



## **Business Trade Accounts**

You need at least 3 trade accounts reporting on your business credit reports to qualify for the accounts in the next tier, “Tier 2”.

**To make sure your vendors report make sure you purchase is over \$50. It typically takes 30-90 days to complete this step and for your payments to report on your business credit reports. Continue to search your reports regularly so you are aware when they start reporting.**

### **Tier 1**

Uline

**To apply visit:** <https://www.uline.com> (You will need to create an account first, then place an order and select Net 30 terms. Credit dept. will review the account.)

Terms: NET 30

**Reports to:** D & B and Experian

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- DUNS number with Dun & Bradstreet
- Business Bank account
- Business Phone Number Listed in 411

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## **Business Trade Accounts**

### **The CEO Creative**

To apply visit: <https://theceocreative.com/net-30-tradelines/#thecreditdude>

Terms: Net 30

Reports to: Equifax, D&B and Experian

Special Instruction:

-Membership fee includes access to all their products, member discounts -access to web printing and graphic design at a discounted rate. Annual Fee (Run Biz credit report, Maintain monthly reporting).

-Minimum order of \$40 to report.

To Qualify: – Entity in good standing with Secretary of State – Established business credit history – EIN number with IRS – Business address- matching everywhere. – Business License- if applicable – Business Bank account – At least 120 days time in business – Yearly membership fee of \$99.00.

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## **Business Trade Accounts**

### **Crown Office Supplies**

To apply visit: <http://crownofficesupplies.com/>

Terms: NET 30

**Reports to:** D & B, Experian, and Equifax

**Special Instruction:** There is a 99.00 annual fee, though they do report that fee to the business credit bureaus. For other purchases to report needs to be a minimum of 30.00 purchase.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- DUNS number with Dun & Bradstreet
- Business License- if applicable
- Business Bank account
- Business must be at least 90 days old.
- Has other approved vendors with a credit limit of \$800 or higher.
- Membership fee is \$99 annually upon approval.

### **Grainger Industrial Supply**

To apply visit: <https://www.grainger.com/> and register to create an account.

Terms: NET 30, 60 and 90

**Reports to:** D & B (\$50 minimum payment to report.)

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## **Business Trade Accounts**

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- DUNS Number with Dun & Bradstreet
- Business License- if applicable
- Business Bank account
- Business registered to SOS for at least 60 days old.
- If a business doesn't have established credit, they will require additional documents like accounts payable, income statement, balance sheets, etc.

## **Tier 2**

### **Staples**

To apply visit: <https://www.staples.com/>

Terms: NET 30

Reports to: D&B, Experian and Equifax

(reports after 60 days then after that, they report monthly )

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- At least 3 years in business
- Must have a good Experian business credit score
- Must have a good D&B Paydex score of 80 or higher
- If less than 3 years in business, a Personal Guarantee (PG) is required

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## **Business Trade Accounts**

### **Amazon Line of Credit**

[https://www.amazon.com/Amazon-com-Corporate-Credit-Line-Pay-in-Full/dp/B07CBJQS16/ref=sr\\_1\\_2?c=ts&dchild=1&keywords=Credit+Cards&qid=1631766906&refinements=p\\_n\\_feature\\_seven\\_browse-bin%3A5652931011&s=financial&sr=1-2&ts\\_id=5652905011](https://www.amazon.com/Amazon-com-Corporate-Credit-Line-Pay-in-Full/dp/B07CBJQS16/ref=sr_1_2?c=ts&dchild=1&keywords=Credit+Cards&qid=1631766906&refinements=p_n_feature_seven_browse-bin%3A5652931011&s=financial&sr=1-2&ts_id=5652905011)

### **Amazon Pay by Invoice**

To apply visit: [https://www.amazon.com/Amazon-Business-Pay-by-Invoice/dp/B07GZY6QJK/ref=sr\\_1\\_9?dchild=1&qid=1631766953&s=financial&sr=1-9](https://www.amazon.com/Amazon-Business-Pay-by-Invoice/dp/B07GZY6QJK/ref=sr_1_9?dchild=1&qid=1631766953&s=financial&sr=1-9).

### **GAS CARDS**

#### **TIER 1**

### **Murphy USA**

To Apply visit: <https://www.murphyusafleet.com/>

Terms: NET 15

**Reports to:** D & B, Experian, and Equifax

#### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- DUNS number w/ Dun & Bradstreet
- Business License- if applicable

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## **Business Trade Accounts**

- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

### **76**

**To apply visit:** <https://www.76fleet.com>

Terms: NET 15

**Reports to:** D&B, Experian and Equifax

#### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- DUNS number w/ Dun & Bradstreet
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)
- Can be used at any P66, 76, or Conoco fueling location.

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## Business Trade Accounts

### TIER 2

#### **Fuel Man**

To apply visit: <https://www.fuelman.com/app/fuelman-mastercard-plus-277/>  
They might ask for your SSN or DOB but they will not run your credit.

#### **BP Mastercard**

To apply visit: <https://fleetcardsusa.com/app/bp-business-solutions-mastercard-6/>  
They might ask for your SSN or DOB but they will not run your credit.

## CREDIT CARDS

#### **Divvy**

To apply, visit <https://getdivvy.com/>

Terms: NET 30

Reports to D&B, Equifax, and Experian

#### **To Qualify:**

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- EIN number with IRS
- Business address- matching everywhere.
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## **Business Trade Accounts**

### **Dell**

To apply visit: <https://www.dell.com/financing/comm/dbcmarcom/creditapp>

Terms: Revolving

Reports to: D & B and Experian

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
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- Business Bank account
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### **Floor & Decor**

To apply visit: <https://www.flooranddecor.com/procredit.html>

### **JCPenny Commercial Account**

To apply

visit: <https://commercial.syf.com/EApplyCommercial/load.do?cHash=22160324&subActionId=1000&langId=en&sitecode=JCOMP0818&cmpid=JCOMP0818>

(You might have to put a personal guarantee to get approved if you get denied without it but we can dispute it after you get approved for it and it appears on your business credit.

## **PERSONAL GUARANTEE CARDS**

## **BUSINESS ACCOUNTS IF YOU HAVE GOOD CREDIT**

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## Business Trade Accounts

This means usually over 700, no open collections/charge-offs, and no more than 3 inquiries in the last 6 months. Had a client today get approved for a \$31,000 Chase Ink Business card. He had to send in a copy of EIN & LLC to verify business but was approved a week later.

1. Chase Ink Business: <https://creditcards.chase.com/a1/olainkcard/750>
2. Discover Business: <https://www.discover.com/credit-cards/business/>
3. PNC Bank: <https://www.pnc.com/en/small-business/borrowing/business-credit-cards.html>
4. US Bank: <https://www.usbank.com/business-banking/business-credit-cards.html>

These are some really good ones for now. I would suggest applying at night. The later the better and doing Chase first and the rest right after back to back. If you get denied, remember, we can dispute the inquiry to get it off if you are in our credit repair program.

### **FNBO**

To apply visit: <https://www.firstbankcard.com/lynx/#/pre-qual/intake?agent=H48&sub=000>

Make sure you select "Small Business" under Credit Card Type and put \$100,000 for Annual Personal Income. They will do a soft pull on Experian to pre-approve you and if you go through with the application they will do a hard inquiry on Experian.

### **Capital On Tap**

To apply visit: <https://www.capitalontap.com/us/>  
They will do a soft pull on your credit.

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