CORPIFY US
GLOBAL U.S. LLC FORMATION

FREE GUIDE

The Complete US Bank Account Setup Guide for Non-Residents

What you need, which bank to choose, and exactly what to do if your application gets rejected — written for non-resident LLC owners opening their first US business bank account.

corpifyus.com
corpifyu@gmail.com

BEFORE YOU APPLY

What You Need Before Applying

You cannot open a US business bank account without these documents. Make sure you have all seven ready — most rejections happen because one of these is missing or doesn't match.

1. **Articles of Organization**
   Your state-approved LLC formation document (stamped copy).

2. **EIN Confirmation Letter**
   IRS CP575 letter or SS-4 with your EIN stamped — not just a number you wrote down.

3. **Valid Passport**
   International passport for identity verification.

4. **Operating Agreement**
   Signed document showing you are the LLC owner.

5. **US Business Address**
   Your registered agent address works for this.

6. **Business Email Address**
   A professional email for your business.

7. **Business Website**
   A live site for your business builds credibility and speeds up approval — even a simple one-pager works.

DON'T HAVE THESE YET?

Corpify US's Standard and Premium LLC packages include everything you need to open a US bank account — Articles of Organization, EIN, Operating Agreement, and Registered Agent address, all handled for you.

COMPARE YOUR OPTIONS

Best US Banks for Non-Resident LLC Owners

Not all US banks accept non-residents. These are the ones that do — and how they compare.

BANK	BEST FOR	APPROVAL SPEED	NOTES
Mercury Recommended	Most non-resident LLCs	1–3 business days	Recommended first choice for most applicants
Wise Business	Wider country acceptance	Same day – 2 days	Good fallback if Mercury rejects your country
Relay	Higher-risk categories	2–5 business days	More flexible on business category restrictions

Country restrictions: Each bank has its own country restrictions, and policies change frequently. Always check your specific country against each bank's current list before applying — don't assume last year's rules still apply.

STEP BY STEP

How to Open a Mercury Bank Account

Mercury is the recommended option for most non-resident LLC owners. The process is entirely online.

1. **Submit your application**
   Apply online with the six documents listed on page one, ready to upload.

2. **Mercury reviews your application**
   Typically takes 1–3 business days.

3. **Fund your account and go**
   Once approved, use your virtual debit card immediately — a physical card ships within about 5 days.

What to Do If Your Application Is Rejected

Mercury rejections are common for new applicants. Here's what usually causes it, and the fix.

! **Incomplete documents**
Make sure your EIN letter is the official IRS confirmation, not just a number you wrote down.

! **Mismatch in business name**
The name on all documents must exactly match your LLC name.

! **High-risk business category**
If your business is in crypto, CBD, or similar categories, try Relay or Wise instead.

! **Country restrictions**
If Mercury rejects for your country, try Wise Business as an alternative.

Our recommendation

If Mercury rejects your application, apply to Relay or Wise next. Corpify US guides you through the right option for your specific situation — get in touch and we'll help you figure out the best path forward.