

Key2Business[®] IMARK Card Program Checklist

KeyBank has put together the following checklist in order to help streamline the Key2Business[®] enrollment process for IMARK members.

-
- Complete and execute the Key2Business IMARK program application.
 - Complete the auto-debit authorization form (included in the application packet) if you wish to have funds pulled directly out of your bank account to pay off your monthly Key2Business invoice (recommended).
 - Provide the required financial statements for credit underwriting.
 - Identify an individual(s) within your organization to contact vendors to accept card payments and complete a vendor match with KeyBank/Mastercard (see Vendor Enrollment Toolkit).
 - Complete the Beneficial Ownership documentation.
-

Typical Credit Underwriting Requirements

Required credit line for a Key2Business program = projected annual spend/6 (monthly billing cycles).

- 1 2 years business returns/financials and completed Business Debt Schedule, one year tax return for each guarantor (if applicable), each guarantor Personal Financial Statement (if applicable).
- 2 Three (3) Years FYE CPA Reviewed Statements and completed Business Debt Schedule.
- 3 Three (3) Years FYE CPA Compiled Statements completed Business Debt Schedule or 2016, 2017, and 2018 FYE CPA Tax Return accompanied by an additional three years of FYE Company Prepared Statements and completed Business Debt Schedule.
- 4 Further documentation may be required upon request; personal guarantor may be required based on your company's financial situation.