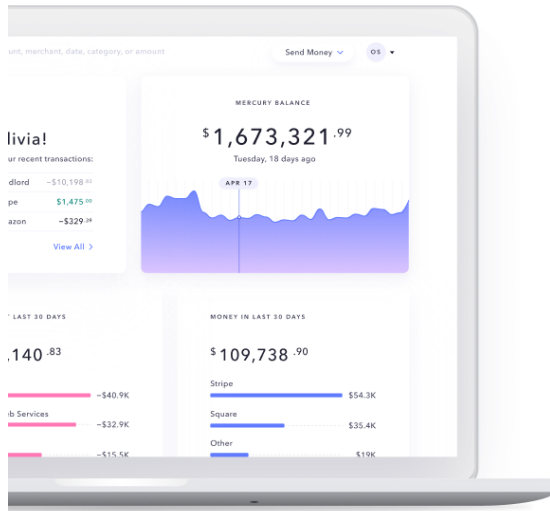




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# Banking built for startups

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## SIGN UP

please open this link <https://mercury.co/signup>

and;

Enter your first and last name

Your email address and password

And press on Create account

----

after you do that, check your email address and look for the confirmation email to verify your email>

please send me screen shot of each screen you see BEFORE you submit it. Ok?

← → ↻ https://mercury.co/signup

# Get Started

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
.....

.....

I have read and agree to receive electronic communication about my accounts and services in accordance with Mercury's Electronic Communications Agreement.

Create Account



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## COMPANY NAME

Enter your company name, exactly as it is shown on your Articles of Organization or Articles of Incorporation Then select your roll/position in the company from one of the options in the drop down menu:

**I am the founder**

The screenshot shows a web browser window with the URL `mercury.co/onboarding/company`. The page has a blue header with the Mercury logo and a user profile icon labeled 'KB'. The main content area has a blue background with the text 'Tell us more about your company'. Below this text are two input fields: a text box containing 'Company Name, e.g. Amazon or Apple' and a dropdown menu with 'I'm a founder.' selected. At the bottom of the form is a blue 'Next' button. A browser notification at the top asks 'Would you like the password manager to save the password for "https://mercury.co"?' with 'Save' and 'Never' options.



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The screenshot shows a web browser window with the URL [mercury.co/onboarding/company](https://mercury.co/onboarding/company). The page has a blue background and the heading "Tell us more about your company". Below the heading is a form with a text input field containing "Company Name, e.g. Amazon or Apple". Below that is a dropdown menu with the following options: "I'm a founder.", "I'm the CFO.", "I'm an investor.", "I'm an office manager.", and "I do something else.". The "I'm a founder." option is currently selected.

## CALLSIGN

This is your banking URL for adding team members to access the account. You can keep the one that the system suggests for you, or modify it as per your preference:

The screenshot shows a web browser window with the URL <https://mercury.co/onboarding/callsign/BFF%20LABS,%20INC./founder>. The page has a blue background and the heading "Choose your team's callsign". Below the heading is the text "Your team's Mercury callsign will be used in your custom URL (numbers, letters, and dashes only).". Below that is a text input field containing "mercury.co/" with a green checkmark icon to its right. Below the input field is a blue button labeled "Looks Good".

Click LOOKS GOOD



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## RESTRICTED BUSINESSES

If your company does not match any of the items in the list just click 'Next'. If you select one of the items from the list, your account may not be approved for opening.

if nothing applies, just click next without selecting anything!

The screenshot shows a web browser window with the URL <https://mercury.co/onboarding/compliance-questions/BFF%20LABS,%20INC./founder/bfflabs>. The main content area has a blue background and a white central box. The text in the white box reads: "Is your company any of the following?". Below this text is a list of six items, each with an unchecked checkbox:

- Registered with the SEC
- A publicly-traded company
- Majority owned by a public company
- An internet gambling business
- A money services business (e.g. an ATM operator, foreign currency exchange, or check cashing service)
- A marijuana, CBD, or marijuana products company

At the bottom right of the white box is a blue button with the text "Next >" and a right-pointing arrow.

Do not select any item and : click Next



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## PATRIOT ACT DISCLOSURE

Read and once you agree to it, click 'Ok. Let's Go'

https://mercury.co/onboarding/patriot/BFF%20LABS,%20INC./founder/bfflabs

### PATRIOT Act Disclosure us

Important information about opening a new bank account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person opening an account.

Before opening an account, we generally must obtain your name, address, date of birth, taxpayer identification number or other identifying number (e.g., SSN or employer identification number) and other information that will allow us to identify you and to better understand you and/or your business.

We also may ask to see documentation verifying your identity, such as an unexpired driver's license or passport or, in the case of a business, a certified copy of articles of incorporation and/or a government-issued business license, authorized signers, account owners, and your officers, directors, beneficial owners, controlling shareholders and others.

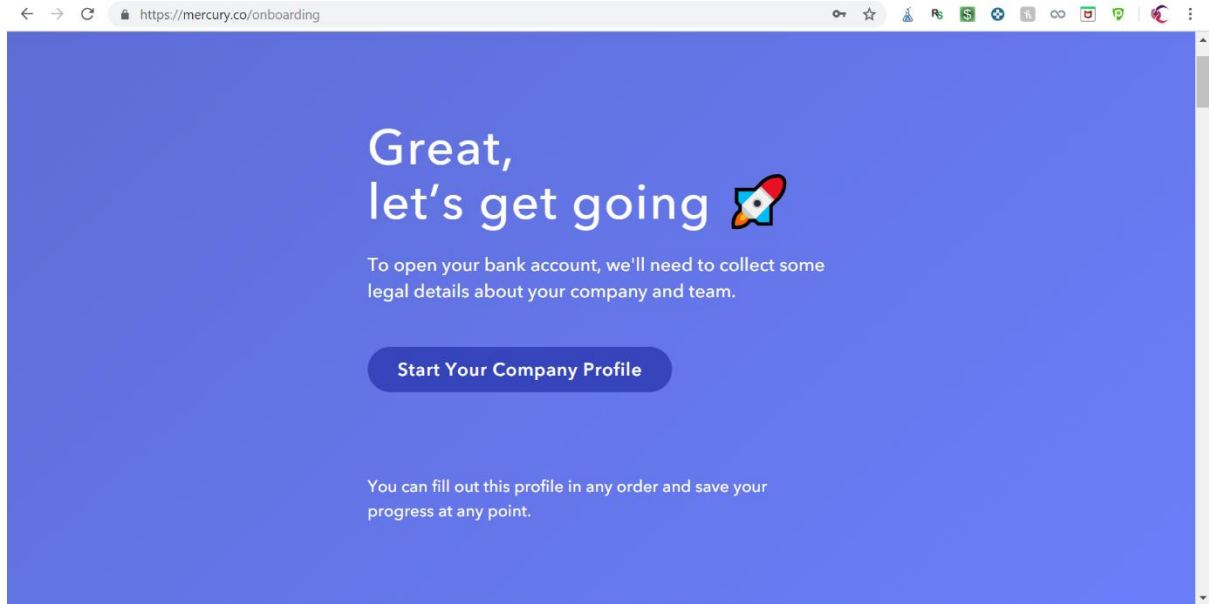
Ok, Let's Go



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## COMPANY PROFILE

Click on Start your company profile or simply scroll down to step 1





1. Company name : Enter your company name, exactly as it is shown on your Articles of Organization or Articles of Incorporation and your EIN confirmation letter
  
2. Your business website:  
Website in English to show the bank your company. The bank will conduct due diligence on the company and the owners. For that we need:
  - a. Description of your company
  - b. Description of the products / services you sell
  - c. Descriptions of existing or Potential U.S. customers (who are they, businesses, individuals, which industry...)
  - d. Descriptions of existing or Potential U.S. suppliers (who are they, businesses, individuals, which industry...)
  - e. Description of your U.S. marketing activities
  - f. Links to your social media accounts: LinkedIn...

3. Business description:  
Make sure business description is clear and describes your services or products. It's important to show the bank that you are planning to market your products or services to U.S. customers, or already have U.S. customers.

Additional questions you may be asked:

Describe your account:

**SAMPLE REPLY:**

**The account will be used to get paid by our U.S. customers and e-commerce channels and also pay our U.S. suppliers for: products purchases, warehousing, shipping, advertising, marketing, insurance, professional services, payroll and more.**

-----

Can you tell us what you plan on using your Mercury account for?

**SAMPLE REPLY:**

**The account will be used to get paid by our U.S. customers and sales channels and also pay our U.S. suppliers for: advertising, marketing, insurance, professional services, payroll and more.**

What is your company's main source of revenue or funding?





**SAMPLE REPLY:**

**Main source of revenue will come from our U.S. sales / income (estimated at \$20,000-\$50,000 per month). initial funding will be made by the founder from the saving account.**

What suppliers or vendors do you primarily work with?

**Please name few of your vendors, especially U.S. vendors.**

How do you normally receive payments from your customers, and what transactions do you expect to flow through this account?

**SAMPLE REPLY:**

We normally get paid via bank wires and checks. We expect that payment from customers will flow in to the account, ranging \$20,000-\$50,000 per month and payment to suppliers will go out of the account ranging \$10,000 - \$20,000 per month. We are in the process of setting up merchant accounts to get paid via credit / debit card

How do you connect with clients:

**SAMPLE REPLY:**

We use various online and offline marketing channels to retain customers, including: google ads, facebook ads, professional groups on facebook, newspapers, referrals from various professional firms, and more.

What types of customers are you targeting?

**Please name few of your customers, especially U.S. customers.**

How many employees does your company have?

**SAMPLE REPLY:**

**We have Total of 5 employee, and looking to hire 2 more in the U.S. once the account is opened (so we will be able to pay wages)**

Can you tell us more about the specific product, items, or services you are selling?



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---

**Please name few of your products or services, especially your best selling products or services.**

Do you have a US office, employees, customers, or investors?

**SAMPLE REPLY:**

**We do have U.S. customers. Most of our sales are in the U.S. We are looking to hire 2 more in the U.S. once the account is opened (so we will be able to pay wages)**

Would you provide us with a "selfie" using the following link:

[https://withpersona.com/verify?template-id=tmp\\_UYqz5HLnevjk96KhfkGSCJA](https://withpersona.com/verify?template-id=tmp_UYqz5HLnevjk96KhfkGSCJA)

**PLEASE TAKE A SELFIE USING YOUR PHONE.**

-----

4. Legal business name: Enter your company name, exactly as it is shown on your Articles of Organization or Articles of Incorporation and your EIN confirmation letter
5. major investors : LEAVE BLANK
6. Then you need to check the option if 'My company is involved in cryptocurren



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## FOUNDERS INFORMATION

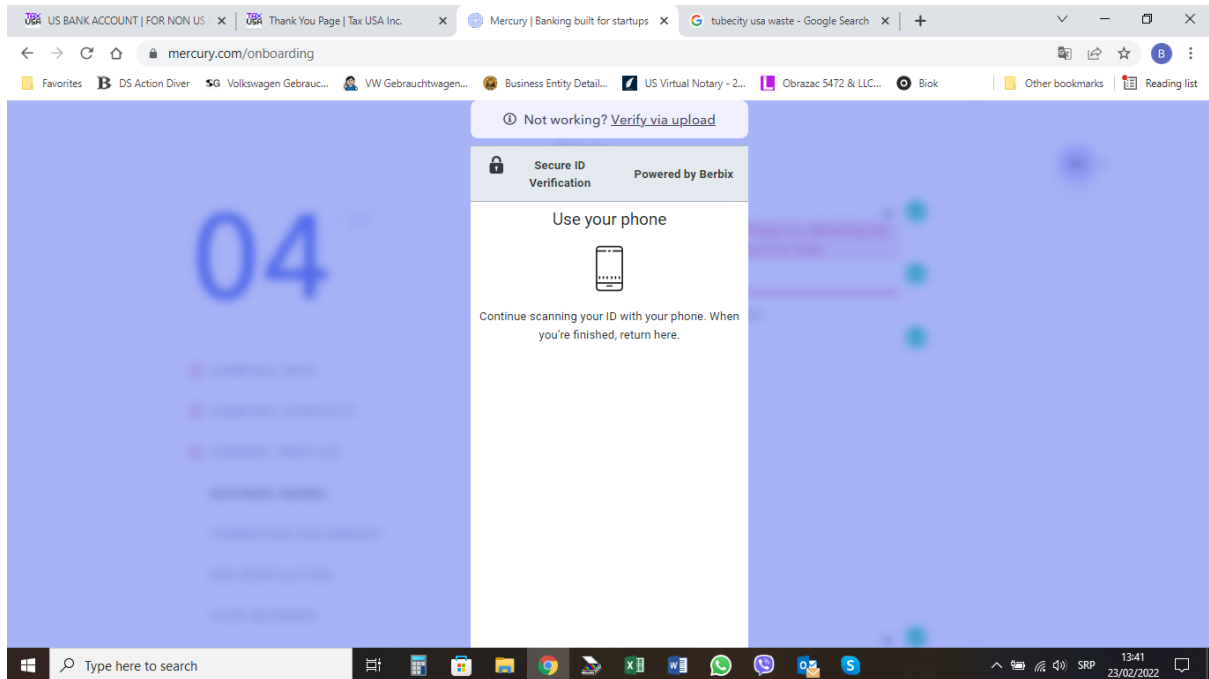
1. Founder's information:
  - a. First name
  - b. Last name
  - c. Email
  - d. Job title
  - e. % of ownership

The screenshot shows a web browser window with the URL <https://mercury.co/onboarding>. The page title is "Company owners' profiles" and it indicates that 02 out of 05 profiles are complete. A sidebar on the left lists navigation options: COMPANY INFO, OWNERS' PROFILES, COMPANY CONTACTS, FORMATION DOCUMENTS, and EIN VERIFICATION. The main content area is titled "LIST OF BENEFICIAL OWNERS" and contains a form for adding a "CO-FOUNDER OR BENEFICIAL OWNER (>25% OWNERSHIP)". The form fields are: Legal First Name (with a green checkmark), Legal Last Name (with a green checkmark), Email (with a green checkmark), and Job Title (a dropdown menu).

The screenshot shows a web browser window with the URL [mercury.com/onboarding](https://mercury.com/onboarding). The page is titled "Secure ID Verification" and is powered by Berbix. It prompts the user to "Use your phone" and enter a phone number. The phone number field contains "+1 838 500 2511" and has a "Submit" button. Below the button, there is a message: "Message and data rates may apply. One text per attempt." and a link to "Send me an email instead". At the bottom, there is a disclaimer: "By using this service, you agree to Berbix Inc.'s Terms of Service and Privacy Policy".



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Click 'Continue' and enter:

- Citizenship status
  - o If you are a non-US-resident, select the last option; Non Resident
- Phone number : USE YOUR MOBILE
- Form of ID : Passport
- Your Home address
  
- Check the option if this applies to you: **Have you or any persons associated with you ever held a political office in a foreign country?**
  
- 1. Send us scanned copy of your passport:
  - a. Scan it using a real scanner
  - b. Don't take cell phone photo of it
  - c. Make sure it is flat
  - d. Make sure all text is clear and not blurry





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Click 'Save' and goto step 3

Data you have to enter in step 3:

1. Company information:
  - a. Full address
  - b. Phone number - you can use your mobile phone
- o If you want a U.S. number that can receive SMS, Install: textnow app  
<https://www.textnow.com/downloads>



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## COMPANY U.S. ADDRESS

The screenshot shows a web browser window with the URL <https://mercury.co/onboarding>. The page title is "What are your company contact details?". On the left, there is a progress indicator "03 / 05" and a sidebar menu with the following items: "COMPANY INFO" (checked), "OWNERS' PROFILES", "COMPANY CONTACTS", "FORMATION DOCUMENTS", and "EIN VERIFICATION". The main form area contains the following fields: "Business Address", "Apartment/Suite/Floor", "City", "State" (a dropdown menu), "ZIP", and "Phone Number (with country code)" with a placeholder "1 (XXX) XXX XXXX". A "TR" button is visible in the top right corner of the form area.

Enter your U.S. mailing address, resident agent address or your real office address in the U.S.



## FORMATION DOCUMENTS

1. Select company type from the list in the drop down menu
2. Select the document type you will be uploading
3. Upload one of the following documents:  
Articles of Incorporation / Organization, Business License, Certificate of Limited Partnership, Letters Testamentary, Partnership Agreement

If LLC:

company type = Limited Liability Company

Document type - Articles of Organization

Upload the articles of organization signed by the state

https://mercury.co/onboarding

# FORMATION DOC

We are looking for the document you were issued when your company was formed in the US.

TR

04 / 05

- ✓ COMPANY INFO
- ✓ OWNERS' PROFILES
- ✓ COMPANY CONTACTS
- ✓ FORMATION DOCUMENTS
- ✓ EIN VERIFICATION

Company Type

- C Corporation** ✓
- C Corporation
- Limited Liability Corporation (LLC) ✓
- Limited Liability Partnership (LLP)
- Non-Profit ✗
- Partnership of
- Professional Association
- Professional Corporation
- S Corporation





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← → ↻ <https://mercury.co/onboarding> [Browser icons]

# 04 / 05

## Upload company formation doc

We are looking for the document you were issued when your company was formed in the US.

- ✓ COMPANY INFO
- OWNERS' PROFILES
- ✓ COMPANY CONTACTS
- FORMATION DOCUMENTS
- EIN VERIFICATION

Company Type

Company Formation Document Type

📎 Drag and drop here or [click to upload \(PDF\)](#)

E.g. Articles of Incorporation / Organization, Business License, Certificate of Limited Partnership, Letters Testamentary, Partnership Agreement

## EIN

Upload one of the following documents: EIN Confirmation letter

← → ↻ <https://mercury.co/onboarding> [Browser icons]

# 05 / 05

## Upload EIN verification letter

We'll accept these IRS documents: a 147c letter or Form CP 575.

- ✓ COMPANY INFO
- OWNERS' PROFILES
- ✓ COMPANY CONTACTS
- FORMATION DOCUMENTS
- EIN VERIFICATION

📎 Drag and drop here or [click to upload \(PDF\)](#)

Employer Identification Number  
00-0000000

[Next](#)



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## REVIEW APPLICATION

Almost done!

Click on 'Review' the application

we'll accept these IRS documents: a 147C letter of  
Form CP 575.

05 / 05

- ✓ COMPANY INFO
- ✓ OWNERS' PROFILES
- ✓ COMPANY CONTACTS
- ✓ FORMATION DOCUMENTS
- ✓ EIN VERIFICATION

BFF LABS, INC. - EIN 84-2435607.pdf

Employer Identification Number  
84-2435607

Next

Review Your Application

In the next screen – scroll down and verify all the information. If anything needs editing go back and correct it. Once done, read the account related policies and agreements, and after agreeing, click on:

' Agree and Submit Company Profile'



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← → ↻ <https://mercury.co/onboarding/review> 🔑 ☆ 🌐 📄 📧 📱 📺 📷 📹 📺 📷 📱

LEGAL AGREEMENTS

The bank services are provided by Evolve Bank & Trust, Member FDIC (Evolve). SynapseFI is our backend software provider and partner of Evolve. SynapseFI's API and their relationship with Evolve enable us to offer banking services and products. To finish your application, please review and agree to the following terms and policies:

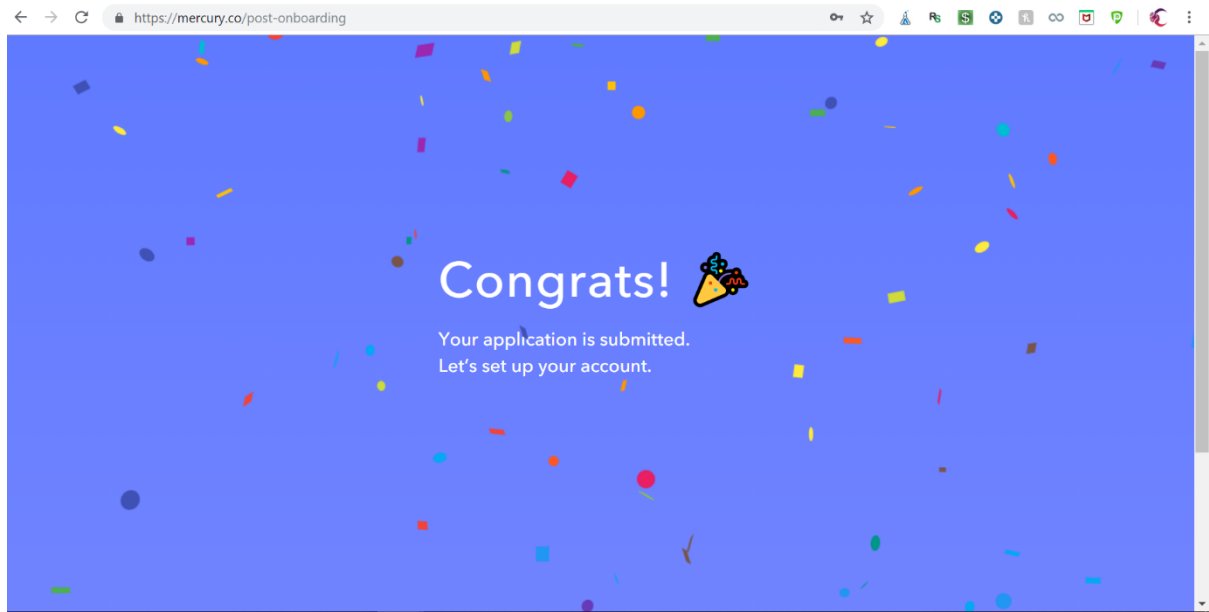
- [Evolve Bank & Trust Deposit Agreement](#)
- [Evolve Bank & Trust Consumer Cardholder Agreement](#)
- [SynapseFI Terms of Service](#)
- [SynapseFI Privacy Policy](#)

**Agree and Submit Company Profile**



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## YOU ARE DONE!



# Great!!!!

**You are all done**

### **When will my account be active?**

Reviewing your application can take up to three business days. We'll send you a confirmation email as soon as your account is approved.

You can meanwhile set up your account:

Click on 'Lets Go'



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## ACCOUNT SET UP & SECURITY

WELCOME TO MERCURY

### Let's set up your account.

There are a few things to take care of to make sure your account is up and active.

- CONFIGURE 2-FACTOR AUTHENTICATION
- SET UP TEAM
- DEBIT CARDS

[Let's go!](#)

JULY 23

Your application is under review. We'll get back to you by Jul 23.

#### FAQS

**When will my account be active?**

Reviewing your application can take up to three business days. We'll send you a confirmation email as soon as your account is approved.

**What am I getting with my account?**

You'll be receiving a checking account, online payments, and a debit card. Your debit card should arrive by July 30th.

[Full FAQ >](#)

Next is setting up your account security


Install AUTHY app: <https://authy.com/>

DEBIT CARDS

Download and install [Authy](#) or Google Authenticator. We recommend Authy for most users.

STEP 2

Open the app, click on the "+" icon, and scan this QR code using your phone's camera. If you can't use a QR code, manually enter [this text code](#) instead.



[Scan this code](#)

STEP 3

Enter the verification code generated by your app after you scan the QR code.

Keep this window open while checking for your code.

After you install the app on your cell phone, you will be asked to set up an account with your email and cell phone number and verify it using a 6 digits code



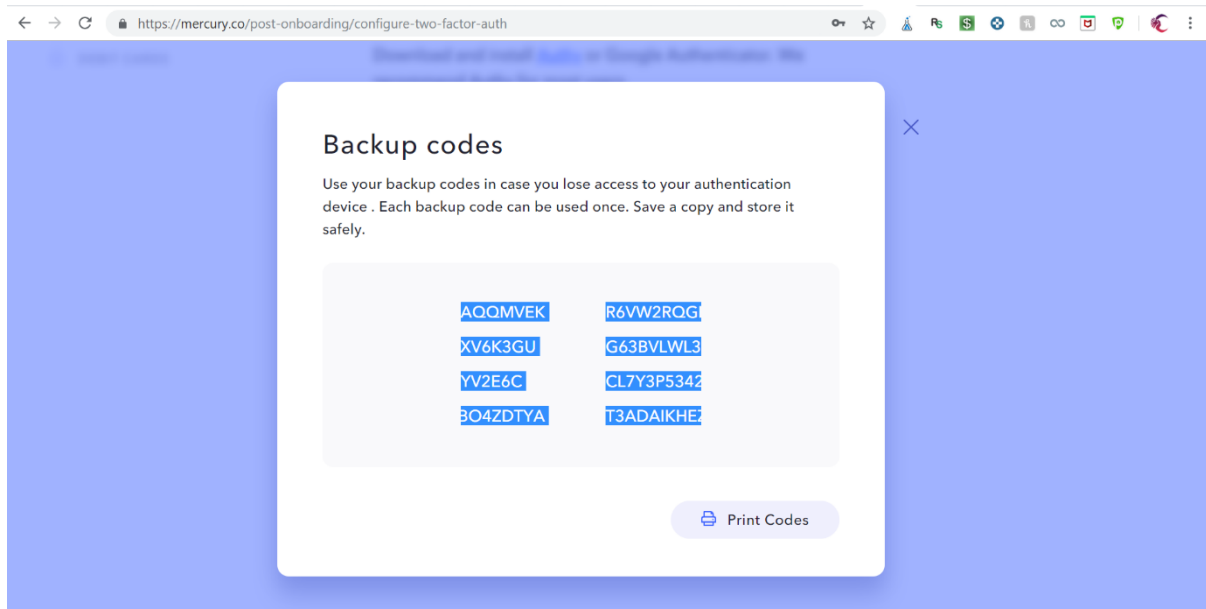
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Web: <https://tax-usa.net>  
Email: [info@tax-usa.net](mailto:info@tax-usa.net)

---

Then

Click on ADD ACCOUNTS and scan the bar code on your screen

You will then receive another 6 digits code to enter in Step 3 of the security set up screen. Once done you will receive backup code, which you should copy and paste to keep in a secured location:



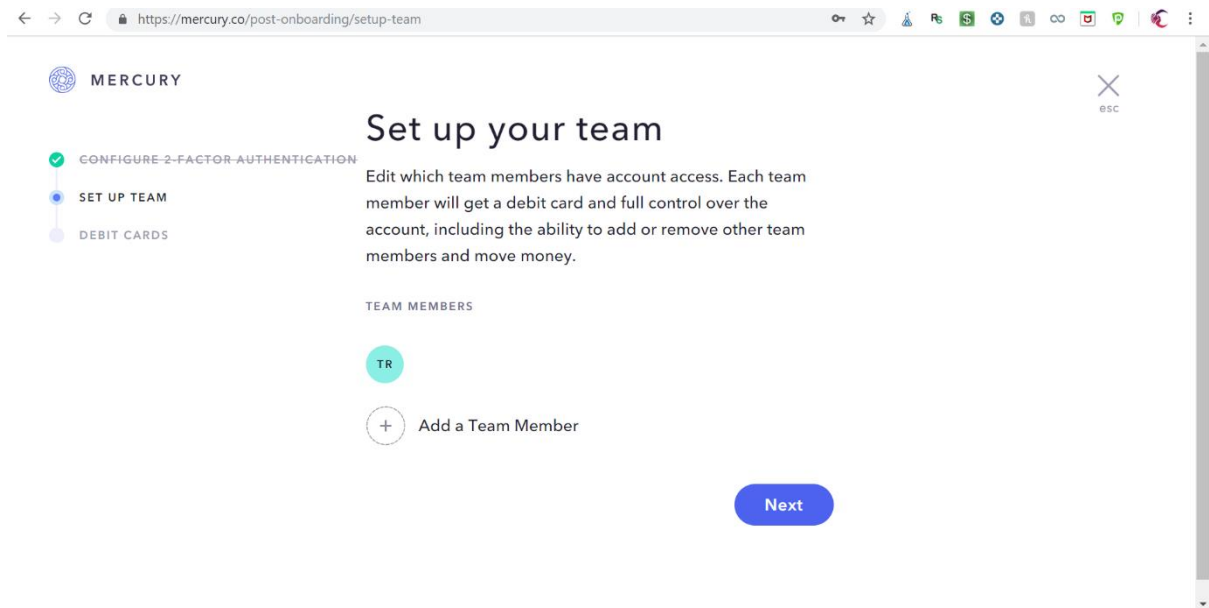
Good job!

Now, you can set up your team members

Click on existing member or + to add new one.



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Now – you can start the next step (which is setting up account security and setting up the debit card), or wait for the bank to review your application first.

to set up account security - you will have to Install AUTHY app: <https://authy.com/>

If you don't wish to set up new member, click on 'Next'

And you will goto the DEBIT CARD set up screen

- Enable the debit card
- Make sure the shipping address is correct



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Browser address bar: <https://mercury.co/post-onboarding/cards>

Progress: SET-UP-TEAM (checked), DEBIT CARDS (active)

Issue debit cards for your team.  
You can opt out of getting team debit cards if you can't receive mail in the US.

All team members' cards will be shipped here:

SHIPPING ADDRESS FOR DEBIT CARDS

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[Edit >](#)

[Next >](#)

CLICK 'Next'

And YOU ARE DONE!!!!

Browser address bar: <https://mercury.co/post-onboarding>

ACCOUNT SETUP

# Great, you're all set.

Thanks for setting up your account. 🙌 Expect an email from us when your account is approved.

- CONFIGURE-2-FACTOR-AUTHENTICATION
- SET-UP-TEAM
- DEBIT-CARDS

**JULY 23** Your application is under review. We'll get back to you by Jul 23.

**FAQS**

**When will my account be active?**  
Reviewing your application can take up to three business days. We'll send you a confirmation email as soon as your account is approved.

**What happens after my account is approved?**  
We'll send your team invites and issue debit cards.

[Full FAQ >](#)

Windows taskbar: 12:55 PM 7/18/2019