in Chapter 1: an active EIN, a credible business footprint, and entity good standing with your state.

> **WORTH KNOWING**
>
> Some newer corporate cards (covered in Chapter 11) also skip the personal guarantee, underwriting instead on business cash flow and bank balance — though a business with no commercial credit history can still be auto-denied by these systems simply because there's no data yet for the algorithm to evaluate.

CHAPTER 09

Building Credit With Bad Personal Credit

A low personal FICO score doesn't have to hold your business back. The mechanism is the same one covered in Chapter 8: an EIN-only tradeline doesn't check personal credit at all, so a 500 score has no more effect on approval than an 800 score would.

Why personal credit gets checked in the first place

Most "business" credit products aren't actually underwritten on the business at all — they're underwritten on you. A traditional bank loan or a consumer-style business credit card typically ties approval to your SSN. That's not a rule about business credit in general — it's a feature of that specific category of product. A low personal score blocks those products because they were built to check it, not because every path to business credit runs through your SSN.

What actually matters instead

An active EIN, a credible business footprint, and entity good standing — the same fundability factors from Chapter 1, regardless of personal credit history.

CHAPTER 10

Home-Based & Remote Business Credit

No warehouse, no storefront, no fleet of trucks — most modern founders run their business from a laptop, and the credit-building mechanics don't care.

The home-based LLC checklist

1. Confirm your entity is properly formed and in good standing.
2. Get your EIN from the IRS — free.
3. Set up a business address — a virtual address or registered agent service where avoidable, rather than your home address directly.
4. Get a dedicated, listed business phone number.
5. Open a business bank account under your EIN.
6. Register with all three business credit bureaus.
7. Open a reporting tradeline that works the same regardless of what your business sells.

A residential address can flag as higher-risk to automated underwriting even for a completely legitimate business — a virtual business address is the standard fix, though the specific rules for what counts as a valid registered address vary by state.

CHAPTER 11

No-PG Corporate Cards: Brex, Ramp & Beyond

Brex, Ramp, and Divvy (now part of BILL) built their reputation on skipping the personal guarantee most small-business cards require, generally underwriting on company cash flow and bank balance instead of personal credit.

Why applications still get denied

Cash in the bank doesn't guarantee approval. Two common reasons for denial even with healthy reserves: a blank commercial credit file (no data for the algorithm to evaluate), and weak firmographics (a residential address, a personal cell number, or missing state compliance filings).

The three-step fix

1. **Clean up your compliance footprint** — a commercial address, a listed phone number, good standing with your state.
2. **Establish a financial tradeline** — a genuine installment tradeline reports more weight than a net-30 vendor account.
3. **Let the file age** — a few consecutive on-time billing cycles gives underwriting a real pattern to evaluate.

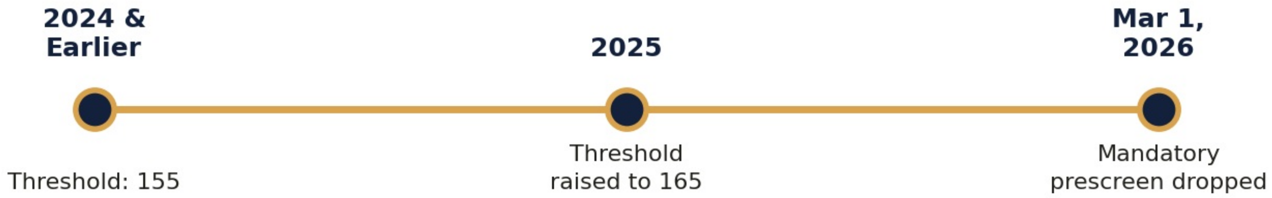
> **WHAT WE WON'T CLAIM**
>
> We don't have insider knowledge of any specific card issuer's proprietary underwriting algorithm — the above reflects generally reported industry practice, not confirmed internal details.

The 2026 Policy Landscape

Business credit policy isn't static, and 2026 brought a genuinely significant change worth understanding.

The FICO SBSS mandate sunset

For years, the SBA required its 7(a) lending partners to run applicants through a FICO SBSS prescreen — a specific score that had to clear a minimum threshold before certain loans could proceed. That threshold rose from 155 to 165 during 2025. Then, as of March 1, 2026, the SBA dropped the mandatory prescreen requirement for 7(a) loans entirely.

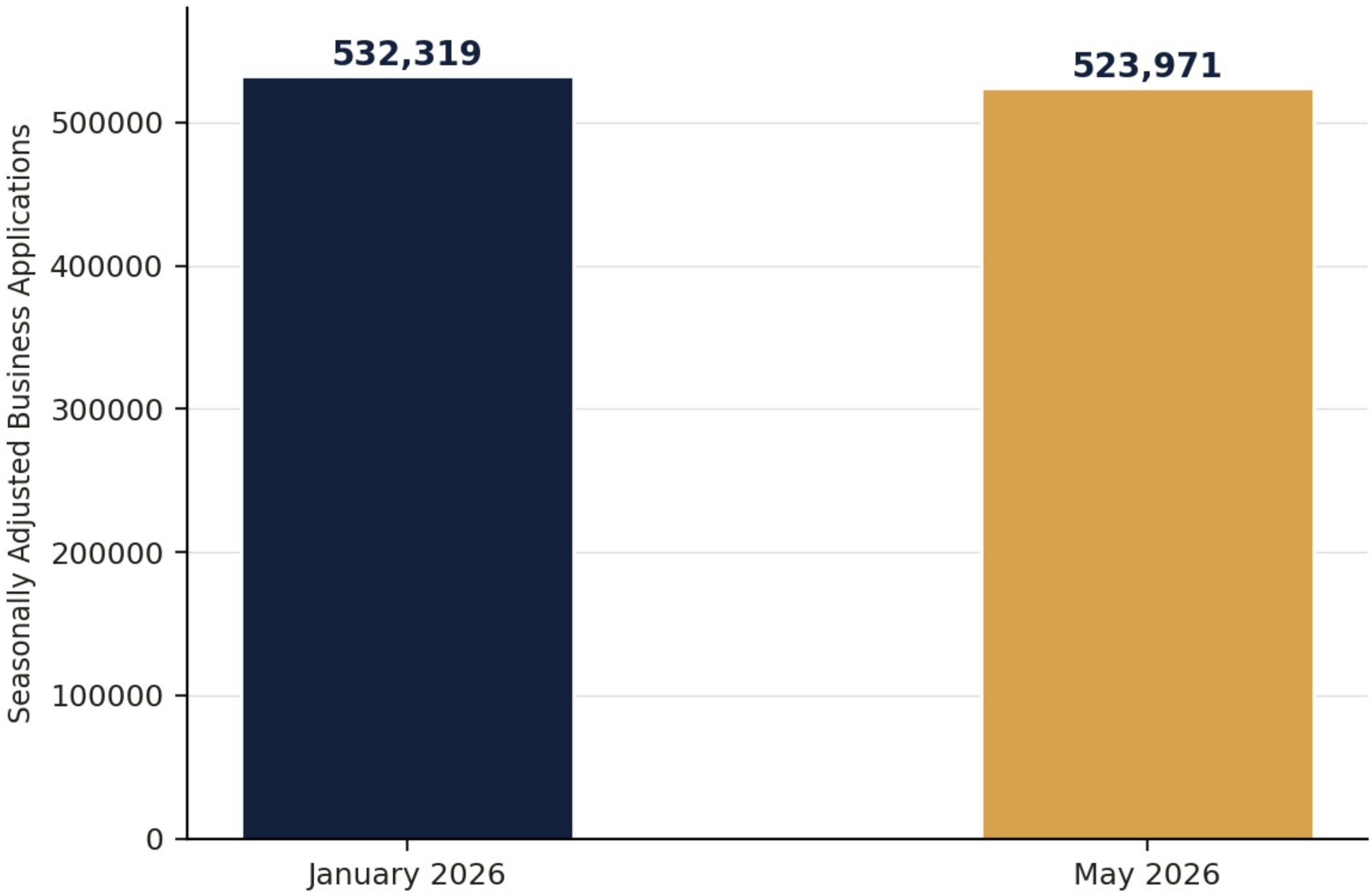


The FICO SBSS policy timeline: threshold change, then mandate sunset.

What this reasonably implies: without a mandatory numeric gate, individual 7(a) lenders have more latitude to use their own underwriting judgment. What we won't claim: exactly what any specific lender now uses in its place — that's proprietary information no credible source publishes.

What the data shows about business formation

U.S. business applications have remained robust through 2026, per the U.S. Census Bureau's Business Formation Statistics. We're only presenting the two months we've independently pulled and verified directly from Census Bureau releases, rather than estimate the months in between.

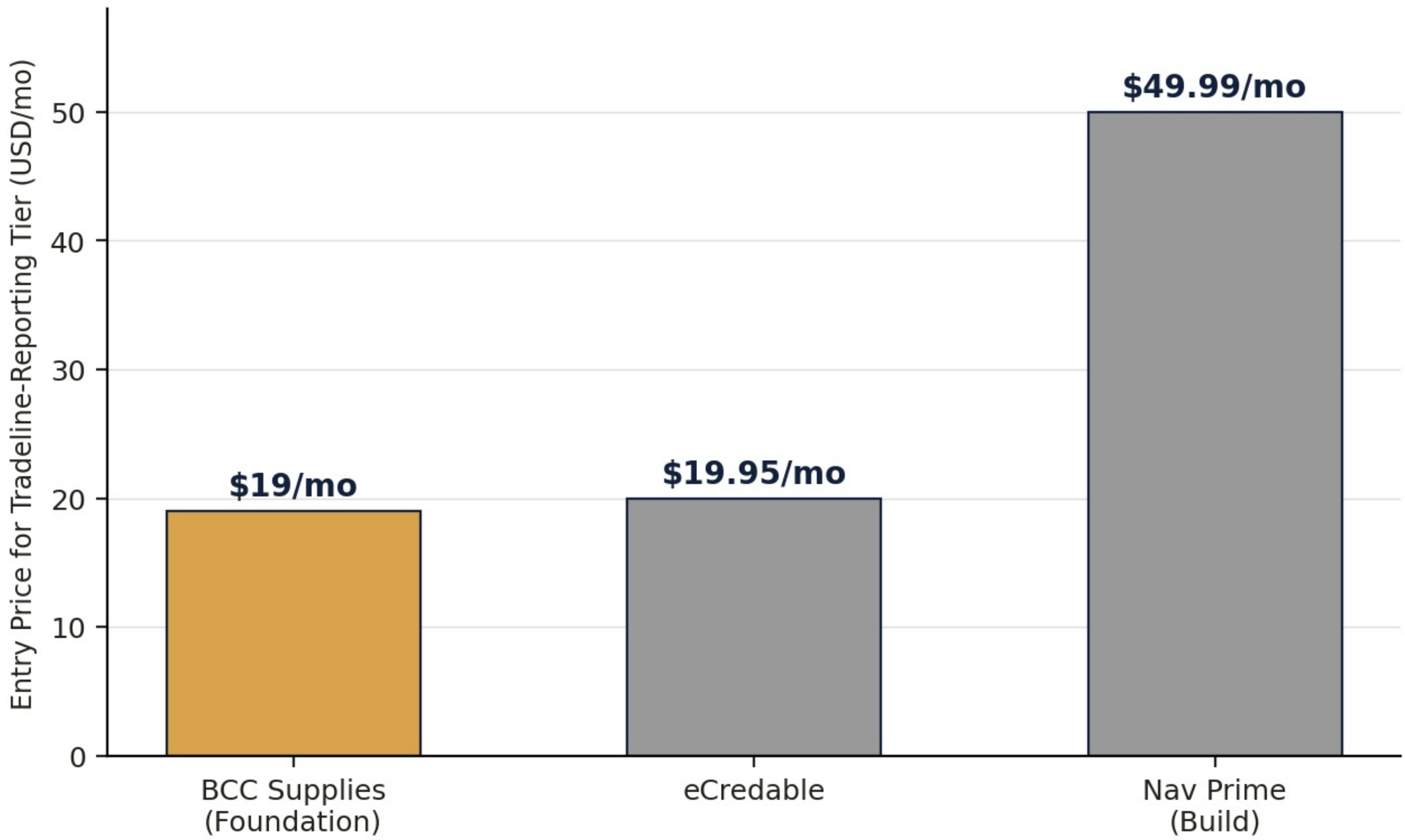


Seasonally adjusted U.S. business applications, the two months we've independently verified.

Source: U.S. Census Bureau, Business Formation Statistics, February and June 2026 releases.

Comparing the Major Platforms

Nav, Credit Strong, and eCredable are the most-searched alternatives in this space. We reviewed each directly against BCC Supplies, verifying pricing against each provider's own published pages.



Entry price for the tradeline-reporting tier — verified against each provider's own pricing page.

Nav Prime

Nav is primarily a credit monitoring and lending-marketplace platform. Its free tier gives letter-grade summaries; tradeline reporting requires the "Build" tier at $49.99/mo — more than double BCC Supplies' entry price for the same core function.

Credit Strong

Credit Strong structures its product as a savings-secured credit builder — your payments build toward a locked savings vehicle you can't access until the term ends. BCC Supplies reports a comparable tradeline without locking any capital.

eCredable

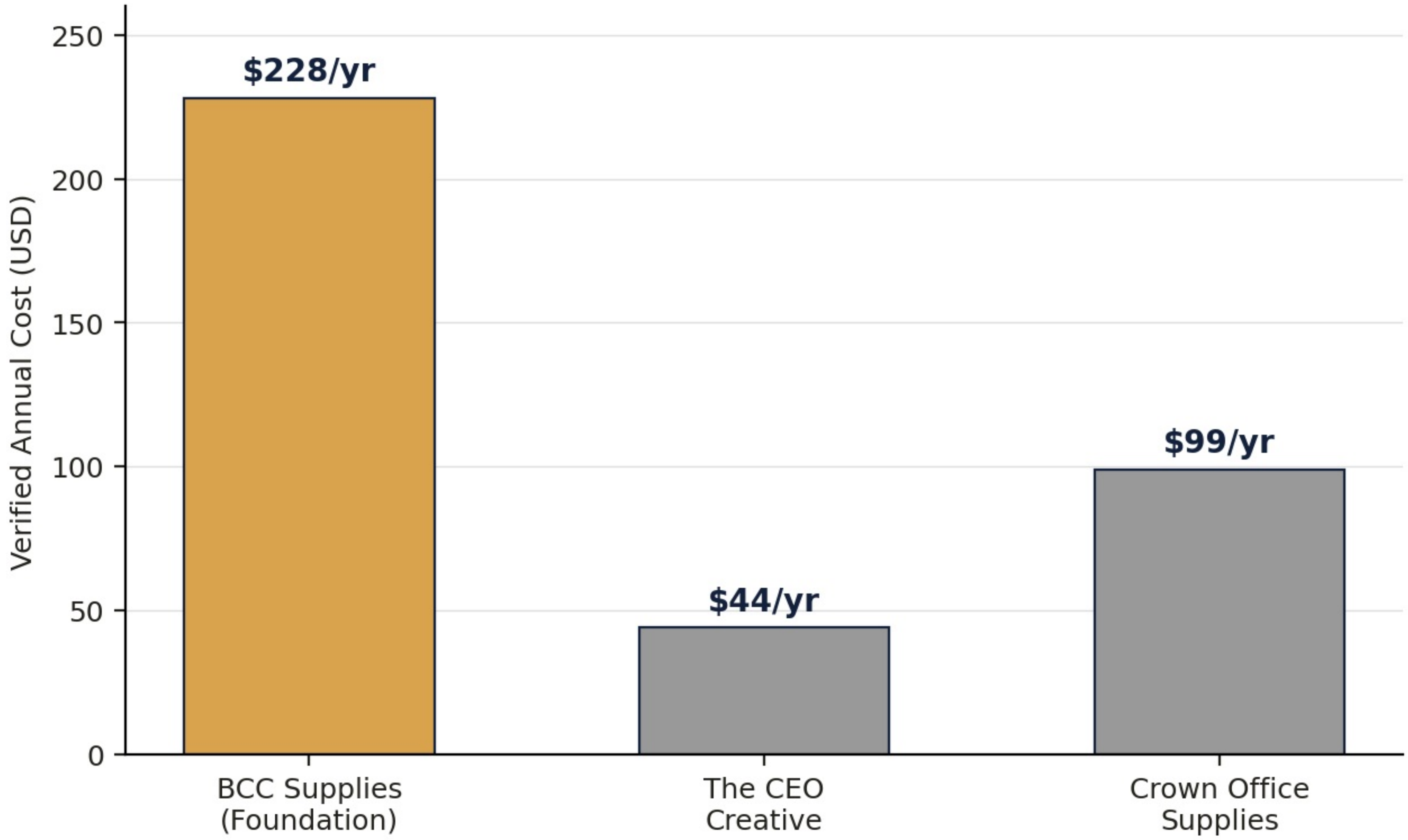
eCredable's entry tier ($19.95/mo) requires linking existing utility or rent accounts you already pay, converting existing payment history into a tradeline. BCC Supplies doesn't require linking any existing accounts.

	D&B	Experian Business	Equifax Business
BCC Supplies	✓	✓	✓
Nav Prime (Build tier)	✓	✓	✓
Crown Office Supplies	✓	✓	✓
The CEO Creative	—	—	✓
Ruproa (Starter $19)	—	—	—

Verified bureau reporting across five platforms and vendors reviewed in this guide.

Common Vendor Traps, Verified

A wave of "modern" paid net-30 vendors has emerged in recent years, promising fast approvals and guaranteed bureau reporting for a membership fee. We verified the following directly against each provider's own pricing pages.



Verified annual cost comparison — independently confirmed against each provider's own pricing.

The membership-fee pattern

Crown Office Supplies charges a $99/year membership fee plus a $30 minimum purchase, reporting to D&B, Experian, and Equifax. The CEO Creative charges roughly $39–49/year, reporting primarily to Equifax Business. Even after paying, these accounts typically still report as non-financial trades.

Check exactly which bureaus a plan reports to

Ruproa's $19/mo Starter tier reports to Creditsafe only — not D&B, not Equifax. Its $49/mo Professional tier adds Equifax Business, but D&B reporting appears to sit behind an unpublished, custom-priced Enterprise tier. Check a provider's own published pricing page directly rather than assuming a lower tier includes everything.

CHAPTER 15

Why a Tradeline Alone Isn't Enough

A reported tradeline is a genuine, necessary piece of your commercial credit file — but automated underwriting looks at more than credit history alone.

What else gets checked

- Secretary of State standing — is your entity actually in good standing?
- Consistent business address across your credit file, state filing, and bank records.
- A real, listed business phone number.
- EIN accuracy matching your registered entity name everywhere it appears.

"NAP consistency" (Name, Address, Phone) is a well-established concept: if your business is registered at one address with your state but lists a different one on your credit file, that mismatch is something a reviewer has to reconcile before moving forward. It doesn't mean anything is wrong — but unresolved mismatches add friction.

Glossary of Terms

PAYDEX Score

Dun & Bradstreet's proprietary business credit score, 0–100, based primarily on payment promptness.

Commercial Installment Contract

A fixed-payment agreement financed directly by the provider, reported to bureaus as a commercial installment tradeline — not a cash loan.

High-Credit Limit

The highest amount ever extended or reported on a tradeline; used as a signal of credit capacity.

EIN

Employer Identification Number — a federal tax ID from the IRS, separate from a personal SSN.

DUNS Number

A unique nine-digit identifier from Dun & Bradstreet, used to establish a D&B credit file.

Fundability

A business's overall readiness to be approved for financing or credit, based on compliance details and credit file together.

Net-30 Account

A vendor arrangement giving 30 days to pay for a purchase; sometimes reported as a non-financial trade.

Non-Financial Trade

A tradeline representing goods or services purchased on credit, rather than an actual extension of credit.

Financial Trade

A tradeline representing a genuine loan or credit extension, weighted more heavily in underwriting.

Personal Guarantee (PG)

A commitment making an owner personally liable for a business debt if the business can't repay it.

Revolving Credit

A credit account with a limit that can be borrowed against, repaid, and borrowed against again, like a credit card.

FICO SBSS Score

A hybrid business score (0–300) used by the SBA and lending partners in loan pre-screening.

Intelliscore Plus

Experian's proprietary business credit scoring model.

NAP Consistency

Name, Address, and Phone matching consistently across all official records and filings.

EIN Credit Ladder

BCC Supplies' five-stage framework for sequencing EIN-only credit building: Foundation, Bureau Activation, Starter Tradelines, Reporting Cycle, and Scale-Up.

CHAPTER 17

Closing Notes

Building business credit is not complicated, but it does reward patience and accuracy over shortcuts. A genuine tradeline, a clean compliance footprint, and consistent reporting over time will outperform any manufactured shortcut — every time.

This guide reflects information that was accurate as of publication and is updated as facts change. For the most current version, sourcing, and our full editorial standards, visit bccsupplies.com.

BCC Supplies Editorial Team

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The Founder's Guide to Business Credit

Everything a founder needs to build a real commercial credit file—without the fluff, and without the fabricated statistics.

This guide compiles the sourced, fact-checked research behind BCC Supplies' Fundability Hub into a single reference: what the business credit bureaus actually measure, how a genuine tradeline differs from a vendor account, what changed in SBA policy in 2026, and the compliance basics that make a credit file actually count. Every claim in this guide is sourced—where we weren't confident in a number, we said so plainly instead of guessing.

What's Inside

- ✓ The corporate foundation: EIN, entity standing & compliance
- ✓ D&B, Experian Business & Equifax Business, explained
- ✓ Financial vs. non-financial trades and why it matters
- ✓ The PAYDEX score: what it actually measures
- ✓ Building credit with no SSN and no personal guarantee
- ✓ The 2026 SBA policy shift, and what it does (and doesn't) mean
- ✓ Common paid-vendor traps, verified against real pricing
- ✓ A full glossary of business credit terminology

ABOUT BCC SUPPLIES EDITORIAL TEAM

This guide is written and maintained by BCC Supplies' editorial team, following the same sourcing and fact-checking standard applied across our Fundability Hub: primary sources first, every competitor claim independently verified, and corrections made transparently when we get something wrong. See our full Editorial Standards for how we research and source everything we publish.

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