

Business Bank Account Required Documents Checklist

The documents you will need to open a business bank account vary based on your business structure. We have broken down these requirements by business type. Use the navigation below to find the section that pertains to your business:

- ✔ [Sole Proprietorship](#)
- ✔ [Partnership](#)
- ✔ [Corporation \(C corporation & S corporation\)](#)
- ✔ [Limited Liability Company \(LLC\)](#)

Note: All signers on a business bank account will need to provide their Social Security number, along with government-issued photo identification, such as a driver's license or passport. With the exception of sole proprietorships, you will also be required to provide a federal employer identification number (EIN) for your business.

Sole Proprietorship Required Documents

- Fictitious business name certificate:** Sole proprietorships will need to furnish a fictitious business name certificate, also known as a doing-business-as (DBA) certificate, if your business operates under a different name than your own.

Partnership Required Documents

- Organization documents:** These include 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.

Corporation (S-corp & C-corp) Requirements

- Articles of incorporation & bylaws:** A copy of your certified articles of incorporation will be required. Some banks may also require a current copy of your bylaws.
 - 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 corporate resolution signed by all of your officers as well as a signature card signed by the account signers.
 - Business licenses:** Some banks may require you to provide a business license.
 - 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.
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LLC Requirements

- Articles of organization:** You will be required to provide a certified copy of your articles of organization. This document may also be referred to as a certificate of organization in your state.
- Operating agreement:** You will need to provide an operating agreement that states those members of the LLC that have authority to transact business.
- Other potential documentation:** Banks may also require you to provide your current business license.