

# Keap Pay - Supporting Documents for Verification<sup>®</sup>

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This article applies to:

[Pro](#)

[Max](#)

[Ultimate](#)

When applying for Keap Pay, we ask for information that is essential to the onboarding and underwriting process. Some of this information is for legally-required “Know Your Customer” (KYC) or “Know Your Business” (KYB) processes to identify and verify the identity of customers in order to prevent financial crimes such as money laundering and terrorism financing. When questions arise during this process you may be asked to provide additional verifying documents or clarification on specific information.

If your application requires additional documents or information required for verification, you can expect an email from the Payments team, [payments@keap.com](mailto:payments@keap.com).

1. [Bank Account Verification](#)
2. [Business Status](#)
3. [Financial Support Documents](#)

## Bank Account Verification

The underwriting team uses data providers to confirm the information sent during onboarding. If the data provider is unable to validate the bank account it may mean that the bank doesn't participate in data sharing with the specific data providers, or that the information provided is inaccurate or otherwise does not match. In these cases, the underwriting team may ask for additional information to manually validate the bank account.

For bank account verification, we would need ONE of the following documents

- A voided check from your business account
- A bank statement
- A bank verification letter

## Requirements for a Voided Check

A voided check must include the following pre-printed elements and must not be a starter check:

- Business legal name and address matching the application
- Routing number and account number

## Requirements for a Bank Letter or Bank Statement

A bank letter or statement must include the following pre-printed elements and must be on bank the letterhead or statement:

- Bank name
- Business legal name and address matching the application
- Routing number and account number

## Business Status

Our underwriting team runs a search to verify the status of your business through a service called OpenCorporates or through the Public Database of the state your business is registered in. If there are indications that show that the business is inactive, dissolved, not in good standing, or for any additional related reason. They will need one of the following documents to prove the business is legally registered and active.

- DBA Registration
- Articles of Incorporation
- Certificate of Formation
- Partnership Agreement
- State Business License
- Certificate of Status
- Corporate Bylaws or Operating Agreement for LLCs
- Stock Certificates
- Business Tax Return

## Financial Support Documents

When applying for Keap Pay, part of the application asks what the estimated average received payments are, the average maximum payment amount, and the average total monthly payments. If the values are inconsistent or are fairly high, our

underwriting team will ask for supporting documentation. For verification, we would need ONE of the following documents

- 3-6 consecutive months of processing statements
- 3-6 consecutive months of bank statements
- 2 years of financial statements, including Balance Sheet and Profit & Loss statement. Request may include audited financial statements.
- 2 most recent years business tax returns

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