

What You'll Need to Open Your Business Checking Account Online

Starting your business checking application online should be simple. Use this checklist to gather everything you'll need before you begin, so your application only takes a few minutes once you're ready.

CAN I APPLY ONLINE?

You must own 100% of your business to apply online. If your business has multiple owners, we'll help you get started at any M&T branch.

PERSONAL IDENTIFICATION

To verify your identity, have one of the following combinations ready:

- | | | |
|---|----|---|
| <input type="checkbox"/> Two primary IDs | OR | <input type="checkbox"/> One primary ID + two secondary IDs |
| Primary ID examples:
Driver's license, state-issued ID, passport | | Secondary ID examples:
Utility bill, paystub, rental agreement, major credit or debit card |

Tip: Make sure the name and address on your IDs match your application details.

BUSINESS INFORMATION

Have your core business information ready, including:

- | | |
|--|---|
| <input type="checkbox"/> Legal business name | <input type="checkbox"/> Business start date |
| <input type="checkbox"/> Business address | <input type="checkbox"/> Nature of your business (industry/what you do) |

If you have an EIN, provide confirmation letter or IRS assignment document.

BUSINESS DOCUMENTS

Depending on your business type, you'll need one of the following:

- | | |
|--|---|
| <input type="checkbox"/> LLC: Operating Agreement | <input type="checkbox"/> Sole Proprietor: DBA/Business Certificate (if required by your state) |
| <input type="checkbox"/> Corporation: Articles of Incorporation | <input type="checkbox"/> Nonprofit: Articles of Incorporation |

Tip: Have digital copies handy—you may be asked to upload them.

OWNER DETAILS

Because online openings require 100% ownership, be ready to provide:

- | | | |
|--|---|---|
| <input type="checkbox"/> Full legal name | <input type="checkbox"/> Date of birth | <input type="checkbox"/> Citizenship |
| <input type="checkbox"/> Home address | <input type="checkbox"/> Social Security Number | <input type="checkbox"/> Confirmation of 100% ownership |

Once you have everything on this list, you're ready to open your business checking account online. We'll guide you through each step—simply and securely—so you can stay focused on what matters most: running your business.

When you're ready, start your online application at mtb.com

Banking Made for Business

Tools that meet you where you are—and help you get where you're going.

M&TBank