

7 VENDORS WHO CAN **HELP YOU BUILD BUSINESS CREDIT** WITH **NO PERSONAL CREDIT CHECK OR GUARANTEE**



7 Vendors Who Can Help You Build Business Credit with No Personal Credit Check or Guarantee

Build Unbeatable Business Credit – Start with 7 Vendors

Did you know that you can **immediately** get vendor business credit accounts that are linked to your EIN not your SSN even if you have bad personal credit now? We have the vendors you can actually use to build your initial business credit profile and score.

In this guide, we also show you how to use your newly established credit profile to get approved with Walmart, Amazon, Staples, Apple, Lowe's, Ford, Best Buy, Visa, MasterCard, Amex, and more. And we show you how you can access loans even when banks say "NO". Plus we show you how to make money offering business credit and financing. And don't forget our *BONUSES!*



Most People FAIL Trying To Start Building Business Credit

Most don't know that EIN credit can be built regardless of personal credit quality. Many don't understand the business credit building process. Most don't know the right vendors to apply for and which order to apply. Many don't know how to get approved with the vendors.

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This guide is for you if...

- You are looking for money to grow or expand your business
- You want HIGH limit credit business credit accounts that aren't linked to your SSN
- You want the **easiest and fastest way to get the most money for your business**
- You want to get credit lines and loans

Business Credit Basics

Business credit is credit for your business EIN that's not linked to your personal SSN. It can be used for the business to fund itself. You can obtain business credit with **no consumer credit check and no personal credit reporting**. You can get approved without a personal guarantee, which is REQUIRED to get approved for bank financing, and to get the most money at the best terms.

But by following the steps outlined today, you can get vendor credit IMMEDIATELY. You can then use it to get retail, fleet, and cash credit. You can expect approval limits to be 10 – 100 times those of typical consumer limits. And keep in mind; ANYONE can see your business credit reports without your permission!

YES! You can get approved:

- Even if the banks have said 'NO'
- Even when you have no prior credit reporting
- NO DOC, no banks or tax returns required
- As a nonprofit
- Regardless of consumer credit quality
- As long as you have a U.S. business

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But don't just take our word for it. *Let's look at what one of our clients has to say.*

Deaphalis and Thelma Sample, Success Tax Relief, LaPorte Texas

"We went to our bank to get a business line of credit and they turned us down. We got started with Credit Suite set up our business credibly and built our business credit. After following the steps we've now secured over \$96,000 in business credit cards and just applied for the platinum American Express and got approved instantly with no limit. Now we have 4-5 different companies call us every day trying to give us money, and that's a really good problem to have! We're excited, and if you don't have business credit yet you should get involved with Credit Suite to have the same results we have."

Vendor Credit 101

Don't Do This!

Having an EIN doesn't mean you have established credit. If you go to a bank or retailer, and you try to get credit using your EIN with no credit established, you'll **ALWAYS** get a denial, guaranteed! That is, unless you already have good personal credit and used it to get approval while supplying your personal guarantee.



Building Business Credit the Right Way

You can't start with the roof; you must start with the foundation first and build up. You can't start with store or cash credit from your bank. If you do you'll be denied 100% of the time. First you must build trade lines that report. This is also known as the **vendor credit tier**.

Once you have done so, then you'll have an established credit profile, and then you'll get a business credit score. And with

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an established business credit profile and score you can start getting retail store and cash credit.

What is Vendor Credit?

Vendor credit comes from trade vendors who issue credit to their customers to buy their products or services. This is credit you can and SHOULD use to grow your business while you're building your business credit. Most vendor credit has terms like Net 15, Net 30, Net 55, or Net 60. So if you are approved for \$1,000 in vendor credit and use all of it, you must pay that money back in a set term, such as within 30 days on a Net 30 account.



Vendor Credit Benefits

Vendor Credit is an **important step** in building business credit. It is easier to get than retail or fleet credit but it can lead to store and fleet credit. Establishing initial business credit will help you get loans and credit lines. This process is PROVEN to work!

Did you know that 97% of trade vendors don't report customer payments to the business reporting agencies? And of the ones who do, **even fewer will give you credit with no credit check or guarantee when you have none reporting now.** So, you need to find vendors who do report and who will approve you for initial credit when you have none reporting on your business reports now.

Steps to Get Vendor Credit

First, you'll want to pick a vendor you want to get credit from. Find items in their store and put them in your cart. Set up an account with them online. Choose the payment option similar to *invoice me*. Wait and **check your email!**

You'll either get an email telling you the item shipped, or a call

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or email stating they can't approve you. If denied, you have two choices. You can get more credit and apply again, or pay for those items and repeat the purchasing and applying process until approved. Typically by your third order you'll get an approval. **Once approved, pay the bill as soon as you can.** You must pay AFTER the item ships to get it to report! Most vendors report monthly, others report quarterly, so it can take 30 – 90 days for items to report on your business credit reports.

Once reported, then you have trade lines and an established credit profile and score.

Using a newly established business credit profile and score, you can then START to get approval for retail credit.

Vendor Credit Accounts

This is possible because now your EIN credit profile is **established**. It can stand on its own. So if you leave your Social Security number off of the application, the credit issuer then pulls your EIN credit, sees a solid profile and score, and can then approve you for real revolving credit. Bank-backed credit cards may still ask for your SSN and date of birth for verification purposes only.

7 Vendors Who Will Approve You and Report

Uline Shipping Supplies

They sell shipping, packing and industrial supplies, and they report to Dun and Bradstreet. You **MUST have a D-U-N-S number** before starting with them. They will ask for two trade references and a bank reference. You usually need for an order to be \$50 or more before they'll report it. Your first few orders might need to be prepaid initially so your company can



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get approved for Net 30 terms.

How to apply with them:

- Add an item to your shopping cart
- Go to checkout
- Select to Open an Account
- Select to be invoiced

Visit them at: www.uline.com

Quill Office Supplies

They sell office, packaging, and cleaning supplies. And they also sell toner, office furniture, and even coffee and snacks. They report to Dun and Bradstreet every quarter.



To apply, you **MUST have a D&B PAYDEX score**. They will also check you on Experian. You must place your initial order first, unless your D&B score is already established. In general, they will put you on a 90 day prepayment schedule. If you order items each month for 3 months, they will typically approve you for a Net 30 Account.

Here's how you apply:

- Add an item to your shopping cart
- Go to Checkout
- Select to Open an Account
- Select to be invoiced

Visit them at: www.quill.com

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Grainger Industrial Supply

They sell hardware, power tools, pumps and more. They also do fleet maintenance.

To qualify, **you need** the following:

- A business license
- An EIN number
- A DUNS number from Dun & Bradstreet

For less than \$1000 credit, they will approve nearly anyone with a business license. But for over \$1000 credit, they want to see trade and bank references. Fax them your application or apply over the phone.

Visit them at: www.grainger.com.

Wells Fargo Business Secured Credit Card

They offer **purchase protection**. Note: the card has a \$25 annual fee. They report to Business Experian. You have a 21 day grace period to pay, and can get a credit line of \$500 to \$25,000.



You **MUST** supply your personal Social Security number in addition to your EIN. You must be a Wells Fargo Online customer first. This offer is only open to US citizens or permanent residents of the United States. Apply online, in a store, or by phone.

Visit them at: www.wellsfargo.com/biz/business-credit/credit-cards/secured-card

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Strategic Network Solutions

They offer technology training and tech support.

To qualify, you need:

- An **EIN**
- To have your business entity squared away (corporation, partnership, LLC, etc.)

Visit them at: <https://stntsol.com>

WEX Fleet

Get fleet cards from WEX, to repair and maintain the vehicles your business uses. They **report to D&B and Experian**. Hence you will get two payment experiences every time.

Terms are Net 22 across the board but they can extend to Net 30

To qualify: supply SSN, EIN, have a business phone number on 411, and a deposit of \$500

Fleet cards come with a rewards program

Before applying for multiple accounts with WEX Fleet cards, leave enough time between applications so they don't red flag your account for fraud

Make sure to apply for the **WEX Fleet Card** and NOT the WEX Fleet FLeXCard. The Flex Card requires a personal guarantee. It can also be a non-personal guarantee net account but it requires a deposit of at least \$500

Visit them online at: wexinc.com/solutions/fleet-management

Labor Ready

They are a multinational source of dependable labor for companies in a variety of industries. They put people to work and enable their clients to achieve greater success. They **report to D&B**.

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To sign up for a business account, complete their online form and you will receive an email notification about your application within two business days. No personal guarantee is required. Or, you can call the branch closest to where you are located, and let them know you want to be a customer. They will walk you through the application process.

Visit them online at: www.peopleready.com

Unsecured Business Financing

This is another option for funding. You can **get 0% business credit lines.** Get up to \$150,000. This financing will report to the business CRA's. You need a credit score of 680 or better.

Start Building Business Credit with Our 7 Proven Vendors – and then the Sky's the Limit.

