

Business account — what you'll need

Allow about 30 minutes, plus a few minutes for each additional director or shareholder. Have the documents and details below to hand — or save your progress and come back later.

DOCUMENTS TO HAVE READY

☐ **Company documents**

The Certificate of Incorporation, plus supporting documents where they apply: Memorandum and Articles of Association, certificate of good standing, a recent bank statement or RIB, a business description, a power of attorney or a declaration of trust.

PNG, JPEG, PDF or Word · up to 50 MB each

☐ **Proof of origin of funds**

If the initial deposit is 15,000 or more (in its currency): an invoice, an agreement, a bank statement or a similar document showing where the money comes from. Optional, but it speeds up the review.

PNG, JPEG, PDF or Word · up to 50 MB each

☐ **The authorised signatory**

Passport or ID card (both sides of an ID card); a selfie holding that passport or ID card, with face and document clearly visible; proof of home address dated within the last 90 days (utility bill or bank statement).

ID and selfie: PNG, JPEG or PDF · proof of address also Word

☐ **Each director**

A person: passport or ID card. A company: its Certificate of Incorporation with supporting documents, and proof of its address.

PNG, JPEG or PDF · company documents also Word

☐ **Each shareholder**

A person: passport or ID card, and proof of home address. A company: its Certificate of Incorporation with supporting documents, and proof of its address.

PNG, JPEG or PDF · company documents also Word

INFORMATION WE WILL ASK FOR

The company

- ☐ Legal name, and trading name if different
- ☐ Date of registration, registration number and tax identification number
- ☐ Website and business activities (you choose them from a standard list)
- ☐ Registered office address and company phone
- ☐ Name, phone and e-mail of the person completing the form

The business

- ☐ What the company does, and what the account is for
- ☐ Whether the business involves activities on our prohibited (high-risk) list, and how much of it is in cash
- ☐ Where the company's funds come from
- ☐ The initial deposit: source, currency, amount, the sending account and the institution that holds it
- ☐ Other banks or payment institutions the company uses
- ☐ Expected incoming and outgoing payments: typical size, total per month and number per month
- ☐ At least two main suppliers and two main clients, with their countries
- ☐ Any currencies needed besides euro

The authorised signatory

- ☐ Full name, date of birth, nationality (and second nationality, if any)
- ☐ Passport or ID number, with issue and expiry dates
- ☐ Tax identification number
- ☐ Home address, mobile number and e-mail — this e-mail becomes the account login

Directors and shareholders

- ☐ For each director: personal details as for the signatory, or company details (name, registration number, country, address, phone, e-mail, website)
- ☐ For each shareholder: their share in %, with all shares adding up to between 90% and 100%, and personal or company details
- ☐ If the signatory is also a director or shareholder, the form copies their details for you

Services and declarations

- ☐ The SeaPay services you plan to use
- ☐ How you heard about SeaPay
- ☐ Your agreement to the terms and conditions and the privacy policies

GOOD TO KNOW

- ☐ Use clear colour scans or photos: the whole document, all four corners visible, nothing cut off or covered.
- ☐ Make sure every passport and ID card is valid and not about to expire, and that company documents are current.

AFTER YOU APPLY

1 We review your application

We e-mail you as soon as it arrives, and again with the outcome. If anything is missing, we write to you.

2 Online identity verification

After the initial application, every individual account holder, and every ultimate beneficial owner (UBO) holding 25% or more directly or indirectly, completes a short online ID check: a photo of their ID document and a selfie, on a phone or computer.

3 Additional documents

Our compliance department may ask for further documentation at its discretion before the account is opened.

Ready to apply?

Start at seapay.network/open-an-account/corporate/. You can save your progress at any step and come back later. Questions? Write to info@seapay.me or call +44 203 807 0720 (09:00–17:00 CET).