



Standard Required Paperwork Checklist **Apps@BancardFinancial.com**

Regardless of the Processor, here is a “Bare-Necessities” Checklist of Standard Documents that are needed for US Merchant Accounts. While **ALL** Applicants will be required to File KYC Documents (Know Your Customer Questions specific to Visa/MC Requirements) However, eCommerce Merchant Account Applicants **will be required** to answer additional eCommerce MOTO Questions found in the attached set of documents. In order for **any** application to be reviewed, these Standard Documents must be received In-House prior to ANY Underwriters are assigned to work the application.

- **6 Month's Recent Bank Statements**
- **6 Month's Processing Statements**
- **Valid Driver's License or Passport or State ID of owners**
- **Voided Check or Bank Letter**
- **Valid Working Website** (required for eCommerce)
- **If Website Is Under Construction Need Marketing Collateral** (required for eCommerce)
- **Website Must Have Terms & Conditions** (required for eCommerce)
- **eCommerce Sites to Include:** PCI Requirements
 1. Refund/exchange/cancellation or applicable warranty policies
 2. Business contact information including business address (city, state, country), phone #, and e-mail address
 3. A secure checkout page
- **Recent Home Utility Bill**
- **Articles of Incorporation**
- **Tax EIN Letter from the IRS**
- **MOTO Questionnaire**
- **End User Agreements or Contracts with your Customers/ Fulfillment Agreements with your Suppliers**
- **List of All Products Offered on your Website with Pricing**
- **2 Years Filed Business or Personal Financial Documents**
- **Letter Signed/Dated by You The Merchant with your Correct Home Address**
- **Screenshots Confirming Proof of Domain Ownership**
- **Completed and Signed W9 Form**
- **Dummy Login Credentials for Underwriters to Review.**

Return ALL Documents at the same time to the above-mentioned email address. Thanks for the immediate attention given this request.