



# BUSINESS CREDIT 101





# Business Credit 101

---

## **Building Your Business Foundation**

- Business Credibility
- Business Entity
- Business Structure
- Business Name
- Business Address
- Business EIN
- Business Phone & 411

Listing - Business Website &  
Email - Business Licenses

## **Understanding Business Credit**

- Establishing Business Credit
- Business Credit Reporting Agencies
- Dun & Bradstreet
- Equifax
- Experian

## **Funding Vendors**

- Tier 1
- Tier 2
- Tier 3
- Tier 4





# Overview

This Business Structure & Funding Guide was assembled by a team of business owners and entrepreneurs who understand the power of leveraging business credit. Many of the contributors to this guide gained this knowledge the hard way, through trial and error, and a host of mistakes, denials and missed opportunities along the way.

The great news is by following this guide, you'll get an opportunity to bypass majority of the "red tape" and be in position to realize success much sooner than most! The wealthy have understood and exercised the information and concepts in this guide for generations, and now you can too!

One of your main goals should be to obtain assets through your business, without these assets being attached to you personally, so you can minimize the risks and liabilities these assets may carry. How is this done? We're glad you asked...the process is simple. Not easy, but simple!

The first step is (DO NOT SKIP THIS STEP) to have a solid personal credit profile. As you are starting out in business, most likely, lenders and creditors will pull your personal credit to validate and justify any extension of debt they offer you. In many cases you will have to personally guarantee (PG) the debt.

The second step is to follow this guide to the "T". Through the process, you will learn that accounts established using your Business EIN, even if personally guaranteed, typically do not report on your personal credit profile. This simple piece of information, if exercised properly, should allow you to rinse and repeat the cycle of obtaining business funding and assets. Eventually, as your business grows and establishes credibility, it will no longer need a personal guarantor, which disconnects your personal ties and provides you an extra layer of protection.

As you go through this guide, please remember, it is not whether you know the information, or you've heard it before, but are you applying it? We wish you the best and hope this guide assists you in reaching your fullest potential!



Success doesn't come  
from what you do  
occasionally,  
it comes from  
what you do  
**CONSISTENTLY!**



~ Marie Forleo





# Building Your Business Foundation



# Business Credibility

One of the most important parts to establishing your business credibility is making sure **ALL** of your business records list the same business information.

Anyone can pull your business credit. It is unlike personal credit where a signed authorization needs to take place. When someone pulls your business credit they can view many intimate details about your business.



Lenders verify these details during the underwriting process. Mismatched records are one of the most common reasons a fundable deal is declined.

This guide will assist you in setting up your business the right way!

Let's get started!





# Business Entity

To establish business credibility, you first have to have a business! So, one of the first steps is to officially file/register your entity with the Secretary of State in your headquarter state. If you are filing in a state other than your headquarter state, be sure to foreign file in your headquarter state too. Lenders will need to see a paper trail to your local state.

The filing process and fee is different in every state. Some states require your entity to be renewed annually to stay in good standing. Keep your entity updated with your correct business information, including address and ownership. Your business entity is the beginning process of establishing credibility, so do it right. Make sure to considering all of the following items before you file, as some will need to be included in your filing:

**Business Structure**

**Business Name**

**Business Address**

**Business EIN**

**Business Phone**

**Business Website**

**Business Email**

**Business Banking**



# Business Structure

When setting up your business entity you will likely ask yourself what type of entity you should establish. Each entity has their own tax and liability differences.

There are four (4) major structure types:

**Corporation** - generally for more larger, complex, and established companies with employees

**Limited Liability Company (LLC)** - offers efficient tax options, limited liability, and the flexibility of partnerships

**Sole proprietorship** - owner is personally liable and responsible for the business. Many don't consider a sole proprietorship or DBA as an actual business entity.

**Partnership** - several variations will allow parties to combine into a partnership

Weigh the options and understand the tax and legal benefits to each. There are many useful resources to help.

Sba.gov does a great job explaining each structure in detail.

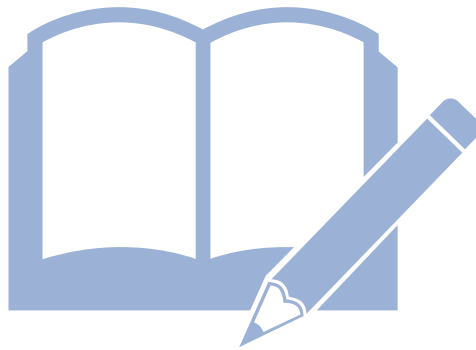
**Visit:** <https://www.sba.gov/business-guide/launch-your-business/choose-business-structure>



# Business Name

Selecting the right business name for you and your product/service is super important, as it is one of the first ways others identify with you and your brand.

Before you purchase your domain, build a website or print business cards, make sure the name you select is available with your secretary of state. You may also want to use sites such as namechk.com to check name availability across social platforms.



Consider a few business names in case your first choice is unavailable

Once you make your business name selection, make sure you are consistent with exact spelling, punctuations, etc. across all business filings and accounts. This includes Secretary of State, IRS, banking institutions and others. Name variations across accounts may raise concern.

Lastly, be aware that there are some high-risk industries that may guarantee a decline with creditors. Additionally, using high-risk industry descriptions in your business name may limit your financing options. Consider adding words such as "Consultant" or "Enterprises" to the end of your business name to keep it somewhat general, and keep financial institutions from placing your business on the restricted lists.

See next page for restrictions



**Restricted industries (automatic decline) include:**

- Ammunition or Weapons Manufacturing; wholesale and retail
- Bail Bonds
- Check Cashing Agencies
- Energy, oil trading, or petroleum extraction or production
- Finance: (Federal Reserve Banks, foreign banks, banks, bank holding companies, loan brokers, commodity brokers, security brokers, mortgage brokers, mortgage bankers, mortgage companies, bail bond companies, or mutual fund managers)
- Gaming or Gambling Activities
- Loans for the speculative purchases of securities or goods
- Pawn shops
  - Political campaigns, candidates, or committees
- Public administration (e.g., city, county, state, and federal governmental agencies)
- X-rated products or entertainment

**High-Risk Industries (subject to stricter underwriting guidelines):**

- Agriculture or forest products
- Auto, recreational vehicle or boat sales
- Courier services
- Computer and software related services
- Dry cleaners
- Entertainment (adult entertainment is to be considered restricted)
- General contractors
- Gasoline stations or convenience stores (also known as c-stores)
- Healthcare; specifically nursing homes, assisted living facilities, and continuing care retirement centers
- Special trade contractors
- Hotels or motels
- Jewelry, precious stones and metals; wholesale and retail
- Limousine services
- Long distance or “over-the-road” trucking
- Mobile or manufactured home sales
- Phone sales and direct selling establishments
- Real estate agents/brokers
- Real estate developers or land sub-dividers
- Restaurants or drinking establishments
- Software or programming companies
- Taxi cabs (including the purchase of cab medallions) Travel agencies

**Be aware of these Restricted  
and High-Risk Industries**





**The DREAM is  
FREE,  
The HUSTLE is  
SOLD  
SEPARATELY!**



~ RICH BLACK



# Business Address

One aspect of the vetting process for most lenders is to verify your business address, to see if in fact your business is a "real" business. As you can imagine, the more professional and legit your business is, or appears to be, the better! Many lenders prefer that a business has an actual physical business location. Some lenders, specifically revenue based lenders, may decline you if your business doesn't have a physical business location. Note: the business address you use should be one that you intend to use long-term.

Many lenders use USPS tools to verify business locations. So, refrain from using an address that other businesses are using such as a PO Box or UPS address as your physical address. Lenders show concern when a PO Box or UPS address is listed as the only business address on file. You can use a PO Box or UPS address as an additional mailing address but any documents and filings should also have a deliverable physical address.

- Must be a real brick-and-mortar building
- Deliverable physical address
- Should not be a home address
- Should not be a PO Box
- Should not be a UPS address

Your residential address can suffice as your business address in some cases, but it is not recommended, especially if you are looking to truly build and scale your business, and maximize funding opportunities.

One budget friendly solution is securing a virtual office. Virtual offices can give your business a professional presence with a physical address, business phone number, meeting spaces and other amenities, without all the high overhead costs of owning or renting brick-and-mortar.

# Business EIN

Once you have established your business entity, the next step is to apply for your Employer Identification Number (EIN). Similar to your personal social security number, your business EIN is a nine-digit federal government identification number that you will use to identify your business for all future uses.

It is important to use the exact same business information when registering for your EIN that you used to establish your business entity. Lenders and other groups can verify against the information, and the slightest variance can result in declines or incorrect reporting.

**APPLY FOR YOUR EIN:**

**IRS.GOV**



# Business Phone & 411 Listing

Lenders are able to see if your business phone number is a cell phone, residential number or an actual business phone number. It boosts credibility to have an actual business phone number. Also, depending on your business model, it may be appropriate for you to have a 1-800 number as well as a local business number.



There are many inexpensive virtual business phone services available.

Here is a link to one of our recommended providers:

Freedom Voice: <https://refer.ringcentral.com/m2nWuhi>

After establishing your business phone number, we recommend you list it under the National 411 Directory so that lenders can more easily verify your business. Keep in mind that unfortunately cell phone numbers can't be listed in the National 411 Directory.

You can go to [listyourself.net](http://listyourself.net) or other similar services, to list your business phone number. Once submitted, it takes about one week for your business phone number to list. Check to see if your phone number has listed by dialing your area code, 555-1212. If you call from your cell phone, your cell phone company will forward you to their independent 411 service, so call from your business phone.





# Business Website & Email

Lenders and potential customers will likely search for your website. A valid and operational website can boost credibility drastically.

Equally important is a business email address. An email address with your company domain appears more professional and credible than using a free or personal email address.

For instance [williams@abctechnologies.com](mailto:williams@abctechnologies.com) versus [williamstechnologies@gmail.com](mailto:williamstechnologies@gmail.com)

We highly recommend using Walker Branding for ALL your website services. Use the link below to contact them:

**<https://www.richblack360.com/website-design/>**



# Business Licenses

Does your business need a license?

Every city, state & country may have different license requirements & filling processes.

When you file your business entity the state will tell you if a state license is required. Go on your city website or call your city offices to see if your type of business requires a city business license.

If your type of business requires a license, file immediately to prevent delays. Make sure you use your correct business information to set up your license. The business information on your license should match the information on all other business records to boost credibility with lenders and others.

Renew your business license as required to stay in good standing.

Resources:

<http://cityapplications.com/>



# Business Banking Accounts

Some will say your business is not truly official until you have a business banking account. When establishing your business bank account, make sure your business information is correct and accurate, including correct spelling and punctuation. It should be the same business info you have used on all other filings.

Note: Have you ever noticed how bankers seem to ask 101 questions when you go to open a new bank account? Yes, most bankers are friendly and want to establish a relationship with you, but they are also vetting you during this time, and trying to determine what categories and lists to place you on! Don't feel obligated to answer every question in extreme detail. It is okay to generalize some answers. (i.e. "I am a consultant")

Don't get put on the restricted list!

Depending on your business, product/service, anticipated revenue, etc., it may be wise for you to establish a merchant account with your banking institution, or another third party. Merchant accounts simply provides you the ability to accept credit & debit cards.

Having flexible payment options is a huge benefit to your business and the customer, and you'll notice customers tend to spend more with credit & debit card payment options. Having a business merchant account may also increase financing opportunities down the road.





# Understanding Business Credit





# Establishing Business Credit

## Trade Accounts

Now that your business is set up and ready to roll, the next step is to start building business credit by establishing business trade accounts.

**It is important to note that not all business creditors, lenders, vendors, etc. report your business credit history!**

Trade accounts (sometimes referred to as vendor accounts) are typically store accounts, in which a vendor extends credit to a business to purchase products/services, and the business pays for the goods at a later time, typically negotiated with 30, 60, or 90 day net terms.

Once established, these trade accounts will begin reporting to the business credit reporting agencies and begin building your business credit profile. Lenders rely heavily on your business credit profile to help determine whether they are going to approve you or not, your approval amount and terms. In fact, most of the lending decisions for small businesses are automated, and computers and complex algorithms are used in the underwriting process to verify your information and identify particular data points.



We recommend you establish and build these trade accounts in stages. At the end of this guide we provide a detailed breakdown of various trade accounts that you may want to consider establishing, which data points lenders will be looking for, and which stage we recommend establishing these accounts.





72%

Of Business  
Owners Don't  
Know Their  
Business Credit  
Scores



# Business Credit Reporting Agencies

## Business Credit Reports

When you're trying to get a business loan, establish payment terms with a new vendor or get any type of business credit, your business credit report can be a major factor in your success, hence why you should monitor it regularly!

Studies show that 72% of business owners don't know their business credit scores. If you're one of those who don't know their scores, here are four great reasons to check your business credit on a regular basis:

**Mistakes happen.** Your business credit may get mixed up with that of another business, or one of your vendors or lenders may report incorrect information. If you don't check, you won't know.

**Credit scores change.** Every time new information is reported by your lenders and vendors, your credit reports and scores may change.

**Fraud can occur.** Business credit fraud or identity theft is a growing problem and may result in negative information on your reports. Monitoring your credit can alert you to suspicious activity.

**Get better financing.** Business owners who understood their business credit profile are more likely to maximize their financing potential.

Currently, there are no companies that offer full business credit monitoring for all business credit agencies. This means in order to view your business credit reports with each business credit agency, you'll likely need to purchase a report with each agency independently.

Check out this business credit monitoring platform: [NAV.com](https://NAV.com)

When your business creditors report your payment history, they're reporting the business name, address, and payment data. This means if you use multiple variations of your business name or business address, you could have separate business credit reports with each agency. For example, if you use, "XYZ Construction Inc," with your lumber supplier but, "XYZ Inc," with your office supply store, you'll have two separate business credit reports because the business name you used with each company is different. In this instance, you'll want to contact the business credit reporting agency to merge multiple reports.

As you use the same information on all business credit accounts entity documents, licenses, etc., your payment data will match up and build a single business credit report.

### **The Big 3 Business Credit Reports**

Dun & Bradstreet, Experian and Equifax are the “big three” business credit bureaus that generate business credit reports. These credit reports are created automatically as your business creditors report. Therefore, when applying for business credit with a creditor it is important that you select creditors that report your business credit. Most lenders or creditors check business credit but many do not report payment history back to all 3 business credit bureaus. Some creditors only report negative payment history.

Each commercial credit bureau looks at the information they gather in a slightly different way, which can make understanding business credit reports a bit confusing. Here's what you need to know about the business credit bureaus, the information they collect and how it affects your business.



## Dun & Bradstreet (D&B)

Of the big three, D&B is the only credit bureau that focuses exclusively on business credit. They report primarily on how a business interacts with vendors and other suppliers, which is why potential suppliers often look at your D&B reports before they offer your business trade credit. In addition to business-to-business data submitted by suppliers, D&B also looks at public records, industry data and other historical data in your D&B profile to compile their credit scores, of which the PAYDEX Score is the best-known.

The 100-point PAYDEX score reflects how reliably you've paid your bills and kept your financial obligations to vendors and suppliers that report to D&B. Unfortunately, if you are currently with suppliers who don't report to D&B, that information won't be included when calculating your PAYDEX score. Because the PAYDEX score is so important, you should encourage current vendors that don't report your credit history to D&B to do so, or switch to vendors who do report.

Other D&B business credit scores include:

- **Delinquency Predictor Score:** This score measures whether or not a business is likely to pay their bills late or go bankrupt over the next 12 months.
- **Failure Score:** This score is designed to predict the possibility that a company will seek legal relief from creditors or go out of business and leave creditors unpaid in the next 12 months.
- **Supplier Evaluation Risk Rating:** This rating predicts the likelihood that a business might stop delivering its goods and services over the next 12 months.
- **D&B Rating:** This rating relies upon company financial statements and other public information to develop an overall rating for a business's creditworthiness. Making sure that your D&B profile includes accurate, up-to-date financial statements can greatly improve your D&B rating.
- **Credit Limit Recommendation:** Banks and creditors may look at this recommendation, which is based on a business's size, industry and payment history.

## HOW TO APPLY FOR YOUR FREE DUNS NUMBER WITH D&B:

- Follow this link:<https://www.dnb.com/duns-number/get-a-duns.html>
- Click the drop down on the Primary Reason for D-U-N-S Number and choose what best applies for your business.
- Then fill up all the Form most especially those with asterisk. You do not need to fill out those without an asterisk for it is not required.  
Submit the form.
- It will give you a Search Result. If you do not find your business in the Search Result then click “Get D-U-N-S Number at the bottom of the search list.
- It will route you to a page where there are three options to choose from.
- Choose and click the “Get Started” button at the bottom of the first box which is D-U-N-S Number + Credit Signal – Free.
- Put in your First Name, Last Name and Email.
- Select the I agree to the Product License Agreement and Privacy Policy Box, then click Register
- You will receive an email for a temporary password.
- Manually type in the temporary password they provided (which is on the email just sent you) in the Password section on the D&B page, then click log in.
- It will ask you to change your password.
- To change your password, type in again the temporary password they gave you and then put in your new password and confirm it by retyping your new password.



- Then click update.
- Once updated, it will route you to the Company Information Form.
- Fill up the fields with the asterisk. It is okay not to put information on the field without asterisks because those are not required.
- You don't necessarily need to select the promotional boxes at the bottom of the form for Legal Zoom and ADP subscriptions. It will be up to you if you really need it.
- Once you are done filling it up you can click submit.

After submission you will be routed to a page confirming that you have successfully submitted a request and you will get your DUNS number within 2 to 4 weeks.

A representative from D & B will likely call to offer and sell their various services. Please consult with your team before making any purchases directly with D & B. Typically we don't recommend additional purchases with D & B no matter how urgent they make it sound. Business credit bureaus don't operate and aren't regulated like personal credit bureaus.

### **Updating D&B**

You can update your own business information with D&B by logging into your purchased monitoring account, or the free update account. Once logged in, edit your business information. Some factors can't be adjusted, like incorporation date, officers, or financial data. To edit these items, you will need to call or email D&B directly. Be aware that you may need to furnish supporting documentation. If the documents don't support the changes you have proposed, your information won't be updated.

Special note: D&B can red flag accounts if they feel the business is trying to dishonestly set up a business credit report. All information that you submit should be factual.



## Equifax

Equifax transforms data collected by the Small Business Finance Exchange (SBFE) into a report. The SBFE is an association of U.S. small business lenders who report payment data on their small business customers. Because this data directly reflects how small businesses interact with lenders, banks use it to evaluate your creditworthiness.

Like the other business credit bureaus, Equifax also uses trade credit information and data from the public record, such as liens, bankruptcies or judgements against a business to compile a company's credit report.

Equifax credit reports include:

- **Payment Trend and Payment Index:** This shows the business's payment trends over the past 12 months and how it compares to industry norms.
- **Equifax Business Credit Risk Score:** This predicts the likelihood of a business incurring a 90 days severe delinquency or charge-off over the next 12 months. The score ranges from 101 to 992; lower scores indicate higher risk.
- **Equifax Business Failure Score:** This predicts the likelihood of a business failing through either formal or informal bankruptcy over the next 12 months. It ranges from 1000 to 1610; lower scores indicate higher risk.

## Updating Equifax

Business Equifax will ask that you update your information through your creditors. After multiple billing cycles, if the errors aren't corrected, you can also try to contact their customer service group.

For more info:

<https://www.equifax.com/business/>





## **Experian**

Experian collects credit information from suppliers and lenders. They also look at information available in the public record, including legal filings from local, county and state governments, as well as information from credit card companies, collection agencies, corporate financial information and other databases.

Experian gathers a lot of data from banks, too. They look at the number of credit transactions, outstanding balances; payment habits; how much of your available credit you use; and the details of any current liens, judgments or bankruptcies. Time in business, the size of your business, and your business' Standard Industry Classification (SIC) codes are also part of your Experian Business Credit Score. This score ranges from 0 to 100 and breaks down as follows:

- 0-15: High Risk
- 16-30: Medium Risk
- 31-80: Good Credit
- 80-100: Excellent Credit

Experian also generates a Financial Stability Risk Rating that measures the risk of a company's going into bankruptcy or severe financial distress in the next 12 months. This rating ranges from 1 to 5, with lower ratings indicating lower risk.

Because Experian collects both trade data and bank data, their business credit report could be considered the most balanced of the big three. Whether you rely primarily on trade credit for capital, access capital from a bank, or do both, Experian will have data on your business.

## **Updating Experian**

You can update your information with Business Experian by going to [www.businesscreditfacts.com](http://www.businesscreditfacts.com). You may be asked to verify yourself as an individual authorized to make the changes.

For more info:

<https://www.experian.com/small-business/establish-business-credit>



Money Talks,  
But **CREDIT**  
Holds  
Conversations!



~ RICH BLACK





# Funding Vendors (Tiers 1-4)





# Tier I Vendors

Start building your business credit by adding trade accounts

## **Add 3 trade accounts from Tier I**

When you make a purchase, do so on your net /credit terms.

It is payments on net / credit terms that are reported

To ensure that your vendor's report your payments, make a purchase of \$50 or more  
It typically takes 30-90 days for your payments to report on your business credit reports



## Tier I Vendors



76

Phone: 855-241-1818

Website: <https://www.76fleet.com>

Reports to: D&B, Experian and Equifax

### Description:

76 has been on the driver's side for more than 80 years now. The brand's history traces its original company roots all the way back to Santa Paula, California and Lyman Stewart, a co-founder of Union Oil Company of California. Today 76 is owned by Phillips 66 Company providing you with TOP TIER® gas in more than 1,800 retail fuel sites in the United States, and giving you its trademark customer service from day one.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)
- Can be used at any P66, 76, or Conoco fueling location.

To Apply: Online or over the phone

Terms: Net 15

## Tier I Vendors



Advanced Auto Parts

Phone: 877-280-5965

Website: <https://shop.advanceautoparts.com/>

Reports to: D&B

### Description:

Advance Auto Parts, Inc. is a leading automotive aftermarket parts provider that serves both professional installer and do-it-yourself customers. As of October 6, 2018, Advance operated 4,981 stores and 139 Worldpac branches in the United States, Canada, Puerto Rico and the U.S. Virgin Islands. The Company also serves 1,229 independently owned Carquest branded stores across these locations in addition to Mexico, the Bahamas, Turks and Caicos, British Virgin Islands and Pacific Islands. Additional information about Advance, including employment opportunities, customer services, and online shopping for parts, accessories and other offerings can be found at [www.AdvanceAutoParts.com](http://www.AdvanceAutoParts.com).

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Initial limit \$1000

To Apply: At the branch

Terms: Net 7 or Net 30





## Tier I Vendors



Flying J

Phone: 865-474-2953

Website: <https://www.pilotflyingj.com>

Reports to: D&B

### Description:

With over 60 years in business, Flying J is one of the leading gas station or company in the country.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Truckers and Diesel accounts require DOT Registration
- If you don't have an active DOT, they will ask for a lease agreement from the company you possibly lease to.
- Axle fuel credit card can be used at Pilot and Flying J locations, locations within the One9 Fuel Network, and Pilot Flying J Truck Care locations. One of the benefits of the Axle card is you can use it at over 900 locations nationwide!

To Apply: Online

Terms: Net 7



## Tier I Vendors



Global Voice Direct

Phone: 877-308-5803

Website: <https://globalvoicedirect.com/>

Reports to: Experian and Credit Safe

### Description:

All-Inclusive Cloud Phone System with Voice, Fax, SMS & HD Meetings, Business credit line, business tradeline, start-up vendor account, Conferencing, audio.

### Special Note:

This company's normal turnaround time is 24 hours or greater due to volume.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Annual membership of \$149 upon application

To Apply: Online

Terms: Net 30





## Tier I Vendors



Grainger Industrial Supply

Phone: 800-472-4643

Website: <https://www.grainger.com/>

Reports to: D&B

### Description:

Grainger works with more than 1,300 suppliers to provide customers with electrical, fasteners, fleet maintenance, HVACR, hardware, janitorial, material handling, pneumatics, power tools, pumps, and much more.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business registered to Secretary of State (SOS) for at least 60 days old.
- If a business doesn't have an established credit, they will require additional documents like accounts payable, income statement, balance sheets, etc.

Apply: Online or over the phone

Terms: Net 30 , Net 45, Net 60 or Net 90



## Tier I Vendors



Hardware Express

Phone: 800-335-9072 (Credit Dept. selection number 2)

Website: <https://www.e-hardwareexpress.com>

Reports to: Experian

### Description:

Hardware Express is positioned as the fill-in supplier in a \$300 billion industry that includes hardware retailers, home centers, and building supply and mobile home retailers. Our value proposition focuses on "just in time" inventory and daily delivery on high-velocity items, while differentiating ourselves from other national hardware distributors through competitive pricing without membership, break pack, or miscellaneous fees. We also provide a substantial private label product offering, allowing for enhanced margins for retailers.

### Special Note:

Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

Unfortunately, virtual addresses are not accepted.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business
- Virtual addresses are not accepted

To Apply: Over the phone at 888-803-4469

Terms: Net 30

## Tier I Vendors



HD Supply

Phone: 800-798-8809

Website: <http://www.hdsupply.com/>

Reports to: Equifax

### Description:

Has a huge selection of tools and materials. It ranges from hand tools, power tools, concrete products and accessories, rebar fabrication, fasteners, connectors, erosion control materials, pipes and fittings, waterproofing needs, drywall accessories and everything to keep your crews safe. You'll also find tool repair service or rental forms, braces, hardware and decorative stamps at many locations.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- At least 1 year in credit reporting

To Apply: Online

Terms: Net 30



## Tier I Vendors



KUM & GO

Phone: 800-517-7556

Website: <https://www.kumandgofleet.com/>

Reports to: D&B, Experian and Equifax

### Description:

In 1959, William A. Krause and Tony S. Gentle created a convenience store concept where people could buy gas & groceries. But more than that, they pioneered a belief system. Whether it's keeping the store sparkling clean, treating every customer like a friend, or donating our time and money to great causes, we strive to make every day just a little bit better and brighter for all.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

## Tier I Vendors



Marathon

Phone: 866-562-1045

Website: <https://www.marathonbrand.com>

Reports to: D&B, Experian and Equifax

### Description:

Marathon Petroleum Company LP's (MPC's) marketing organization is recognized as a consistent leader in the petroleum industry. MPC provides transportation fuels, asphalt, and specialty products throughout the United States. Our comprehensive product line supports commercial, industrial, and retail operations.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15





## Tier I Vendors



**MURPHY USA**

**Phone: 800-950-6128**

**Website: <https://www.murphyusafleet.com/>**

**Reports to: D&B, Experian and Equifax**

### **Description:**

Headquartered in El Dorado, Murphy USA opened its first store in Chattanooga, Tenn., in December 1996. Today, Murphy USA operates more than 1,400 stores in 27 states and employs more than 10,000 people. The stores provide quality, low-priced fuels, and outstanding service to nearly 2 million customers every day to get them where they need to go.

### **Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply: Online or over the phone**

**Terms: Net 15**

## Tier I Vendors



### Supply Works

Phone: 888-820-6515 (Credit Dept selection number 2)

Website: <https://www.supplyworks.com>

Reports to: Experian

#### Description:

Home Depot Pro, formerly SupplyWorks, powers pros to get more done. We are your single-source supplier for facilities maintenance supplies, including everything from cleaning and janitorial supplies and PPE to plumbing parts and lighting products.

#### Special Note:

Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these 4 accounts.

Unfortunately, virtual addresses are not accepted.

#### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business

To Apply: Online or over the phone.

Terms: Net 30



## Tier I Vendors



The CEO Creative

Phone: 754-755-0445

Website: <https://theceocreative.com/>

Reports to: Equifax and Credit Safe

Has been reporting to D&B up till December but stated that they are working on re-storing that.

Description:

Get low price electronics with great quality. Wireless buds, cameras for cars and trucks, speakers and more. Get quality custom design and branding services. Create your own logo, business cards, business accessories and more.

Special Instruction:

-Membership fee includes access to all their products, member discounts -access to web printing and graphic design at a discounted rate. Annual Fee (Run Biz credit report, Maintain monthly reporting). Membership fee will not be reported to credit bureaus.

-Minimum order of \$40 to report.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- At least 90 days time in business
- Yearly membership fee of \$69.00.

To Apply: Online or over the phone

Terms: Net 30



## Tier I Vendors



ULINE

Phone: 800-295-5510

Website: <https://www.uline.com>

Reports to: D&B and Experian

### Description:

Uline is the leading distributor of Shipping, Industrial, and Packing materials, Industrial and Janitorial Products. 99.5% of Uline's orders ship the same day, with no back-orders.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Application may be approved for net 30 at time of order. Upon final review, Credit Department may change to a few pre paid orders, before a Net 30 is granted

### To Apply:

Will need to create an account first, than place an order and select Net 30 terms. Credit dept. will review the account.

Terms: Net 30



## Tier I Vendors



### WEX Fleet

Phone: 800-395-0812 option 3

Website: <https://www.wexinc.com/solutions/fleet-management/>

Reports to: D&B, Experian and Equifax

#### Description:

Wrights Express (WEX Card) offers universal fleet cards, heavy truck cards, and universally accepted business fleet cards designed with features that support the small business, including a rewards program.

#### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

#### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or Over the phone

Terms: Net 15 (WEX Fleet Card), Net 26, or Revolving (WEX FlexCard)



## Tier I Vendors



Wilmar

Phone: 888-803-4470

Website: <https://www.wilmar.com/>

Reports to: Experian

### Description:

At Wilmar, we're bringing you more of what you need to stay ahead in a highly competitive industry: more products, more convenience, and more services. Now part of The Home Depot® family of quality brands, we are the nation's largest distributor of maintenance supplies exclusively for apartment housing with a dedicated focus on providing quality products and proven solutions to improve your property performance.

### Special Note:

Barnett ,Hardware Express,Supply Works and Wilmar are one entity, each offering different products. Please only apply for one of these 4 accounts.

Unfortunately virtual addresses are not accepted.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business

To Apply: Online-need to fill-up the credit application form and send that via email: [customercare@wilmar.com](mailto:customercare@wilmar.com) or Fax: 800.436.9192

Terms: Net 30





# Tier II Vendors

You should currently have 3 trade accounts reporting

## **Now add 3 more accounts from Tier II**

When you make a purchase, do so on your

net /credit terms. It is payments on net / credit terms that are reported

To ensure that your vendor's report your

payments, make a purchase of \$50 or more

It typically takes 30-90 days for your

payments to report on your business credit reports



## Tier II Vendors



7-Eleven

Phone: 866-910-7991

Website: <https://www.7-eleven.com/>

Reports to: D&B, Experian and Equifax

### Description:

The more you fuel at 7-Eleven, the more you save – up to 7¢ off per gallon on any fuel brand at our pumps!

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit history
- At least 1 year in business
- If less than 1 year in business will need a PG. Can give a 500 deposit instead of using a PG.

To Apply: Online

Terms : Net 15





## Tier II Vendors



Amazon

Phone: 866-634-8381

Website: <https://www.amazon.com>

Reports to: D&B and Equifax

### Description:

Online shopping from the earth's biggest selection of books, magazines, music, DVDs, videos, electronics, computers, software, apparel & accessories, shoes, and much more.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- No minimum time in business if strong business credit history
- Will pull business credit reports to make sure some established business credit history.
- Must have a good D&B paydex score of 80 or higher and a good Equifax business credit score
- The company has been in business for more than 2 years but does not have an established business credit history, a Personal Guarantee (PG) is recommended but not required. It may increase the likelihood of approval and is recommended if you have a young or small business. And not enough business credit history.

To Apply: Online

Terms: Net 55



## Tier II Vendors



CDW

Phone: 800-800-4239 option 4

Website: <https://www.cdw.com/>

Reports to: D&B

### Description:

CDW is a leading multi-brand technology solutions provider to business, government, education, and healthcare organizations in the United States, the United Kingdom, and Canada. A Fortune 500 company with multi-national capabilities. Our broad array of offerings range from hardware and software to integrated IT solutions such as security, cloud, data center, and networking.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Must have a good D&B paydex score of 80 or higher
- At least 2 years in the business

To Apply: Over the phone

Terms: Net 30



## Tier II Vendors



**CreativeAnalytics**

*Captivate. Convince. Convert.*

### Creative Analytics

Phone: 202-688-3932

Website: <https://creativeanalyticsdc.com/>

Reports to: Equifax and Credit Safe

### Description:

A digital marketing agency and management consulting firm, Creative Analytics offers office products such as small electronics, desk and office décor/accessories, fitness items, beauty professional tools, kitchen items, etc. as well as monthly digital marketing services (e.g. websites and social media plans).

### Special Instructions:

Account holders with monthly subscriptions get monthly revolving accounts with credit lines of up to \$10,000 reported. There is a \$79 fee to apply (refunded if denied based on criteria below) and \$100 minimum purchase to be reported. The annual fee counts toward that minimum.

### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Established business for at least 30 days
- Must have a good D&B paydex score of 80 or higher
- Has a yearly membership fee of \$79

To Apply: Online

Terms: Net 30





## Tier II Vendors



Digi-Key

Phone: 800-338-4105

Website: <https://www.digikey.com/>

Reports to: D&B

### Description:

Digi-Key is one of the fastest-growing distributors of electronic components in the world. Founded in 1972, Digi-Key was a pioneer in the mail-order catalog business and a key resource for design engineers. Today Digi-Key offers the world's largest selection of electronic components in stock and available for immediate shipment.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- 3 accounts reporting

To Apply: Online

Terms: Net 30



## Tier II Vendors



Exxon Mobil

Phone: 855-447-1632

Website: <http://exxonmobil.com/>

Reports to: D&B and Experian

### Description:

ExxonMobil, one of the world's largest publicly traded energy providers and chemical manufacturers, develops and applies next-generation technologies to help safely and responsibly meet the world's growing needs for energy and high-quality chemical products.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 1 year in business
- Must have a good D&B paydex score of 80 or higher
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or Over the Phone

Terms: Net 15



## Tier II Vendors



Fleet Pride

Phone: 361-883-4358

Website: <https://fleetpride.com/>

Reports to: D&B

### Description:

FleetPride specializes in selling Parts and providing Services for heavy-duty trucks and trailers, primarily Class 6-8. We serve all vocations and sell to multiple industries, including agriculture, construction, energy, freight and shipping, food and beverage, leasing, long and short haul, mining, transit and school bus, waste management, intermodal and work trucks.

### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Three (3) trade credit references
- Tax exempt information – if applicable
- No minimum time in business

To Apply: Online

Terms: Net 30



## Tier II Vendors



GetGo

Phone: 800-841-1426

Website: <https://www.getgofleet.com/>

Reports to: D&B, Experian and Equifax

### Description:

Whether your fleet operates regionally or drives your business further, GetFleet from GetGo delivers savings and control tools that put fleet managers in the driver's seat!

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier II Vendors



Global Fleet

Phone: 800-903-5338

Website: <https://www.global-fleet.com>

Reports to: D&B, Experian and Equifax

### Description:

Owned and operated by CSI Enterprises, Inc., Global-Fleet has been a recognized leader in the commercial fleet fuel business for over 30 years, with international customers spanning the Americas, Canada, Europe and Asia. We provide our clients with the most advanced fleet fuel program available, supported by 24/7 customer service.

### To Qualify:

Global Fleet

Step 5 (Net 30)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- 3 years in business for Global Fleet, Voyager CSI Fleet, and CSI Fleet M/C
- Personal Guarantee (PG) may not be required, based on credit check

Global-Fleet- Flex

Step 7- Flex (Net 30 or Revolving)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A Personal Guarantee (PG) is required

To Apply: Over the phone

Terms: Net 30 or Revolving



## Tier II Vendors



Graybar

Phone: 855-347-2839

Website: <https://www.graybar.com/store/en/gb>

Reports to: D&B – Quarterly

### Description:

Graybar is an American employee-owned corporation, based in Clayton, Missouri. It conducts a wholesale distribution business for electrical, communications and data networking products, and is a provider of related supply-chain management and logistics services.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Bank references
- Trade references
- Must have a good D&B paydex score of 80 or higher

To Apply: At the store or online

Terms: Net 30



## Tier II Vendors



Gulf Fleet

Phone: 844-688-6867

Website: <https://www.gulffleetcard.com/>

Reports to: D&B, Experian and Equifax

### Description:

Gulf Fleet Fuel Cards outperform cash and regular credit cards. Apply for a commercial, universal, or business gas card for savings and convenience.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone (1-877-516-4097)

Terms: Net 15



## Tier II Vendors



Hisco

Phone: 763-657-2810

Website: <https://www.hisco.com/>

Reports to: D&B – can take up to 2 to 3 months to report from date paid

### Description:

Hisco is North America's premier distributor of mission-critical materials. For more than 42 years, Hisco has been a leader in supply chain solutions. Their mission is to be a trusted solutions provider committed to profitable growth through investment, innovation, and operational excellence.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Current Financial Statement
- 3 Trade/credit references

To Apply: Over the phone

Terms: Net 30





## Tier II Vendors



Holiday

Phone: 800-745-7411, ext. 8889 or 8521

Website: <https://www.holidayfleetcards.com/>

Reports to: D&B, Experian and Equifax

### Description:

Holiday is your one-stop-shop for all of your commercial fueling needs! Whether you have one or five hundred vehicles, Holiday Fleet cards can help you manage your business more efficiently. With optional acceptance at more than 90% of fuel retailers nationwide, our fuel cards offer the utmost in convenience for your business.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Some established business credit
- Must have a good D&B paydex score of 80 or higher
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms- Net 25

## Tier II Vendors



Home Depot

Phone: 866-645-0644

Website: <https://www.homedepot.com>

Reports to: D&B, Experian and Equifax

### Description:

The Home Depot provides products and services for all your home improvement needs. Their Commercial Revolving Charge Card gives your business payment flexibility and provides a boost to your business credit profile at the same time.

### To Qualify:

#### Commercial Account (Pay In Full Terms)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- They like to see minimum 2 accounts reporting, but look at merit of overall application
- Must have a minimum of 10 employees
- Business Phone Number Listed in 411
- At least 3 years in the business.
- Can request Net 60 after account is established
- Personal Guarantee(PG) may be required

#### Commercial Revolving Charge Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- No minimum time in business
- A Personal Guarantee (PG) is required

To Apply: Online or in store

Terms: Net 30 ,Net 60, Net 90 or Revolving

## Tier II Vendors



Industrial Fans Direct

Phone: 866-727-1060

Website: <https://www.industrialfansdirect.com/pages/net-30-terms-and-payment>

Reports to: D&B and Equifax

### Description:

Based in Mukilteo, Washington, IndustrialFansDirect.com is your commercial and industrial ventilation, heating and lighting resource. We specialize in working with mechanical contractors, engineers, electricians, facility managers, and commercial building owners to provide high quality air movement and work environment solutions.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Trade/credit references
- Must have a good Equifax business credit score
- Minimum order of \$500

To Apply: Online

Terms: Net 30



## Tier II Vendors



Lowe's

Phone: 866-855-4429

Website: <https://www.lowes.com>

Reports to: D&B, Experian and Equifax

### Description:

Lowe's is a large retailer of Building and Home Supplies: Tools, Kitchen Appliances, Cabinets, Hardware, Countertops, and Paint. Purchase online or at your local Lowe's store.

### To Qualify:

Accounts Receivable Card or Business Rewards Card From American Express

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit history
- No minimum time in business
- Must have a good D&B paydex score of 80 or higher
- Can apply without a PG and credit dept. will review.
- If not approved based on business credit history, then a Personal Guarantee (PG) is required.

To Apply: Online or at the store

### Terms:

Net 30, 60 (Accounts Receivable Card)

Net 25, or Revolving (Business Rewards Card From American Express)



## Tier II Vendors



LUKOIL

Phone: 888-737-7626

Website: <http://www.lukoil.com/>

Reports to: D&B, Experian and Equifax

### Description:

LUKOIL is one of the largest publicly traded, vertically integrated oil and gas companies in the world accounting for more than 2% of the world's oil production and around 1% of the proved hydrocarbon reserves.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15





## Tier II Vendors

ADVENTURE'S FIRST STOP



Maverick

Phone: 844-379-5893

Website: <https://www.wexinc.com/solutions/fleet-cards/select/maverik-fleet-card/>

Reports to: D&B, Experian, and Equifax

### Description:

Maverik provides two fleet card options to best fit your needs. The Maverik Fleet card lets you fuel at any Maverik locations while providing security, control, and valuable reporting. The Maverik Universal card includes all of the benefits of the Maverik fleet card but can be used at 95% of fueling sites nationwide.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier II Vendors



Meijer

Phone: 866-558-5981

Website: <https://www.meijer.com>

Reports to: D&B, Experian and Equifax

### Description:

Over 200 fuel locations to serve you throughout the Midwest in MI, OH, IN, IL, KY, and now in WI. When a Meijer location isn't convenient, the card is accepted at thousands of fuel and service locations nationwide, anywhere WEX Inc. is accepted.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier II Vendors



Northern Tool

Phone: 888-321-6698

Reports to: D&B and Experian

Website: <https://www.northerntool.com>

### Description:

Northern Tool + Equipment is truly a multi-channel retailer offering a wide selection of products — from consumer goods to industrial and construction equipment — to do-it-yourselfers, contractors and professional shops via catalog, internet (northerntool.com), mobile and retail locations.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Bank references
- Trade references
- Good Business Experian credit score
- At least 3 years in business
- If not approved based on business credit history or been in business for less than 3 years, they may ask for a Personal Guarantee (PG).

To Apply: Online or at the branch

Terms – Net 30





## Tier II Vendors



Office Depot

Phone: 800-767-1358

Website: <https://business.officedepot.com>

Reports to: D&B, Experian and Equifax

### Description:

Office Depot® OfficeMax® is a resource and a catalyst to help customers work better. We are a single source for everything customers need to be more productive, including the latest technology, core office supplies, print and document services, business services, facilities products, furniture, and school essentials.

### To Qualify:

Business Account with Full Balance Due Terms (Net 30 )

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 3 years in business
- Must have a good D&B paydex score of 80 or higher

Business Credit Account (Revolving)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A corporation with more than \$5 million annual sales and in business for at least 3 years

To Apply: Online or at store

Terms: Net 30 or Revolving

## Tier II Vendors



### Quick Trip

Phone : 888-737-7633

Website: <https://www.quiktripfleetoffers.com/>

Reports to: D&B, Experian and Equifax

### Description:

QuikTrip provides a quick fix for those on the go. QuikTrip (QT) owns and operates about 670 gasoline/convenience stores in nearly a dozen states, mostly in the central US. QT stores, which average 4,600 sq. ft., feature the company's own QT brand of gas and diesel fuel, as well as brand-name beverages, candy, and tobacco. QT's 15-plus travel centers offer scales, food, fuel, showers, and other services for truckers. The firm's FleetMaster program offers commercial trucking companies detailed reports showing drivers' product purchases, amounts spent, and odometer readings.

### To Qualify:

#### QT Fleetmaster

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Gross annual revenue
- \$500 deposit or a Personal Guarantee(PG) may be required

#### QT Fleetmaster Plus

- There is a \$40 set-up fee for the account and a \$2/per month/per card fee for QT Fleetmaster Plus

To Apply: Online or over the phone

Terms: Net 15

## Tier II Vendors



QuickCheck

Phone: 866-726-4199

Website: <https://quikcheck.com/>

Reports to: D&B

### Description:

The QuickCheck Universal Fleet Card is accepted at all QuickCheck locations. If you need to fuel outside our area, the card is accepted at over 90% of U.S. retail fuel locations nationwide!

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier II Vendors



Quill

Phone: 800-982-3400

Reports to: D&B

Website: <https://www.quill.com/>

### Description:

Quill sells office supplies, cleaning supplies, packing and shipping supplies, school supplies, printing supplies, and more. From filing and storage to hand held computers, Quill has a wide range of discounted top name brand products.

### Special Instruction:

If not given a Net 30 they will ask you to do prepaid orders of \$100.00. Normally any prepaid order don't report but you would need them to have given you a Net 30 account. Net 30 accounts require \$50.00 purchase to report.

**\*\*Sometimes an order is shipped, and customer thinks they are approved, and may not be. Takes Credit Department approximately 3 hours to process application**

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- New business or businesses with no Credit history may need to pre-pay purchases until Net 30 is approved

To Apply: Online or over the phone

Terms: Net 30





## Tier II Vendors



Sheetz

Phone: 888-737-7634

Website: <https://www.sheetz.com/>

Reports to: D&B, Experian and Equifax

### Description:

Use your card at over 500 high-energy Sheetz stores throughout six states: Pennsylvania, Virginia, West Virginia, Maryland, Ohio and North Carolina. And if you want more options, we have a "universal" card that's accepted at 90% of fueling locations in the US – anywhere WEX is accepted.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- Established business credit history
- At least 1 year in business
- If less than 1 year in business will need a Personal Guarantee (PG). Can give a 500 deposit instead of using a PG.

To Apply: Online or over the phone

Terms: Net 15 or Revolving



## Tier II Vendors



Staples

Phone: 800-767-1275 (8 am-8 pm ET)

Website: <https://www.staples.com/>

Reports to: D&B, Experian and Equifax

### Description:

Staples is an office products mega-retailer that sells: Office Supplies and Services, Business Machines, Computers and Related Products, and Office Furniture. Online shopping and ordering available or visit a store location.

### To Qualify:

Net 30 (Commercial) or Revolving (Business)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Must have at least 10 employees - Net 30 (Commercial)
- A corporation with more than \$5 million annual sales and in business for at least 3 years
- If the above criteria are not met, providing a guarantee may increase the likelihood of approval and is recommended if you have a young or small business

To Apply: Online or at the store

Terms: Net 30 and Revolving



## Tier II Vendors



Tiger Direct

Phone: 888-278-4437

Website: <http://www.tigerdirect.com/>

Reports to: D&B, Experian and Equifax

### Description:

Tiger Direct is an online provider for everything electronic, office and digital: Computers, Components, Communications, Camcorders, Hard Drives, Laptops, Keyboards, Plasma TV's, Power Supply, Printers, Scanners, Projectors, and much more

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank/trade references
- Business Phone Number Listed in 411
- Should have a business website and a business e-mail.
- At least 2 years in business

To Apply: Online or over the phone 800-364-9485

Terms: Net 30





## Tier II Vendors



U-Haul

Phone: 866-333-9731

Website: <https://www.uhaul.com/>

Reports to: D&B

Description:

U-Haul is an American moving equipment and storage rental company, based in Phoenix, Arizona, that has been in operation since 1945. Since 1945, U-Haul has been serving do-it-yourself movers and their households.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- At least 4 years in business
- Must have a good D&B paydex score of 80 or higher

To Apply: Online

Terms: Net 30



## Tier II Vendors



United Rentals

Phone: 888-481-2660

Website: <https://www.unitedrentals.com>

Reports to: Equifax

### Description:

United Rentals, Inc. is the largest equipment rental company in the world, with an integrated network of more than 900 rental locations in 48 states and 10 Canadian provinces. Their diverse customer base includes construction and industrial companies, utilities, municipalities, government agencies and independent contractors.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- No minimum purchase to report
- Established business credit history and has the option to apply without a Personal Guarantee (PG).
- Must have a good Equifax business credit score
- Prefers good Equifax business credit score
- If Equifax business score is low, a PG is required

To Apply: Online or at the local store

Terms: Net 45



## Tier II Vendors



Valero

Phone: 844-386-0401

Website: <https://www.valero.com/en-us>

Reports to: D&B, Experian, and Equifax

### Description:

Valero Energy Corporation, through its subsidiaries, is an international manufacturer and marketer of transportation fuels and other petrochemical products.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- They will check the potential client's D & B and Equifax reports.
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business for less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

### To Apply: Online

### Terms:

Net 26, Revolving (Valero Fleet Card)

Net 15 (Valero Fleet Plus Card)

## Tier II Vendors



Valvoline Fleet

Phone: 800-637-1462

Website: <https://www.valvoline.com>

Reports to: D&B, Experian and Equifax

### Description:

Quick, easy, and trusted fleet maintenance by Valvoline instant oil change. Use for maintenance only at Valvoline Instant Oil Change locations. Use for fuel at 90% of fueling locations nationwide—anywhere the WEX® card is accepted

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- Trade References
- If not approved based on business credit history or been in business for less than 1 year, then a \$500 deposit is needed or a Personal Guarantee (PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier II Vendors



**Wawa**

**Phone: 866-553-6065**

**Website: <https://www.wawa.com/>**

**Reports to: D&B, Experian and Equifax**

### **Description:**

Take control of fleet fueling and other business vehicle-related expenses with the Wawa Fleet Card. Whether your company has a small fleet or a large fleet, the Wawa Fleet Card Program is the perfect way to keep your drivers on the road and on the job.

### **Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply: Online**

### **Terms:**

**Net 15 (Wawa Fleet Card, Wawa Universal Card)**

**Net 26, Revolving (Wawa Flex Fleet Card, Wawa Flex Universal Card)**



## Tier II Vendors



Zoro

Phone: 855-289-9676

Website: <https://www.zoro.com/>

Reports to: D&B

### Description:

Zoro.com is an eCommerce company that sells business supplies, equipment, and tools. We offer Net 30 terms to qualified businesses. These lines of credit allow you time to pay off orders and easily track monthly expenses.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A business email address where your invoices will be sent
- Strong business credit history with good D&B paydex score of 80 or higher.
- No minimum time in business

To Apply: Over the phone

Terms: Net 30





# Tier III Vendors

You should currently have 6 trade accounts reporting

**Now add 4 more accounts from Tier III**

When you make a purchase, do so on your net

/credit terms. It is payments on net / credit terms that are reported

To ensure that your vendor's report your

payments, make a purchase of \$50 or more

It typically takes 30-90 days for your payments

to report on your business credit reports





## Tier III Vendors



ARCO

Phone: 800-633-3271

Website: <https://www.fleetcardsusa.com>

Reports: D&B, Experian and Equifax

### Description:

The ARCO Business Solutions program provides more features, benefits and controls for every driver in your fleet. Their Business Solutions Fuel Card provides fleet managers with detailed reporting and individual spending controls. Accepted at over 1,500 participating ARCO locations in the United States. ARCO Business Solutions Mastercard® gives your drivers the flexibility of fueling at ARCO locations and any other fuel location in the United States where Mastercards are accepted. Experience complete online control 24/7.

### Special Instructions:

The first payment made to Arco when you have a Net account can take up to 90 days to report. After that it reports monthly.

### To Qualify:

Arco Business Solutions Fuel Card or Arco Business Solutions Mastercard

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- In Business for at least 1 year
- If not enough business credit history, may ask for a Personal Guarantee (PG)

To Apply: Online or over the phone

Terms: Net 7, Net 10 or Net 15

## Tier III Vendors



BP

Phone: 800-348-7959

Website: <https://www.bp.com>

Reports to: D&B, Experian and Equifax

### Description:

BP Business Solutions Fuel Card. Fuel at thousands of BP branded locations in the U.S. Control spending by setting gallon limits for each card. Take charge of your company's fuel expenses by stopping unauthorized purchases and fraud

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account

Note- If not approved based on merit of application, may ask for deposit or a Personal Guarantee (PG).

- Accepted at thousands of BP or Amoco branded locations in the U.S.

To Apply: Over the phone

Terms: Net 7, Net 10 or Net 15



## Tier III Vendors



Business T-Shirt Club

Phone: 708-719-4238

Website: <https://businesstshirtclub.com/>

Reports to: Equifax

### Description:

Business T-Shirt Club is a wholesale t-shirt and apparel buying club exclusively for business owners & entrepreneurs. Membership grants you access to premium apparel brands at wholesale rates for all your apparel needs!

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Minimum order quantity for custom printed apparel is 12 items per design. For blank apparel orders, there is a minimum order amount of \$250 required.
- Annual Membership- \$69.99

To Apply: Online

Terms – Net 30



## **Tier III Vendors**



**CITGO**

**Phone: 877-596-4342**

**Website: <https://www.citgo.com/>**

**Reports to: D&B, Experian and Equifax**

### **Description:**

CITGO Petroleum Corporation is a U.S.-based petroleum company with a rich heritage of more than 100 years.

Our history as an American success story began in 1910 with the founding of the Cities Service Company, a then pioneering utility services provider to the sprawling cities of the Midwest. In 1965, our now familiar and enduring CITGO "trimark" brand was born.

### **Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### **To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply: Online or over the phone**

**Terms: Net 15**

## Tier III Vendors



Crown Office Supplies

Phone: 307-317-7018

Website: <http://crownofficesupplies.com/>

Reports to: D&B, Experian and Equifax

### Description:

Offers a variety of Office Supplies and takes helping clients seriously. They state just starting your business, or maybe have an existing business, but you have a question regarding office supplies...we are here to help!

### Special Instruction:

There is a 99.00 annual fee, though they do report that fee to the business credit bureaus. For other purchases to report needs to be a minimum of 30.00 purchase.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business must be at least 90 days old.
- Has other approved vendors with a credit limit of \$800 or higher.
- Membership fee is \$99 annually upon approval.

To Apply: Online

Terms: Net 30





## Tier III Vendors



Gempler's

Phone: 800-382-8473

Website: <https://gemplers.com>

Reports to: D&B

### Description:

Since 1939, Gempler's has been helping outdoor professionals take tough jobs to task. We provide a wide selection of professional-grade tools, equipment, products and supplies, along with easy shopping, dedicated expertise and responsive service. Shop Gempler's for your landscaping, agricultural and pest control needs. Choose from our wide selection of sprayers and accessories for every job. Whether you're a landscape contractor, golf course superintendent, nursery operator or anyone in between, Gempler's can help make your hard work easy.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Strong business credit history
- Must have a good D&B paydex score of 80 or higher
- Annual sales with Gempler's of \$2500 and 4 or more orders within a 12-month period paid via credit card.

To Apply: Over the phone

Terms: Net 30





## Tier III Vendors



Lands' End

Phone: 888-462-4705

Website: <https://business.landsend.com/>

Reports to: D&B

### Description:

Trust Lands' End Business Outfitters for all of your business clothing, uniform clothing, corporate gift and promotional product needs. Our top-quality custom logo clothing, corporate apparel and promotional products include embroidered polo shirts, embroidered dress shirts, business outerwear, screen-printed t-shirts and sweatshirts, drinkware, bags, totes and more.

### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- No minimum time in business but needs some credit history established.
- Must have a good D&B Paydex score of 80 or higher

To Apply: Online or over the phone

Terms: Net 30



## Tier III Vendors



MAPCO

Phone: 877-585-6819

Website: <https://www.fleet-advantage.com/>

Reports to: D&B, Experian, and Equifax

### Description:

MAPCO Fleet is a wholly-owned subsidiary of MAPCO, offering diverse solutions for every type of fleet. They provide industry-leading solutions to companies and fleet managers while creating relationships directly with drivers through their Fleet Rewards program.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier III Vendors



NTB

Phone: 888-313-5338

Website: <https://www.ntb.com/home>

Reports to: D&B

### Description:

We strive to be a go-to resource for your car's health. With a huge range of tires and quality products at the guaranteed lowest price, combined with fast, hassle-free service, our bumper-to-bumper auto care is all you need, every time. Whenever your vehicle requires service or repair, you can trust our highly qualified technicians to get you back on the road. We'll even help you remember the important to-dos like oil changes and routine service. Plus, we can send you coupons to help keep your costs down, just in time.

### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- Bank references
- Trade references
- Must have a good D&B paydex score of 80 or higher

To Apply: Online or over the phone

Terms: Net 30



## Tier III Vendors



ORR Safety

Phone: 800-669-1677

Website: <https://www.orrsecurity.com/>

Reports to: D&B

### Description:

ORR Safety Corporation is a family-owned distributor of Personal Protective Equipment (PPE) and related services to the industrial market. Since 1948 ORR Safety has provided products and services to over 20,000 companies, helping to protect hundreds of thousands of workers. ORR Safety continues to partner with companies to achieve the passion possessed by all of us – to provide a safe work environment and protect workers from the possibility of injury.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- At least 2 years in business

### To Apply:

Over the phone – 502.774.6557 (credit dept.)  
and Fax, mail or e-mail the credit application.

— Fax: 502.515.8020

— Mailing Address: PO Box 198029, Louisville, KY 40259-8029

— E-mail: [CreditDepartment@orrsecurity.com](mailto:CreditDepartment@orrsecurity.com)

Terms: Net 30

## Tier III Vendors



platt.com

Platt

Phone: 503-526-2326

Website: <https://www.platt.com>

Reports to: D&B and Experian

### Description:

Platt Electric Supply is a wholesale distributor of electrical, industrial, lighting, tools, control and automation products for the electrical, construction, commercial, industrial, utility and datacom markets.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum accounts reporting- overall review
- Must have a good D&B paydex score of 80 or higher
- No minimum time in Business

To Apply: Online

Terms – Net 30





## Tier III Vendors



Royal Farms

Phone: 888-300-9034

Website: <https://www.royalfarms.com>

Reports to : D&B, Experian and Equifax

### Description:

Since 1959, this is your go-to place day or night for breakfast, lunch, snacks, dinner, gasoline and diesel fuel, and all the things you need! Dine in our seating area or take out.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud. Please apply within 2 to 3 months apart per application.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15





## Tier III Vendors



Shell

Phone: 888-260-0886

Website: <https://www.shell.us>

Reports to: D&B, Experian and Equifax

### Description:

Shell is a global group of energy and petrochemical companies. A Shell Card will help you keep vehicles in shape and your expenses under control.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

Terms: Net 15

To Apply: Online or over the phone



## Tier III Vendors



Sinclair

Phone: 866-300-5469

Website: <https://www.sinclairoil.com>

Reports to: D&B, Experian and Equifax

### Description:

Sinclair Oil Corporation has been helping western America drive with confidence for over 80 years.!

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15



## Tier III Vendors



Speedway

Phone: 866-885-4965

Website: <https://www.speedway.com>

Reports to: D&B and Experian

### Description:

Speedway is a gasoline-convenience store company with over 4,000 stores from coast to coast. At Speedway, we are proud of our success at meeting the fueling and convenience needs of over two million customers every day, and proud of the reputation of our good name within the communities we serve. Speedway is a wholly owned subsidiary of Marathon Petroleum Corporation.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 1 year in business
- Good business payment history, approves on overall merit of application
- Can use a Personal Guarantee (PG) or \$500 deposit if not approved with EIN

To Apply: Online or over the phone

Terms: Net 15



## Tier III Vendors



Spinx

Phone: 800-950-5074

Website: <https://www.myspinx.com>

Reports to: D&B, Experian and Equifax

### Description:

The Spinx Fleet Services Card, powered by WEX. To prevent unauthorized fueling, each vehicle is assigned a card and each driver is assigned a unique identification number — one cannot be used without the other. You decide who can purchase what, when, and how much. Simple, easy-to-read monthly reports, available online and in paper formats, show how and where your vehicles were fueled, so you can account for every penny. No annual fee but with a monthly fee of \$2 per card.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud. Please apply within 2 to 3 months apart per application.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15

## Tier III Vendors



### Stripes Fleet

Phone: 866-325-6961

Website: <https://www.stripesfleetcards.com/>

Reports to: D&B, Experian and Equifax

### Description:

The Stripes fleet card program is designed to help businesses optimize savings, receive competitive fuel rebates at Stripes Stores, and fuel almost anywhere in the U.S.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15





## **Tier III Vendors**



Summa Office Supplies

**Summa Office Supplies**

Phone: 818-476-7892

Website: <https://summaofficesupplies.com/apply>

### **Reports to:**

Tier 1 account reports to Equifax

Tier 2 account reports to D&B

### **Description:**

Summa Office Supplies is the ultimate source for all of your office product needs. We specialize in quality office products and supplies at guaranteed savings. We are ready to provide you and your team with the quality office supply products that are essential to your office environment.

### **Special Note:**

Tier 1 account only has limited options of products. but is able to get with not many qualifications.

Tier 2 account offers their full list of products but might ask for a PG

### **To Qualify:**

- Offer Net 30 with normal Biz foundation- \$2000 limit
- Min \$75.00 purchase for the first order only to report
- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- You may qualify for Tier 1 account if new in business and not enough business credit history with a minimum order of \$80 of downloadable products
- You may qualify for Tier 2 account if the business has 6 months or more of credit reporting with a minimum order of \$300 worth of office supplies upon checkout.

**To Apply: Online**

**Terms: Net 30**



## Tier III Vendors



Sunoco

Phone: 844-255-4520

Website: <https://www.sunoco.com>

Reports to: D&B, Experian and Equifax

### Description:

Sunoco Corporate Gas Card. This no-fee card helps smaller fleets control fuel costs by eliminating unwanted purchases and supplying transaction-level purchase.

### To Qualify:

Sunoco Suntrak Card and Sunoco Universal Card

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

Sunoco Corporate Card

- Same as above except:
- At least 3 years in the business
- Has an annual revenue of \$1M or more

To Apply: Online or over the phone

### Terms:

Net 15 (Sunoco Suntrak Card and Universal Fleet Card)

Revolving (Sunoco Corporate Card)



## Tier III Vendors



Tractor Supply

Phone: 800-559-8232

Website: <https://www.tractorsupply.com>

Reports to: D&B and Experian

### Description:

Tractor Supply is the largest rural lifestyle retailer in the United States, has been passionate about serving its unique niche, as a one-stop shop for recreational farmers, ranchers and all those who enjoy living the rural lifestyle, for more than 80 years.

### To Qualify:

#### Net 30, 60 terms

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Should been in business for at least 6 months
- Must have a good D&B paydex score of 80 or higher
- A Personal Guarantee (PG) is NOT required

#### Revolving

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- A Personal Guarantee (PG) is required

To Apply: Online or at the store

Terms: Net 30, Net 60 or Revolving



# Tier IV Vendors

You should currently have 10 trade accounts reporting

**Now add 4 more accounts from Tier IV**

When you make a purchase, do so on your

net /credit terms. It is payments on net / credit terms that are reported

To ensure that your vendor's report your

payments, make a purchase of \$50 or more

It typically takes 30-90 days for your

payments to report on your business credit reports



## Tier IV Vendors



ABC Supply Co.

Phone: 608-802-3068

Website: <https://www.abcsupply.com>

Reports to: Experian and Equifax

### Description:

ABC Supply Co., Inc. is the largest wholesale distributor of roofing in the United States and one of the nation's largest distributors of siding, windows and other select exterior and interior building products, tools and related supplies. Since our start in 1982, we've grown to become a national organization with more than 700 branches and other facilities in 49 states.

Our success is the result of an unwavering focus on a single, simple guiding principle – treat contractors (large and small) with respect and give them the products and services they need to build their businesses. We offer high quality products, superior service and competitive pricing, ensuring the contractors have the products they need – when and where they need them.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade account reference required.
- Some established business credit history
- If not enough business credit history, a Personal Guarantee (PG) is required

### To Apply: Online-

Print and complete the application and return it or fax it to your local ABC Supply branch.

or send via email: [cfs961@abcsupply.com](mailto:cfs961@abcsupply.com)

Terms: Net 30



## Tier IV Vendors



Ally

Phone: 888-925-2559

Website: <https://www.ally.com>

Reports to: D&B, Experian and Equifax

### Description:

Ally offers commercial vehicle financing. Gives personal financing but reports also to business credit bureaus. If your business qualifies for financing without the owner's guaranty, you can obtain financing in the business name only. This gives you the ability to save your personal credit for other use as well.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Fleet financing references
- Apply in business only, dealer will advise if approved or Personal Guarantee (PG) needed
- If PG is used will not report on personal bureaus, unless account defaults

To Apply: At Dealership only. dealer locations listed on their website.

Terms: Lease or Loan



## Tier IV Vendors



American Express

Phone: 855-854-2688

Website:

[https://www.americanexpress.com/us/credit-cards/business/corporate-credit-cards/?inav=footer\\_corp\\_prg](https://www.americanexpress.com/us/credit-cards/business/corporate-credit-cards/?inav=footer_corp_prg)

Reports to: D&B

Description:

American Express offers world-class Charge and Credit Cards, Gift Cards, Rewards, Travel, Personal Savings, Business Services, Insurance and more

To Qualify:

AMEX Corporate Start-up Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank statement for the last 3 months, with a minimum of \$2 million bank account balance.

AMEX Corporate Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Has a minimum of \$4M in annual revenue
- At least 2 years of financial statement

To Apply: Online or over the phone

Terms: Net 30



## Tier IV Vendors



Brex

Phone: 844-725-9569

Website: <https://brex.com/>

Reports to: D&B and Experian

### Description:

Brex is rebuilding B2B financial products, starting with a corporate card for technology companies. We help startups of all sizes (from recently incorporated to later-stage companies) to instantly get a card that has 20x higher limits, completely automates expense management, kills receipt tracking, and magically integrates with their accounting systems.

### Special Instruction:

They offer 2 types of business credit account- for Start-up businesses and E-commerce. They don't offer balance transfers from other credit cards to Brex due to Non-PG.

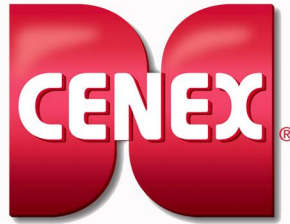
### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No Personal Guarantee is required.
  
- For Start-Up Account:
  - No minimum time in business
  - Average bank balance of \$100,000 to get approved for Net 30
  - Average bank balance of \$50,000 and below with Professional Investors like Venture Capital and Private Equity.

To Apply: Online

Terms -Net 30

## Tier IV Vendors



Cenex

Phone: 800-852-5301

Website: <https://www.cenex.com>

Reports to: Equifax

### Description:

CENEX have a fleet and business card. Both are private labeled and can only be used at the store/ station

### To Qualify:

Cenex Business credit card or Cenex Voyager Fleet card

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank references
- Been in business for at least 3 years
- If less than 3 years, a Personal Guarantee (PG) is required
- No Florida and CA PG allowed

To Apply: Online or over the phone (800-852-8180)

Terms: Net 25



## Tier IV Vendors



Chevron/Texaco

Phone: 888 531 3717

Website: <https://www.chevron.com>

Reports to: D&B, Experian and Equifax

### Description:

Chevron / Texaco Universal Business Card gives you a turn-key system to help control and monitor fuel expenses. The Business Card is accepted at thousands of Chevron and Texaco stations for gasoline, tires, batteries, and more.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit
- Prefer in business for over 18 months.
- If not approved based on business credit history or been in business for less than 1 1/2 years, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 7



## Tier IV Vendors



Circle K

Phone: 866-462-5035

Website: <https://www.circlek.com>

Reports to: D&B, Experian and Equifax

### Description:

Circle K offers a private labeled fleet card. With the Circle K Fleet Card, you can save up to 4¢ a gallon (based on monthly gallons purchased at Circle K locations).

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone (800) 852-8180

Terms: Net 15



## Tier IV Vendors



Citizens Bank

Phone: 866-248-4936 ext. 2

Website: <https://www.citizensbank.com/small-business/overview.aspx>

Reports to: D&B, Experian and Equifax

### Description:

As the 13th largest retail bank in the United States, we deliver a broad range of financial services to over five million individuals, companies, not for profits, and institutions.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Social security number
- Trade reference
- A Personal Guarantee (PG) is required.
- Minimum of 6 months in business
- Business must be located in RI, MA, CT, DE, MI, PA,NJ, NY, OH, PA, RI, VT AND NH

To Apply: Online, over the phone or at the branch

Terms: Revolving





## Tier IV Vendors



Commerce Bank

Phone: 800-892-7104 option 2

Website: <https://www.commercebank.com/>

Reports to: D&B and Experian

### Description:

At Commerce Bank, we have over 150 years of experience and many strong, established products to back us up. From Bloomington, Illinois to Denver, Colorado, and at 184 branches in between, we serve individuals, families, businesses and communities at the local branch, the ATM, online and through our 24/7 customer service line. Commerce Bank serves customers in Missouri, Kansas, Illinois, Oklahoma, and Colorado.

### To Qualify:

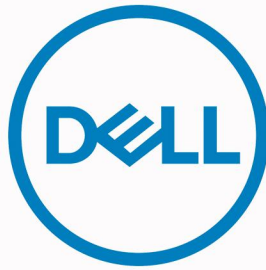
- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- Must have at least \$5M in annual revenue
- If less than \$5M in annual revenue, a Personal Guarantee (PG) is required.
- For-profit businesses with annual revenue of \$5 million or greater may choose to be underwritten based on company liability, provided that financial statements and a Corporate Resolution are also submitted.
- Any business within Commerce Bank's retail lending area (MO, KS, IL, OK, CO) only can apply.
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: At a branch if online they may require a PG

Terms: Net 30 or Revolving



## Tier IV Vendors



Dell

Phone: 512-513-3276

Website: <https://www.dell.com/en-us>

Reports to: D&B – Quarterly

### Description:

Visit Dell to buy computers and accessories for your Home or Small, Medium & Large Business. The Dell Business Credit Account is a revolving line of credit that provides an easy way to finance purchases of Dell equipment.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Good Business Credit, no minimum
- 3-5 years in Business
- Personal Guarantee (PG) may be required if some criteria is not met

To Apply: Online or over the phone

Terms: Revolving



## Tier IV Vendors



Divvy

Phone: 385-352-0374

Website: <https://getdivvy.com/>

Reports to: D&B

### Description:

Divvy is the leading spend and expense management platform for business. It's fused with a smart corporate credit card to provide instant visibility and control of companywide spending. With Divvy, employers can give employees direct access to funds, effectively eliminating expense reports and retroactive reimbursements.

### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Business Bank Statement
- No minimum time in business
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- Has the option to apply without a Personal Guarantee (PG).

To Apply: Online

Terms: Net 7, Net 15 or Net 30



## Tier IV Vendors



Ford

Phone: 800-727-7000

Website:

[https://www.ford.com/finance/content/dam/ford-credit/us/pdf/commercial/fcus\\_business\\_credit\\_app.pdf](https://www.ford.com/finance/content/dam/ford-credit/us/pdf/commercial/fcus_business_credit_app.pdf)

Reports to: D&B and Experian

Description:

Ford offers commercial vehicle financing options including loans, lines and leases to actual business entities (not sole proprietorships).

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Strong business credit history
- May ask for Personal Guarantee (PG) if not approved on merit of application

To Apply: At the Dealership

Payment Terms: Loan or Lease



## Tier IV Vendors



Frost Bank

Phone: 866-376-7889

Website: <https://www.frostbank.com/>

Reports to: D&B and Experian

### Description:

Everyone is significant, and at Frost, we treat them that way. We give our customers a square deal and keep their assets safe and sound. These beliefs have guided Frost from the very beginning and served our customers well since 1868. We offer our customers a full range of banking, investment and insurance products to help them better manage their money, grow their wealth and protect their assets. And our disciplined relationship approach has stood the test of time.

### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- Must have at least \$5M in annual revenue
- If less than \$5M in annual revenue, a Personal Guarantee (PG) is required.
- For-profit businesses with annual revenue of \$5 million or greater may choose to be underwritten based on company liability, provided that financial statements and a Corporate Resolution are also submitted.
- Businesses that are registered in Texas state only are eligible to apply.
- Must be a current Frost customers only to apply

To Apply: At a branch if online they may require a PG

Terms: Revolving



## Tier IV Vendors



Irving

Phone: 866-999-8199

Website: <https://www.theirving.com>

Reports to: D&B and Equifax

### Description:

Protect your account with improved security features such as odometer prompts and driver ID validation. Choose the control option that best meets your needs

Fuel only – Restricts card purchases to fuel only.

Open to buy – Allows both fuel and convenience store purchases.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS – Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Business phone no. listing to 411
- Strong business credit history with good D&B score.
- Been in business for at least 2 years
- Note- If not approved based on merit of application, may ask for deposit or Personal Guarantee (PG).

To Apply: Online

Terms: Net 7, Net 15 or Net 30





## Tier IV Vendors



Sam Ash

Phone: 800-472-6274

Website: <https://www.samash.com/>

Reports to: D&B and Experian

### Description:

Sam Ash Music Direct is a nationwide online music store that sells guitars, basses, drums, live sound and recording equipment.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade references
- Bank references
- Gross Annual Sales
- Must have a good D&B paydex score of 80 or higher.
- At least 2 years in business, if less than 2 years in business, a Personal Guarantee(PG) is required.

To Apply: Over the phone (856) 505-4192 or at the store

Terms: Net 30



## Tier IV Vendors



Sam's Club

Phone: 800-362-6196

Website: <https://www.samsclub.com/sams/homepage.jsp>

Reports to: D&B

### Description:

Sam's Club is a warehouse retail chain offering office supplies, business furniture, vending items, janitorial/cleaning supplies, paper products, food service supplies, computers and more.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Must have Club membership

As stated on their application if less than the below items might be harder to be approved without a Personal Guarantee(PG) but can try

- \$5 million in annual sales or revenues
- At least 2 years in business
- More than 10 employees
- A Personal Guarantee (PG) is required if company is a Sole Proprietor or Partnership
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: At the store

Terms: Revolving

## Tier IV Vendors



Sutherlands

Phone: 816-756-3000

Website: <https://sutherlands.com>

Reports to: D&B

### Description:

The Sutherland Lumber Company is a privately-owned, family run organization founded 100 years ago by Robert R. Sutherland. They specialize in complete building packages, including storage sheds, garages, post frame buildings and pole barns, and entire houses. Sutherland's staff of knowledgeable experts can help plan any project, large or small.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Number of Employees
- Apply in business only, they will advise if approved or PG needed
- If not approved based on business credit history, a Personal Guarantee (PG) is required.
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: Online or at the store

Terms: Revolving



## Tier IV Vendors



Tesoro

Phone: 888-367-8417

Website: <http://www.tesorofleet.com>

Reports to: D&B, Experian and Equifax

### Description:

Tesoro commercial fleet fuel and universal cards will save your business time and money. Save at over 70 Tesoro locations in Alaska. Get what you need to rein in one of your biggest business expenses, with automatic accounting, reports, and powerful tools for saving.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15



## Tier IV Vendors



Thorntons

Phone: 800-928-8022

Website: <https://www.thorntonsinc.com>

Reports to: D&B, Experian and Equifax

### Description:

Thorntons strives daily to be our guests' favorite place to stop when they are on-the-go. As a family and Team Member-owned, privately held company, our team-based, high-energy culture is a combination of entrepreneurial spirit and core values centered around our guests.

### Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

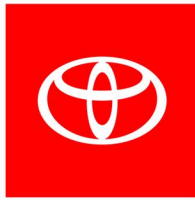
To Apply: Online or over the phone

Terms: Net 15





## Tier IV Vendors



Toyota

**TOYOTA**

Phone: 800-331-4331

Website: <https://www.toyota.com/>

Reports to: Experian and Equifax

### Description:

Toyota Motor Corporation is a global automotive industry leader manufacturing vehicles in 27 countries or regions and marketing the company's products in over 170 countries and regions. Founded in 1937 and headquartered in Toyota City, Japan, Toyota Motor Corporation employs nearly 350,000 people globally.

### To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Trade/credit references
- Good business credit history
- At least 2 years in business
- If not approved based on business credit history or been in business less than 2 years, then a Personal Guarantee(PG) is required.

To Apply: At the dealership – <https://www.toyota.com/dealers/>

Terms: Revolving

