

**JB****James Baker**  
& Associates

FREE CHECKLIST • 2026 EDITION

# 12-Month Credit Building Checklist

## For Non-Resident LLC Owners

From zero credit history to \$50,000+ in revolving credit. Follow this proven step-by-step roadmap using your EIN, D-U-N-S number, and a strategic 5-step credit ladder.

### What's Inside:

- ✓ Quarter-by-quarter action items
- ✓ Credit card application timeline
- ✓ Net-30 vendor recommendations
- ✓ Score targets & monitoring tips

Need personalized guidance? Schedule a free consultation:

[jamesbakercpa.com/schedule](https://jamesbakercpa.com/schedule) | 866-610-9493

## PHASE 1: FOUNDATION — Month 1–2

- Form your LLC in the right state**  
Wyoming or New Mexico recommended for non-residents. Ensure your name matches your passport exactly.
- Get your EIN (Employer Identification Number)**  
Apply via IRS Form SS-4. This is your LLC's tax ID — required for everything that follows.
- Apply for your D-U-N-S Number (free)**  
Visit [dnb.com/duns](https://dnb.com/duns). This creates your business credit file — the 'SSN for your business.'
- Open a US business bank account**  
Mercury (recommended) or Relay. You need this before applying for any credit cards.
- Open 2–3 net-30 vendor accounts**  
Start with Uline + Grainger + CEO Creative. Buy something small, pay immediately.
- Make first purchases and pay invoices**  
Pay before the due date — ideally within 48 hours. Each payment builds your Paydex score.
- Set up a US mailing address**  
Use a registered agent or virtual mailbox service. Banks and credit bureaus need a US address.
- Register with Dun & Bradstreet iUpdate**  
Free account at [iupdate.dnb.com](https://iupdate.dnb.com). Monitor your Paydex score as payments get reported.

■ **TARGET:** EIN + D-U-N-S number active • Bank account open • 2–3 net-30 accounts reporting

## PHASE 2: FIRST CREDIT — Month 3–4

- Apply for a secured credit card**  
Bank of America Secured (\$200–\$5,000 deposit) or Nav Prime Business Card (\$50/mo).
- Continue paying net-30 invoices early**  
Consistency is key. Pay every invoice before the due date to maintain your Paydex score.
- Check D&B iUpdate for your Paydex score**  
After 2–3 months of on-time payments, you should see a Paydex score appear. Target: 80+.
- Keep credit utilization below 30%**  
If your secured card limit is \$1,000, never carry more than \$300 balance at statement close.
- Begin ITIN application process**  
File Form W-7 with the IRS. Processing takes 7–11 weeks. You'll need this for premium cards.
- Check Experian Business & Equifax Business**  
Use [Nav.com](https://nav.com) (free basic) to monitor all three business credit bureaus.
- Pay secured card statement in full monthly**  
Never carry a balance. Pay the full statement amount before the due date.

■ **TARGET:** Paydex 80+ • Secured card active • ITIN application submitted • Utilization < 30%

## PHASE 3: GROWTH — Month 5–8

- Apply for a fintech card (Brex, Ramp, or Mercury IO)**  
These approve based on cash balance — no SSN or credit check. Need \$25k–\$75k in your US bank.
- Receive your ITIN from the IRS**  
Processing takes 7–11 weeks. Once received, you can apply for premium personal credit cards.
- Try Amex Global Transfer (if you have a foreign Amex)**  
Log into your home country Amex → Global Transfer → Select 'United States.' Bypasses credit check.
- Monitor all 3 business credit bureaus**  
D&B iUpdate (Paydex), Nav.com (Experian + Equifax Business). Check monthly for accuracy.
- Build 6+ months of consistent payment history**  
Lenders want to see at least 6 months of on-time payments before approving unsecured credit.
- Request secured card graduation**  
After 6–12 months, call your bank and ask to convert your secured card to an unsecured card.
- Increase net-30 vendor accounts to 4–5**  
Add Quill (Staples) or Crown Office Supplies. More tradelines = stronger business credit profile.
- Set up credit monitoring alerts**  
Enable alerts on D&B, Experian, and Equifax for any changes to your business credit file.

■ **TARGET:** ITIN received • Fintech card approved • 6+ months payment history • Paydex 80+

## PHASE 4: PREMIUM — Month 9–12

- Apply for Chase Ink Business Preferred**  
100,000 UR points sign-up bonus (\$1,500+ value). Apply in-branch if possible. Need ITIN + 6mo history.
- Apply for American Express Business Gold**  
70,000 MR points bonus. 4X on top 2 categories. Use Amex Global Transfer if you have a foreign Amex.
- Consider Capital One Spark Cash Plus**  
\$1,200 cash bonus. 2% unlimited cashback. Good for high-volume spending.
- Target \$50,000+ total available credit**  
Combine all credit lines: secured + fintech + premium cards. This is your revolving credit capacity.
- Consider the authorized user strategy**  
Add yourself as an authorized user on a US-based friend or partner's card with long history.
- Review and optimize your credit profile**  
Check all 3 personal bureaus (with ITIN) + 3 business bureaus. Dispute any errors immediately.
- Plan your Year 2 credit strategy**  
Consider: additional premium cards, business lines of credit, or SBA loan preparation.
- Document everything for tax purposes**  
Track all business expenses on credit cards. Your CPA needs organized records for tax filing.

■ **TARGET:** \$50k+ credit limit • Premium cards approved • FICO 700+ • Paydex 80+

# QUICK REFERENCE: RECOMMENDED VENDORS & CARDS

## Net-30 Vendors (Start Here)

VENDOR	CATEGORY	REPORTS TO	APPROVAL
Uline	Shipping supplies	D&B (Paydex)	Easy
Grainger	Industrial supplies	D&B (Paydex)	Easy
CEO Creative	Office & branding	D&B, Experian, Equifax	Easy
Quill (Staples)	Office supplies	D&B (Paydex)	Moderate
Crown Office	Office products	D&B, Experian	Easy

## Credit Cards by Stage

STAGE	CARD	REQUIREMENT	KEY BENEFIT	APPLY BY
Stage 1	BofA Secured	\$200-\$5k deposit	No credit check	Month 3
Stage 2	Nav Prime Business	\$50/mo fee	Reports to all 3	Month 3
Stage 3	Brex Corporate	\$50k+ cash balance	No SSN needed	Month 5
Stage 3	Ramp Corporate	\$75k+ cash balance	No SSN needed	Month 5
Stage 3	Mercury IO	\$25k+ cash balance	No SSN needed	Month 5
Stage 4	Chase Ink Preferred	ITIN + 6mo history	100k UR bonus	Month 9
Stage 4	Amex Business Gold	ITIN or Global Transfer	70k MR bonus	Month 9
Stage 4	Capital One Spark	ITIN + credit history	\$1,200 bonus	Month 9

### Key Score Targets

Paydex (D&B)	80+	Excellent payment history
Intelliscore (Experian)	76+	Low risk business
FICO (Personal)	700+	Premium card approval

## Ready to Start Building Credit?

Schedule a free consultation with James Baker, CPA.  
We'll create a personalized credit roadmap for your specific situation.

[Schedule Free Consultation →](#)

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